

SEND TAX NOTICE TO:

Regions Bank
1908 29th Avenue South
Birmingham, AL 35209
(#0290053967)

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 27th day of August, 2001, Amy C. Garner and Kenneth Garner, husband and wife, executed that certain mortgage on real property hereinafter described to First National Bank of Shelby County, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Inst. No. 2001-38316, said mortgage having subsequently been transferred and assigned to Regions Bank, by instrument recorded in Instrument No. 20050404000151790, in the aforesaid Probate Office; and

WHEREAS, in and by said mortgage, the Transferee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) consecutive weeks prior to said sale at public outcry for cash, to the highest bidder, and said mortgage provided that in case of sale under the power and authority contained in same, the Transferee or any person conducting said sale for the Transferee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Transferee may bid at the sale and purchase said property if the highest bidder thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Regions Bank did declare all of the indebtedness secured by said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by publication in the Shelby

County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of May 25, 2005, June 1, 2005, and June 8, 2005; and

WHEREAS, on June 14, 2005, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly conducted, and Regions Bank did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Michael Corvin was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Regions Bank; and

WHEREAS, Regions Bank was the highest bidder and best bidder in the amount of One Hundred Eleven Thousand Seven Hundred Eighty Eight and 34/100 Dollars (\$111,788.34) on the indebtedness secured by said mortgage, the said Regions Bank, by and through Michael Corvin as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby grant, bargain, sell and convey unto Regions Bank all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

A part of the Northwest 1/4 of the Northeast 1/4 of Section 36, Township 20 South, Range 3 West, described as follows: Commence at the Southwest corner of said 1/4-1/4 and run North along west boundary for 332.8 feet to point of beginning of land herein described; thence continue North along west boundary for said 1/4-1/4 a distance of 96.71 feet; thence turn an angle of 90 degrees 41 minutes 27 seconds to the right and run 100 feet; thence turn an angle of 89 degrees 13 minutes 17 seconds to right and run 96.96 feet; thence turn an angle of 90 degrees 55 minutes 21 seconds right and run 100.15 feet to point of beginning; being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Regions Bank, its successors/heirs 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 in the State of Alabama; and also subject to all recorded

mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, Regions Bank , has caused this instrument to be executed by and through Michael Corvin, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Michael Corvin, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on this 14th day of June, 2005.

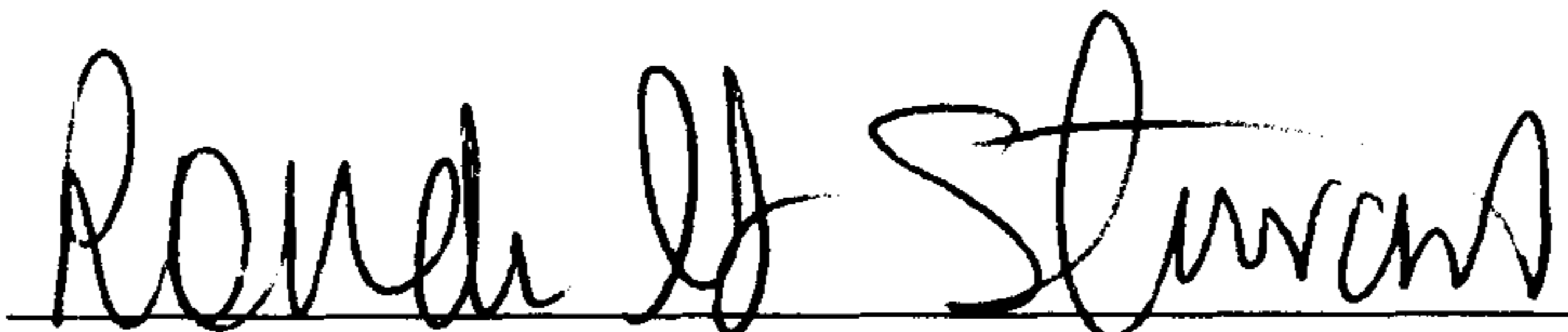
Regions Bank

By: 
Michael Corvin, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael Corvin, whose name as auctioneer and attorney-in-fact for Regions Bank , 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 the conveyance, he/she, as such auctioneer and attorney-in-fact and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Transferee.

Given under my hand and official seal on this 14th day of June, 2005.



Notary Public

My Commission Expires: MY COMMISSION EXPIRES MARCH 28, 2007

This instrument prepared by:
Heather H. Renfro
SIROTE & PERMUTT, P.C.
P. O. Box 55727
Birmingham, Alabama 35255-5727