

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: 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):

Michelle L. Theriot & Rusty J. Theriot

Check this box to indicate that this claim amends a previously filed claim.

Name and address where notices should be sent:

Michelle L. Theriot or Rusty J. Theriot
1404 Cottage Dr.
Houma, La. 70360

old address
1408 Tara St.
Houma, La. 70360

Court Claim Number: (If known)

Telephone number:

(985) 868-2890 (985) 991-3901

Filed on:

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

Same.

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:

(985) 868-2890 (985) 991-3901 (985) 560-3501

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

1. Amount of Claim as of Date Case Filed:

\$ 2447.59

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.

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.

Specify the priority of the claim.

2. Basis for Claim: Escrow refund

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:

2327 02

3a. Debtor may have scheduled account as:

- 7600

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).

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.

CLAIM FILED JACKSONVILLE, FLORIDA

Nature of property or right of setoff: Real Estate Motor Vehicle Other

DEC 10 2009

Value of Property: \$ Annual Interest Rate %

Amount of arrearage and other charges as of time case filed included in secured claim:

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

if any: \$ Basis for perfection:

Amount of Secured Claim: \$ Amount Unsecured: \$ 2447.59

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)(10).

Amount entitled to priority:

\$ 2447.59

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

*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.

If the documents are not available, please explain:

FOR COURT USE ONLY

Date: 12/8/09

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.

T, B & W Mortgage Corp.



00364

Michelle Theriot michelle Theriot

239028

0000000801020185 08/24/2009 00654052840

TAYLOR, BEAN & WHITAKER

Platinum Community Bank

NO.

390153

Mortgage Computations

315 N. 14th Street
Ocala, Florida 32829

30-745-718

CHECK NO.
390153

Special Disbursement Clearing Account

Two Thousand Four Hundred Forty Seven and 68/100

DATE

AMOUNT

PAY TO THE ORDER OF:

MICHELLE BERKDERON THERIOT
232 DIXIE AVE
HOUMA LA 70363

Returned to MICHELLE BERKDERON THERIOT
08/24/09

32,447.59

320085207 08 26 09 101 5265

⑆1390153⑆ ⑆071974453⑆ 0000906015⑆

⑆071974453⑆

0000906015⑆

⑆0000214759⑆



**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

Michelle Bergeron Theriot & Rusty J Ther
1408 Tara Street
Houma, LA 70363

Re: Paid In Full
Loan Number: 2162327
Property Address: 1408 Tara Street

Dear Michelle Bergeron Theriot & Rusty J Ther:

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:
 1408 Tara Street
 Houma LA 70363

MICHELLE BERGERON THERIOT & RUSTY J THER
 1408 TARA STREET
 HOUMA LA 70363

Starting Balances	
Principal:	88,305.00
Tax & Insurance:	793.98
Unapplied:	.00
Current Balances	
Principal:	.00
Tax & Insurance:	2,447.59
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

											Loan #	2162327
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	02/01/08	-35.48	.00	.00	-35.48	.00	.00	.00	.00	.00	88,305.00	
	01/08/08			.00			.00			.00	758.50	
REG	02/01/08	692.98	413.93	94.40	184.65	.00	.00	.00	.00	.00	88,210.60	
	01/22/08			.00			.00			.00	943.15	
DIS	03/01/08	-35.48	.00	.00	-35.48	.00	.00	.00	.00	.00	88,210.60	
	02/06/08			.00			.00			.00	907.67	
REG	03/01/08	692.98	413.49	94.84	184.65	.00	.00	.00	.00	.00	88,115.76	
	03/03/08			.00			.00			.00	1,092.32	
DIS	04/01/08	-35.48	.00	.00	-35.48	.00	.00	.00	.00	.00	88,115.76	
	03/05/08			.00			.00			.00	1,056.84	
REG	04/01/08	692.98	413.04	95.29	184.65	.00	.00	.00	.00	.00	88,020.47	
	04/01/08			.00			.00			.00	1,241.49	
DIS	05/01/08	-35.48	.00	.00	-35.48	.00	.00	.00	.00	.00	88,020.47	
	04/07/08			.00			.00			.00	1,206.01	
REG	05/01/08	692.98	412.60	95.73	184.65	.00	.00	.00	.00	.00	87,924.74	
	04/28/08			.00			.00			.00	1,390.66	
DIS	06/01/08	-36.03	.00	.00	-36.03	.00	.00	.00	.00	.00	87,924.74	
	05/07/08			.00			.00			.00	1,354.63	
REG	06/01/08	692.98	412.15	96.18	184.65	.00	.00	.00	.00	.00	87,828.56	
	06/02/08			.00			.00			.00	1,539.28	
DIS	07/01/08	-36.03	.00	.00	-36.03	.00	.00	.00	.00	.00	87,828.56	
	06/05/08			.00			.00			.00	1,503.25	
REG	07/01/08	692.98	411.70	96.63	184.65	.00	.00	.00	.00	.00	87,731.93	
	06/23/08			.00			.00			.00	1,687.90	
DIS	08/01/08	-36.03	.00	.00	-36.03	.00	.00	.00	.00	.00	87,731.93	
	07/07/08			.00			.00			.00	1,651.87	
REG	08/01/08	692.98	411.24	97.09	184.65	.00	.00	.00	.00	.00	87,634.84	
	08/04/08			.00			.00			.00	1,836.52	

Loan # 2162327

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	09/01/08	-36.03	.00	.00	-36.03	.00	.00	.00	.00	.00	87,634.84
	08/06/08			.00			.00			.00	1,800.49
DIS	09/01/08	-651.00	.00	.00	-651.00	.00	.00	.00	.00	.00	87,634.84
	08/26/08			.00			.00			.00	1,149.49
DIS	09/01/08	-1,919.40	.00	.00	-1,919.40	.00	.00	.00	.00	.00	87,634.84
	08/28/08			.00			.00			.00	-769.91
DIS	09/01/08	-36.03	.00	.00	-36.03	.00	.00	.00	.00	.00	87,634.84
	09/08/08			.00			.00			.00	-805.94
REG	09/01/08	692.98	410.79	97.54	184.65	.00	.00	.00	.00	.00	87,537.30
	09/11/08			.00			.00			.00	-621.29
REG	10/01/08	692.98	410.33	98.00	184.65	.00	.00	.00	.00	.00	87,439.30
	09/29/08			.00			.00			.00	-436.64
ADJ	11/01/08	100.00	.00	.00	100.00	.00	.00	.00	.00	.00	87,439.30
	09/29/08			.00			.00			.00	-336.64
DIS	11/01/08	-36.03	.00	.00	-36.03	.00	.00	.00	.00	.00	87,439.30
	10/07/08			.00			.00			.00	-372.67
REG	11/01/08	862.01	409.87	98.46	353.68	.00	.00	.00	.00	.00	87,340.84
	10/27/08			.00			.00			.00	-18.99
DIS	12/01/08	-2.20	.00	.00	-2.20	.00	.00	.00	.00	.00	87,340.84
	11/06/08			.00			.00			.00	-21.19
REG	12/01/08	862.01	409.41	98.92	353.68	.00	.00	.00	.00	.00	87,241.92
	11/24/08			.00			.00			.00	332.49
DIS	01/01/09	-36.03	.00	.00	-36.03	.00	.00	.00	.00	.00	87,241.92
	12/09/08			.00			.00			.00	296.46
DIS	01/01/09	-110.90	.00	.00	-110.90	.00	.00	.00	.00	.00	87,241.92
	12/17/08			.00			.00			.00	185.56
REG	01/01/09	862.01	408.95	99.38	353.68	.00	.00	.00	.00	.00	87,142.54
	01/05/09			.00			.00			.00	539.24
DIS	02/01/09	-36.03	.00	.00	-36.03	.00	.00	.00	.00	.00	87,142.54
	01/07/09			.00			.00			.00	503.21
REG	02/01/09	862.01	408.48	99.85	353.68	.00	.00	.00	.00	.00	87,042.69
	02/02/09			.00			.00			.00	856.89
DIS	03/01/09	-36.03	.00	.00	-36.03	.00	.00	.00	.00	.00	87,042.69
	02/05/09			.00			.00			.00	820.86
REG	03/01/09	862.01	408.01	100.32	353.68	.00	.00	.00	.00	.00	86,942.37
	03/02/09			.00			.00			.00	1,174.54
DIS	04/01/09	-35.54	.00	.00	-35.54	.00	.00	.00	.00	.00	86,942.37
	03/09/09			.00			.00			.00	1,139.00
REG	04/01/09	862.01	407.54	100.79	353.68	.00	.00	.00	.00	.00	86,841.58
	03/30/09			.00			.00			.00	1,492.68
DIS	05/01/09	-35.05	.00	.00	-35.05	.00	.00	.00	.00	.00	86,841.58
	04/07/09			.00			.00			.00	1,457.63

Loan Activity Report

July 15, 2009

Loan # 2162327

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	05/01/09	862.01	407.07	101.26	353.68	.00	.00	.00	.00	.00	86,740.32
	04/27/09			.00			.00			.00	1,811.31
DIS	06/01/09	-35.54	.00	.00	-35.54	.00	.00	.00	.00	.00	86,740.32
	05/08/09			.00			.00			.00	1,775.77
REG	06/01/09	862.01	406.60	101.73	353.68	.00	.00	.00	.00	.00	86,638.59
	05/26/09			.00			.00			.00	2,129.45
DIS	07/01/09	-35.54	.00	.00	-35.54	.00	.00	.00	.00	.00	86,638.59
	06/08/09			.00			.00			.00	2,093.91
REG	07/01/09	862.01	406.12	102.21	353.68	.00	.00	.00	.00	.00	86,536.38
	07/03/09			.00			.00			.00	2,447.59
DIS	08/01/09	-35.54	.00	.00	-35.54	.00	.00	.00	.00	.00	86,536.38
	07/07/09			.00			.00			.00	2,412.05
PIF	08/01/09	86,992.56	405.64	86,536.38	35.54	.00	.00	.00	.00	15.00	.00
	07/14/09			.00			.00			.00	2,447.59
Totals:		<u>97,760.57</u>	<u>7,786.96</u>	<u>88,305.00</u>	<u>1,653.61</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>15.00</u>	
				<u>.00</u>			<u>0.00</u>			<u>0.00</u>	