

UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.

PROOF OF CLAIM

Name of Debtor: **Taylor, Bean & Whitaker**

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):

Helene & Paul Rousseau

Name and address where notices should be sent:

**898 Lee Rd 253
Salem, AL 36874**

Telephone number:

CLAIM FILED
JACKSONVILLE, FLORIDA

FEB 22 2010

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

Court Claim Number: _____
(If known)

Filed on: _____

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

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

Telephone number:

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.

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

1. Amount of Claim as of Date Case Filed: **\$1,482.36**

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.

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: _____
(See instruction #2 on reverse side.)

3. Last four digits of any number by which creditor identifies debtor: **1663408**

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: \$ _____

Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

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).

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:

\$ _____

*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.

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:

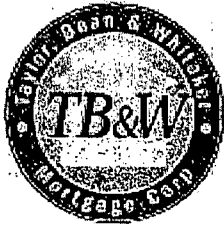
Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00976



**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 31, 2009

Paul A Rousseau & Helene J Rousseau
898 Lee Road 253
Salem, AL 36874

Re: Paid In Full
Loan Number: 1663408
Property Address: 898 Lee Road 253

Dear Paul A Rousseau & Helene J Rousseau:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 7/30/2009. 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

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

Property Address:
 898 Lee Road 253
 Salem AL 36874

PAUL A ROUSSEAU & HELENE J ROUSSEAU
 898 LEE ROAD 253
 SALEM AL 36874

Starting Balances	
Principal:	135,000.00
Tax & Insurance:	131.42
Unapplied:	.00

Current Balances	
Principal:	.00
Tax & Insurance:	1,482.36
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

											Loan #	1663408
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	10/01/07	962.64	703.13	128.09	131.42	.00	.00	.00	.00	.00	134,871.91	
	10/01/07			.00			.00			.00	262.84	
CUR	11/01/07	2.36	.00	.00	.00	.00	.00	.00	.00	.00	134,869.55	
	10/01/07			2.36			.00			.00	262.84	
DIS	11/01/07	-683.56	.00	.00	-683.56	.00	.00	.00	.00	.00	134,869.55	
	10/30/07			.00			.00			.00	-420.72	
REG	11/01/07	962.64	702.45	128.77	131.42	.00	.00	.00	.00	.00	134,740.78	
	11/01/07			.00			.00			.00	-289.30	
REG	12/01/07	962.64	701.77	129.45	131.42	.00	.00	.00	.00	.00	134,611.33	
	12/03/07			.00			.00			.00	-157.88	
REG	01/01/08	962.64	701.10	130.12	131.42	.00	.00	.00	.00	.00	134,481.21	
	01/02/08			.00			.00			.00	-26.46	
REG	02/01/08	962.64	700.42	130.80	131.42	.00	.00	.00	.00	.00	134,350.41	
	02/01/08			.00			.00			.00	104.96	
ADJ	03/01/08	683.56	.00	.00	683.56	.00	.00	.00	.00	.00	134,350.41	
	02/22/08			.00			.00			.00	788.52	
REG	03/01/08	962.64	699.74	131.48	131.42	.00	.00	.00	.00	.00	134,218.93	
	03/03/08			.00			.00			.00	919.94	
REG	04/01/08	962.64	699.06	132.16	131.42	.00	.00	.00	.00	.00	134,086.77	
	04/01/08			.00			.00			.00	1,051.36	
REG	05/01/08	962.64	698.37	132.85	131.42	.00	.00	.00	.00	.00	133,953.92	
	05/01/08			.00			.00			.00	1,182.78	
REG	06/01/08	962.64	697.68	133.54	131.42	.00	.00	.00	.00	.00	133,820.38	
	06/02/08			.00			.00			.00	1,314.20	
REG	07/01/08	962.64	696.98	134.24	131.42	.00	.00	.00	.00	.00	133,686.14	
	07/01/08			.00			.00			.00	1,445.62	
REG	08/01/08	962.64	696.28	134.94	131.42	.00	.00	.00	.00	.00	133,551.20	
	08/01/08			.00			.00			.00	1,577.04	

Loan Activity Report

July 31, 2009

Loan # 1663408

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
PIF	08/01/09	132,793.11	655.69	132,019.68	99.74	.00	.00	.00	.00	18.00	.00
	07/30/09			.00			.00			.00	1,482.36
Totals:		<u>152,333.51</u>	<u>15,964.57</u>	<u>134,997.64</u>	<u>1,350.94</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>18.00</u>	
				<u>2.36</u>			<u>0.00</u>			<u>0.00</u>	

898, 04 34 323

My address is Helene & Paul Rousseau

898 Lee Rd 253

February 17, 2010

To Whom It May Concern:

In July of 2009 we closed our account with Taylor Bean & Whitaker for our house mortgage account number 1663408. We had an escrow account with remaining funds of \$1,482.36. Enclosed are documents showing that our account is closed and that the escrow account is still open. If you have any questions please call me at 706-332-0132.

My address is Helene & Paul Rousseau

898 Lee Rd 253

Salem, Alabama 36874

Thank you for your assistance with this matter.

Sincerely,

Helene Rousseau