

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):

William E. Balyo

Name and address where notices should be sent:

William E. Balyo
103 Southernwood Place
Savannah, GA 31405

Telephone number:

912-233-5819☐ 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):

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

Telephone number:

☐ 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:

\$ 29,860.94

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:

Unpaid Income, Return checks, Unpaid Vendor Debt
(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: \$ _____

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:

\$ 24,348.³²

*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.

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:

Jan 8, 2010

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 E. BalyoWilliam E. BalyoBranch ManagerGeorgia Union Mortgage

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00660

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(c), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

Case Number: 3:09-bk-07047-JAF

Debtor: Taylor, Bean & Whitaker Mortgage Corp.

Creditor: William E. Balyo

Proof of Claim -- Total due \$29,860.94

1) Balance due as shown on last Income Statement provided by TBW	\$24,348.32
2) Return checks not paid by TBW	\$ 1,281.04
3) Remaining obligation to AT&T for yellow page advertising	\$ 4,231.58
TOTAL	\$29,860.94

Received 7/21/09

Income Statement produced by TBW
 This is the most recent statement provided
 with a June 30 balance 2009

Georgia Union Mortgage Income Statement											
	Oct 08	Nov 08	Dec 08	Jan 09	Feb 09	Mar 09	Apr 09	May 09	Jun 09		
Revenue											
Transfer		5,000.00		5,000.00							
Origination		1,902.95	922.50	2,382.12	2,890.00	2,511.50	3,958.18	3,248.53	5,369.04		
YSP		3,261.03		2,735.22	4,770.43	892.78	3,875.98	2,175.62	10,102.75		
Discount					763.90	1,947.88	1,662.01	2,264.79	1,587.87		
Appraisal, CR, Processing		490.00	250.00	395.00	195.00	390.00	827.50	195.00	1,030.00		
Missing Revenue											
Missing TBW fees				(73.00)	(146.00)						
Total Revenue		10,653.98	1,172.50	10,439.34	8,473.33	5,742.16	10,323.67	7,833.94	18,089.66		
Expenses											
Salaries/Payroll	3,250.00	2,000.00	450.00	2,700.00	2,700.00	3,001.06	3,001.06				
Advertising	650.60	53.17	631.10	670.60		1,261.20	640.60	620.60	620.60		
Auto											
Consultants											
Courier	36.10				34.61	11.56					
Donations											
Dues											
Entertainment											
Equip. repair & Maint.											
Gifts		105.00				105.00					
Health Ins	119.90	1,514.54	147.40	143.80	786.12	813.62	803.62	813.62	813.62		
Internet		109.90	54.95	54.95		129.90		129.90	54.95		
Janitorial & Pest Control											
Late Charges			0.50	16.34		68.80					
Licenses											
Loan Expenses			5,000.00			4,000.00	4,000.00				
Marketing Expense	59.00	59.00	59.00		59.00	118.00	59.00	59.00	59.00		
Office Supplies											
Office Equip. & Furnishings											
Other Office	16.43	16.43	9.81	16.81							
Postage											
Prof. Fees											
Rent	750.00	750.00	750.00	750.00	750.00	750.00	750.00	785.00	785.00		
Subscriptions											
Taxes-Payroll/Workers Com	248.63	153.00	34.43	301.06	301.06	780.73	51.17	735.00	344.37		
Telephone	54.15	758.60	341.43	487.01							
Travel											
Utilities	88.53	82.98	65.88	93.47		169.94	75.46	99.37	102.72		
Vehicle Expense											
Total Expenses	5,273.34	5,602.62	7,544.50	5,234.04	4,630.79	11,209.81	9,380.91	3,242.49	2,780.26		
Net Income or loss	(5,273.34)	5,051.36	(6,372.00)	5,205.30	3,842.54	(5,467.65)	942.76	4,641.45	15,309.40		
Previous Balance	6,468.50	1,195.16	6,246.52	(125.48)	5,079.82	8,922.36	3,454.71	4,397.47	9,038.92		
	1,195.16	6,246.52	(125.48)	5,079.82	8,922.36	3,454.71	4,397.47	9,038.92	24,348.32		

June 30, 2009
 \$ 24,348.³²

e-mailed 7/16/09

Georgia Union Mortgage Co.
7505 Waters Avenue
Suite F-8
Savannah, GA 31406

MEMORANDUM

To: Janice Damron
Senior Accountant - Accounts Payable

From: Bill Balyo
Georgia Union Mortgage
georgiaunion@bellsouth.net
912-355-5828

Date: 7/16/09

Attached are bills to be paid.

Thank you for your assistance.

* Please pay AToT bills
separately so that correct
credit can be given.

Georgia Union Mortgage Co.
7505 Waters Avenue
Suite F-8
Savannah, GA 31406



BIN #10102
241 Ralph McGill Blvd.
Atlanta, GA 30308-3374

PLEASE PAY BY
07/28/2009

05931500701629000001307000



**WILLIAM E BALYO
OFFICE
7505 WATERS AVE UNIT F8
SAVANNAH GA 31406**

Mail To:
96 ANNEX
ATLANTA GA
30396-0001

130.70	Electric Svc
--------	--------------

ACCOUNT NUMBER 93150-07016 09

TOTAL DUE	\$130.70
------------------	-----------------

www.georgiapower.com
ACCOUNT ACCESS CODE: 248322
ACCOUNT NUMBER 93150-07016
CUSTOMER NAME WILLIAM E BALYO
SERVICE ADDRESS 7505 WATERS AVE UNIT F8

GEORGIA POWER
128 E Broughton St.
Savannah, GA 31401
For Customer Service, Please Call:
1-800-437-3890

RATE NAME	SERVICE PERIOD		METER NUMBER	READING TYPE	METER READING		METER CONSTANT	USAGE
	FROM	TO			PREVIOUS	PRESENT		
GS-C	06-12-09	07-14-09	D03780	Tot kWh	63006	63806	1	800

EXPLANATION OF CHARGES

GS-C - General Service-COM	06/12-07/14
Current Service	113.68
Environmental Compliance Cost	5.02
Franchise Fee	3.45
Sales Tax	8.55

PAYMENTS SINCE LAST BILLING

Thank You!	06/29/09	102.72
------------	----------	--------

HISTORICAL DATA

Days		KWH	Cost	Cost Per Day
This Mth	32	800	130.70	4.08
Last Mth	30	608	102.72	3.42
1 Yr Ago	30	826	104.93	3.49

Georgia Union Mortgage Co.
7505 Waters Avenue
Suite F-8
Savannah, GA 31406

Ok Bill Bolyo
7/16/09

NO BAL
130.78

BP1 Due
130.70
due 7-28

PLEASE PAY BY
07/28/2009

TOTAL DUE
\$130.70

Balances unpaid 7 days after this date are subject to a late charge of 1.5% of the amount due or \$2.00, whichever is greater.

Return OK
from TBW
Plus 32. in fac

SEAL HEATING AND COOLING DUCT WORK. Leakage from joints, elbows and connections can be as much as 20% to 30%. Even more if ducts travel through unconditioned spaces such as attics or crawl spaces. Use proper products to seal ducting. For ways to save energy Call Georgia Power-The Energy Expert At 1-888-655-5888 or visit Georgiapower.com/business.

ACCOUNT NUMBER 93150-07016

Please note that the address to remit your payment has been changed to 96 Annex, Atlanta, GA 30396-0001. Please send all payments to this address.

GEORGIA POWER
BIN #10102
241 Ralph McGill Blvd.
Atlanta, GA 30308-3374



August 12, 2009

**WILLIAM E BALYO
OFFICE
7505 WATERS AVE UNIT F8
SAVANNAH GA 31406**

RE: Returned Item **\$130.70**

Dear Customer:

We regret to inform you that your payment has been returned by your bank unpaid. A returned item handling charge of **\$30.00** has been added to your account. This charge as well as the amount of the returned item is now due.

Payment for returned items must be made by cash, cashier's check, or money order. In order to ensure proper credit, please enclose this letter or state "For Returned Item" with your payment.

If this is your second returned item in the last twelve months, please note that:

- All future payments must be made by cash, cashier's check, or money order.
- If your account is on Electronic Funds Transfer (EFT) or e-Bill, it will be un-enrolled from these services.

If you have questions concerning this notice, or if you have already paid this amount, please contact our office at 1-800-437-3890.

Sincerely,

GEORGIA POWER
BIN #10102
241 Ralph McGill Blvd.
Atlanta, GA 30308-3374

Account Number: 93150-07016



Welcome Balyo, William

Service Address:
7505 WATERS AVE , UNIT F8, SAVANNAH, GA 31406

Available Accounts: Edit
9315007016 - Office

Help | Log Out
User ID: gumloan

Business

My Account

Payment Options

Automatic Bank Draft

e-Bill

Start e-Bill

Bill Summary

Pay Bill

Payment History

View Paper Bill

Bill Inserts

Update e-Mail

Update Bank Info

Stop e-Bill

Terms and
Conditions

FAQs

Credit/Debit Card
Payment

Project SHARE

Summary Billing

FlatBill

Turn On/Off Power

Report an Outage

Builders and Developers

Property Managers

Customer Service

Bill Summary

WILLIAM E BALYO
Account Description: Office
7505 WATERS AVE , UNIT F8
SAVANNAH, GA 31406

Account Number
9315007016
Service Period
07/14/2009 To
08/13/2009

Print a copy of this month's bill.

Late Payment Charge - Electric	\$2.00
Returned Check Other Charge	\$30.00
Electric Service	\$120.94
Previous Balance	\$130.70
Total Amount Billed	\$283.64
Current Total Due (Amount includes all activity since billing)	\$283.64
Payment Due Date	08/27/2009

✓ TBW ch returned

Setup e-Bill

Account Access Code

248322

Project SHARE

Help a neighbor within your county each month by contributing to The Salvation Army's Project SHARE and we'll match your gift. Pledge any amount you wish, \$1, \$2, \$5 or \$10. Whatever you pledge will appear on your bill monthly. To setup this program, click on the Project Share link. Thank you for your generosity.

Consumer Check Conversion

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you do not want your check converted, please call 1-866-532-2511.

<https://secure.darbybank.com/Common/CheckImaging/CheckV...> 11/25/2009

Check View

Check Number 3644 (FRONT)

Security Document - See Back for Details


3644

GEORGIA UNION MORTGAGE
7305 WATERS AVE. FB #12-355-8828
SAVANNAH, GA 31405

DATE August 17, 2009 66-1116412 GS

PAY TO THE ORDER OF Georgia Power \$ 283.63

Two Hundred Eighty-Three & 63/100 DOLLARS @

 **DARBY BANK**
& TRUST COMPANY

FOR 93150-07016 09 Wm E. Polyn

LENDER # FOO3644P C051211168: ? 018 60P

FBI

Posted on 8/20/2009 5:33:30 PM

Memo:

For (\$283.64)

For (\$283.64)

Memo:

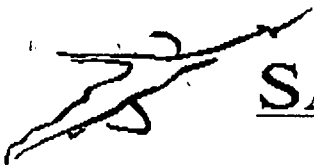
Posted on 8/20/2009 5:33:30 PM

"PAY TO THE ORDER OF BANK OF AMERICA FOR DEPOSIT ONLY TO S
Elec 0005 ACCOUNT NUMBER 375068

Check View

Check Number 3644 (BACK)

https://secure.darbybank.com/Common/CheckImaging/CheckV... 11/25/2009



SABRE TECHNOLOGIES

On the Cutting Edge of Web Marketing

200 East 31st Street
Savannah, GA 31401

(912) 355-7200

Invoice

DATE	INVOICE #
7/1/2009	30129

Georgia Union Mortgage Company
Att: Bill Balyo
7505 Waters Avenue, Suite F-8
Savannah, Georgia 31406

Stan - 8/9

TERMS	DUE DATE
Due on receipt	7/1/2009

DESCRIPTION	AMOUNT
Monthly Hosting of Company Web Site: GAUNIONMTG.COM	49.00
Provide Secure Server access for application information transmittal.	10.00
<p>Georgia Union Mortgage Co. 7505 Waters Avenue Suite F-8 Savannah, GA 31406 OK Bill Balyo 7/16/09</p> <p>Return Ch TBW</p> <p>A SERVICE CHARGE OF 1 1/2% PER MONTH IS ADDED TO ALL PAST DUE ACCOUNTS.</p> <p>Sales Tax (6.0%) \$0.00</p>	
Thank you for using Sabre Technologies to Host your Web Site.	Total Due \$59.00

061204654

08/11/2009

3057168970

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

RETURN REASON (S)
REFER TO MAKER

061204654 08/11/2009
3057168970

MEMO: 30129

00269183 062204792 8027707028

00269183 062204792

8027707028 00000005900

59.00

SIGNATURE HAS A COLORED BACKGROUND - BORDER CONTAINS MICROPRINTING

ORIGINAL CHECK HAS A COLORED BACKGROUND PRINTED ON CHEMICAL RESISTIVE PAPER - SEE BACK FOR DETAILS		
TAYLOR, BEAN & WHITAKER MORTGAGE CORP. 00269183		
Operating Check Account		
315 NE 14th Street		
Ocala, Florida 34470		
(352) 351-1109		
RETURN REASON (S)		
REFER TO MAKER		
08/11/2009		
US Dollars		
DATE	CHECK NO.	AMOUNT
7/31/2009	269183	\$*****59.00

<https://secure.darbybank.com/Common/CheckImaging/CheckV...> 11/25/2009

Check View

Check Number 3645 (FRONT)

GEORGIA UNION MORTGAGE 7505 WATERS AVE. FB 813-353-6628 SAVANNAH, GA 31406		3645
PAY TO THE ORDER OF <u>Sabre Technologies</u>		DATE <u>August 17, 2009</u>
<u>Fifty-Nine & No/100</u>		\$59.00
DARBY BANK A TRUST COMPANY		DOLLARS
FOR <u>W. E. Bely</u>		
MICR LINE: ⑈003635⑈ ⑈091211168⑈ ⑈09 810 ⑈		

Posted on 8/19/2009 5:31:22 PM

Memo:

For (\$59.00)

For (\$59.00)

Memo:

Posted on 8/19/2009 5:31:22 PM

FOR DEPOSIT ONLY Acct. # 1017	
----------------------------------	--

Check Number 3645 (BACK)

Check View

<https://secure.darbybank.com/Common/CheckImaging/CheckV...> 11/25/2009



*The Real
Yellow Pages*

Account Number: 706360266
Bill Period Ending: 07/07/2009

*# Barbara
620.60
not paid
8/4/09 received*

WILLIAM E BAYLO
ATTN: GEORGIA UNION MORTGAGE
7505 WATERS AVE
STE F8
SAVANNAH, GA 31406-3822

For questions concerning this bill, call customer service toll-free at 1-877-573-2597.

Account Summary

Previous Balance	\$620.60
Payments	-620.60
Balance	<u>\$0.00</u>
Current Charges	\$620.60

Total Amount Due \$620.60

Current Directory & Internet Charges Detail for Account Number 706360266

Current Charges for 912-355-5828

Monthly Advertising Charges for 07/01/09 - 07/31/09		Amount
Savannah, GA	\$468.00	
Savannah GA Companion, GA	45.60	
Savannah Internet, GA	107.00	
Total Monthly Advertising Charges		\$620.60

Total Current Charges for 912-355-5828 \$620.60

Total Current Charges Detail for Account Number 706360266 \$620.60

Georgia Union Mortgage Co.
7505 Waters Avenue
Suite F-8
Savannah, GA 31406

*ok Bill Baylo
7/16/09*

(continued) ▶

PLEASE DETACH HERE AND ENCLOSE THIS PORTION WITH PAYMENT

(v 1.4.4/11318)

Due and payable upon receipt, to avoid late charges of 1.500% (18% APR) payment must be received within 25 days of this invoice.



*The Real
Yellow Pages*

Account Number: 706360266			
PAYMENT DUE DATE	PAST DUE AMOUNT	TOTAL AMOUNT DUE	AMOUNT PAID
08/01/2009	\$0.00	\$620.60	

Please Remit Payment in US Dollars to: AT&T ADVERTISING & PUBLISHING

☐ FOR CHANGE OF ADDRESS
Please check here & complete
form on reverse.

Mail Payments to:

AT&T ADVERTISING
& PUBLISHING
P.O. BOX 105024
ATLANTA, GA 30348-5024

706360266



018365 1 AT 0.357 AC070700.055

WILLIAM E BAYLO
ATTN: GEORGIA UNION MORTGAGE
7505 WATERS AVE
STE F8
SAVANNAH, GA 31406-3822

7063602660000000620600000000620601

Transaction Report - 10008^3^08/17/2009

Front Image Filename: J:\00000786\images\65362705.P1 Byte Offset: 47220

812384 104 8-7-09

031200730
08/12/2009
000000000005972

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

RETURN REASON-S
Refer to Maker

Document Seq #
08121540264873300192
KNOWNONE
08/12/09

063107513 06/07/2009
05700231476246

TAYLOR, BEAM & WHITAKER MORTGAGE CORP.
Operating Check Account
315 NE 14th Street
Ocala, Florida 34470
(352) 381-1108

000

DATE	CHECK NO.	AMOUNT
7/31/2009	269139	\$*****620.60

US Dollars

708360266

#00269139# #062204792# 8027707028# #0000062060#

#269139# 4:062204792:8027707028# #0000062060#

\$ 620.⁶⁰

Rear Image Filename: J:\00000786\images\65362705.P1 Byte Offset: 60728

08 06274 S 0104 08/06/09 0812384

FOR DEPOSIT ONLY

0022112314762466

DO NOT WRITE / SIGNATURE / ENDORSEMENT / FOR / FRONT / REVERSE / INSIDE / OR / BACK / OF / THIS / CHECK / ONLY

0031200730* 08/12/2009
00000000000005972

002/21/09 *941000190*
000000000000000000
002/01/09 *413100270*
000000000000000000
002/01/09 *267402240*
000000000000000000
002/01/09 *4131000190*

Do not endorse or write below this line.

<https://secure.darbybank.com/Common/CheckImaging/CheckV...> 11/25/2009

Check View

Check Number 3648 (FRONT)

GEORGIA UNION MORTGAGE 7505 WATERS AVE. FB 912-355-5828 SAVANNAH, GA 31408		3648
PAY TO THE ORDER OF <u>AT&T Advertising & Publishing</u>		DATE <u>August 28, 2009</u>
<u>Six Hundred Forty-Five & 60/100</u>		\$ <u>645.60</u>
DARBY BANK & TRUST COMPANY		DOLLARS @
FOR # <u>706360266</u>		<u>W. E. J.</u>
003648 003648 003648 003648		09 810 7 018 60

Posted on 9/1/2009 5:33:48 PM

Memo:

For (\$645.60)

For (\$645.60)

Memo:

Posted on 9/1/2009 5:33:48 PM

6212509134

003648 003648 003648 003648

09 810 7 018 60

003648 003648 003648 003648

BKF 04 CV2842

S 0046 05/29/09 07857

Check Number 3648 (BACK)

Check View

<https://secure.darbybank.com/Common/CheckImaging/CheckV...> 11/25/2009



at&t

Monthly Statement

GEORGIA UNION MORTG
7505 WATERS AVE STE F8
SAVANNAH GA 31406-3822

Page 1 of 2
Account Number 912 537-0017 002 3166
Billing Date Jul 10, 2009

Web Site att.com

8-6-09
AA
SUSAN VAUGHAN
Last Pmt
6/22 71.75
received

Bill-At-A-Glance

Previous Bill:	71.75
Payment Received 6-22 Thank You!	71.75CR
Adjustments	.00
Balance:	.00
Current Charges	70.79
Total Amount Due	\$70.79
Amount Due In Full by:	Aug 9, 2009

Billing Summary

Questions? Visit att.com	Page	
Plans and Services	1	42.32
1 866-620-6000 PIN: 3166		
Repair Service:		
1 866 620-6900		
AT&T Long Distance Service	2	8.47
1 866 620-6000		
AT&T Advertising & Publishing	2	20.00
1 877 573-2597		
Total Current Charges		70.79

Georgia Union Mortgage Co.
7505 Waters Avenue
Suite F-8
Savannah, GA 31406

Ok Bill Balgo
7/16/09

News You Can Use Summary

- PREVENT DISCONNECT
- PAYMENT OPTIONS
- AT&T CREDIT CARD
- AT&T PRIVACY POLICY
- CALL BEFORE YOU DIG

See "News You Can Use" for additional information.

Plans and Services

Monthly Service - Jul 10 thru Aug 9

1. Remote Call Forward Interstate	18.50
-----------------------------------	-------

Local Toll

Item	No.	Date	Time	Place Called	Number	Code	Min	
Itemized Calls								
	2.	6-10	905A	SAVANNAH GA	912 355-5828	DF	1	.24
	3.	6-10	1228P	SAVANNAH GA	912 355-5828	DF	1	.24
	4.	6-10	1255P	SAVANNAH GA	912 355-5828	DF	16	3.84
	5.	6-10	242P	SAVANNAH GA	912 355-5828	DF	1	.24
	6.	6-11	912A	SAVANNAH GA	912 355-5828	DF	8	1.92
	7.	6-12	1251P	SAVANNAH GA	912 355-5828	DF	12	2.88
	8.	6-13	1137A	SAVANNAH GA	912 355-5828	NF	1	.24
	9.	6-13	200P	SAVANNAH GA	912 355-5828	NF	1	.24
	10.	6-17	1253P	SAVANNAH GA	912 355-5828	DF	1	.24
	11.	6-17	244P	SAVANNAH GA	912 355-5828	DF	2	.48
	12.	6-17	248P	SAVANNAH GA	912 355-5828	DF	1	.24
	13.	6-17	413P	SAVANNAH GA	912 355-5828	DF	1	.24
	14.	6-18	858A	SAVANNAH GA	912 355-5828	DF	1	.24
	15.	6-18	1045A	SAVANNAH GA	912 355-5828	DF	1	.24
	16.	6-18	1228P	SAVANNAH GA	912 355-5828	DF	1	.24
	17.	6-18	254P	SAVANNAH GA	912 355-5828	DF	11	2.64
	18.	6-20	604P	SAVANNAH GA	912 355-5828	NF	1	.24
	19.	6-22	224P	SAVANNAH GA	912 355-5828	DF	1	.24
	20.	6-23	110P	SAVANNAH GA	912 355-5828	DF	1	.24
	21.	6-24	241P	SAVANNAH GA	912 355-5828	DF	4	.96
	22.	6-25	125P	SAVANNAH GA	912 355-5828	DF	1	.24
	23.	6-25	626P	SAVANNAH GA	912 355-5828	NF	1	.24
	24.	6-26	111P	SAVANNAH GA	912 355-5828	DF	1	.24
	25.	6-29	226P	SAVANNAH GA	912 355-5828	DF	1	.24
	26.	6-29	535P	SAVANNAH GA	912 355-5828	DF	1	.24
	27.	6-29	716P	SAVANNAH GA	912 355-5828	NF	1	.24
	28.	6-30	1115A	SAVANNAH GA	912 355-5828	DF	1	.24
	29.	6-30	1233P	SAVANNAH GA	912 355-5828	DF	1	.24
	30.	6-30	114P	SAVANNAH GA	912 355-5828	DF	1	.24
	31.	6-30	328P	SAVANNAH GA	912 355-5828	DF	1	.24
	32.	6-30	432P	SAVANNAH GA	912 355-5828	DF	1	.24
	33.	7-01	354P	SAVANNAH GA	912 355-5828	DF	1	.24
	34.	7-01	617P	SAVANNAH GA	912 355-5828	NF	1	.24
	35.	7-02	1115A	SAVANNAH GA	912 355-5828	DF	1	.24
	36.	7-02	230P	SAVANNAH GA	912 355-5828	DF	1	.24
	37.	7-03	150P	SAVANNAH GA	912 355-5828	DF	1	.24
	38.	7-06	104P	SAVANNAH GA	912 355-5828	DF	1	.24
	39.	7-07	424P	SAVANNAH GA	912 355-5828	DF	1	.24
	40.	7-08	347P	SAVANNAH GA	912 355-5828	DF	1	.24
	41.	7-08	404P	SAVANNAH GA	912 355-5828	DF	1	.24
	42.	7-09	241P	SAVANNAH GA	912 355-5828	DF	1	.24
	43.	7-09	513P	SAVANNAH GA	912 355-5828	DF	1	.24

Key to Calling Codes

D Day F Call Forward N Night/Weekend

Total Local Toll 21.36

Local Services provided by AT&T Georgia.

U.S. Pat. D410,950 and D414,510

Printed on Recyclable Paper

Return bottom portion with your check in the enclosed envelope.

<https://secure.darbybank.com/Common/CheckImaging/CheckV...> 11/25/2009

Check View

Check Number 3647 (FRONT)

PAY TO THE ORDER OF AT&T \$ 125.50
One Hundred Twenty-Five & 50/100 DOLLARS & 00/100
 DATE August 18, 2007 94-1116-012 CS
 GEORGIA UNION MORTGAGE
 7505 WATERS AVE. FB 912-355-5828
 SAVANNAH, GA 31408
 DDBY BANK & TRUST COMPANY
 FOR 912 537 0017 0023 166 Wm E. Byr
 ⑆003647⑆ ⑆061211168⑆ 7 018 60⑆ ⑆0000012550⑆
 09/11/07 3 4068 0000 1002 5 34800005

Posted on 8/24/2009 5:35:10 PM

Memo:

For (\$125.50)

For (\$125.50)

Мамн.

Posted on 8/24/2009 5:35:10 PM

912537081700Z
#RFL FOR DEPOSIT ONLY 0008/21/08 05134
DLAND FL 9812069 JMX

Check Number 3647 (BACK)

Check View

https://secure.darbybank.com/Common/CheckImaging/CheckV... 11/25/2009



at&t

Monthly Statement

WILLIAM E BAYLO DBA
GEORGIA UNION MORTG
7505 WATERS AVE STE F8
SAVANNAH GA 31406-3822

Page 1 of 4
Account Number 912 355-5828 946 3160
Billing Date Aug 5, 2009

Web Site att.com

8/17/09
Pd

866 620-6000

Bill-At-A-Glance

Previous Bill	399.95
Payment	.00
Adjustments	21.00
Past Due - Please Pay Immediately	420.95
Current Charges	1,021.01
Total Amount Due	\$1,441.96
Current Charges Due in Full by	Sep 4, 2009

AT&T Benefits

• Select Business Rewards members can view point balances and redeem for exciting rewards at www.att.com/selectbusiness or call 1.800.290.3333.

Detail of Payments and Adjustments

Item No.	Date	Description	Adjustments	Payments
1.	8-05	Late Payment Charge	15.00	
2.	8-05	Late Payment Charge - Interest	6.00	
Totals			21.00	

Billing Summary

Questions? Visit att.com	Page	
Plans and Services	1	298.86
1 866-620-6000 PIN: 3160		
Repair Service:		
1 866 620-6900		
AT&T Long Distance Service	2	46.60
1 866 620-6000		
AT&T Internet Service	3	54.95
1 888 321-2375		
AT&T Advertising & Publishing	3	620.60
1 877 573-2597		
Total Current Charges		1,021.01

Plans and Services

Monthly Service - Aug 5 thru Sep 4

Item	Description	Quantity	Amount
3.	Complete Choice® 4 Lines	1	230.00
	Business Line		
	Call Forwarding		
	Hunting/Rollover Service		
	Call Return		

Additions and Changes to Service

This section of your bill reflects charges and credits resulting from account activity.

Item No.	Description	Quantity	Monthly Rate	Amount Billed
	Activity on Jun 30, 2009			
	Charges for 912 355-5828			
	Your bill reflects a charge for a change in rates for:			
	(Monthly Charges are prorated from Jul 01, 2009 to your Billing Date, Aug 5, 2009)			
4.	Federal Universal Service Fee	4	.48	.56
5.	Federal Subscriber Line Charge	4	.68	.76CR
	Total Charges for 912 355-5828			0.20CR
	Total Additions and Changes to Service			20CR

Surcharges and Other Fees

Item No.	Description	Quantity	Amount
6.	Federal Subscriber Line Charge	4	26.64
7.	Federal Universal Svc Fee-Mult	4	4.40
	Total Surcharges and Other Fees		31.04

News You Can Use Summary

- PREVENT DISCONNECT
 - RELAY SERVICE
 - DO NOT CALL
 - CALL BEFORE YOU DIG
 - CARRIER INFORMATION
 - 900 # INFORMATION
 - PAYMENT OPTIONS
- See "News You Can Use" for additional information.

Local Services provided by AT&T Georgia.

U.S. Pat. D410,950 and D414,510



Printed on Recyclable Paper



at&t

WILLIAM E BAYLO DBA
GEORGIA UNION MORTG
7505 WATERS AVE STE F8
SAVANNAH GA 31406-3822

Page 1 of 3
Account Number 912 355-5828 948 3160
Billing Date Jul 5, 2009

Web Site att.com

(866) 620-6000

Monthly Statement

Bill-At-A-Glance

Previous Bill	399.32
Payment Received 7-01 Thank You!	399.32CR
Adjustments	.00
Balance	.00
Current Charges	399.95
Total Amount Due	\$399.95
Amount Due in Full by	Aug 4, 2009

Billing Summary

Questions? Visit att.com	Page	
Plans and Services	1	298.86
1 866-620-6000 PIN: 3160		
Repair Service:		
1 866 620-6900		
AT&T Long Distance Service	1	46.14
1 866 620-6000		
AT&T Internet Service	3	54.95
1 888 321-2375		
Total Current Charges		399.95

Georgia Union Mortgage Co.
7505 Waters Avenue
Suite F-8
Savannah, GA 31406

OK Bill Baylo
7/16/09

News You Can Use Summary

- PREVENT DISCONNECT
- AT&T PRIVACY POLICY
- PAYMENT OPTIONS
- AT&T CREDIT CARD
- CARRIER INFORMATION
- UNIVERSAL SVC FEE
- CALL BEFORE YOU DIG

See "News You Can Use" for additional information.

AT&T Benefits

• Select Business Rewards members can view point balances and redeem for exciting rewards at www.att.com/selectbusiness or call 1.800.290.3333.

Plans and Services

Monthly Service - Jul 5 thru Aug 4

	Quantity	
1. Complete Choice® 4 Lines Business Line Call Forwarding Hunting/Rollover Service Call Return	1	230.00

Surcharges and Other Fees

Item No.	Description	Quantity	
2.	Federal Subscriber Line Charge	4	27.32
3.	Federal Universal Svc Fee-Mult	4	3.92
Total Surcharges and Other Fees			31.24

Government Fees and Taxes

Item No.	Description	Quantity	
4.	Federal Excise Tax		7.94
5.	GA - State/Local Tax		16.58
6.	GA-Savannah Franchise Fee		6.90
7.	Telecommunication Relay Svc Fund	4	.20
8.	Emergency 911 - Scmpd County		6.00
Total Government Fees and Taxes			37.62

Total Plans and Services 298.86

AT&T Long Distance Service

Important Information

Change in Service:
Effective September 12, 2009, the monthly recurring charge for Business Easy Toll Free will increase to \$10.00 from \$8.00. For questions about your AT&T Long Distance service, please call the number listed on your bill. Thank you for choosing AT&T Long Distance Service.

Local Services provided by AT&T Georgia.

U.S. Pat. D410,950 and D414,510

Printed on Recyclable Paper

Return bottom portion with your check in the enclosed envelope.

399.32

July 16, 2009 att.com



DarbyBank

Check View

Check Number 3646 (FRONT)

Check View

Check Number 3646 (BACK) 3646

GEORGIA UNION MORTGAGE
7505 WATERS AVE. FB 912-355-5828
SAVANNAH, GA 31405

DATE August 17, 2009 99-1115-612 03

PAY TO THE ORDER OF AT & T \$1,441.⁹⁶

One Thousand Four Hundred Forty-One & ⁹⁶/₁₀₀ DOLLARS

DARBY BANK
& TRUST COMPANY
9123555820946
57780813003 272 683 0000615000 07
PAY FOR DEPOSIT ONLY 2030639275134
#003646# 0061211111111111111111 00000144196#

Win E. Bely

BACK of the Check

Posted on 8/20/2009 5:33:30 PM

FRONT of the check
For (\$1,441.96)

Posted on 8/20/2009 5:33:30 PM

Memo:
For (\$1,441.96)

Print Version



Copyright © 2003, Darby Bank & Trust Co.





Advertising Order Summary

Customer Contact Information	
Name:	Georgia Union Mortgage Company
Address:	7505 WATERSAVE Ste F8 Savannah, GA 31406-3800
Telephone:	(912) 355-5828
Internet URL:	www.georgiau.com
Contact Email:	georgiaunion@bellsouth.net

For AT&T Internal Use Only	
ATN:	(912) 355-5828
CID:	184059201
HBD:	015310

Print/Internet Products	Corrections Cut Off Date *	Estimated Billing Start Date **	Monthly Amount
Savannah , GA	10/28/2008	01/31/2009	\$468.00
Savannah GA Companion , GA	10/28/2008	01/31/2009	\$45.60
Savannah Internet , GA	*	**	\$107.00

* Dates shown here are ONLY for print products.

** Refer to your Item Details Page for the Estimated Billing Start Date for all Internet advertising items:

SUBJECT TO ACCOMPANYING TERMS AND CONDITIONS

For questions please call:

Account Executive: Lori Ezell
Telephone: (912) 790-3566

Notes:

THIS IS A CONFIRMATION OF YOUR ORDER - NOT A BILL. PLEASE RETAIN FOR YOUR RECORDS.

<https://secure.darbybank.com/Common/CheckImaging/CheckV...> 11/25/2009

Check View

Check Number 3646 (FRONT)

GEORGIA UNION MORTGAGE 7505 WATERS AVE. FB 912-353-5828 SAVANNAH, GA 31406		3646
PAY TO THE ORDER OF <u>AT&T</u>		DATE <u>August 17, 2009</u>
<u>One Thousand Four Hundred Forty-One & 96/100</u>		\$1,441. ⁹⁶
DARBY BANK & TRUST COMPANY		DOLLARS
FOR <u>235558289463160</u>		W. E. Bely
MICR LINE: ⑈003646⑈ ⑈081121190⑈ ⑈09810⑈		FDIC

Posted on 8/20/2009 5:33:30 PM

Memo:

For (\$1,441.96)

For (\$1,441.96)

Memo:

Posted on 8/20/2009 5:33:30 PM



Copyright © 2003 Darby Bank & Trust Co.



Check Number 3646 (BACK)

Check View

<https://secure.darbybank.com/Common/CheckImaging/CheckV...> 11/25/2009

<https://secure.darbybank.com/Common/CheckImaging/CheckV...> 11/25/2009

Check View

Check Number 3652 (FRONT)

GEORGIA UNION MORTGAGE 7505 WATERS AVE. FB 912-355-5828 SAVANNAH, GA 31406		3652
PAY TO THE ORDER OF <u>AT&T</u>		DATE <u>September 17, 2009</u>
<u>Six Hundred Sixty-Two & 14/100</u>		\$ <u>662.14</u>
DARBY BANK A TRUST COMPANY		DOLLARS
FOR <u>912.355.5828 947 3166</u>		<u>W. & R. Bely</u>
MICR LINE: ⑈003652⑈ ⑈0612112190⑈ ⑈09 810 ⑈		FDIC

Posted on 9/23/2009 5:33:38 PM

Memo:

For (\$662.14)

For (\$662.14)

Memo:

Posted on 9/23/2009 5:33:38 PM

6216079895

BRANCH 912.355.5828

60631075134

AT&T FOR DEPOSIT ONLY

Check Number 3652 (BACK)

Check View

<https://secure.darbybank.com/Common/CheckImaging/CheckV...> 11/25/2009

<https://secure.darbybank.com/Common/CheckImaging/CheckV...> 11/25/2009

Check View

Check Number 3654 (FRONT)

GEORGIA UNION MORTGAGE 7505 WATERS AVE. #8 912-355-5828 SAVANNAH, GA 31406		3654
PAY TO THE ORDER OF <u>AT&T</u>		DATE <u>October 16, 2009</u> 64-1116 612
<u>Six Hundred Two & 75/100</u>		\$ <u>602.75</u>
DARBY BANK & TRUST COMPANY		DOLLARS 0
FOR <u>912 355 5828 9473166</u>		<u>W. E. Rdyo</u>
MICR LINE: ⑈003655⑈ ⑈061211158⑈ 7 018 60⑈ ⑈52720900000⑈		FDIC

Posted on 10/21/2009 5:41:08 PM

Memo:

For (\$602.75)

For (\$602.75)

Memo:

Posted on 10/21/2009 5:41:08 PM

Check Number 3654 (BACK)


Check View

<https://secure.darbybank.com/Common/CheckImaging/CheckV...> 11/25/2009

<https://secure.darbybank.com/Common/CheckImaging/CheckV...> 11/25/2009

Check View

Check Number 3657 (FRONT)

GEORGIA UNION MORTGAGE 7505 WATERS AVE. FB 812-355-5828 SAVANNAH, GA 31408		3657
DATE <u>November 17, 2009</u>		64-1118812
PAY TO THE ORDER OF <u>AT&T</u>	\$ <u>641.56</u>	
<u>Six Hundred Forty-One & 56/100</u>		DOLLARS
 DARBY BANK & TRUST COMPANY		
FOR <u>912 355 5828 947 3166</u>	<u>W. S. Rigo</u>	
0036557	09 810 7	9517900000

Posted on 11/23/2009 5:39:15 PM

Memo:

For (\$641.56)

For (\$641.56)

Memo:

Posted on 11/23/2009 5:39:15 PM

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

0011/00273

Check Number 3657 (BACK)

Check View

<https://secure.darbybank.com/Common/CheckImaging/CheckV...> 11/25/2009

<https://secure.darbybank.com/Common/CheckImaging/CheckView...> 1/7/2010



DarbyBank

Check View

Check Number 3658 (FRONT)

GEORGIA UNION MORTGAGE 7305 WATERS AVE. PO BOX 505-020 SAVANNAH, GA 31405		3658
PAY TO THE ORDER OF <u>AT&T</u>		DATE <u>December 17, 2009</u>
<u>One Thousand Eighty-Three & 12/100</u>		\$ <u>1,283.12</u>
DARBY BANK & TRUST COMPANY		DOLLARS
FOR <u>912 355 5828 947 3166</u>		<u>W. E. Blye</u>
003658 0051211168 7 018 60		0000128312

BACK of the check

Posted on 12/23/2009 5:41:33 PM

Memo:

For (\$1,283.12)

For (\$1,283.12)

Memo:

Posted on 12/23/2009 5:41:33 PM

FRONT of the check

Copyright © 2003, Darby Bank & Trust Co.



2316287002

MT 0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

0000000000

Check Number 3658 (BACK)

Check View

<https://secure.darbybank.com/Common/CheckImaging/CheckView...> 1/7/2010