20060913000453680 1/2 $16.00
Shelby Cnty Judge of Probate,AL
09/13/2006 10:45:19AM FILED/CERT

STATE OF ALABAMA)
:
COUNTY OF SHELBY)

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, heretofore on, December 28, 2005, to wit, Keith Vick, an unmarried man, executed and delivered to Regions Bank d/b/a Regions Mortgage a mortgage conveying to Regions Bank d/b/a Regions Mortgage the property hereinafter described, which said mortgage was given to secure an indebtedness therein mentioned, and which mortgage is recorded in the Office of the Judge of Probate of Shelby County, Alabama, under Instrument Number 20060105000009240; which Mortgage was corrected and re-recorded in the Office of Judge of Probate of Shelby County, Alabama, in Instrument Number 20060718000346100; and

WHEREAS, it was provided in said mortgage that if a default was made in the payment of the note, and each and every installment thereof, evidencing the indebtedness secured by said mortgage as they or any part thereof became due, then Regions Bank d/b/a Regions Mortgage would have the right to declare the entire indebtedness secured by said mortgage due and payable at once and to sell the property conveyed by said mortgage at public outcry for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama, after first giving notice of the time, place and terms of said sale for three weeks by publication in any newspaper then published in said County; and

WHEREAS, it was further provided in said mortgage that in the event of such sale the said Mortgagee was authorized and empowered to purchase the property conveyed in said mortgage if the higher bidder therefore, the same as if it were a stranger to said conveyance and in such event the auctioneer or person making said sale was empowered, directed and authorized to execute a deed to such purchaser at said sale in the names of the Mortgagors; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and said Regions Bank d/b/a Regions Mortgage, as successor by merger with Regions Mortgage, Inc., as Mortgagee, did declare all of the indebtedness secured by said mortgage due and payable; and

WHEREAS, Regions Bank d/b/a Regions Mortgage, as Mortgagee, acting under the power of sale contained in said mortgage, did give notice for three weeks by weekly insertion in the Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of August 16, 2006, August 23, 2006 and August 30, 2006, that it would sell said property at the Shelby County Courthouse door in the City of Columbiana, Alabama, at auction to the highest bidder for cash, during the legal hours of sale on September 7, 2006; and

WHEREAS, after having given said notice, Regions Bank d/b/a Regions Mortgage, as Mortgagee , on the 7th day of September, 2006, during the legal hours of sale, did offer said property to the highest bidder for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama; and

WHEREAS, Regions Bank d/b/a Regions Mortgage, as Mortgagee, being the highest, best and last bidder at said sale, became the purchaser of said property at and for the sum Two Hundred Sixty Three Thousand Nine Hundred Seven and 71/100 Dollars ($263,907.71).

NOW, THEREFORE, Keith Vick, by Bowdy J. Brown, the auctioneer making said sale, and Bowdy J. Brown, as said auctioneer, for and in consideration of the premises and the sum of Two Hundred Sixty Three Thousand Nine Hundred Seven and 71/100 Dollars ($263,907.71), applied by Regions Bank d/b/a Regions Mortgage, as Mortgagee, to the indebtedness secured by said mortgage, do hereby Grant, Bargain, Sell and Convey unto the said, Regions Bank d/b/a Regions Mortgage, its successors and assigns, the following described property, situated in Shelby County, State of Alabama, to-wit:

Commence at the SE corner of Section 15, Township 20 South, Range 1 West, Shelby County, Alabama; thence South 89 degrees 7 minutes 12 seconds West along the South line of said section distance of 685.49 feet to the POINT OF BEGINNING; thence continue along the last described course a distance of 685.49 feet: thence North 1 degree 36 minutes 46 seconds East, a distance of 434.56 feet; thence South 88 degrees 23 minutes 14 seconds East a distance of 400.00 feet; thence North 01 degree 36 minutes 46 seconds East, a distance of 443.43 feet; thence North 88 degrees 23 minutes 14 seconds West, a distance of 400.00 feet; thence North 01 degree 36 minutes 46 seconds East, a distance of 774.86 feet; thence North 89 degrees 34 minutes 26 seconds East, a distance of 112.10 feet to the westerly and southerly right of way of Shelby County Hwy. 333; thence South 40 degrees 54 minutes 3 seconds West along said right of way a distance of 45.92 feet; thence South 67 degrees 40 minutes 50 seconds East along said right of way a distance of 104.14 feet; thence South 3 degrees 18 minutes 29 seconds East and leaving said right of way a distance of 508.45 feet; thence South 85 degrees 47 minutes 13 seconds East, a distance of 461.67 feet; thence South 1degree 37 minutes 53 seconds West a distance of 1017.14 feet to the POINT OF BEGINNING.

SUBJECT TO a 30' ingress, egress easement described as follows: Commence at the NW corner of the SW 1/4 of the SE 1/4 of Section 15, Township 20 South, Range 1 West, Shelby County, Alabama: thence North 89 degrees 36 minutes 12 seconds East along the North line of said 1/4-1/4 section a distance of 677.13 feet; thence North 0 degrees 21 minutes 39 seconds East a distance of 210.13 feet; thence South 89 degrees 35 minutes 0 seconds East a distance of 171.59 feet to the POINT OF BEGINNING of the centerline of a 30' ingress, egress easement lying 15' to either side of described centerline; thence North 58 degrees 36 minutes 15 seconds East along said centerline 44.62 feet; thence North 65 degrees 13 minutes 07 seconds East along said centerline 249.88 feet; thence North 78 degrees 44 minutes 38 seconds East along said centerline 65.71 feet; thence South 84 degrees 18 minutes 12 seconds East along said centerline 62.65 feet; thence South 76 degrees 29 minutes 34 seconds East along said centerline 162.80 feet; thence South 85 degrees 11 minutes 17 seconds East along said centerline 75.73 feet; thence North 75 degrees 3 minutes 45 seconds along said centerline 35.43 feet to the right of way of Shelby County Hwy 333 and the END of said centerline, According to the survey of Rodney Shiflett, dated October 14, 2002.

Also, subject to a 20-foot ingress/egress easement, lying 20-feet to the East of and parallel to the following described line: Commence at the SE corner of Section 15, Township 20 South, Range 1 West, Shelby County, Alabama; thence South 89 degrees 7 minutes 12 seconds West along the South line of said Section a distance of 685.49 feet; thence continue along the last described course, a distance of 685.49 feet; thence North 1 degree 36 minutes 46 seconds East a distance of 867.99 feet to the point of beginning of said parallel easement line; thence continue along the last described course, a distance of 774.86 feet to the point of ending of said parallel easement line.

TO HAVE AND TO HOLD, the aforegranted property unto the said Regions Bank d/b/a Regions Mortgage, its successors and assigns, forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws of the State of Alabama. This conveyance is made subject to unpaid taxes and assessments, if any.

IN WITNESS WHEREOF, Keith Vick, by Bowdy J. Brown, the person making said sale, Regions Bank d/b/a Regions Mortgage by Bowdy J. Brown, as auctioneer and the person making said sale, and Bowdy J. Brown, as auctioneer and the person making said sale, has caused this instrument to be executed on this, the 7th day of September, 2006.

KEITH VICK

By: _____
As auctioneer and the person making said sale

REGIONS BANK D/B/A
REGIONS MORTGAGE

By: _____
As auctioneer and the person making said sale

By: _____
As auctioneer and the person making said sale

STATE OF ALABAMA)
:
COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that Bowdy J. Brown, whose name as auctioneer and the person conducting said sale, 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, he, in his capacity as auctioneer and the person making said sale, and with full authority, executed the same voluntarily, on the day the same bears date.

Given under my hand and official seal, this 7th day of September, 2006.

Jessica Beuller
Notary Public
My commission expires: 10-23-07

(SEAL)

This instrument was prepared by:
Bowdy J. Brown, Esq.
Rushton, Stakely, Johnston & Garrett, P.A.
Post Office Box 270
Montgomery, Alabama 36101-0270
1004-7701 / Vick / Loan #896438704

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FOR AD VALOREM TAX PURPOSES: Regions Bank d/b/a Regions Mortgage, Tax Department, 1900 Charles Bryan, Cordova, TN 38016