

**FILED**  
JACKSONVILLE, FLORIDA

SEP 17 2012

United States Bankruptcy Court  
Middle District of Florida  
Jacksonville Division

CLERK, U. S. BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA

In a Chapter 11 Proceeding

In re:

TAYLOR, BEAN & WHITAKER  
MORTGAGE CORP.,  
REO SPECIALISTS, LLC, and  
HOME AMERICA MORTGAGE, INC.,

Case No. 3:09-bk-07047-JAF  
Case No. 3:09-bk-10022-JAF  
Case No. 3:09-bk-10022-JAF

Debtors  
\_\_\_\_\_ /

Jointly Administered Under  
Case No. 3:09-bk-07047-JAF

In re:

TAYLOR, BEAN & WHITAKER  
MORTGAGE CORP.,

Case No. 3:09-bk-07047-JAF

Objection to Claim no. 57 Filed by Tammy Gordon  
\_\_\_\_\_ /

DEBTOR'S RESPONSE TO OBJECTION TO CLAIM NO. 57 FILED  
BY CLAIMANT TAMMY GORDON

Now comes the debtor, Tammy Gordon, and hereby responds to Objection to Claim No. 57 filed by Neil F. Luria (Plan Trustee) and states the following:

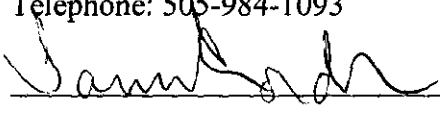
The basis for the objection to Claim No. 57 is that, "there was no guarantee that the Claimant's refinance would have closed, notwithstanding the shutdown." The refinance was a government guaranteed program under HARP, that had to be done with one's mortgage servicer. The criteria for refinancing under this program were 1. The borrower had to be breathing and 2. The mortgage payment after the refinance had to be lower than before the refinance. I met both criteria and the government did provide a guarantee because I met the criteria.

I was finally able to refinance in June, 2012. Taylor Bean and Whitaker's fraud and subsequent bankruptcy cost me 32 months of not being able to refinance (trying 4 different times with many different lenders). My mortgage payment is now \$488 less after the refinance. That is a total of \$15,616, not including interest. I would like to amend my claim to this amount, \$15,616.

Wherefore, Claimant respectfully requests that the Court grant to Claimant \$15,616.

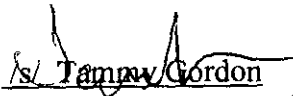
Respectfully submitted,

Tammy Gordon  
2416 Calle Loma Bonita  
Santa Fe, NM 87507  
Telephone: 505-984-1093

 9/13/2012

I HEREBY CERTIFY that a copy of the foregoing was sent by certified mail pursuant to the OBJECTION TO CLAIM NO. 57 FILED BY TAMMY GORDON to the following:

Alisa Paige Mason, Esq.  
Berger Singerman LLP  
1450 Brickell Avenue, Suite 1900  
Miami, FL 33131-3453

  
Tammy Gordon  
2416 Calle Loma Bonita  
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9/13/2012