

STATE OF ALABAMA)
COUNTY OF SHELBY)

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, heretofore on, February 14, 2005, to wit, Kenneth M. Davis and Karina Polen Matos, as husband and wife, executed and delivered to Residential Mortgage Corporation, a mortgage conveying to Residential Mortgage Corporation, 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 2005217000078410; said Mortgage was duly transferred and assigned by Residential Mortgage Corporation to Union Planters Bank, N.A. by virtue of that certain Assignment of Mortgage dated February 14, 2005 and recorded in said Probate Office under Instrument Number 20050217000078420; 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 Residential Mortgage Corporation, 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 Union Planters Bank, N.A., as Assignee, did declare all of the indebtedness secured by said mortgage due and payable; and

WHEREAS, Regions Bank d/b/a Regions Mortgage, as Assignee, 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 October 31, 2007, November 7, 2007 and November 14, 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 November 28, 2007; and

WHEREAS, after having given said notice, Regions Bank d/b/a Regions Mortgage, as Assignee, on the 28th day of November, 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 Assignee, being the highest, best and last bidder at said sale, became the purchaser of said property at and for the sum of One Hundred Twenty Nine Thousand Nine Hundred Eighty One and 14/100 Dollars (\$129,981.14).

NOW, THEREFORE, Kenneth M. Davis and Karina Polen Matos, by Vicki N. Smith, the auctioneer making said sale, and Vicki N. Smith, as said auctioneer, for and in consideration of the premises and the sum One Hundred Twenty Nine Thousand Nine Hundred Eighty One and 14/100 Dollars (\$129,981.14), applied by Regions Bank d/b/a Regions Mortgage, as Assignee, 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:

Lot 98-A, according to the Survey of Daventry, Amended Plat of Sector II, as recorded in Map Book 27, Page 75, in the Office of the Judge of Probate of Shelby County, Alabama.

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, Kenneth M. Davis and Karina Polen Matos, by Vicki N. Smith, the person making said sale, Regions Bank d/b/a Regions Mortgage, by Vicki N. Smith, as auctioneer and the person making said sale, and Vicki N. Smith, as auctioneer and the person making said sale, have caused this instrument to be executed on this, the 28th day of November, 2007.

KENNETH M. DAVIS
KARINA POLEN MATOS

By: Vicki N. Smith
As auctioneer and the person making
said sale

REGIONS BANK D/B/A REGIONS
MORTGAGE

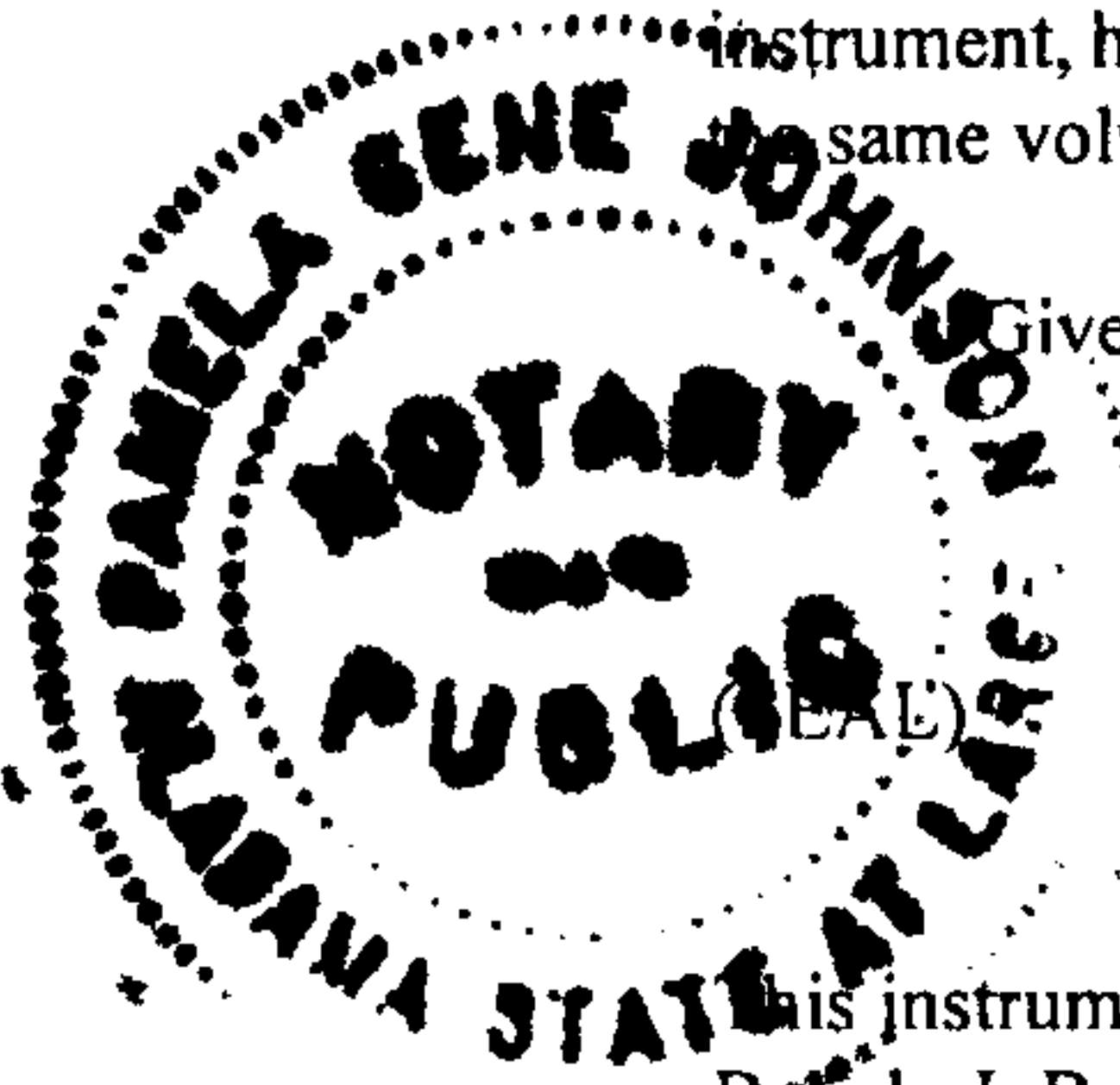
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STATE OF ALABAMA)
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COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that Vicki N. Smith, 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 same voluntarily, on the day the same bears date.

Given under my hand and official seal, this 28th day of November, 2007.



Pamela Gene Johnson
Notary Public
My commission expires: 11/14/08

This instrument was prepared by:
Dowdy J. Brown, Esq.
Rushton, Stakely, Johnston & Garrett, P.A.
Post Office Box 270
Montgomery, Alabama 36101-0270
Our File No.: 1004-8652 / Davis/Matos / 0896370993

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