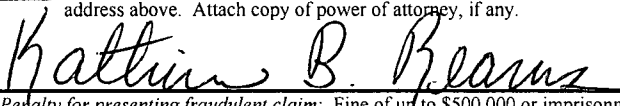



<b>UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.</b>		<b>PROOF OF CLAIM</b>
Name of Debtor: <b>Taylor, Bean, and Whitaker Mortgage Corporation</b>		Case Number: <b>3:09-bk-07047-JAF</b>
<i>NOTE: This form should not be used to make a claim for an administrative expense 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.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: Katherine B. Reaves P.O. Box 694 Bynum, AL 36253 Telephone number: (256) 282-5683		Court Claim Number: _____ (If known)  Filed on: _____
Name and address where payment should be sent (if different from above):  Telephone number:		<b>MAR 26 2010</b> CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA  <input type="checkbox"/> 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.  <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ <u>850.35</u>  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.  <input type="checkbox"/> 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.  <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).  <input type="checkbox"/> 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).  <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5).  <input type="checkbox"/> 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).  <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8).  <input type="checkbox"/> 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: <u>Bounced escrow refund check</u> (See instruction #2 on reverse side.)		
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.)		
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: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> 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: <u>03/22/2010</u> 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.  01306

March 22, 2010

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

Re: Proof of Claim  
for Returned (Bounced) Escrow  
Refund Check #399169 in the  
amount of \$850.35

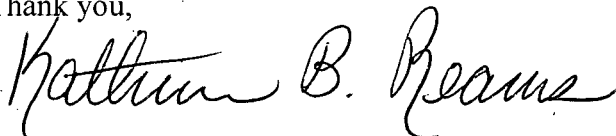
To Whom it May Concern:

In July of 2009 I refinanced my mortgage with another lender and paid off my mortgage loan with Taylor, Bean, and Whitaker Mortgage Corporation. I was sent a escrow refund check from Taylor, Bean and Whitaker Mortgage Corporation (Check #399169) which included my money that was being held in escrow to pay taxes and insurance as well as the amount of payoff overage that was sent from the lender I refinanced with. The check totaled \$850.35. I deposited this check into my bank and the check was returned to my bank showing non-sufficient funds. My bank then re-ran the check a second time against Taylor, Bean, and Whitaker Mortgage Corporation's account and it was once again returned showing non-sufficient funds. Enclosed is a copy of the front and back of this returned (bounced) check, as well as the stub that was attached to the original escrow refund check, and the cover letter for the original escrow refund check.

Also enclosed are copies of my Paid in Full papers, Loan Activity Report and History, Tax and Insurance Account Disclosure Statement, Tax and Insurance Account Disclosure Payoff Statement, as well as the 1098/ Mortgage Interest Statement all on my mortgage with Taylor, Bean, and Whitaker Mortgage Corporation.

If you need anything further for my Proof of Claim please call me at (256) 282-5683 or contact me by mail at P.O. Box 694, Bynum, AL 36253.

Thank you,



Katherine B. Reaves

\*071000301\*  
09/03/2009  
6614159728

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

06/24/2009  
001020006001500  
0010000020100  
002206376

**TAYLOR, BEAN & WHITAKER**  
Mortgage Corporation  
318 NE 14th Street  
Ocala, Florida 34470  
Recrow Disbursement Clearing Account

Platinum Community Bank  
7D-7840-710

NO. 399169  
CHECK NO. 399169

Eight Hundred Fifty and 35/100 Dollars  
AMOUNT \$850.35

Returned Not  
August 14, 2009

NSF

KATHERINE B REAVES  
PO BOX 894  
BYNUM AL 36253

320015317 08-25-09 101 4889 01

320464287 08-25-09 000904085 01

*Katherine B Reaves*

00399169

4076974453

0000904085

0000085035

Security Features:  
Serial Number  
Watermark  
Color Shifting  
Microprint  
Hologram  
Magnetic Ink  
Security Thread

0710-0030-1  
SNT=7183 TRC=8300 PK=00

061000146 09/03/2009  
6514367475  
\*071000301\* 09/03/2009  
6614159728

061000146 08/25/2009  
6517441835  
\*071000301\* 08/25/2009  
6615686380

001020006001500  
0010000020100  
002206376

3617183637 32  
FRB-CHI 08272009  
320015317 08-25-09 101 4889 01

ENDORSE HERE  
*Katherine B Reaves*  
R  
90227

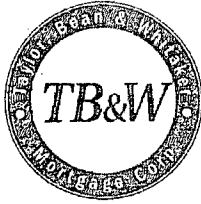
Do not endorse or write below this line.

399169

Payee Disbursement Voucher

Loan #	Po/Tax #	Loan Name	Date Paid	Amount	Check Number
2435166		KATHERINE B REAVES	08/14/09	-850.35	399169

Payee DisbursementTotal: -850.35



**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)

## Escrow Refund Check

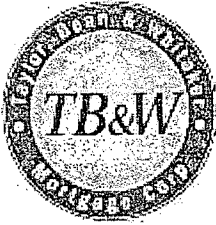
Enclosed please find a check issued in connection with your Taylor, Bean & Whitaker Mortgage Corp. loan. You should have recently received documentation from us notifying you of a forthcoming check from your escrow account and the reason. You may also view the documentation online. Simply log on to your 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](http://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)



**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)

July 28, 2009

Katherine B Reaves  
PO Box 694  
Bynum, AL 36253

Re: Paid In Full  
Loan Number: 2435166  
Property Address: 253 JERRIE DALE DR

Dear Katherine B Reaves:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 7/27/2009. 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 North Magnolia Ave  
Ocala, Florida 34475  
Bus. 888-225-2164  
Fax 888-329-9270  
Web: [www.taylorbean.com](http://www.taylorbean.com)

August 20, 2009

Katherine B Reaves  
PO Box 694  
Bynum, AL 36253

Re: Paid in Full - Original Note  
Loan Number: 2435166  
Property Address: 253 JERRIE DALE DR

Dear Katherine B Reaves:

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](http://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

2435166

JUL 27 2009

Loan Number: 2435166

**Paid In Full**  
March 3, 2008

# NOTE

Oxford, ALABAMA

253 JERRIE DALE DR  
Anniston, ALABAMA 36201  
(Property Address)

## 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$74,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is

**Cheaha Bank.**

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 6.250%.

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 April 1, 2008. 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 March 1, 2038, 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

**Cheaha Bank  
P.O. Box 7575  
Oxford, ALABAMA 36203**

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. \$455.63.

## 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.



Loan Number: 2435166

## 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

## 6. BORROWER'S FAILURE TO PAY AS REQUIRED

### (A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **FIFTEEN** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.000%** of my overdue payment of principal and interest, but not less than U.S. \$22.78 and not more than U.S. \$22.78. I will pay this late charge promptly but only once on each late payment.

### (B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

### (C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

### (D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

### (E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

## 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

## 8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

## 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

Loan Number: 2435166

**10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

**CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.**

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal)  
**KATHERINE B REAVES** -Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

(Sign Original Only)

Pay to the order of **Taylor, Bean & Whitaker Mortgage Corp.**

Without Recourse this 3<sup>RD</sup> day of March 2008.

**Cheaha Bank**

By:  Alan Easterwood

Its: Vice President

Without recourse, pay to the order of

By: Taylor, Bean & Whitaker  
Mortgage Corp.

  
Eula Carter-Shaw, E.V.P.

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

Property Address:  
 253 JERRIE DALE DR  
 Anniston AL 36201

KATHERINE B REAVES  
 PO BOX 694  
 BYNUM AL 36253

Starting Balances	
Principal:	74,000.00
Tax & Insurance:	477.01
Unapplied:	.00

Current Balances	
Principal:	.00
Tax & Insurance:	850.35
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

Loan Activity Report

July 28, 2009

Loan # 2435166

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	04/01/08	605.01	385.42	70.21	149.38	.00	.00	.00	.00	.00	73,929.79
	04/30/08			.00			.00			.00	626.39
REG	05/01/08	605.01	385.05	70.58	149.38	.00	.00	.00	.00	.00	73,859.21
	05/05/08			.00			.00			.00	775.77
DIS	06/01/08	-147.36	.00	.00	-147.36	.00	.00	.00	.00	.00	73,859.21
	05/13/08			.00			.00			.00	628.41
REG	06/01/08	605.01	384.68	70.95	149.38	.00	.00	.00	.00	.00	73,788.26
	06/02/08			.00			.00			.00	777.79
REG	07/01/08	605.01	384.31	71.32	149.38	.00	.00	.00	.00	.00	73,716.94
	07/03/08			.00			.00			.00	927.17
DIS	08/01/08	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	73,716.94
	07/23/08			.00			.00			.00	887.70
DIS	08/01/08	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	73,716.94
	07/23/08			.00			.00			.00	848.23
DIS	08/01/08	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	73,716.94
	07/23/08			.00			.00			.00	808.76
DIS	08/01/08	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	73,716.94
	07/23/08			.00			.00			.00	769.29
REG	08/01/08	605.01	383.94	71.69	149.38	.00	.00	.00	.00	.00	73,645.25
	08/04/08			.00			.00			.00	918.67
DIS	09/01/08	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	73,645.25
	08/20/08			.00			.00			.00	879.20
REG	09/01/08	605.01	383.57	72.06	149.38	.00	.00	.00	.00	.00	73,573.19
	09/02/08			.00			.00			.00	1,028.58
DIS	10/01/08	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	73,573.19
	09/23/08			.00			.00			.00	989.11
REG	10/01/08	605.01	383.19	72.44	149.38	.00	.00	.00	.00	.00	73,500.75
	10/01/08			.00			.00			.00	1,138.49

## Loan Activity Report

July 28, 2009

Loan # 2435166

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
ADJ	11/01/08	118.41	.00	.00	118.41	.00	.00	.00	.00	.00	73,500.75
	10/06/08			.00			.00			.00	1,256.90
DIS	11/01/08	-856.90	.00	.00	-856.90	.00	.00	.00	.00	.00	73,500.75
	10/09/08			.00			.00			.00	400.00
DIS	11/01/08	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	73,500.75
	10/23/08			.00			.00			.00	360.53
REG	11/01/08	605.01	382.82	72.81	149.38	.00	.00	.00	.00	.00	73,427.94
	11/03/08			.00			.00			.00	509.91
DIS	12/01/08	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	73,427.94
	11/20/08			.00			.00			.00	470.44
REG	12/01/08	605.01	382.44	73.19	149.38	.00	.00	.00	.00	.00	73,354.75
	12/01/08			.00			.00			.00	619.82
DIS	01/01/09	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	73,354.75
	12/23/08			.00			.00			.00	580.35
REG	01/01/09	605.01	382.06	73.57	149.38	.00	.00	.00	.00	.00	73,281.18
	12/31/08			.00			.00			.00	729.73
DIS	02/01/09	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	73,281.18
	01/21/09			.00			.00			.00	690.26
DIS	02/01/09	-969.00	.00	.00	-969.00	.00	.00	.00	.00	.00	73,281.18
	01/30/09			.00			.00			.00	-278.74
REG	02/01/09	605.01	381.67	73.96	149.38	.00	.00	.00	.00	.00	73,207.22
	02/02/09			.00			.00			.00	-129.36
DIS	03/01/09	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	73,207.22
	02/23/09			.00			.00			.00	-168.83
REG	03/01/09	605.01	381.29	74.34	149.38	.00	.00	.00	.00	.00	73,132.88
	03/02/09			.00			.00			.00	-19.45
DIS	04/01/09	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	73,132.88
	03/23/09			.00			.00			.00	-58.92
REG	04/01/09	690.21	380.90	74.73	234.58	.00	.00	.00	.00	.00	73,058.15
	03/31/09			.00			.00			.00	175.66
DIS	05/01/09	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	73,058.15
	04/20/09			.00			.00			.00	136.19
REG	05/01/09	690.21	380.51	75.12	234.58	.00	.00	.00	.00	.00	72,983.03
	05/01/09			.00			.00			.00	370.77
DIS	06/01/09	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	72,983.03
	05/22/09			.00			.00			.00	331.30
REG	06/01/09	690.21	380.12	75.51	234.58	.00	.00	.00	.00	.00	72,907.52
	06/01/09			.00			.00			.00	565.88
DIS	07/01/09	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	72,907.52
	06/22/09			.00			.00			.00	526.41
REG	07/01/09	690.21	379.73	75.90	234.58	.00	.00	.00	.00	.00	72,831.62
	07/01/09			.00			.00			.00	760.99

Loan Activity Report

July 28, 2009

Loan # 2435166

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
DIS	08/01/09	-39.47	.00	.00	-39.47	.00	.00	.00	.00	.00	72,831.62
	07/23/09			.00			.00			.00	721.52
PIF	08/01/09	73,293.70	324.25	72,831.62	128.83	.00	.00	.00	.00	9.00	.00
	07/27/09			.00			.00			.00	850.35
<b>Totals:</b>		<u>80,828.29</u>	<u>6,445.95</u>	<u>74,000.00</u>	<u>373.34</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>9.00</u>	
				<u>.00</u>			<u>0.00</u>			<u>0.00</u>	

Tax and Insurance Account Disclosure Statement

February 3, 2009

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

Loan Number 2435166  
 Due Date 03/01/09

Property Address:  
 253 JERRIE DALE DR  
 ANNISTON AL 36201

KATHERINE B REAVES  
 PO BOX 694  
 BYNUM AL 36253

Account History for 04/08 Through 03/09

Month	Projected T&I Pmt	Actual T&I Pmt	Projected T&I Disb	Actual T&I Disb	Disb Desc	Projected T&I Balance	Actual T&I Balance
Starting T&I Balance.....						0.00	477.01
April	0.00	149.38 *	0.00	0.00		0.00	626.39
May	0.00	0.00	0.00	147.36 *	Other	0.00	479.03
June	0.00	149.38 *	0.00	0.00		0.00	628.41
July	0.00	149.38 *	0.00	0.00		0.00	777.79
August	0.00	149.38 *	0.00	0.00		0.00	927.17
September	0.00	0.00	0.00	39.47 *	MI Insurance	0.00	887.70
October	0.00	0.00	0.00	39.47 *	MI Insurance	0.00	848.23
November	0.00	0.00	0.00	39.47 *	MI Insurance	0.00	808.76
December	0.00	0.00	0.00	39.47 *	MI Insurance	0.00	769.29
January	0.00	149.38 *	0.00	0.00		0.00	918.67
February	0.00	0.00	0.00	39.47 *	MI Insurance	0.00	879.20
March	0.00	0.00	0.00	0.00		0.00	1,028.58
April	0.00	149.38 *	0.00	0.00		0.00	989.11
May	0.00	0.00	0.00	39.47 *	MI Insurance	0.00	989.11
June	0.00	0.00	0.00	0.00		0.00	1,256.90
July	0.00	267.79 *	0.00	0.00		0.00	1,217.43
August	0.00	0.00	0.00	39.47 *	MI Insurance	0.00	1,217.43
September	0.00	0.00	0.00	856.90 *	County Taxes	0.00	360.53
October	0.00	149.38 *	0.00	0.00		0.00	509.91
November	0.00	0.00	0.00	39.47 *	MI Insurance	0.00	470.44
December	0.00	0.00	0.00	0.00		0.00	769.20
January	0.00	298.76 *	0.00	0.00		0.00	729.73
February	0.00	0.00	0.00	39.47 *	MI Insurance	0.00	729.73
March	0.00	0.00	0.00	39.47 *	MI Insurance	0.00	690.26
April	0.00	0.00	0.00	969.00 *	Property Insurance	0.00	-278.74 **
May	0.00	0.00	0.00	0.00		0.00	-129.36
June	0.00	149.38 *	0.00	39.47 *	E MI Insurance	0.00	-168.83
July	0.00	0.00	0.00	39.47 *	E MI Insurance	0.00	-58.92

Tax and Insurance Account Disclosure Statement

February 3, 2009

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

Loan Number 2435166  
 Due Date 03/01/09

Property Address:  
 253 JERRIE DALE DR  
 ANNISTON AL 36201

KATHERINE B REAVES  
 PO BOX 694  
 BYNUM AL 36253

Account Projection Detail for 04/09 Through 03/10

Month	Projected T&I Pmt	Projected T&I Disb	Disb Desc	Current Bal Projection	Required Bal Projection
Starting T&I Balance.....				-58.92	456.46
April	191.63	39.47	MI Insurance	93.24	608.62
May	191.63	39.47	MI Insurance	245.40	760.78
June	191.63	39.47	MI Insurance	397.56	912.94
July	191.63	39.47	MI Insurance	549.72	1,065.10
August	191.63	39.47	MI Insurance	701.88	1,217.26
September	191.63	39.47	MI Insurance	854.04	1,369.42
October	191.63	39.47	MI Insurance	1,006.20	1,521.58
November	191.63	39.47	MI Insurance	1,158.36	1,673.74
December	191.63	39.47	MI Insurance	1,310.52	1,825.90
	0.00	856.90	County Taxes	453.62	969.00
January	191.63	39.47	MI Insurance	605.78	1,121.16
February	191.63	39.47	MI Insurance	757.94	1,273.32
	0.00	969.00	Property Insurance	-211.06	304.32 **
March	191.63	39.47	MI Insurance	-58.90	456.48
Totals.....	<u>2,299.56</u>	<u>2,299.54</u>			

Tax and Insurance Account Disclosure Statement

February 3, 2009

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

Loan Number 2435166  
 Due Date 03/01/09

Property Address:  
 253 JERRIE DALE DR  
 ANNISTON AL 36201

KATHERINE B REAVES  
 PO BOX 694  
 BYNUM AL 36253

Account History for 04/08 Through 03/09

Month	Projected T&I Pmt	Actual T&I Pmt	Projected T&I Disb	Actual T&I Disb	Disb Desc	Projected T&I Balance	Actual T&I Balance
Totals.....	0.00	1,910.97	0.00	2,446.90			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. An "E" indicates estimates for future payments or disbursements.

Your mortgage payment, as of the last T&I Account Disclosure Statement, was 0.00. The breakdown was as follows: 0.00 Principal and Interest, 0.00 T&I, 0.00 Miscellaneous Insurance, 0.00 Subsidy.

Last year, we anticipated that disbursements from your T&I account would be made during this period equalling 0.00. Under RESPA, your low monthly T&I balance should not have exceeded 0.00, or 1/6 of anticipated disbursements. Under your mortgage contract, your low monthly T&I balance should not have exceeded 0.00. Under your servicers selected low point, your low monthly T&I balance should not have exceeded 0.00. The low balance was -278.74\*\*.

Review the difference in the activity that we projected to occur against the actual history. Possibilities for not reaching the low balance may include:

1. A tax bill, insurance bill, or other T&I item was paid at a lower amount than projected, or was paid later than projected.
2. A surplus from a prior year was not eliminated.
3. Unscheduled deposits were made to the T&I account.
4. Unscheduled disbursements were made from the T&I account.

For further explanation, please call Servicing Department.



Tax and Insurance Account Disclosure Statement

February 3, 2009

Loan Number 2435166

Due Date 03/01/09

Account Projection Summary for 04/09 Through 03/10

Projected T&I Payment:	191.63 ( 12 payments )			
Current Balance Projected Low Point:		-211.06	New Payment Information:	
Less the lowest of the following:			Current P&I Payment:	455.63
RESPA Allowed Low Point:	304.32		T&I Payment:	191.63
Mtg Document Allowed Low Point:	304.32		1/12 of Deficiency:	4.91
Low Point Selected By Servicer:	304.32	304.32	1/12 of Shortage:	38.04
Net Balance:		515.38		
Plus Deficiency:		58.92		
Resulting Shortage:		456.46		
T&I Balance:		-58.92		
Plus Deficiency:		58.92	New Payment Effective:	04/01/09
Plus Shortage:		456.46		<u>690.21</u>
Required Beginning Balance Projection to Ensure Low Point (incl reserves) of:	304.32 **	456.46		

You have a deficiency of 58.92. This deficiency may be collected from you over a period of two months or more unless the deficiency is less than one month's deposit, in which case we have the additional option of requesting payment within 30 days. WE WILL ASK YOU TO PAY IT OVER 12 PAYMENTS ENDING WITH THE 03/01/10 PAYMENT, AFTER WHICH YOUR PAYMENT WILL BE REDUCED BY THIS AMOUNT.

After considering the deficiency, you still have a remaining shortage of 456.46. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than one month's deposit, in which case we have the additional option of requesting payment within 30 days. WE HAVE DECIDED TO COLLECT IT OVER 12 MONTHS.

An "F" indicates a reserve amount held in the account for a future year disbursement.

Reserves held for items yet to be paid are needed in your escrow account to pay for tax and/or insurance items that were due to be paid prior to the T&I computation period, as indicated.

For further explanation, please call Servicing Department.

Keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

Tax and Insurance Account Disclosure Payoff Statement

August 14, 2009

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

Loan Number 2435166  
 Due Date 08/01/09

Property Address:  
 253 JERRIE DALE DR  
 ANNISTON AL 36201

KATHERINE B REAVES  
 PO BOX 694  
 BYNUM AL 36253

Account History for 04/09 Through 08/09

Month	Projected T&I Pmt	Actual T&I Pmt	Projected T&I Disb	Actual T&I Disb	Disb Desc	Projected T&I Balance	Actual T&I Balance
Starting T&I Balance.....						456.46	175.66
April	191.63	0.00 *	39.47	39.47	MI Insurance	608.62	136.19
May	191.63	234.58 *	39.47	39.47	MI Insurance	760.78	331.30
June	191.63	234.58 *	39.47	39.47	MI Insurance	912.94	526.41
July	191.63	363.41 *	39.47	39.47	MI Insurance	1,065.10	850.35
August	191.63	0.00 *	39.47	0.00 *	MI Insurance	1,217.26	850.35
	0.00	0.00	0.00	850.35 *		1,217.26	0.00 **
Totals.....	958.15	832.57	197.35	1,008.23			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. An "E" indicates estimates for future payments or disbursements.

Your mortgage payment, as of the last T&I Account Disclosure Statement, was 690.21. The breakdown was as follows: 455.63 Principal and Interest, 234.58 T&I, 0.00 Miscellaneous Insurance, 0.00 Subsidy.

The Real Estate Settlement Procedures Act (RESPA) requires that we, the servicer, send you a history of your T&I account within 60 days of receiving the payoff funds for your loan. This statement shows the ending balance in your account as of the payoff date.

For further explanation, please call Servicing Department.

January 01, 2010

Form 1098/Mortgage Interest Statement

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

OMB Number: 1545-0901  
Year Ending: 2009  
Loan Number: 2435166  
SSN/TIN #: 419-96-6851

Federal ID #: 593069391

Phone #: (888)225-2164

The information noted as (1), or (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.

KATHERINE B REAVES  
PO BOX 694  
BYNUM AL 36253

Late Chgs Pd YTD:	0.00
Haz/Fld Ins Pd YTD:	969.00
Taxes Pd YTD:	0.00
(1) Interest Pd YTD:	2,608.47
Principal Pd YTD:	73,281.18
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:	39.47
Loss Draft Balance:	0.00
(4) Mortgage Ins Premium:	276.29