


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
<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): William A. Concannon, Jr + Carol M. Concannon		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: PO Box 920511 Needham, MA 02492		Court Claim Number: _____ <i>(if known)</i>
Telephone number: 617-347-4933 or 781-444-1661		Filed on: _____
Name and address where payment should be sent (if different from above):		<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:		<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>177.46 + 76.7 = 253.46</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>Mortgage Payoff</u> <i>(See instruction #2 on reverse side.)</i>		<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>3108</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: _____ <i>(See instruction #3a on reverse side.)</i>		<input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).
4. Secured Claim <i>(See instruction #4 on reverse side.)</i> 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: _____		*Amounts are subject to adjustment on 4/1/10 and every 5 years thereafter with respect to cases commenced on or after the date of adjustment.
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: 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. William Concannon, Jr.	FOR COURT USE ONLY T, B & W Mortgage Corp.  00570

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

INFORMATION

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10)

Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

Mail original claim and copies of supporting documentation to:

If by regular mail

TB&W Mortgage
c/o BMC Group, Claims Processing
P.O. Box 3020
Chanhassen, MN 55317-3020

If by messenger or overnight courier

TB&W Mortgage
c/o BMC Group, Claims Processing
18750 Lake Drive East
Chanhassen, MN 55317

Once filed, a "Filed" stamped copy of the claim will be returned to the claimant within three (3) business days of docketing **If** the claimant encloses a stamped, self-addressed envelope with a copy of the proof of claim.



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 06, 2009

William A Concannon Jr. & Carol M Conca
P.o. Box 920511
Needham, MA 02492

Re: Paid In Full
Loan Number: 663361
Property Address: 91 PLEASANT STREET #91-A-5

Dear William A Concannon Jr. & Carol M Conca:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 08/04/2009. 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 * 177.46

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

was sent directly to seller (me) without funds for recording. Forwarded to closing attorney - now complete

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)

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

Property Address:
 91 PLEASANT STREET #91-A-5
 MEDFIELD MA 02052

WILLIAM A CONCANNON JR. & CAROL M CONCA
 P.O. BOX 920511
 NEEDHAM MA 02492

Starting Balances	
Principal:	146,250.00
Tax & Insurance:	459.66
Unapplied:	.00

Current Balances	
Principal:	.00
Tax & Insurance:	177.46
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

Page 1

Loan Activity Report

August 6, 2009

											Loan #	663361
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	
ITI	12/31/04	.40	.00	.00	.40	.00	.00	.00	.00	.00	146,250.00	
	12/30/04			.00			.00			.00	460.06	
REG	01/01/05	1,018.34	716.02	149.10	153.22	.00	.00	.00	.00	.00	146,100.90	
	01/06/05			.00			.00			.00	613.28	
DIS	02/01/05	-561.65	.00	.00	-561.65	.00	.00	.00	.00	.00	146,100.90	
	01/14/05			.00			.00			.00	51.63	
ITI	01/31/05	.27	.00	.00	.27	.00	.00	.00	.00	.00	146,100.90	
	01/31/05			.00			.00			.00	51.90	
REG	02/01/05	1,018.34	715.29	149.83	153.22	.00	.00	.00	.00	.00	145,951.07	
	02/04/05			.00			.00			.00	205.12	
ITI	02/28/05	.16	.00	.00	.16	.00	.00	.00	.00	.00	145,951.07	
	02/28/05			.00			.00			.00	205.28	
REG	03/01/05	1,018.34	714.55	150.57	153.22	.00	.00	.00	.00	.00	145,800.50	
	03/07/05			.00			.00			.00	358.50	
ITI	03/31/05	.32	.00	.00	.32	.00	.00	.00	.00	.00	145,800.50	
	03/31/05			.00			.00			.00	358.82	
REG	04/01/05	1,018.34	713.81	151.31	153.22	.00	.00	.00	.00	.00	145,649.19	
	04/05/05			.00			.00			.00	512.04	
DIS	05/01/05	-561.65	.00	.00	-561.65	.00	.00	.00	.00	.00	145,649.19	
	04/14/05			.00			.00			.00	-49.61	
ITI	04/30/05	.20	.00	.00	.20	.00	.00	.00	.00	.00	145,649.19	
	04/29/05			.00			.00			.00	-49.41	
REG	05/01/05	1,018.34	713.07	152.05	153.22	.00	.00	.00	.00	.00	145,497.14	
	05/05/05			.00			.00			.00	103.81	
ITI	05/31/05	.09	.00	.00	.09	.00	.00	.00	.00	.00	145,497.14	
	05/31/05			.00			.00			.00	103.90	
REG	06/01/05	1,018.34	712.33	152.79	153.22	.00	.00	.00	.00	.00	145,344.35	
	06/06/05			.00			.00			.00	257.12	

											Loan #	663361
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	
ITI	06/30/05	.21	.00	.00	.21	.00	.00	.00	.00	.00	145,344.35	
	06/30/05			.00			.00			.00	257.33	
REG	07/01/05	1,018.34	711.58	153.54	153.22	.00	.00	.00	.00	.00	145,190.81	
	07/05/05			.00			.00			.00	410.55	
DIS	08/01/05	-525.69	.00	.00	-525.69	.00	.00	.00	.00	.00	145,190.81	
	07/19/05			.00			.00			.00	-115.14	
ITI	07/30/05	.22	.00	.00	.22	.00	.00	.00	.00	.00	145,190.81	
	07/29/05			.00			.00			.00	-114.92	
REG	08/01/05	1,057.88	710.83	154.29	192.76	.00	.00	.00	.00	.00	145,036.52	
	08/02/05			.00			.00			.00	77.84	
ITI	08/31/05	.07	.00	.00	.07	.00	.00	.00	.00	.00	145,036.52	
	08/31/05			.00			.00			.00	77.91	
REG	09/01/05	1,057.88	710.07	155.05	192.76	.00	.00	.00	.00	.00	144,881.47	
	09/07/05			.00			.00			.00	270.67	
ITI	09/30/05	.21	.00	.00	.21	.00	.00	.00	.00	.00	144,881.47	
	10/01/05			.00			.00			.00	270.88	
REG	10/01/05	1,057.88	709.32	155.80	192.76	.00	.00	.00	.00	.00	144,725.67	
	10/11/05			.00			.00			.00	463.64	
DIS	11/01/05	-525.68	.00	.00	-525.68	.00	.00	.00	.00	.00	144,725.67	
	10/12/05			.00			.00			.00	-62.04	
ITI	10/31/05	.11	.00	.00	.11	.00	.00	.00	.00	.00	144,725.67	
	11/03/05			.00			.00			.00	-61.93	
REG	11/01/05	1,057.88	708.55	156.57	192.76	.00	.00	.00	.00	.00	144,569.10	
	11/14/05			.00			.00			.00	130.83	
REG	12/01/05	1,057.88	707.79	157.33	192.76	.00	.00	.00	.00	.00	144,411.77	
	12/08/05			.00			.00			.00	323.59	
ITI	12/31/05	.33	.00	.00	.33	.00	.00	.00	.00	.00	144,411.77	
	12/30/05			.00			.00			.00	323.92	
REG	01/01/06	1,057.88	707.02	158.10	192.76	.00	.00	.00	.00	.00	144,253.67	
	01/06/06			.00			.00			.00	516.68	
DIS	02/01/06	-635.24	.00	.00	-635.24	.00	.00	.00	.00	.00	144,253.67	
	01/11/06			.00			.00			.00	-118.56	
REG	02/01/06	1,057.88	706.24	158.88	192.76	.00	.00	.00	.00	.00	144,094.79	
	02/07/06			.00			.00			.00	74.20	
REG	03/01/06	1,057.88	705.46	159.66	192.76	.00	.00	.00	.00	.00	143,935.13	
	03/06/06			.00			.00			.00	266.96	
ITI	03/31/06	.67	.00	.00	.67	.00	.00	.00	.00	.00	143,935.13	
	03/31/06			.00			.00			.00	267.63	
REG	04/01/06	1,057.88	704.68	160.44	192.76	.00	.00	.00	.00	.00	143,774.69	
	04/10/06			.00			.00			.00	460.39	
DIS	05/01/06	-635.23	.00	.00	-635.23	.00	.00	.00	.00	.00	143,774.69	
	04/13/06			.00			.00			.00	-174.84	

											Loan #	663361
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	05/01/06	1,057.88	703.90	161.22	192.76	.00	.00	.00	.00	.00	143,613.47	
	05/04/06			.00			.00			.00	17.92	
REG	06/01/06	1,057.88	703.11	162.01	192.76	.00	.00	.00	.00	.00	143,451.46	
	06/05/06			.00			.00			.00	210.68	
ITI	06/15/06	.34	.00	.00	.34	.00	.00	.00	.00	.00	143,451.46	
	06/15/06			.00			.00			.00	211.02	
ITI	06/30/06	.16	.00	.00	.16	.00	.00	.00	.00	.00	143,451.46	
	06/30/06			.00			.00			.00	211.18	
REG	07/01/06	1,057.88	702.31	162.81	192.76	.00	.00	.00	.00	.00	143,288.65	
	07/03/06			.00			.00			.00	403.94	
DIS	08/01/06	-606.60	.00	.00	-606.60	.00	.00	.00	.00	.00	143,288.65	
	07/10/06			.00			.00			.00	-202.66	
REG	08/01/06	1,089.46	701.52	163.60	224.34	.00	.00	.00	.00	.00	143,125.05	
	08/11/06			.00			.00			.00	21.68	
REG	09/01/06	1,089.46	700.72	164.40	224.34	.00	.00	.00	.00	.00	142,960.65	
	09/07/06			.00			.00			.00	246.02	
ITI	09/30/06	.49	.00	.00	.49	.00	.00	.00	.00	.00	142,960.65	
	10/02/06			.00			.00			.00	246.51	
REG	10/01/06	1,089.46	699.91	165.21	224.34	.00	.00	.00	.00	.00	142,795.44	
	10/06/06			.00			.00			.00	470.85	
DIS	11/01/06	-606.59	.00	.00	-606.59	.00	.00	.00	.00	.00	142,795.44	
	10/09/06			.00			.00			.00	-135.74	
REG	11/01/06	1,089.46	699.10	166.02	224.34	.00	.00	.00	.00	.00	142,629.42	
	10/30/06			.00			.00			.00	88.60	
REG	12/01/06	1,089.46	698.29	166.83	224.34	.00	.00	.00	.00	.00	142,462.59	
	12/05/06			.00			.00			.00	312.94	
ITI	12/31/06	.72	.00	.00	.72	.00	.00	.00	.00	.00	142,462.59	
	12/29/06			.00			.00			.00	-313.66	
REG	01/01/07	1,089.46	697.47	167.65	224.34	.00	.00	.00	.00	.00	142,294.94	
	01/09/07			.00			.00			.00	538.00	
DIS	02/01/07	-529.61	.00	.00	-529.61	.00	.00	.00	.00	.00	142,294.94	
	01/10/07			.00			.00			.00	8.39	
REG	02/01/07	1,089.46	696.65	168.47	224.34	.00	.00	.00	.00	.00	142,126.47	
	02/05/07			.00			.00			.00	232.73	
REG	03/01/07	1,089.46	695.83	169.29	224.34	.00	.00	.00	.00	.00	141,957.18	
	03/05/07			.00			.00			.00	457.07	
ITI	03/31/07	1.45	.00	.00	1.45	.00	.00	.00	.00	.00	141,957.18	
	03/30/07			.00			.00			.00	458.52	
REG	04/01/07	1,089.46	695.00	170.12	224.34	.00	.00	.00	.00	.00	141,787.06	
	04/03/07			.00			.00			.00	682.86	
DIS	05/01/07	-529.60	.00	.00	-529.60	.00	.00	.00	.00	.00	141,787.06	
	04/06/07			.00			.00			.00	153.26	

											Loan #	663361
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	05/01/07	1,089.46	694.17	170.95	224.34	.00	.00	.00	.00	.00	141,616.11	
	05/02/07			.00			.00			.00	377.60	
REG	06/01/07	1,089.46	693.33	171.79	224.34	.00	.00	.00	.00	.00	141,444.32	
	06/01/07			.00			.00			.00	601.94	
ITI	06/30/07	2.38	.00	.00	2.38	.00	.00	.00	.00	.00	141,444.32	
	06/29/07			.00			.00			.00	604.32	
REG	07/01/07	1,089.46	692.49	172.63	224.34	.00	.00	.00	.00	.00	141,271.69	
	07/05/07			.00			.00			.00	828.66	
DIS	08/01/07	-574.12	.00	.00	-574.12	.00	.00	.00	.00	.00	141,271.69	
	07/11/07			.00			.00			.00	254.54	
REG	08/01/07	1,058.61	691.64	173.48	193.49	.00	.00	.00	.00	.00	141,098.21	
	08/06/07			.00			.00			.00	448.03	
REG	09/01/07	1,049.44	690.79	174.33	184.32	.00	.00	.00	.00	.00	140,923.88	
	09/06/07			.00			.00			.00	632.35	
ITI	09/30/07	2.87	.00	.00	2.87	.00	.00	.00	.00	.00	140,923.88	
	10/01/07			.00			.00			.00	635.22	
REG	10/01/07	1,049.44	689.94	175.18	184.32	.00	.00	.00	.00	.00	140,748.70	
	10/04/07			.00			.00			.00	819.54	
DIS	11/01/07	-574.12	.00	.00	-574.12	.00	.00	.00	.00	.00	140,748.70	
	10/16/07			.00			.00			.00	245.42	
REG	11/01/07	1,049.44	689.08	176.04	184.32	.00	.00	.00	.00	.00	140,572.66	
	11/02/07			.00			.00			.00	429.74	
REG	12/01/07	1,049.44	688.22	176.90	184.32	.00	.00	.00	.00	.00	140,395.76	
	12/06/07			.00			.00			.00	614.06	
ITI	12/31/07	3.06	.00	.00	3.06	.00	.00	.00	.00	.00	140,395.76	
	12/28/07			.00			.00			.00	617.12	
REG	01/01/08	1,049.44	687.35	177.77	184.32	.00	.00	.00	.00	.00	140,217.99	
	01/07/08			.00			.00			.00	801.44	
DIS	02/01/08	-579.16	.00	.00	-579.16	.00	.00	.00	.00	.00	140,217.99	
	01/14/08			.00			.00			.00	222.28	
REG	02/01/08	1,049.44	686.48	178.64	184.32	.00	.00	.00	.00	.00	140,039.35	
	02/06/08			.00			.00			.00	406.60	
REG	03/01/08	1,049.44	685.61	179.51	184.32	.00	.00	.00	.00	.00	139,859.84	
	03/05/08			.00			.00			.00	590.92	
ITI	04/01/08	3.70	.00	.00	3.70	.00	.00	.00	.00	.00	139,859.84	
	04/01/08			.00			.00			.00	594.62	
REG	04/01/08	1,049.44	684.73	180.39	184.32	.00	.00	.00	.00	.00	139,679.45	
	04/07/08			.00			.00			.00	778.94	
DIS	05/01/08	-579.16	.00	.00	-579.16	.00	.00	.00	.00	.00	139,679.45	
	04/15/08			.00			.00			.00	199.78	
REG	05/01/08	1,049.44	683.85	181.27	184.32	.00	.00	.00	.00	.00	139,498.18	
	05/05/08			.00			.00			.00	384.10	

											Loan #	663361
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	06/01/08	1,049.44	682.96	182.16	184.32	.00	.00	.00	.00	.00	139,316.02	
	05/30/08			.00			.00			.00	568.42	
ITI	06/25/08	3.34	.00	.00	3.34	.00	.00	.00	.00	.00	139,316.02	
	06/25/08			.00			.00			.00	571.76	
REG	07/01/08	1,049.44	682.07	183.05	184.32	.00	.00	.00	.00	.00	139,132.97	
	07/07/08			.00			.00			.00	756.08	
DIS	08/01/08	-607.28	.00	.00	-607.28	.00	.00	.00	.00	.00	139,132.97	
	07/17/08			.00			.00			.00	148.80	
REG	08/01/08	1,049.44	681.17	183.95	184.32	.00	.00	.00	.00	.00	138,949.02	
	08/05/08			.00			.00			.00	333.12	
REG	09/01/08	1,059.05	680.27	184.85	193.93	.00	.00	.00	.00	.00	138,764.17	
	09/05/08			.00			.00			.00	527.05	
ITI	09/30/08	3.56	.00	.00	3.56	.00	.00	.00	.00	.00	138,764.17	
	09/29/08			.00			.00			.00	530.61	
REG	10/01/08	1,059.05	679.37	185.75	193.93	.00	.00	.00	.00	.00	138,578.42	
	10/06/08			.00			.00			.00	724.54	
DIS	11/01/08	-607.28	.00	.00	-607.28	.00	.00	.00	.00	.00	138,578.42	
	10/06/08			.00			.00			.00	117.26	
REG	11/01/08	1,059.05	678.46	186.66	193.93	.00	.00	.00	.00	.00	138,391.76	
	11/05/08			.00			.00			.00	311.19	
REG	12/01/08	1,059.05	677.54	187.58	193.93	.00	.00	.00	.00	.00	138,204.18	
	12/05/08			.00			.00			.00	505.12	
ITI	12/31/08	2.55	.00	.00	2.55	.00	.00	.00	.00	.00	138,204.18	
	12/30/08			.00			.00			.00	507.67	
DIS	01/01/09	-552.66	.00	.00	-552.66	.00	.00	.00	.00	.00	138,204.18	
	01/05/09			.00			.00			.00	-44.99	
REG	01/01/09	1,059.05	676.62	188.50	193.93	.00	.00	.00	.00	.00	138,015.68	
	01/05/09			.00			.00			.00	148.94	
REG	02/01/09	1,059.05	675.70	189.42	193.93	.00	.00	.00	.00	.00	137,826.26	
	02/05/09			.00			.00			.00	342.87	
REG	03/01/09	1,059.05	674.77	190.35	193.93	.00	.00	.00	.00	.00	137,635.91	
	03/05/09			.00			.00			.00	536.80	
ITI	03/31/09	2.52	.00	.00	2.52	.00	.00	.00	.00	.00	137,635.91	
	03/27/09			.00			.00			.00	539.32	
REG	04/01/09	1,059.05	673.84	191.28	193.93	.00	.00	.00	.00	.00	137,444.63	
	04/06/09			.00			.00			.00	733.25	
DIS	05/01/09	-552.66	.00	.00	-552.66	.00	.00	.00	.00	.00	137,444.63	
	04/09/09			.00			.00			.00	180.59	
REG	05/01/09	1,059.05	672.91	192.21	193.93	.00	.00	.00	.00	.00	137,252.42	
	05/05/09			.00			.00			.00	374.52	
REG	06/01/09	1,059.05	671.96	193.16	193.93	.00	.00	.00	.00	.00	137,059.26	
	06/05/09			.00			.00			.00	568.45	

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
ITI	06/30/09	2.95	.00	.00	2.95	.00	.00	.00	.00	.00	137,059.26
	06/29/09			.00			.00			.00	571.40
REG	07/01/09	1,059.05	671.02	194.10	193.93	.00	.00	.00	.00	.00	136,865.16
	07/06/09			.00			.00			.00	765.33
DIS	08/01/09	-588.77	.00	.00	-588.77	.00	.00	.00	.00	.00	136,865.16
	07/10/09			.00			.00			.00	176.56
ITI	08/04/09	.90	.00	.00	.90	.00	.00	.00	.00	.00	136,865.16
	08/04/09			.00			.00			.00	177.46
PIF	08/01/09	137,721.32	736.16	136,865.16	.00	.00	.00	.00	.00	120.00	.00
	08/04/09			.00			.00			.00	177.46
Totals:		<u>185,020.72</u>	<u>38,932.92</u>	<u>146,250.00</u>	<u>-282.20</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>120.00</u>	
				<u>.00</u>			<u>0.00</u>			<u>0.00</u>	

Loan # 663361

*
 76 = recording fee
 24 = payoff fee?
 20 = ?

Paid Recording Fee
to Closing Attorney
See Settlement Statement

Bk 27301 P515 #136974
~~12-15-2009~~ 12-24

TB:W still holding \$76 fee
Collected through payoff.

RECEIVED AND RECORDED
NORFOLK COUNTY
REGISTRY OF DEEDS
DEDHAM, MA

CERTIFY

William P. O'Donnell
WILLIAM P. O'DONNELL, REGISTER

SATISFACTION OF MORTGAGE/SECURITY DEED/DEED OF TRUST

APN:

Property Address: 91 PLEASANT STREET #91-A-5 MEDFIELD, MA 02052

KNOWN ALL MEN BY THESE PRESENTS: That MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. the beneficial owner whose address is: P.O. Box 2026, Flint, MI 48501-2026 and Holder of that certain Mortgage/Security Deed/Deed of Trust executed by: Carol M Concannon, Individual, to N/A, as Trustee, and Mortgage Master Inc., Lender of Record, dated 11/29/2004, and recorded in Official Records Book 21823 Page 545, Instrument Number 195471, of the Public Records of NORFOLK County, MA. Securing that certain note in the principal sum of One Hundred Forty Six Thousand Two Hundred Fifty Dollars and no/100 (\$ 146250.00). And certain promises and obligations set forth in said mortgage deed, upon the property situate in said State and County, described to wit:

AS DESCRIBED IN SAID MORTGAGE

Hereby acknowledge full payment and satisfaction of said Note and Mortgage/Security Deed/Deed of Trust, and surrenders the same as cancelled, and hereby directs the Clerk of the said Circuit / Superior Court to cancel the same of record.

Signed, Sealed and delivered on 10/30/2009
in the presence of:

Nitoya Faison
witness: Nitoya Faison
Haris Dominguez
witness: HARIS DOMINGUEZ

Mortgage Electronic Registration Systems, Inc.

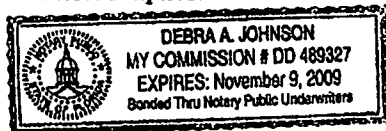
Marisol Silva
Marisol Silva, Vice President
101 NE 2nd Street, Ocala, FL 34470



State of Florida
County of Marion

On this day before me personally appeared Marisol Silva, personally known to me to be the Vice-President of Mortgage Electronic Registration Systems, Inc.; that the foregoing instrument was signed, sealed and delivered on behalf of said corporation pursuant to its by-laws or a resolution of its Board of Directors and that he acknowledges said instrument to be the free act and deed of said Corporation.

Witness my hand and seal this day of 10/30/2009
My commission expires:



Debra A. Johnson
Notary Public State of FL

Return to and Prepared by: Debra Johnson OFD
Taylor, Bean & Whitaker, Attn: Release & Reconveyance Dept., 1417 N. Magnolia Avenue, Ocala, Florida 34475
TBW Loan No.: 663361 MIN No.: 100029500006633618

A. Settlement Statement

**U.S. Department of Housing
And Urban Development**

OMB Approval No. 2502-0265

B. Type of Loan

Conv. Unins.	6. File Number: 2004209	7. Loan Number:	8. Mortgage Ins. Case No.:
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C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name and Address of Borrower: Ruth C. Roberts,	F. Name and Address of Lender: Cash
-------------------------------------------------------------	-----------------------------------------------

E. Name and Address of Seller:
Carol M. Concannon,

Seller's TIN#:

G. Property Location:
Medfield Gardens, 91 Pleasant Street, Unit A-5
Medfield, MA 02052

H. Settlement Agent:
Vincent J. O'Brien, P.C.

Place of Settlement:
9 Whiting Road, Dover, MA 02030

City/Cnty of Settlement: Dover/Norfolk

Tin #: 04-3205365
I. Settlement Date:
August 3, 2009

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower		400. Gross Amount Due to Seller	
101. Contract Sales Price	\$185,000.00	401. Contract Sales Price	\$185,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower (line 1400)	\$1,827.50	403.	
104. Payoff 1.		404.	
105. Payoff 2.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/Town taxes 8/3/2009 to 9/30/2009	\$374.23	406. City/Town taxes 8/3/2009 to 9/30/2009	\$374.23
107. County Taxes to		407. County Taxes to	
108. Assessments to		408. Assessments to	
109. Condominium Fee Adjustment	\$243.00	409. Condominium Fee Adjustment	\$243.00
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	\$187,444.73	420. Gross Amount Due to Seller	\$185,617.23
200. Amounts Paid By Or In Behalf Of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money	\$9,250.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	\$0.00	502. Settlement Charges to seller (line 1400)	\$1,219.60
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff 1. Taylor, Bean & Whitaker Mortgage Corporation	\$137,721.32
205.		505. Payoff 2.	
206. Credit from Seller for bathtub repairs	\$500.00	506. Credit for bathtub repairs to Buyer	\$500.00
207.		507. to	
208.		508. to	
209.		509. to	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County Taxes to		511. County Taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$9,750.00	520. Total Reduction Amount Due Seller	\$139,440.92
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross amount due from borrower (line 120)	\$187,444.73	601. Gross amount due to seller (line 420)	\$185,617.23
302. Less Amount paid by/for borrower (line 220)	(\$9,750.00)	602. Less amount paid by/for seller (line 520)	(\$139,440.92)
303. CASH FROM BORROWER:	\$177,694.73	603. CASH TO SELLER:	\$46,176.31

SUBSTITUTE FORM 1099 SELLER STATEMENT: The information contained in Blocks E,G,H and I and on line 401 (or if line 401 is asterisked, lines 403 and 404) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you, if this item is required to be reported and the IRS determines that it has not been reported.

SELLER INSTRUCTIONS: If this real estate was your principal residence, file Form 2110. Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of Form 4797, Form 8252 And/or Schedule D (Form 1040). You are required by law to provide (see Box H) with your correct taxpayer identification number. If you do not provide [see box H] with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law, and under penalties of perjury. I certify that the number shown on this statement is my correct taxpayer identification number.

Seller's Signature

RR

cc

L. Settlement Charges

700. Total Sales/Broker's Commission based on Price		\$185,000.00 @ % =		
Division of Commission (line 700) as follows:				
701.	to			
702.	to			
703.	Commission paid at Settlement			
704.				
800. Items Payable In Connection With Loan		POC		
801.	Loan Origination fee %			
802.	Loan Discount %			
803.	Appraisal Fee to			
804.	Credit Report Fee to			
805.	to			
806.	to			
807.	to			
808.	Tax Certification Fee to			
809.	Flood Certification Fee to			
810.	to			
811.	to			
812.	to			
813.	to			
814.	to			
815.	to			
900. Items Required By Lender To Be Paid In Advance				
901.	Interest from to @ 0.0000 /day 0 Days			
902.	Mortgage insurance premium for mo. to			
903.	Hazard insurance premium for yrs. to			
904.	Flood Insurance yrs. to			
905.				
1000. Reserves Deposited With Lender				
1001.	Hazard Insurance months @ per month			
1002.	Mortgage Insurance months @ per month			
1003.	City property taxes months @ per month		\$0.00	
1007.	months @ per month			
1008.	Aggregate Accounting Adjustment		\$0.00	
1100. Title Charges				
1101.	Settlement or closing fee to			
1102.	Abstract or title search to			
1103.	Title examination to Kathleen Murphy		\$213.00	
1104.	Title insurance binder to			
1105.	Document preparation to			
1106.	Notary fees to			
1107.	Attorney's fees to Vincent J. O'Brien, P.C.		\$400.00	
(includes the above items Numbers:)				
1108.	Title Insurance to Fidelity National Title Insurance Company		\$647.50	
(Includes the above item numbers:)				
1109.	Lender's coverage \$0.00 L Prem:	Endorsement:		
1110.	Owner's coverage \$185,000.00 O Prem: \$647.50			
1111.	to			
1112.	Obtain Municipal Lien Certificate to Town of Medfield		\$25.00	
1113.	Title Ins. Commission to Title Agent \$453.25 to Vincent J. O'Brien			
1200. Government Recording and Transfer Charges				
1201.	Recording fees: Deed \$126.00 ; Mortgage ; Releases \$76.00		\$126.00	\$76.00
1202.	City/County/Stamps: Deed ; Mortgage			\$0.00
1203.	State Tax Stamps Deed :Mortgage			\$843.60
1204.	Record Municipal Lien Certificate to Norfolk Registry of Deeds		\$66.00	
1205.	Record 6D Certificate to Norfolk Registry of Deeds			\$76.00
1300. Additional Settlement Charges				
1301.	Survey to Bradford Engineering Company to			
1302.	Courier/Federal Express to			
1303.	Overnight Courier Fees for payoff to UPS			\$23.00
1304.	Preparation of Deed to Vincent J. O'Brien, P.C.			\$125.00
1305.	Preparation of Power of Attorney to Vincent J. O'Brien, P.C.			\$76.00
1306.	to			
1307.	Legal Fee for Purchase and Sale Agreement to Vincent J. O'Brien, P.C.		\$350.00	
1400. Total Settlement Charges (enter on lines 103, Section J and 502 Section K)			\$1,827.50	\$1,219.60

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrowers
 Ruth C. Roberts Ruth C. Roberts

Sellers
 Carol M. Concannon Carol M. Concannon
 by Walter Concannon POA

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.
 Settlement Agent: Vincent J. O'Brien

Date: August 3, 2009