

STATE OF ALABAMA)
)
COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that, whereas, heretofore on September 23, 2003, to-wit: Ellery W. Cummings and Felicia A. Cummings, husband and wife, executed a mortgage to The Mortgage Outlet, Inc., herein called the Mortgagee, which said mortgage was recorded on October 2, 2003, in Instrument Number 20031002000665100, Probate Records of Shelby County, Alabama, which conveyed the property hereinafter described to secure the indebtedness evidenced by a note, payable in installments, therein described; which said mortgage was subsequently assigned to Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust I, by assignment recorded on June 9, 2023, in Instrument Number 20230609000173680, Probate Records of Shelby County, Alabama; and

WHEREAS, the said mortgage provides that if said indebtedness or any part thereof should remain unpaid at maturity, then the whole of indebtedness shall at once become due and payable and said mortgage be subject to foreclosure, and further provides that in the event of any such default the Mortgagee or its assigns shall have the authority to sell said property before the Courthouse door in front of the Main Street entrance to the Shelby County Courthouse at Columbiana, Alabama, at public outcry for cash after first giving notice by publication once a week for three successive weeks of the time, place and terms of said sale in some newspaper of general circulation published in Shelby County, Alabama, and further provides that in the event of any such sale the person or entity conducting such sale shall have power and authority to execute a deed to the purchaser of said property at such sale, and further provides that the Mortgagee or its assigns may bid and become the purchaser at such sale of the property therein; and

WHEREAS, parts of said indebtedness remained unpaid at the respective maturities thereof, and the whole of said indebtedness thereupon became due and payable, and default was made in payment thereof, and thereafter notice was published in The Shelby County Reporter, a newspaper of general circulation and published in Shelby County, Alabama, on October 29, 2023, November 5, 2023, and November 12, 2023, that the hereinafter described property would be sold in front of the Main Street entrance to the Shelby County Courthouse at Columbiana, Alabama, at public outcry to the highest bidder for cash, within the legal hours of sale on December 04, 2023, and

WHEREAS, the said sale was held at the time and place stated in said notice, in strict conformity with the powers of sale contained in the said mortgage, at which sale Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust I, became the purchaser of the hereinafter described property at and for the sum of \$20,126.60, cash, which was the highest, best, and last bid therefore; and

NOW THEREFORE, IN consideration of the premises Ellery W. Cummings and Felicia A. Cummings, husband and wife, and Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust I, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact, do hereby grant, bargain, sell and convey unto the said Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust I, the following described real property situated in Shelby County, Alabama:

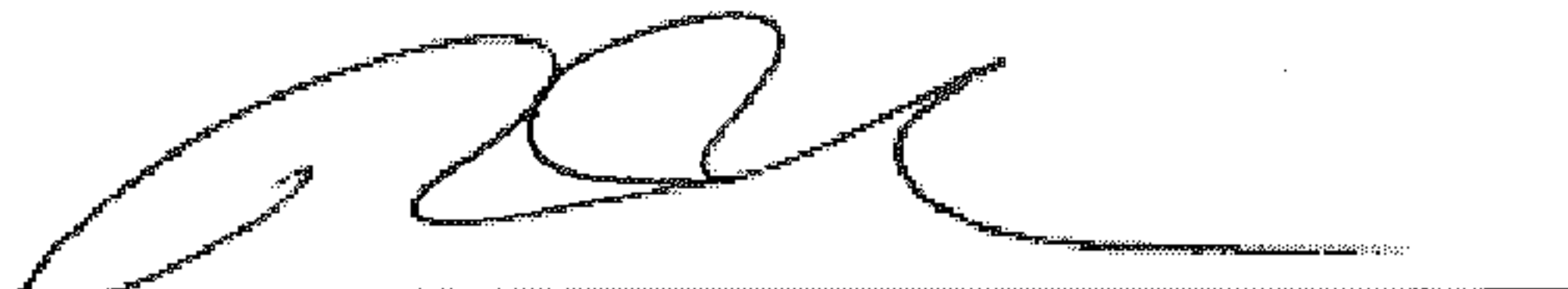
A lot or parcel of land located in the NE ¼ of the NW ¼ of Section 3 Township 22 South, Range 4 West, Shelby County, Alabama and more particularly described as follows: Commence at a point on the south boundary of County Highway No. 10 on the East boundary of parcel conveyed to Agnes Cummings, said parcel described and recorded in Deed Book 222 Page 983 in the probate records of Shelby County and said point being 513.1 feet north of the SE corner of said tract; thence run North 79 degrees 40 minutes West along said highway boundary 213.5 feet; thence run South 191 feet; thence run South 83 degrees 10 minutes East 211.5 feet; thence run North 177.7 feet to the point of beginning. A right-of-way for a road 20 feet in width is reserved across the east end of the above described lot.

TO HAVE AND TO HOLD unto Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust I, its successors and assigns forever, as fully and completely in all respects as the same could or ought to be conveyed to the said Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust I, under and by virtue of the power and authority contained in the aforesaid mortgage. Subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, also subject to prior liens, ad valorem taxes, easements and restrictions of record.

IN WITNESS WHEREOF, the said Ellery W. Cummings and Felicia A. Cummings, husband and wife, and Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust I, have hereunto set their hands and seals by their said attorney-in-fact on the day and year first above written.

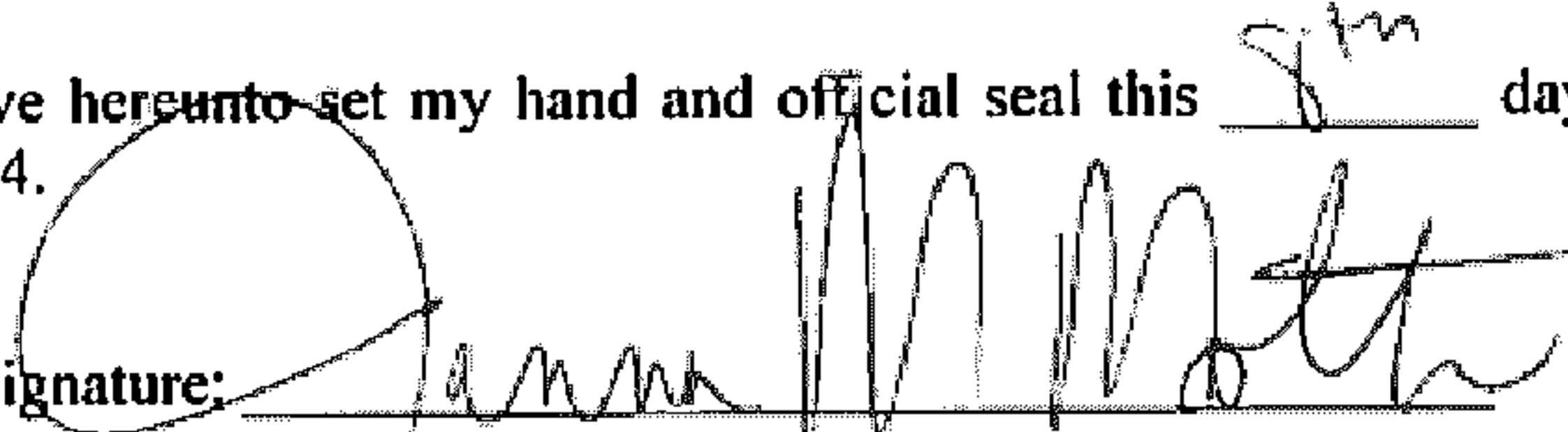
Ellery W. Cummings and Felicia A. Cummings, husband
and wife, and Wilmington Savings Fund Society, FSB,
d/b/a Christiana Trust as Trustee for PNPMS Trust I

BY: PADGETT LAW GROUP
ITS: ATTORNEY-IN-FACT


Robert J. Wermuth

STATE OF ALABAMA)
)
COUNTY OF MADISON)

I, the undersigned authority, a Notary Public in and for said county and state, hereby certify that Robert J. Wermuth, whose name as an officer of Padgett Law Group, acting in its capacity as attorney-in-fact for Ellery W. Cummings and Felicia A. Cummings, husband and wife, and Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust I, 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, as such attorney-in-fact, executed the same voluntarily on the day the same bears date.

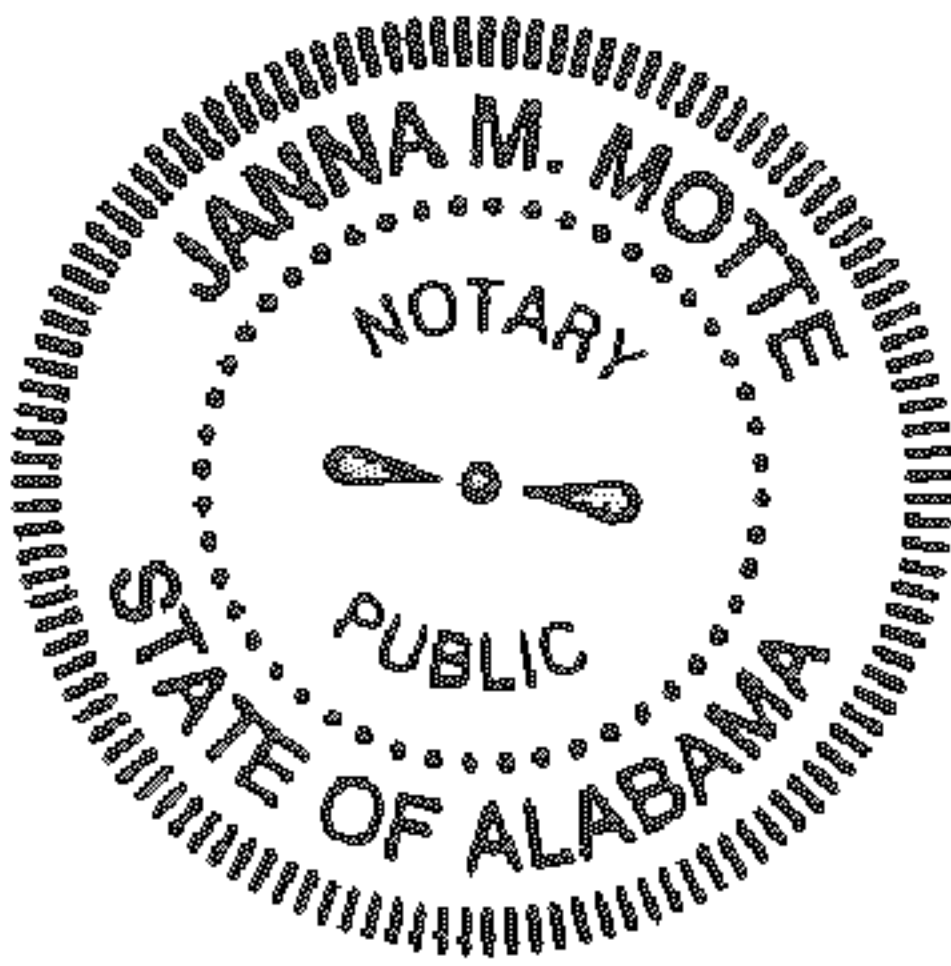
IN WITNESS WHEREOF, I have hereunto set my hand and official seal this 8th day of January, 2024.
Notary Signature: 
My Commission Expires: 09/13/2024

THIS INSTRUMENT PREPARED BY:
Robert J. Wermuth/jmm
Padgett Law Group
4245 Balmoral Drive SW, Suite 101
Huntsville, AL 35801

Grantee's Address:
6061 S Willow Drive, Suite 300
Greenwood Village, CO 80111

Grantors' Address:
24 Cummings Drive
Montevallo, AL 35115

Property Address:
24 Cummings Drive
Montevallo, AL 35115



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
01/08/2024 02:40:19 PM
\$85.00 BRITTANI
20240108000006580

