UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

PROOF OF CLAIM

In re:
TAYLOR, BEAN & WHITAKER MORTGAGE CORP.

Case Number:
3:09-bk-07047-JAF

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

☐ Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

Name of Creditor and Address: the person or other entity to whom the debtor owes money or property
If necessary, please cross out pre-printed address and write in change of address

CLAIM FILED
JACKSONVILLE, FLORIDA
MAY 21 2010
CLERK, U. S. BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA

Barbara J. Finney
207 E. Williams St.
Dwight, IL 60420

Creditor Telephone Number (815) 584-2846 ☑ Check box if address is where Notice is to be sent.

If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

THIS SPACE IS FOR COURT USE ONLY

Name and address where **payment** should be sent (if different from above):

Payment Telephone Number ( )

☐ Check this box if you are the debtor or trustee in this case.

☐ Check this box to indicate that this claim amends a previously filed claim.
Claim Number (if known):
Filed on: _____

1. AMOUNT OF CLAIM AS OF DATE CASE FILED $ 4,135.99

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

☐ Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

2. BASIS FOR CLAIM:
Escrow not refunded

(See instructions #2 and #3a on reverse side.)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 3748
3a. Debtor may have scheduled account as: 3013748

4. SECURED CLAIM (See instruction #4 on reverse side.)
Check the appropriate box if your claim is secured by a lien on property or a right of set off and provide the requested information
Nature of property or right of setoff:
Describe:
☐ Real Estate ☐ Motor Vehicle ☐ Other _____
Value of Property: $ _____ Annual Interest Rate: _____ %

Secured Claim Amount: $ _____
Unsecured Claim Amount: $ 4,135.99
DO NOT include the priority portion of your claim here.
Amount of arrearage and other charges as of time case filed included in secured claim, if any: $ _____ Basis for Perfection: _____

5. PRIORITY CLAIM
☐ Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.

Unsecured Priority Claim Amount: $ 4,135.99
Include **ONLY** the priority portion of your unsecured claim here.

You MUST specify the priority of the claim:
☐ Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).
☐ Wages, salaries, or commissions (up to $10,950*), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).
☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).
☐ Up to $2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use -11 U.S.C. § 507(a)(7).
☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).
☐ Other - Specify applicable paragraph of 11 U.S.C. § 507(a) (____).
** Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

6. CREDITS: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

7. SUPPORTING DOCUMENTS: *Attach redacted copies of supporting documents,* such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of evidence of perfection of a security interest. (See definition of "redacted" on reverse side.)
If the documents are not available, please explain.

DATE-STAMPED COPY To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

The original of this completed proof of claim form must be sent by mail, hand, courier or overnight delivery (facsimile, telecopy or other electronic means NOT accepted), so that it is actually received on or before 5:00 p.m. prevailing Eastern Time on June 15, 2010, the Bar Date (as defined in the Bar Date Notice).

By Regular Mail to:
BMC Group, Inc.
Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processing
PO Box 3020
Chanhassen, MN 55317-3020

By Hand, Courier, Or Overnight Delivery to:
BMC Group, Inc.
Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processi
18750 Lake Drive East
Chanhassen, MN 55317

THIS SPACE FOR COURT USE ONLY
T, B & W Mortgage Corp.
01586

DATE
5-17-10

SIGNATURE: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.
Barbara J Finney Barbara J. Finney

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Penalty for presenting fraudulent claim is a fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571.

**ATTACHED IS THE JULY 31, 2009 LETTER FROM THE CREDITOR AND AN ESCROW SUMMARY CONSISTING OF 2 PAGES

Taylor, Bean & Whitaker
Mortgage Corp.
1417 North Magnolia Ave
Ocala, Florida 34475
Bus. 888-225-2164
Fax 888-329-9270
Web: www.taylorbean.com

July 31, 2009

Barbara J Finney
207 E Williams Street
Dwight, IL 60420

Re: Paid In Full
Loan Number: 3013748
Property Address: 207 E Williams Street

Dear Barbara J Finney:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 7/30/2009. We have enclosed a copy of the loan history for your records.

Please be aware of the following:

Escrow Account - Property Taxes and Homeowner's Insurance

You are now responsible for all tax and insurance payments. Please consult your insurance agent and/or local tax authority for more information.

Escrow Account - Remaining Funds

If applicable, any remaining escrow account funds will be sent to the above mailing address, via US mail, within 30 days of the payoff date. If you have a new mailing address, please visit our web site at www.taylorbean.com and select "My Mortgage" to update your mailing address, or you may contact us at 1-888-225-2164 to speak with one of our Customer Relations Representatives.

Please be aware if you placed a stop payment on a check or if a check was presented and then returned to you unpaid within the last 90 days, these funds may need to be returned to us. If this situation applies, please contact our Cashiering Department at 1-888-225-2164 ext. 11312 prior to cashing your escrow refund check.

Lien Release Information

The document necessary to release our lien in the public records will be prepared and sent to the County Recorder as soon as possible. Upon receipt of the recorded document, we will post the information to our records and the original document will be sent to you.

If you have any questions regarding the pay off of your loan, please visit us on the web at www.taylorbean.com or contact our Customer Relations Department at 1-888-225-2164. If we may be of service in the future, please contact our Origination office at 1-877-754-6847.

Sincerely,

Customer Relations
Taylor, Bean & Whitaker Mortgage Corp.

enclosure(s)

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TAYLOR, BEAN & WHITAKER MORTGAGE CORP
1417 N. Magnolia Avenue
Ocala, FL 34475-9078
(888)225-2164

Property Address:
207 E Williams Street
Dwight IL 60420

Starting Balances

Principal:	103,615.00
Tax & Insurance:	1,922.48
Unapplied:	.00

Current Balances

Principal:	.00
Tax & Insurance:	4,135.99
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

BARBARA J FINNEY
207 E WILLIAMS STREET
DWIGHT IL 60420

Loan Activity Report

July 31, 2009

Loan # 3013748

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
LDP	02/01/09	34,304.60	.00	.00	.00	.00	.00	.00	.00	.00	103,615.00
	12/15/08			.00			.00			34,304.60	1,922.48
ILD	12/31/08	22.56	.00	.00	.00	.00	.00	.00	.00	.00	103,615.00
	12/30/08			.00			.00			22.56	1,922.48
DIS	02/01/09	-3.87	.00	.00	-3.87	.00	.00	.00	.00	.00	103,615.00
	01/07/09			.00			.00			.00	1,918.61
REG	02/01/09	1,150.07	604.42	84.93	460.72	.00	.00	.00	.00	.00	103,530.07
	01/12/09			.00			.00			.00	2,379.33
LDD	03/01/09	-1,568.00	.00	.00	.00	.00	.00	.00	.00	.00	103,530.07
	01/23/09			.00			.00			-1,568.00	2,379.33
LDD	03/01/09	-13,750.00	.00	.00	.00	.00	.00	.00	.00	.00	103,530.07
	01/23/09			.00			.00			-13,750.00	2,379.33
REG	03/01/09	1,150.07	603.93	85.42	460.72	.00	.00	.00	.00	.00	103,444.65
	01/26/09			.00			.00			.00	2,840.05
DIS	04/01/09	-3.87	.00	.00	-3.87	.00	.00	.00	.00	.00	103,444.65
	02/05/09			.00			.00			.00	2,836.18
REG	04/01/09	1,150.07	603.43	85.92	460.72	.00	.00	.00	.00	.00	103,358.73
	03/04/09			.00			.00			.00	3,296.90
DIS	05/01/09	-46.46	.00	.00	-46.46	.00	.00	.00	.00	.00	103,358.73
	03/09/09			.00			.00			.00	3,250.44
ILD	03/31/09	48.05	.00	.00	.00	.00	.00	.00	.00	.00	103,358.73
	03/27/09			.00			.00			48.05	3,250.44
DIS	05/01/09	-46.46	.00	.00	-46.46	.00	.00	.00	.00	.00	103,358.73
	04/07/09			.00			.00			.00	3,203.98
REG	05/01/09	1,150.07	602.93	86.42	460.72	.00	.00	.00	.00	.00	103,272.31
	04/14/09			.00			.00			.00	3,664.70
LDD	06/01/09	-13,750.00	.00	.00	.00	.00	.00	.00	.00	.00	103,272.31
	04/23/09			.00			.00			-13,750.00	3,664.70

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Loan # 3013748

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
LDD	06/01/09	-1,568.00	.00	.00	.00	.00	.00	.00	.00	.00	103,272.31
	04/23/09			.00			.00			-1,568.00	3,664.70
LDD	06/01/09	-3,739.21	.00	.00	.00	.00	.00	.00	.00	.00	103,272.31
	04/24/09			.00			.00			-3,739.21	3,664.70
CUR	06/01/09	3,739.21	.00	.00	.00	.00	.00	.00	.00	.00	99,533.10
	04/27/09			3,739.21			.00			.00	3,664.70
DIS	06/01/09	-46.46	.00	.00	-46.46	.00	.00	.00	.00	.00	99,533.10
	05/08/09			.00			.00			.00	3,618.24
REG	06/01/09	1,150.07	580.61	108.74	460.72	.00	.00	.00	.00	.00	99,424.36
	05/22/09			.00			.00			.00	4,078.96
DIS	07/01/09	-46.46	.00	.00	-46.46	.00	.00	.00	.00	.00	99,424.36
	06/08/09			.00			.00			.00	4,032.50
DIS	07/01/09	-822.79	.00	.00	-822.79	.00	.00	.00	.00	.00	99,424.36
	06/16/09			.00			.00			.00	3,209.71
REG	07/01/09	1,150.07	579.98	109.37	460.72	.00	.00	.00	.00	.00	99,314.99
	06/22/09			.00			.00			.00	3,670.43
ILD	06/30/09	4.84	.00	.00	.00	.00	.00	.00	.00	.00	99,314.99
	06/29/09			.00			.00			4.84	3,670.43
DIS	08/01/09	-46.46	.00	.00	-46.46	.00	.00	.00	.00	.00	99,314.99
	07/07/09			.00			.00			.00	3,623.97
REG	08/01/09	1,150.07	579.34	110.01	460.72	.00	.00	.00	.00	.00	99,204.98
	07/20/09			.00			.00			.00	4,084.69
PIF	09/01/09	99,291.44	.00	99,204.98	46.46	.00	.00	.00	.00	40.00	.00
	07/30/09			.00			.00			.00	4,131.15
PIFR	09/01/09	-99,291.44	.00	-99,204.98	-46.46	.00	.00	.00	.00	-40.00	99,204.98
	07/30/09			.00			.00			.00	4,084.69
PIF	09/01/09	99,291.44	.00	99,204.98	51.30	.00	.00	.00	.00	40.00	.00
	07/30/09			.00			.00			-4.84	4,135.99
Totals:		110,023.15	4,154.64	99,875.79	2,213.51	0.00	0.00	0.00	0.00	40.00	
				3,739.21			0.00			-0.00	

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