

Send Tax Notice To:

Jerry Harris
RenaSant Bank
PO Box 5
Huntsville, AL 35804

STATE OF ALABAMA)
SHELBY COUNTY)

FORECLOSURE DEED

WHEREAS, Renasant Bank f/k/a The Peoples Bank and Trust Company and successor by merger with Heritage Bank (the "Bank"), was on April 5, 2006, the owner and holder of the following described mortgage and the debt secured thereby: mortgage executed by **Michael A. Howle and Sherrer L. Howle, As Husband and Wife** (the "Mortgagors") to the Bank on September 8, 2004, which mortgage is recorded in the office of the Judge of Probate of Shelby County, Alabama, in Instrument No.20040910000503680 (the "Mortgage");

WHEREAS, the Mortgage provided that if the Mortgagors should fail to pay the debt secured by the Mortgage, or any part of said debt, when it became due, the Bank was authorized, at its option, to declare said debt immediately due and payable in full, and to take possession of the mortgaged property, and to sell the same at public outcry, after notice as provided in the Mortgage; and

WHEREAS, the Mortgagors failed to pay said debt when it became due, whereupon the Bank declared said debt immediately due and payable in full; and

WHEREAS, on April 5, 2006 at 11:00 A.M., the real estate hereinafter described, being the real estate described in the Mortgage, was offered for sale, before the courthouse door of Shelby County, Alabama at 112 N. Main Street, Columbiana, Alabama, to the highest bidder for cash, after giving notice of the time, place and terms of such sale, as required by the Mortgage, by advertisement in the Shelby County Reporter, a newspaper published in Shelby County, Alabama, once a week for three consecutive weeks, in the issues of said paper of December 21, 2005, December 28, 2005 and January 4, 2006, and notice of continuance by advertisements in the issues of said paper dated March 1, 2006 and March 8, 2006;

WHEREAS, at such sale, which was conducted by the undersigned auctioneer, in all respects in accordance with the provisions of the Mortgage, RenaSant Bank became the purchaser of said real estate being the highest and best bidder therefor, at and for the price of Twenty-six Thousand + 00/100 (\$ 26,000.00).

NOW, THEREFORE, in consideration of the premises, and in order to evidence said sale, the Mortgagors acting by and through the undersigned auctioneer as attorney in fact, have granted, bargained, sold and conveyed, and do by these presents grant, bargain, sell and convey unto RenaSant Bank the following described real estate, being the real estate described in and conveyed by the Mortgage, the same lying and being in Shelby County, Alabama;

**Lot 18A, according to the Survey of Mill Springs Estates, 2nd
Sector, as recorded in Map Book 25, page 95, in the Probate
Office of Shelby County, Alabama.**

This conveyance is subject to:

1. All easements, restrictions and encumbrances of record, and
2. Any and all equitable or statutory rights of redemption.

TO HAVE AND TO HOLD to Renasant Bank, its successors and assigns, in fee simple forever.

IN WITNESS WHEREOF, the name of the Mortgagors have been hereunto affixed by the undersigned auctioneer as attorney-in-fact, on this 5th day of April, 2006.

Michael A. Howle

By: Donna G. McGee

Donna G. McGee, as Auctioneer and as Attorney-in-Fact for Michael A. Howle

Sherrer L. Howle

By: Donna G. McGee

Donna G. McGee, as Auctioneer and as Attorney-in-Fact for Sherrer L. Howle

Renasant Bank

By: Donna G. McGee

Donna G. McGee, as Auctioneer and as Attorney-in-Fact for Renasant Bank

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County and said State, do hereby certify that Donna G. McGee, whose name as auctioneer and the person conducting said sale for Renasant 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, she, in her capacity as such auctioneer and the person conducting said sale for Renasant Bank, and with full authority, executed this instrument voluntarily on the day the same bears date. Given under my hand and seal this 5th day of April, 2006.

Deborah L. Horton
Notary Public

My Commission Expires: _____
AFFIX SEAL

DEBORAH L. HORTON
NOTARY PUBLIC STATE AT LARGE
COMMISSION EXPIRES
MARCH 28, 2008

This instrument prepared by:
Donna G. McGee,
Waller Lansden Dortch & Davis, LLC
1901 Sixth Avenue North, Suite 1400
Birmingham, AL 35203


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Shelby Cnty Judge of Probate, AL
04/05/2006 11:23:35AM FILED/CERT