

UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville D

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):

Larry Douglas Abernathy

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

Name and address where notices should be sent:

Larry D. Abernathy, 4 Preston Ln, Palm Coast, FL 32164

CLAIM FILED
JACKSONVILLE, FLORIDA

Court Claim Number: _____
(If known)

Telephone number:
386-202-4311

APR 22 2010

Filed on: _____

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

Larry D. Abernathy, 4 Preston Ln, Palm Coast, FL 32164

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:
386-202-4311

Check this box if you are the debtor or trustee in this case.

1. Amount of Claim as of Date Case Filed: \$ 1,655.33

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 Account
(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: 5417

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: _____
(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.)

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)().

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: 4/19/10

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.





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 06, 2009

Larry D Abernathy
4 Preston Lane
Palm Coast, FL 32164

Re: Paid In Full
Loan Number: 3205417
Property Address: 4 Preston Lane

Dear Larry D Abernathy:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 08/04/2009. 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)

Cpiflv2.3



Payoff Request

Please give us your feedback

Apply for a Refinance

Update My Insurance Information

Delinquent and need help?

REO Properties FOR SALE

Make a payment at any Western Union Location

eStatements

Frequently Asked Questions

Amortization Table

Refinance? New Loan? Call 1-877-754-6847

Account Information

Mailing Address: 4 Preston Lane
Palm Coast, FL 32164
Phone: (386)202-4311
Email Address: ldabernathy@gmail.com
Change Address/Email

Date Registered: March 11, 2009
Last successful log in: August 6, 2009 6:03:50 AM CST
Last unsuccessful log in: None available



Message From Your Mortgage Servicer

The escrow balance is disbursed 15 business days from the date of the payoff.

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

Property Address:
 4 Preston Lane
 Palm Coast FL 32164

LARRY D ABERNATHY
 4 PRESTON LANE
 PALM COAST FL 32164

Starting Balances	
Principal:	151,000.00
Tax & Insurance:	703.24
Unapplied:	.00

Current Balances	
Principal:	.00
Tax & Insurance:	1,655.33
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

Page 1 Loan Activity Report August 6, 2009

Loan # 3205417

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	04/01/09	1,055.41	692.08	165.28	198.05	.00	.00	.00	.00	.00	150,834.72
	04/02/09			.00			.00			.00	901.29
CUR	05/01/09	97.59	.00	.00	.00	.00	.00	.00	.00	.00	150,737.13
	04/02/09			97.59			.00			.00	901.29
REG	05/01/09	1,055.41	690.88	166.48	198.05	.00	.00	.00	.00	.00	150,570.65
	05/05/09			.00			.00			.00	1,099.34
CUR	06/01/09	97.59	.00	.00	.00	.00	.00	.00	.00	.00	150,473.06
	05/05/09			97.59			.00			.00	1,099.34
REG	06/01/09	1,055.41	689.67	167.69	198.05	.00	.00	.00	.00	.00	150,305.37
	06/05/09			.00			.00			.00	1,297.39
CUR	07/01/09	97.59	.00	.00	.00	.00	.00	.00	.00	.00	150,207.78
	06/05/09			97.59			.00			.00	1,297.39
REG	07/01/09	1,055.41	688.45	168.91	198.05	.00	.00	.00	.00	.00	150,038.87
	07/02/09			.00			.00			.00	1,495.44
CUR	08/01/09	97.59	.00	.00	.00	.00	.00	.00	.00	.00	149,941.28
	07/02/09			97.59			.00			.00	1,495.44
PIF	08/01/09	150,871.17	755.00	149,941.28	159.89	.00	.00	.00	.00	15.00	.00
	08/04/09			.00			.00			.00	1,655.33
Totals:		<u>155,483.17</u>	<u>3,516.08</u>	<u>150,609.64</u>	<u>952.09</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>15.00</u>	
				<u>390.36</u>			<u>0.00</u>			<u>0.00</u>	