



UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.		PROOF OF CLAIM
Name of Debtor: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.		Case Number: 3:09-bk-07047-JAF
NOTE: <i>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.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): Thomas J Guillou		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____
Name and address where notices should be sent: 3 Bourbeau Terrace Newburyport, Massachusetts 01950		
Telephone number: (978) 463-0585		CLAIM FILED JACKSONVILLE, FLORIDA NOV 06 2009
Name and address where payment should be sent (if different from above): CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
Telephone number:		
1. Amount of Claim as of Date Case Filed: \$ <u>1,573.93</u>		5. 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. Specify the priority of the claim.
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. <input type="checkbox"/> 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: <u>Money held in escrow</u> (See instruction #2 on reverse side.)		<input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).
3. Last four digits of any number by which creditor identifies debtor: <u>6128</u>		<input type="checkbox"/> 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).
3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		<input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).
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 setoff and provide the requested information.		<input type="checkbox"/> 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).
Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other		<input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).
Describe:		<input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)().
Value of Property: \$ _____ Annual Interest Rate _____ %		Amount entitled to priority: \$ _____
Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____		*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.
Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)		
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.		
If the documents are not available, please explain:		
Date: 10/31/2009	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. 	FOR COURT USE ONLY T, B & W Mortgage Corp.  00227

ADVICE FOR UNPAID DEPOSITED ITEMS

MP0109092-139
OFFICE/BRANCH: 623/623

ACCT: NO. ██████████ 4780-0
ACCOUNT TYPE: REGULAR DDA - DIRECT

THE FOLLOWING ITEMS HAVE BEEN RETURNED.

WE ARE CHARGING YOUR ACCOUNT FOR ITEMS
RETURNED UNPAID AS LISTED BELOW AND
A RETURN ITEM HANDLING FEE.

# ITEMS:	1
AMOUNT:	\$1,573.93
FEE:	\$10.00
TOTAL:	\$1,583.93

Reason: REFER TO ITEM

THOMAS J GUILLOU
COLLEEN M GUILLOU
3 BOURBEAU TER
NEWBURYPORT MA 01950-3364

SOVEREIGN BANK (NE)
PO BOX 841002
BOSTON MA 02284
1-877-768-2265

011075150
09/01/2009
0870280360

This is a LEGAL COPY of your
check. You can use it the same
way you would use the original
check.

RETURN REASON (A)
NOT SUFFICIENT FUNDS

0110751501
0870280360
08/20/2009
0893667205

TAYLOR, BEAN & WHITAKER Mortgage Corporation
315 NE 34th Street
Ocala, Florida 34470
E-Check Disbursement Clearing Account

Platinum Community Bank NO. 390080
70-7445-718
CHECK NO. 390080

One Thousand Five Hundred Seventy Three and 83/100 Dollars

PAY TO THE ORDER OF: THOMAS J. GUILLOU & COLLEEN M. GUILLOU
3 BOURBEAU TERRACE
NEWBURYPORT MA 01890

320626750 08-21-09 101 4980

#390080# #071974453# 0000904015#

RETURN REASON (A)
NOT SUFFICIENT FUNDS

0# 4:071974453: 0000904015# '0000157393'

#390080# 4:071974453: #0000904015# '0000157393'



**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 15, 2009

Thomas J. Guillou & Colleen M. Guillou
3 Bourbeau Terrace
Newburyport, MA 01950

Re: Paid In Full
Loan Number: 1506128
Property Address: 3 Bourbeau Terrace

Dear Thomas J. Guillou & Colleen M. Guillou:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 7/14/2009. 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)

Cpiflv2.3

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

Property Address:
 3 Bourbeau Terrace
 Newburyport MA 01950

THOMAS J. GUILLOU & COLLEEN M. GUILLOU
 3 BOURBEAU TERRACE
 NEWBURYPORT MA 01950

Starting Balances	
Principal:	410,000.00
Tax & Insurance:	490.01
Unapplied:	.00

Current Balances	
Principal:	.00
Tax & Insurance:	1,573.93
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

Loan Activity Report

July 15, 2009

Loan # 1506128

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
REG	02/01/07	2,948.17	2,050.00	408.16	490.01	.00	.00	.00	.00	.00	409,591.84
	02/12/07			.00			.00			.00	980.02
REG	03/01/07	2,948.17	2,047.96	410.20	490.01	.00	.00	.00	.00	.00	409,181.64
	03/01/07			.00			.00			.00	1,470.03
ITI	03/31/07	5.45	.00	.00	5.45	.00	.00	.00	.00	.00	409,181.64
	03/30/07			.00			.00			.00	1,475.48
REG	04/01/07	2,948.17	2,045.91	412.25	490.01	.00	.00	.00	.00	.00	408,769.39
	04/11/07			.00			.00			.00	1,965.49
DIS	05/01/07	-2,917.39	.00	.00	-2,917.39	.00	.00	.00	.00	.00	408,769.39
	04/12/07			.00			.00			.00	-951.90
REG	05/01/07	2,948.17	2,043.85	414.31	490.01	.00	.00	.00	.00	.00	408,355.08
	05/11/07			.00			.00			.00	-461.89
REG	06/01/07	2,948.17	2,041.78	416.38	490.01	.00	.00	.00	.00	.00	407,938.70
	06/11/07			.00			.00			.00	28.12
ITI	06/30/07	1.23	.00	.00	1.23	.00	.00	.00	.00	.00	407,938.70
	06/29/07			.00			.00			.00	29.35
REG	07/01/07	3,219.10	2,039.69	418.47	760.94	.00	.00	.00	.00	.00	407,520.23
	07/16/07			.00			.00			.00	790.29
DIS	08/01/07	-1,470.03	.00	.00	-1,470.03	.00	.00	.00	.00	.00	407,520.23
	07/19/07			.00			.00			.00	-679.74
REG	08/01/07	3,219.10	2,037.60	420.56	760.94	.00	.00	.00	.00	.00	407,099.67
	08/15/07			.00			.00			.00	81.20
REG	09/01/07	3,219.10	2,035.50	422.66	760.94	.00	.00	.00	.00	.00	406,677.01
	09/17/07			.00			.00			.00	842.14
ITI	09/30/07	1.08	.00	.00	1.08	.00	.00	.00	.00	.00	406,677.01
	10/01/07			.00			.00			.00	843.22
REG	10/01/07	3,219.10	2,033.39	424.77	760.94	.00	.00	.00	.00	.00	406,252.24
	10/15/07			.00			.00			.00	1,604.16

Loan Activity Report

July 15, 2009

											Loan #	1506128
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	
DIS	11/01/07	-1,470.03	.00	.00	-1,470.03	.00	.00	.00	.00	.00	406,252.24	
	10/16/07			.00			.00			.00	134.13	
REG	11/01/07	3,219.10	2,031.26	426.90	760.94	.00	.00	.00	.00	.00	405,825.34	
	11/15/07			.00			.00			.00	895.07	
REG	12/01/07	3,219.10	2,029.13	429.03	760.94	.00	.00	.00	.00	.00	405,396.31	
	12/17/07			.00			.00			.00	1,656.01	
ITI	12/31/07	4.61	.00	.00	4.61	.00	.00	.00	.00	.00	405,396.31	
	12/28/07			.00			.00			.00	1,660.62	
DIS	01/01/08	-1,360.28	.00	.00	-1,360.28	.00	.00	.00	.00	.00	405,396.31	
	01/09/08			.00			.00			.00	300.34	
REG	01/01/08	3,219.10	2,026.98	431.18	760.94	.00	.00	.00	.00	.00	404,965.13	
	01/15/08			.00			.00			.00	1,061.28	
REG	02/01/08	3,219.10	2,024.83	433.33	760.94	.00	.00	.00	.00	.00	404,531.80	
	02/15/08			.00			.00			.00	1,822.22	
REG	03/01/08	3,219.10	2,022.66	435.50	760.94	.00	.00	.00	.00	.00	404,096.30	
	03/31/08			.00			.00			.00	2,583.16	
ITI	04/01/08	11.73	.00	.00	11.73	.00	.00	.00	.00	.00	404,096.30	
	04/01/08			.00			.00			.00	2,594.89	
DIS	04/01/08	-1,360.26	.00	.00	-1,360.26	.00	.00	.00	.00	.00	404,096.30	
	04/09/08			.00			.00			.00	1,234.63	
REG	04/01/08	3,219.10	2,020.48	437.68	760.94	.00	.00	.00	.00	.00	403,658.62	
	04/14/08			.00			.00			.00	1,995.57	
REG	05/01/08	3,219.10	2,018.29	439.87	760.94	.00	.00	.00	.00	.00	403,218.75	
	05/13/08			.00			.00			.00	2,756.51	
REG	06/01/08	3,219.10	2,016.09	442.07	760.94	.00	.00	.00	.00	.00	402,776.68	
	06/16/08			.00			.00			.00	3,517.45	
ITI	06/25/08	18.37	.00	.00	18.37	.00	.00	.00	.00	.00	402,776.68	
	06/25/08			.00			.00			.00	3,535.82	
REG	07/01/08	3,068.78	2,013.88	444.28	610.62	.00	.00	.00	.00	.00	402,332.40	
	07/15/08			.00			.00			.00	4,146.44	
DIS	08/01/08	-1,415.16	.00	.00	-1,415.16	.00	.00	.00	.00	.00	402,332.40	
	07/18/08			.00			.00			.00	2,731.28	
DIS	08/01/08	-2,339.01	.00	.00	-2,339.01	.00	.00	.00	.00	.00	402,332.40	
	07/31/08			.00			.00			.00	392.27	
REG	08/01/08	3,068.78	2,011.66	446.50	610.62	.00	.00	.00	.00	.00	401,885.90	
	08/15/08			.00			.00			.00	1,002.89	
REG	09/01/08	2,925.30	2,009.43	448.73	467.14	.00	.00	.00	.00	.00	401,437.17	
	09/15/08			.00			.00			.00	1,470.03	
ITI	09/30/08	15.53	.00	.00	15.53	.00	.00	.00	.00	.00	401,437.17	
	09/29/08			.00			.00			.00	1,485.56	
REG	10/01/08	2,925.30	2,007.19	450.97	467.14	.00	.00	.00	.00	.00	400,986.20	
	10/15/08			.00			.00			.00	1,952.70	

											Loan #	1506128
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	
DIS	11/01/08	-1,415.15	.00	.00	-1,415.15	.00	.00	.00	.00	.00	400,986.20	
	10/15/08			.00			.00			.00	537.55	
REG	11/01/08	2,925.30	2,004.93	453.23	467.14	.00	.00	.00	.00	.00	400,532.97	
	11/17/08			.00			.00			.00	1,004.69	
REG	12/01/08	2,925.30	2,002.66	455.50	467.14	.00	.00	.00	.00	.00	400,077.47	
	12/15/08			.00			.00			.00	1,471.83	
ITI	12/31/08	8.01	.00	.00	8.01	.00	.00	.00	.00	.00	400,077.47	
	12/30/08			.00			.00			.00	1,479.84	
DIS	01/01/09	-1,427.41	.00	.00	-1,427.41	.00	.00	.00	.00	.00	400,077.47	
	01/09/09			.00			.00			.00	52.43	
REG	01/01/09	2,925.30	2,000.39	457.77	467.14	.00	.00	.00	.00	.00	399,619.70	
	01/15/09			.00			.00			.00	519.57	
REG	02/01/09	2,925.30	1,998.10	460.06	467.14	.00	.00	.00	.00	.00	399,159.64	
	02/17/09			.00			.00			.00	986.71	
REG	03/01/09	2,925.30	1,995.80	462.36	467.14	.00	.00	.00	.00	.00	398,697.28	
	03/12/09			.00			.00			.00	1,453.85	
ITI	03/31/09	6.67	.00	.00	6.67	.00	.00	.00	.00	.00	398,697.28	
	03/27/09			.00			.00			.00	1,460.52	
DIS	04/01/09	-1,427.39	.00	.00	-1,427.39	.00	.00	.00	.00	.00	398,697.28	
	04/09/09			.00			.00			.00	33.13	
REG	04/01/09	2,925.30	1,993.49	464.67	467.14	.00	.00	.00	.00	.00	398,232.61	
	04/15/09			.00			.00			.00	500.27	
REG	05/01/09	2,925.30	1,991.16	467.00	467.14	.00	.00	.00	.00	.00	397,765.61	
	05/15/09			.00			.00			.00	967.41	
REG	06/01/09	2,925.30	1,988.83	469.33	467.14	.00	.00	.00	.00	.00	397,296.28	
	06/01/09			.00			.00			.00	1,434.55	
ITI	06/30/09	7.10	.00	.00	7.10	.00	.00	.00	.00	.00	397,296.28	
	06/29/09			.00			.00			.00	1,441.65	
ITI	07/14/09	1.66	.00	.00	1.66	.00	.00	.00	.00	.00	397,296.28	
	07/14/09			.00			.00			.00	1,443.31	
PIF	07/01/09	400,381.40	2,835.50	397,296.28	130.62	.00	.00	.00	.00	119.00	.00	
	07/14/09			.00			.00			.00	1,573.93	
Totals:		<u>472,621.34</u>	<u>61,418.42</u>	<u>410,000.00</u>	<u>1,083.92</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>119.00</u>		
				<u>.00</u>			<u>0.00</u>			<u>0.00</u>		

Tax and Insurance Account Disclosure Payoff Statement

August 3, 2009

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

Loan Number 1506128
 Due Date 07/01/09

Property Address:
 3 BOURBEAU TERRACE
 NEWBURYPORT MA 01950

THOMAS J. GUILLOU & COLLEEN M. GUILLOU
 3 BOURBEAU TERRACE
 NEWBURYPORT MA 01950

Account History for 09/08 Through 08/09

Month	Projected T&I Pmt	Actual T&I Pmt	Projected T&I Disb	Actual T&I Disb	Disb Desc	Projected T&I Balance	Actual T&I Balance
Starting T&I Balance.....						1,002.89	1,002.89
September	467.14	482.67 *	0.00	0.00		1,470.03	1,485.56
October	467.14	467.14	0.00	0.00		1,937.17	1,952.70
	0.00	0.00	0.00	1,415.15 *	City Taxes	1,937.17	537.55
November	467.14	467.14	1,470.03	0.00 *	City Taxes	934.28	1,004.69
December	467.14	475.15 *	0.00	0.00		1,401.42	1,479.84
January	467.14	467.14	0.00	0.00		1,868.56	1,946.98
	0.00	0.00	0.00	1,427.41 *	City Taxes	1,868.56	519.57
February	467.14	467.14	1,360.28	0.00 *	City Taxes	975.42	986.71
March	467.14	473.81 *	0.00	0.00		1,442.56	1,460.52
April	467.14	467.14	0.00	0.00		1,909.70	1,927.66
	0.00	0.00	0.00	1,427.39 *	City Taxes	1,909.70	500.27
May	467.14	467.14	1,360.26	0.00 *	City Taxes	1,016.58	967.41
June	467.14	474.24 *	0.00	0.00		1,483.72	1,441.65
July	467.14	132.28 *	0.00	0.00		1,950.86	1,573.93
August	467.14	0.00 *	1,415.16	0.00 *	City Taxes	1,002.84	1,573.93
	0.00	0.00	0.00	1,573.93 *		1,002.84	0.00 **
Totals.....	5,605.68	4,840.99	5,605.73	5,843.88			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. An "E" indicates estimates for future payments or disbursements.

Your mortgage payment, as of the last T&I Account Disclosure Statement, was 2,925.30. The breakdown was as follows: 2,458.16 Principal and Interest, 467.14 T&I, 0.00 Miscellaneous Insurance, 0.00 Subsidy.

The Real Estate Settlement Procedures Act (RESPA) requires that we, the servicer, send you a history of your T&I account within 60 days of receiving the payoff funds for your loan. This statement shows the ending balance in your account as of the payoff date.

For further explanation, please call Servicing Department.



**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: www.taylorbean.com

Escrow Refund Check

Enclosed please find a check issued in connection with your Taylor, Bean & Whitaker Mortgage Corp. loan. You should have recently received documentation from us notifying you of a forthcoming check from your escrow account and the reason. You may also view the documentation online. Simply log on to your account, select the "See More" option and access the "Statement/Documents" tab.

If you have any questions or if we may be of any other service, please visit us on the web at www.taylorbean.com or contact our Customer Relations Department at 1-888-225-2164, Monday-Friday 9:00am – 8:00pm or Saturday 8:00am – 5:00pm EST.

We appreciate your business,

Customer Relations
Taylor, Bean & Whitaker Mortgage Corp.

Enc. (1)



**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: www.taylorbean.com

August 12, 2009

Thomas J. Guillou & Colleen M. Guillou
3 Bourbeau Terrace
Newburyport, MA 01950

Re: Paid in Full - Original Note
Loan Number: 1506128
Property Address: 3 Bourbeau Terrace

Dear Thomas J. Guillou & Colleen M. Guillou:

It has been our pleasure servicing your loan, we have enclosed the Original Note for the above referenced loan. Taylor, Bean & Whitaker has forwarded the satisfaction of Mortgage/Security Deed/Deed of Trust to the Clerk of the Court for release of the lien of record.

Once the document has been returned from the Court, it will be mailed directly to you.

If you have any questions or if we may be of any other service, please visit us on the web at www.taylorbean.com or contact our Customer Relations Department at 1-888-225-2164.

Sincerely,

A handwritten signature in black ink that reads 'Marisol Silva'. The signature is written in a cursive, flowing style.

Marisol Silva
Manager - Release & Reconveyance
Taylor, Bean & Whitaker Mortgage Corp.

enclosure

Pool: CERTIFIED
Coll ID: 1506128
Name: GUILLOU
Alt ID: 411238248
MERS: 100029500015061280

NOTE

December 29, 2006
[Date]

Newburyport
[City]

Massachusetts
[State]

3 Bourbeau Terrace
Newburyport, MA 01950
[Property Address]

JUL 14 2009
Paid In Full

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ **410,000.00** (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **Taylor, Bean & Whitaker Mortgage Corp.**

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of **6.0000%**.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the **1st** day of each month beginning on **February 01, 2007**

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on **January 01, 2037**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at **Taylor, Bean & Whitaker Mortgage Corp., 1417 North Magnolia Ave, Ocala, FL 34475**

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ **2,458.16**

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM T1646L1 (0011)

(Page 1 of 3 pages)

GREATLAND ■
To Order Call: 1-800-530-9393 □ Fax: 616-791-1131



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5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **3.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

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this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days, from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED



Thomas J. Guillou (Seal) -Borrower



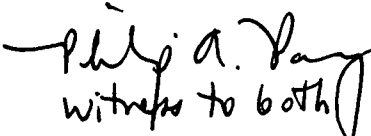
Colleen M. Guillou (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

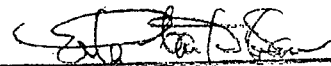
(Seal) -Borrower


witness to both
philip a. parry

[Sign Original Only]

Without recourse, pay to the order of

By: Taylor, Bean & Whitaker
Mortgage Corp.



Erla Carter-Shaw, E.V.P.