

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): James and Lora Richardson

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

Name and address where notices should be sent:

3369 Haines Road Attica, Mi 48412

CLAIM FILED JACKSONVILLE, FLORIDA

Court Claim Number: (If known)

Telephone number: (810) 656-2266

Filed on:

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

MAR 15 2010

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: \$ 1,822.20

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.

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.

2. Basis for Claim: Escrow Money owed (See instruction #2 on reverse side.)

3. Last four digits of any number by which creditor identifies debtor: 5788

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: \$

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: 03/09/2010.

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.

Lora Richardson

Handwritten signature of Lora Richardson

FOR COURT USE ONLY

T, B & W Mortgage Corp.



01172

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

Property Address:  
 3369 HAINES ROAD  
 ATTICA MI 48412

JAMES R RICHARDSON & LORA H RICHARDSON  
 3369 HAINES ROAD  
 ATTICA MI 48412

Starting Balances	
Principal:	231,420.00
Tax & Insurance:	1,036.64
Unapplied:	.00
Current Balances	
Principal:	.00
Tax & Insurance:	1,822.20
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

Loan # 2825788

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	10/01/08	1,797.47	1,229.42	214.34	353.71	.00	.00	.00	.00	.00	231,205.66
	10/02/08			.00			.00			.00	1,390.35
DIS	11/01/08	-94.51	.00	.00	-94.51	.00	.00	.00	.00	.00	231,205.66
	10/07/08			.00			.00			.00	1,295.84
REG	11/01/08	1,797.47	1,228.28	215.48	353.71	.00	.00	.00	.00	.00	230,990.18
	11/04/08			.00			.00			.00	1,649.55
DIS	12/01/08	-94.51	.00	.00	-94.51	.00	.00	.00	.00	.00	230,990.18
	11/06/08			.00			.00			.00	1,555.04
REG	12/01/08	1,797.47	1,227.14	216.62	353.71	.00	.00	.00	.00	.00	230,773.56
	12/01/08			.00			.00			.00	1,908.75
DIS	01/01/09	-94.51	.00	.00	-94.51	.00	.00	.00	.00	.00	230,773.56
	12/09/08			.00			.00			.00	1,814.24
DIS	01/01/09	-977.95	.00	.00	-977.95	.00	.00	.00	.00	.00	230,773.56
	12/16/08			.00			.00			.00	836.29
DIS	01/01/09	-94.51	.00	.00	-94.51	.00	.00	.00	.00	.00	230,773.56
	01/07/09			.00			.00			.00	741.78
REG	01/01/09	1,797.47	1,225.98	217.78	353.71	.00	.00	.00	.00	.00	230,555.78
	01/12/09			.00			.00			.00	1,095.49
DIS	02/01/09	-94.51	.00	.00	-94.51	.00	.00	.00	.00	.00	230,555.78
	02/05/09			.00			.00			.00	1,000.98
REG	02/01/09	1,797.47	1,224.83	218.93	353.71	.00	.00	.00	.00	.00	230,336.85
	02/09/09			.00			.00			.00	1,354.69
DIS	03/01/09	-923.00	.00	.00	-923.00	.00	.00	.00	.00	.00	230,336.85
	03/04/09			.00			.00			.00	431.69
REG	03/01/09	1,797.47	1,223.66	220.10	353.71	.00	.00	.00	.00	.00	230,116.75
	03/06/09			.00			.00			.00	785.40
DIS	04/01/09	-94.51	.00	.00	-94.51	.00	.00	.00	.00	.00	230,116.75
	03/09/09			.00			.00			.00	690.89

## Loan Activity Report

July 31, 2009

											Loan #	2825788
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	04/01/09	1,797.47	1,222.50	221.26	353.71	.00	.00	.00	.00	.00	229,895.49	
	04/03/09			.00			.00			.00	1,044.60	
DIS	05/01/09	-94.51	.00	.00	-94.51	.00	.00	.00	.00	.00	229,895.49	
	04/07/09			.00			.00			.00	950.09	
REG	05/01/09	1,797.47	1,221.32	222.44	353.71	.00	.00	.00	.00	.00	229,673.05	
	05/05/09			.00			.00			.00	1,303.80	
DIS	06/01/09	-94.51	.00	.00	-94.51	.00	.00	.00	.00	.00	229,673.05	
	05/08/09			.00			.00			.00	1,209.29	
DIS	06/01/09	-94.51	.00	.00	-94.51	.00	.00	.00	.00	.00	229,673.05	
	06/08/09			.00			.00			.00	1,114.78	
REG	06/01/09	1,797.47	1,220.14	223.62	353.71	.00	.00	.00	.00	.00	229,449.43	
	06/15/09			.00			.00			.00	1,468.49	
DIS	07/01/09	-94.51	.00	.00	-94.51	.00	.00	.00	.00	.00	229,449.43	
	07/07/09			.00			.00			.00	1,373.98	
REG	07/01/09	1,797.47	1,218.95	224.81	353.71	.00	.00	.00	.00	.00	229,224.62	
	07/10/09			.00			.00			.00	1,727.69	
PIF	08/01/09	230,550.89	1,217.76	229,224.62	94.51	.00	.00	.00	.00	14.00	.00	
	07/30/09			.00			.00			.00	1,822.20	
<b>Totals:</b>		<u>245,679.54</u>	<u>13,459.98</u>	<u>231,420.00</u>	<u>785.56</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>14.00</u>		
				<u>.00</u>			<u>0.00</u>			<u>0.00</u>		