

UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville D

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):

Jesse Gish

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

Name and address where notices should be sent: 10117 Jill Avenue Highlands Ranch, CO 80130

Court Claim Number: (If known)

Telephone number: (H) 303-997-5392 (C) 303-263-0793

Filed on:

Name and address where payment should be sent (if different from above):

Same as above

JACKSONVILLE, FLORIDA

JAN 28 2010

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:

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

1. Amount of Claim as of Date Case Filed: \$ 756.13 CLERK U.S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

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. \$ 7.00 for bounced check

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.

2. Basis for Claim: Escrow funds to be refunded (See instruction #2 on reverse side.)

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: 9480

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: (See instruction #3a on reverse side.)

Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).

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: \$

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).

6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

Other - Specify applicable paragraph of 11 U.S.C. §507 (a)().

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.)

Amount entitled to priority:

\$

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

*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.

If the documents are not available, please explain:

Date: 1/23/10

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.

Jesse Gish

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00801



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 17, 2009

Jesse Gish
10117 Jill Avenue
Littleton, CO 80130

Re: Paid In Full
Loan Number: 1709400
Property Address: 10117 Jill Avenue

Dear Jesse Gish:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 7/16/2009. 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)

Cpiflv2.3

79.13

Due
m/z

JESSE GISH
10117 JILL AVENUE
LITTLETON CO 80130

Starting Balances	
Principal:	375,250.00
Tax & Insurance:	571.96
Unapplied:	.00

Current Balances	
Principal:	.00
Tax & Insurance:	749.13
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

Loan Activity Report

July 17, 2009

Loan # 1709400

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	07/01/07	2,318.65	2,032.60	.00	286.05	.00	.00	.00	.00	.00	375,250.00
	07/16/07			.00			.00			.00	858.01
CUR	08/01/07	100.00	.00	.00	.00	.00	.00	.00	.00	.00	375,150.00
	07/24/07			100.00			.00			.00	858.01
REG	08/01/07	2,318.11	2,032.06	.00	286.05	.00	.00	.00	.00	.00	375,150.00
	08/15/07			.00			.00			.00	1,144.06
CUR	09/01/07	100.00	.00	.00	.00	.00	.00	.00	.00	.00	375,050.00
	08/22/07			100.00			.00			.00	1,144.06
REG	09/01/07	2,317.57	2,031.52	.00	286.05	.00	.00	.00	.00	.00	375,050.00
	09/17/07			.00			.00			.00	1,430.11
CUR	10/01/07	100.00	.00	.00	.00	.00	.00	.00	.00	.00	374,950.00
	09/21/07			100.00			.00			.00	1,430.11
REG	10/01/07	2,317.03	2,030.98	.00	286.05	.00	.00	.00	.00	.00	374,950.00
	10/15/07			.00			.00			.00	1,716.16
CUR	11/01/07	100.00	.00	.00	.00	.00	.00	.00	.00	.00	374,850.00
	10/19/07			100.00			.00			.00	1,716.16
REG	11/01/07	2,316.49	2,030.44	.00	286.05	.00	.00	.00	.00	.00	374,850.00
	11/15/07			.00			.00			.00	2,002.21
CUR	12/01/07	100.00	.00	.00	.00	.00	.00	.00	.00	.00	374,750.00
	12/03/07			100.00			.00			.00	2,002.21
REG	12/01/07	2,315.95	2,029.90	.00	286.05	.00	.00	.00	.00	.00	374,750.00
	12/17/07			.00			.00			.00	2,288.26
CUR	01/01/08	100.00	.00	.00	.00	.00	.00	.00	.00	.00	374,650.00
	12/21/07			100.00			.00			.00	2,288.26
REG	01/01/08	2,315.40	2,029.35	.00	286.05	.00	.00	.00	.00	.00	374,650.00
	01/15/08			.00			.00			.00	2,574.31
CUR	02/01/08	100.00	.00	.00	.00	.00	.00	.00	.00	.00	374,550.00
	01/24/08			100.00			.00			.00	2,574.31

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
DIS	02/01/08	-1,400.88	.00	.00	-1,400.88	.00	.00	.00	.00	.00	374,550.00
	02/06/08			.00			.00			.00	1,173.43
REG	02/01/08	2,314.86	2,028.81	.00	286.05	.00	.00	.00	.00	.00	374,550.00
	02/15/08			.00			.00			.00	1,459.48
CUR	03/01/08	100.00	.00	.00	.00	.00	.00	.00	.00	.00	374,450.00
	02/22/08			100.00			.00			.00	1,459.48
REG	03/01/08	2,314.32	2,028.27	.00	286.05	.00	.00	.00	.00	.00	374,450.00
	03/17/08			.00			.00			.00	1,745.53
CUR	04/01/08	75.00	.00	.00	.00	.00	.00	.00	.00	.00	374,375.00
	03/17/08			75.00			.00			.00	1,745.53
CUR	04/01/08	75.00	.00	.00	.00	.00	.00	.00	.00	.00	374,300.00
	03/25/08			75.00			.00			.00	1,745.53
REG	04/01/08	2,313.51	2,027.46	.00	286.05	.00	.00	.00	.00	.00	374,300.00
	04/15/08			.00			.00			.00	2,031.58
CUR	05/01/08	75.00	.00	.00	.00	.00	.00	.00	.00	.00	374,225.00
	04/18/08			75.00			.00			.00	2,031.58
CUR	05/01/08	75.00	.00	.00	.00	.00	.00	.00	.00	.00	374,150.00
	04/23/08			75.00			.00			.00	2,031.58
DIS	05/01/08	-769.00	.00	.00	-769.00	.00	.00	.00	.00	.00	374,150.00
	04/28/08			.00			.00			.00	1,262.58
REG	05/01/08	2,312.70	2,026.65	.00	286.05	.00	.00	.00	.00	.00	374,150.00
	05/15/08			.00			.00			.00	1,548.63
DIS	06/01/08	-1,400.88	.00	.00	-1,400.88	.00	.00	.00	.00	.00	374,150.00
	05/21/08			.00			.00			.00	147.75
CUR	06/01/08	75.00	.00	.00	.00	.00	.00	.00	.00	.00	374,075.00
	05/23/08			75.00			.00			.00	147.75
REG	06/01/08	2,312.29	2,026.24	.00	286.05	.00	.00	.00	.00	.00	374,075.00
	06/16/08			.00			.00			.00	433.80
CUR	07/01/08	150.00	.00	.00	.00	.00	.00	.00	.00	.00	373,925.00
	06/19/08			150.00			.00			.00	433.80
REG	07/01/08	2,324.14	2,025.43	.00	298.71	.00	.00	.00	.00	.00	373,925.00
	07/15/08			.00			.00			.00	732.51
CUR	08/01/08	150.00	.00	.00	.00	.00	.00	.00	.00	.00	373,775.00
	07/18/08			150.00			.00			.00	732.51
REG	08/01/08	2,323.32	2,024.61	.00	298.71	.00	.00	.00	.00	.00	373,775.00
	08/15/08			.00			.00			.00	1,031.22
CUR	09/01/08	75.00	.00	.00	.00	.00	.00	.00	.00	.00	373,700.00
	08/21/08			75.00			.00			.00	1,031.22
REG	09/01/08	2,322.92	2,024.21	.00	298.71	.00	.00	.00	.00	.00	373,700.00
	09/15/08			.00			.00			.00	1,329.93
REG	10/01/08	2,322.92	2,024.21	.00	298.71	.00	.00	.00	.00	.00	373,700.00
	10/15/08			.00			.00			.00	1,628.64

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
CUR	11/01/08	150.00	.00	.00	.00	.00	.00	.00	.00	.00	373,550.00
	10/20/08			150.00			.00			.00	1,628.64
REG	11/01/08	2,322.11	2,023.40	.00	298.71	.00	.00	.00	.00	.00	373,550.00
	11/17/08			.00			.00			.00	1,927.35
CUR	12/01/08	150.00	.00	.00	.00	.00	.00	.00	.00	.00	373,400.00
	11/17/08			150.00			.00			.00	1,927.35
REG	12/01/08	2,321.29	2,022.58	.00	298.71	.00	.00	.00	.00	.00	373,400.00
	12/15/08			.00			.00			.00	2,226.06
CUR	01/01/09	150.00	.00	.00	.00	.00	.00	.00	.00	.00	373,250.00
	12/26/08			150.00			.00			.00	2,226.06
REG	01/01/09	2,320.48	2,021.77	.00	298.71	.00	.00	.00	.00	.00	373,250.00
	01/15/09			.00			.00			.00	2,524.77
CUR	02/01/09	150.00	.00	.00	.00	.00	.00	.00	.00	.00	373,100.00
	01/22/09			150.00			.00			.00	2,524.77
REG	02/01/09	2,319.67	2,020.96	.00	298.71	.00	.00	.00	.00	.00	373,100.00
	02/17/09			.00			.00			.00	2,823.48
DIS	03/01/09	-1,410.21	.00	.00	-1,410.21	.00	.00	.00	.00	.00	373,100.00
	02/19/09			.00			.00			.00	1,413.27
CUR	03/01/09	200.00	.00	.00	.00	.00	.00	.00	.00	.00	372,900.00
	02/24/09			200.00			.00			.00	1,413.27
REG	03/01/09	2,318.59	2,019.88	.00	298.71	.00	.00	.00	.00	.00	372,900.00
	03/16/09			.00			.00			.00	1,711.98
REG	04/01/09	2,318.59	2,019.88	.00	298.71	.00	.00	.00	.00	.00	372,900.00
	04/15/09			.00			.00			.00	2,010.69
DIS	05/01/09	-886.00	.00	.00	-886.00	.00	.00	.00	.00	.00	372,900.00
	05/07/09			.00			.00			.00	1,124.69
REG	05/01/09	2,318.59	2,019.88	.00	298.71	.00	.00	.00	.00	.00	372,900.00
	05/15/09			.00			.00			.00	1,423.40
DIS	06/01/09	-1,410.22	.00	.00	-1,410.22	.00	.00	.00	.00	.00	372,900.00
	05/19/09			.00			.00			.00	13.18
REG	06/01/09	2,318.59	2,019.88	.00	298.71	.00	.00	.00	.00	.00	372,900.00
	06/15/09			.00			.00			.00	311.89
PIF	07/01/09	376,331.82	2,949.58	372,900.00	437.24	.00	.00	.00	.00	45.00	0.00
	07/16/09			.00			.00			.00	749.13
Totals:		<u>427,042.72</u>	<u>51,570.55</u>	<u>372,900.00</u>	<u>177.17</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>45.00</u>	
				<u>2,350.00</u>			<u>0.00</u>			<u>0.00</u>	

749.13

Escrow funds due to me

Taylor, Bean and Whitaker Mortgage Corp.
 1417 N. Magnolia Avenue
 Ocala, FL 34475-9078
 (888)225-2164

Loan Number 1708400
 Due Date 07/01/09

Property Address:
 10117 JILL AVENUE
 LITTLETON CO 80130

JESSE GISH
 10117 JILL AVENUE
 LITTLETON CO 80130

Account History for 07/09 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.....						.596.69	311.89
July	298.34	437.24 *	0.00	0.00		895.03	749.13
August	298.34	0.00 *	0.00	0.00		1,193.37	749.13
	0.00	0.00	0.00	749.13		1,193.37	0.00 **
Totals.....	596.68	437.24	0.00	749.13			

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 2,331.43. The breakdown was as follows: 2,019.88 Principal and Interest, 311.55 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.

JESSE K GISH
CHRISTINE E GISH
10117 JILL AVE
HIGHLANDS RANCH CO 80130-8027

ITEMS ENCLOSED: 1

PAGE 1 OF 1 ACCOUNT CHARGED 2194466336

DATE: 09-04-2009

~~YOUR ACCOUNT HAS BEEN CHARGED FOR THE FOLLOWING ITEM(S) RETURNED UNPAID.~~

	<u>REASON FOR NON-PAYMENT</u>	<u>SEQUENCE #</u>	<u>AMOUNT</u>
DEPOSITORY ACCOUNT NUMBER: 2194466336			
CHARGES FOR PAPER RETURNS	NSF 2nd Time	3350424854	749.13
TOTAL CHARGES FOR PAPER RETURNS			749.13

TOTAL CHARGES FOR PAPER RETURNS
TOTAL FEES

749.13
7.00

SHOULD YOU HAVE ANY QUESTIONS OR REQUIRE ADDITIONAL INFORMATION, PLEASE CALL THE
PHONE NUMBER THAT IS LISTED ON YOUR BANK STATEMENT.

09/04/2007
3350424854

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

0910000193 08/20/2007
4070513245

0710000001
08/21/2007
6317276783

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

0910000193 08/20/2007
4070513245

TAYLOR, BEAN & WHITAKER
Mortgage Corporation
2100 1400 Street
Crest Park, GA 30088
Crest Park, GA 30088

**RETURN REASON - A
NOT SUFFICIENT FUNDS**

395739

Returned Non-Paid

NSF 320627019 08-21-09 01 4980 01

Presented 395739 001974531 0000904015

August 7, 2009

Laura Hight

320411068 09-02-09 101 4743 01

395739

0719744531

0000904015

0000074913