

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

PROOF OF CLAIM

Name of Debtor:

Case Number:

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):

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

Name and address where notices should be sent:

CHARLES R. & ANN M. SIMMONS
30 PERSIMMON COURT
WAYNESVILLE, NC. 28786

CLAIM FILED
JACKSONVILLE, FLORIDA

Court Claim Number: _____
(If known)

Telephone number:

828-456-3901

MAR 22 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:

\$ 617.74

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: TAX/INS ESCROW
(See instruction #2 on reverse side.)

3. Last four digits of any number by which creditor identifies debtor: 9421

3a. Debtor may have scheduled account as: 1251824
(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: 3/18/2010

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.



01280

CHARLES R. SIMMONS / Charles R. Simmons

January 01, 2010

Form 1098/Mortgage Interest Statement

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

OMB Number: 1545-0901
Year Ending: 2009
Loan Number: 1251824
SSN/TIN #: 405-64-9421

Federal ID #: 593069391

Phone #: (888)225-2164

The information noted as (1), (2), (3) and (4) if shown, is important tax information and is being furnished to the Department of the Treasury - Internal Revenue Service. Please see reverse side for details.

CHARLES R SIMMONS & ANN M SIMMONS
30 PERSIMMON CT
WAYNESVILLE NC 28786

Late Chgs Pd YTD:	0.00
Haz/Fid Ins Pd YTD:	0.00
Taxes Pd YTD:	0.00
Interest Pd YTD:	4,271.78
Principal Pd YTD:	116,480.29
Neg Amort YTD:	0.00
Int On T&I YTD:	0.00
Int On Loss Draft YTD:	0.00
Principal Balance:	0.00
T&I Balance:	617.74
Loss Draft Balance:	0.00

(1)

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

Property Address:
 3922 CHEROKEE WOODS WAY #301
 Knoxville TN 37920

CHARLES R SIMMONS & ANN M SIMMONS
 30 PERSIMMON CT
 WAYNESVILLE NC 28786

Starting Balances	
Principal:	119,900.00
Tax & Insurance:	924.11
Unapplied:	.00
Current Balances	
Principal:	.00
Tax & Insurance:	617.74
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

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Loan Activity Report

August 4, 2009

Loan # 1251824

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	10/01/06	822.25	624.48	113.76	84.01	.00	.00	.00	.00	.00	119,786.24
	10/13/06			.00			.00			.00	1,008.12
REG	11/01/06	822.25	623.89	114.35	84.01	.00	.00	.00	.00	.00	119,671.89
	11/13/06			.00			.00			.00	1,092.13
REG	12/01/06	822.25	623.29	114.95	84.01	.00	.00	.00	.00	.00	119,556.94
	12/14/06			.00			.00			.00	1,176.14
REG	01/01/07	822.00	622.69	115.55	83.76	.00	.00	.00	.00	.00	119,441.39
	12/26/06			.00			.00			.00	1,259.90
REG	02/01/07	822.50	622.09	116.15	84.01	.00	.00	.00	.25	.00	119,325.24
	02/14/07			.00			.00			.00	1,343.91
ADJ	03/01/07	.00	.00	.00	.25	.00	.00	.00	-.25	.00	119,325.24
	02/14/07			.00			.00			.00	1,344.16
REG	03/01/07	822.25	621.49	116.75	84.01	.00	.00	.00	.00	.00	119,208.49
	03/14/07			.00			.00			.00	1,428.17
REG	04/01/07	822.25	620.88	117.36	84.01	.00	.00	.00	.00	.00	119,091.13
	04/13/07			.00			.00			.00	1,512.18
REG	05/01/07	822.25	620.27	117.97	84.01	.00	.00	.00	.00	.00	118,973.16
	05/14/07			.00			.00			.00	1,596.19
REG	06/01/07	822.25	619.65	118.59	84.01	.00	.00	.00	.00	.00	118,854.57
	06/13/07			.00			.00			.00	1,680.20
REG	07/01/07	822.25	619.03	119.21	84.01	.00	.00	.00	.00	.00	118,735.36
	07/13/07			.00			.00			.00	1,764.21
REG	08/01/07	822.25	618.41	119.83	84.01	.00	.00	.00	.00	.00	118,615.53
	08/15/07			.00			.00			.00	1,848.22
DIS	09/01/07	-1,176.14	.00	.00	-1,176.14	.00	.00	.00	.00	.00	118,615.53
	08/17/07			.00			.00			.00	672.08
REG	09/01/07	822.25	617.79	120.45	84.01	.00	.00	.00	.00	.00	118,495.08
	09/13/07			.00			.00			.00	756.09

Loan Activity Report

August 4, 2009

											Loan #	1251824
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	822.25	617.16	121.08	84.01	.00	.00	.00	.00	.00	118,374.00	
	10/12/07			.00			.00			.00	840.10	
REG	11/01/07	822.25	616.53	121.71	84.01	.00	.00	.00	.00	.00	118,252.29	
	11/15/07			.00			.00			.00	924.11	
DIS	12/01/07	-909.00	.00	.00	-909.00	.00	.00	.00	.00	.00	118,252.29	
	11/30/07			.00			.00			.00	15.11	
REG	12/01/07	822.25	615.90	122.34	84.01	.00	.00	.00	.00	.00	118,129.95	
	12/13/07			.00			.00			.00	99.12	
REG	01/01/08	822.25	615.26	122.98	84.01	.00	.00	.00	.00	.00	118,006.97	
	12/28/07			.00			.00			.00	183.13	
REG	02/01/08	822.25	614.62	123.62	84.01	.00	.00	.00	.00	.00	117,883.35	
	02/15/08			.00			.00			.00	267.14	
REG	03/01/08	822.25	613.98	124.26	84.01	.00	.00	.00	.00	.00	117,759.09	
	03/14/08			.00			.00			.00	351.15	
REG	04/01/08	822.25	613.33	124.91	84.01	.00	.00	.00	.00	.00	117,634.18	
	04/15/08			.00			.00			.00	435.16	
REG	05/01/08	822.25	612.68	125.56	84.01	.00	.00	.00	.00	.00	117,508.62	
	05/15/08			.00			.00			.00	519.17	
REG	06/01/08	822.25	612.02	126.22	84.01	.00	.00	.00	.00	.00	117,382.40	
	06/16/08			.00			.00			.00	603.18	
REG	07/01/08	822.25	611.37	126.87	84.01	.00	.00	.00	.00	.00	117,255.53	
	07/15/08			.00			.00			.00	687.19	
REG	08/01/08	822.25	610.71	127.53	84.01	.00	.00	.00	.00	.00	117,128.00	
	08/15/08			.00			.00			.00	771.20	
DIS	09/01/08	-173.46	.00	.00	-173.46	.00	.00	.00	.00	.00	117,128.00	
	08/22/08			.00			.00			.00	597.74	
REG	09/01/08	822.25	610.04	128.20	84.01	.00	.00	.00	.00	.00	116,999.80	
	09/15/08			.00			.00			.00	681.75	
REG	10/01/08	822.25	609.37	128.87	75.75	.00	.00	.00	8.26	.00	116,870.93	
	10/15/08			.00			.00			.00	757.50	
ADJ	11/01/08	.00	.00	.00	8.26	.00	.00	.00	-8.26	.00	116,870.93	
	10/15/08			.00			.00			.00	765.76	
REG	11/01/08	813.99	608.70	129.54	75.75	.00	.00	.00	.00	.00	116,741.39	
	11/14/08			.00			.00			.00	841.51	
REG	12/01/08	813.99	608.03	130.21	75.75	.00	.00	.00	.00	.00	116,611.18	
	12/15/08			.00			.00			.00	917.26	
DIS	01/01/09	-909.00	.00	.00	-909.00	.00	.00	.00	.00	.00	116,611.18	
	12/18/08			.00			.00			.00	8.26	
REG	01/01/09	813.99	607.35	130.89	75.75	.00	.00	.00	.00	.00	116,480.29	
	12/31/08			.00			.00			.00	84.01	
REG	02/01/09	813.99	606.67	131.57	75.75	.00	.00	.00	.00	.00	116,348.72	
	02/13/09			.00			.00			.00	159.76	

Loan Activity Report

August 4, 2009

											Loan #	1251824
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	03/01/09	813.99	605.98	132.26	75.75	.00	.00	.00	.00	.00	116,216.46	
	03/13/09			.00			.00			.00	235.51	
REG	04/01/09	813.99	605.29	132.95	75.75	.00	.00	.00	.00	.00	116,083.51	
	04/15/09			.00			.00			.00	311.26	
REG	05/01/09	813.99	604.60	133.64	75.75	.00	.00	.00	.00	.00	115,949.87	
	05/15/09			.00			.00			.00	387.01	
REG	06/01/09	813.99	603.91	134.33	75.75	.00	.00	.00	.00	.00	115,815.54	
	06/15/09			.00			.00			.00	462.76	
REG	07/01/09	813.99	603.21	135.03	75.75	.00	.00	.00	.00	.00	115,680.51	
	07/15/09			.00			.00			.00	538.51	
PIF	08/01/09	116,413.86	642.12	115,680.51	79.23	.00	.00	.00	.00	12.00	.00	
	08/03/09			.00			.00			.00	617.74	
Totals:		141,128.42	21,522.79	119,900.00	-306.37	0.00	0.00	0.00	0.00	12.00		
				.00			0.00			0.00		