

Send Tax Notice To:  
Frontier Bank  
PO Box 414  
Chelsea, AL 35043

STATE OF ALABAMA     )  
SHELBY COUNTY         )

### FORECLOSURE DEED

WHEREAS, **Frontier Bank** (the "Mortgagee"), was on the date hereof, the owner and holder of the following described mortgage and the debt secured thereby: Future Advance Mortgage executed by **David J. Pavlakovic and Cynthia Fleischer Pavlakovic** to Frontier Bank on September 2, 2004, which Mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument 20041021000581580; and

WHEREAS, the Mortgage above provided that if the Mortgagor should fail to pay the debts secured by the Mortgage, or any part of said debts, when they became due, the Mortgagee was authorized, at its option, to declare said debts immediately due and payable in full, and to take possession of the mortgaged property, and to sell the same at public outcry, after notice as provided in the Mortgage; and

WHEREAS, the Mortgagor failed to pay said debts when they became due, whereupon the Mortgagee declared said debts immediately due and payable in full; and

WHEREAS, on **March 7, 2012, at 11:00 a.m.**, the real estate hereinafter described, being the real estate described in the Mortgage, was offered for sale, before the courthouse door of Shelby County, Alabama, to the highest bidder for cash, after giving notice of the time, place and terms of such sale, as required by the Mortgage, by advertisement in The Shelby County Reporter, a newspaper published in Shelby County, Alabama, once a week for three consecutive weeks, in the issues of said paper of February 15, 2012, February 22, 2012, and February 29, 2012;

WHEREAS, at such sale, which was conducted by the undersigned auctioneer, in all respects in accordance with the provisions of the Mortgage, the Mortgagee became the purchaser of said real estate being the highest and best bidder therefor, at and for the price of Eight Hundred Ten Thousand and 00/100 (\$810,000.00).

NOW, THEREFORE, in consideration of the premises, and in order to evidence said sale, the Mortgagor acting by and through the undersigned auctioneer as attorney in fact, has granted, bargained, sold and conveyed, and does by these presents grant, bargain, sell and convey unto Frontier Bank the following described real estate, being the real estate described in and conveyed by the Mortgage, the same lying and being in Shelby County, Alabama.

Lots 61 & 62, according to the Survey of Stonegate Realty, Phase Three, as recorded in Map Book 33, page 122, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Now known as:

Lot 61A, according to a Resurvey of Lots 61 and 62, Stonegate Realty Phase Three, as recorded in Map Book 34, page 110, in the Probate Office of Shelby County, Alabama.

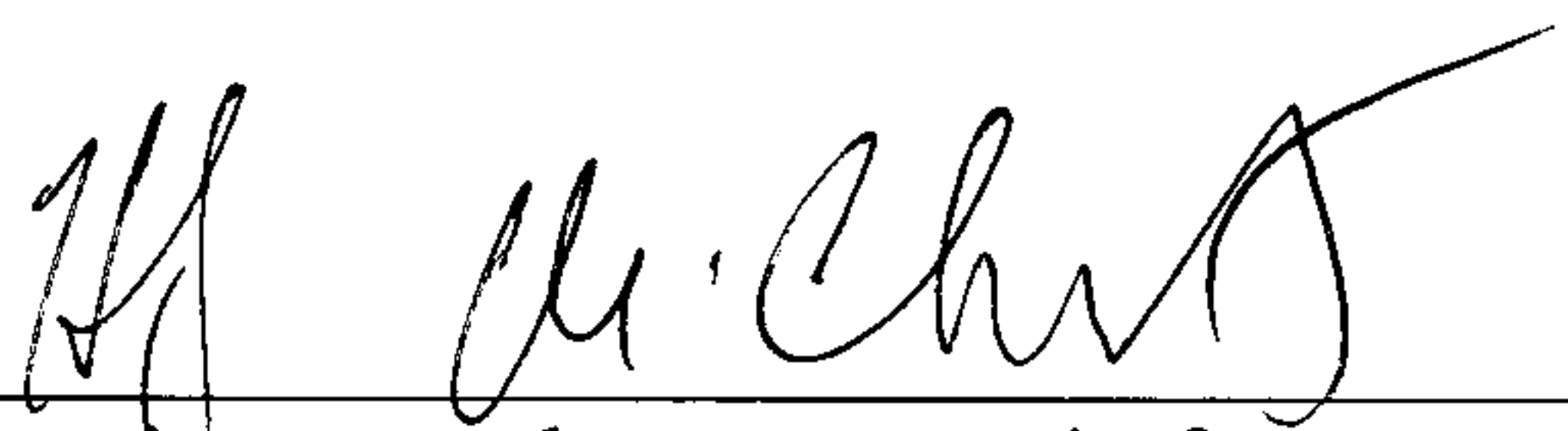
This conveyance is subject to:

- i) All easements, restrictions and encumbrances of record, and
- ii) Any and all equitable or statutory rights of redemption.

TO HAVE AND TO HOLD to Frontier Bank, its successors and assigns, in fee simple forever.

IN WITNESS WHEREOF, the name of the Mortgagor has been hereunto affixed by the undersigned auctioneer as attorney in fact, on this 27<sup>th</sup> day of March, 2012.

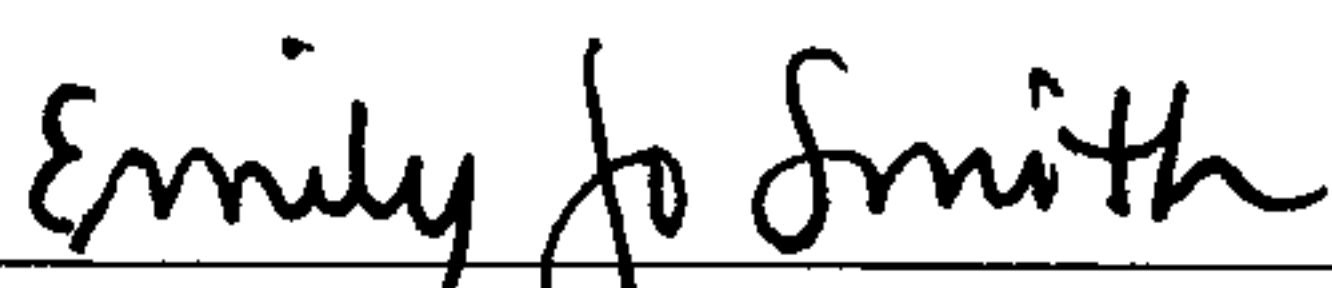
FRONTIER BANK

By   
as auctioneer and as attorney in fact  
for Frontier Bank

STATE OF ALABAMA )  
JEFFERSON COUNTY )

I, a Notary Public in and for said County in said State, hereby certify that Holly M. Chesnut, whose name as attorney in fact for Frontier Bank is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the instrument, she, in her capacity as such attorney in fact, executed the same voluntarily on the date the same bears date.

In witness whereof, I have hereunto set my hand and official seal, on the 27<sup>th</sup> day of March, 2012.

  
Notary Public

My Commission Expires: 6-6-15

### CERTIFICATE OF THE MORTGAGE OWNER

The undersigned, Morgan Bellanca an authorized representative and agent for Frontier Bank, does hereby certify that Holly M. Chesnut, who acted as auctioneer in making the sale and conveyance evidenced by the foregoing foreclosure deed, was duly appointed by Frontier Bank as auctioneer for the purpose of making said sale and conveyance.

Dated this 28 day of March, 2012.

FRONTIER BANK

By Morgan C Bellanca, A/P

Its Authorized Representative and Agent

This instrument prepared by:

Holly M. Chesnut  
Anderson Weidner, LLC  
Financial Center  
505 North 20<sup>th</sup> Street, Suite 1450  
Birmingham, Alabama 5203  
(205) 324-1230

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Shelby Cnty Judge of Probate, AL  
04/03/2012 02:51:40 PM FILED/CERT