

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):
Jill F. Fisher aka Jill F. Hesser

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

Name and address where notices should be sent:

6134 Pathfinder Dr.
St. Louis, MO 63129

CLAIM FILED
JACKSONVILLE, FLORIDA

Court Claim Number: _____
(If known)

Telephone number:
(314) 846-8499

MAR 05 2010

Filed on: _____

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

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

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:

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

1. Amount of Claim as of Date Case Filed: \$ 1,857.64

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: Escrow Refund owed
(See instruction #2 on reverse side.)

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: 1249

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: Jill Hesser
(See instruction #3a on reverse side.)

Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).

4. Secured Claim (See instruction #4 on reverse side.)

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:

\$ 1,857.64

*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.

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: \$ _____

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: 3-2-10

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.

Jill F. Fisher

FOR COURT USE ONLY

T, B & W Mortgage Corp.





**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 17, 2009

Jill F. Hesser
7111 Tall Oak Drive
St Louis, MO 63129

Re: Paid in Full - Original Note
Loan Number: 911249
Property Address: 7111 Tall Oak Drive

Dear Jill F. Hesser:

It has been our pleasure servicing your loan, we have enclosed the Original Note for the above referenced loan. Taylor, Bean & Whitaker has forwarded the satisfaction of Mortgage/Security Deed/Deed of Trust to the Clerk of the Court for release of the lien of record.

Once the document has been returned from the Court, it will be mailed directly to you.

If you have any questions or if we may be of any other service, please visit us on the web at www.taylorbean.com or contact our Customer Relations Department at 1-888-225-2164.

Sincerely,

A handwritten signature in cursive script that reads "Marisol Silva".

Marisol Silva
Manager - Release & Reconveyance
Taylor, Bean & Whitaker Mortgage Corp.

enclosure



**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: www.taylorbean.com

Escrow Refund Check

Enclosed please find a check issued in connection with your Taylor, Bean & Whitaker Mortgage Corp. loan. You should have recently received documentation from us notifying you of a forthcoming check from your escrow account and the reason. You may also view the documentation online. Simply log on to your account, select the "See More" option and access the "Statement/Documents" tab.

If you have any questions or if we may be of any other service, please visit us on the web at www.taylorbean.com or contact our Customer Relations Department at 1-888-225-2164, Monday-Friday 9:00am – 8:00pm or Saturday 8:00am – 5:00pm EST.

We appreciate your business.

Customer Relations
Taylor, Bean & Whitaker Mortgage Corp.

Enc. (1)

091000080
09/03/2009
6617541396

This is a LEGAL COPY of
your check. You can use it
the same way you would
use the original check.

RETURN REASON-X
REFER TO IMAGE

09100000227 08/28/2009
1418141
002527118141
002000000600

TAYLOR, BEAN & WHITAKER Mortgage Corporation
315 NE 14th Street
Orlando, Florida 32840
Escrow Disbursement Clearing Account

Platinum Community Bank
70-745-719

NO. 395649

CHECK NO. 395649

DATE: August 7, 2009

AMOUNT: \$1,857.64

One Thousand Eight Hundred Fifty Seven and 64/100 Dollars

JILL F. HESSER
7111 TALL OAK DRIVE
ST LOUIS MO 63129

08-31-09 101 45

TRIPS: 64734 02 09-03-2009 4203

395649 071974453 0000904015 0000185764

Jill F. Hesser
AUTHORIZED SIGNATURE

⑈395649⑈ 4⑈071974453⑈ ⑈0000904015⑈ ⑈0000185764⑈



RETURN ITEMS - 836
1-800-872-2657
Date: Sep 03, 2009 Advice D-105346

NOTICE OF RETURNED
DEPOSITED ITEM(S)

Acct: 836/152302094247

| SEQ # | ITEM AMOUNT |
|---------|-------------|
| 5004203 | 1,857.64 |

JERRY L FISHER
OR JILL F HESSER
3005 SILVER BOW CT
SAINT LOUIS MO 63129

1 Item charged totaling \$1,857.64
1 Item charged a fee totaling \$19.00

Advice Total \$1,876.64

152302094247⑈ ⑈ 105346⑈

30547 (06/06)

Original check Returned due to Insufficient Funds,

DU JUL 16 2009

Pool: CERTIFIED
Coll ID: 911249
Name: HESSER
Alt ID: 299248615
MERS: 100029500009112495

NOTE

December 09, 2005
[Date]
PAID IN FULL

St Louis
[City]

Missouri
[State]

7111 Tall Oak Drive
St Louis, MO 63129
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 215,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **Taylor, Bean & Whitaker Mortgage Corp.**

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of **6.5000%**.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the **1st** day of each month beginning on **February 01, 2006**

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on **January 01, 2036**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at **Taylor, Bean & Whitaker Mortgage Corp., 1417 North Magnolia Ave, Ocala, FL 34475**

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ **1,358.95**

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM T1646L1 (0011)

(Page 1 of 3 pages)

GREATLAND ■
To Order Call: 1-800-530-9393 □ Fax: 616-791-1131



23030911249

Jill F. Fisher
6134 Pathfinder Dr.
St. Louis, MO 63129
(314) 846-8499

March 2, 2010

TB&W Mortgage
c/o BMC Group, Claims Processing
P.O. Box 3020
Chanhassen, MN 55317-3020

To Whom It May Concern:

Please find enclosed:

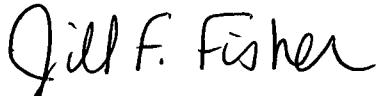
1. Completed Proof of Claim
2. Mortgage Satisfaction Letter (Copy)
3. Escrow Refund Check Letter (Copy)
4. Escrow Refund Check (Copy)
5. Notice of Returned Deposit from US Bank (Copy)
6. First Page of the Note stamped "Paid In Full" (Copy)

My mortgage with TB&W was satisfied on July 16, 2009, at which time an Escrow Balance Return Check was issued and mailed. The check was returned after deposit due to insufficient funds.

Also, I was married after entering into the mortgage with TB&W, therefore my name has changed from Jill F. Hesser to Jill F. Fisher.

Please forward my Escrow Balance Check of \$1857.64 to the above listed address.

Regards,



Jill F. Fisher