

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

PROOF OF CLAIM

Name of Debtor: Taylor, Bean & Whitaker

Case Number: 3:09-bk07047-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): Calvin Morris

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

Name and address where notices should be sent: Calvin Morris, 3430 Thames Place, Hephzibah, Georgia 30815

CLAIM FILED JACKSONVILLE, FLORIDA

Court Claim Number: (If known)

Telephone number: (706) 798-6744

APR 06 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: \$ 2,255.14

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.

2. Basis for Claim: Escrow paid/Deed (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: 6538

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: 7016538 (See instruction #3a on reverse side.)

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 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: \$

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).

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:

\$ 2,255.14

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:

FOR COURT USE ONLY

Date: 03/31/2010

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.

T, B & W Mortgage Corp.

Calvin Morris

Calvin Morris Calvin Morris



01385



Ref # 256184

**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: www.taylorbean.com

August 12, 2009

Calvin Morris
3430 Thames Place
Hephzibah, GA 30815

Re: Paid in Full - Original Note
Loan Number: 7016538
Property Address: 3430 Thames Place

Dear Calvin Morris:

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 or contact our Customer Relations Department at 1-888-225-2164.

Sincerely,

Marisol Silva
Manager - Release & Reconveyance
Taylor, Bean & Whitaker Mortgage Corp.

enclosure

When recorded return to:
TAYLOR, BEAN & WHITAKER MTG
C/O NTC 2100 Alt. 19 North
Palm Harbor, FL 34683

Book 01226:0183 Augusta - Richmond County
2009032621 07/30/2009 14:58:18.07
\$12.00 CANCELLATION
2009032621 Augusta - Richmond County

Loan No 7016538

CANCELLATION OF DEED TO SECURE DEBT
(Cancellation of Security Deed)

STATE OF GEORGIA
COUNTY OF RICHMOND

The indebtedness referred to in that certain Deed to Secure Debt from CALVIN MORRIS to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. dated 05/21/2007, and recorded in Deed Book 01122, Page 2619 in the office of the Clerk of Superior Court of RICHMOND County, Georgia, having been paid in full and the undersigned being the present owner of such secured interest by virtue of being the original grantee or the heir, assign, transferee, or devisee of the original grantee, the clerk of such superior court is authorized and directed to cancel that deed of record as provided in Code Section 44-14-4 of the O.C.G.A. for other mortgage cancellations.

property commonly known - where required: 3430 THAMES PLACE, HEPHZIBAH, GA 30815

In witness whereof, the undersigned has set their hands THIS 21ST DAY OF JULY IN THE YEAR 2009 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR GEORGIA BANK & TRUST COMPANY OF AUGUSTA

BY: *Marisol Silva*
Marisol Silva VICE PRESIDENT

Signed and delivered in the presence of.

Joann Hinz
JOANN HINZ Witness



STATE OF FLORIDA COUNTY OF MARION

Debra A. Johnson



Notary Public/Commission expires

Prepared By: Jessica Fretwell/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152

TBWRC 10487866 CJ2202744 100209101000325574 MERS PHONE 1-888-679-MERS
form1/RCNGA5_tbwrc



10487866

Filed in this office:
Augusta-Richmond County
07/30/2009 14:58:18.07
ELAINE C. JOHNSON
Clerk of Superior Court

CLERK OF COURT, RALPH, 03/16/2010 15:56:43

Elaine C. Johnson, Richmond County Clerk of Superior Court

Pool: CERTIFIED
Coll ID: 7016538
Name: MORRIS
Alt ID: 446737143
MERS: 100209101000325574

Ref # 256184

JUL 14 2009
DW

Paid In Full

NOTE

MORRIS
Loan #: 2512739
MIN: 100209101000325574

MAY 21, 2007
[Date]

AUGUSTA
[City]

GEORGIA
[State]

3430 THAMES PLACE, HEPHZIBAH, GA 30815
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$147,900.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is GEORGIA BANK & TRUST COMPANY OF AUGUSTA. 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 5.875%.

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 JULY 1, 2007. 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 JUNE 1, 2037, 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 3515 WHEELER ROAD, BUILDING B, AUGUSTA, GA 30909 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. \$874.88.

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.

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 15 calendar days

Ref # 256184



Capture Date: 09/14/2009 Sequence #: 500120083

THIS DOCUMENT CONTAINS SECURITY FEATURES

<p>TAYLOR, BEAN & WHITAKER Mortgage Corporation 315 NE 14th Street Ocala, Florida 34470 Escrow Disbursement Clearing Account</p>	<p>Platinum Community Bank 70-7445-719</p>	<p>NO. 390259 CHECK NO. 390259</p>
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Two Thousand Two Hundred Fifty Five and 14/100 _____ Dollars

<p>PAY TO THE ORDER OF: CALVIN MORRIS 3430 THAMES PLACE HEPHZIBAH GA 30815</p>	<p>DATE: August 3, 2009 AMOUNT: \$2,255.14</p> <p style="text-align: center;"><i>Laura Highel</i> AUTHORIZED SIGNATURE</p>
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⑈390259⑈ ⑆071974453⑆ 0000904065⑈ ⑆0000225514⑈

Security Features:

- MICR routing and account numbers show red image on back.
- Void appears in body of check when photocopied or faxed.
- Border warning of security features.

* FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

SEP 14 11
BANK OF AMERICA NA ATL
0010001304 66646 94 P06
09/14/09

ENDORSE HERE
Calvin Morris
572857410

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

No Electronic Endorsements Found
No Payee Endorsements Found

Ref # 256 184



Capture Date: 09/14/2009 Sequence #: 500120082

Bank of America

Date 9-12-09

Name and Address Calvin Morris
3430 Thames Place
Hephzibah GA 31815

Telephone No. (706) 798 6744

Sign here if cash received Calvin Morris

Account Number 572857410
~~572857410~~

Checking Savings Deposits CREDIT

All items received subject to terms and conditions of applicable laws, regulations and deposit agreement.

Save time in line and help us avoid errors. The next time you make a deposit, please use your pre-printed deposit slips for your account.

Cash	
Currency	
Coins	
Checks	2255.14
Sub Total	
Less Cash Received	
Total Deposit	

\$ 2255.14

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1. Dollars

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No Electronic Endorsements Found
No Payee Endorsements Found

CALVIN MORRIS OR
JANNIE SHEALY

Page 2 of 4
Statement Period
09-17-09 through 10-16-09
B 10 0 I P P I 10

Account Number: 0005 7285 7410

MyAccess Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
09-17	30.29-	6,246.92	Check 1828
09-18	2,255.14-	3,991.78	Return Item Chargeback
09-18	351.86-	3,639.92	Check 1830
09-21	200.00-	3,439.92	BkofAmerica ATM 09/21 #000002285 Withdrwl Peach Orchard Augusta GA
09-21	54.52-	3,385.40	Bcf - 1329 Aug 09/19 #000359022 Purchase Bcf - 1329 August Augusta GA
09-21	45.19-	3,340.21	Wal-Mart Super 09/19 #000802187 Purchase Wal-Mart Super Ce Augusta (S) GA
09-21	28.56-	3,311.65	Bi-Lo 292 09/20 #000227620 Purchase Bi-Lo 292 Hephzibah GA
09-24	38.97-	3,272.68	Bi-Lo 542 09/24 #000216458 Purchase Bi-Lo 542 Augusta GA
09-25	29.95-	3,242.73	CheckCard 0924 Pcmx.US 800-411-5560 FL 24108389267207424600945
09-28	160.49-	3,082.24	CheckCard 0927 Hp Home Store 888-999-4747 Co 24233379270004080010772
09-28	100.00-	2,982.24	Check 1831
09-29	200.00-	2,782.24	BkofAmerica ATM 09/29 #000007132 Withdrwl Peach Orchard Augusta GA
09-30	1,550.91+	4,333.15	Richmond County Des:Payroll ID: xxx-xx-0223 Indn:Morris, Calvin Co ID:1586000310 Ppd
09-30	29.12-	4,304.03	Bi-Lo 292 09/30 #000791359 Purchase Bi-Lo 292 Hephzibah GA
10-02	846.00+	5,150.03	US Treasury 303 Des:Soc Sec ID:xxxxx9008C1 SSA Indn:Calvin Morris For Co ID:3031036030 Ppd Pmt Info:N1*gd*calvin Morris For \N1*be*athan Asio Morris *34*xxxxx0404\
10-05	200.00-	4,950.03	BkofAmerica ATM 10/04 #000001113 Withdrwl Peach Orchard Augusta GA
10-05	34.78-	4,915.25	Adt Security Des:Payment ID:000000006543887 Indn:Calvin Morris Co ID:1851136515 Ppd
10-06	167.21-	4,748.04	AT&T Services Des:Checkpymt Check #:1832 Indn:992754442600220 Co ID:1742782655 Arc
10-06	100.00-	4,648.04	Check 1833
10-13	100.00-	4,548.04	GA Tlr cash withdrawal from Chk 7410 Banking Ctr Peach Orchard #0205269 GA Confirmation# 1619985732
10-13	169.66-	4,378.38	Directv Inc Des:Checkpymt Check #:1835 Indn:xxxxx3914 Co ID:1954321465 Arc
10-13	33.07-	4,345.31	Check 1834
10-14	55.14-	4,290.17	Check 1838
10-14	48.96-	4,241.21	Check 1837
10-15	2,531.67-	1,709.54	Check 1836

Checks Posted in Numerical Order

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
1828	09-17	30.29	1833*	10-06	100.00	1837	10-14	48.96
1830*	09-18	351.86	1834	10-13	33.07	1838	10-14	55.14
1831	09-28	100.00	1836*	10-15	2,531.67			