

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):

JAMES & KIM RATAICZAK

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

Name and address where notices should be sent:

JAMES RATAICZAK & KIM RATAICZAK
12235 NORTON DR.
CHESTERLAND, OH 44026

Court Claim Number: _____
(If known)

Telephone number:

440-729-0021

Filed on: _____

CLAIM FILED

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

JACKSONVILLE, FLORIDA

SAME

FEB 16 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:

CLERK, U. S. BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA

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

1. Amount of Claim as of Date Case Filed:

\$ 3610.78

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.

#2854.11 #756.67

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:

Mortgage payment & Escrow Balance not transferred to new mortgage lender

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:

2843

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.)

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: \$ _____

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:

\$ _____

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: 2-11-10

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.

Kim Rataiczak

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00930

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS**Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10)

Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION**Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

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
06/19/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37
07/01/09	Payment to Loan	Payment sent to your loan servicer			(1902.74)
07/03/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37
07/17/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37
07/31/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37
08/06/09	Payment to Loan	Payment sent to your loan servicer			(2854.11) *

*Payment
 Not
 Sent to
 Mortgage
 Lender*

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
01/01/09	Payment to Loan	Payment sent to your loan servicer			(1902.73)
01/01/09	Payment of Fees	Partial enrollment fee collection			(0.01)
01/05/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37
01/16/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37
01/30/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37
02/05/09	Payment to Loan	Payment sent to your loan servicer			(2559.18)
02/05/09	Payment of Fees	Final enrollment fee collection			(294.93)
02/13/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37
02/27/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37
03/05/09	Payment to Loan	Payment sent to your loan servicer			(1902.74)
03/13/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37
03/27/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37
04/02/09	Payment to Loan	Payment sent to your loan servicer			(1902.74)
04/10/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37
04/24/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37
05/01/09	Payment to Loan	Payment sent to your loan servicer			(1902.74)
05/08/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37
05/22/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37
06/01/09	Payment to Loan	Payment sent to your loan servicer			(1902.74)
06/05/09	Withdrawal	KEYBANK NATIONAL ASSOCIATION ending in 7907	953.87	2.50	951.37

Loan # 1868443

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	05/01/09	1,902.73	1,287.56	220.29	394.88	.00	.00	.00	.00	.00	224,516.76
	05/04/09			.00			.00			.00	1,637.06
CUR	06/01/09	.01	.00	.00	.00	.00	.00	.00	.00	.00	224,516.75
	05/04/09			.01			.00			.00	1,637.06
DIS	06/01/09	-92.77	.00	.00	-92.77	.00	.00	.00	.00	.00	224,516.75
	05/08/09			.00			.00			.00	1,544.29
REG	06/01/09	1,902.73	1,286.29	221.56	394.88	.00	.00	.00	.00	.00	224,295.19
	06/02/09			.00			.00			.00	1,939.17
CUR	07/01/09	.01	.00	.00	.00	.00	.00	.00	.00	.00	224,295.18
	06/02/09			.01			.00			.00	1,939.17
DIS	07/01/09	-92.77	.00	.00	-92.77	.00	.00	.00	.00	.00	224,295.18
	06/08/09			.00			.00			.00	1,846.40
DIS	07/01/09	-1,562.38	.00	.00	-1,562.38	.00	.00	.00	.00	.00	224,295.18
	06/16/09			.00			.00			.00	284.02
DIS	07/01/09	-156.24	.00	.00	-156.24	.00	.00	.00	.00	.00	224,295.18
	06/25/09			.00			.00			.00	127.78
ADJ	07/01/09	156.24	.00	.00	156.24	.00	.00	.00	.00	.00	224,295.18
	06/29/09			.00			.00			.00	284.02
REG	07/01/09	1,902.73	1,285.02	222.83	394.88	.00	.00	.00	.00	.00	224,072.35
	07/02/09			.00			.00			.00	678.90
CUR	08/01/09	.01	.00	.00	.00	.00	.00	.00	.00	.00	224,072.34
	07/02/09			.01			.00			.00	678.90
DIS	08/01/09	-92.77	.00	.00	-92.77	.00	.00	.00	.00	.00	224,072.34
	07/07/09			.00			.00			.00	586.13
PIF	08/01/09	226,878.38	2,567.50	224,072.34	185.54	.00	.00	.00	.00	53.00	.00
	08/05/09			.00			.00			.00	771.67
PIFR	08/01/09	-226,878.38	-2,567.50	-224,072.34	-185.54	.00	.00	.00	.00	-53.00	224,072.34
	11/06/09			.00			.00			.00	586.13
PIF	08/01/09	226,878.38	2,567.50	224,072.34	170.54	.00	.00	.00	.00	53.00	.00
	11/06/09			.00			15.00			.00	756.67
Totals:		<u>262,480.06</u>	<u>32,496.91</u>	<u>228,823.48</u>	<u>157.15</u>	<u>0.00</u>	<u>228.00</u>	<u>0.00</u>	<u>0.00</u>	<u>53.00</u>	
				<u>706.52</u>			<u>15.00</u>			<u>0.00</u>	

2854.11 payment not credited to account

Loan # 1868443

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	09/01/08	-676.00	.00	.00	-676.00	.00	.00	.00	.00	.00	227,089.16
	08/18/08			.00			.00			.00	387.68
REG	09/01/08	1,902.73	1,301.03	206.82	394.88	.00	.00	.00	.00	.00	226,882.34
	09/05/08			.00			.00			.00	782.56
DIS	10/01/08	-93.78	.00	.00	-93.78	.00	.00	.00	.00	.00	226,882.34
	09/08/08			.00			.00			.00	688.78
REG	10/01/08	1,902.73	1,299.85	208.00	394.88	.00	.00	.00	.00	.00	226,674.34
	10/03/08			.00			.00			.00	1,083.66
DIS	11/01/08	-92.77	.00	.00	-92.77	.00	.00	.00	.00	.00	226,674.34
	10/07/08			.00			.00			.00	990.89
REG	11/01/08	1,902.73	1,298.66	209.19	394.88	.00	.00	.00	.00	.00	226,465.15
	11/04/08			.00			.00			.00	1,385.77
DIS	12/01/08	-91.76	.00	.00	-91.76	.00	.00	.00	.00	.00	226,465.15
	11/06/08			.00			.00			.00	1,294.01
REG	12/01/08	1,902.73	1,297.46	210.39	394.88	.00	.00	.00	.00	.00	226,254.76
	12/02/08			.00			.00			.00	1,688.89
DIS	01/01/09	-92.77	.00	.00	-92.77	.00	.00	.00	.00	.00	226,254.76
	12/09/08			.00			.00			.00	1,596.12
REG	01/01/09	1,902.73	1,296.25	211.60	394.88	.00	.00	.00	.00	.00	226,043.16
	01/05/09			.00			.00			.00	1,991.00
DIS	02/01/09	-92.77	.00	.00	-92.77	.00	.00	.00	.00	.00	226,043.16
	01/07/09			.00			.00			.00	1,898.23
DIS	02/01/09	-1,562.38	.00	.00	-1,562.38	.00	.00	.00	.00	.00	226,043.16
	01/14/09			.00			.00			.00	335.85
DIS	02/01/09	-92.77	.00	.00	-92.77	.00	.00	.00	.00	.00	226,043.16
	02/05/09			.00			.00			.00	243.08
REG	02/01/09	1,902.73	1,295.04	212.81	394.88	.00	.00	.00	.00	.00	225,830.35
	02/06/09			.00			.00			.00	637.96
CUR	03/01/09	656.45	.00	.00	.00	.00	.00	.00	.00	.00	225,173.90
	02/06/09			656.45			.00			.00	637.96
REG	03/01/09	1,902.73	1,290.06	217.79	394.88	.00	.00	.00	.00	.00	224,956.11
	03/06/09			.00			.00			.00	1,032.84
CUR	04/01/09	.01	.00	.00	.00	.00	.00	.00	.00	.00	224,956.10
	03/06/09			.01			.00			.00	1,032.84
DIS	04/01/09	-92.77	.00	.00	-92.77	.00	.00	.00	.00	.00	224,956.10
	03/09/09			.00			.00			.00	940.07
REG	04/01/09	1,902.73	1,288.81	219.04	394.88	.00	.00	.00	.00	.00	224,737.06
	04/03/09			.00			.00			.00	1,334.95
CUR	05/01/09	.01	.00	.00	.00	.00	.00	.00	.00	.00	224,737.05
	04/03/09			.01			.00			.00	1,334.95
DIS	05/01/09	-92.77	.00	.00	-92.77	.00	.00	.00	.00	.00	224,737.05
	04/07/09			.00			.00			.00	1,242.18

Loan # 1868443

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	-1,559.54	.00	.00	-1,559.54	.00	.00	.00	.00	.00	228,504.27
	01/22/08			.00			.00			.00	534.69
DIS	02/01/08	-93.78	.00	.00	-93.78	.00	.00	.00	.00	.00	228,504.27
	02/06/08			.00			.00			.00	440.91
REG	02/01/08	1,950.00	1,309.14	198.71	392.14	.00	.00	.00	50.01	.00	228,305.56
	02/19/08			.00			.00			.00	833.05
LTC	03/01/08	.00	.00	.00	.00	.00	50.01	.00	-50.01	.00	228,305.56
	02/19/08			.00			.00			.00	833.05
DIS	03/01/08	-93.78	.00	.00	-93.78	.00	.00	.00	.00	.00	228,305.56
	03/05/08			.00			.00			.00	739.27
ADJ	03/01/08	26.00	.00	.00	.00	.00	.00	.00	26.00	.00	228,305.56
	03/14/08			.00			.00			.00	739.27
REG	03/01/08	1,899.99	1,308.00	199.85	392.14	.00	.00	.00	.00	.00	228,105.71
	03/17/08			.00			.00			.00	1,131.41
LTC	04/01/08	.00	.00	.00	.00	.00	25.99	.00	-25.99	.00	228,105.71
	03/17/08			.00			.00			.00	1,131.41
ADJ	04/01/08	.00	.00	.00	.01	.00	.00	.00	-.01	.00	228,105.71
	03/17/08			.00			.00			.00	1,131.42
DIS	04/01/08	-93.78	.00	.00	-93.78	.00	.00	.00	.00	.00	228,105.71
	04/07/08			.00			.00			.00	1,037.64
REG	04/01/08	1,899.99	1,306.86	200.99	392.14	.00	.00	.00	.00	.00	227,904.72
	04/16/08			.00			.00			.00	1,429.78
DIS	05/01/08	-93.78	.00	.00	-93.78	.00	.00	.00	.00	.00	227,904.72
	05/07/08			.00			.00			.00	1,336.00
REG	05/01/08	1,899.99	1,305.70	202.15	392.14	.00	.00	.00	.00	.00	227,702.57
	05/16/08			.00			.00			.00	1,728.14
DIS	06/01/08	-93.78	.00	.00	-93.78	.00	.00	.00	.00	.00	227,702.57
	06/05/08			.00			.00			.00	1,634.36
DIS	06/01/08	-1,559.54	.00	.00	-1,559.54	.00	.00	.00	.00	.00	227,702.57
	06/11/08			.00			.00			.00	74.82
REG	06/01/08	1,975.99	1,304.55	203.30	392.14	.00	.00	.00	76.00	.00	227,499.27
	06/23/08			.00			.00			.00	466.96
LTC	07/01/08	.00	.00	.00	.00	.00	76.00	.00	-76.00	.00	227,499.27
	06/23/08			.00			.00			.00	466.96
DIS	07/01/08	-93.78	.00	.00	-93.78	.00	.00	.00	.00	.00	227,499.27
	07/07/08			.00			.00			.00	373.18
REG	07/01/08	1,899.99	1,303.38	204.47	392.14	.00	.00	.00	.00	.00	227,294.80
	07/11/08			.00			.00			.00	765.32
DIS	08/01/08	-93.78	.00	.00	-93.78	.00	.00	.00	.00	.00	227,294.80
	08/06/08			.00			.00			.00	671.54
REG	08/01/08	1,899.99	1,302.21	205.64	392.14	.00	.00	.00	.00	.00	227,089.16
	08/08/08			.00			.00			.00	1,063.68

Taylor, Bean - Service Released
 1417 N. Magnolia Avenue
 Ocala, FL 34475-9078
 (888)225-2164

JAMES RATAICZAK & KIM RATAICZAK
 12235 NORTON DRIVE
 CHESTERLAND OH 44026

Starting Balances	
Deferred Principal Balance:	.00
Principal:	229,530.00
Tax & Insurance:	599.52
Unapplied:	.00
Current Balances	
Principal:	.00
Tax & Insurance:	756.67
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00
Property Address	
12235 NORTON DRIVE	
Chesterland OH 44026	

											Loan #	1868443
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	09/01/07	-92.34	.00	.00	-92.34	.00	.00	.00	.00	.00	229,530.00	
	09/06/07			.00			.00			.00	507.18	
REG	09/01/07	1,900.00	1,315.02	192.83	392.15	.00	.00	.00	.00	.00	229,337.17	
	09/17/07			.00			.00			.00	899.33	
DIS	10/01/07	-92.34	.00	.00	-92.34	.00	.00	.00	.00	.00	229,337.17	
	10/03/07			.00			.00			.00	806.99	
REG	10/01/07	1,925.00	1,313.91	193.94	392.14	.00	.00	.00	.00	.00	229,118.22	
	10/15/07			25.01			.00			.00	1,199.13	
DIS	11/01/07	-93.78	.00	.00	-93.78	.00	.00	.00	.00	.00	229,118.22	
	11/06/07			.00			.00			.00	1,105.35	
REG	11/01/07	1,925.00	1,312.66	195.19	392.14	.00	.00	.00	25.01	.00	228,923.03	
	11/19/07			.00			.00			.00	1,497.49	
LTC	12/01/07	.00	.00	.00	.00	.00	25.01	.00	-25.01	.00	228,923.03	
	11/19/07			.00			.00			.00	1,497.49	
DIS	12/01/07	-93.78	.00	.00	-93.78	.00	.00	.00	.00	.00	228,923.03	
	12/06/07			.00			.00			.00	1,403.71	
REG	12/01/07	1,951.00	1,311.54	196.31	392.14	.00	.00	.00	51.01	.00	228,726.72	
	12/10/07			.00			.00			.00	1,795.85	
LTC	01/01/08	.00	.00	.00	.00	.00	50.99	.00	-50.99	.00	228,726.72	
	12/10/07			.00			.00			.00	1,795.85	
ADJ	01/01/08	.00	.00	.00	.02	.00	.00	.00	-.02	.00	228,726.72	
	12/10/07			.00			.00			.00	1,795.87	
DIS	01/01/08	-93.78	.00	.00	-93.78	.00	.00	.00	.00	.00	228,726.72	
	01/08/08			.00			.00			.00	1,702.09	
REG	01/01/08	1,899.99	1,310.41	197.44	392.14	.00	.00	.00	.00	.00	228,529.28	
	01/22/08			.00			.00			.00	2,094.23	
CUR	02/01/08	25.01	.00	.00	.00	.00	.00	.00	.00	.00	228,504.27	
	01/22/08			25.01			.00			.00	2,094.23	