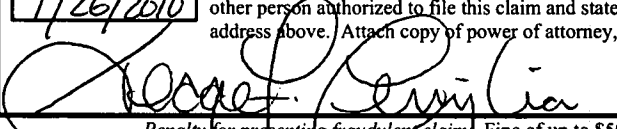



UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.		PROOF OF CLAIM
Name of Debtor: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.		Case Number: 3:09-bk-07047-JAF
NOTE: <i>This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): George F. Cerniglia		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: 5719 Cancun Dr. North Richland Hills, TX 76180		CLAIM FILED JACKSONVILLE, FLORIDA
Telephone number: (214) 906-5682		JAN 29 2010
Name and address where payment should be sent (if different from above): CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
Telephone number:		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ <u>1,461.54</u>		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(). Amount entitled to priority: \$ _____ <i>*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.</i>
If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		
2. Basis for Claim: <u>Mortgage Payment</u> (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: <u>1933</u> 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: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: <u>1371 Hazelwood Rd., Columbia, TN 38401</u> Value of Property: \$ <u>132,000.00</u> Annual Interest Rate <u>7%</u> Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ <u>1,461.54</u> Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim. 7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		
Date: <u>1/26/2010</u>	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. 	FOR COURT USE ONLY T. B & W Mortgage Corp.  00821

Summery

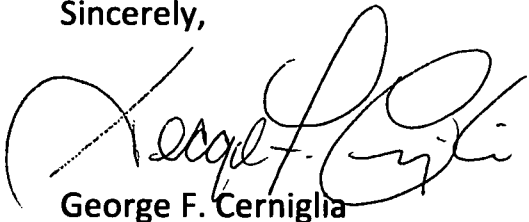
United States Bankruptcy Court
Middle District of Florida
Jacksonville Division

Subject: Taylor, Bean & Whitaker Mortgage Corp. Case #: 3:09-bk-07047-JAF

To Whom it May Concern;

For your consideration the enclosed documents show that monies where automatically withdrawn from my checking account by Equity Accelerator during July, 2009 for payment to TB&W for the August, 2009 payment. These monies where never posted against the account.

Sincerely,

A handwritten signature in black ink, appearing to read "George F. Cerniglia". The signature is fluid and cursive, with a large initial "G" and "C".

George F. Cerniglia

5719 Cancun Dr.

North Richland Hills, TX 76180

Equity Accelerator[®]

A better way to save on your mortgage

00164

PO Box 6506
Englewood, CO 80155-6506

TAYLOR, BEAN & WHITAKER
Equity Accelerator[®] Processing Center

Loan #: 0000681585
Subscriber #: 94981186

09/14/2009

About your *****TAYLOR, BEAN & WHITAKER****** loan

|||||||
20352-14RM

George Cerniglia
5719 Cancun Dr
North Richland Hills, TX 76180-6131

1

RE: YOUR EQUITY ACCELERATOR[®] PROGRAM ACTIVITY STATEMENT

Dear George Cerniglia:

Thank you for choosing the Equity Accelerator program. For your records, your account activity from 06/01/09 through 08/28/09 is shown on the enclosed statement.

Are you aware of all the features of the Equity Accelerator program?

- * **Match your transfers to your paydays** to simplify budgeting.
- * **Pay off your mortgage even faster** by adding a little extra to each transfer.
- * **Pick your payoff date.** We'll calculate the amount you have to add to each transfer to pay off your loan by the date you choose.
- * **Split your transfers** among different bank accounts. If your household uses two checking accounts, or if you would like a portion of the payments to come out of your checking and a portion out of your savings account, we can do that as well.
- * **Accelerate your next mortgage.** Remember, if you refinance your mortgage you can apply your program to your new loan, even if it's with another lender.

For more information about these features, give us a call at 800-209-9700. Your Equity Accelerator specialists are here to help you from 9am to 9pm ET, Monday to Friday.

Sincerely,

Equity Accelerator Customer Service

Sponsored by TAYLOR, BEAN & WHITAKER
 PO Box 6506 Englewood, CO 80155-6506

Customer Service: 800-209-9700



Date	Transaction	Description	Total Withdrawal	Transfer Fee	Amount
06/01/09	Payment to Loan	Payment sent to your loan servicer			(974.36)
06/05/09	Withdrawal	FT CAMPBELL FED CR UN ending in 6571	489.68	2.50	487.18
06/19/09	Withdrawal	FT CAMPBELL FED CR UN ending in 6571	489.68	2.50	487.18
07/01/09	Payment to Loan	Payment sent to your loan servicer			(974.36)
07/03/09	Withdrawal	FT CAMPBELL FED CR UN ending in 6571	489.68	2.50	487.18
07/17/09	Withdrawal	FT CAMPBELL FED CR UN ending in 6571	489.68	2.50	487.18
07/31/09	Withdrawal	FT CAMPBELL FED CR UN ending in 6571	489.68	2.50	487.18
08/06/09	Payment to Loan	Payment sent to your loan servicer			(1461.54)
08/14/09	Withdrawal	FT CAMPBELL FED CR UN ending in 6571	489.68	2.50	487.18
08/28/09	Withdrawal	FT CAMPBELL FED CR UN ending in 6571	489.68	2.50	487.18

History for Share ID: 0007 FREEDOM PLUS DRAFT

Date	Description	Fees	Pnlty	Misc	Amount	New Balance
07/07/09	Debit Card W/D: VISA DEBIT	0.00	0.00		28.00	495.45
	☒ KC STEAKS AND SEAFOOD BIG SPRING TX					
07/07/09	ACH W/D: The Garbageman TYPE: Payment ID: 621319482	0.00	0.00		26.95	523.45
07/06/09	Debit Card W/D: VISA DEBIT	0.00	0.00		15.56	550.40
	☒ GEVALIA*ORDER 800-438-2542 DE					
07/06/09	Debit Card W/D: VISA DEBIT	0.00	0.00		9.00	565.96
	☒ CVSPHARMACY #8330 Q03 NORTH RICHLAN TX					
07/06/09	ACH W/D: GE MONEY TYPE: PAYMENT ID: 1061537262	0.00	0.00		500.00	574.96
07/06/09	ACH W/D: JPMorgan Chase TYPE: Ext Trnsfr ID: 9200502231	0.00	0.00		423.68	1,074.96
07/05/09	POS W/D: #025626 5647 RUFÉ SNOW SONIC DRIVE IN #4257 N. R	0.00	0.00		6.47	1,498.64
07/05/09	POS W/D: #016680 0807 WAL-SAMS Wal-Mart Super C N RICHLAN	0.00	0.00		130.68	1,505.11
07/05/09	Debit Card W/D: VISA DEBIT	0.00	0.00		11.50	1,635.79
	☒ RMP NORTH EAST MALLQ02 HURST TX					
07/05/09	Debit Card W/D: VISA DEBIT	0.00	0.00		15.00	1,647.29
	☒ RMP NORTH EAST MALLQ02 HURST TX					
07/04/09	POS W/D: #013399 WAL-MART #0807 N RICHLAND H TX	0.00	0.00		25.58	1,662.29
07/04/09	Bill Pmt W/D: #027198 SPRINT WIRELESS RESTON VA	0.00	0.00		61.29	1,687.87
07/04/09	Debit Card W/D: VISA DEBIT	0.00	0.00		61.54	1,749.16
	☒ ABUELOS HURST HURST TX					
07/03/09	ACH W/D: TBW TYPE: MTG PAYMNT ID: 9431799800 CO: TB	0.00	0.00		489.68	1,810.70
07/03/09	ACH W/D: PAYPAL TYPE: INST XFER ID: PAYPALS166	0.00	0.00		45.59	2,300.38
07/02/09	Debit Card W/D: VISA DEBIT	0.00	0.00		12.81	2,345.97
	☒ CAPTAIN NEMO'S STEAK S IRVING TX					
07/02/09	ACH Dep: SHERMCO IND PPD	0.00	0.00		823.31	2,358.78
	☒ TYPE: SHERMCO ID: 751441394A					

History for Share ID: 0007 FREEDOM PLUS DRAFT

Date	Description	Fees	Pnlty	Misc	Amount	New Balance
07/21/09	Debit Card W/D: VISA DEBIT	0.00	0.00		7.78	407.59
	☒ NTTA CUST SVC ONLINE 972-818-6882 TX					
07/21/09	Debit Card W/D: VISA DEBIT	0.00	0.00		9.73	415.37
	☒ SUBWAY 00070342 IRVING TX					
07/20/09	Debit Card W/D: VISA DEBIT	0.00	0.00		61.97	425.10
	☒ CATFISH PLANTATION WAXAHACHIE TX					
07/20/09	ACH W/D: CABELAS VISA	0.00	0.00		100.00	487.07
	☒ TYPE: PAYMENTS ID: 2470839081					
07/20/09	ACH W/D: Westgate Resorts	0.00	0.00		87.76	587.07
	☒ TYPE: MORTGAGE ID: 1621819994					
07/19/09	POS W/D: #009762	0.00	0.00		40.85	674.83
	☒ 5640 RUFÉ SNOW DR RACETRAC563 NORTH RICH					
07/19/09	Debit Card W/D: VISA DEBIT	0.00	0.00		25.80	715.68
	☒ LOVE S COUNTRY00002550 WEBBER FALLS OK					
07/19/09	Debit Card W/D: VISA DEBIT	0.00	0.00		38.41	741.48
	☒ MIMIS CAFE 00001198 ROGERS AR					
07/19/09	POS W/D: #012360	0.00	0.00		10.00	779.89
	☒ 0807 WAL-SAMS Wal-Mart Super C N RICHLAN					
07/17/09	ACH W/D: TBW	0.00	0.00		489.68	789.89
	☒ TYPE: MTG PAYMNT ID: 9431799800 CO: TB					
07/17/09	ACH Dep: SHERMCO IND PPD	0.00	0.00		972.48	1,279.57
	☒ TYPE: SHERMCO ID: 751441394A					
07/16/09	Debit Card W/D: VISA DEBIT	0.00	0.00		33.75	307.09
	☒ GEVALIA*SHIPMENT 800-438-2542 WV					
07/16/09	ACH W/D: HSBC RS	0.00	0.00		200.00	340.84
	☒ TYPE: Online Pmt ID: 1000000077					
07/15/09	POS W/D: #024927	0.00	0.00		41.35	540.84
	☒ 1950 W. JACKSON QT 132 OZARK MO					
07/14/09	XFR W/D: To Loan 0001	0.00	0.00		284.36	582.19
07/11/09	Debit Card W/D: VISA DEBIT	0.00	0.00		17.28	866.55
	☒ ZAXBY'S 00188 Q31 KELLER TX					
07/11/09	Debit Card W/D: VISA DEBIT	0.00	0.00		22.88	883.83
	☒ SWEET TOMATOES #114 IRVING TX					

History for Share ID: 0007 FREEDOM PLUS DRAFT

Date	Description	Fees	Pnlty	Misc	Amount	New Balance
08/01/09	Debit Card W/D: VISA DEBIT	0.00	0.00		19.00	1,079.45
	☒ RMP NORTH EAST MALLQ02 HURST TX					
08/01/09	Div Dep: Tiered Rate %% APY Earned 0.49% 07/01/09 to 07/31/09	0.00	0.00		0.30	1,098.45
07/31/09	ACH W/D: TBW	0.00	0.00		489.68	1,098.15
	☒ TYPE: MTG PAYMNT ID: 9431799800 CO: TB					
07/31/09	ACH Dep: SHERMCO IND PPD	0.00	0.00		1,119.08	1,587.83
	☒ TYPE: SHERMCO ID: 751441394A					
07/31/09	ACH Dep: US TREASURY 220	0.00	0.00		243.00	468.75
	☒ TYPE: VA BENEFIT ID: 3111036002					
07/30/09	Debit Card W/D: VISA DEBIT	0.00	0.00		28.92	225.75
	☒ TGI FRIDAY'S #474 SAN ANTONIO TX					
07/29/09	Check W/D	0.00	0.00	4367	215.13	254.67
07/28/09	Check W/D	0.00	0.00	4366	82.00	469.80
07/27/09	POS W/D: #021695	0.00	0.00		104.58	551.80
	☒ WAL-MART #2239 SAN ANTONIO TX					
07/27/09	Debit Card W/D: VISA DEBIT	0.00	0.00		8.93	656.38
	☒ STARBUCKS USA 00093757 N RICHLND HLL TX<					
07/27/09	Debit Card W/D: VISA DEBIT	0.00	0.00		21.39	665.31
	☒ FUDDRUCKER'S - BASS PR GRAPEVINE TX<					
07/26/09	Debit Card W/D: VISA DEBIT	0.00	0.00		63.82	686.70
	☒ TARRANT CO VEHICLE REG 817-8841868 TX					
07/26/09	Debit Card W/D: VISA DEBIT	0.00	0.00		2.00	750.52
	☒ TXDOT VEH REG AUTO REN 512-5428055 TX					
07/26/09	Debit Card W/D: VISA DEBIT	0.00	0.00		24.49	752.52
	☒ MEXICAN INN LKW Q99 LAKEWORTH TX					
07/25/09	Debit Card W/D: VISA DEBIT	0.00	0.00		26.39	777.01
	☒ PAPA JOHNS 902.COM WATAUGA TX					
07/25/09	POS W/D: #009650	0.00	0.00		40.94	803.40
	☒ BUILDING 1765, MILI NAS JRB FORT WO FORT					
07/24/09	ACH Dep: SHERMCO IND PPD	0.00	0.00		813.31	844.34
	☒ TYPE: SHERMCO ID: 751441394A					