1,289.00

PROOF OF CLAIM

United States Bankruptcy Court
Middle District of Florida (Jacksonville)

PROOF OF CLAIM

In re (Name of Debtor)
Taylor Bean & Whitaker Mortgage

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.

Name of Creditor
(The person or other entity to whom the debtor owes money or property)
Amber Creek Homeowners Association

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

☐ Check box if you never received any notices from the bankruptcy court in this case

☐ Check box if this address differs from the address on the envelope sent to you by the court.

Name and Address Where Notices Should Be Sent
Chad P. Miesen
Carpenter, Hazlewood, Delgado & Wood, PLC
1400 E. Southern Ave., Suite 400
Tempe, AZ 85282
chad@carpenterhazlewood.com

Telephone No. (480) 991-6949

CLAIM FILED
JACKSONVILLE, FLORIDA
JUN 01 2010
CLERK, U. S. BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA

ACCOUNT OR OTHER NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:
AMBERCRK.0016

Check here if this claim ☐ replaces ☐ amends a previously filed claim dated _____

1. BASIS FOR CLAIM
- ☐ Goods sold
- ☒ Services performed
- ☐ Money loaned
- ☐ Personal injury/wrongful death
- ☐ Taxes
- ☒ Other (Describe briefly) Homeowner Association assessments and related charges subject to lien under recorded CC&Rs.

☐ Retiree benefits as defined in 11 U.S.C. § 1114(a)
☐ Wage, salaries, and commissions (Fill out below)
Your social security number
Unpaid compensation for services performed
from _____ (date) to _____ (date)

2. DATE DEBT WAS INCURRED
July 31, 2008 to date of filing

3. IF COURT JUDGMENT, DATE OBTAINED:

4. CLASSIFICATION OF CLAIM. Under the Bankruptcy Code all claims are classified as one or more of the following: (1) Unsecured nonpriority, (2) Unsecured priority, (3) Secured. It is possible for part of a claim to be in one category and part in another.
CHECK THE APPROPRIATE BOX OR BOXES that best describe your claim and STATE THE AMOUNT OF THE CLAIM.

☒ **SECURED CLAIM:** $1,289.00 plus interest at 12%

Attach evidence of perfection of security interest
Brief description of Collateral:
☒ Real Estate ☐ Motor Vehicle ☐ Other (Describe briefly)
Pages of CC&Rs attached re: assessments, interest and legal fees.
Amount of arrearage and other charges included in secured claim above, if any $1,289.00

☐ **UNSECURED NONPRIORITY CLAIM** $_____

A claim is unsecured if there is no collateral or lien on property of the debtor securing the claim or to the extent that the value of such property is less than the amount of the claim.

☐ **UNSECURED PRIORITY CLAIM** $_____
Specify the priority of the claim:
- ☐ Wages, salaries or commissions (up to $2,000, earned not more than 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier) - 11 U.S.C. § 507(a)(3)
- ☐ Contribution to an employee benefit plan - 11 U.S.C. § 507(a)(4)
- ☐ Up to $900.00 of deposits toward purchase, lease, or rental of property or services for personal, family or household use - 11 U.S.C. § 507(a)(6)
- ☐ Taxes or penalties of governmental units - 11 U.S.C. § 507(a)(7)
- ☐ Other - 11 U.S.C. §§ 507(a)(2), (a)(5) - (Describe briefly)

5. TOTAL AMOUNT OF CLAIM AT THE TIME CASE FILED:

(Unsecured)	(Secured)	(Priority)	(Total)
	$1,289.00		$1,289.00

INTEREST ACCRUES ON ARREARAGES PER CC&Rs AT 12% PER ANNUM.

☐ Check the box if claim includes prepetition charges in addition to the principal amount of the claim. Attach itemized statement of all additional charges.

6. CREDITS AND SETOFFS: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim. In filing this claim, claimant has deducted all amounts that claimant owes to debtor.

7. SUPPORTING DOCUMENTS: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, or evidence of security interests. If the documents are not available, explain. If the documents are voluminous, attach a summary.
ACCOUNT STATEMENT AND COPIES OF PORTIONS OF CC&Rs ATTACHED.

8. TIME-STAMPED COPY: To receive an acknowledgement of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

THIS SPACE IS FOR COURT USE ONLY

T, B & W Mortgage Corp.
01653

Date: 5/2/10

Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any)

By: /S/ #024910
Chad P. Miesen
Attorney for Amber Creek Homeowners Association

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Copy of the foregoing mailed this
26th day of April 2010, to:

U.S. Bankruptcy Court
Middle District of Florida
300 N. Hogan Street
Jacksonville, Florida 32202

BMC Group, Inc.
Attn: Taylor Bean Whitaker Mortgage, Corp.
Claims Processing
P.O. Box 3020
Chanhassen, MN 55317-3020

Taylor Bean & Whitaker Mortgage
1417 N. Magnolia Avenue
Ocala, FL 34475-9078
Debtor(s)

Stichter, Riedel, Blain & Prosser, P.A.
Amy Denton Harris
110 East Madison Street, Suite 200
Tampa, Florida 33602-4700
Attorney for Debtor(s)

U.S. Trustee
United States Trustee - JAX
135 W Central Blvd, Suite 620
Orlando, FL 32801
Trustee

Amber Creek Homeowners Association
Mutual Management Services
PO Box 27008
Phoenix, Arizona 85061
Management Company

/S/ Deborah Young Deb Young

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OFFICIAL RECORDS OF
MARICOPA COUNTY RECORDER
HELEN PURCELL
20090510070 06/04/2009 04:55
ELECTRONIC RECORDING

090112452td-2-1-1--
mcdevittr

[RECORDING REQUESTED BY:]

Fidelity National Title Insurance Company on Behalf of Trustee Corps

[WHEN RECORDED MAIL TO
AND MAIL TAX STATEMENTS TO:]

TAYLOR BEAN AND WHITAKER MORTGAGE CORP.
1417 N. Magnolia Avenue
Ocala, FL 34475

[Space above this line for recorder's use only]

Trustee Sale#: **AZ0734071** Loan#: **2110882** Order #: **090112452**

TRUSTEE'S DEED UPON SALE

1. No Affidavit required ARS 11-1143 (B)(1)

The undersigned grantor declares:

1) The Grantee herein was the foreclosing beneficiary.
2) The amount of the unpaid debt together with costs was: **$281,798.13**
3) The amount paid by the grantee at the trustee sale was: **$281,798.13**
4) The documentary transfer tax is: **$ 0.00**
5) Said property is in the city of: **PHOENIX**
6) A.P.N. **# 213-19-245 0**

and **MTC FINANCIAL, INC. dba TRUSTEE CORPS**, herein called "Trustee", as Trustee (or as Successor Trustee) of the Deed of Trust hereinafter described, hereby grants and conveys, but without covenant or warranty, express or implied, to **TAYLOR, BEAN & WHITAKER MORTGAGE CORP.** , herein called "Grantee", the real property in the County of **Maricopa**, State of **Arizona**, described as follows:

LOT 38, DAVE BROWN CAVE CREEK & SIESTA, ACCORDING TO BOOK 507 OF MAPS, PAGE 3, RECORDS OF MARICOPA COUNTY, ARIZONA.

This deed is made pursuant to the authority and powers given to Trustee (or to Successor Trustee) by law and by that certain Deed of Trust dated 10/30/2007 and made by KAREN LINTON, A SINGLE WOMAN as Trustor(s), to SECURITY TITLE as Trustee, and MTC Financial Inc. dba Trustee Corps is Successor Trustee, in which said Deed of Trust COUNTRYPLACE MORTGAGE, LTD. is Beneficiary, said Deed of Trust being Recorded on 10/31/2007 as Document No. 20071177798 in the office of the County Recorder of Maricopa County, Arizona, Trustee (or Successor Trustee) having complied with all applicable statutory provisions and having performed all of his duties under the said Deed of Trust.

Trustee Sale#: AZ0734071 Loan#: 2110882 Order #: 090112452

All requirements of law and of said Deed of Trust relating to this sale and to notice thereof having been complied with. Pursuant to the Notice of Trustee's Sale, the above described property was sold by Trustee (or Successor Trustee) at public auction on **05/27/2009** at the place specified in said Notice, to Grantee who was the highest bidder therefor, for **$281,798.13** cash, in lawful money of the United States, which has been paid.

Dated: **05/27/2009**

MTC FINANCIAL, INC., dba TRUSTEE CORPS

R. JOHNSEN,
President

State of **CALIFORNIA**

County of **ORANGE**

On **05/27/2009** before me, Paul Kim, personally appeared **R. JOHNSEN** who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Public in and for said County and State

PAUL KIM
Commission # 1691470
Notary Public - California
Orange County
My Comm. Expires Sep 3, 2010

When recorded mail to:

BROWN FAMILY COMMUNITIES
2164 East Broadway Road
Suite 300
Tempe, Arizona 85282
Attention: Walter W. Venberg

OFFICIAL RECORDS OF
MARICOPA COUNTY RECORDER
HELEN PURCELL
99-0667457 07/14/99 04:44
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DECLARATION OF

COVENANTS, CONDITIONS, AND RESTRICTIONS

FOR

AMBER CREEK

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(iii) Five years after Declarant stops all sales, recordation, construction, and planning activities with respect to the Property.

Section 4. Approval of Litigation. Except for any legal proceedings initiated by the Association to (i) enforce the use restrictions contained in this Declaration; (ii) enforce the Association Rules; (iii) enforce the Design Review Committee rules; or (iv) collect any unpaid Assessments levied pursuant to this Declaration, the Association will not incur litigation expenses, including without limitation, attorneys' fees and costs, where the Association initiates legal proceedings or is joined as a plaintiff in legal proceedings, without the prior approval of a majority of the Members of the Association entitled to vote, excluding the vote of any Owner who would be a defendant in such proceedings. The costs of any legal proceedings initiated by the Association which are not included in the above exceptions will be financed by the Association with monies that are specifically collected for that purpose and the Association will not borrow money, use reserve funds, or use monies collected for other specific Association obligations. Each Owner will notify prospective Purchasers of such legal proceedings initiated by the Board and not included in the above exceptions and must provide such prospective Purchasers with a copy of the notice received from the Association. Nothing in this section will preclude the Board from incurring expenses for legal advice in the normal course of operating the Association to (i) enforce the Project Documents; (ii) comply with the statutes or regulations related to the operation of the Association or the Areas of Association Responsibility; (iii) amend the Project Documents as provided in this Declaration; (iv) grant easements or convey Common Area as provided in this Declaration; or (v) perform the obligations of the Association as provided in this Declaration.

Section 5. Articles of Incorporation and Bylaws. The Association will have been organized by the Declarant's filing with the Arizona Corporation Commission of the Articles of Incorporation, and all duties, obligations, benefits, liens, and rights hereunder in favor of the Association will vest in the Association. The Association will be governed by the Bylaws, which will not conflict with the terms and provisions contained in this Declaration. All Members will have the right to inspect all books and records of the Association at reasonable times during normal business hours.

ARTICLE VI - MAINTENANCE ASSESSMENTS AND LIENS

Section 1. Creation of Lien and Personal Obligation of Assessment. The Declarant, for each Lot owned within the Property, hereby covenants, and each Owner of any Lot by acceptance of a Deed therefor, whether or not it will be so expressed in such Deed, is deemed to covenant and agree to pay the Association: (i) regular and supplemental annual assessments or charges; and (ii) special assessments for capital improvements and as otherwise provided herein. All assessments made with respect to any of the Lots, the Property, or otherwise hereunder will be established and collected as hereinafter provided. The amount of each assessment, whether payable in installments or in a lump sum, together with interest, late charges, costs, and reasonable attorneys' fees, will be a charge on the land and will be a continuing lien upon the

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Property against which each such assessment is made. Each such assessment, together with interest, late charges, costs, and reasonable attorneys' fees also will be the personal obligation of the person who is the Owner of any portion of the Property which is assessed at the time when any assessment or any installment thereof falls due. The personal obligation for delinquent assessments or installments thereof will not pass to a Member's successor as Owner of a Lot unless expressly assumed by such successor; provided, however, that the personal obligations of a Member will survive any voluntary or involuntary transfer of a Lot or with respect to any Member who was the Owner of such Lot at the time such payment became due. No Member may waive or otherwise escape liability for an assessment by nonuse or abandonment of any Common Area or his, her, or its Lot. Any person acquiring an interest in any Lot, upon written notice to the Board, will be entitled to a statement from the Association setting forth the amount of the unpaid assessments or installments thereof, if any. A person receiving such a statement will not be liable nor will any lien attach to such Lot for an amount with respect to unpaid assessments or installments thereof in excess of the amount set forth in such statement, except for assessments and other charges which become due after the date thereof. The lien provided for in this Section may be foreclosed upon by the Association in any manner provided or permitted for the foreclosure of real property mortgages, deeds of trust, or liens against real property in the State of Arizona.

Section 2. Purpose of Assessments. The assessments levied by the Association will be used exclusively to promote and to protect the recreation, health, safety, and welfare of the residents in the Property and for the improvement and maintenance of the Common Areas. The Association's responsibilities will include, by way of example but not limitation and subject to the discretion of the Board, any and all of the following: (i) maintaining the Common Areas, if any; (ii) payment of Common Expenses; (iii) caring for vacant Lots and doing any other thing necessary or desirable, in the opinion of the Association, to keep the Property in neat and in good order; or (iv) doing all other things which are considered to be of general benefit to the Owners collectively.

Section 3. Maximum Annual Assessment. The annual assessment is to be established by the Board may not exceed a certain amount hereinafter referred to as the "Maximum Annual Assessment," which Maximum Annual Assessment will be determined and will vary in accordance with the following provisions:

(a) Until January 1 of the year immediately following the conveyance of the first Lot to an Owner, the Maximum Annual Assessment against each Owner or Lessee will be $10.00 per month in excess of the assessment actually charged each membership for that month;

(b) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the Board will, without a vote of the Members, increase the Maximum Annual Assessment during each fiscal year of the Association by an amount equal to 10 percent of the prior year's annual assessment; and

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(c) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the Maximum Annual Assessment may be increased by an amount greater than the maximum increase allowable pursuant to subparagraph (b) above only by a vote of at least 2/3rds of each class of Members of the Association who are voting in person or by proxy at a meeting called for that purpose.

Section 4. Rate of Assessment. The maintenance charge and assessments on Lots held by the Class B Member ("Class B Lots") will be a maximum of 25 percent of the maintenance charge and assessments on Lots held by the Class A Member per month and will begin to accrue on a monthly basis on each Lot on the Commencement Date. The maintenance charge applicable to Class B Lots will continue so long as Declarant, its successors, or its assigns (excluding Owners) owns any Lot. The entire accrued charge will become due and payable on the date such Lot and its membership convert from Class B to Class A by reason of Owner's purchase of a residence thereon. For the first year of ownership of any Lot purchased by an Owner from Declarant or its successors or assigns, or any fraction thereof, the assessment against that Lot will be the number of months such Lot is owned by such Owner multiplied by the monthly assessment rate payable on January 1 of the year in which the Lot was purchased, or, if no rate was established on that January 1, the monthly assessment rate established on a later date for assessments during such year. After the first year, the maintenance charge and assessment will be collected annually in the amount of the annual assessments (or monthly, based on 1/12th of the annual assessment, or quarterly, based on one-quarter of the annual assessment, if so decided by the Board), payable on January 1 of each year for the preceding year (or on the first day of each month for the preceding month or each calendar quarter for the preceding quarter, if applicable).

Section 5. Determination of Assessments. The annual budget and the rate at which each Lot will be assessed will be determined by the Board annually and may be adopted and adjusted from year to year by the Board as the needs of the Property may require, in the judgement and discretion of the Board; provided, however, that such assessment will be uniform (except for special assessments). The Board will cause an estimated annual budget of the Common Expenses to be prepared for each fiscal year of the Association. Such annual budget will be presented to the Members and will be used as a basis for assessments. If, during the course of any fiscal year, the Board determines that the assessments levied in accordance with the estimated annual budget for the Common Expenses for such fiscal year are insufficient or are greater than required to cover the estimated expenses of operating the Association for the remainder of such fiscal year, the Board will prepare and approve a supplemental budget covering the estimated deficiency or excess for the remainder of the fiscal year. A copy of such supplemental budget will be furnished to each Member, and upon furnishing such copy, if a deficiency is shown by the supplemental budget, the Board will levy a supplemental assessment for the estimated deficiency against each Lot and each Member or increase the amount of the remaining annual assessment installments attributable to each Lot and each Member for the proportionate share of such estimated deficiency. If an excess is shown by the supplemental budget, the Board will reduce the amount of the remaining annual assessments installments attributable to each Lot and each Member for the proportionate share of such estimated surplus. If the remaining installments of

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the existing annual assessment are increased due to a deficiency in the supplemental budget, such increase will be payable in the same manner and on the same date as the then-remaining balance of the original assessment for such fiscal year; in the event of an excess, the reduced assessment will be effective and applied in the same manner and on the same date as the then-remaining balance of the original assessment for such fiscal year.

Section 6. Special Assessments for Lot Maintenance. In addition to the annual assessments authorized above, the Association may levy in any assessment year one or more special assessments applicable to that year only and applicable only to Lots requiring maintenance or to Owners in violation of this Declaration, or both, for the purposes of defraying the cost of such repair and maintenance of any Lot which is not properly maintained by a Lot Owner or curing any violation by an Owner of the Declaration. Such special assessments will be levied against such Owners and at such times as the Board deems necessary and appropriate to bring each Lot and Owner into conformity with this Declaration.

Section 7. Effect of Nonpayment of Assessments. Any assessments that are not paid when due will be delinquent. If an assessment is not paid within 15 days of its due date, the assessment will bear interest from the date of delinquency at the rate of 12 percent per annum or as otherwise determined by the Board, and will be liable for a late charge established by the Board in an amount not to exceed 18 percent per annum of the amount of any delinquent assessment or installment thereof. The Association may bring an action at law or in equity against the Owner personally obligated to pay a delinquent assessment or foreclose the lien of an assessment against the Lot, and in either case interest and reasonable attorneys' fees of such action will be added to the amount of the delinquent assessment. Additionally, actions in equity may be maintained to enforce compliance hereof against any Owner.

Section 8. Subordination of the Lien to Mortgages. The lien for the assessments against any Lot provided herein will be subordinate to the lien of any first mortgage. The sale or transfer of any Lot will not affect the assessment lien. However, notwithstanding any provision hereof to the contrary, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof will extinguish the lien of such assessments as to payments which became due prior to such sale or transfer. No sale or transfer will relieve such Lot from liability for any assessment thereafter becoming due or from the lien thereof.

Section 9. Working Capital Fund. To insure that the Association will have adequate funds to meet its expenses or to purchase necessary equipment or services, each Owner purchasing a Lot from Declarant will pay to the Association immediately upon becoming the Owner of a Lot, a sum equal to 1/6th of the annual assessment of that Lot in addition to the Owner's obligation to pay the annual assessment. Funds paid to the Association pursuant to this Section may be used by the Association for payment of operating expenses or any other purpose permitted hereunder or under the Bylaws. Payments made pursuant to this Section will be nonrefundable and will not be considered as an advance payment of any assessments levied by the Association pursuant to this Declaration.

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Attn: Debra
2 Pgs

Member Balance Activity

Tuesday July 1, 2008 to Tuesday April 13, 2010

002-Amber Creek

Date	Description	Charge	Payment	Balance
Taylor Bean & Whitaker for Lot 0038				$0.00
7/31/2008	Dues/Maintenance Payments	$342.00		$342.00
8/1/2008	Dues/Maintenance Payments	$42.00		$384.00
9/1/2008	Dues/Maintenance Payments	$42.00		$426.00
9/30/2008	Late Fee	$15.00		$441.00
10/1/2008	Dues/Maintenance Payments	$42.00		$483.00
10/31/2008	Late Fee	$15.00		$498.00
11/1/2008	Dues/Maintenance Payments	$42.00		$540.00
11/30/2008	Late Fee	$15.00		$555.00
12/1/2008	Dues/Maintenance Payments	$42.00		$597.00
12/31/2008	Late Fee	$15.00		$612.00
1/1/2009	Dues/Maintenance Payments	$42.00		$654.00
1/31/2009	Late Fee	$15.00		$669.00
2/1/2009	Dues/Maintenance Payments	$42.00		$711.00
2/1/2009	Dues/Maintenance Payments	$3.00		$714.00
2/28/2009	Late Fee	$15.00		$729.00
3/1/2009	Dues/Maintenance Payments	$45.00		$774.00
3/31/2009	Late Fee	$15.00		$789.00
4/1/2009	Dues/Maintenance Payments	$45.00		$834.00
5/1/2009	Dues/Maintenance Payments	$45.00		$879.00
5/31/2009	Late Fee	$15.00		$894.00
6/1/2009	Dues/Maintenance Payments	$45.00		$939.00
6/30/2009	Late Fee	$15.00		$954.00
7/1/2009	Dues/Maintenance Payments	$45.00		$999.00
7/21/2009	Dues/Maintenance Payments		$342.00	$657.00
7/21/2009	Dues/Maintenance Payments		$42.00	$615.00
7/21/2009	Dues/Maintenance Payments		$42.00	$573.00
7/21/2009	Late Fee		$15.00	$558.00
7/21/2009	Dues/Maintenance Payments		$42.00	$516.00
7/21/2009	Late Fee		$15.00	$501.00
7/21/2009	Dues/Maintenance Payments		$42.00	$459.00
7/21/2009	Late Fee		$15.00	$444.00
7/21/2009	Dues/Maintenance Payments		$42.00	$402.00
7/21/2009	Late Fee		$15.00	$387.00
7/21/2009	Dues/Maintenance Payments		$42.00	$345.00
7/21/2009	Late Fee		$15.00	$330.00
7/21/2009	Dues/Maintenance Payments		$42.00	$288.00
7/21/2009	Dues/Maintenance Payments		$3.00	$285.00
7/21/2009	Late Fee		$15.00	$270.00
7/21/2009	Dues/Maintenance Payments		$45.00	$225.00
7/21/2009	Late Fee		$15.00	$210.00
7/21/2009	Dues/Maintenance Payments		$45.00	$165.00
7/21/2009	Dues/Maintenance Payments		$45.00	$120.00
7/21/2009	Late Fee		$15.00	$105.00

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APR. 13. 2010 2:36PM MUTUAL MANAGEMENT NO. 991 P. 1

Member Balance Activity

Tuesday July 1, 2008 to Tuesday April 13, 2010

002-Amber Creek (Continued)

Date	Description	Charge	Payment	Balance
Taylor Bean & Whitaker for Lot 0038 (Continued)				$105.00
7/21/2009	Lien/Legal Fees Collected	$50.00		$155.00
7/21/2009	Lien/Legal Fees Collected	$25.00		$180.00
7/31/2009	Late Fee	$15.00		$195.00
8/1/2009	Dues/Maintenance Payments	$45.00		$240.00
8/31/2009	Late Fee	$15.00		$255.00
9/1/2009	Dues/Maintenance Payments	$45.00		$300.00
9/30/2009	Late Fee	$15.00		$315.00
10/1/2009	Dues/Maintenance Payments	$45.00		$360.00
10/31/2009	Late Fee	$15.00		$375.00
11/1/2009	Dues/Maintenance Payments	$45.00		$420.00
11/30/2009	Late Fee	$15.00		$435.00
12/1/2009	Dues/Maintenance Payments	$45.00		$480.00
12/31/2009	Late Fee	$15.00		$495.00
1/1/2010	Dues/Maintenance Payments	$45.00		$540.00
1/29/2010	Transfer Fee	$100.00		$640.00
1/31/2010	Late Fee	$15.00		$655.00
2/1/2010	Dues/Maintenance Payments	$45.00		$700.00
2/28/2010	Late Fee	$15.00		$715.00
3/1/2010	Dues/Maintenance Payments	$45.00		$760.00
3/31/2010	Late Fee	$15.00		$775.00
4/1/2010	Dues/Maintenance Payments	$45.00		$820.00
		$1,714.00	$894.00	

Summary for 002-Amber Creek

Description	Charges	Payments
Dues/Maintenance Payments	$1,269.00	$774.00
Late Fee	$270.00	$120.00
Lien/Legal Fees Collected	$75.00	
Transfer Fee	$100.00	
	$1,714.00	$894.00

Beginning Balance for All Members	$0.00
Plus All Charges	$1,714.00
Minus All Payments	$894.00
Ending Balance for All Members	$820.00

APR. 13. 2010 2:36PM MUTUAL MANAGEMENT NO. 991 P. 2

Addendum to Ledger

Ledger Balance	894.00
Proof of Claim	395.00
Total Claim	1,289.00

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