

PREPARED BY: J. DAVID HOOD, JACKSON, FIKES, HOOD & BRAKEFIELD,  
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**MORTGAGE FORECLOSURE DEED**

STATE OF ALABAMA    )  
  )  
COUNTY OF SHELBY    )

**KNOW ALL MEN BY THESE PRESENTS, THAT:**

**WHEREAS, Lowery-Zeg, LLC** did on **9-27-2007** execute a mortgage on the property which is hereafter described to **Pinnacle Bank**, hereafter referred to as Mortgagee, which mortgage was recorded on **10-03-2007** as **Instrument 20071003000462400** in the office of the Judge of Probate in **Shelby County, Alabama**, and

**WHEREAS**, in and by said mortgage, the Mortgagee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the front or main door of the courthouse of the county where said property is located after giving notice of the time, place and terms of said sale in some newspaper published in said County by publication once a week for **three (3)** consecutive weeks prior to said sale at public outcry for cash, to the highest bidder, and said mortgage provided that in case of sale under the power and authority contained therein, the Mortgagee or any person conducting said sale for the Mortgagee was authorized to execute a deed to the property to the purchaser at said sale, and it was further provided in and by said mortgage that the Mortgagee or its Designee may bid at said sale and purchase said property if the highest bidder therefore, and

**WHEREAS**, default was made in the payment of the indebtedness secured by said mortgage and the said Mortgagee did declare all of the indebtedness secured by said mortgage due and payable and subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by publication in the **Shelby County Reporter**, a newspaper published in Shelby County, Alabama, in its issues of **8-05-2009, 8-12-2009 and 8-19-2009**, and

**WHEREAS**, on **Friday, 8-28-2009**, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly and properly conducted, and the said Mortgagee did offer for sale and did sell at public outcry in front of the main door of the **Shelby County Courthouse** in **Columbiana, Shelby County, Alabama** the property hereafter described, and

**WHEREAS**, J. David Hood was the auctioneer who conducted said foreclosure and was the person conducting the sale for the said Mortgagee, and

**WHEREAS, Pinnacle Bank** was the highest and best bidder for the property described in the aforementioned mortgage in the amount of **\$152,003.83**, which sum was credited against the indebtedness secured by said mortgage, whereupon said property was sold to said **Pinnacle Bank**,

**NOW THEREFORE**, in consideration of the premises and a credit of **\$152,003.83** on the indebtedness secured by said mortgage, the said **Lowery-Zeg, LLC**, Mortgagor, acting by and through **Pinnacle Bank**, Mortgagee, by and through J. David Hood as auctioneer conducting said sale and as attorney-in-fact for the Mortgagee, and **Pinnacle Bank**, Mortgagee, acting by and through J. David Hood as auctioneer conducting said sale



and as attorney-in-fact for the Mortgagee, does hereby grant, bargain, sell and convey unto **Pinnacle Bank** the following described real estate located in **Shelby County, Alabama**:

✓ **Lot 30, according to the survey of Bent Creek Subdivision Sector 1, as recorded in Map Book 36, Page 23, in the Probate office of Shelby County, Alabama.**

**TO HAVE AND TO HOLD** said property unto the said **Pinnacle Bank**, its successors and assigns, forever. Subject however to the following:

1. The statutory right of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws of the State of Alabama.
2. All minerals and mining rights excepted.
3. Existing easements and rights-of-way for public roads and public utilities.
4. Ad valorem taxes for tax year 2009 and all subsequent years thereafter.
5. All matters which would be revealed by an accurate survey of the subject property.
6. All assessments for fire district dues, if applicable.
7. All assessments for library district dues, if applicable.
8. All assessments for homeowners' association dues, if applicable.
9. All improvements located upon the subject property are conveyed "AS IS" with all warranties hereby disclaimed, both express and implied, except as to title.
10. Rights-of-way granted to Alabama Power Company recorded in Volume 126 at Page 55 and Instrument 2005-56418.
11. Restrictions and covenants recorded in Instrument 2005-56418 and Instrument 20060316000123610.
12. Easements and building lines as shown on the recorded subdivision map.

**IN WITNESS WHEREOF** the said Pinnacle Bank, Mortgagee, has caused this instrument to be executed by and through J. David Hood as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee and the said J. David Hood as said auctioneer and attorney-in-fact has hereunto set his hand and signature on this the 28th day of August, 2009.

~~LOWERY-ZEG, LLC, MORTGAGOR~~

By: PINNACLE BANK, MORTGAGEE

By: J. DAVID HOOD, AUCTIONEER AND  
ATTORNEY-IN-FACT FOR MORTGAGEE

PINNACLE BANK, MORTGAGEE

By: J. DAVID HOOD, AUCTIONEER AND  
ATTORNEY-IN-FACT FOR MORTGAGEE

STATE OF ALABAMA    )  
                                  )  
COUNTY OF SHELBY    )

I, the undersigned authority, a notary public in and for the State of Alabama at large, hereby certify that **J. David Hood**, whose name as auctioneer and attorney-in-fact for **Pinnacle Bank**, Mortgagee, is signed to the foregoing Mortgage Foreclosure Deed and who is known to me, acknowledged before me on this date, that being informed of the contents of said deed, he as such auctioneer and attorney-in-fact and with full authority, executed same voluntarily on the day the same bears date for and as the act of said Mortgagee.

Given under my hand and seal this the 28<sup>th</sup> day of August, 2009

Jamie E. Culver  
Notary Public

My Commission Expires: 1-4-13

Send Tax Notice To:

**Pinnacle Bank**  
**ATTENTION: Loan Servicing Department**  
**P. O. Box 1388**  
**Jasper, AL 35502-1388**  
**Telephone Number 205-221-4111**