

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): Christina Carter

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

Name and address where notices should be sent: Attorney Daniel P. Hiser, 800 N. Church Street, P.O. Box 509, Rockford, IL 61105. Telephone number: 815-962-7071

Court Claim Number: (If known)

Filed on:

CLAIM FILED JACKSONVILLE, FLORIDA

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

Christina Carter, 3605 Applewood Lane, Rockford, IL 61114. Telephone number: 815-558-0661

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.

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

1. Amount of Claim as of Date Case Filed: \$2,690.21

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.

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.

Specify the priority of the claim.

2. Basis for Claim: Escrow balance & mortgage overpayment see Attachment A

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:

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:

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

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

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).

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: \$

Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).

6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

Other - Specify applicable paragraph of 11 U.S.C. §507 (a)().

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.)

Amount entitled to priority:

\$

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

*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.

If the documents are not available, please explain:

Date: 3/1/10

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.

Christina Carter Christina Carter

FOR COURT USE ONLY

T, B & W Mortgage Corp.



01200

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.

Attachment A

1) Christina Carter's Taylor, Bean & Whitaker Mortgage Corp. Payoff Statement "T& I" Balance dated 7/9/2009:	\$ 1632.12
2) Christina Carter's Taylor, Bean & Whitaker Mortgage Corp. Payoff Statement "Miscellaneous Fee" Balance dated 7/9/2009:	\$ 24.00
3) Christina Carter's Associated Bank Automatic Bank Account Withdrawal by Taylor, Bean & Whitaker Mortgage Corp dated 8/4/2009:	<u>\$ 1034.09</u>
Total:	\$2690.21

Note: Also attached hereto is the 7/31/09 U.S. Department of Housing and Urban Development Settlement Statement for the sale of 1108 N. Milwaukee Street, Unit 242, Milwaukee, WI, by Christina Carter, showing at line 504 the payoff of Carter's loan 7058669 to Taylor, Bean & Whitaker on July 31, 2009.

Taylor, Bean & Whitaker Mortgage Corp.
 1417 North Magnolia Ave
 Ocala, FL 34475-9078
 (888)225-2164

July 9, 2009

Payoff Statement

Loan Number: 7058669
 Investor: 01 800 002

CHRISTINA M CARTER
 1108 N MILWAUKEE STREET #242
 MILWAUKEE WI 53202

Property Address
 1108 N Milwaukee Street #242
 MILWAUKEE WI 53202

Borrower
 Christina M Carter
 1108 N Milwaukee Street #242
 MILWAUKEE WI 53202

Account Information **Amounts for Payoff**

Loan Type: Conventional
 Interest Calculation Method: Fannie Mae Loan
 Estimated Payoff Date: 07/22/09
 Due Date Next Payment: 08/01/09
 Current Interest Rate: 5.87500
 Daily Interest Rate: .00016096
 Daily Interest Amount: 22.22

Prinoipal Balance: 138,023.63
 + Interest Due: 466.54
 - Unapplied Balance: .00
 - Subsidy Balance: .00
 + Delinquent Late Charges Due: .00
 + Calculated Late Charges: .00
 + Returned Check Charges Due: .00
 + Total FCL/Bank Fees Due: .00
 + MIP/PMI Payment Due: .00
 + Miscellaneous Fees Due: 24.00
 + Satisfaction Recording Fee: 11.00
 + Payoff Fee: 20.00

Balances

T&I Balance: 1,632.12
 Delinquent Late Charges: .00
 Returned Check Balance: .00
 Miscellaneous Fee Balance: 24.00
 Unapplied Balance: .00
 Subsidy Balance: .00
 Calculated Late Charges From Due Date to Payoff Date: .00

Total Amount Due 139,545.17

Important Information

DISCLAIMER: Figures MUST be verified within 24 hours of payoff. The total amount necessary to pay off the loan is subject to final verification from the noteholder. We reserve the right to adjust or refuse any funds that are not sufficient to pay the loan in full. Funds MUST be certified and overnighted to 'Attention: Payoffs' at the above address. T&I Balance can not be used. Disbursements or dishonored payments may affect final payoff. Please provide seller's forwarding address.

**PAYOFF STATEMENT
FAX COVER SHEET**

To: Angie

Date: 7/9/2009

Company: Re/Max Realty 100

Fax Number: 2629384220

From: Nadar, Amutha

Number of pages: 2

Payoff figures must be verified within 24 hours of payoff. The total amount necessary to pay off the loan is subject to final verification from the Note holder. We reserve the right to adjust or refuse any funds that are not sufficient to pay the loan in full; including, but not limited to, dishonored payments and disbursements or adjustments made between the date of this payoff statement and the receipt of the payoff funds. Payoff funds must be certified payment or sent via bank wire. Mailed payoffs should be sent to: Taylor, Bean & Whitaker Mortgage Corp., 1417 N. Magnolia Ave., Ocala, FL 34475, Attention Payoff Department. Wiring instructions are listed below. Escrow/Tax & Insurance balances may not be utilized toward the payoff. For same day credit, payoff funds must be received by 3:00 p.m. EST, Monday through Friday. Please provide the seller's forwarding address.

*****PLEASE CALL 1-888-225-2164 TO VERIFY AMOUNTS*****

If this loan has an escrow account, escrow disbursements will continue to be made as scheduled, until loan is paid in full.

Issuance of this statement does not suspend the requirement to make the loan payments. Please be advised, late charges may be assessed to your account and/or your credit may be effected if your payment is not received on time.

It is the customer's responsibility to cancel any automatic payment arrangements, which TB&W may continue to withdraw unless cancellation is requested and received in this office at least 10 business days prior to the next withdrawal date. Do not stop payment on any payment already made. Overpayments will be refunded within 15 days of receipt of sufficient payoff funds.

The lien release will be mailed in accordance with applicable laws and loan documents. The lien will not be released if A) any funds previously received are rejected by the bank upon which they are drawn, or B) an insufficient amount is received to pay off the loan in full.

For verification or update of figures, please call our Customer Relations Department at 1-888-225-2164.

Payoff Wiring Instructions

Beneficiary Bank
(TBW Receiving Bank):

Colonial Bank
201 E. Pine Street
Orlando, Florida 32801
Bank entry may State - Birmingham or Montgomery, Alabama

Beneficiary Bank ABA Number
(TBW Receiving Bank):
Beneficiary - (Taylor, Bean & Whitaker):
Beneficiary Name (Account Title):
Account Type:

062001319 - Fed Wire Only
Account Number to Credit: 803-715-2645
TBW Custodial Clearing
Checking

Bank to Bank Information (Reference):

Borrower(s) Loan number, Full Name and
Purpose of wire

IMPORTANT NOTICE

Colonial Bank will reject any incoming Fed Wire, Transfer or Military Allotment for incomplete or invalid information without our knowledge.

****Taylor, Bean & Whitaker reserves the right to reject any incoming funds for insufficient information or amount due and will not be held responsible for any accrued interest or charges.****

ASSOCIATED BANK N.A.
 200 N ADAMS ST
 PO BOX 19006
 GREEN BAY, WI 54307-9006
 24 Hour Telephone Banking: 1-800-236-7160
 24 Hour Customer Care Center: 1-800-236-8866

FINANCIAL STATEMENT OF ACCOUNTS

Primary Account: 2180138345

Statement Activity Period
 07/13/2009 - 08/11/2009

Bank: 001

Mail Code: 0

CHRISTINA M CARTER
 1108 N MILWAUKEE ST UNIT 242
 MILWAUKEE WI 53202-3154

Go Green! Small changes make a big difference, even when it comes to everyday banking. Limit the number of checks you write by using your Associated Bank Check Card and Online Bill Pay, and stop receiving paper statements in the mail by selecting our eStatements option. All of these great services lower your exposure to identity theft, reduce clutter and help the environment. Visit associatedbank.com or call our Customer Care Center, 24 hours a day, seven days a week, at 1-800-236-8866 for more information.

FINANCIAL SUMMARY	ACCOUNT#	BALANCE
DEPOSIT ACCOUNTS		
ADVANTAGE CHECKING	[REDACTED]	[REDACTED]
INVESTOR SAVINGS		

DEPOSIT ACCOUNTS		
ADVANTAGE CHECKING	[REDACTED]	
Beginning Balance		[REDACTED]
Plus: Deposits and Other Additions		[REDACTED]
Minus: Withdrawals and Other Deductions		[REDACTED]
Minus: Checks Paid		[REDACTED]
ENDING BALANCE ON 08/11/2009		[REDACTED]
<u>Deposits and Other Additions</u>		

CHRISTINA M CARTER



Withdrawals and Other Deductions (continued)

07/20/2009		
07/20/2009		
07/20/2009		
07/20/2009		
07/20/2009		
07/20/2009		
07/20/2009		
07/21/2009		
07/21/2009		
07/21/2009		
07/22/2009		
07/24/2009		
07/24/2009		
07/27/2009		
07/27/2009		
07/28/2009		
07/29/2009		
07/29/2009		
07/29/2009		
07/29/2009		
07/30/2009		
07/30/2009		
07/30/2009		
07/31/2009		
08/03/2009		
08/03/2009		
08/03/2009		
08/03/2009		
08/03/2009		
08/03/2009		
08/04/2009	TAYLORBEAN (WEB) RE PAYMENT 7058669 CHRISTINA M CARTER	1,034.09

Checks Paid

<u>DATE</u>	<u>CHECK#</u>	<u>AMOUNT</u>	<u>DATE</u>	<u>CHECK#</u>	<u>AMOUNT</u>
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TITLE 100, INC.

A. U.S. Department of Housing and Urban Development
Settlement Statement

B. Type of Loan

1. FHA	2. FMHA	3. X Cnv. Un.
4. VA	5. Conv. Ins.	
6. File Number RL50733		7. Loan Number 36729572
8. Mortgage Ins. Case No.		

C. Notes: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked ("POC") were paid outside the closing; they are shown here for information purposes and are not included in the totals.

D. Name and Address of Borrower PHILLIP BARHOUSE MARTHA BARHOUSE 3684 HICKORY RIDGE ROAD OSHKOSH, WI 54904	E. Name, Address of Seller CHRISTINA M. CARTER 1108 N. MILWAUKEE STREET, UNIT 242 MILWAUKEE, WI 53202	F. Name and Address of Lender M & I MARSHALL & ILSLEY BANK 770 N. WATER STREET MILWAUKEE, WI 53202
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G. Property Location: 1108 N. MILWAUKEE STREET, UNIT 242, MILWAUKEE, WI 53202

H. Settlement Agent: TITLE 100, INC. TIN: 39-1626797

Place of Settlement: 14540 WEST GREENFIELD AVE., BROOKFIELD, WI 53005



I. Settlement Date: 07/31/2009 Proration Date: 07/31/2009

100. Gross amount due from borrower:		400. Gross amount due to seller:	
101. Contract Sales price	181,000.00	401. Contract Sale price	181,000.00
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	3,747.75	403.	
104.		404.	
105.		405.	
105a Addendum Total	0.00		
107. County taxes -		407. County taxes -	
108. Assessments to		408. Assessments -	
109. to		409. -	
110. AUGUST CONDO DUES	5.97	410. AUGUST CONDO DUES	5.97
111. WORKING CAPITAL	100.00	411. WORKING CAPITAL	100.00
120. Gross amount due from borrower	184,853.72	420. Gross amount due to seller	181,105.97
201. Deposit or earnest money	2,500.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	144,800.00	502. Settlement charges to seller (line 1400)	12,408.65
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff 1st mtg: TAYLOR BEAN & WHITAKER	138,856.25
205.		505. Payoff 2nd mtg:	
206.		506.	
211. County taxes 01/01/2009-07/31/2009	1,475.76	511. County taxes 01/01/2009-07/31/2009	1,475.76
212. Assessments -		512. Assessments -	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
220. Total paid by/for borrower	148,775.76	520. Total reduction in amount due seller	152,740.66
301. Gross amount due from borrower (line 120)	184,853.72	601. Gross amount due to seller (line 420)	181,105.97
302. Less amount paid by/for borrower (line 220)	148,775.76	602. Less total reduction due seller (line 520)	152,740.66
303. CASH FROM BORROWER	36,077.96	603. CASH TO SELLER	28,365.31

700. SALES/BROKER'S COMMISSION Based on price \$ @ % = 10,860.00		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:			
701. \$ 6,516.00	to: RE/MAX REALTY 100		
702. \$ 4,344.00	to: COLDWELL BANKER		
703. Commission paid at settlement			10,860.00
801. Loan origination fee - %	to:		
802. Loan discount - %	to: \$724.00 POCL/M & I BANK	543.00	
803. Appraisal fee	to: (POCB/\$390.00/FIRST AMERICAN EAPPRAISEIT)		
804. Credit report	to: \$5.00 OF \$18.46 POCB/MDA LENDING SOLUTIONS	13.46	
805. Lender's inspection fee	to:		
806. Mortgage insurance app fee	to:		
807. Assumption fee	to:		
808. Broker Premium	to:		
809. MERS FEE	to: MORTGAGE ELECTRONIC REGISTRATION	6.95	
810. Flood Certif	to: (POCL/\$10.50/FIRST AMERICAN FLOOD DATA)		
811. Processing Fee	to: \$250.00 OF \$795.00 POCL/M & I BANK	545.00	
812. Underwriting	to:		
813. Tax Service	to: (POCL/\$61.00/FIRST AMERICAN R.E. TAX SERVICE)		
814.	to:		
815.	to:		
816.	to:		
817.	to:		
818.	to:		
901. Interest from 07/31/2009 to 08/01/2009 at 22.120000/day		22.12	
902. Mortgage insurance premium for mo.	to:		
903. Hazard premium for 1 yrs (CASUALTY)	to: (POCB/\$253.00/GENERAL		
904.	to:		
905. 08 TAXES (MILWAUKEE)	to: (POCB/\$2552.86/CITY OF		
1001. Hazard insurance	3 mo @ 21.08 per mo.	63.24	
1002. Mortgage insurance	mo @ per mo.		
1004. County property taxes	10 mo @ 212.74 per mo	2,127.40	
1006.	mo @ per mo.		
1007. Aggregate Adjust		-105.42	
1101. Settlement or closing fee	to: Title 100, Inc.	195.00	
1105. Document preparation	to: Title 100, Inc.	25.00	
1108. Title insurance	to: Title 100, Inc.	225.00	705.90
1109. Lender's coverage	144,800.00		
1110. Owner's coverage	181,000.00		
1111. COURIER FEE	to: Title 100, Inc.	35.00	
1112.	to:		
1113. MUNICIPAL FEE	to: Title 100, Inc.		70.00
1114. FED EX PAYOFF	to: Title 100, Inc.		19.75
1115. REIMBURSE FOR CONDO CERTS	to: Title 100, Inc.		110.00
1116.	to:		
1201. Recording fees: Deed \$13.00	Mortgage \$39.00	52.00	
1202. Deed Tax			543.00
1205. Mortgage Release			
1206.			
1301. Survey	to:		
1302. Pest inspection	to:		
1303. BUYER WORKING CAPITAL	to: PROSPECT MANAGEMENT		100.00
1304.	to:		
1305.	to:		

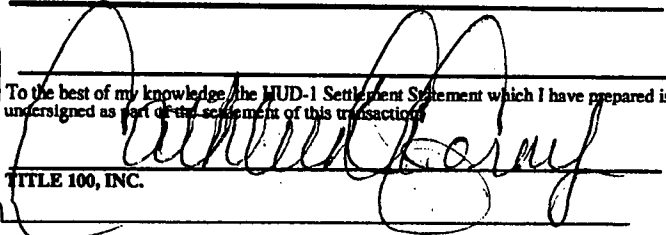
811. Processing Fee	to: \$250.00 OF \$795.00 POCL/M & I BANK	545.00	
812. Underwriting	to:		
813. Tax Service	to: (POCL/\$61.00/FIRST AMERICAN R.E. TAX SERVICE)		
814.	to:		
815.	to:		
816.	to:		
817.	to:		
818.	to:		
901. Interest from 07/31/2009 to 08/01/2009 at 22.120000/day			
902. Mortgage insurance premium for mo.	to:	22.12	
903. Hazard premium for 1 yrs CASUALTY)	to: (POCB/\$253.00/GENERAL		
904.	to:		
905. .08 TAXES MILWAUKEE)	to: (POCB/\$2552.86/CITY OF		
1001. Hazard insurance 3 mo @ 21.08 per mo.			
1002. Mortgage insurance	mo @ per mo.	63.24	
1004. County property taxes	10 mo @ 212.74 per mo	2,127.40	
1006.	mo @ per mo.		
1007. Aggregate Adjust		-105.42	
1101. Settlement or closing fee to: Title 100, Inc.			
1105. Document preparation	to: Title 100, Inc.	195.00	
1108. Title insurance	to: Title 100, Inc.	25.00	
1109. Lender's coverage	144,800.00	225.00	705.90
1110. Owner's coverage	181,000.00		
1111. COURIER FEE	to: Title 100, Inc.	35.00	
1112.	to:		
1113. MUNICIPAL FEE	to: Title 100, Inc.		70.00
1114. FED EX PAYOFF	to: Title 100, Inc.		19.75
1115. REIMBURSE FOR CONDO CERTS	to: Title 100, Inc.		110.00
1116.	to:		
1201. Recording fees: Deed \$13.00 Mortgage \$39.00			
1202. Deed Tax		52.00	
1205. Mortgage Release			543.00
1206.			
1301. Survey to:			
1302. Pest inspection	to:		
1303. BUYER WORKING CAPITAL	to: PROSPECT MANAGEMENT		100.00
1304.	to:		
1305.	to:		
1306.	to:		
1400. Total settlement charges (entered on lines 103, section J and 502, section K)		3,747.75	12,408.65

CERTIFICATION: I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Purchasers/Borrowers

 PHILLIP BARHOUSE

 MARTHA BARHOUSE

Seller

 CHRISTINA M. CARTER


 TITLE 100, INC.

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.
 Date: 7/31/09