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Shelby Cnty Judge of Probate,AL
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STATE OF ALABAMA)
:
COUNTY OF SHELBY)

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, heretofore on, December 28, 1995, to wit, Lorenzo Croom, joined by Renecca C. Croom, his wife, executed and delivered to Regions Mortgage, Inc., a mortgage conveying to Regions Mortgage, Inc., the property hereinafter described, which said mortgage was given to secure an indebtedness there in mentioned, and which mortgage is recorded in the Office of the Judge of Probate of Shelby County, Alabama, under Instrument Number 1996-0704; 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 Mortgage, Inc., 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 February 14, 2007, February 21, 2007 and February 28, 2007, 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 March 8, 2007; and

WHEREAS, after having given said notice, Regions Bank d/b/a Regions Mortgage, as Mortgagee , on the 8th day of March, 2007, 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 of Forty Thousand Nine Hundred Fifty Eight and 32/100 Dollars ($40,958.32).

NOW, THEREFORE, Lorenzo Croom and Renecca C. Croom, by Dan Head, the auctioneer making said sale, and Dan Head, as said auctioneer, for and in consideration of the premises and the sum Forty Thousand Nine Hundred Fifty Eight and 32/100 Dollars ($40,958.32), 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:

A part of the SE 1/4 of the SW 1/4 of Section 28, Township 21 South, Range 3 West, Shelby County Alabama more particularly described as follows: Commence at the NW corner of the SE 1/4 of the SW 1/4 of Section 28, Township 21 South, Range 3 West, Shelby County Alabama and run East along the North line of said 1/4 1/4 section to the Eastern boundary line of Southern Railroad right of way to the Point of Beginning of herein described property; thence run East along the North line of said 1/4 1/4 section a distance of 267.4 feet; thence South a distance of 104.3 feet; thence West to Eastern right of way of Southern Railroad; thence along the Easterly line of said right of way to Point of Beginning. Less and Except the Westerly 15 feet for road right of way; ALSO an Easement described as follow: Commence at the NW corner of the SE 1/4 of the SW 1/4 of Section 28, Township 21 South, Range 3 West and run in an Easterly direction along the North line thereof a distance of 50.00 feet to a point on the Easterly right of way of Southern Railway; thence turn right an angle of 101° 39' in a Southwesterly direction along said right of way a distance of 105.84 feet to Point of

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Beginning; thence continue last described course for a distance of 112.00 feet, more or less, to a point on the Northeasterly right of way line of Shelby County Highway No. 17, thence turn left 21° 10' in a Southeasterly direction along said highway right of way line a distance of 30.00 feet; thence turn left an angle of 148° 50' in a Northeasterly direction a distance of 140.00 feet; thence turn left an angle of 101° 39' in a Westerly direction a distance of 15.00 feet, more or less to Point of Beginning.

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, Lorenzo Croom and Renecca C. Croom, by Dan Head, the person making said sale, Regions Bank d/b/a Regions Mortgage, by Dan Head, as auctioneer and the person making said sale, and Dan Head, as auctioneer and the person making said sale, have caused this instrument to be executed on this, the 8th day of March, 2007.

LORENZO CROOM
RENECCA C. CROOM

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 Dan Head, 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 8th day of March, 2007.

Notary Public
My commission expires: 10-6-08

(SEAL)

This instrument was prepared by:
Bowdy J. Brown, Esq.
Rushton, Stakely, Johnston & Garrett, P.A.
Post Office Box 270
Montgomery, Alabama 36101-0270
Our File No.: 7600-0177 / Croom / 1896024634

FOR AD VALOREM TAX PURPOSES: Regions Bank d/b/a Regions Mortgage, 2000 Interstate Park Drive, Suite 308, Montgomery, AL 36109