1.

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): Danny R. and Ann C. Hatcher

Name and address where notices should be sent:
Ann C. Hatcher Cell 615-491-2159
3745 Belle Oaks Drive
Antioch, TN 37013

Telephone number:
615-742-3000 work 9-5 615360-8007 evenings

☐ 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):
Same

Telephone number:
Same

☐ Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

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

1. Amount of Claim as of Date Case Filed: $ 1,166.67

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: returned Escrow check
(See instruction #2 on reverse side.)

3. Last four digits of any number by which creditor identifies debtor: 7110

3a. Debtor may have scheduled account as: retired since change to new M refinanced Company
(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.

CLAIM FILED
JACKSONVILLE, FLORIDA
JAN 19 2010
CLERK, U. S. BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA

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: $ 1166.67 **Amount Unsecured:** $ 501.00

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:

$_____

**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: 1-13-10

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.

Ann C. Hatcher

FOR COURT USE ONLY

T, B & W Mortgage Corp.
00740

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.

This all came about due to the fact that I wished to refinance our mortgage. The rates were better and I wanted to take advantage

2

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 20, 2009

Ann C Hatcher & Danny R Hatcher
3745 Belle Oaks Drive
Antioch, TN 37013

Re: Paid in Full - Original Note
Loan Number: 7047110
Property Address: 3745 Belle Oaks Drive

Dear Ann C Hatcher & Danny R Hatcher:

It has been our pleasure servicing your loan, we have enclosed the Original Note for the above referenced loan. Taylor, Bean & Whitaker has forwarded the satisfaction of Mortgage/Security Deed/Deed of Trust to the Clerk of the Court for release of the lien of record.

Once the document has been returned from the Court, it will be mailed directly to you.

If you have any questions or if we may be of any other service, please visit us on the web at www.taylorbean.com or contact our Customer Relations Department at 1-888-225-2164.

Sincerely,

Marisol Silva
Manager - Release & Reconveyance
Taylor, Bean & Whitaker Mortgage Corp.

enclosure

3

7047110

Loan Number: 11010000 MIN: **100587607110100006**

NOTE

November 20, 2007 **Antioch, TENNESSEE**
3745 Belle Oaks Drive
Antioch, TENNESSEE 37013
(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. **$121,000.00** (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **Worthington Federal Bank, FSB**.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of **6.500%**.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the **1st** day of each month beginning on **January 1, 2008**. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on **December 1, 2037**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at

Worthington Federal Bank, FSB
4040 Balmoral Drive
Huntsville, ALABAMA 35801

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. **$764.80**.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **FIFTEEN** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

(B) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

Loan Number: 11010000 MIN: **100587607110100006**

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Ann C. Hatcher (Seal) -Borrower

Danny R. Hatcher (Seal) -Borrower

(Sign Original Only)

Without recourse, pay to the order of

By: Taylor, Bean & Whitaker Mortgage Corp.

Erla Carter-Shaw, E.V.P.

ALLONGE TO NOTE

LOAN#: **7047110**

DATE OF NOTE NOVEMBER 20, 2007

BORROWER(S) NAME: ANN C HATCHER
DANNY R HATCHER

ADDRESS: 3745 BELLE OAKS DRIVE
ANTIOCH, TN 37013

AMOUNT OF NOTE: $ 121,000.00

Pay to the order of
Without recourse :

TAYLOR BEAN & WHITAKER mortgage Corp.

By: Drew Schmuck

DREW SCHMUCK
SHIPPING MANAGER
WORTHINGTON FEDERAL BANK,FSB

8.

Taylor, Bean & Whitaker
Mortgage Corp.
1417 North Magnolia Ave
Ocala, Florida 34475
Bus. 888-225-2164
Fax 888-329-9270
Web: www.taylorbean.com

July 30, 2009

Ann C Hatcher & Danny R Hatcher
3745 Belle Oaks Drive
Antioch, TN 37013

Re: Paid In Full
Loan Number: 7047110
Property Address: 3745 Belle Oaks Drive

Dear Ann C Hatcher & Danny R Hatcher:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 7/28/2009. We have enclosed a copy of the loan history for your records.

Please be aware of the following:

Escrow Account - Property Taxes and Homeowner's Insurance

You are now responsible for all tax and insurance payments. Please consult your insurance agent and/or local tax authority for more information.

Escrow Account - Remaining Funds

If applicable, any remaining escrow account funds will be sent to the above mailing address, via US mail, within 30 days of the payoff date. If you have a new mailing address, please visit our web site at www.taylorbean.com and select "My Mortgage" to update your mailing address, or you may contact us at 1-888-225-2164 to speak with one of our Customer Relations Representatives.

Please be aware if you placed a stop payment on a check or if a check was presented and then returned to you unpaid within the last 90 days, these funds may need to be returned to us. If this situation applies, please contact our Cashiering Department at 1-888-225-2164 ext. 11312 prior to cashing your escrow refund check.

Lien Release Information

The document necessary to release our lien in the public records will be prepared and sent to the County Recorder as soon as possible. Upon receipt of the recorded document, we will post the information to our records and the original document will be sent to you.

If you have any questions regarding the pay off of your loan, please visit us on the web at www.taylorbean.com or contact our Customer Relations Department at 1-888-225-2164. If we may be of service in the future, please contact our Origination office at 1-877-754-6847.

Sincerely,

Customer Relations
Taylor, Bean & Whitaker Mortgage Corp.

enclosure(s)

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

Property Address:
3745 Belle Oaks Drive
ANTIOCH TN 37013

Starting Balances	
Principal:	121,000.00
Tax & Insurance:	507.06
Unapplied:	.00

Current Balances	
Principal:	.00
Tax & Insurance:	1,166.67
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

ANN C HATCHER & DANNY R HATCHER
3745 BELLE OAKS DRIVE
ANTIOCH TN 37013

Loan Activity Report

July 30, 2009

Loan # 7047110

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
ADJ	01/01/08	.04	.00	.00	.04	.00	.00	.00	.00	.00	121,000.00
	12/28/07			.00			.00			.00	507.10
REG	01/01/08	993.31	655.42	109.38	228.51	.00	.00	.00	.00	.00	120,890.62
	01/03/08			.00			.00			.00	735.61
DIS	02/01/08	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	120,890.62
	01/25/08			.00			.00			.00	676.12
REG	02/01/08	993.31	654.82	109.98	228.51	.00	.00	.00	.00	.00	120,780.64
	02/01/08			.00			.00			.00	904.63
DIS	03/01/08	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	120,780.64
	02/25/08			.00			.00			.00	845.14
REG	03/01/08	993.31	654.23	110.57	228.51	.00	.00	.00	.00	.00	120,670.07
	03/03/08			.00			.00			.00	1,073.65
DIS	04/01/08	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	120,670.07
	03/24/08			.00			.00			.00	1,014.16
REG	04/01/08	993.31	653.63	111.17	228.51	.00	.00	.00	.00	.00	120,558.90
	04/08/08			.00			.00			.00	1,242.67
DIS	05/01/08	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	120,558.90
	04/24/08			.00			.00			.00	1,183.18
DIS	05/01/08	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	120,558.90
	04/28/08			.00			.00			.00	1,123.69
REG	05/01/08	993.31	653.03	111.77	228.51	.00	.00	.00	.00	.00	120,447.13
	05/02/08			.00			.00			.00	1,352.20
DIS	06/01/08	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	120,447.13
	05/27/08			.00			.00			.00	1,292.71
REG	06/01/08	993.31	652.42	112.38	228.51	.00	.00	.00	.00	.00	120,334.75
	06/02/08			.00			.00			.00	1,521.22
DIS	07/01/08	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	120,334.75
	06/25/08			.00			.00			.00	1,461.73

Tran Code	Due Dat /Date Pai	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	07/01/08	993.31	651.81	112.99	228.51	.00	.00	.00	.00	.00	120,221.76
	07/02/08			.00			.00			.00	1,690.24
DIS	08/01/08	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	120,221.76
	07/23/08			.00			.00			.00	1,630.75
REG	08/01/08	993.31	651.20	113.60	228.51	.00	.00	.00	.00	.00	120,108.16
	08/04/08			.00			.00			.00	1,859.26
DIS	09/01/08	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	120,108.16
	08/20/08			.00			.00			.00	1,799.77
REG	09/01/08	993.31	650.59	114.21	228.51	.00	.00	.00	.00	.00	119,993.95
	09/02/08			.00			.00			.00	2,028.28
DIS	10/01/08	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	119,993.95
	09/23/08			.00			.00			.00	1,968.79
REG	10/01/08	993.31	649.97	114.83	228.51	.00	.00	.00	.00	.00	119,879.12
	10/03/08			.00			.00			.00	2,197.30
DIS	11/01/08	-624.00	.00	.00	-624.00	.00	.00	.00	.00	.00	119,879.12
	10/23/08			.00			.00			.00	1,573.30
DIS	11/01/08	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	119,879.12
	10/23/08			.00			.00			.00	1,513.81
REG	11/01/08	993.31	649.35	115.45	228.51	.00	.00	.00	.00	.00	119,763.67
	11/03/08			.00			.00			.00	1,742.32
DIS	12/01/08	-388.57	.00	.00	-388.57	.00	.00	.00	.00	.00	119,763.67
	11/05/08			.00			.00			.00	1,353.75
DIS	12/01/08	-1,463.28	.00	.00	-1,463.28	.00	.00	.00	.00	.00	119,763.67
	11/13/08			.00			.00			.00	-109.53
DIS	12/01/08	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	119,763.67
	11/20/08			.00			.00			.00	-169.02
REG	12/01/08	993.31	648.72	116.08	228.51	.00	.00	.00	.00	.00	119,647.59
	12/02/08			.00			.00			.00	59.49
DIS	01/01/09	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	119,647.59
	12/23/08			.00			.00			.00	.00
REG	01/01/09	998.23	648.09	116.71	233.43	.00	.00	.00	.00	.00	119,530.88
	01/05/09			.00			.00			.00	233.43
DIS	02/01/09	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	119,530.88
	01/21/09			.00			.00			.00	173.94
REG	02/01/09	998.23	647.46	117.34	233.43	.00	.00	.00	.00	.00	119,413.54
	02/02/09			.00			.00			.00	407.37
DIS	03/01/09	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	119,413.54
	02/24/09			.00			.00			.00	347.88
REG	03/01/09	998.23	646.82	117.98	233.43	.00	.00	.00	.00	.00	119,295.56
	03/02/09			.00			.00			.00	581.31
DIS	04/01/09	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	119,295.56
	03/23/09			.00			.00			.00	521.82

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	04/01/09	998.23	646.18	118.62	233.43	.00	.00	.00	.00	.00	119,176.94
	04/03/09			.00			.00			.00	755.25
DIS	05/01/09	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	119,176.94
	04/20/09			.00			.00			.00	695.76
REG	05/01/09	998.23	645.54	119.26	233.43	.00	.00	.00	.00	.00	119,057.68
	05/04/09			.00			.00			.00	929.19
DIS	06/01/09	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	119,057.68
	05/22/09			.00			.00			.00	869.70
DIS	06/01/09	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	119,057.68
	06/22/09			.00			.00			.00	810.21
REG	06/01/09	1,016.23	644.90	119.90	233.43	.00	.00	.00	18.00	.00	118,937.78
	07/02/09			.00			.00			.00	1,043.64
MFP	07/01/09	.00	.00	.00	.00	.00	.00	.00	-18.00	18.00	118,937.78
	07/02/09			.00			.00			.00	1,043.64
DIS	07/01/09	-59.49	.00	.00	-59.49	.00	.00	.00	.00	.00	118,937.78
	07/23/09			.00			.00			.00	984.15
PIF	07/01/09	120,472.91	1,216.13	118,937.78	182.52	.00	76.48	.00	.00	60.00	.00
	07/28/09			.00			.00			.00	1,166.67
Totals:		**134,734.40**	**12,920.31**	**121,000.00**	**659.61**	**0.00**	**76.48**	**0.00**	**0.00**	**78.00**	
				.00			**0.00**			**0.00**	

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Taylor, Bean & Whitaker
Mortgage Corp.
1417 North Magnolia Ave
Ocala, Florida 34475
Bus. 888-225-2164
Fax 888-329-9270
Web: 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 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)

Tax and Insurance Account Disclosure Payoff Statement

August 17, 2009

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

Loan Number 7047110
Due Date 07/01/09

Property Address:
3745 BELLE OAKS DRIVE
ANTIOCH TN 37013

ANN C HATCHER & DANNY R HATCHER
3745 BELLE OAKS DRIVE
ANTIOCH TN 37013

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.....						1,463.28	0.00
January	233.43	233.43	59.49	59.49	MI Insurance	1,637.22	173.94
February	233.43	233.43	59.49	59.49	MI Insurance	1,811.16	347.88
	0.00	0.00	1,463.28	0.00 *	County Taxes	347.88	347.88
March	233.43	233.43	59.49	59.49	MI Insurance	521.82	521.82
April	233.43	233.43	59.49	59.49	MI Insurance	695.76	695.76
May	233.43	233.43	59.49	59.49	MI Insurance	869.70	869.70
June	233.43	0.00 *	59.49	59.49	MI Insurance	1,043.64	810.21
July	233.43	415.95 *	59.49	59.49	MI Insurance	1,217.58	1,166.67
August	233.43	0.00 *	59.49	0.00 *	MI Insurance	1,391.52	1,166.67
	0.00	0.00	0.00	1,166.67 *		1,391.52	0.00 **
Totals.....	1,867.44	1,583.10	1,939.20	1,583.10			

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 998.23. The breakdown was as follows: 764.80 Principal and Interest, 233.43 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.

For further explanation, please call Servicing Department.

399618

Payee Disbursement Voucher

Loan #	Pol/Tax #	Loan Name	Date Paid	Amount	Check Number
7047110		Ann C Hatcher	08/17/09	-1,166.67	399618

Payee DisbursementTotal: **-1,166.67**

Stub to check

FRMS

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REGIONS BANK
RETURNED DEPOSITED ITEM NOTICE
Date: Sep 25, 2009 Advice D-352515

Acct: 053/3399642

The enclosed check(s) have been returned unpaid and the Advice Total shown below deducted from your account. Should you have questions, please contact 1-800 REGIONS

REASON	SEQ #	ITEM AMOUNT
Insufficient Funds	024795	1,166.67

DANNY R HATCHER
3745 BELLE OAKS DR
ANTIOCH TN 37013-4963

1 Item charged totaling $1,166.67
1 Item fees totaling $8.00

Advice Total $1,174.67

⑆402333198⑆ 0000000339964 2⑈ ⑈0003525 15⑈

Substitute Checks and Your Rights (for Consumer Customers Only) Back

What is a substitute check? To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a lightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees). The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to $2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at: By Phone: English _-___-___-____ or ___-___-____, Spanish _-___-___-____ press _, Hearing Impaired _-___-___-____. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

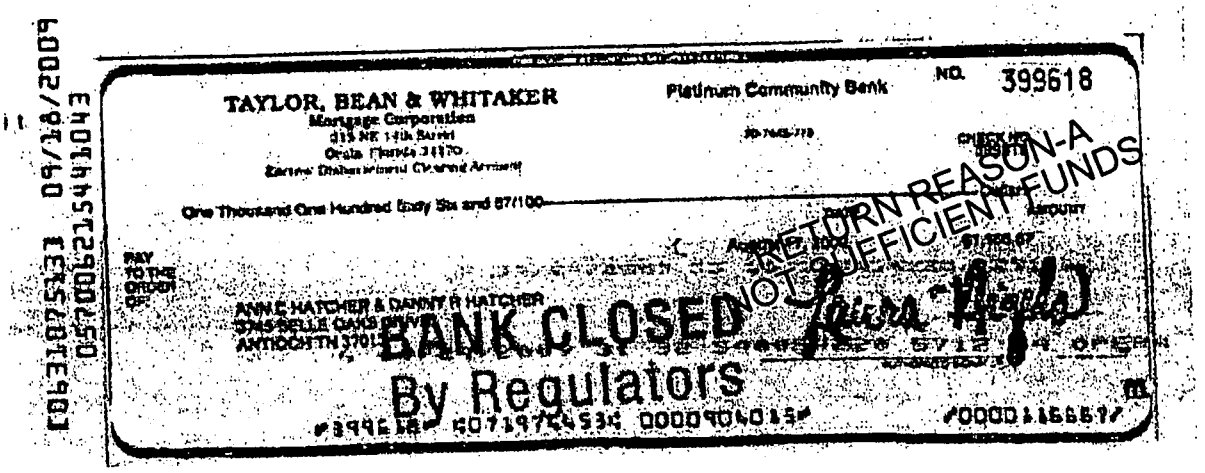
Your claim must include – A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect); An estimate of the amount of your loss; An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and the following information to help us identify the substitute check: the check number, the name of the person to whom the check was written, and the amount of the check.

888810000
09/25/2009
024795

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

RETURN REASON-A
NOT SUFFICIENT FUNDS

HCMJ 17



"399618" 4:071974453: 0000904015" "0000116667"

042000314 09/18/2009
007878192575
071000301 09/21/2009
6313086797

888810000 09/25/2009
024795

↓Do not endorse or write below this line.↓

ENDORSE HERE
Danny R. Holder
Ann C. Hatcher
3399642

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

1534 20675

SEP 17 09

>063107513< 09/18/2009
057006215941

Security Features
Bank MICR Numbers
Void Pentagraph
Warning Band

FEDERAL RESERVE BOARD OF GOVERNORS REG CC

Back

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The following shows the fees encumbered because of the return check.

REGIONS

LOG OUT CONTACT US SITE MAP

ACCOUNTS | TRANSFERS | PAYMENTS | E-SERVICES | MOBILE BANKING | CUSTOMER SERVICE | MESSAGES

Summary → View Detail / Register View / Edit Alerts Online Statements Add Categories View/Edit Categories View Reports

Account Details - 50+ FREE CHECKING ******9642

Print Page

View and sort your current account activity for all of your accounts.

View Account: x-9642 50+ FREE CHECKING $934.27

Account Number	x-99642	Overdraft Protection	$279.06
YTD Interest	$0.00	Ledger Balance	$939.49
Interest Rate	0.00 %	Available Balance	$934.27

Pending Transactions

Date	Type	Description/Category	Status	Debit (-)	Credit (+)	Projected Balance
9/29/2009	PU	WENDY'S #0439	PND	($5.22)		$934.27

Transaction History

From: 09/14/2009 To: 09/29/2009 Current Month Previous Month

Filter Transaction History By: (Select One:) VIEW

Date	Type	Description/Category	Status	Debit (-)	Credit (+)	Balance
09/28/2009	NSF FEE	PAID OVERDRAFT ITEM FEE	CLR	$70.00		$939.49
09/28/2009	NSF FEE	RETURNED ITEM FEE	CLR	$105.00		$1,009.49
09/28/2009	CHECK	CHECK #5980	CLR	$8.00		$1,114.49
09/28/2009	DEPOSIT	DEPOSIT	CLR		$10.00	$1,122.49
09/28/2009	DEPOSIT	DEPOSIT	CLR		$1,346.93	$1,112.49
09/28/2009	CREDIT	CREDIT-RETURNED CK#67007958967	CLR		$50.00	($234.44)
09/28/2009	CREDIT	CREDIT-RETURNED CK#68003293252	CLR		$53.97	($284.44)
09/28/2009	CREDIT	CREDIT-RETURNED CK# 5985	CLR		$100.00	($338.41)
09/25/2009	DEBIT	OD PROTECTION TRANSFER FEE	CLR	$10.00		($438.41)
09/25/2009	CREDIT	OVERDRAFT PROTECTION TRANSFER	CLR		$279.00	($428.41)
09/25/2009	DEBIT	RTN DEP ITM FEE	CLR	$8.00		($707.41)
09/25/2009	CHK CRD	DOLLAR GENERAL	CLR	$26.08		($699.41)
09/25/2009	CHK CRD	KROGER #520	CLR	$36.36		($673.33)
09/25/2009	DEBIT	Lowes CC LWS EPAY	CLR	$50.00		($636.97)
09/25/2009	DEBIT	PAYPAL INST XFER	CLR	$53.97		($586.97)
09/25/2009	CHECK	CHECK #5985	CLR	$100.00		($533.00)
09/25/2009	DEBIT	RTRN DEPSTD ITM	CLR	$1,166.67		($433.00)
09/24/2009	CHECK	CHECK #5981	CLR	$50.00		$733.67
09/22/2009	CHECK	CHECK #5977	CLR	$2.93		$783.67
09/21/2009	CHK CRD	SUPERCUTS	CLR	$29.00		$786.60
09/21/2009	CHK CRD	KROGER FUEL #85	CLR	$36.00		$815.60
09/21/2009	CHK CRD	OLD REPUBLIC HO	CLR	$37.83		$851.60
09/21/2009	CHK CRD	KROGER #520	CLR	$74.79		$889.43
09/21/2009	DEBIT	SPRINT8006396111 ACHBILLPAY	CLR	$88.89		$964.22
09/21/2009	CHECK	CHECK #5978	CLR	$1,313.19		$1,053.11
09/18/2009	CHECK	CHECK #5976	CLR	$28.41		$2,366.30
09/18/2009	DEBIT	STATE FARM RO 24 CPC-CLIENT	CLR	$163.02		$2,394.71
09/18/2009	ELEC CRDT	HERMITAGE HALL PR PAYMENT	CLR		$899.55	$2,557.73
09/17/2009	CHK CRD	STAMPS.COM	CLR	$1.79		$1,658.18
09/16/2009	CHK CRD	WALGREENS #9762	CLR	$5.00		$1,659.97
09/16/2009	DEBIT	PIEDMONT NATURAL PAYMENT	CLR	$18.20		$1,664.97
09/16/2009	CHK CRD	DARLENE S KAKES	CLR	$26.22		$1,683.17
09/16/2009	CHECK	CHECK #5975	CLR	$143.94		$1,709.39
09/16/2009	ELEC CRDT	US TREASURY 303 SOC SEC	CLR		$1,462.00	$1,853.33
09/15/2009	CHK CRD	DOLLAR GENERAL	CLR	$27.91		$391.33
09/15/2009	CHK CRD	KROGER #520	CLR	$45.19		$419.24
09/15/2009	DEPOSIT	DEPOSIT	CLR		$150.00	$464.43

09/14/2009	DEBIT	FASHION BUG SOA COMPANY	CLR	$10.00	$314.43
09/14/2009	CHK CRD	STAMPS.COM	CLR	$17.95	$324.43
09/14/2009	CHECK	CHECK #5973	CLR	$23.82	$342.38
09/14/2009	DEBIT	BARCLAYCARD US CREDITCARD	CLR	$25.00	$366.20
09/14/2009	CHECK	CHECK #5971	CLR	$34.00	$391.20
09/14/2009	CHK CRD	VUMC CASHIER AT	CLR	$100.00	$425.20

DOWNLOAD

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REGIONS
PO BOX 216
BIRMINGHAM AL 35201

NOVEMBER 06, 2009

DANNY R HATCHER
3745 BELLE OAKS DR
ANTIOCH TN 37013-4963

ACCT. NO. 0000-6767-0022-3974

CURRENT BALANCE $2,633.34
OVER LIMIT $133.34

DEAR DANNY R HATCHER ,

At Regions, we greatly value our relationship with you. For that reason we wanted to make you aware of a situation affecting your credit account with us.

Our records indicate that the balance of your account referenced above currently exceeds your credit limit. Please do not make any further charges until you have reduced your balance below the assigned credit limit. Our policy requires that any account that continues to receive charges while remaining over the assigned limit be considered for cancellation.

You may call our office at 1-800-231-7493 to make arrangements to pay the overlimit amount or if you have any questions.

Thank you for your prompt attention to this matter, and for banking with Regions.

Sincerely,

Customer Service

1772000300 DOTRI

PRINT

TRANSACTION DATE	POSTING DATE	DESCRIPTION	AMOUNT
09/03/2009	09/03/2009	ONLINE PAYMENT THANK YOU ALPHARETTA GA	$100.00CR
09/24/2009	09/24/2009	ONLINE PAYMENT THANK YOU ALPHARETTA GA	$50.00CR
09/29/2009	09/29/2009	RETURNED CHECK CHG	$29.00
09/24/2009	09/29/2009	PAYMENT CORRECTION	$50.00

SmartZone Communications Center Collaboration Suite annchatcher@comcast.net

Your bank declined your electronic funds transfer

Tuesday, September 29, 2009 10:30:51 AM

From: service@paypal.com
To: annchatcher@comcast.net

Hello Ann Hatcher,

You recently attempted to transfer funds from your bank account.
Your bank has declined the funds transfer because your account did not have sufficient funds available. We will automatically re-attempt this transfer in 3 business days.
Please fund your bank account immediately to ensure this transaction can be completed.

Transaction Details

Transaction Type: Instant Transfer payment to paypal@omahasteaks.com
Transaction ID: 4S67550391048873Y
Transaction Date: Sep. 24, 2009
Transaction Amount: $53.97 USD
Reason:
This bank account has insufficient funds.

Sincerely,
PayPal Operations

PROTECT YOUR PASSWORD

NEVER give your password to anyone, including PayPal employees. Protect yourself against fraudulent websites by opening a new web browser (e.g. Internet Explorer or Netscape) and typing in the PayPal URL every time you log in to your account.

Please do not reply to this email. This mailbox is not monitored and you will not receive a response. For assistance, log in to your PayPal account and click the Help link in the top right corner of any PayPal page.

PayPal Email ID PP018