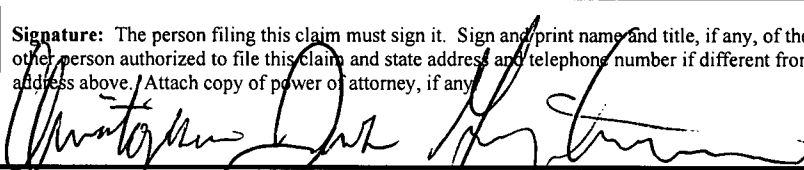



UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.		PROOF OF CLAIM
Name of Debtor: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.		Case Number: 3:09-bk-07047-JAF
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. 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): Christopher Jack Grigalunas		<input checked="" type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: 1002 Cardova Dr NE Atlanta, GA 30324		Court Claim Number: <u>120</u> <i>(If known)</i>
Telephone number: (678) 227-0062		Filed on: <u>10/05/2009</u>
Name and address where payment should be sent (if different from above): PO Box 7415 Atlanta, GA 30357		<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: (678) 227-0062		<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>5,370.20</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: <u>\$ 4,655.48</u> <small>*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.</small>
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 checked="" 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>Escrow Account</u> <small>(See instruction #2 on reverse side.)</small>		
3. Last four digits of any number by which creditor identifies debtor: <u>3111</u> 3a. Debtor may have scheduled account as: _____ <small>(See instruction #3a on reverse side.)</small>		
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. <i>(See instruction 7 and definition of "redacted" on reverse side.)</i> DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		
Date: 02/12/2010	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. 	FOR COURT USE ONLY T, B & W Mortgage Corp.  00922



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 03, 2009

TB&W
FDIC

Christopher Jack Grigalunas
PO Box 7415
Atlanta, GA 30357

A 4,655.48

Re: Paid In Full
Loan Number: 3013111
Property Address: 1002 Cardova Drive

Dear Christopher Jack Grigalunas:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 7/31/2009. 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)

Totaled Owed Including Interest

APR 13% (How much my credit cards cost me)

Total Owed (Aug 1 2009) 4655.48

1-Sep	4705.91
1-Oct	4756.9
1-Nov	4808.43
1-Dec	4860.52
1-Jan	4913.18
1-Feb	4966.4
1-Mar	5020.2 PLUS BELOW
1-Apr	5074.59
1-May	5129.56
1-Jun	5185.13
1-Jul	5241.31
1-Aug	5298.09

*400 = 5420.2

Admin Time Spent on Research, Filing, and Following Up

Total HRS 50 /hr

200	4 Research
100	2 Filing/Supporting Documentation
100	2 Admendment Filing/Supporting Documentation
* 400	TOTAL

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

Property Address:
 1002 Cardova Drive
 Atlanta GA 30324

CHRISTOPHER JACK GRIGALUNAS
 PO BOX 7415
 ATLANTA GA 30357

Starting Balances

Principal:	240,519.00
Tax & Insurance:	1,187.93
Unapplied:	.00

Current Balances

Principal:	.00
Tax & Insurance:	4,655.48
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

Loan # 3013111

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
LDP	01/01/09	34,210.00	.00	.00	.00	.00	.00	.00	.00	.00	240,519.00
	12/08/08			.00			.00			34,210.00	1,187.93
LDD	01/01/09	-15,550.00	.00	.00	.00	.00	.00	.00	.00	.00	240,519.00
	12/23/08			.00			.00			-15,550.00	1,187.93
REG	01/01/09	2,050.03	1,202.60	239.43	608.00	.00	.00	.00	.00	.00	240,279.57
	12/26/08			.00			.00			.00	1,795.93
ILD	12/31/08	27.22	.00	.00	.00	.00	.00	.00	.00	.00	240,279.57
	12/30/08			.00			.00			27.22	1,795.93
DIS	02/01/09	-8.97	.00	.00	-8.97	.00	.00	.00	.00	.00	240,279.57
	01/07/09			.00			.00			.00	1,786.96
REG	02/01/09	2,050.03	1,201.40	240.63	608.00	.00	.00	.00	.00	.00	240,038.94
	01/29/09			.00			.00			.00	2,394.96
DIS	03/01/09	-8.97	.00	.00	-8.97	.00	.00	.00	.00	.00	240,038.94
	02/05/09			.00			.00			.00	2,385.99
LDD	03/01/09	-15,550.00	.00	.00	.00	.00	.00	.00	.00	.00	240,038.94
	02/24/09			.00			.00			-15,550.00	2,385.99
REG	03/01/09	2,050.03	1,200.19	241.84	608.00	.00	.00	.00	.00	.00	239,797.10
	03/02/09			.00			.00			.00	2,993.99
LDD	04/01/09	-3,137.22	.00	.00	.00	.00	.00	.00	.00	.00	239,797.10
	03/04/09			.00			.00			-3,137.22	2,993.99
CUR	04/01/09	3,137.22	.00	.00	.00	.00	.00	.00	.00	.00	236,659.88
	03/09/09			3,137.22			.00			.00	2,993.99
DIS	04/01/09	-97.94	.00	.00	-97.94	.00	.00	.00	.00	.00	236,659.88
	03/09/09			.00			.00			.00	2,896.05
ILD	03/31/09	24.52	.00	.00	.00	.00	.00	.00	.00	.00	236,659.88
	03/27/09			.00			.00			24.52	2,896.05
REG	04/01/09	2,050.03	1,183.30	258.73	608.00	.00	.00	.00	.00	.00	236,401.15
	03/31/09			.00			.00			.00	3,504.05

Loan Activity Report

August 3, 2009

Loan # 3013111

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	05/01/09	-97.94	.00	.00	-97.94	.00	.00	.00	.00	.00	236,401.15
	04/07/09			.00			.00			.00	3,406.11
REG	05/01/09	2,050.03	1,182.01	260.02	608.00	.00	.00	.00	.00	.00	236,141.13
	05/04/09			.00			.00			.00	4,014.11
DIS	06/01/09	-97.94	.00	.00	-97.94	.00	.00	.00	.00	.00	236,141.13
	05/08/09			.00			.00			.00	3,916.17
REG	06/01/09	2,050.03	1,180.71	261.32	608.00	.00	.00	.00	.00	.00	235,879.81
	06/02/09			.00			.00			.00	4,524.17
DIS	07/01/09	-97.94	.00	.00	-97.94	.00	.00	.00	.00	.00	235,879.81
	06/08/09			.00			.00			.00	4,426.23
ILD	06/30/09	.02	.00	.00	.00	.00	.00	.00	.00	.00	235,879.81
	06/29/09			.00			.00			.02	4,426.23
REG	07/01/09	2,050.03	1,179.40	262.63	608.00	.00	.00	.00	.00	.00	235,617.18
	07/01/09			.00			.00			.00	5,034.23
DIS	08/01/09	-97.94	.00	.00	-97.94	.00	.00	.00	.00	.00	235,617.18
	07/07/09			.00			.00			.00	4,936.29
DIS	08/01/09	-398.29	.00	.00	-398.29	.00	.00	.00	.00	.00	235,617.18
	07/24/09			.00			.00			.00	4,538.00
PIF	08/01/09	236,910.21	1,178.09	235,617.18	92.94	.00	.00	.00	.00	22.00	.00
	07/31/09			.00			.00			.00	4,630.94
PIFR	08/01/09	-236,910.21	-1,178.09	-235,617.18	-92.94	.00	.00	.00	.00	-22.00	235,617.18
	07/31/09			.00			.00			.00	4,538.00
PIF	08/01/09	236,910.21	1,178.09	235,617.18	117.48	.00	.00	.00	.00	22.00	.00
	07/31/09			.00			.00			-24.54	4,655.48
Totals:		<u>253,516.25</u>	<u>9,507.70</u>	<u>237,381.78</u>	<u>3,467.55</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>22.00</u>	
				<u>3,137.22</u>			<u>0.00</u>			<u>0.00</u>	