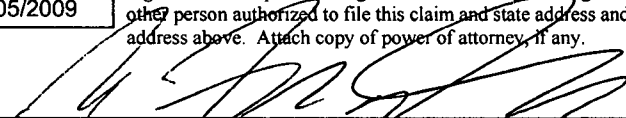



UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.		PROOF OF CLAIM
Name of Debtor: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.		Case Number: 3:09-bk-07047-JAF
NOTE: <i>This form should not be used to make a claim for an administrative expense arising after the commencement of the 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): ROSS FERRIS DERBIDGE AND CYNTHIA K. DERBIDGE		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: FERRIS AND CYNDEE DERBIDGE 70 ADAMS CIRCLE, CENTERVILLE, UTAH, 84014		COURT CLAIM NUMBER: _____ <i>(If known)</i>
Telephone number: (801) 444-9707		Filed on: _____
Name and address where payment should be sent (if different from above): FERRIS AND CYNDEE DERBIDGE 70 ADAMS CIRCLE, CENTERVILLE, UTAH 84014		<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.
Telephone number: (801) 444-9707		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ <u>3,497.65</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. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <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). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). <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). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____). Amount entitled to priority: \$ _____ <i>*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.</i>
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>BOUNCED CHECK</u> <i>(See instruction #2 on reverse side.)</i>		
3. Last four digits of any number by which creditor identifies debtor: <u>7604</u> 3a. Debtor may have scheduled account as: _____ <i>(See instruction #3a on reverse side.)</i>		
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. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate: _____ % Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____ 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. <i>(See instruction 7 and definition of "redacted" on reverse side.)</i> DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		
Date: 11/05/2009	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.  00243



**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 17, 2009

Ross Ferris Derbidge & Cynthia K. Derbid
70 East Adams Circle
Centerville, UT 84014

Re: Paid in Full - Original Note
Loan Number: 1757604
Property Address: 70 EAST ADAMS CIRCLE

Dear Ross Ferris Derbidge & Cynthia K. Derbid:

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 cursive script that reads "Marisol Silva".

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

enclosure



DESERET FIRST
CREDIT UNION

We Understand Our Members Better

August 31, 2009

Ross Derbidge
70 E Adams Cir
Centerville, Utah 84014

Dear Member:

Check number **398541**, in the amount of **\$3,497.64**, has been returned as uncollected to the Deseret First Credit Union. The above amount has been charged back to your account number **335803**. The check was returned for the following reason: **Refer to Image**.

One of the following actions has been taken (indicated by checkmark):

Mailed:

Sent to Collections:

Redeposited:

A 10-business-day hold has been placed on the check. Funds will be available after .

A \$5.00 fee has been charged to your account.

Sincerely,

Deseret First Credit Union

101000048
08/28/2009
6112257509

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

RETURN REASON-X
REFER TO IMAGE

6002/4/90 08/24/2009
0910CT0212000000
E60692042E1

TAYLOR, BEAN & WHITAKER
Mortgage Corporation
315 NE 14th Street
Ocala, Florida 34470
Exclusive Disbursement Clearing Account

Platinum Community Bank

NO. 398541

70748-710

CHECK NO. 398541

Three Thousand Four Hundred Ninety Seven and 05/100

Declare

PAY TO THE ORDER OF:

Returned Not Paid
Because

DATE August 13, 2009

AMOUNT \$3,497.65

ROSS FERRIS DERBIDGE
70 EAST ADAMS CIRCLE
CENTERVILLE UT 84014

CYNTHIA K. DERBID

Presented By/ice

320015817

08-25-09 101 4889

Laura Agelo

⑆398541⑆ ⑆071974453⑆ 0000904015⑆

⑆398541⑆

⑆071974453⑆

⑆0000904015⑆

⑆0000349765⑆

>324078909< 08/24/2009
.00000218 0130190
>324078909< 08/27/2009
005817 84951

5817184951
FRB-CHI 08272009

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
FRB-CHI 08272009

Handwritten signature
3558021

101000048 08/25/2009
631914464
071000301 08/25/2009
651609460
071000301 08/27/2009
6416596036
101000048 08/27/2009
6512228772
101000048 08/28/2009
6112257509

Security Features

- Bank Microprint
- Watermark
- Color Shifting
- Security Thread
- Color Changing Ink
- Security Glitter
- Security Hologram
- Security Window
- Security Markings

FRB-CHI 08272009

Do not endorse or write below this line