

STATE OF ALABAMA )  
 )  
SHELBY COUNTY ) MORTGAGE FORECLOSURE DEED

## KNOW ALL MEN BY THESE PRESENTS

THAT, WHEREAS, heretofore, on to-wit December 22, 2008, Eric W. Howell and Christy Howell, husband and wife, executed a certain mortgage on property hereinafter described to Frontier Bank, which said mortgage is recorded in Instrument #20090108000005620, in the Office of the Probate Judge in Shelby County, Alabama, and;

WHEREAS, in and by said mortgage, the mortgagee, its successors or assigns, were authorized and empowered in the event of default, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, 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 in same, the mortgagee or any person conducting said sale for the mortgagee was authorized to execute the proper conveyance to the purchaser at said sale; and it was further provided in and by said mortgage that the mortgagee may bid at the sale and purchase said property if the highest bidder therefor; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the same Frontier Bank did declare all of the indebtedness secured by said mortgage due and payable and said mortgage subject to foreclosure as therein provided and did give due and proper notice of foreclosure of a said mortgage, by U. S. Mail and by publication in *The Shelby County Reporter*, a newspaper of general circulation, published in Shelby County, Alabama, in its issues of November 16, November 23, and November 30, 2011, WHEREAS, on the 15th day of December, 2011, the day on which said foreclosure sale 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 Burt W. Newsome as Attorney-in-Fact for the said Eric W. Howell and Christy Howell did offer for sale and sell at public outcry, at the Courthouse in Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Burt W. Newsome was the Auctioneer who conducted said foreclosure sale for the said Frontier Bank, and

WHEREAS, the said Frontier Bank was the highest bidder in the amount of One Hundred Forty-Eight Thousand Seven Hundred Fifty and 00/100 Dollars (\$148,750.00) which sum of money Frontier Bank offered to apply to the costs of foreclosure and then to the remaining balance on the indebtedness secured by said mortgage, and said property was thereupon sold to Frontier Bank.

NOW, THEREFORE, IN CONSIDERATION OF THE PREMISES, and the amount of One Hundred Forty-Eight Thousand Seven Hundred Fifty and 00/100 Dollars (\$148,750.00), the said Eric W. Howell, Christy Howell, and Frontier Bank by and through Burt W. Newsome, the person acting as auctioneer and conducting said sale as their duly authorized agent and Attorney-in-Fact and Auctioneer does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said Frontier Bank AS IS, WHERE IS, the following described property situated in Shelby County, Alabama, to-wit:

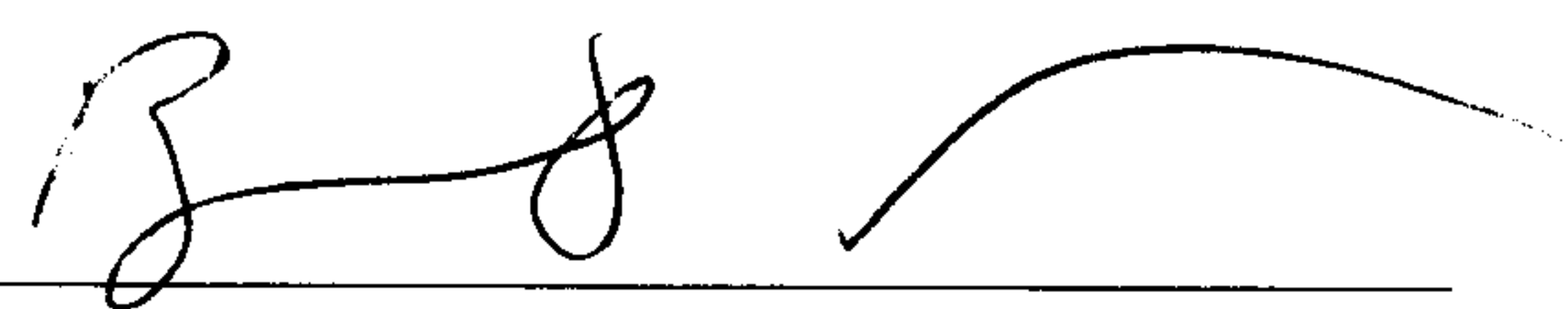
Lot 26, according to the survey of Brookchase Estates, Phase Two, as recorded in Map Book 22, Page 47, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with the hereditaments and appurtenances thereunto belonging and all fixtures now attached to and used in connection with the premises herein described, subject to right of way easements and restrictions of record in the Probate Office of Shelby County, Alabama, and existing special assessments, if any, which might adversely affect the title to the above described property.

TO HAVE AND TO HOLD the above described property unto the said Frontier Bank, its successors and assigns forever; subject, however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama and the United States of America.

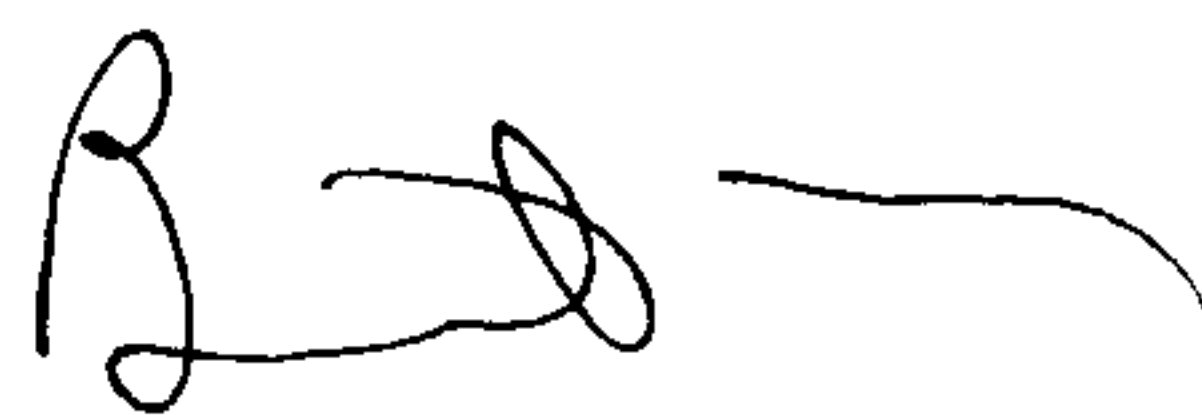
IN WITNESS WHEREOF, the said Eric W. Howell, Christy Howell, and Frontier Bank have caused this instrument to be executed by and through Burt W. Newsome, as Auctioneer conducting said sale and as Attorney-in-Fact for all parties separately, and Burt W. Newsome has hereto set his hand and seal on this the 15th day of December, 2011.

ERIC W. HOWELL

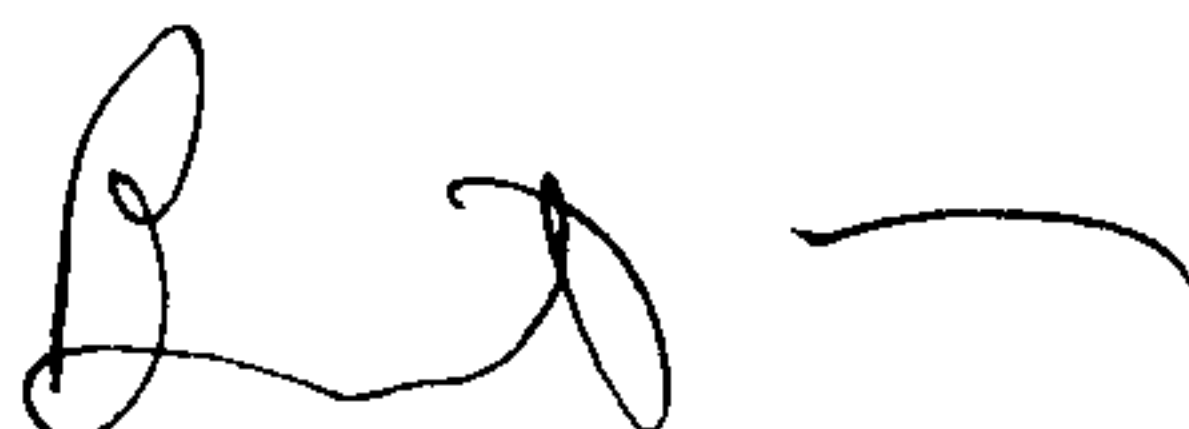
BY:   
Burt W. Newsome  
Attorney-in-Fact

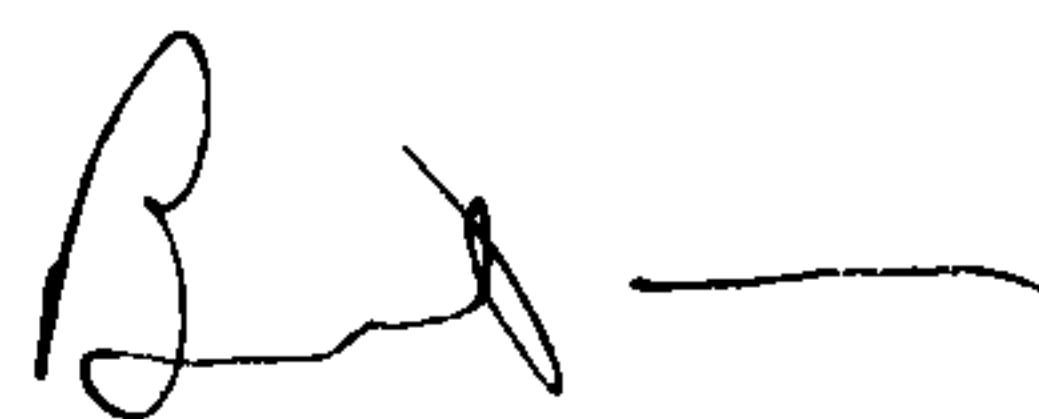
CHRISTY HOWELL



BY:   
Burt W. Newsome  
Attorney-in-Fact

FRONTIER BANK

BY:   
Burt W. Newsome  
as Attorney-In-Fact and Agent


BY:   
Burt W. Newsome as the Auctioneer  
and person making said sale

STATE OF ALABAMA

SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said State of Alabama, hereby certify that Burt W. Newsome whose name as Attorney-in-Fact for Eric W. Howell and Christy Howell, whose name as Attorney-in-Fact and agent for Frontier Bank is signed to the foregoing conveyance and whose name as Auctioneer and person making said sale, 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 Attorney-in-Fact, agent, and as such Auctioneer executed the same voluntarily on the day the same bears date.

GIVEN under my hand and official seal this the 15th day of December, 2011.

  
Notary Public in and for  
the State of Alabama at Large

My Commission Expires 8/24/2015

THIS INSTRUMENT PREPARED BY:  
BURT W. NEWSOME  
NEWSOME LAW, LLC  
ATTORNEYS AT LAW  
Post Office Box 382753  
Birmingham, Alabama 35238  
(205) 747-1970

NOTARY PUBLIC STATE OF ALABAMA  
MY COMMISSION EXPIRES: Aug 24, 2015  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Aug 24, 2015  
BONDED THRU NOTARY PUBLIC UNDERWRITERS