B 10 (Official Form 10) (12/08)

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): Kevin Woodruff

Name and address where notices should be sent:
Kevin Woodruff
1094 EAST Main St.
Dresden, TN. 38225
Telephone number:
731-364-9798

CLAIM FILED
JACKSONVILLE, FLORIDA
JAN 04 2010
CLERK, U. S. BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA

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

Court Claim Number:_____
(*If known*)

Filed on:_____

Name and address where payment should be sent (if different from above):
Kevin Woodruff
1094 EAST Main St
Dresden, TN. 38225
Telephone number:
731-364-9798

☐ 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.

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

1. Amount of Claim as of Date Case Filed: $ 613.41

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.

2. Basis for Claim: ESCROW ACC. BALANCE
(See instruction #2 on reverse side.)

3. Last four digits of any number by which creditor identifies debtor: _____

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: ☐ Real Estate ☐ Motor Vehicle ☐ 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:

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.

☐ Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

☐ 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).

☐ 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)(__).

Amount entitled to priority:

$ 613.41

**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.*

Date: 12/29/09

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.

Kevin Woodruff

FOR COURT USE ONLY

T, B & W Mortgage Corp.
00565

Penalty for presenting fraudulent claim: Fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

Tax and Insurance Account Disclosure Payoff Statement

August 13, 2009

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

Loan Number 2039259
Due Date 07/01/09

Property Address:
1094 EAST MAIN STREET
DRESDEN TN 38225

KEVIN WOODRUFF
1094 EAST MAIN STREET
DRESDEN TN 38225

1-888-225-2164

Account History for 01/09 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.....						597.92	308.27
January	151.13	0.00 *	62.55	62.55	MI Insurance	686.50	245.72
February	151.13	151.13	62.55	62.55	MI Insurance	775.08	334.30
	0.00	0.00	199.92	0.00 *	City Taxes	575.16	334.30
	0.00	0.00	398.00	0.00 *	County Taxes	177.16	334.30
March	151.13	151.13	62.55	62.55	MI Insurance	265.74	422.88
April	151.13	151.13	62.55	62.55	MI Insurance	354.32	511.46
May	151.13	151.13	62.55	62.55	MI Insurance	442.90	600.04
June	151.13	0.00 *	62.55	62.55	MI Insurance	531.48	537.49
July	151.13	138.47 *	62.55	62.55	MI Insurance	620.06	613.41
August	151.13	0.00 *	62.55	0.00 *	MI Insurance	708.64	613.41
	0.00	0.00	0.00	613.41 *		708.64	0.00 **
Totals.....	1,209.04	742.99	1,098.32	1,051.26			

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 664.64. The breakdown was as follows: 513.51 Principal and Interest, 151.13 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.

AUGUST 5th
SEPT 11th HEARING

For further explanation, please call Servicing Department.

ESCROW ACCOUNT INFORMATION

* CHARLOTTE - PAID BY THE GOVERNMENT

* TRECE

071000301
08/26/2009
6516319872

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

⑆084304243⑈ 08/25/2009
717701350006110

THIS DOCUMENT CONTAINS SECURITY FEATURES

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

Platinum Community Bank
70-7448-719

NO. 398625

CHECK NO. 398625

Six Hundred Thirteen and 41/100 Dollars

DATE: August 13, 2009

AMOUNT: $613.41

PAY TO THE ORDER OF:
KEVIN WOODRUFF
1094 EAST MAIN STREET
DRESDEN TN 38225

AUTHORIZED SIGNATURE

320085417 08-26-09 101 5266 01

⑈398625⑈ ⑆071974453⑆ 0000904015⑈

⑈398625⑈ ⑆071974453⑆ 0000904015⑈ ⑈0000061341⑈

081000045 08/26/2009
6417096912
071000301 08/26/2009
6516319872

↓Do not endorse or write below this line.↓

ENDORSE HERE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

>084304243< 08/25/2009
717701350006110

Security Features:
Bank MICR Numbers • MICR printing and numbers show red image on back
Void Pantograph • Void appears in back when photocopied
Warning Band • Border warning of security features
★FEDERAL RESERVE BOARD OF GOVERNORS REGULATION E

FIRST STATE BANK [redacted] UNION CITY, TN 38261
DEPOSITED ACCOUNT-[redacted] 9/02/09
CHARGED BACK ACCOU[redacted]
**********[redacted]**********

"RETURNED" items listed were previously deposited to your account but have been returned to us by the payor's bank for the reason(s) indicated. We have charged these amounts back to your account. Please update your records accordingly to reflect this charge.

DARLENE WOODRUFF
WENDELL K. WOODRUFF
1094 EAST MAIN ST
DRESDEN TN 38225

ACCOUNT#	RETURNED	REDEPOSITED	FEE	DATE DEP.
904015	613.41		.00 WV	8/25/09
TAYLOR, BEAN & WHITAKER				
NSF				
TOTALS	613.41	.00	.00	