This instrument was prepared by:

James W. Fuhrmeister

ALLISON, MAY, ALVIS, FUHRMEISTER &

KIMBROUGH, L.L.C.

P.O. Box 380275

Birmingham, Alabama 35238

Telephone: 991-6367

## FORECLOSURE DEED

STATE OF ALABAMA	)
COIDIMIT OF S	)
COUNTY OF SHELBY	)

WHEREAS, Jack S. White and Frances L. White, did on March 17, 1999, execute a mortgage conveyance which is recorded in the Office of the Judge of Probate of Shelby County, Alabama, as Instrument # 1999-14701, which mortgage did convey the lands hereinafter described to Regions Bank; and

WHEREAS, in and by the terms of said mortgage, the mortgagee, Regions Bank, and assigns, or any person conducting said sale for mortgagee, were authorized and empowered to sell the hereinafter described property upon default in the payment of the principal sum secured by said mortgage and the interest thereon, at auction for cash, at the Shelby County Courthouse, in the City of Columbiana, Alabama, after having given notice thereof for three weeks by publication once a week in any newspaper then published in the said City, and execute the proper conveyance to the purchaser and further, that the auctioneer or person making the sale was empowered and directed to make and execute a deed to the purchaser in the names of the mortgagors; and

WHEREAS, there was default in the payment of the principal sum secured by said mortgage and the interest thereon and said default continuing, and after said default notice was given as required in said mortgage of the time, place and term of said sale, together with a description of said property to be sold and the purpose of such sale by publication once a week for three successive weeks, viz: September 27, October 4, October 11, 2000 in the Shelby County Reporter, a newspaper, then and now published in the City of Columbiana, Alabama; and

WHEREAS, pursuant to said notice, said property was offered for sale during the legal hours of sale by James W. Fuhrmeister, as attorney-in-fact for the mortgagors and making the sale, at the Shelby County Courthouse, in the City of Columbiana, Alabama, on October 23, 2000 and at said sale Regions Bank was the highest bidder for the said property at and for the sum of Eighty-One Thousand Eleven and 12/100 Dollars (\$81,011.12), and said property was sold to the said Regions Bank at and for the sum aforesaid.

NOW THEREFORE, the premises considered, the said mortgagee, Regions Bank, by and through it's attorney-in-fact, James W. Fuhrmeister, duly authorized as aforesaid and James W. Fuhrmeister as the auctioneer and person making the sale, by virtue of and in execution of the powers contained in said mortgage conveyance as aforesaid, for and in consideration of the sum of Eighty-One Thousand Eleven and 12/100 Dollars (\$81,011.12), to me in hand paid by the said Regions Bank, receipt of which is hereby acknowledged, we so GRANT, BARGAIN, SELL and CONVEY unto the said Regions Bank, the following described real estate lying and being situated in the county of Shelby, State of Alabama, to-wit:

Lots 13 and 14, Block 1, according to the Plat of Kirkwall, a Subdivision of Inverness, as recorded in Map Book 6, Page 152, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

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10/23/2000-36785
12:27 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

Subject to statutory rights of redemption; 2000 and subsequent years taxes and special assessments; and other defects, liens, etc. of record.

TO HAVE AND TO HOLD unto the said Regions Bank and assigns, forever.

IN WITNESS WHEREOF, the mortgagee, Regions Bank, by and through it's attorney-in-fact, James W. Fuhrmeister and the said James W. Fuhrmeister as auctioneer and person making the sale, have hereunto set our hands and seals this 23<sup>rd</sup> day of October, 2000.

Jack S. White, Mortgagor

BY: Attorney-in-fact

Frances L. White, Mortgagor

BY: Attorney-in-fact

Regions Bank, Mortgagee

BY:

AUCTIONEER AND PERSON MAKING THE SAID SALE

As the Auctioneer and person making said sale

STATE OF ALABAMA

COUNTY OF SHELBY

## GENERAL ACKNOWLEDGMENT

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that James W. Fuhrmeister, whose name as attorney-in-fact for Jack S. White and Frances L. White, whose name as attorney-in-fact and agent for Regions Bank, and whose name as auctioneer and person making the said sale, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of this conveyance, that he, in his capacity as such attorney-in-fact and agent, and as such auctioneer, and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and seal, this the 23<sup>rd</sup> day of October, 2000.

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NOTARY PUBLIC

My Commission Expires:

Inst # 2000-36785