FILED
OCT 30 2012
CLERK, U.S. BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA

RESPONSE TO BERGER SINGERMAN /NEIL LURIA
To Plan Trustees Objection filed 10/26/2012

Regarding Claim Number 1426

I object to any claims being dismissed on basis of Mortgage Fraud, and representations made from Plan Trustees. Whereas a hearing is scheduled for November 2. 2012 to produce evidence at 10:00 am.

Accordingly, Judge Funk granted my hearing in awaiting a response is in order of question and I denied any claims to be denied. In 3:12-ap-367-JAF.

I'm pursing a lawsuit for mortgage fraud against Bank Of America also. While having some of my funds stolen, and escrow monies, along with the fraud FHA has done, I lost my job, became employed right away. I lost money due to hardships your mortgage company you represent done to me emotionally.

Your refusing the facts of fraud that I have been trying to address, which is lacking merit to my claims by not allowing my due process of law to present the facts.

For number one (1) Bank of America is then my servicer as you claim, but I do not see any record of an automatic relief of stay for them to file any foreclosure of me in the court docets.

For (2) I had Mers, holding my note, as "Mortgagee Holder" on my loan with Taylor Bean and Whitaker Mortgage Corporation, since 2007, when I refinanced.

For (3) The fraud has continued since 2008. I only wanted to refinance my loan from Taylor Bean and Whitaker to a lower interest rate. I never even got a face to face interview with FHA when I fell behind, but I paid over $7000.000 to get current, and Taylor Bean and Whitaker never accounted for it.

Taylor Bean and Whitaker's employees kept stating I would be eligible for Making Home Affordable through there stimulas money they were about to get, from there new program. And to be patient while they get me refinanced, and not to make payments, I needed to be behind to qualify.

In August of 2009, Taylor Bean and Whitaker was shut down from the FBI for Mortgage Fraud.

The Supreme Court will likely hear my case, and the fraud surrounding this case, and the actual intent to hinder, delay and defraud borrowers out of due process right of a hearing, (There Claims). Your forcing more hardship on allowing issues to keep raising up. For the last 3 years the plan trustees continue to burden me with no rights to seek my claims. Each time I file a document in the court, I lose time and money, and enjoyment.

In all reality FHA will or probably already did pay billions of money on these Fraudulent Mortgages, The Bonds Taylor Bean and Whitaker was insured by is paying the Plan Trustees by the millions, right? Do you expect me to walk away from my house? Where the very fraud started from Taylor Bean and Whitaker Mortgage Corporation. The very facts I presented proves, securitization, embezzlement, wire fraud, robo signing papers from Mers, and Taylor Bean and Whitaker employees, even after a cease and desist order was filed. Not to mention not one, not two, original documents can be presented showing my payment history.

Pain and suffering continues to arise.
This house wasn't even worth what I paid for it. The hardships and headaches continued. The title company withheld money for my sewer hook up, never disclosed I had an assessment of another 9k in sewer assessments, my basement flooded twice, I spent thousands of dollars to fix that and the title company, nor FHA, nor my appraiser never produced facts about my flood zoning, then I had to by flood insurance. So all the money I put in this house, was due to fraud. ***I have a few claims for the title company too, not to mention the Mortgage Fraud that occurred through Taylor Bean and Whitaker Mortgage Corporation. This claim can be filed through the Department of Insurance, under Title Agents errors and omissions, especially where my title has been proven to be fraud. Especially where Mers comes in, robo signers of Taylor Bean and Whitaker's employees that were ceased and desist upon.*** **I understand that's why title companies are applying for quit/title, quit/claim deeds to file foreclosures because of faulty paperwork on these fraudulent loans that are a mess, and paperwork was destroyed or lost. Then lawyers are filing false affidavits to foreclose on borrowers without proving a release from the Securites Exchange Commission where proper securitization of loans needs to properly transferred without claims for fraud. Do you think there has been a violation of federal laws here that has been broken?**

How about my documents I got after my closing with Taylor Bean and Whitaker Mortgage Corporation. The documents are all blank, I got one right to cancel disclosure, these disclosures were never provided to me. They came in the mail weeks after I refinanced. Go figure, AAA Banc Group Inc. went out of business. Of whom refinanced my loan through Taylor Bean and Whitaker Mortgage Corporation.

Sincerely,

Katina Duran
Pro'se

Service sent to Berger Singerman, Plan Trustees, included Neil Luria, and Middle District of Jacksonville, Florida. Judge Funk, over nighted by mail this 29th of October 2012 to Berger Singerman, and Judge Funk. I attest everything is true to the foregoing fraud claims.

Submitted,

Katina Duran
Prose

Berger Singerman, Esq.
1450 Brickell Ave.
Suite 1900
Miami, FL 33131

Neil Luria
Suite 120 Millenia Park One
4901 Vineland Road
Orlando, FL 32811

Honorabe Judge
Jerry Funk
United States
Bankruptcy Court
Middle District
Bryan Simpson
United States
Courthouse
300 North Hogan St.
Jacksonville, FL
32202

"Original"