

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION		PROOF OF CLAIM		 Internal ID: s7341	
In re: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.		Case Number: 3:09-bk-07047-JAF			
<small>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.</small>				<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: the person or other entity to whom the debtor owes money or property. If necessary, please cross out pre-printed address and write in change of address.				<div>CLAIM FILED JACKSONVILLE, FLORIDA MAY 21 2010 CLERK, U.S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA</div> <div>If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.</div> <div>THIS SPACE IS FOR COURT USE ONLY</div>	
<div> AMERIS BANK 2627 DAWSON RD., PO BOX 71748 ALBANY, GA 31707</div> <div>21836930004356</div>					
Creditor Telephone Number 229 890-1111 <input type="checkbox"/> Check box if address is where National Office of the Debtor is located.					
Name and address where payment should be sent (if different from above): Same				<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. Claim Number (if known): Filed on: N/A	
Payment Telephone Number ()					
1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 26,000.00 <small>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.</small>					
<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: FHA Construction Special Funds		(See instructions #2 and #3a on reverse side.)		3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 3a. Debtor may have scheduled account as:	
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 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: \$ Unsecured Claim Amount: \$ 26,000.00 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 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. 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). 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				THIS SPACE FOR COURT USE ONLY T, B & W Mortgage Corp.  01585	
DATE 5/5/10		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. William S. Taylor Scanned 5/21/2010 07:00 PM			

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)

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.

DEBTOR	CASE NO	PETITION DATE
Taylor, Bean & Whitaker Mortgage Corp.	3:09-bk-07047-JAF	8/24/2009

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).

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.

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.

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.

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.

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.)

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.

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.

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.

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.

Date and Signature:

The person filing this proof of claim must 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.

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.

Please read – important information: upon completion of this claim form, you are certifying that the statements herein are true.

Be sure all items are answered on the claim form. If not applicable, insert "Not Applicable."

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

FALLIN & McINTOSH, PC

ATTORNEYS AT LAW

39 NORTH MAIN STREET

MOULTRIE, GEORGIA 31768

WILLIAM G. FALLIN
WILLIAM M. McINTOSH

MAILING ADDRESS: P.O. BOX 250
MOULTRIE, GA 31776
TELEPHONE 229-985-5881
FACSIMILE 229-985-0659
EMAIL falmac@moultriega.net

May 18, 2010

CERTIFIED MAIL: 7004 1350 0005 4082 1077

BMC Group, Inc.
Attn.: Taylor Bean & Whitaker Mortgage Corp.
Claims Processing
P.O. Box 3020
Chanhassen, MN 55317-3020

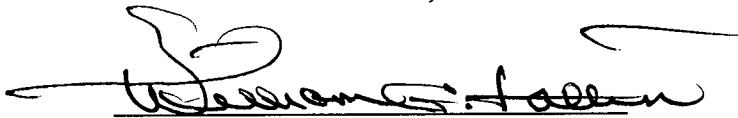
Re: FHA Construction Escrow Funds

Dear Sir/Madam:

Please file the enclosed Proof of Claim on behalf of Ameris Bank.

Thank you.

Sincerely,
FALLIN & McINTOSH, PC


William G. Fallin

WGF/kp
enclosure(s)

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

**In re: Taylor, Bean & Whitaker Mortgage Corp
Case No. 09-07047**

DOCUMENTS APPENDED TO CLAIM

On June 18, 2010, the document(s) identified below were appended to Claim No. 1585 for the reason(s) indicated:

- ☐ Stipulation/Order: Docket No. _____.
- ☐ New Supporting Document(s).
- ☐ Letter dated _____ requesting of Withdrawal of Claim No. _____.
- ☐ Notice of Withdrawal of Claim filed _____, Docket No. _____, for Claim No. _____.
- ☒ Other: Additional Correspondence sent in by Creditor to Chanhassen

FALLIN & McINTOSH, PC

ATTORNEYS AT LAW
39 NORTH MAIN STREET
MOULTRIE, GEORGIA 31768

WILLIAM G. FALLIN
WILLIAM M. McINTOSH

MAILING ADDRESS: P.O. BOX 250
MOULTRIE, GA 31776
TELEPHONE 229-985-5881
FACSIMILE 229-985-0659
EMAIL falmac@moultriega.net

June 10, 2010

CERTIFIED MAIL: 7004 1350 0005 4082 1282

BMC Group, Inc.
Attn.: Taylor Bean & Whitaker Mortgage Corp.
Claims Processing
P.O. Box 3020
Chanhassen, MN 55317-3020

**Re: FHA Construction Escrow Funds
Case No.: 3:09-bk-07047-JAF**


Dear Sir/Madam:

The enclosed are records of Ameris Bank outlining specific funding fees withheld by Taylor, Bean & Whitaker.

These fees were held in escrow. When they were not disbursed to the Government Agency at modification (because of closing) Ameris Bank had to advance fees to cover.

This exhibit is forwarded as part of the Proof of Loss mailed on May 18, 2010.

Sincerely,
FALLIN & McINTOSH, PC


William G. Fallin

WGF/kp
enclosure(s)

RECEIVED

JUN 14 2010

BMC GROUP

Ameris Bank Const/Perms Closed with TBW

<u>Borrower</u>	<u>Closed</u>	<u>Funding Fee</u>
Lloyd Brown	7/31/2009	\$5,758.50
Cassie Driggers	5/28/2009	\$1,716.72
Craig Halliday	10/31/2008	\$3,345.29
Michael Smetana	12/19/2008	\$1,741.25
Melva Taylor	6/29/2009	\$2,493.75
John Williams	7/14/2009	\$3,354.75
Total		\$18,410.26

These Const/Perm Loans were closed with Taylor, Bean and Whitaker. At the initial closing the upfront funding fee was collect and held by TBW for disbursement to the Govt agency at modification. These loans have modified and Ameris Bank has covered the expense of the funding fee at that time. This has been accomplished by direct payment with bank funds or reduction of Yield Spread to cover the cost.

Settlement Statement

U.S. Department of Housing
and Urban Development

OMB No. 2502-0265

B. Type of Loan

1. ☐ FHA 2. ☐ FmHA 3. ☐ Conv Unins
4. ☒ VA 5. ☐ Conv Ins. 6. ☐ Seller Finance

6. File Number
RE 09-33

7. Loan Number
3430407

8. Mortgage Ins Case Number
16-16-6-0867466

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower
Lloyd J. Brown and Eddie D. Brown
800 N. Van Buren St.
Albany, GA 31701

E. Name & Address of Seller

F. Name & Address of Lender
Ameris Bank
225 S. Main St.
P.O. Box 2529
Moultrie, GA 31776

G. Property Location

Lot 3, District 1st, Land Lot 396 & 421, Tax Map Number 206-1-3J,
Dougherty County
1716 Lily Pond Rd.
Albany, GA 31701

H. Settlement Agent Name
Brown-Williams & Associates, P.C.
1301 N. Madison Street
Albany, GA 31701 Tax ID:

I. Settlement Date
7/31/2009
Fund: 7/31/2009

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower

101. Contract Sales Price	
102. Personal Property	
103. Settlement Charges to borrower	\$9,125.51
104. LIP - Ameris Bank	\$171,132.49
105.	
Adjustments for items paid by seller in advance	
106. City property taxes	
107. County property taxes	
108. Assessment Taxes	
109. School property taxes	
110. MUD taxes	
111. Other taxes	
112.	
113.	
114.	
115.	
116.	
120. Gross Amount Due From Borrower	\$180,258.00

200. Amounts Paid By Or in Behalf Of Borrower

201. Deposit or earnest money	
202. Principal amount of new loan(s)	✓ \$180,258.00
203. Existing loan(s) taken subject to	
204. Loan Amount 2nd Lien	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City property taxes	
211. County property taxes	
212. Assessment Taxes	
213. School property taxes	
214. MUD taxes	
215. Other taxes	
216.	
217.	
218.	
219.	
220. Total Paid By/For Borrower	\$180,258.00

300. Cash At Settlement From/To Borrower

301. Gross Amount due from borrower (line 120)	\$180,258.00
302. Less amounts paid by/for borrower (line 220)	\$180,258.00
303. Cash Borrower	\$0.00

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller

401. Contract Sales Price	
402. Personal Property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City property taxes	
407. County property taxes	
408. Assessment Taxes	
409. School property taxes	
410. MUD taxes	
411. Other taxes	
412.	
413.	
414.	
415.	
416.	
420. Gross Amount Due to Seller	\$0.00

500. Reductions in Amount Due to Seller

501. Excess Deposit	
502. Settlement Charges to Seller (line 1400)	
503. Existing Loan(s) Taken Subject to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City property taxes	
511. County property taxes	
512. Assessment Taxes	
513. School property taxes	
514. MUD taxes	
515. Other taxes	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	\$0.00

600. Cash At Settlement To/From Seller

601. Gross Amount due to seller (line 420)	\$0.00
602. Less reductions in amt. due seller (line 520)	\$0.00
603. Cash Seller	\$0.00

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper. The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information requested does not lend itself to confidentiality.

Settlement Charges

700. Total Sales/Broker's Commission based on price		\$0.00	@ % = 50.00	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:					
701.	to				
702.	to				
703. Commission Paid at Settlement				\$0.00	\$0.00
800. Items Payable in Connection with Loan					
801. Loan Origination Fee	% to Ameris Bank				
802. Loan Discount	% to			\$1,782.51	
803. Appraisal Fee	to Hayes Appraisal				
804. Credit Report	to			\$350.00	
805. Lender's Inspection Fee	to				
806. Underwriting Fee	to				
807. Tax Service Fee	to Ameris Bank		POC (L) \$73.00		
808. GA Res.Mtg. Fee	to Ameris Bank			\$6.50	
809. Flood Cert Fee	to				
810. Final Inspection fee	to Hayes Appraisal			\$100.00	
811. Amdin. fee	to Ameris Bank		POC (L) \$260.00		
812. Wire/MERS fee	to Ameris Bank		POC (L) \$22.50		
813. Bank inspection fee	to Ameris Bank		POC (L) \$300.00		
900. Items Required by Lender To Be Paid in Advance					
901. Interest from	to @ \$0/day				
902. Mortgage Insurance Premium for 12	to Dept. of VA			\$5,758.50	
903. Hazard Insurance Premium for years	to				
1000. Reserves Deposited With Lender					
1001. Hazard insurance	months @		per month		
1002. Mortgage insurance	months @	\$0.00	per month		
1003. City property taxes	months @		per month		
1004. County property taxes	months @	\$32.81	per month		
1005. Assessment Taxes	months @		per month		
1006. School property taxes	months @		per month		
1007. MUD taxes	months @		per month		
1008. Other taxes	months @		per month		
1011. Aggregate Adjustment					
1100. Title Charges					
1101. Settlement or closing fee	to Brown-Williams & Associates, P.C.		POC (L) \$550.00		
1102. Abstract or title search	to				
1103. Title examination	to				
1104. Title insurance binder	to Brown-Williams & Associates, P.C.			\$50.00	
1105. Document preparation	to				
1106. Notary fees	to				
1107. Attorney's fees	to				
(includes above items numbers:)					
1108. Title insurance	to Attorneys' Title Guaranty Fund, Inc.			\$502.50	
(includes above items numbers:)					
1109. Lender's coverage	\$180,258.00/\$502.50				
1110. Owner's coverage	\$0.00/\$0.00				
1111. Escrow fee	to				
1200. Government Recording and Transfer Charges					
1201. Recording Fees	Deed ; Mortgage \$34.00 ; Rel		to Dougherty County Clerk	\$34.00	
1202. City/county tax/stamps	Deed ; Mortgage		to		
1203. State tax/stamps	Deed ; Mortgage \$541.50		to Dougherty County Clerk	\$541.50	
1204. Cross Index Fee	to				
1205. Conveyance Fee	to				
1206. Courier/Messenger Fee	to Brown-Williams & Associates, P.C.		POC (L) \$40.00		
1300. Additional Settlement Charges					
1301. Survey	to				
1302. Pest Inspection	to				
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$9,125.51	

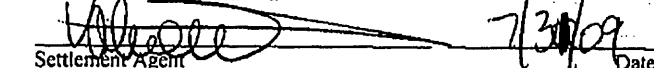
I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.


Lloyd J. Brown


Eddie D. Brown

SETTLEMENT AGENT CERTIFICATION

The HUD-1/Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.


Settlement Agent Date

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

3367.01
- 01 fee
1584.50
- 1718 -

Send to Attorneys

A. U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
SETTLEMENT STATEMENT

Riverland Title Services, LLC

723 East Wade Street
Trenton, Florida 32693
352-463-6333 fax: 352-463-6340

B. TYPE OF LOAN

1. ☒ FHA 2. ☐ FMHA 3. ☐ CONV. UNINS.

4. ☐ VA 5. ☐ CONV. INS.

6. File Number:

09-0066

7. Loan Number:

3390148

8. Mortgage Ins. Case No.:

091-4724976-703

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked (poc) were paid outside the closing. They are shown here for informational purposes and are not included in the totals.

D. Borrower: Cassie M. Driggers
110 NE 105th Street
Cross City, Florida 32628

E. Seller:

F. Lender: Ameris Bank
PO Box 797
Trenton, Florida 32693
176 NE 105th Street

G. Property: Cross City, Dixie County, Florida 32628
Section 4, Township 10, Range 12, Dixie County, Florida

H. Settlement Agent: Riverland Title Services, LLC

Place of Settlement: 723 East Wade Street, Trenton, Florida 32693 Gilchrist County

I. Settlement Date: May 28, 2009

**OIC
FHA**

J. Summary of Borrower's Transaction

100. Gross Amount Due From Borrower:

101. Contract Sales Price
102. Personal Property
103. Settlement Charges to Borrower (line 1400) 6,673.08
104. Cost to Build 93,225.00

Adjustments for Items Paid by Seller in Advance:

106. City / Town Taxes
107. County / Parish Taxes
108. Assessments
120. Gross Amount Due from Borrower: 99,898.08

200. Amounts Paid by or in Behalf of Borrower:

201. Deposit / Earnest Money
202. Principal Amount of New Loan 99,814.00
203. Existing Loan(s)
204.
205.
206.

Adjustments for Items Unpaid by Seller:

210. City / Town Taxes
211. County / Parish Taxes
212. Assessments
220. Total Paid by / for Borrower: 99,814.00

300. Cash at Settlement from / to Borrower:

301. Gross Amount due from Borrower (line 120) 99,898.08
302. Less Amount Paid by/for Borrower (line 220) 99,814.00

303. Cash From Borrower: \$84.08

K. Summary of Seller's Transaction

400. Gross Amount Due To Seller:

401. Contract Sales Price
402. Personal Property
403.
404.

Adjustments for Items Paid by Seller in Advance:

406. City / Town Taxes
407. County / Parish Taxes
408. Assessments
420. Gross Amount Due to Seller: 0.00

500. Reductions in Amount Due to Seller:

501. Excess Deposit (see instructions)
502. Settlement Charges to Seller (Line 1400) 0.00
503. Existing Loan(s)
504. Payoff of First Mortgage
505. Payoff of Second Mortgage
506. Purchase Money Mortgage

Adjustments for Items Unpaid by Seller:

510. City / Town Taxes
511. County / Parish Taxes
512. Assessments
520. Total Reductions in Amount Due Seller: 0.00

600. Cash at Settlement to / from Seller:

601. Gross Amount due to Seller (line 420) 0.00
602. Less Reductions Amount due Seller (line 520) 0.00

603. Cash From Seller: \$0.00

L. Settlement Charges**700. Total Sales / Broker's Commission:****Division of Commission as follows**

	Paid from Borrower's Funds at Settlement	Paid from Seller's Funds at Settlement
--	--	--

701.

702.

703. Commission Paid at Settlement

800. Items Payable in Connection with Loan:

801. Loan Origination Fee to Ameris Bank

980.98

802. Loan Discount

803. Appraisal Fee to Smith Appraisals

450.00

804. Credit Report

805. Lender's Inspection Fee

806. Mortgage Insurance Application Fee

807. Assumption Fee

808. Processing Fee to Ameris Bank

150.00

809. Closing Fee to Ameris Bank

265.00

810. Lender Inspection Fee to Ameris Bank

250.00

811.

812.

813.

814. Tax Service Fee (POC by Ameris Bank) to Taylor, Bean and Whitaker Mortgage Corp.
(poc \$73.00)

815. Administration Fee to Taylor, Bean and Whitaker Mortgage Corp.

260.00

900. Items Required by Lender to be Paid in Advance:

901. Interest from May 28, 2009

902. Mortgage Insurance Premium to TBW for the Dept of HUD

1,716.72

903. Hazard Insurance Premium to Cotton States (poc \$835.19 by Borrower)

904. Flood Insurance Premium

1000. Reserves Deposited with Lender:

1001. Hazard Insurance

1002. Mortgage Insurance 0 months @ 40.65 per month

1003. City Property Taxes

1004. County Property Taxes

1005. Annual Assessments

1100. Title Charges:

1101. Settlement or Closing Fee to Riverland Title Services, LLC

243.52

1102. Abstract or Title Search to Riverland Title Services, LLC

125.00

1103. Title Examination

1104. Title Insurance Binder

1105. Title Update Fee to Riverland Title Services, LLC

150.00

1106. Courier/Copying/Handling Fee

1107. Attorney Fees

(includes above item numbers:

1108. Title Insurance to Riverland Title Services, LLC

574.43

(includes above item numbers:

1109. Lender's Coverage 99,814.00 Premium 574.43

1110. Owner's Coverage 0.00

1111. Endorsement 8.1 to Riverland Title Services, LLC

25.00

1112. Endorsement FL Form 9 to Riverland Title Services, LLC

53.65

1113. Endorsement to Policy for Modification to Riverland Title Services, LLC

50.00

1200. Government Recording and Transfer Charges:

1201. Recording Fees: Deed 0.00 Mortgage 112.00 Releases 0.00 112.00

1202. City/County Tax/Stamps: Deed 0.00 Mortgage 0.00

1203. State Tax/Stamps: Deed 0.00 Mortgage 349.65 349.65

1204. Intangible Tax to Clerk of the Circuit Court 199.63

1205. Notice of Commencement Recording Fee to Clerk of the Circuit Court 44.00

1206. Modification Recording Fee to Clerk of the Circuit Court 44.00

1207. Notice of Termination Recording Fee to Clerk of the Circuit Court 18.50

1208. Contractor's Affidavit Recording Fee to Clerk of the Circuit Court 18.50

1300. Additional Settlement Charges:

1301. Survey to Raker Land Surveying 550.00

1302. Pest Inspection 22.50

1303. Wire/MERS Fee to Taylor, Bean and Whitaker Mortgage Corp. 20.00

1304. Wire Transfer Fee to Riverland Title Services, LLC

1400. Total Settlement Charges (Enter on line 103, Section J and line 502, Section K)

\$6,673.08

\$0.00

**A. U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
SETTLEMENT STATEMENT
Riverland Title Services, LLC
723 East Wade Street
Trenton, Florida 32693
352-463-6333 fax: 352-463-6340**

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Borrower: Cassie M. Driggers

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent: Devon Weaver

FATCO
Date: May 28, 2009

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine or imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB Approval No. 2502-0265
(expires 11/30/2009)



B. Type of Loan			
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input checked="" type="checkbox"/> Conv. Unins.	6. File Number RE08-116
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.	7. Loan Number 2853612	8. Mortgage Insurance Case Number 091-4495412-703
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for information purposes and are not included in the totals.			
D. Name and Address of Borrower Craig M. Halliday Tisha Halliday 3535 Warp Street Charlotte, North Carolina 28205		E. Name and Address of Seller KBL Enterprises, Inc. 1502 N.W. 6th Street Gainesville, Florida 32601	
		F. Name and Address of Lender Ameris Bank 530 East Wade Street Trenton, Florida 32693	
G. Property Location 7928 N.W. 45th Street Gainesville, Florida 32653 Lot 40 WESCHESTER CLUSTER SUBDIVISION PHASE III, Plat Book 27, Page 38, Alachua County		H. Settlement Agent A. Scott Toney, PA I. Settlement Date 10/31/08	
		Place of Settlement 804 NW 16 Ave. Suite B Gainesville, FL 32601	
J. SUMMARY OF BORROWER'S TRANSACTION:		K. SUMMARY OF SELLER'S TRANSACTION:	
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLER	
101. Contract sales price	62,500.00	401. Contract sales price	62,500.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	12,783.61	403.	
104. Cost to Build LIP Account	216,500.00	404. Cost to Build LIP Account	216,500.00
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109. HOA Dues (10/31/08-12/31/08)	50.96	409. HOA Dues (10/31/08-12/31/08)	50.96
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	291,834.57	420. GROSS AMOUNT DUE TO SELLER	279,050.96
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT TO SELLER	
201. Deposit or earnest money	1,000.00	501. Excess Deposit (see instructions)	
202. Principal amount of new loan(s)	270,968.00	502. Settlement charges to seller (line 1400)	4,878.61
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes 01/01 to 10/31	922.59	510. City/town taxes 01/01 to 10/31	922.59
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY / FOR BORROWER	272,890.59	520. TOTAL REDUCTION AMOUNT DUE SELLER	5,801.20
300. CASH AT SETTLEMENT FROM OR TO BORROWER		600. CASH AT SETTLEMENT TO OR FROM SELLER	
301. Gross amount due from borrower (line 120)	291,834.57	601. Gross amount due to seller (line 420)	279,050.96
302. Less amounts paid by/for borrower (line 220)	272,890.59	602. Less reduction amount due to seller (line 520)	5,801.20
303. CASH FROM BORROWER	18,943.98	603. CASH TO SELLER	273,249.76

PRELIMINARY

L. SETTLEMENT CHARGES:				File Number: RE08-116	SETTLEMENT STATEMENT		PAGE 2	
700.	TOTAL SALES/BROKER'S COMMISSION based on price \$				62,500.00 @	6.00 =	3,750.00	
Division of commission (line 700) as follows:								
701.	\$	1,875.00	to	Atlantic Design & Real Estate				
702.	\$	1,875.00	to	Bosshardt Realty Services, Inc.				
703.	Commission paid at Settlement							3,750.00
704.								
800.	ITEMS PAYABLE IN CONNECTION WITH LOAN				P.O.C.			
801.	Loan Origination Fee	1 %	Ameris Bank				2,709.68	
802.	Loan Discount	%						
803.	Appraisal Fee	to	Ameris Bank for Smith Appraisal (FINAL)				100.00	
804.	Credit Report	to						
805.	Lender's Inspection Fee	to	Ameris Bank				250.00	
806.	Mtg. Ins. Application Fee	to						
807.	Assumption Fee	to						
808.	Tax Service Fee		Taylor Bean & Whittaker		73.00L			
809.	Administrative Fee		Ameris Bank				265.00	
810.	Flood Cert. Fee to TBW		Taylor Bean & Whittaker				18.50	
811.	Flood Cert. Fee		Ameris Bank				14.50	
812.	Processing Fee		Ameris Bank				150.00	
813.	Administrative Fee		Taylor Bean & Whittaker				260.00	
814.								
815.								
900.	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE							
901.	Interest from	10/31/08	to	11/01/08	@ \$	48.25 /day	1 day(s)	48.25
902.	Mortgage Insurance Premium		to	Department of HUD				3,345.29
903.	Hazard Insurance Premium		yrs. to					
904.								
905.								
1000.	RESERVES DEPOSITED WITH LENDER FOR							
1001.	Hazard Insurance	mo. @ \$		/ mo.				
1002.	Mortgage Insurance	mo. @ \$		/ mo.				
1003.	City property taxes	mo. @ \$		/ mo.				
1004.	County property taxes	mo. @ \$		/ mo.				
1005.	Annual Assessments	mo. @ \$		/ mo.				
1006.		mo. @ \$		/ mo.				
1007.		mo. @ \$		/ mo.				
1008.	Aggregate Reserve for Hazard/Flood Ins, City/County Prop Taxes, Mortgage Ins & Annual Assessments							
1100.	TITLE CHARGES							
1101.	Settlement or closing fee	to	A. Scott Toney, PA				300.00	
1102.	Abstract or title search	to	First American Title Insurance Company					55.00
1103.	Title examination	to						
1104.	Title insurance binder	to						
1105.	Document preparation	to	A. Scott Toney, PA				100.00	
1106.	Notary fees	to						
1107.	Attorney's fees	to						
	(includes above item No:)							
1108.	Title insurance	to	A. Scott Toney, PA				1,095.63	359.38
	(includes above item No:)							
1109.	Lender's coverage	270,968.00 —	1,095.63 Incl	1,114.13 Risk Prem				
1110.	Owner's coverage	62,500.00 —	359.38					
1111.	ALTA 8.1		A. Scott Toney, PA				50.00	
1112.	ALTA 5.0		A. Scott Toney, PA				50.00	
1113.	Additional Charges *** See Attached Addendum ***						565.00	-89.85
1200.	GOVERNMENT RECORDING AND TRANSFER CHARGES							
1201.	Recording fees	Deed \$	10.00	; Mortgage \$	112.00	; Releases \$	122.00	
1202.	City/county/stamps	Deed \$; Mortgage \$				
1203.	State tax/stamps	Deed \$	437.50	; Mortgage \$	948.50		948.50	437.50
1204.	intq tax	Deed \$; Mortgage \$	541.94		541.94	
1205.	Recording Fee/Notice of Commencement						35.50	
1300.	ADDITIONAL SETTLEMENT CHARGES							
1301.	Survey	to	Ameris Bank				275.00	
1302.	Pest inspection	to						
1303.	2008 Property Taxes (11/30/08)		Alachua County Tax Collector				1,066.32	
1304.	2007 HOA Dues		Weschester Homeowner's Association, Inc.					66.58
1305.	2008 HOA Dues		Weschester Homeowner's Association, Inc.					300.00
1306.	Capital Contribution		Weschester Homeowner's Association, Inc.				450.00	
1307.	Wire/MERS Fee		Taylor Bean & Whittaker				22.50	
1308.								
1400.	TOTAL SETTLEMENT CHARGES (enter on lines 103 and 502, Sections J and K)						12,783.61	4,878.61

PRELIMINARY

HUD PAGE2 ADDENDUM

Prepared by
A. Scott Toney, PA
804 N.W. 16th Avenue
Pecan Park - Suite B
Gainesville, FL 32601
352-376-6800

File Number: RE08-116 Settlement Date: 10/31/08 Proration Date: 10/31/08

SELLER(S):
KBL Enterprises, Inc.

PURCHASER(S):
Craig M. Halliday and Tisha Halliday

LENDER:
Ameris Bank

PROPERTY:
7928 N.W. 45th Street, Gainesville, Florida 32653
Lot 40 WESCHESTER CLUSTER SUBDIVISION, PHASE III, Plat Book 27, Page 38, Alachua County

		Borrower	Seller
ITEMS PAYABLE IN CONNECTION WITH LOAN			
816.			
817.			
818.			
819.			
TOTALS			
TITLE CHARGES			
1114. ALTA 9	A. Scott Toney, PA	300.00	
1115. E-mail Package Fee	A. Scott Toney, PA	55.00	
1116. Wire Transfer Fee	A. Scott Toney, PA	35.00	
1117. Shipping & Handling Fee	A. Scott Toney, PA	75.00	
1118. Title Updates	A. Scott Toney, PA	100.00	
1119. Butler Act Rebate	A. Scott Toney, PA		-89.85
1120.			
1121.			
TOTALS		565.00	-89.85
ADDITIONAL SETTLEMENT CHARGES			
1309.			
1310.			
1311.			
1312.			
1313.			
TOTALS			

PRELIMINARY

A. U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
SETTLEMENT STATEMENT

LEVY ABSTRACT & TITLE COMPANY

50 Picnic Street
Bronson, Florida 32621
(352)486-2116 fax: (352)486-4200

B. TYPE OF LOAN

1. FHA 2. FMHA 3. X CONV. UNINS.
4. VA 5. CONV. INS.
6. File Number: T-25430 7. Loan Number: 3017942
8. Mortgage Ins. Case No.: 091-4564973-703

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked (poc) were paid outside the closing. They are shown here for informational purposes and are not included in the totals.

D. Borrower: MICHAEL L. SMETANA and BARBARA G. CLAFLIN-SMETANA
11117 NE 64th St.
Williston, FL 32696

E. Seller:

AMERIS BANK
8705 Perimeter Park Blvd.
Suite 4
Jacksonville, Florida 32216
TBD NE 78th Lane

F. Lender:

G. Property:

Bronson, Levy County, Florida 32621
The E 1/2 of SE 1/4 of NW 1/4 of NE 1/4 of SECTION 16, T12S, R17E, a/k/a Tract #060,
UNIVERSITY ESTATES, an unrecorded subdivision, Levy County, Florida

H. Settlement Agent: LEVY ABSTRACT & TITLE COMPANY

Place of Settlement: 50 Picnic Street, Bronson, Florida 32621

I. Settlement Date: December 19, 2008

J. Summary of Borrower's Transaction

100. Gross Amount Due From Borrower:

101. Contract Sales Price
102. Personal Property
103. Settlement Charges to Borrower (line 1400) 6,812.23
104. Cost to Construct 114,000.00

Adjustments for Items Paid by Seller in Advance:

106. City / Town Taxes
107. County / Parish Taxes
108. Assessments
120. Gross Amount Due from Borrower: 120,812.23

200. Amounts Paid by or in Behalf of Borrower:

201. Deposit / Earnest Money
202. Principal Amount of New Loan 101,241.00
203. Existing Loan(s)
204. SHIP Mortgage 19,500.00
205.
206.

Adjustments for Items Unpaid by Seller:

210. City / Town Taxes
211. County / Parish Taxes
212. Assessments
220. Total Paid by / for Borrower: 120,741.00

300. Cash at Settlement from / to Borrower:

301. Gross Amount due from Borrower (line 120) 120,812.23
302. Less Amount Paid by/for Borrower (line 220) 120,741.00

303. Cash From Borrower:

\$71.23

400. Gross Amount Due To Seller:

401. Contract Sales Price
402. Personal Property
403.
404.

Adjustments for Items Paid by Seller in Advance:

406. City / Town Taxes
407. County / Parish Taxes
408. Assessments
420. Gross Amount Due to Seller:

500. Reductions in Amount Due to Seller:

501. Excess Deposit (see instructions)
502. Settlement Charges to Seller (Line 1400) 0.00
503. Existing Loan(s)
504. Payoff of First Mortgage
505. Payoff of Second Mortgage
506. Purchase Money Mortgage

Adjustments for Items Unpaid by Seller:

510. City / Town Taxes
511. County / Parish Taxes
512. Assessments
520. Total Reductions in Amount Due Seller:

600. Cash at Settlement to / from Seller:

601. Gross Amount due to Seller (line 420)
602. Less Reductions Amount due Seller (line 520)

603. Cash From Seller:

OTC NO LOCK

L. Settlement Charges**700. Total Sales / Broker's Commission:****Division of Commission as follows**

701.

702.

703. Commission Paid at Settlement

**Paid from
Borrower's
Funds
at
Settlement****800. Items Payable in Connection with Loan:**

801. Loan Origination Fee 1.000 % to AMERIS BANK

995.00

802. Loan Discount

803. Appraisal Fee to SMITH APPRAISER

350.00

804. Credit Report

805. Final Inspection Fee to SMITH APPRAISER

150.00

806. Mortgage Insurance Application Fee

807. Assumption Fee

808. Tax Service Fee to TAYLOR, BEAN & WHITAKER MORTGAGE CORP. (poc \$73.00 by Lender)

809. Record Future S/M

810. Admin. Fee to TAYLOR, BEAN & WHITAKER MORTGAGE CORP.

260.00

811. Flood Research Fee

812. Processing Fee to AMERIS BANK

150.00

813. Closing Fee to AMERIS BANK

265.00

814. Lender Inspection Fees to AMERIS BANK

250.00

815. Flood Cert Fee to AMERIS BANK

14.50

900. Items Required by Lender to be Paid in Advance:

901. Interest from Dec 19, 2008

902. Mortgage Insurance Premium to Department of H.U.D.

1,741.25

903. Hazard Insurance Premium

904. Flood Insurance Premium

1000. Reserves Deposited with Lender:

1001. Hazard Insurance

1002. Mortgage Insurance

1003. City Property Taxes

1004. County Property Taxes

1005. Annual Assessments

1100. Title Charges:

1101. Settlement or Closing Fee (\$161.25)

1102. Abstract or Title Search (\$161.25)

1103. Title Examination

1104. Risk Premium (\$581.50 Less \$24.50 Re-Issue Credit = \$557.00)

1105. Document Preparation

1106. Notary Fees

1107. Attorney Fees

(includes above item numbers:

1108. Title Insurance to LEVY ABSTRACT & TITLE COMPANY

879.50

(includes above item numbers: 1101, 1102 & 1104)

1109. Lender's Coverage 101,241.00

1110. Owner's Coverage 0.00

1111. Endorsement FL Form 9 (Risk Premium) to LEVY ABSTRACT & TITLE COMPANY

55.70

1112. Endorsement 8.1 (Risk Premium) to LEVY ABSTRACT & TITLE COMPANY

25.00

1113. Search/Update (At Modification) to LEVY ABSTRACT & TITLE COMPANY

75.00

1114. Modification/Closing (At Modification) to LEVY ABSTRACT & TITLE COMPANY

100.00

1115. FedEx/Handling/Copies/Download Email(Construction) to LEVY ABSTRACT & TITLE COMPANY

125.00

1116. FedEx/Handling/Copies/Download Email(Modification) to LEVY ABSTRACT & TITLE COMPANY

125.00

1200. Government Recording and Transfer Charges:

1201. Recording Deed 0.00 Mortgage 103.50 Releases 0.00

103.50

1202. City/County Tax/Stamps: Deed 0.00 Mortgage 0.00

1203. State Tax/Stamps: Deed 0.00 Mortgage 354.55

354.55

1204. Intangible Tax to CLERK OF THE CIRCUIT COURT

202.48

1205. Record SHIP Mtg. \$68.25 Doc Stamps/\$78.00 Rec. to CLERK OF THE CIRCUIT COURT

146.25

1206. Record Notice of Commencement to CLERK OF THE CIRCUIT COURT

18.50

1207. 1 Certified Copy of Notice of Commencement to CLERK OF THE CIRCUIT COURT

3.50

1300. Additional Settlement Charges:

1301. Survey to AMERIS BANK

400.00

1302. Pest Inspection

1303. Wire/MERS fee to TAYLOR, BEAN & WHITAKER MORTGAGE CORP.

22.50

1400. Total Settlement Charges (Enter on line 103, Section J and line 502, Section K)**\$6,812.23**

Settlement Date: December 19, 2008

Loan Number: 3017942

File Number: T-25430

A. **U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**
SETTLEMENT STATEMENT
LEVY ABSTRACT & TITLE COMPANY
50 Picnic Street
Bronson, Florida 32621
(352)486-2116 fax: (352)486-4200

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Borrower: **MICHAEL L. SMETANA**

Borrower: **BARBARA G. CLAFLIN-SMETANA**

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent:
Debi Bouchard

Date: December 19, 2008

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine or imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

L. SETTLEMENT CHARGES

700. TOTAL COMMISSION Based on Price						\$	@	%	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Division of Commission (line 700) as Follows:										
701.	\$	to								
702.	\$	to								
703. Commission Paid at Settlement										
704.		to								
800. ITEMS PAYABLE IN CONNECTION WITH LOAN										
801.	Loan Origination Fee	1.0000 %	to	Ameris Bank				1,425.00		
802.	Loan Discount	%	to							
803.	Appraisal Fee		to	Cole & Associates (Brian Massingill)				400.00		
804.	Credit Report		to							
805.	Lender's Inspection Fee		to							
806.	Mortgage Ins. App. Fee		to							
807.	Closing Fee		to	Ameris Bank				265.00		
808.	Processing Fee		to	Ameris Bank				150.00		
809.	Bank Inspection Fees		to	Ameris Bank				350.00		
810.	Tax Service Fee			POC to TB&W Fee paid by Originator		\$73.00/POC				
811.	Administration Fee		to	Taylor, Bean & Whitaker Mortgage Corp.				260.00		
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE										
901.	Interest From	06/29/09 to 07/01/09	@	\$	/day (2 days	%)				
902.	Mortgage Insurance Premium for	months to Department of H.U.D.						2,493.75		
903.	Hazard Insurance Premium for	1.0 years to State Farm (Darby Veazey)				\$834.00/poc				
904.										
905.										
1000. RESERVES DEPOSITED WITH LENDER										
1001.	Hazard Insurance	months @ \$		per month						
1002.	Mortgage Insurance	months @ \$	58.98	per month						
1003.	City/Town Taxes	months @ \$		per month						
1004.	County Taxes	months @ \$		per month						
1005.	Assessments	months @ \$		per month						
1006.		months @ \$		per month						
1007.		months @ \$		per month						
1008.	Aggregate Accounting Adj	months @ \$		per month						
1100. TITLE CHARGES										
1101.	Settlement or Closing Fee	to								
1102.	Abstract or Title Search	to								
1103.	Title Examination	to								
1104.	Title Insurance Binder	to	Sims, Fleming & Benson				200.00		✓	
1105.	Document Preparation	to	Sims, Fleming & Benson - Prep of QCD				50.00		✓	
1106.	Notary Fees	to								
1107.	Attorney's Fees	to	Sims, Fleming & Benson				700.00		✓	
(includes above item numbers:)				
1108.	Title Insurance	to	Chicago Title Insurance Company				340.00		✓	
(includes above item numbers:)				
1109.	Lender's Coverage	\$	144,993.00		340.00					
1110.	Owner's Coverage	\$								
1111.	Copies;Postage;Phone/Fax, etc.	to	Sims, Fleming & Benson				50.00		✓	
1112.	Final Inspection	to	Brian Massingill				100.00			
1113.										
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES										
1201.	Recording Fees: Deed \$	12.00; Mortgage \$	44.00;	Releases \$			56.00		✓	
1202.	City/County Tax/Stamp: Deed			Mortgage						
1203.	State Tax/Stamp: Revenue Stamps			Mortgage	435.00		435.00		✓	
1204.										
1205.										
1300. ADDITIONAL SETTLEMENT CHARGES										
1301.	Survey	to								
1302.	Pest Inspection	to								
1303.	Georgia Res Mortgage Fee	to	Taylor, Bean & Whitaker Mortgage Corp.				6.50			
1304.	Wire Transfer Fee	to	Sims, Fleming & Benson				18.00		✓	
1305.	Wire/MERS Fee	to	Taylor, Bean & Whitaker Mortgage Corp.				22.50			
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)							7,321.75			

Carlton A. Fleming Jr.
Settlement Agent

Certified to be a true copy.

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower

Melva Taylor

Seller

April

\$420⁰⁰

760/0

A. Settlement Statement

U.S. Department of Housing and Urban Development

B. Type of Loan

OMB Approval No. 2502-0265 (expires 11/30/2009)

1. <input checked="" type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	6. File Number 20092711WAK	7. Loan Number 3438057	8. Mortgage Insurance Case Number 091-4752353-703
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. Note:	This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for information purposes and are not included in the totals. WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U. S. Code Section 1001 and Section 1010.	TitleExpress Settlement System Printed 07/13/2009 at 16:13 LCB
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D. NAME OF BORROWER:	JOHN WILLIAMS
ADDRESS:	6001 SHAWMUT STREET, TALLAHASSEE, FL 32305

E. NAME OF SELLER:	
ADDRESS:	

F. NAME OF LENDER:	AMERIS BANK
ADDRESS:	1989 CAPITAL CIRCLE NE, UNIT 13, TALLAHASSEE, FL 32308

G. PROPERTY ADDRESS:	6001 SHAWMUT STREET, TALLAHASSEE, FL 32305
	METES & BOUNDS

H. SETTLEMENT AGENT:	Smith, Thompson, Shaw & Manausa, P.A.
PLACE OF SETTLEMENT:	Telephone: 850-926-3352, 14 Medallion Lane, Crawfordville, FL 32327

I. SETTLEMENT DATE:	07/14/2009
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J. SUMMARY OF BORROWER'S TRANSACTION:		K. SUMMARY OF SELLER'S TRANSACTION:	
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLER	
101. Contract sales price		401. Contract sales price	
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	9,893.05	403.	
104. Payoff - DEREK FUSCO	14,681.70	404.	
105. LIP BALANCE	153,489.25	405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
109. 10% 1ST DRAW TO BUILDR	16,990.00	409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	195,054.00	420. GROSS AMOUNT DUE TO SELLER	
200. AMOUNTS PAID BY OR ON BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER	
201. Deposit or earnest money		501. Excess Deposit (see instructions)	
202. Principal amount of new loans	195,054.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of First Mortgage Loan	
205.		505.	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	195,054.00	520. TOTAL REDUCTION AMOUNT DUE SELLER	
300. CASH AT SETTLEMENT FROM OR TO BORROWER		600. CASH AT SETTLEMENT TO OR FROM SELLER	
301. Gross amount due from borrower (line 120)	195,054.00	601. Gross amount due to seller (line 420)	
302. Less amounts paid by/for borrower (line 220)	195,054.00	602. Less reduction amount due seller (line 520)	
303. CASH FROM BORROWER	0.00	603. CASH TO SELLER	0.00

SETTLEMENT STATEMENT

L. SETTLEMENT CHARGES		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION based on price \$ =			
Division of commission (line 700) as follows:			
701. \$	to		
702. \$	to		
703. Commission paid at Settlement			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
801. Loan Origination Fee	%AMERIS BANK	1,917.00	
802. Loan Discount	%		
803. Appraisal Fee	to J. D. SALLEY & ASSOCIATES (P.O.C.) 450.00 Buyer		
804. Credit Report			
805. Processing Fee	to AMERIS BANK	150.00	
806. Closing Fee	to AMERIS BANK	265.00	
807. Tax Service	to TBW \$73.00 POC by Lender		
808. Administration Fee	to TBW	260.00	
809. Inspection Fees	to AMERIS BANK	390.00	
810. Final Appraisal	to J D Salley & Associates	75.00	
811. WIRE/MERS FEE	to TBW	22.50	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Interest From	to @\$ /day		
902. Mortgage Insurance Premium for	to Department of HUD	3,354.75	
903. Hazard Insurance Premium for	to		
904. 2008 Property Taxes	to TAX COLLECTOR	366.66	
905.			
1000. RESERVES DEPOSITED WITH LENDER FOR			
1001. Hazard Insurance	mo. @ \$ /mo		
1002. Mortgage Insurance	mo. @ \$ 79.45 /mo		
1003. City Property Taxes	mo. @ \$ /mo		
1004. County Property Taxes	mo. @ \$ /mo		
1005. Annual Assessments	mo. @ \$ /mo		
1009. Aggregate Analysis Adjustment			
1100. TITLE CHARGES			
1101. Settlement or closing fee	to SMITH, THOMPSON, SHAW & MANAUSA, P.A.	300.00	
1102. Abstract or title search			
1103. Title examination			
1104. Title insurance binder			
1105. Document Preparation			
1106. Notary Fees			
1107. Attorney's fees			
(includes above items No:)			
1108. Title Insurance	to SMITH, THOMPSON, SHAW & MANAUSA, P.A.	1,079.25	
(includes above items No:)			
1109. Lender's Policy	195,054.00 - 25.00		
1110. Owner's Policy	213,000.00 - 1,054.25		
1111. FL 9 (Simultaneous)	to SMITH, THOMPSON, SHAW & MANAUSA, P.A.	107.93	
1112. ALTA 8.1	to SMITH, THOMPSON, SHAW & MANAUSA, P.A.	25.00	
1113.			
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording Fees Deed \$; Mortgage \$ 214.00 ; Release \$		214.00	
1202. City/County tax/stamps	Deed \$; Mortgage \$ 390.11	390.11	
1203. State Tax/stamps	Deed \$; Mortgage \$ 682.85	682.85	
1204. Notice of Commencement	to CLERK OF CIRCUIT COURT	18.50	
1205. NSN Affidavit	to CLERK OF CIRCUIT COURT	10.00	
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey	to RANDOLPH W. HOWELL, INC.	250.00	
1302. Pest Inspection			
1303. Flood Cert Fee	to AMERIS BANK	14.50	
1304.			
1305.			
1306.			
1307.			
1308.			
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)		9,893.05	

HUD CERTIFICATION OF BUYER AND SELLER

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

JOHN WILLIAMS

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

By: _____

DATE

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE TITLE 18: U.S. CODE SECTION 1001 AND SECTION 1010.

CERTIFIED MAIL[™]



7004 1350 0005 4062 1262

FALLIN & MCINTOSH, PC

ATTORNEYS AT LAW

39 NORTH MAIN STREET

P.O. BOX 250

MOULTRIE, GEORGIA 31776

First Class Mail

FALLIN & MCINTOSH, PC

ATTORNEYS AT LAW

39 NORTH MAIN STREET

P.O. BOX 250

MOULTRIE, GEORGIA 31776

RECEIVED
JUN 14 2010
BMC GROUP

BMC Group, Inc.
Attn.: Taylor Bean & Whitaker Mortgage Corp.
Claims Processing
P.O. Box 3020
Chanhausen, MN 55317-3020