


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 change of address.</small>		FILED	
FBT Mortgage LLC Legal Department 909 Poydras Street Suite 3200 New Orleans, LA 70112		JACKSONVILLE, FLORIDA JUN 15 2010 CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA	
Creditor Telephone Number (504) 586-5934 <input checked="" type="checkbox"/> Check box if address is where Notice is to be sent.		THIS SPACE IS FOR COURT USE ONLY	
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Claim Number (if known): Filed on: _____	
Payment Telephone Number ()		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.	
1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ <u>12,093.14</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>services rendered</u>		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: \$ _____ DO NOT include the priority portion of your claim here. Unsecured Claim Amount: \$ _____ Amount of arrearage and other charges as of time case filed included in secured claim, _____			
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. Unsecured Priority Claim Amount: \$ _____ 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) (_____). * 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. 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, teletype 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		THIS SPACE FOR COURT USE ONLY T, B & W Mortgage Corp.  03043	
DATE <u>6/9/2010</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>J. K. [Signature]</u> Attorney-in-House Counsel	

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-bottom: 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> 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

INFORMATION

<p>DEBTOR A debtor is the person, corporation, or other entity that has filed a bankruptcy case.</p> <p>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.</p> <p>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.</p> <p>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</p> <p>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.</p>	<p>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).</p> <p>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.</p> <p>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.</p> <p>Evidence of Perfection Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other</p>	<p>document showing that the lien has been filed or recorded.</p> <p>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.</p> <p>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.</p>
<p>ONCE YOUR CLAIM IS FILED YOU CAN OBTAIN OR VERIFY YOUR CLAIM NUMBER BY VISITING www.bmcgroup.com/tbw mortgage</p>		

A. U.S. Department of Housing and Urban Development Settlement Statement	B. Type of Loan		
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FIRM	3. <input type="checkbox"/> Conv. Unimp.
	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Imp.	6. <input type="checkbox"/> Other
6. File Number	7. Loan Number		
	8. Mortgage Ins. Case No.		

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

D. Name of Borrower: JEREMY L. COZART, 718 MACARTHUR AVENUE, HARVEY, LA 70068
JESSICA BOLYEN COZART, 718 MACARTHUR AVENUE, HARVEY, LA 70068

E. Name of Seller: [Redacted]

F. Name of Lender: FBT MORTGAGE, L.L.C., 4507 BLUEBONNET BOULEVARD, SUITE B, BATON ROUGE, LA 70808

G. Property Location: Lot 10-B, Block 13, MARRED DIVISION 4 1/2 VILLAGE OF HARVEY
718 MACARTHUR AVENUE, HARVEY, LA 70068

H. Settlement Agent: AMERICAN TITLE AGENCY, LTD. (804) 365-7008
1801 BELLE CHASSE HIGHWAY, SUITE 603, GRIBTNA, LOUISIANA 70038
TIME: [Redacted]

I. Settlement Date: 5/18/09
Preparation Date: 5/22/09

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. Partial property		402. Personal property	
103. Settlement charges to borrower (line 1400)	12,867.83	403. Settlement charges to seller (line 1400)	
104. Payoff to First MEG Bank	258,470.84	404. Payoff of first mortgage loan	
105.		405. Payoff of second mortgage loan	
Adjustments for items paid by seller in advance:		Adjustments for items paid by seller in advance:	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross amount due from borrower:	240,365.77	420. Gross amount due to seller:	0.00
200. Amounts paid by or in behalf of the borrower:		500. Reduction in amount due to seller:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	208,988.00	502. Settlement charges to seller (line 1400)	0.00
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		510. City/town taxes	
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total paid by/for borrower:	208,988.00	520. Total reduction in amount due seller:	0.00
300. Cash at settlement from/to borrower:		600. Cash at settlement to/from seller:	
301. Gross amount due from borrower (line 120)	240,365.77	601. Gross amount due to seller (line 420)	0.00
302. Less amount paid by/for borrower (line 220)	208,988.00	602. Less total reduction in amount due seller (line 520)	0.00
303. CASH FROM (TO) BORROWER	40,365.77	603. CASH FROM (TO) SELLER	0.00

SUBSTITUTE FORM 1099 SELLER STATEMENT: The information contained in Blocks E, G, H and I, lines 401 (or, if line 401 is asterisked, lines 403 and 404), 406, 407 and 409-412 (applicable part of buyer's real estate tax reportable to the IRS) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

Settlement Charges		5/18/09 9:24 AM	File Number	1025
704 Total lender/producer commission			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
704.1 Commission (line 704) as follows:				
704.1				
704.2				
704.3	Commission paid at settlement			
704.4				
704.5	Items payable in connection with loan:			
704.5.1	Loan origination fee to FBT MORTGAGE, L.L.C.		2,000.00	
704.5.2	Loan discount			
704.5.3	Appraisal fee to JAMES LINEAR APPRAISAL SERVICES	POCB 400.00		
704.5.4	Good report to FBT MORTGAGE, L.L.C.		25.70	
704.5.5	Lender's inspection fee			
704.5.6	Mortgage insurance application fee			
704.5.7	Assumption fee			
704.5.8	Underwriting fee to FBT MORTGAGE, L.L.C.		200.00	
704.5.9	Flood Certification Fee to FBT MORTGAGE, L.L.C.		65.00	
704.5.10	Counter Fee to FBT MORTGAGE, L.L.C.		50.00	
704.5.11	Application Fee to FBT MORTGAGE, L.L.C.		100.00	
704.5.12	Doc Prep Fee to FBT MORTGAGE, L.L.C.		100.00	
704.6	Items required by lender to be paid in advance:			
704.6.1	Reserve held	2000.00 to 2000.00 at 5% (200.00) for 10 days		200.00
704.6.2	Mortgage insurance premium for Up Front Fee to FBT MORTGAGE, L.L.C.			3,000.00
704.6.3	Dispute insurance premium for			
704.6.4	Flood insurance premium for			
704.6.5	Reserves deposited with lender			
704.6.6	Hazard insurance	12 mos @ \$280.000 per mo.		3,360.00
704.6.7	Mortgage insurance			
704.6.8	City property taxes			
704.6.9	County property taxes	4 mos @ \$132,000 per mo.		528.00
704.6.10	Annual state/metro (misc.)			
704.6.11	Flood insurance			
704.6.12				
704.6.13	Appraisal Adjustment to FBT MORTGAGE, L.L.C.			1,481.23
704.7	Other charges:			
704.7.1	Settlement or closing fee			
704.7.2	Attorney or title search to AMERICAN TITLE AGENCY, LTD.		250.00	
704.7.3	Title examination to AMERICAN TITLE AGENCY, LTD.		150.00	
704.7.4	Title insurance order			
704.7.5	Document preparation to AMERICAN TITLE AGENCY, LTD.		75.00	
704.7.6	Notary fee to AMERICAN TITLE AGENCY, LTD.		150.00	
704.7.7	Attorney's fees to			
704.7.8	Include above items not			
704.7.9	Title Insurance to First American Title Insurance Company			602.00
704.7.10	Include above items not			
704.7.11	Lender's fee to	2000.000	2000.00	
704.7.12	Owner's conveyance			
704.7.13	Completion of the deed			
704.7.14	Property Tax Charges to AMERICAN TITLE AGENCY, LTD.		85.00	
704.7.15	PMI Switch to file of copy to AMERICAN TITLE AGENCY, LTD.		100.00	
704.7.16	Government recording and transfer charges			
704.7.17	Recording fees			
704.7.18	County recording			
704.7.19	State tax stamps			
704.7.20	Transaction Tax			
704.7.21				
704.7.22				
704.8	Additional settlement charges:			
704.8.1	Survey			
704.8.2	Plan/Inspection			
704.8.3	Reporting/Inspection Services to AMERICAN TITLE AGENCY, LTD.		300.00	
704.8.4	Doc Prep Fee to AMERICAN TITLE AGENCY, LTD.		25.00	
704.8.5	Closing Protection Coverage to First American Title Insurance Company		25.00	
704.8.6	Document Imaging Fee to AMERICAN TITLE AGENCY, LTD.		25.00	
704.8.7	Wire Fee to AMERICAN TITLE AGENCY, LTD.		45.00	
704.9	Total settlement charges (entered on lines 704, section 1 and 802, section 1)		13,967.03	

CONFIRMATION: 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 retained a copy of HUD-1 Settlement Statement.

JEREMY L. COZART

JESSICA BOLTON COZART

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate statement of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

5/18/2009

AMERICAN TITLE AGENCY, LTD. (004) 304-7004

Print Name/Signature

Date

Office

JEREMY L. COZART

JESSICA BOLTON COZART

WARNING: It is a crime to knowingly make false statements to the United States on any or 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.

Scanned: 6/15/2010-12:23:00 PM

07/2009 10:12:41 AM



Taylor, Bean & Whitaker
PIPELINE LOAN LOCK-IN CONFIRMATION

Please note: Loan is subject to reciprocity if loan details submitted during lock process does not match actual loan parameters.

Application Number: 3294476
Correspondent: 119189
Document Number: 100
Borrower Information: Jeremy Cooper
Justin Cooper
Property Address: 716 MacArthur Ave HARVEY LA, 70058
Property County: IBERSON

Date of Registration: 3/16/2009 Lock Date: 3/16/2009 Expiration Date: 5/30/2009
Loan Type: (1150)FHA 30 Term: 360 (months)
Loan Amount: \$ 208,988.00 Appraisal Amount: \$ 220,000.00
Interest Rate: 4.500 % L.T.V.: 95.00 %
Pre Feature Price: 101.79 Post Feature Price: 101.74 ✓

Loan Purpose: Refinance - Cash Out Occupancy Status: PRIMARY
Property Status: Existing Property Type: Single Family Residence
Doc Type: Full Doc FICO: 666
GLTY: 94995 Buy Down: N
DTX: 03 Insured: Y
Interest Only: N
MARGIN 0.000
FEES MIN 14765

Price Disclosure
LA-448

This confirmation of lock does not constitute Underwriting Approval.

Mortgageware Users:

PLEASE CHANGE YOUR APPLICATION NUMBER TO 3294476
DO NOT transmit loan until application number is changed.

208,988.00 Loan Alt

\$ 3636.39

A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB No. 2502-0265

B. Type of Loan					
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv Unins	6. File Number 081551LA	7. Loan Number	8. Mortgage Ins Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.	6. <input type="checkbox"/> Seller Finance			

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 Glenn E. Lampton and Joyce Lampton 44 Robert Road Weggaman, LA 70094	E. Name & Address of Seller The Bank of New York, as Trustee for the Holders of EQCC Asset Backed Certificates, Series 2001-1F	F. Name & Address of Lender FBI Mortgage 4307 Bluebonnet Blvd., Ste B Baton Rouge, LA 70809
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G. Property Location 44 Robert Road, Weggaman LA aka Westwego, LA 70094	H. Settlement Agent Name Resource Title Agency Inc. (Gulf States Division) 2630 Elm Hill Pike #350 Nashville, TN 37214 Tax ID: Underwritten By: First American Title Insurance Company	I. Settlement Date 5/7/2009 Fund:
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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	\$194,500.00	401. Contract Sales Price	\$194,500.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$42,306.55	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City property taxes		406. City property taxes	
107. County property taxes		407. County property taxes	
108. Annual assessments		408. Annual assessments	
109. School property taxes		409. School property taxes	
110. Association Dues		410. Association Dues	
111. Maintenance Fees		411. Maintenance Fees	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$146,806.55	420. Gross Amount Due to Seller	\$104,500.00
200. Amounts Paid By Or in Behalf Of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money	\$1,000.00	501. Excess Deposit	
202. Principal amount of new loan(s)	\$136,800.00	502. Settlement Charges to Seller (line 1400)	\$12,387.88
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204. Commitment fee		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. Hold for Final Water/Sewer	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City property taxes		510. City property taxes	
211. County property taxes 01/01/09 thru 05/07/09	\$131.87	511. County property taxes 01/01/09 thru 05/07/09	\$131.87
212. Annual assessments		512. Annual assessments	
213. School property taxes		513. School property taxes	
214. Association Dues		514. Association Dues	
215. Maintenance Fees		515. Maintenance Fees	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$137,931.87	520. Total Reduction Amount Due Seller	\$12,519.75
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$146,806.55	601. Gross Amount due to seller (line 420)	\$104,500.00
302. Less amounts paid by/for borrower (line 220)	\$137,931.87	602. Less reductions in amt. due seller (line 520)	\$12,519.75
303. Cash From Borrower	\$8,874.68	603. Cash To Seller	\$91,980.25

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.

Glenn E. Lampton

Joyce Lampton

L. Settlement Charges			Paid From	Paid From
700. Total Sales/Broker's Commission based on price \$104,500.00 \$6,327.98			Borrower's Funds at Settlement	Seller's Funds at Settlement
Division of Commission (line 700) as follows:				
701.	\$2,157.98	to Re/Max Properties		
702.	\$4,170.00	to Realty Depot		
703.	Commission Paid at Settlement		\$0.00	\$6,327.98
704.	Referral Fee	to Mountain West Realty		\$969.53
800.	Items Payable in Connection with Loan			
801.	Loan Origination Fee %	to FBT Mortgage	\$1,368.00	
802.	Loan Discount %	to		
803.	Appraisal Fee	to FBT Mortgage	POC(B) \$200.00	\$200.00
804.	Credit Report	to FBT Mortgage	\$56.70	
805.	Lender's Inspection Fee	to		
806.	Mortgage Insurance Application	to		
807.	Assumption Fee	to		
808.	Underwriting Fee	to FBT Mortgage	\$275.00	
809.	Tax Service Fee	to FBT Mortgage	\$75.00	
810.	Flood Cert Fee	to FBT Mortgage	\$16.50	
811.	Lender Courier Fee	to FBT Mortgage	\$40.00	
812.	Lender Doc Prep / Closing Fee	to FBT Mortgage	\$200.00	
813.	Lender Admin Fee	to FBT Mortgage	\$150.00	
814.	Final Inspection / Supplemental Orig. Fe	to Taylor Bean & Whitaker Mortgage	\$614.65	
900.	Items Required by Lender To Be Paid in Advance			
901.	Interest from 5/1/2009 to 6/1/2009 @ \$25.77/day		\$644.25	
902.	Mortgage Insurance Premium for months	to	\$1,351.84	
903.	Hazard Insurance Premium for years	to		
1000.	Reserves Deposited With Lender			
1001.	Hazard insurance	4 months @ \$166.42 per month	\$665.68	
1002.	Mortgage insurance	months @ \$61.33 per month		
1003.	City property taxes	months @ per month		
1004.	County property taxes	9 months @ \$31.58 per month	\$284.22	
1005.	Annual assessments	months @ per month		
1006.	School property taxes	months @ per month		
1007.	Association Dues	months @ per month		
1008.	Maintenance Fees	months @ per month		
1011.	Aggregate Adjustment		(\$157.89)	
1100.	Title Charges			
1101.	Settlement fee	to Resource Title Agency (Gulf States Division)	\$50.00	\$175.00
1102.	Exam Update Fee	to Resource Title Agency (Gulf States Division)		
1103.	Title examination	to Resource Title Agency (Gulf States Division)		\$200.00
1104.	Title Abstract/Opinion	to Resource Title Agency (Gulf States Division)		\$250.00
1105.	Deed, or Affidavit and Document Prep	to Resource Title Agency (Gulf States Division)	\$75.00	\$200.00
1106.	Patriot Name Search	to Resource Title Agency (Gulf States Division)	\$10.00	
1107.	Closing Protection Letter	to First American Title Insurance Company	\$25.00	
	(includes above items numbers:)		
1108.	Title insurance	to Resource Title Agency (Gulf States	\$205.60	\$567.70
	(includes above items numbers:)		
1109.	Lender's coverage	\$136,800.00/\$255.60		
1110.	Owner's coverage	\$104,500.00/\$567.70		
1111.	Disbursement Fee	to Resource Title Agency (Gulf States Division)	\$75.00	
1112.	Transfer Handling Fee	to Resource Title Agency (Gulf States Division)		
1113.	Express Mail/Courier/Wire Fee	to Resource Title Agency (Gulf States Division)	\$40.00	\$40.00
1114.	Document Imaging Fee	to Resource Title Agency (Gulf States Division)	\$50.00	
1115.	Witness Closer	to Title Management Group	\$200.00	
1116.	LA FirstAm 8.1 Endorsement	to Resource Title Agency (Gulf States Division)	\$50.00	
1200.	Government Recording and Transfer Charges			
1201.	Recording Fees	Deed \$65.00; Mortgage \$131.00; Rd to Jefferson Parish Clerk of Court	\$186.00	
1202.	City/county tax/stamps	Deed; Mortgage to		
1203.	State tax/stamps	Deed; Mortgage to		
1204.	Tax certificates	to		\$0.00
1205.	Conveyance Fee	to		
1206.	Hold Signature Fee	to		
1207.	Record POA	to Jefferson Parish Clerk of Court		\$75.00
1208.	Certified Copies	to Jefferson Parish Clerk of Court	\$20.00	\$20.00
1300.	Additional Settlement Charges			
1301.	Survey	to		
1302.	Pest Inspection	to ACE Termites and Pest Control	\$325.00	\$250.00
1303.	Survey Review Fee	to		
1304.	Home Warranty	to		
1305.	Title Grading & Curative Fee	to Lender Processing Services Inc		\$0.00
1306.	Balance Due on 2007 Tax	to Jefferson Parish Sheriff's Office		\$12.67

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111 0 1 A [Signature]

1307. Grass Lien	to Bureau of Administrative Adjudication		5259.00
1308. Repairs	to Tanten Remodeling Inc.	\$15,500.00	
1309. Escrow For Improvements	to Taylor Bean & Whitaker Mortgage	\$18,710.00	
1310. Repair Allowance for Stump	to Glenn E. Lampton and Joyce Lampton		\$3,000.00
1400. Total Settlement Charges (enter on lines 103, Section J and 501, Section K)		\$42,306.55	\$12,387.88

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.

Glenn E. Lampton

Glenn E. Lampton

Joyce Lampton

Joyce Lampton

The Bank of New York, as Trustee for the Holders of EQCC Asset Backed Certificates, Series 2001-1F

By _____

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.

Kim [Signature] 5/7/09
 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.

Seller's Taxpayer Identification Number Solicitation and Certification
 You are required by law to provide the Settlement Agent named above with your correct taxpayer identification number. If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Under Penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

Seller's Signature _____

Date _____



Taylor, Bean & Whitaker
PIPELINE LOAN LOCK-IN CONFIRMATION

Please note: Loan is subject to repricing if loan detail submitted during lock process does not match actual loan parameters.

Application Number: 3268262
Correspondent: 119189
Document Number: 100
Borrower Information: Gleen J Lampton
Joyce D Lampton
Property Address: 44 Robert St. WESTWEGO LA, 70094 ✓
Property County: JEFFERSON

Date of Registration: 3/2/2009 Lock Date: 4/17/2009 Expiration Date: 5/17/2009
Loan Type: (1130)FHA 30 - 203K Term: 360 (months) ✓
Loan Amount: \$ 141,941.00 Sales Price: \$ 200,000.00
Interest Rate: 6.875 % L.T.V: 70.97 %
Pre Feature Price: 103.304 Post Feature Price: 103.254

141251

Loan Purpose: Purchase Occupancy Status: PRIMARY
Property Status: Alter/Improve/Repair Property Type: Single Family Residence
Doc Type: Full Doc FICO: 635
CLTV: 97.5 Buy Down: N
DTI: 34.683 Insured: N
Interest Only: N
MARGIN 0.000
MERS MIN# [REDACTED] 2621

4451.47

Price Disclosure:
LA = -0.05

This confirmation of lock does not constitute Underwriting Approval.