

To:

PNC Bank National Association

Att: Jennifer Lockwood

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Attorney Matthew Penhale of MRLP,LLC

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20230509000136590 1/3 \$28.00
Shelby Cnty Judge of Probate, AL
05/09/2023 10:14:01 AM FILED/CERT

From:

John R Gullledge

767 Highway 101

Leeds AL 35094

Roger Speegle

2601 Hibiscus Court,

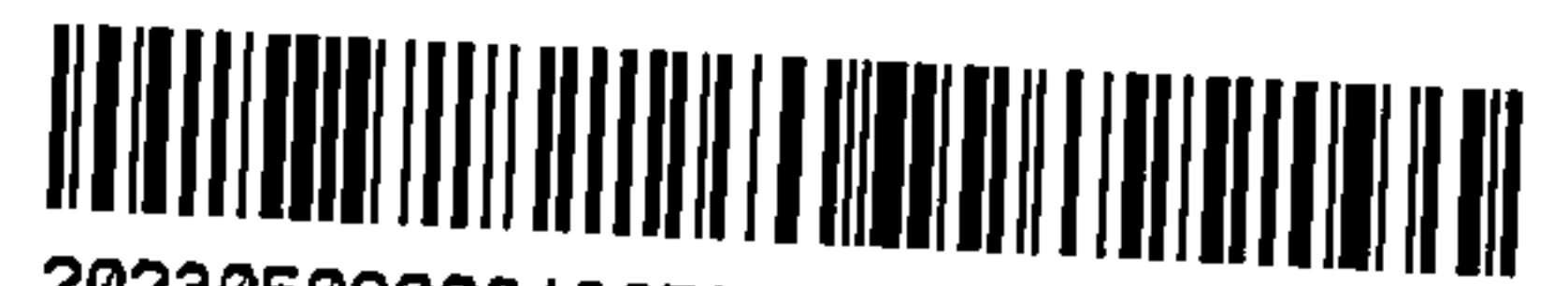
Deltona, FL 32738

NOTICE OF INTENT TO SUE

The Right of Redemption is being sought By John R Gullledge Brother of the deceased Elizabeth A Snyder and Roger Neil Speegle Nephew of the Deceased Elizabeth A Snyder. The Heirs have sought a thirty-day delay on the auction to receive a Notice of deficiency from PNC Bank and State The Following:

1. All Six children of the deceased were not properly notified. Ernie Peoples, Billy Peoples, Debbie Peoples, Donna Snyder, Pam Snyder, Rebecca Snow.
2. The surrounding properties are owned by John R Gullledge and Roger Speegle and both fall in the category of heirs according to Alabama law. They are seeking the right of redemption to the family owned landlocked land.
3. The instrument recorded May 14,2004 Instrument No.20040514000254610 Does not have an Easement recorded and is landlocked by John R Gullledge and Roger Speegle.
4. The previous Grant of Easement instrument 1997-24384 was only granted to the deceased parties and is invalid for the purpose of a foreclosure sale and no access will be granted as the PNC Bank is not an Heir.
5. The 30 plus year manufactured home, the bank may sell to move to another location after seeking access as it is of no value and needs to be torn down.
6. The value of the .93 acres that is landlocked is less than the assessment record of 2021 of \$22,130.00.
7. The Property record card of 2021 key:3900 ACC No-10100184 is a picture of a deck which is $\frac{3}{4}$ on Roger Speegle's land and was shared between sister's and brothers.
8. Roger Speegle has notified the above listed recipients seeking to redeem the property as it was originally his mother Vachelle Gullledge Speegle and given to Elizabeth A Gullledge Snyder with the express distinction that the land will only be sold to a family member and the property lines of the surrounding landlocked properties being the heirs seeking to redeem said property.

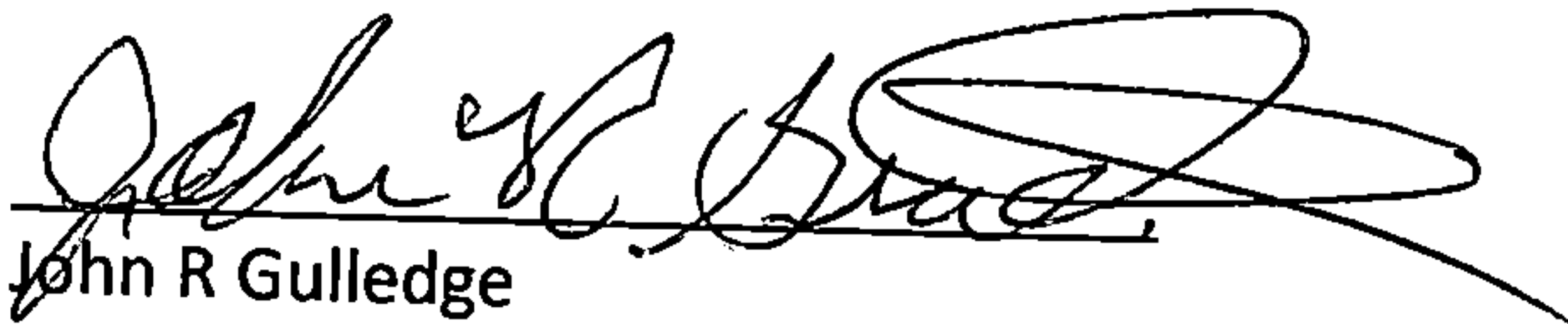
In Closing if PNC Bank does not grant the 30 day delay being requested and proceeds with the auction of May 9th of 2023 they will be sued and no access to the land will be granted as they were notified properly. PNC Bank will also open themselves up to another lawsuit from the



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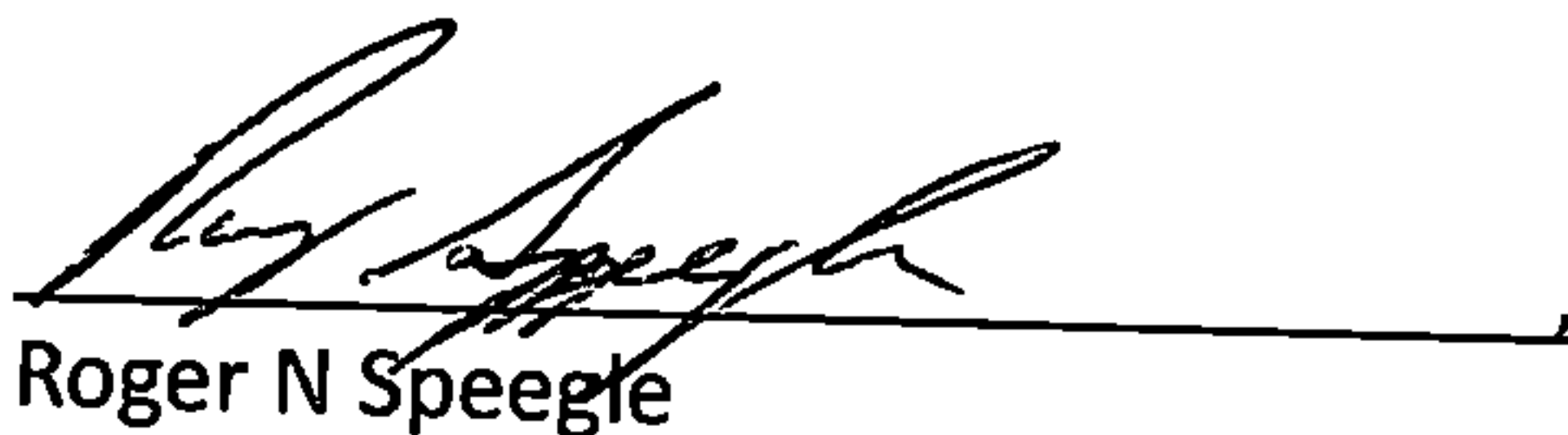
purchaser if they can get a bid of 62K because they will soon find out the Land is locked. We are also aware that PNC Bank purchased this debt from a lender and has very little money invested and should reconsider their position and grant the 30 day delay and the right of Redemption to John R Gullledge (Brother of the deceased Elizabeth A Snyder) and Roger N Speegle (Nephew of the deceased).

John R Gullledge
767 Highway 101
Leeds Al. 35094
(205)369-1754


John R Gullledge

5-7-23

Roger N Speegle
2601 Hibiscus Ct & 777 Highway 101
Deltona, Fl. 32738 Leeds Al. 35094


Roger N Speegle

5-8-23



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To,

MIRLP

McCalla Raymer Leibert Pierce, LLC

Alabama.

and its client concerning the property located at 783 Highway 101 Leeds

From. Roger Speegle & John R Gullledge,

This letter is to inform you and your client that the grant of Easement is of none effect since the passing of Elizabeth A Gullledge Snyder & Ronald E Snyder. If due diligence had been followed then this properties distress would have concluded in notifying the above-named parties to resolve the debt owed and, or seek a new Grant of Easement. No such effort has been made to contact the owners of the property surrounding a family land locked property. No such access will be granted to any party not a family member leaving your client only one option and that is to resolve the title of the property between the above-named parties and no other recourse is an option for your client.

Respectfully,

Roger Speegle & John Gullledge.

John R Gullledge 5-8-23
Roger Speegle 5-8-23