

PREPARED BY:
Matthew W. Penhale, Esq.
McCalla Raymer Leibert Pierce, LLP
505 20th Street N, Suite 1775
Birmingham, AL 35203

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07/25/2025 08:29:24 AM
FCDEEDS 1/3

STATE OF ALABAMA
COUNTY OF SHELBY

Please Cross Reference to: as Instrument No. 20060821000407540

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore, on to-wit, July 28, 2006, **Cheryl Holmes-Fontenot, a single person, Mortgagor**, did execute a certain mortgage to **Compass Bank**, which said mortgage is recorded as Instrument No. 20060821000407540, in the Office of the Judge of Probate of Shelby County, Alabama, aforesaid records, and PNC Bank, National Association, Successor by merger to BBVA USA, formerly known as Compass Bank, is now the holder and owner of said mortgage and debt; and

WHEREAS, default was made in the payment of indebtedness secured by said mortgage, and the said PNC Bank, National Association, Successor by merger to BBVA USA, formerly known as Compass Bank did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of foreclosure of said mortgage, in accordance with the terms thereof, by First Class Mail and by publication in the Shelby County Reporter a newspaper of general interest and circulation in Shelby County, Alabama, in its issues of 06/22/2025, 06/29/2025, 07/06/2025; and said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder thereto; and

WHEREAS, on July 21, 2025, the day on which the 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 PNC Bank, National Association, Successor by merger to BBVA USA, formerly known as Compass Bank did offer for sale and sell at public outcry, in front of the main entrance of the courthouse door of the Shelby County, Alabama Courthouse; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of VISK HOMES LLC in the amount of **TWENTY-FIVE THOUSAND EIGHT HUNDRED SEVENTY-SIX DOLLARS AND 51 CENTS (\$25,876.51)** which sum the said VISK HOMES LLC offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said VISK HOMES LLC; and

NOW, THEREFORE, in consideration of the premises and the credit of **TWENTY-FIVE THOUSAND EIGHT HUNDRED SEVENTY-SIX DOLLARS AND 51 CENTS (\$25,876.51)**, cash, on the indebtedness secured by said mortgage, PNC Bank, National Association, Successor by merger to BBVA USA, formerly known as Compass Bank, by and through McCalla Raymer Leibert Pierce, LLP as attorney for the Mortgagee or Transferee of Mortgagee, does hereby grant, bargain, sell and convey unto VISK HOMES LLC, and its successors and assigns, as Grantee, the following described real property, situated in Shelby County, Alabama, to-wit:

A PARCEL OF LAND SITUATED IN THE SOUTHEAST ONE-QUARTER OF THE NORTHWEST ONE-QUARTER OF SECTION 35, TOWNSHIP 19 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCE AT THE SOUTHWEST CORNER OF THE SAID QUARTER-QUARTER AND RUN IN AN EASTERLY DIRECTION ALONG THE SOUTH LINE FOR A DISTANCE 351.00 FEET TO THE POINT OF BEGINNING; THENCE TURN A DEFLECTION ANGLE LEFT 86 DEGREES 37 MINUTES 11 SECONDS AND RUN IN A NORTHERLY DIRECTION FOR A DISTANCE OF 657.26 FEET TO A POINT ON THE SOUTHEASTERN MOST RIGHT OF WAY LINE OF LIBERTY ROAD (50 FOOT RIGHT OF WAY); THENCE TURN A DEFLECTION ANGLE RIGHT OF 58 DEGREES 03 MINUTES 57 SECONDS AND

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RUN IN A NORTHEASTERLY DIRECTION ALONG SAID RIGHT OF WAY LINE FOR A DISTANCE OF 57.73 FEET TO THE POINT OF COMMENCEMENT OF A CURVE TO THE LEFT; SAID CURVE HAVING A RADIUS OF 969.11 FEET, A CENTRAL ANGLE OF 09 DEGREES 34 MINUTES 06 SECONDS, A CHORD LENGTH OF 161.66 FEET AND A TANGENT DISTANCE OF 81.11 FEET; THENCE RUN ALONG ARC OF SAID CURVE AND ALONG SAID RIGHT OF WAY LINE, FOR A DISTANCE OF 161.85 FEET TO THE POINT OF COMMENCEMENT OF A COMPOUND CURVE TO THE LEFT; SAID CURVE HAVING A RADIUS OF 969.09 FEET, A CENTRAL ANGLE OF 12 DEGREES 25 MINUTES 32 SECONDS, A CHORD LENGTH OF 209.75 FEET AND A TANGENT DISTANCE OF 105.50 FEET; THENCE TURN A DEFLECTION ANGLE LEFT 10 DEGREES 17 MINUTES 42 SECONDS FROM CHORD TO CHORD AND RUN ALONG ARC SAID CURVE AND ALONG SAID RIGHT OF WAY LINE FOR A DISTANCE 210.16 FEET; THENCE TURN A DEFLECTION ANGLE RIGHT 136 DEGREES 11 MINUTES 57 SECONDS FROM CHORD AND RUN IN A SOUTHERLY DIRECTION FOR A DISTANCE FOR 916.65 FEET; THENCE TURN A DEFLECTION ANGLE RIGHT 87 DEGREES 32 MINUTES 09 SECONDS AND RUN IN A WESTERLY DIRECTION FOR A DISTANCE OF 336.42 FEET TO THE POINT OF BEGINNING.

TO HAVE AND TO HOLD the above described property unto VISK HOMES LLC, 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; also subject to any taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

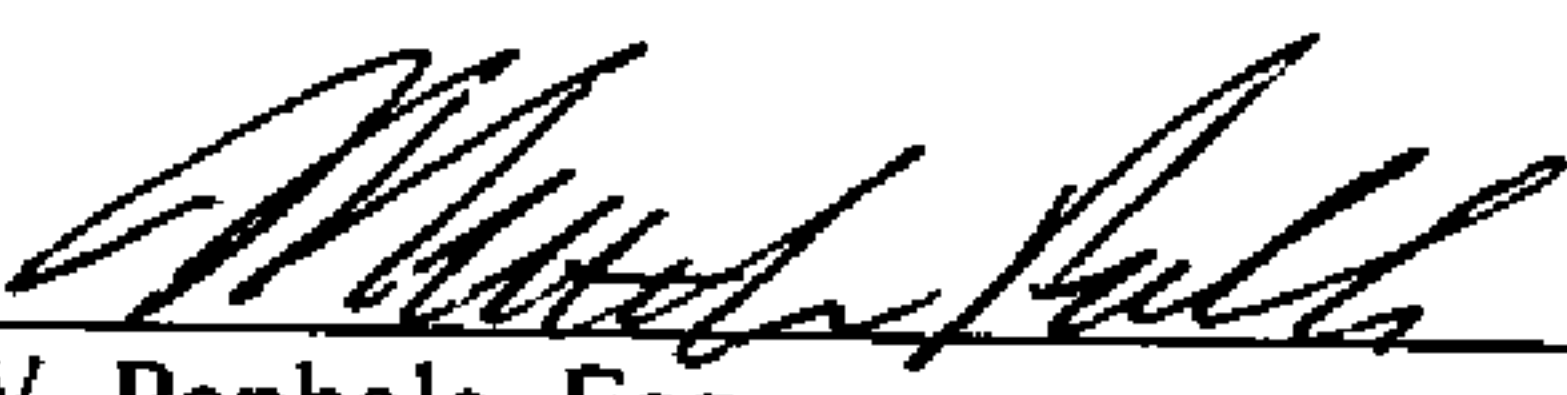
IN WITNESS WHEREOF, PNC Bank, National Association, Successor by merger to BBVA USA, formerly known as Compass Bank have caused this instrument to be executed by and through McCalla Raymer Leibert Pierce, LLP, as attorney for the Mortgagee, or Transferee of Mortgagee, and McCalla Raymer Leibert Pierce, LLP, as said attorney, has hereto set its hand and seal on the 22nd day of July, 2025.

PNC Bank, National Association, Successor by merger to
BBVA USA, formerly known as Compass Bank

By: McCalla Raymer Leibert Pierce, LLP

Its: Attorney at Law

By:


Matthew W. Penhale, Esq.

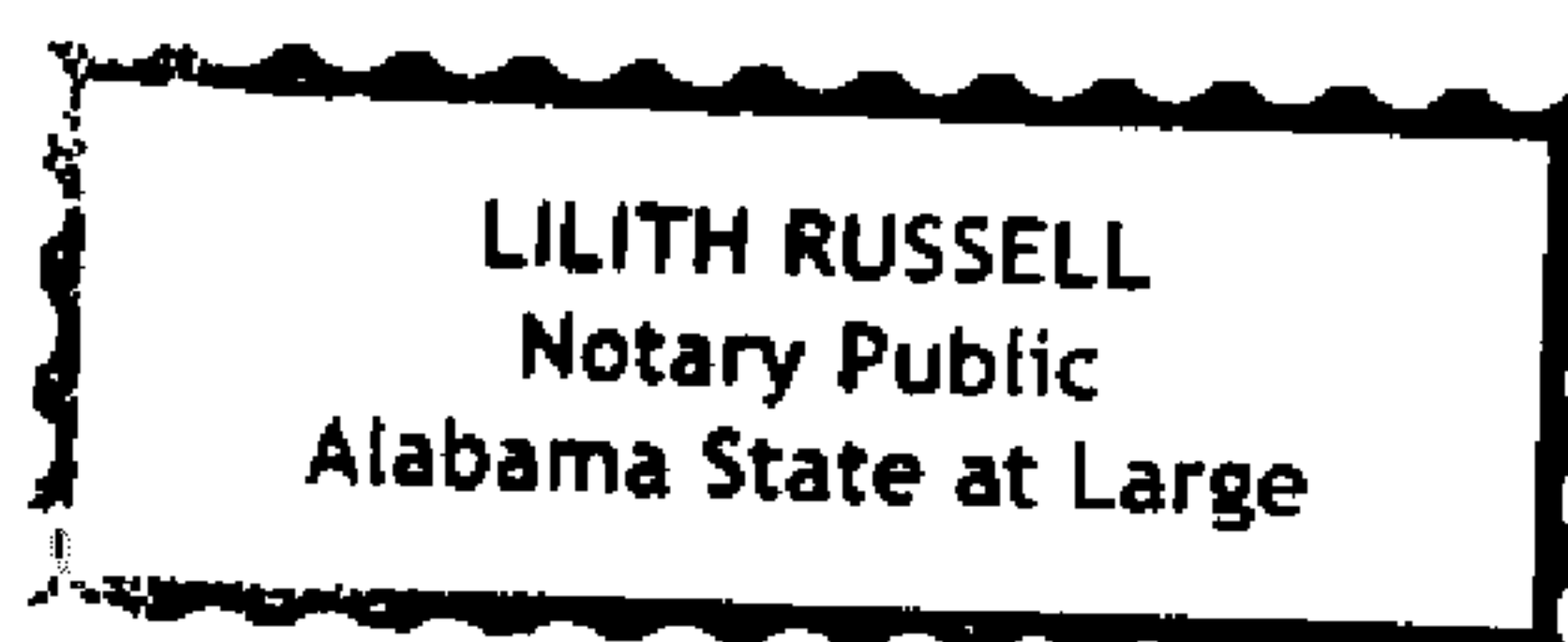
STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Matthew W. Penhale, Esq., whose name as attorney of McCalla Raymer Leibert Pierce, LLP, acting in its capacity as attorney at law for PNC Bank, National Association, Successor by merger to BBVA USA, formerly known as Compass 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 attorney and with full authority executed this instrument voluntarily on the day that bears the same date.

Given under my hand and official seal this 22nd day of July, 2025.


NOTARY PUBLIC

My Commission Expires: 11/03/2026



Real Estate Sales Validation Form*This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1*

Grantor's Name	<u>Cheryl Holmes-Fontenot</u>	Grantee's Name	<u>VISK HOMES LLC</u>
Mailing Address	<u>624 Liberty Rd</u> <u>Chelsea, AL 35043</u>	Mailing Address	<u>131 CAMBRIAN WAY</u> <u>BIRMINGHAM AL 35242</u>
Property Address	<u>624 Liberty Rd</u> <u>Chelsea, AL 35043</u>	Date of Sale	<u>July 21, 2025</u>
		Total Purchase price	<u>\$25,876.51</u>
		or	
		Actual Value	<u></u>
		or	
		Assessed Market Value	<u></u>

The purchase price or actual value claimed on this form can be verified in the following documentary evidence: (check one). (Recordation of documentary evidence is not required)

<u>Bill of Sale</u>	<u>Appraisal</u>
<u>Sales Contract</u>	<u>X</u> Other FC Sale
<u>Closing Statement</u>	<u></u>

If the conveyance document presented for recordation contains all of the required information referenced above, the filing of this form is not required.

Instructions

Grantor's name and mailing address - provide the name of the person or persons conveying interest to property and their current mailing address.

Grantee's name and mailing address - provide the name of the person or persons to whom interest to property is being conveyed.

Property address - the physical address of the property being conveyed, if available.

Date of Sale - the date on which interest to the property was conveyed.

Total purchase price - the total amount paid for the purchase of the property, both real and personal, being conveyed by the instrument offered for record.

Actual value - if the property is not being sold, the true value of the property, both real and personal, being conveyed by the instrument offered for record. This may be evidenced by an appraisal conducted by a licensed appraiser or the assessor's current market value.

If no proof is provided and the value must be determined, the current estimate of fair market value, excluding current use valuation, of the property as determined by the local official charged with the responsibility of valuing property for property tax purposes will be used and the taxpayer will be penalized pursuant to Code of Alabama 1975 § 40-22-1 (h).

I attest, to the best of my knowledge and belief that the information contained in this document is true and accurate. I further understand that any false statements claimed on this form may result in the imposition of the penalty indicated in Code of Alabama 1975 § 40-22-1 (h).

Date 7-22-25 Print Math Lark
X Unattested Sign [Signature]
 (verified by) (Grantor/Grantee/Owner/Agent) circle one

Form RT-1



Filed and Recorded
 Official Public Records
 Judge of Probate, Shelby County Alabama, County
 Clerk
 Shelby County, AL
 07/25/2025 08:29:24 AM
 \$58.00 PAYGE
 20250725000225950

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Allie S. Bayl