

United States Bankruptcy Court
Middle District of Florida
300 N. Hogan St. # 3-350
Jacksonville, FL 32202

FILED
JACKSONVILLE, FLORIDA

JAN 22 2013

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

January 16, 2013

Dear Sirs:

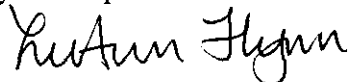
As a former loan customer of Taylor Bean and Whitaker I read the Chapter 11 ruling on the internet yesterday and was amazed that I was not notified of any rulings against them.

My husband and I had a FHA loan with TBW in 2008 and when our loan was handed over to Bank of America, we had to repay the escrow account as it was gone, or not received by BAC. This was approximately \$1200-1300. As you can imagine this was an extreme burden on our budget. At the time I kept asking BAC what I could do about this and all they would answer was build up the escrow account again.

Our loan number with TBW was 2414998. Are we too late for any reimbursement of this escrow account? Our address has not changed in all these years so I know that we didn't miss any notification in the mail.

I struggled to make the payments, and eventually refinanced so that this could be incorporated into the payment. It really irritates me that a bank could do this to its customers and then not make it right to all of the people that it stole from.

Thank you for all your help in this matter



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