

Send tax notice to:
Frontier Bank
Post Office Box 1708
Pelham, Alabama 35124

This instrument prepared by:
William C. Byrd, II
Bradley Arant Boult Cummings LLP
One Federal Place
1819 Fifth Avenue North
Birmingham, Alabama 35203-2104

Chancellor's Cross

STATE OF ALABAMA)
 :
SHELBY COUNTY)

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, Allen T. Dennis, a married man and Debra. S Dennis, a married woman, executed that certain Accommodation Mortgage and Security Agreement to Frontier Bank (the "Mortgagee"), dated the 29th day of June, 2009, which mortgage is recorded in the Office of the Judge of Probate of Shelby County, Alabama, as Instrument No. 20090707000259990 (the "Mortgage"); and

WHEREAS, default was made in the payment of said indebtedness secured by the Mortgage, and Mortgagee did declare all of the indebtedness secured by the Mortgage due and payable and did give due and proper notice of the foreclosure of the Mortgage in accordance with the terms thereof and as required by law by publication in *The Shelby County Reporter*, a newspaper of general circulation published in Shelby County, Alabama, in its issues of May 26, June 2, and June 9, 2010; and

WHEREAS, on June 14, 2010, the day on which the foreclosure sale was to be held, according to said notice, beginning at 2:00 p.m., said foreclosure sale was duly and properly conducted, and the Mortgagee did offer for sale and did sell at public outcry, in front of the main door to the Courthouse of Shelby County, Alabama, the property described below (the "Property"); and

WHEREAS, the highest and best bid obtained for the Property was the bid of Frontier Bank in the amount of Sixteen Thousand and 00 /100 Dollars (\$ 16,000.00), which sum was paid to the Mortgagee to be applied to the indebtedness secured by the Mortgage, and the Property was thereupon sold to the Mortgagee; and

WHEREAS, William C. Byrd, II conducted said sale on behalf of the Mortgagee; and



WHEREAS, the Mortgage expressly authorized the person conducting said sale to execute to the purchaser at said sale a deed to the Property;

NOW, THEREFORE, in consideration of the premises and the sum of Sixteen Thousand and 00/100 Dollars (\$16,000.00), the Mortgagee, by William C. Byrd, II, its duly authorized agent and auctioneer conducting said sale, does hereby grant, bargain, sell, and convey unto Frontier Bank the following described property situated in Shelby County, Alabama, to-wit:

Lot 38, according to the recorded plat of Chancellor's Crossings, as recorded in Map 28, Page 75, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD unto Frontier Bank forever; subject, however, to the statutory right of redemption in favor of those who may be entitled to redeem the Property as provided by the laws of the State of Alabama.

THE PROPERTY IS SOLD IN ITS "AS-IS" CONDITION, WITHOUT ANY REPRESENTATIONS OR WARRANTIES WHATSOEVER AS TO ITS CONDITION OR THE TITLE THERETO.

IN WITNESS WHEREOF, the Mortgagee by William C. Byrd, II, as auctioneer conducting said sale, caused these presents to be executed on this the 14th day of June, 2010.

FRONTIER BANK

By: _____

Name: William C. Byrd, II
Agent and Auctioneer



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Shelby Cnty Judge of Probate, AL
06/14/2010 02:11:10 PM FILED/CERT

STATE OF ALABAMA

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:

SHELBY COUNTY,

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I, the undersigned, a notary public in and for said county in said state, hereby certify that William C. Byrd, II, whose name as auctioneer and agent for Frontier Bank, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, in his capacity as such auctioneer and agent, and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this the 14th day of June, 2010.

Jessica L. Holland
Notary Public

[NOTARIAL SEAL]

My commission expires 4/20/2014



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Shelby Cnty Judge of Probate, AL
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