


UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION		PROOF OF CLAIM	
In re: 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.		<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.	
Name of Creditor and Address: <small>the person or other entity to whom the debtor owes money or property. If necessary, please cross out pre-printed address and write in character of address.</small>		CLAIM FILED	
 21836931023485 JACKSONVILLE, FLORIDA HAWKINS, KENNY & BECKY 1331 LOCUST DR NE ARAB, AL 35016		APR 19 2010	
Creditor Telephone Number (256) 586-1301		<input checked="" type="checkbox"/> Check box if address is where Notice is to be sent. <input type="checkbox"/> Check this box if you are the debtor or trustee in this case. <input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.	
Name and address where payment should be sent (if different from above): Same		Claim Number (if known): Filed on:	
Payment Telephone Number ()		THIS SPACE IS FOR COURT USE ONLY	
1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ <u>1,257.70</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.			
2. BASIS FOR CLAIM: <u>Escrow Refund Check Bounced</u>		3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 3a. Debtor may have scheduled account as: <u>1908963</u>	
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 set off and provide the requested information Nature of property or right of setoff: Describe: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____ Value of Property: \$ _____ Annual Interest Rate: _____ % if any: \$ _____ Basis for Perfection: _____		Secured Claim Amount: \$ 1,257.70 5H Unsecured Claim Amount: \$ <u>1,257.70</u> Amount of arrearage and other charges as of time case filed included in secured claim, DO NOT include the priority portion of your claim here.	
5. PRIORITY CLAIM <input checked="" type="checkbox"/> 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. Unsecured Priority Claim Amount: \$ <u>1,257.70</u> Include ONLY the priority portion of your unsecured claim here. You MUST 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) (_____). <small>* 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.</small>			
6. CREDITS: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.			
7. SUPPORTING DOCUMENTS: <u>Attach redacted copies of supporting documents</u> , such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of evidence of perfection of a security interest. (See definition of "redacted" on reverse side.) If the documents are not available, please explain. DATE-STAMPED COPY To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim. DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.			
The original of this completed proof of claim form must be sent by mail, hand, courier or overnight delivery (facsimile, telecopy or other electronic means NOT accepted), so that it is actually received on or before 5:00 p.m. prevailing Eastern Time on June 15, 2010, the Bar Date (as defined in the Bar Date Notice).		THIS SPACE FOR COURT USE ONLY	
By Regular Mail to: BMC Group, Inc. Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processing PO Box 3020 Chanhassen, MN 55317-3020		By Hand, Courier, Or Overnight Delivery to: BMC Group, Inc. Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processing 18750 Lake Drive East Chanhassen, MN 55317	
DATE <u>3/22/10</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. <u>Rebecca (Becky) Hawkins</u>	

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 (IF NOT ALREADY PROPERLY FILLED IN)

<p>Court, Name of Debtor, and Case Number: Use this proof of claim form only if you are asserting a claim against the Debtor, Taylor, Bean & Whitaker Mortgage Corp. If you received a notice of the case from the Claims Agent, BMC Group, some or all of this information may have been already completed.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="text-align: left;">DEBTOR</th> <th style="text-align: left;">CASE NO</th> <th style="text-align: left;">PETITION DATE</th> </tr> </thead> <tbody> <tr> <td>Taylor, Bean & Whitaker Mortgage Corp.</td> <td>3:09-bk-07047-JAF</td> <td>8/24/2009</td> </tr> </tbody> </table> <p>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).</p> <p>1. Amount of Claim as of Date Case Filed: State the total amount (in lawful US currency) owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete item 4. Check the box if interest or other charges are included in the claim.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.)</p>	DEBTOR	CASE NO	PETITION DATE	Taylor, Bean & Whitaker Mortgage Corp.	3:09-bk-07047-JAF	8/24/2009	<p>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.</p> <p>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.</p> <p>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.</p> <p>7. Supporting 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 if documentation is voluminous or an explanation if documentation is not available. 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). Do not send original documents, as attachments may be destroyed after scanning.</p> <p>Date and Signature: The person filing this proof of claim <u>must</u> sign and date it. FRBP 9011. 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.</p> <p>Date-Stamped Copy: Return claim form and attachments. If you wish to receive an acknowledgement of your claim, please enclose a self-addressed stamped envelope and a second copy of the proof of claim form with any attachments to the Claims Agent, BMC Group, at the address on the front of this form. <i>Please read – important information: upon completion of this claim form, you are certifying that the statements herein are true.</i></p> <p>Be sure all items are answered on the claim form. If not applicable, insert "Not Applicable."</p>
DEBTOR	CASE NO	PETITION DATE					
Taylor, Bean & Whitaker Mortgage Corp.	3:09-bk-07047-JAF	8/24/2009					

DEFINITIONS

DEBTOR
A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

CREDITOR
A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.

CLAIM
A claim is the creditor's right to receive payment on a debt that was owed by the debtor 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 form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the court-appointed Claims Agent, BMC Group, at the address listed on the reverse side of this page

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 NONPRIORITY CLAIM
If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

UNSECURED PRIORITY CLAIM 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.

Evidence of Perfection
Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other

INFORMATION

document showing that the lien has been filed or recorded.

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.

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.

ONCE YOUR CLAIM IS FILED YOU CAN OBTAIN OR VERIFY YOUR CLAIM NUMBER BY VISITING www.bmcgroup.com/tbw mortgage

In re: Taylor, Bean & Whitaker Mortgage Corp.
Register of Proofs of Claim Filed • Sorted by: Current Creditor Name

Creditor Name / Address	Case Number / Case Name	Claim Number	Claim Date	Total	*CUD	**Class / ***Totals
HARRISON CENTRAL APPRAISAL DISTRICT MICHAEL REED MCCREARY VESELKA BRAGG & ALLEN PC 700 JEFFREY WAY, STE 100 ROUND ROCK, TX 78680	3:09-bk-07047-JAF Taylor, Bean & Whitaker Mortgage Corp.	239	11/9/2009	\$950.14 \$950.14 \$950.14		(S) (T) [CDT]
HARRISON, COUNTY OF MICHAEL REED MCCREARY VESELKA BRAGG & ALLEN PC 700 JEFFREY WAY - STE 100 ROUND ROCK, TX 78680	3:09-bk-07047-JAF Taylor, Bean & Whitaker Mortgage Corp.	393	12/11/2009	\$784.49 \$784.49 \$784.49		(S) (T) [CDT]
HARRISON, COUNTY OF MICHAEL REED MCCREARY VESELKA BRAGG & ALLEN PC 700 JEFFREY WAY, STE 100 ROUND ROCK, TX 78680	3:09-bk-07047-JAF Taylor, Bean & Whitaker Mortgage Corp.	229	11/6/2009	\$554.42 \$554.42 \$554.42		(S) (T) [CDT]
HARTLEY, BENJAMIN L 1224 E 6TH ST TYLER, TX 75701	3:09-bk-07047-JAF Taylor, Bean & Whitaker Mortgage Corp.	670	1/12/2010	\$1,413.50 \$1,413.50 \$1,413.50		(U) (T) [CDT]
HASSELGREN, ERIN 42 MAIN ST WALKERSVILLE, MD 21793	3:09-bk-07047-JAF Taylor, Bean & Whitaker Mortgage Corp.	528	12/30/2009	\$1,164.00 \$1,164.00 \$1,164.00		(P) (T) [CDT]
HATCHER, DANNY R & ANN C 3745 BELLE OAKS DR ANTIOCH, TN 37013	3:09-bk-07047-JAF Taylor, Bean & Whitaker Mortgage Corp.	740	1/19/2010	\$1,166.67 \$501.00 \$1,166.67 \$1,667.67 \$1,667.67		(S) (U) (T) [CT] [CDT]
HATZFELD, MICHAEL & CHRISTINA 5124 HEATHER LN PARK CITY, UT 84098	3:09-bk-07047-JAF Taylor, Bean & Whitaker Mortgage Corp.	634	1/11/2010	\$5,723.47 \$5,723.47 \$5,723.47 \$11,446.94 \$11,446.94		(S) (P) (T) [CT] [CDT]
HAVEKOTTE, TODD 2249 GRAY RIDGE RD ALLISON PARK, PA 15101	3:09-bk-07047-JAF Taylor, Bean & Whitaker Mortgage Corp.	377	12/11/2009	\$5,014.34 \$5,014.34 \$5,014.34		(U) (T) [CDT]
HAWKINS, KENNY & BECKY 1331 LOCUST DR NE ARAB, AL 35016	3:09-bk-07047-JAF Taylor, Bean & Whitaker Mortgage Corp.	830	2/1/2010	\$1,257.70 \$1,257.70 \$1,257.70		(U) (T) [CDT]
HAWTHORNE CAPITAL LLC 6875 SOUTH 900 EAST MIDVALE, UT 84047	3:09-bk-07047-JAF Taylor, Bean & Whitaker Mortgage Corp.	87	9/21/2009	\$319,475.00 \$2,425.00 \$321,900.00 \$321,900.00		(S) (P) (T) [CDT]
HAYS, COUNTY OF MICHAEL REED MCCREARY VESELKA BRAGG & ALLEN PC 700 JEFFREY WAY, STE 100 ROUND ROCK, TX 78680	3:09-bk-07047-JAF Taylor, Bean & Whitaker Mortgage Corp.	230	11/6/2009	\$412.67 \$412.67 \$412.67		(S) (T) [CDT]
HAYS, MISTY S 231 LEWIS ST FLORENCE, MS 39073	3:09-bk-07047-JAF Taylor, Bean & Whitaker Mortgage Corp.	382	12/11/2009	\$631.48 \$631.48 \$631.48		(U) (T) [CDT]
HAZELWOOD, TERESA 106 SERENE MEADOWS CT ST CHARLES, MO 63304	3:09-bk-07047-JAF Taylor, Bean & Whitaker Mortgage Corp.	701	1/15/2010	\$2,214.64 \$2,214.64 \$2,214.64		(U) (T) [CDT]

* [C]: Contingent [U]: Unliquidated [D]: Disputed

This Register of Proofs of Claim Filed is continually subject to audit and update.

** (A): Administrative (P): Priority (S): Secured (U): Unsecured (T): Claimed Total

*** [CT]: Calculated Total reflects the sum value of each individual classification as indicated on the proof of claim form by the creditor, but does not necessarily represent the total claim as indicated by the creditor.

***[CDT]: Current Deemed Total reflects the sum value of each individual classification as indicated on the proof of claim form by the creditor, unless the claim has been modified by Order, Stipulation, or Claim Withdrawal. Then, the modified amount is reflected.



REGIONS

Branch Services Department
201 Milan Parkway
Birmingham, Alabama 35211
Mailcode: ALBH70214A

09/15/2009

JAMES K HAWKINS
1331 LOCUST DR NE
ARAB, AL 35016-3777

RE: Account Number: 0092055702
Item Number: 9258006102

We have deducted \$1,257.70 from your referenced account for the attached check that was received unpaid.

- Insuffiencient Funds.
- Stop Payment
- Refer to Maker
- Missing Endorsement or Signature
- Invalid Account Number
- Closed Account
- Fraud
- Other
REFER TO IMAGE

Should you have any questions, please call us at 1-800-734-4667.

Do not endorse or write below this line.

063307513 09/09/2009
057006613007237
042000314 09/09/2009
007771156333
0710000301 09/10/2009
6514409777

888810000 09/14/2009
031423

Rebecca Hawkins

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE

5817246577
RB-CHI 09112009 P
RESERVE BANK 09/22/09
0620000194
0100451322

0100451322

6186

5813007237

Security Features:
 Bank MICR Numbers
 Void Photograph
 Warning Band
 1-800-368-5772

888810000
09/14/2009
031423

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

RETURN REASON-X
REFER TO IMAGE

600916060
5700613007237
E1510707E00J

TAYLOR, BEAN & WHITAKER
 Mortgage Corporation
 315 NE 14th Street
 Ocala, Florida 34470
 Escrow Disbursement Clearing Account

Platinum Community Bank
 70-7445-719

NO. 307261
 CHECK NO. 307281

One Thousand Two Hundred Fifty Seven and 70/100

DATE: May 12, 2009

PAY TO THE ORDER OF:
 JAMES K HAWKINS & REBECCA HAWKINS
 1331 LOCUST DR. NE
 ARAB AL 35018

RETURN REASON-X
 REFER TO IMAGE
Rebecca Hawkins

#307261# #071974453# 0000904015# #0000125770#

307261# 071974453# 0000904015# 0000125770#



**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: www.taylorbean.com

June 30, 2009

James K Hawkins & Rebecca Hawkins
1331 Locust Dr. Ne
Arab, AL 35016

Re: Paid in Full
Loan Number: 1908963
Property Address: 1331 Locust Dr. NE

Dear James K Hawkins & Rebecca Hawkins:

It has been our pleasure to service your loan, we have enclosed the Satisfaction of Mortgage for the above referenced loan.

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.

or

1-800-530-2602

Sincerely,

A handwritten signature in cursive script that reads "Marisol Silva".

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

enclosure

A handwritten signature in cursive script that reads "Tracey".

120
When Recorded Return To:
TAYLOR, BEAN & WHITAKER MTG
C/O NTC 2100 Alt. 19 North
Palm Harbor, FL 34683

This document prepared by:
Jessica Fretwell/NTC
C/O NTC 2100 Alt. 19 North
Palm Harbor, FL 34683

Marshall County, Alabama
2009 May -21 10:50AM
Inst Book Page Pages
3037923 4660 188 1
-----RELEASE OF MORTGAGE-----
RELEASE 3.00 FIRST PAG 3.00
INDEX FEE 1.00 PRODATE F 5.00
Total Fees ----- 12.00
Tim Mitchell Judge of Probate

Loan no 1908963

CORPORATE CANCELLATION AND RELEASE

STATE OF ALABAMA COUNTY OF MARSHALL

The debt secured by Mortgage recorded in Real Property Mortgage Book 4317, Page 122 or as Doc# 3004592 of the records in the offices of the Judge of Probate of MARSHALL County, Alabama, from: JAMES K. HAWKINS AND REBECCA HAWKINS having been paid in full, said lien is hereby fully released, satisfied, discharged and cancelled.

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP. has caused its name to be signed THIS 30TH DAY OF APRIL IN THE YEAR 2009


MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP.

By: 
MARISOL SILVA VICE PRESIDENT

The State of FLORIDA
County of MARION

I, the undersigned authority, a notary public in and for said County & State, hereby certify that MARISOL SILVA the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP. a corporation, is signed to foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this THIS 30TH DAY OF APRIL IN THE YEAR 2009


Notary Public Comm exp:



Emily Soriano
COMMISSION # DD688050
EXPIRES: JUN. 24, 2011
WWW.AARONNOTARY.com

TBWRC 9906298 DP2115230 100029500019089634 MERS PHONE 1-888-679-MERS
form1/RCNAL1



9906298



**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave
Ocala, Florida 34475
Bus. 888-225-2164
Fax 888-329-9270
Web: www.taylorbean.com

April 23, 2009

James K Hawkins & Rebecca Hawkins
1331 Locust Dr. Ne
Arab, AL 35016

Re: Paid In Full
Loan Number: 1908963
Property Address: 1331 Locust Dr. NE

Dear James K Hawkins & Rebecca Hawkins:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 4/22/2009. 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 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 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, FL 34475-9078
 (888)225-2164

Property Address:
 1331 Locust Dr. NE
 Arab AL 35016

JAMES K HAWKINS & REBECCA HAWKINS
 1331 LOCUST DR. NE
 ARAB AL 35016

Starting Balances	
Principal:	125,000.00
Tax & Insurance:	1,056.30
Unapplied:	.00

Current Balances	
Principal:	.00
Tax & Insurance:	1,257.70
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

Page 1

Loan Activity Report

April 23, 2009

Loan # 1908963

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
PRD	09/01/07	-4,200.00	.00	-4,200.00	.00	.00	.00	.00	.00	.00	129,200.00
	08/30/07			.00			.00			.00	1,056.30
REG	09/01/07	937.32	686.38	119.66	131.28	.00	.00	.00	.00	.00	129,080.34
	09/04/07			.00			.00			.00	1,187.58
REG	10/01/07	937.32	685.74	120.30	131.28	.00	.00	.00	.00	.00	128,960.04
	10/03/07			.00			.00			.00	1,318.86
DIS	11/01/07	-1,056.30	.00	.00	-1,056.30	.00	.00	.00	.00	.00	128,960.04
	10/30/07			.00			.00			.00	262.56
REG	11/01/07	937.32	685.10	120.94	131.28	.00	.00	.00	.00	.00	128,839.10
	10/31/07			.00			.00			.00	393.84
REG	12/01/07	937.32	684.46	121.58	131.28	.00	.00	.00	.00	.00	128,717.52
	11/30/07			.00			.00			.00	525.12
ADJ	01/01/08	916.30	.00	.00	916.30	.00	.00	.00	.00	.00	128,717.52
	12/14/07			.00			.00			.00	1,441.42
REG	01/01/08	937.32	683.81	122.23	131.28	.00	.00	.00	.00	.00	128,595.29
	01/08/08			.00			.00			.00	1,572.70
ADJ	02/01/08	140.00	.00	.00	140.00	.00	.00	.00	.00	.00	128,595.29
	01/18/08			.00			.00			.00	1,712.70
REG	02/01/08	937.32	683.16	122.88	131.28	.00	.00	.00	.00	.00	128,472.41
	02/06/08			.00			.00			.00	1,843.98
REG	03/01/08	937.32	682.51	123.53	131.28	.00	.00	.00	.00	.00	128,348.88
	03/06/08			.00			.00			.00	1,975.26
REG	04/01/08	937.32	681.85	124.19	131.28	.00	.00	.00	.00	.00	128,224.69
	04/07/08			.00			.00			.00	2,106.54
REG	05/01/08	977.62	681.19	124.85	131.28	.00	.00	.00	40.30	.00	128,099.84
	04/30/08			.00			.00			.00	2,237.82
CUR	06/01/08	.00	.00	.00	.00	.00	.00	.00	-40.30	.00	128,059.54
	04/30/08			40.30			.00			.00	2,237.82

Loan Activity Report

April 23, 2009

Loan # 1908963

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	06/01/08	937.32	680.32	125.72	131.28	.00	.00	.00	.00	.00	127,933.82
	06/05/08			.00			.00			.00	2,369.10
DIS	07/01/08	-1,318.92	.00	.00	-1,318.92	.00	.00	.00	.00	.00	127,933.82
	07/02/08			.00			.00			.00	1,050.18
REG	07/01/08	937.32	679.65	126.39	131.28	.00	.00	.00	.00	.00	127,807.43
	07/10/08			.00			.00			.00	1,181.46
DIS	08/01/08	-488.00	.00	.00	-488.00	.00	.00	.00	.00	.00	127,807.43
	07/22/08			.00			.00			.00	693.46
REG	08/01/08	937.32	678.98	127.06	131.28	.00	.00	.00	.00	.00	127,680.37
	08/06/08			.00			.00			.00	824.74
REG	09/01/08	937.32	678.30	127.74	131.28	.00	.00	.00	.00	.00	127,552.63
	09/08/08			.00			.00			.00	956.02
REG	10/01/08	937.32	677.62	128.42	131.28	.00	.00	.00	.00	.00	127,424.21
	10/02/08			.00			.00			.00	1,087.30
DIS	11/01/08	-486.00	.00	.00	-486.00	.00	.00	.00	.00	.00	127,424.21
	10/08/08			.00			.00			.00	601.30
REG	11/01/08	937.32	676.94	129.10	131.28	.00	.00	.00	.00	.00	127,295.11
	11/07/08			.00			.00			.00	732.58
REG	12/01/08	937.32	676.26	129.78	131.28	.00	.00	.00	.00	.00	127,165.33
	12/03/08			.00			.00			.00	863.86
REG	01/01/09	937.32	675.57	130.47	131.28	.00	.00	.00	.00	.00	127,034.86
	12/31/08			.00			.00			.00	995.14
REG	02/01/09	937.32	674.87	131.17	131.28	.00	.00	.00	.00	.00	126,903.69
	01/28/09			.00			.00			.00	1,126.42
REG	03/01/09	937.32	674.18	131.86	131.28	.00	.00	.00	.00	.00	126,771.83
	03/04/09			.00			.00			.00	1,257.70
PIF	04/01/09	127,986.58	1,138.45	126,771.83	.00	.00	40.30	.00	.00	36.00	.00
	04/22/09			.00			.00			.00	1,257.70
Totals:		<u>139,343.04</u>	<u>14,065.34</u>	<u>124,959.70</u>	<u>201.40</u>	<u>0.00</u>	<u>40.30</u>	<u>0.00</u>	<u>0.00</u>	<u>36.00</u>	
				<u>40.30</u>			<u>0.00</u>			<u>0.00</u>	