

STATE OF ALABAMA)
 :
COUNTY OF SHELBY)

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, heretofore on, August 26, 2002, to wit, Chandler Capps, unmarried, 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 therein mentioned, and which mortgage is recorded in the Office of the Judge of Probate of Shelby County, Alabama, under Instrument Number 20020830000416260; 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 December 5, 2007, December 12, 2007 and December 19, 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 January 4, 2008; and

WHEREAS, after having given said notice, Regions Bank d/b/a Regions Mortgage, as Mortgagee, on the 4th day of January, 2008, 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 Seventy Eight Thousand Seventeen and 51/100 Dollars (\$78,017.51).

NOW, THEREFORE, Chandler Capps, 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 Seventy Eight Thousand Seventeen and 51/100 Dollars (\$78,017.51), 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:

Beginning at the Northeast corner of the Southeast Quarter of the Southeast Quarter of Section 5, Township 20 South, Range 1 West, Shelby County, Alabama, and run thence South 00 degrees, 09 minutes, 26 seconds West along the East line of said quarter-quarter a distance of 33.00 feet to a steel rebar corner; Thence run South 64 degrees, 16 minutes, 57 seconds West a distance of 191.31 feet to an existing steel rebar corner on the East margin of Shelby County Highway No. 36; Thence run North 31 degrees, 23 minutes, 51 seconds West along said margin of said Highway a distance of 135.23 feet to a steel rebar corner; Thence run North 89 degrees, 51 minutes, 43 seconds East a distance of 242.90 feet to the Point of Beginning, containing 0.40 of an acre.

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, Chandler Capps, 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 4th day of January, 2008.

CHANDLER CAPPS

REGIONS BANK D/B/A
REGIONS MORTGAGE

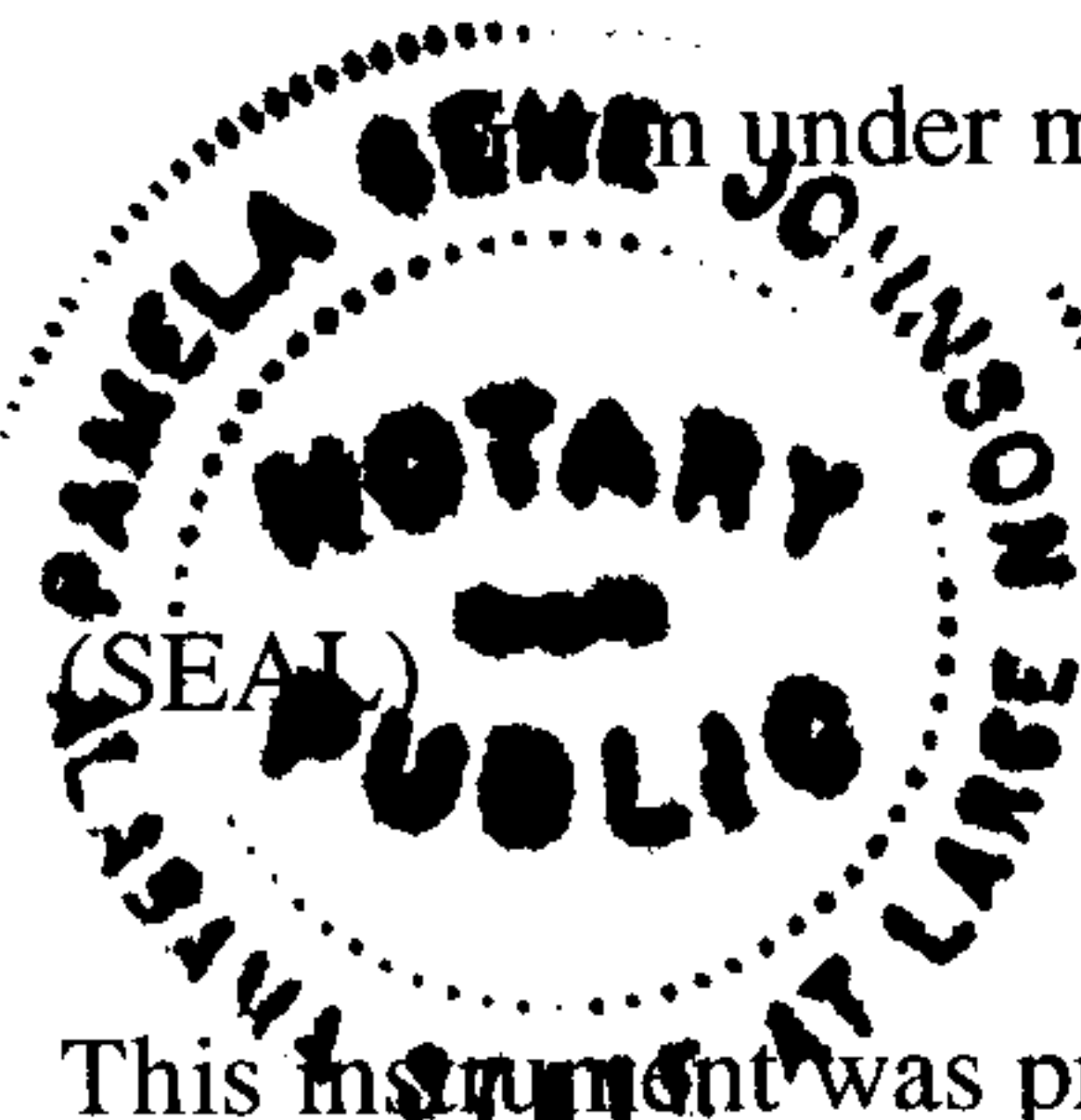
By: Vicki N. Smith
As auctioneer and the person making
said sale

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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 the same voluntarily, on the day the same bears date.



under my hand and official seal, this 4th day of January, 2008.

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

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.: 1004-8240 / Capps / 0010124923

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