

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ALABAMA**

IN RE: §
§
BROKEN VESSEL UNITED MISSIONARY §
FULL GOSPEL BAPTIST CHURCH, INC., §
§
DEBTOR. §
§
CASE NO. 24-02611
CHAPTER 11

**AGREED ORDER GRANTING RELIEF FROM STAY TO WEST ALABAMA BANK
AND TRUST.**

This matter is before the Court concerning the agreement by West Alabama Bank and Trust (“Bank”) and the Chapter 11 Trustee, Joseph Bulgarella (the “Trustee”), to resolve the *Motion of West Alabama Bank and Trust for Relief from the Automatic Stay* (the “Motion”). The Court, being advised of the premises and that Bank and the Trustee are in agreement to entry of this order resolving the Motion, finds as follows:

1. On March 5, 2025, Bank filed the Motion seeking stay relief pursuant to section 362(d) of the Bankruptcy Code [Doc. 188] in order to foreclose the Bank’s mortgage on certain real property located in Shelby County, Alabama (“Real Property”) and described as follows:

Lot 2555, according to the survey of Highland Lakes, 25th Sector, Phase I, an Eddleman Community, as recorded on Map Book 35, page 3 in the Probate Office of Shelby County, Alabama. Together with nonexclusive easement to use the private roadways, common area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision recorded as Instrument 1994-07111 and amended by Instrument 1996-17543, further amended in Instrument 1999-31095 in the Probate Office of Shelby County, Alabama and the Declaration of Covenants, and Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 25th Sector, Phase I, recorded as Instrument 20050609000280540 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the “Declaration”).

2. The Trustee has determined that the retention of the Real Property is of no benefit to the Estate, as there is no equity over and above the outstanding recorded mortgages against the Real Property.

IT IS, THEREFORE, ORDERED AND ADJUDGED that:

A. Except as otherwise provided herein or further negotiated as between the Trustee and Bank, the Real Property is hereby abandoned from the Debtors' estate effective immediately.

B. The automatic stay under Bankruptcy Code § 362(d) is modified in order to permit Bank to foreclose Bank's mortgage on the Real Property.

C. The 14-day stay provided by Bankruptcy Rule 4001(a)(3) is waived, and Bank may immediately enforce its rights under the mortgage and related loan documents and applicable non-bankruptcy law as to the Real Property.

D. In the event that any proceeds are received from a third-party bidder at the foreclosure sale of the Mortgage on the Real Property over and above the Bank's foreclosure credit bid amount, those proceeds shall be delivered to the Trustee by Bank to be held in trust, pending further order of this Court regarding the disposition of said funds.

Dated: October 16, 2025

/s/ Tamara O. Mitchell
UNITED STATES BANKRUPTCY JUDGE

AGREED:

WEST ALABAMA BANK AND TRUST

By: /s/ Justin B. Little
Justin B. Little,
REYNOLDS, REYNOLDS & LITTLE, LLC
Post Office Box 2863
Tuscaloosa, Alabama 35403
Telephone: 205-391-0073
Email: jlittle@rllaw.com

**JOSEPH BULAGELLA, CHAPTER 11
TRUSTEE**

By: /s/ Max Pope Jr.
Max Pope, Jr.
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TOTAL: 16

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db	Broken Vessel United Missionary, Full Gospel Baptist Church, Inc.	720 17th Place SW	Birmingham, AL 35211
cr	SouthPoint Bank	2227 1st Avenue South Suite 100	Birmingham, Alabama 35233
cr	Valley National Bank	co Engel Hairston Raulston Brown, PC	PO Box 1927 Birmingham, AL 35201 US
cr	CADENCE BANK F/K/A BANCORPSOUTH BANK	Cadence Bank	2100 3rd Ave N Suite 1100 Birmingham, AL 35203
cr	ECO-Preservation Services, L.L.C.	P.O. Box 1063	Leeds, Al 35094
cr	Ally Bank c/o AIS Portfolio Services, LLC	4515 N Santa Fe Ave. Dept. APS	Oklahoma City, OK 73118
cr	CADENCE BANK	Attn: Bankruptcy Department	PO Box 4360 Tupelo, MS 38803 UNITED STATES
cr	Ford Motor Credit Company, LLC, c/o AIS Portfolio Services, LLC	4515 N Santa Fe Ave. Dept. APS	Oklahoma City, OK 73118
cr	West Alabama Bank & Trust	c/o Justin B. Little	REYNOLDS, REYNOLDS & LITTLE, LLC Post Office Box 2863 Tuscaloosa, AL 35403
cr	IPFS of the South	co Engel Hairston Raulston Brown PC	PO Box 1927 Birmingham, AL 35201
cr	Ford Motor Credit Company, LLC c/o AIS Portfolio Services, LLC	4515 N. Santa Fe Ave. Dept. APS	Oklahoma City, OK 73118
cr	Ford Motor Credit Company LLC, c/o AIS Portfolio Services, LLC	4515 N Santa Fe Ave. Dept. APS	Oklahoma City, OK 73118
cr	Frederick Garfield	Spain & Gillon	505 North 20th Street, Suite 1200 Birmingham, AL 35203
cr	Susan D Jones	Tuscaloosa County Tax Collector's Office	714 Greensboro Ave, Room 124 Tuscaloosa, AL 35401
smg	Thomas Corbett	BA Birmingham	1800 5th Avenue North Birmingham, AL 35203
11489377	West Alabama Bank & Trust	C/O Justin B. Little	Post Office Box 2863 Tuscaloosa, Alabama 35403

TOTAL: 16



**Filed and Recorded
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Allen S. Bayl