

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): Lorene & Kyle Morris

FILED JACKSONVILLE, FLORIDA MAR 12 2010 CLERK, U.S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

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

Name and address where notices should be sent: Lori Morris, 684 Skyridge Rd., Clermont, FL 34711

Court Claim Number: (If known)

Telephone number: (321) 662-9288

Filed on:

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

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: \$ 3,758.17

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 Funds (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:

3a. Debtor may have scheduled account as: (See instruction #3a on reverse side.)

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).

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

CLAIM FILED JACKSONVILLE, FLORIDA MAR 18 2010 CLERK, U.S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

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

Value of Property: \$ Annual Interest Rate %

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).

Amount of arrearage and other charges as of time case filed included in secured claim,

if any: \$ Basis for perfection:

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

Amount of Secured Claim: \$ Amount Unsecured: \$

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

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

Amount entitled to priority:

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.

\*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: 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.

FOR COURT USE ONLY

T, B & W Mortgage Corp.

Lorene (Lori) Morris



01233

Called 9/15/09



**Taylor, Bean  
& Whitaker**

*Mortgage Corp.*

1417 North Magnolia Ave  
Ocala, Florida 34475  
Bus. 888-225-2164  
Fax 888-329-9270  
Web: [www.taylorbean.com](http://www.taylorbean.com)

August 06, 2009

Kyle Wayne Morris & Lorene Virginia Morr  
684 Skyridge Road  
Clermont, FL 34711

Re: Paid In Full  
Loan Number: 2761294  
Property Address: 684 SKYRIDGE ROAD

Dear Kyle Wayne Morris & Lorene Virginia Morr:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 08/05/2009. 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](http://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](http://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)

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

Property Address:  
 684 SKYRIDGE ROAD  
 CLERMONT FL 34711

KYLE WAYNE MORRIS & LORENE VIRGINIA MORR  
 684 SKYRIDGE ROAD  
 CLERMONT FL 34711

Starting Balances	
Principal:	231,880.00
Tax & Insurance:	5,696.93
Unapplied:	.00

Current Balances	
Principal:	.00
Tax & Insurance:	3,758.17
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

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											Loan #	2761294
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	09/01/08	2,077.91	1,256.02	209.62	612.27	.00	.00	.00	.00	.00	231,670.38	
	09/02/08			.00			.00			.00	6,309.20	
REG	10/01/08	2,077.91	1,254.88	210.76	612.27	.00	.00	.00	.00	.00	231,459.62	
	09/29/08			.00			.00			.00	6,921.47	
REG	11/01/08	2,077.91	1,253.74	211.90	612.27	.00	.00	.00	.00	.00	231,247.72	
	10/27/08			.00			.00			.00	7,533.74	
DIS	12/01/08	-4,550.15	.00	.00	-4,550.15	.00	.00	.00	.00	.00	231,247.72	
	11/08/08			.00			.00			.00	2,983.59	
REG	12/01/08	2,077.91	1,252.59	213.05	612.27	.00	.00	.00	.00	.00	231,034.67	
	12/01/08			.00			.00			.00	3,595.86	
REG	01/01/09	2,077.91	1,251.44	214.20	612.27	.00	.00	.00	.00	.00	230,820.47	
	01/02/09			.00			.00			.00	4,208.13	
REG	02/01/09	2,077.91	1,250.28	215.36	612.27	.00	.00	.00	.00	.00	230,605.11	
	02/03/09			.00			.00			.00	4,820.40	
REG	03/01/09	2,077.91	1,249.11	216.53	612.27	.00	.00	.00	.00	.00	230,388.58	
	02/27/09			.00			.00			.00	5,432.67	
REG	04/01/09	2,077.91	1,247.94	217.70	612.27	.00	.00	.00	.00	.00	230,170.88	
	03/31/09			.00			.00			.00	6,044.94	
REG	05/01/09	2,077.91	1,246.76	218.88	612.27	.00	.00	.00	.00	.00	229,952.00	
	05/04/09			.00			.00			.00	6,657.21	
REG	06/01/09	2,077.91	1,245.57	220.07	612.27	.00	.00	.00	.00	.00	229,731.93	
	05/29/09			.00			.00			.00	7,269.48	
DIS	07/01/09	-1,056.00	.00	.00	-1,056.00	.00	.00	.00	.00	.00	229,731.93	
	06/29/09			.00			.00			.00	6,213.48	
REG	07/01/09	2,077.91	1,244.38	221.26	612.27	.00	.00	.00	.00	.00	229,510.67	
	06/30/09			.00			.00			.00	6,825.75	
DIS	08/01/09	-3,355.05	.00	.00	-3,355.05	.00	.00	.00	.00	.00	229,510.67	
	07/30/09			.00			.00			.00	3,470.70	

Loan Activity Report

August 6, 2009

Loan # 2761294

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	231,219.80	1,406.66	229,510.67	287.47	.00	.00	.00	.00	15.00	.00
	08/05/09			.00			.00			.00	3,758.17
<b>Totals:</b>		<u>245,115.61</u>	<u>15,159.37</u>	<u>231,880.00</u>	<u>-1,938.76</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>15.00</u>	
				<u>.00</u>			<u>0.00</u>			<u>0.00</u>	