

STATE OF ALABAMA

§

MORTGAGE FORECLOSURE DEED

§

SHELBY COUNTY

§

KNOW ALL MEN BY THESE PRESENTS THAT, WHEREAS, heretofore, on the 11th day of March, 1998, Mary Ann Brewer, an unmarried woman, executed a certain mortgage on property hereinafter described to Compass Bank, which said mortgage is recorded in Instrument 1998-10317 in the Office of the Probate Judge in Shelby County, Alabama; and

WHEREAS, said mortgage was subsequently assigned to Wells Fargo Bank Minnesota, National Association, as Trustee of the Compass Residential Mortgage Trust Series 1999-1, said assignment being recorded in the Office of the Judge of Probate in Shelby County, Alabama in Instrument 2007-438790; and

WHEREAS, subsequently, the said Trustee assigned said mortgage to Compass Bank, as Servicer, for Compass Residential Mortgage Trust, Series 1999-1 said assignment being recorded in the Office of the Judge of in Shelby County, Alabama in Instrument 2007-438800.

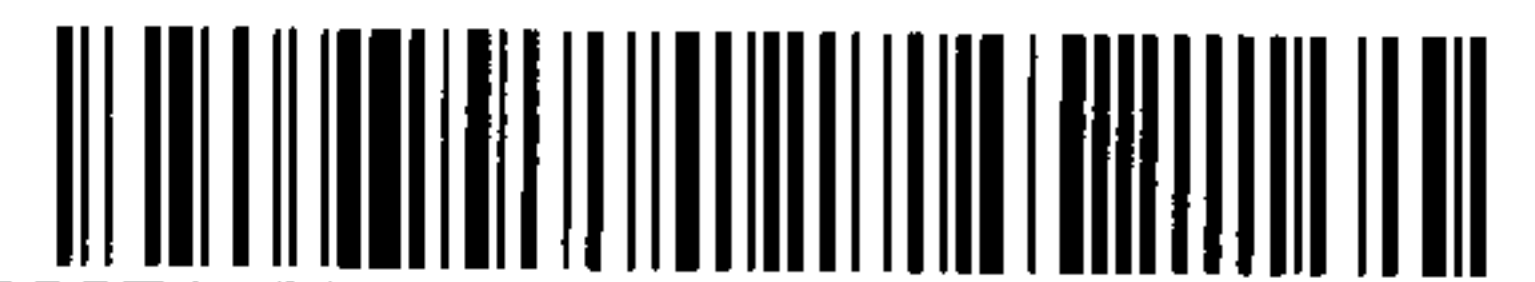
WHEREAS, in and by said mortgage, the mortgagee, its successors or assigns were authorized and empowered in the event of default, according to the terms thereof, to sell said property before the front door of the Shelby County Courthouse, in the City of Columbiana, Shelby County, Alabama, after giving 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 mortgagee or any person conducting said sale for the mortgagee was authorized to execute the proper conveyance to the purchaser at said sale; and it was further provided in and by said mortgage that the mortgagee may bid at the sale and purchase said property if the highest bidder therefor; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the same Compass Bank, as Servicer, for Compass Residential Mortgage Trust, Series 1999-1 did declare all of the indebtedness secured by said mortgage due and payable and said mortgage subject to foreclosure as therein provided and did give due and proper notice of 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 November 7th, 14th and 21st, 2007; and

WHEREAS, on the 27th day of November, 2007 , the day on which said foreclosure sale was due to be held under the terms of said notice between the legal hours of sale, said foreclosure was duly and properly conducted and Robert D. Reynolds, as Attorney-in-Fact for the said Compass Bank, as Servicer, for Compass Residential Mortgage Trust, Series 1999-1 who did offer for sale and sell at public outcry, at the front door of the Shelby County Courthouse in the City of Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Robert D. Reynolds was the Auctioneer who conducted said foreclosure sale for the said Compass Bank, as Servicer, for Compass Residential Mortgage Trust, Series 1999-1; and

WHEREAS, Regions Bank, successor in interest by merger with AmSouth Bank, was the highest bidder in the amount of Four-Hundred-Forty-five-Thousand, Four-Hundred and no/100 Dollars (\$445,400.00), which sum of money Compass Bank, offered to apply to the costs of foreclosure and credit the remaining balance on the indebtedness secured by said mortgage, and said property was thereupon sold to Regions Bank, as nominee of Wells Fargo Bank Minnesota, National Association, as trustee of the Compass Residential Mortgage Trust, Series 1999-1.




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Shelby Cnty Judge of Probate, AL
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NOW, THEREFORE, IN CONSIDERATION OF THE PREMISES, and of a credit in the amount of \$ 445,400.00 Dollars, on the indebtedness secured by said mortgage, the said Mary Ann Brewer and Compass Bank, as nominee of Wells Fargo Bank Minnesota, National Association, as Trustee, of Compass Residential Mortgage Trust, Series 1999-1 by and through Robert D. Reynolds, the person acting as auctioneer and conducting said sale as their duly authorized agent and Attorney-in-Fact and as Auctioneer does hereby **GRANT, BARGAIN, SELL AND CONVEY** unto Regions Bank, successor in interest by merger with AmSouth Bank, the following described property situated in Shelby County, Alabama, to-wit:

Lot 28, according to the Survey of Lake Heather Estates (Givianpour's Addition to Inverness) as recorded in Map Book 16, Page 121 A, B & C, in the Office of the Judge of Probate of Shelby County, Alabama. Together with a non-exclusive easement to use the private roadways, access easements and other easements, all as more particularly described in the Declaration of Protective Covenants for Lake Heather Estates recorded at Instrument No. 1992-18226, as amended by Instrument No. 1992-26078, in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration.")

Together with the hereditaments and appurtenances thereunto belonging and all fixtures now attached to and used in connection with the premises herein described, subject to right of way easements and restrictions of record in the Probate Office of Shelby County, Alabama, and existing special assessments and liens of record, if any, which might adversely affect the title to the above described property.

TO HAVE AND TO HOLD the above described property unto Regions Bank, successor in interest by merger with AmSouth Bank, its successors and assigns forever; subject, however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama and the United States of America.


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IN WITNESS WHEREOF, the said Mary Ann Brewer and Compass Bank, as nominee of Wells Fargo Bank Minnesota, National Association, as Trustee of the Compass Residential Mortgage Trust, Series 1999-1 have caused this instrument to be executed by and through Robert D. Reynolds, as Auctioneer conducting said sale and as Attorney-in-Fact for all parties separately, has hereto set his hand and seal on this the 27th day of November, 2007.

MARY ANN BREWER


BY: 

Robert D. Reynolds
Attorney-in-Fact

COMPASS BANK, as Nominee of Wells Fargo Bank Minnesota, National Association, as Trustee of Compass Residential Mortgage Trust, Series 1999-1

BY: 

Robert D. Reynolds as Attorney-In-Fact and Agent


Robert D. Reynolds as the Auctioneer
and person making said sale


STATE OF ALABAMA

SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County and State, hereby certify that Robert D. Reynolds, whose name as Attorney-in-Fact for Mary Ann Brewer, whose name as Attorney-in-Fact and agent for Compass Bank, as nominee of Wells Fargo Bank Minnesota, National

Association, as Trustee of the Compass Residential Mortgage Trust, Series 1999-1 and whose name as Auctioneer and person making said sale, 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, he, in his capacity as such Attorney-in-Fact, agent, and as such Auctioneer, executed the same voluntarily on the day the same bears date.

GIVEN under my hand and official seal this the 27th day of November, 2007.


Notary Public Frances W. Stone

My Commission Expires: March 12, 2011


THIS INSTRUMENT PREPARED BY:
Robert D. Reynolds
REYNOLDS, REYNOLDS & DUNCAN, L.L.C.
Attorneys At Law
Post Office Box 1389
Montgomery, Alabama 36102-1389
(334) 832-9553
FILE NO. 12.1024

Shelby County, AL 11/29/2007
State of Alabama

Deed Tax: \$445.50

ADDRESS OF GRANTEE:

REGIONS BANK
P. O. Box 10063
Birmingham, AL 35202-0063


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