


<b>UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.</b>		<b>PROOF OF CLAIM</b>
Name of Debtor: <b>TAYLOR, BEAN &amp; WHITAKER MORTGAGE CORP.</b>		Case Number: <b>3:09-bk-07047-JAF</b>
<i>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): <b>Kerwin Russell and Carolyn Russell</b>		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: Brian R. Russell Russell Law Firm, PLLC 9421 W. Bell Road, Suite 107 Sun City, AZ 85351 Telephone number: (623) 207-7665		<div style="text-align: center; font-weight: bold; font-size: 1.2em;">CLAIM FILED</div> <div style="text-align: center; font-weight: bold;">JAN 29 2010</div> JACKSONVILLE, FLORIDA  Court Claim Number: _____ (If known)  Filed on: _____
Name and address where payment should be sent (if different from above): Kerwin R. Russell 691 Briar Cliff Road Lampe, MO 65681 Telephone number: (417) 350-9500		<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.  <input checked="" 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>\$ 1,584.89</u>  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.		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: \$ _____
2. Basis for Claim: <u>mortgage escrow account</u> (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: <u>N/A</u>  3a. Debtor may have scheduled account as: <u>N/A</u> (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 type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> 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: \$ _____		
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:		*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: <u>1/26/10</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.  <i>Kerwin Russell Carolyn Russell</i>		FOR COURT USE ONLY  T, B & W Mortgage Corp.  00825

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

Property Address:  
 691 Briar Cliff Road  
 Lampe MO 65681

KERWIN RUSSELL & CAROLYN RUSSELL  
 691 BRIAR CLIFF ROAD  
 LAMPE MO 65681

Starting Balances	
Principal:	120,000.00
Tax & Insurance:	368.55
Unapplied:	.00
Current Balances	
Principal:	.00
Tax & Insurance:	1,584.89
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

Loan Activity Report

August 12, 2009

Loan # 1731659

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
REG	06/01/07	1,094.04	600.00	412.63	81.41	.00	.00	.00	.00	.00	119,587.37
	06/04/07			.00			.00			.00	449.96
REG	07/01/07	1,094.04	597.94	414.69	81.41	.00	.00	.00	.00	.00	119,172.68
	07/02/07			.00			.00			.00	531.37
REG	08/01/07	1,094.04	595.86	416.77	81.41	.00	.00	.00	.00	.00	118,755.91
	08/01/07			.00			.00			.00	612.78
REG	09/01/07	1,094.04	593.78	418.85	81.41	.00	.00	.00	.00	.00	118,337.06
	09/04/07			.00			.00			.00	694.19
REG	10/01/07	1,094.04	591.69	420.94	81.41	.00	.00	.00	.00	.00	117,916.12
	10/01/07			.00			.00			.00	775.60
REG	11/01/07	1,094.04	589.58	423.05	81.41	.00	.00	.00	.00	.00	117,493.07
	11/01/07			.00			.00			.00	857.01
REG	12/01/07	1,094.04	587.47	425.16	81.41	.00	.00	.00	.00	.00	117,067.91
	12/03/07			.00			.00			.00	938.42
DIS	01/01/08	-58.63	.00	.00	-58.63	.00	.00	.00	.00	.00	117,067.91
	12/19/07			.00			.00			.00	879.79
REG	01/01/08	1,094.04	585.34	427.29	81.41	.00	.00	.00	.00	.00	116,640.62
	01/02/08			.00			.00			.00	961.20
DIS	02/01/08	-323.15	.00	.00	-323.15	.00	.00	.00	.00	.00	116,640.62
	01/29/08			.00			.00			.00	638.05
REG	02/01/08	1,094.04	583.20	429.43	81.41	.00	.00	.00	.00	.00	116,211.19
	02/01/08			.00			.00			.00	719.46
DIS	03/01/08	-323.15	.00	.00	-323.15	.00	.00	.00	.00	.00	116,211.19
	02/28/08			.00			.00			.00	396.31
DIS	03/01/08	-43.62	.00	.00	-43.62	.00	.00	.00	.00	.00	116,211.19
	02/28/08			.00			.00			.00	352.69
ADJ	03/01/08	43.62	.00	.00	43.62	.00	.00	.00	.00	.00	116,211.19
	02/29/08			.00			.00			.00	396.31

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August 12, 2009

Loan # 1731659

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ADJ	03/01/08	323.15	.00	.00	323.15	.00	.00	.00	.00	.00	116,211.19
	03/03/08			.00			.00			.00	719.46
REG	03/01/08	1,094.04	581.06	431.57	81.41	.00	.00	.00	.00	.00	115,779.62
	03/03/08			.00			.00			.00	800.87
REG	04/01/08	1,094.04	578.90	433.73	81.41	.00	.00	.00	.00	.00	115,345.89
	04/01/08			.00			.00			.00	882.28
DIS	05/01/08	-658.00	.00	.00	-658.00	.00	.00	.00	.00	.00	115,345.89
	04/17/08			.00			.00			.00	224.28
REG	05/01/08	1,094.04	576.73	435.90	81.41	.00	.00	.00	.00	.00	114,909.99
	05/01/08			.00			.00			.00	305.69
REG	06/01/08	1,095.47	574.55	438.08	82.84	.00	.00	.00	.00	.00	114,471.91
	06/02/08			.00			.00			.00	388.53
REG	07/01/08	1,095.47	572.36	440.27	82.84	.00	.00	.00	.00	.00	114,031.64
	07/01/08			.00			.00			.00	471.37
REG	08/01/08	1,095.47	570.16	442.47	82.84	.00	.00	.00	.00	.00	113,589.17
	08/01/08			.00			.00			.00	554.21
REG	09/01/08	1,095.47	567.95	444.68	82.84	.00	.00	.00	.00	.00	113,144.49
	09/02/08			.00			.00			.00	637.05
REG	10/01/08	1,095.47	565.72	446.91	82.84	.00	.00	.00	.00	.00	112,697.58
	10/01/08			.00			.00			.00	719.89
REG	11/01/08	1,095.47	563.49	449.14	82.84	.00	.00	.00	.00	.00	112,248.44
	11/03/08			.00			.00			.00	802.73
REG	12/01/08	1,095.47	561.24	451.39	82.84	.00	.00	.00	.00	.00	111,797.05
	12/01/08			.00			.00			.00	885.57
DIS	01/01/09	-58.72	.00	.00	-58.72	.00	.00	.00	.00	.00	111,797.05
	12/16/08			.00			.00			.00	826.85
DIS	01/01/09	-323.61	.00	.00	-323.61	.00	.00	.00	.00	.00	111,797.05
	12/16/08			.00			.00			.00	503.24
REG	01/01/09	1,095.47	558.99	453.64	82.84	.00	.00	.00	.00	.00	111,343.41
	01/02/09			.00			.00			.00	586.08
REG	02/01/09	1,095.47	556.72	455.91	82.84	.00	.00	.00	.00	.00	110,887.50
	02/02/09			.00			.00			.00	668.92
REG	03/01/09	1,095.47	554.44	458.19	82.84	.00	.00	.00	.00	.00	110,429.31
	03/02/09			.00			.00			.00	751.76
DIS	04/01/09	-662.00	.00	.00	-662.00	.00	.00	.00	.00	.00	110,429.31
	03/27/09			.00			.00			.00	89.76
REG	04/01/09	1,095.47	552.15	460.48	82.84	.00	.00	.00	.00	.00	109,968.83
	04/01/09			.00			.00			.00	172.60
REG	05/01/09	1,095.47	549.84	462.79	82.84	.00	.00	.00	.00	.00	109,506.04
	05/01/09			.00			.00			.00	255.44
REG	06/01/09	1,100.13	547.53	465.10	87.50	.00	.00	.00	.00	.00	109,040.94
	06/01/09			.00			.00			.00	342.94

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REG	07/01/09	1,100.13	545.20	467.43	87.50	.00	.00	.00	.00	.00	108,573.51
	07/01/09			.00			.00			.00	430.44
REG	08/01/09	1,100.13	542.87	469.76	87.50	.00	.00	.00	.00	.00	108,103.75
	08/03/09			.00			.00			.00	517.94
PIF	09/01/09	109,416.40	177.70	108,103.75	1,066.95	.00	.00	.00	.00	68.00	.00
	08/11/09			.00			.00			.00	1,584.89
<b>Totals:</b>		<u>136,906.80</u>	<u>15,622.46</u>	<u>120,000.00</u>	<u>1,216.34</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>68.00</u>	<u>escrow</u>
				<u>.00</u>			<u>0.00</u>			<u>0.00</u>	