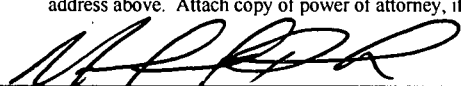
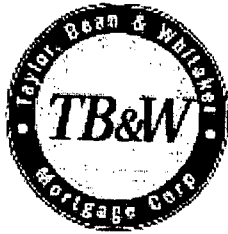


<b>UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.</b>		<b>PROOF OF CLAIM</b>
Name of Debtor: <b>TAYLOR, BEAN &amp; WHITAKER MORTGAGE CORP.</b>		Case Number: <b>3:09-bk-07047-JAF</b>
<i>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): <b>Michael S Rich and Brandi K Rich</b>		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.  Court Claim Number: _____ <i>(if known)</i>  Filed on: _____
Name and address where notices should be sent: <b>Michael S Rich and Brandi K Rich 3333 Hillsboro Dr, Taylorsville, UT, 84118</b>		
Telephone number: <b>(801) 232-8522</b>		
Name and address where payment should be sent (if different from above): <b>Same as above</b>		<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: <b>CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA</b>		
1. Amount of Claim as of Date Case Filed: \$ <u>1,721.04</u>  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.		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: \$ _____  *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.
2. Basis for Claim: <u>Personal Escrow Funds</u> (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: <u>5407</u>  3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
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. (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: <b>11/23/2009</b>	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.  00468



## Taylor, Bean & Whitaker

*Mortgage Corp.*

1417 North Magnolia Ave  
Ocala, Florida 34475  
Bus. 888-225-2164  
Fax 888-329-9270  
Web: [www.taylorbean.com](http://www.taylorbean.com)

July 16, 2009

Michael S. Rich & Brandi K. Rich  
3333 West Hillsboro Drive  
Taylorsville, UT 84118

Re: Paid In Full  
Loan Number: 3015320  
Property Address: 3333 West Hillsboro Drive

Dear Michael S. Rich & Brandi K. Rich:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 7/15/2009. 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](http://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](http://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)



**Taylor, Bean  
& Whitaker**

*Mortgage Corp.*

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: [www.taylorbean.com](http://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](http://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)

CARMEN

MICHAEL

9-16-09

15-45 DAYS

870 9682

495 118322

Taylor, Bean & Whitaker Mortgage Corp.  
 1417 North Magnolia Ave  
 Ocala, FL 34475-9078  
 (888)225-2164

Property Address:  
 3333 West Hillsboro Drive  
 Taylorsville UT 84118

MICHAEL S. RICH & BRANDI K. RICH  
 3333 WEST HILLSBORO DRIVE  
 TAYLORSVILLE UT 84118

Starting Balances	
Principal:	244,556.00
Tax & Insurance:	641.35
Unapplied:	.00

Current Balances	
Principal:	.00
Tax & Insurance:	1,721.04
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

Page 1

Loan Activity Report

July 16, 2009

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	Loan #	Principal Bal /Tax&Ins Bal
ITI	12/31/08	1.46	.00	.00	1.46	.00	.00	.00	.00	.00	<del>3015320</del>	244,556.00
	12/30/08			.00			.00			.00		642.81
DIS	02/01/09	-8.30	.00	.00	-8.30	.00	.00	.00	.00	.00		244,556.00
	01/07/09			.00			.00			.00		634.51
DIS	02/01/09	-99.63	.00	.00	-99.63	.00	.00	.00	.00	.00		244,556.00
	02/05/09			.00			.00			.00		534.88
REG	02/01/09	1,785.68	1,299.20	226.51	259.97	.00	.00	.00	.00	.00		244,329.49
	02/10/09			.00			.00			.00		794.85
DIS	03/01/09	-99.63	.00	.00	-99.63	.00	.00	.00	.00	.00		244,329.49
	03/09/09			.00			.00			.00		695.22
REG	03/01/09	1,785.68	1,298.00	227.71	259.97	.00	.00	.00	.00	.00		244,101.78
	03/13/09			.00			.00			.00		955.19
ITI	03/31/09	5.51	.00	.00	5.51	.00	.00	.00	.00	.00		244,101.78
	03/27/09			.00			.00			.00		960.70
DIS	04/01/09	-91.33	.00	.00	-91.33	.00	.00	.00	.00	.00		244,101.78
	04/07/09			.00			.00			.00		869.37
REG	04/01/09	1,785.68	1,296.79	228.92	259.97	.00	.00	.00	.00	.00		243,872.86
	04/09/09			.00			.00			.00		1,129.34
DIS	05/01/09	-99.63	.00	.00	-99.63	.00	.00	.00	.00	.00		243,872.86
	05/08/09			.00			.00			.00		1,029.71
REG	05/01/09	1,785.68	1,295.57	230.14	259.97	.00	.00	.00	.00	.00		243,642.72
	05/11/09			.00			.00			.00		1,289.68
DIS	06/01/09	-99.63	.00	.00	-99.63	.00	.00	.00	.00	.00		243,642.72
	06/08/09			.00			.00			.00		1,190.05
REG	06/01/09	1,785.68	1,294.35	231.36	259.97	.00	.00	.00	.00	.00		243,411.36
	06/11/09			.00			.00			.00		1,450.02
ITI	06/30/09	9.17	.00	.00	9.17	.00	.00	.00	.00	.00		243,411.36
	06/29/09			.00			.00			.00		1,459.19

Loan Activity Report

July 16, 2009

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	07/01/09	-99.63	.00	.00	-99.63	.00	.00	.00	.00	.00	243,411.36
	07/07/09			.00			.00			.00	1,359.56
REG	07/01/09	1,785.68	1,293.12	232.59	259.97	.00	.00	.00	.00	.00	243,178.77
	07/08/09			.00			.00			.00	1,619.53
ITI	07/15/09	1.88	.00	.00	1.88	.00	.00	.00	.00	.00	243,178.77
	07/15/09			.00			.00			.00	1,621.41
PIF	08/01/09	244,580.29	1,291.89	243,178.77	99.63	.00	.00	.00	.00	10.00	.00
	07/15/09			.00			.00			.00	1,721.04
<b>Totals:</b>		<u>254,714.61</u>	<u>9,068.92</u>	<u>244,556.00</u>	<u>1,079.69</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>10.00</u>	
				<u>.00</u>			<u>0.00</u>			<u>0.00</u>	

FDEC SEIZURE

1-800-CALL-FAA  
 1-888-297-8685



MICHAEL S RICH  
3333 HILLSBORO DR  
TAYLORSVILLE, UT 84118-2938

Date: 09/23/2009

Account: 23435407

Dear Member;

The enclosed check(s) was returned to us unpaid. The check(s) has been charged back to your account. All negative amounts have been resolved.

1,721.04

Thank you for clearing this matter in a timely manner. If you have any further questions or concerns, please contact me at the number listed below.

Sincerely,

Heather B.  
Collection Department  
801-827-7342

Ogden	827-8325
Salt Lake City	965-3325
Toll Free	1-800-999-3961

*Members come first.™*

322260867 09/01/2009  
 000000041291180  
 122000166 09/02/2009  
 6621193995  
 \*071000301\* 09/02/2009  
 6613813347

122000166 09/10/2009  
 6121614368  
 \*101000048\* 09/10/2009  
 6416337159  
 \*101000048\* 09/11/2009  
 6518115679

Do not endorse or write below this line.

ENDORSE HERE

*M.P.P.R.*  
*Bonnie Smith*  
 2343540-7

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE

0104 410  
 050 For Deposit Only  
 A.F.C.U.  
 324 377 618

5917223135  
 FRB-001-09042009

>324377516< 09/01/2009  
 000000041291180  
 >324377516< 09/11/2009  
 00572240461

**Security Features:**

- Bank MICR Numbers - MICR numbers and account numbers show thru on the back.
- Void Hologram - Void on the back of check when you deposit it.
- Warning Band - Bands on the back of security features.

320411389 09-02-09 101 4743 01

# 391432

4:0719744531

# 0000904015

# 0000172104

\*101000048\*  
 09/11/2009  
 6518115679

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

RETURN REASON - X  
 REFER TO IMAGE

[324377516] 09/01/2009  
 000000041291180

<b>TAYLOR, BEAN &amp; WHITAKER</b>		Member Community Bank		MO. 391432
Branch Corporation 315 NE 14th Street Ocala, Florida 34476		Branch Debitment Clearing Account		REG-101 387432
One Thousand Seven Hundred Twenty One				
PAID	NSB	Presented	NSB	Presented
BECAUSE	August 4, 2009	DATE	11,721.04	AMOUNT
MICHAEL S. RICH & BRANDI K. RICH 3033 WEST HILLSBORO DRIVE TAYLORSVILLE UT 84118				
320411389 09-02-09 101 4743 01				
#391432# 40719744531 0000904015#				
#0000172104#				