

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

PROOF OF CLAIM

Name of Debtor:
Taylor, Bean & Whitaker

Case Number:
3:09-bk-07047-JAF (Jointly Ad

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):
Carl J. & Lynn A. Williford

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

Name and address where notices should be sent:

109 Perdue Ct.
Yorktown, VA 23692

CLAIM FILED
JACKSONVILLE, FLORIDA

Court Claim Number: _____
(If known)

Telephone number:
(757) 898-0895

MAY 11 2010

Filed on: _____

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

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: \$ 457.72

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.

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.

Specify the priority of the claim.

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.

Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

2. Basis for Claim: overpayment of payoff
(See instruction #2 on reverse side.)

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).

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

3a. Debtor may have scheduled account as: 1394179
(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:

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).

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: \$ _____

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.

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: 05/07
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.



01547

Carl J. Williford Lynn A. Williford

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.



**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: www.taylorbean.com

September 29, 2009

Carl J Williford & Lynn A Williford
109 Perdue Court
Yorktown, VA 23692

Re: Document Delivery
Loan Number: 1394179
Property Address: 109 Perdue Court

Dear Carl J Williford & Lynn A Williford:

Enclosed you will find the requested document in reference to the above mentioned loan. Please be advised it is your responsibility to have this document recorded in the Public Records, if required.

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,

Customer Relations
Taylor, Bean & Whitaker Mortgage Corp.

enclosure

We did request
and receive
the
certificate of
satisfaction.

copy

SATISFACTION OF MORTGAGE/SECURITY DEED/DEED OF TRUST

APN: .
Property Address: 109 Perdue Court Yorktown, VA 23692

KNOWN ALL MEN BY THESE PRESENTS: That MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. the beneficial owner whose address is: P.O. Box 2026, Flint, MI 48501-2026 and Holder of that certain Mortgage/Security Deed/Deed of Trust executed by: Carl J Williford & Lynn A Williford , husband and wife , to Bill H. McKinnon, as Trustee, and Taylor, Bean & Whitaker Mortgage Corp., Lender of Record, dated 4/30/2007, and recorded in Official Records Book N/A Page N/A, Instrument Number 070010452, of the Public Records of YORK County, VA . Securing that certain note in the principal sum of Four Hundred Thousand and no/100 (\$ 400000.00). And certain promises and obligations set forth in said mortgage deed, upon the property situate in said State and County, described to wit:

AS DESCRIBED IN SAID DEED OF TRUST

Hereby acknowledge full payment and satisfaction of said Note and Mortgage/Security Deed/Deed of Trust, and surrenders the same as cancelled, and hereby directs the Clerk of the said Circuit / Superior Court to cancel the same of record.

Signed, Sealed and delivered on 9/29/2009
in the presence of:

Virginia E. Parker
witness: VIRGINIA E. PARKER
Maria Dominguez
witness: MARIA DOMINGUEZ

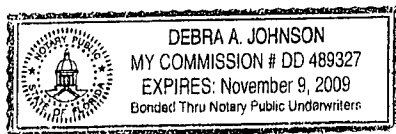
Mortgage Electronic Registration Systems, Inc.
Marisol Silva
Marisol Silva, Vice President
101 NE 2nd Street, Ocala, FL 34470



State of Florida
County of Marion

On this day before me personally appeared Marisol Silva, personally known to me to be the Vice-President of Mortgage Electronic Registration Systems, Inc.,; that the foregoing instrument was signed, sealed and delivered on behalf of said corporation pursuant to its by-laws or a resolution of its Board of Directors and that he acknowledges said instrument to be the free act and deed of said Corporation.

Witness my hand and seal this day of 9/29/2009
My commission expires:



Debra A. Johnson
Notary Public State of FL

Return to and Prepared by: Debra Johnson OFD
Taylor, Bean & Whitaker, Attn: Release & Reconveyance Dept., 1417 N. Magnolia Avenue, Ocala, Florida 34475
TBW Loan No.: 1394179 MIN No.: 100029500013941798



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

Carl J Williford & Lynn A Williford
109 Perdue Court
Yorktown, VA 23692

Re: Paid In Full
Loan Number: 1394179
Property Address: 109 Perdue Court

Dear Carl J Williford & Lynn A Williford:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 08/05/2009. 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

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: 1394179
SSN/TIN #: 226-80-7056

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.

CARL J WILLIFORD & LYNN A WILLIFORD
109 PERDUE COURT
YORKTOWN VA 23692

Late Chgs Pd YTD:	0.00
Haz/Fld Ins Pd YTD:	0.00
Taxes Pd YTD:	0.00
(1) Interest Pd YTD:	16,234.88
Principal Pd YTD:	392,690.03
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:	457.72
Loss Draft Balance:	0.00

NOTE THAT AS OF
THE DATE OF THIS
Letter 1-1-2010
\$ 457.72 IS
still not in
my (oor) possession
but in an "escrow"
ACCOUNT.

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

Property Address:
 109 Perdue Court
 Yorktown VA 23692

CARL J WILLIFORD & LYNN A WILLIFORD
 109 PERDUE COURT
 YORKTOWN VA 23692

Starting Balances	
Principal:	400,000.00
Tax & Insurance:	.00
Unapplied:	.00

Current Balances	
Principal:	.00
Tax & Insurance:	457.72
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 6, 2009

Loan # 1394179

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	07/01/07	2,430.44	2,041.67	388.77	.00	.00	.00	.00	.00	.00	399,611.23
	07/02/07			.00			.00			.00	.00
REG	08/01/07	2,430.44	2,039.68	390.76	.00	.00	.00	.00	.00	.00	399,220.47
	08/01/07			.00			.00			.00	.00
REG	09/01/07	2,430.44	2,037.69	392.75	.00	.00	.00	.00	.00	.00	398,827.72
	09/04/07			.00			.00			.00	.00
REG	10/01/07	2,430.44	2,035.68	394.76	.00	.00	.00	.00	.00	.00	398,432.96
	10/01/07			.00			.00			.00	.00
REG	11/01/07	2,430.44	2,033.67	396.77	.00	.00	.00	.00	.00	.00	398,036.19
	11/01/07			.00			.00			.00	.00
REG	12/01/07	2,430.44	2,031.64	398.80	.00	.00	.00	.00	.00	.00	397,637.39
	12/03/07			.00			.00			.00	.00
REG	01/01/08	2,430.44	2,029.61	400.83	.00	.00	.00	.00	.00	.00	397,236.56
	01/02/08			.00			.00			.00	.00
REG	02/01/08	2,430.44	2,027.56	402.88	.00	.00	.00	.00	.00	.00	396,833.68
	02/01/08			.00			.00			.00	.00
REG	03/01/08	2,430.44	2,025.51	404.93	.00	.00	.00	.00	.00	.00	396,428.75
	03/03/08			.00			.00			.00	.00
REG	04/01/08	2,430.44	2,023.44	407.00	.00	.00	.00	.00	.00	.00	396,021.75
	04/01/08			.00			.00			.00	.00
REG	05/01/08	2,430.44	2,021.36	409.08	.00	.00	.00	.00	.00	.00	395,612.67
	05/01/08			.00			.00			.00	.00
REG	06/01/08	2,430.44	2,019.27	411.17	.00	.00	.00	.00	.00	.00	395,201.50
	06/02/08			.00			.00			.00	.00
REG	07/01/08	2,430.44	2,017.17	413.27	.00	.00	.00	.00	.00	.00	394,788.23
	07/01/08			.00			.00			.00	.00
REG	08/01/08	2,430.44	2,015.06	415.38	.00	.00	.00	.00	.00	.00	394,372.85
	08/01/08			.00			.00			.00	.00

Loan # 1394179

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	09/01/08	2,430.44	2,012.94	417.50	.00	.00	.00	.00	.00	.00	393,955.35
	09/02/08			.00			.00			.00	.00
REG	10/01/08	2,430.44	2,010.81	419.63	.00	.00	.00	.00	.00	.00	393,535.72
	10/01/08			.00			.00			.00	.00
REG	11/01/08	2,430.44	2,008.67	421.77	.00	.00	.00	.00	.00	.00	393,113.95
	11/03/08			.00			.00			.00	.00
REG	12/01/08	2,430.44	2,006.52	423.92	.00	.00	.00	.00	.00	.00	392,690.03
	12/01/08			.00			.00			.00	.00
REG	01/01/09	2,430.44	2,004.36	426.08	.00	.00	.00	.00	.00	.00	392,263.95
	01/02/09			.00			.00			.00	.00
REG	02/01/09	2,430.44	2,002.18	428.26	.00	.00	.00	.00	.00	.00	391,835.69
	02/02/09			.00			.00			.00	.00
REG	03/01/09	2,430.44	1,999.99	430.45	.00	.00	.00	.00	.00	.00	391,405.24
	03/02/09			.00			.00			.00	.00
REG	04/01/09	2,430.44	1,997.80	432.64	.00	.00	.00	.00	.00	.00	390,972.60
	04/01/09			.00			.00			.00	.00
REG	05/01/09	2,430.44	1,995.59	434.85	.00	.00	.00	.00	.00	.00	390,537.75
	05/01/09			.00			.00			.00	.00
REG	06/01/09	2,430.44	1,993.37	437.07	.00	.00	.00	.00	.00	.00	390,100.68
	06/01/09			.00			.00			.00	.00
REG	07/01/09	2,430.44	1,991.14	439.30	.00	.00	.00	.00	.00	.00	389,661.38
	07/01/09			.00			.00			.00	.00
PIF	08/01/09	392,400.55	2,250.45	389,661.38	457.72	.00	.00	.00	.00	31.00	.00
	08/05/09			.00			.00			.00	457.72
Totals:		<u>453,161.55</u>	<u>52,672.83</u>	<u>400,000.00</u>	<u>457.72</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>31.00</u>	
				<u>.00</u>			<u>0.00</u>			<u>0.00</u>	

As you can see
 I paid my own
 taxes and insurance
 so until the loan
 was paid off there
 was NO "Escrow"
 ACCOUNT.

eggs
 uk dip * chips

T B+W
 888-225-
 2164
 800-530
 2602