

STATE OF ALABAMA

§  
§  
§

**MORTGAGE FORECLOSURE DEED**

COUNTY OF SHELBY

**KNOW ALL MEN BY THESE PRESENTS THAT, WHEREAS,** heretofore, on the 8th day of April, 2005, Deer Ridge Development, LLC., executed a certain mortgage on property hereinafter described to Regions Bank, which said mortgage is recorded in Instrument Number 2005050500216390, in the Office of the Probate Judge in Shelby County, Alabama; and

**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 entrance Courthouse door 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 therefore; and

**WHEREAS,** default was made in the payment of the indebtedness secured by said mortgage, and the same Regions Bank 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 April 2, 2008, April 9, 2008 and April 16, 2008; and

**WHEREAS**, on April 22, 2008, 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 P. Reynolds as Attorney-in-Fact for the said Regions Bank did offer for sale and sell at public outcry, at the front entrance Courthouse door in Shelby County, Alabama, the property hereinafter described; and

**WHEREAS**, Robert P. Reynolds was the Auctioneer who conducted said foreclosure sale for the said Regions Bank; and

**WHEREAS**, the said Regions Bank was the highest bidder in the amount of Eight Hundred Ninety Two Thousand Three Hundred and No/100ths (\$892,300.00) Dollars which sum of money Regions 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.

**NOW, THEREFORE, IN CONSIDERATION OF THE PREMISES**, and of a credit in the amount of Eight Hundred Ninety Two Thousand Three Hundred and No/100ths (\$892,300.00) Dollars, on the indebtedness secured by said mortgage, the said Deer Ridge Development, LLC by and through Robert P. 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 the following described property situated in Shelby County, Alabama, to-wit:

TRACT ONE

A tract of land situated in the North 1/2 of Section 14, Township 20 South, Range 2 West, Shelby County, Alabama, and a portion of Tract A of Double Oak Mountain, LLC. Timber Tract Survey #30 as recorded in Map Book 20 Page 1A, B & C and being more particularly described as follows:



Begin at the Southeast corner of the Southwest 1/4 of the Northwest 1/4 of Section 14, Township 20 South, Range 2 West, Shelby County, Alabama and run North 89 deg. 06 min. 59 sec. West along the South line of said 1/4-1/4 Section for 667.98 feet; thence run North 14 deg. 53 min. 26 sec East for 156.89 feet; thence run North 27 deg. 21 min. 35 sec. East for 70.53 feet; thence run North 33 deg. 12 min. 13 sec. East for 241.47 feet; thence run North 34 deg. 12 min. 41 sec. East for 175.92 feet; thence run North 31 deg. 41 min. 00 sec. East 123.82 feet; thence run North 32 deg. 36 min. 03 sec. East for 112.36 feet; thence run North 33 deg. 23 min. 21 sec East for 122.42 feet; thence run North 26 deg. 41 min. 37 sec. East for 55.71 feet; thence run North 51 deg. 35 min. 40 sec. East for 68.69 feet; thence run North 51 deg. 50 min. 20 sec. East for 105.58 feet; thence run North 48 deg. 22 min. 08 sec. East for 201.76 feet; thence run North 66 deg. 21 min. 28 sec. East for 123.11 feet; thence run North 70 deg. 10 min. 18 sec East for 314.57 feet; thence run North 54 deg 13 min. 17 sec East for 191.53 feet; thence run South 35 deg. 46 min. 43 sec. East for 48.38 feet; thence run North 54 deg. 13 min. 17 sec. East for 86.57 feet; thence run North 44 deg. 19 min. 49 sec. East for 440.16 feet; thence run North 18 deg. 26 min. 46 sec. West for 87.57 feet; thence run North 48 deg. 44 min. 02 sec. East for 51.84 feet; thence run North 51 deg. 21 min 36 sec. East for 77.48 feet; thence run North 61 deg. 50 min. 07 sec. East for 42.63 feet; thence run North 88 deg. 28 min. 37 sec. East for 126.21 feet; thence run South 44 deg. 13 min. 51 sec East for 34.63 feet; thence run South 13 deg. 51 min. 10 sec. East for 47.66 feet; thence run South 09 deg. 13 min. 09 sec. West for 50.28 feet; thence run South 57 deg. 36 min. 26 sec. West for 110.53 feet; thence run South 46 deg. 26 min. 06 sec. West for 134.29 feet; thence run South 45 deg. 55 min. 30 sec. West for 86.02 feet; thence run North 79 deg. 50 min 20 sec. East for 98.85 feet; thence run North 67 deg. 25 min. 01 sec. East for 125.74 feet; thence run South 55 deg. 53 min. 29 sec. East for 147.57 feet to the point of beginning of a curve to the left, having a radius of 270.00 feet; thence run along said curve a chord bearing of North 62 deg. 17 min. 53 sec. East for 46.00 feet to the point of a tangent to said curve; thence run North 57 deg. 25 min. 03 sec. East along said tangent for 300.21 feet; thence run South 32 deg. 34 min. 56 sec. East for 60.00 feet; thence run South 57 deg. 25 min. 03 sec. West for 300.21 feet to the point of beginning of a curve to the right, having a radius of 330.00 feet; thence run along said curve a chord bearing of South 64 deg. 39 min. 42 sec. West for 83.44 feet; thence run South 37 deg. 20 min. 15 sec. East for 217.66 feet; thence run South 27 deg.00 min. 05 sec. West for 64.12 feet to a point on the Northwestern line of Deer Ridge Lakes Sector 2, Phase 2 as recorded in Map Book 33, Page 116 in the Office of the Judge of Probate of Shelby County; thence run North 88 deg. 40 min. 47 sec. West along said subdivision line for 64.30 feet; thence run South 65 deg. 15 min. 29 sec. West along said subdivision line for 220.16 feet; thence run South 50 deg. 48 min. 34 sec. West along said subdivision line for 206.07 feet; thence run South 42 deg. 18 min. 16 sec. West along said subdivision line for 199.32 feet to a point on a curve to the left, having a radius of 330.00 feet; thence run along said curve and said subdivision line a chord bearing of North 74 deg. 05 min. 00 sec. West for 32.72 feet; thence run South 13 deg. 04 min. 35 sec West along said subdivision line for 60.00 feet; thence run South 49 deg. 13 min. 15 sec. West along said subdivision line for 105.95 feet; thence run South 49 deg. 06 min. 35 sec. West along said subdivision line for 185.15 feet; thence run South 42 deg. 27 min. 48 sec. West along said



subdivision line for 84.61 feet; thence run South 58 deg. 01 min. 15 sec. West along subdivision line for 82.34 feet; thence run South 34 deg. 27 min. 49 sec. West along said subdivision line for 201.38 feet; thence run South 13 deg. 17 min. 18 sec. West along said subdivision line for 166.27 feet; thence run South 02 deg. 54 min. 29 sec. East along said subdivision line for 82.89 feet; thence run South 22 deg. 43 min. 14 sec. East along said subdivision line for 257.12 feet to a point on the South line of the Southeast 1/4 of the Northwest 1/4 of said Section 14; thence run Westerly along the South line of said 1/4-1/4 Section North 84 deg. 11 min. 35 sec. West for 562.57 feet to the point of beginning in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

**LESS AND EXCEPT the following lots:**

Lots 626, 629 and 642 as well as Lots 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, and 643, according to the Survey of Deer Ridge Lakes, Sector 6, Phase 1, as recorded in Map Book 37, Page 58, in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama and further less and except all dedicated public roads described in said recorded survey.

**TRACT TWO**

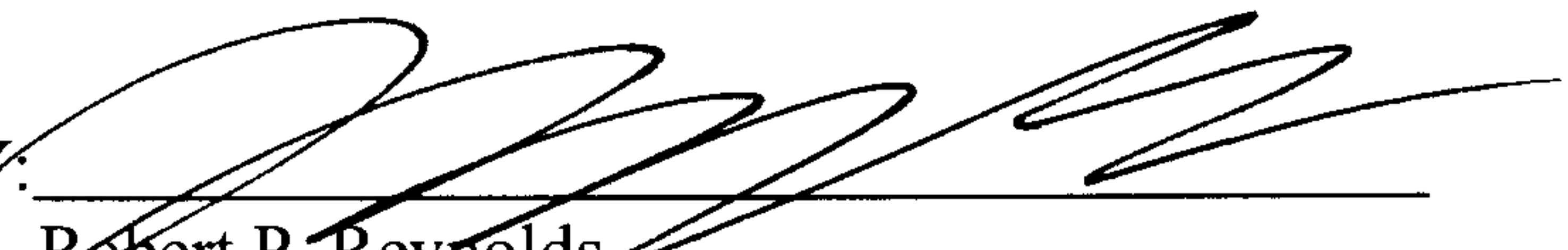
Lots 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, and 643, according to the Survey of Deer Ridge Lakes, Sector 6, Phase 1, as recorded in Map Book 37, Page 58, in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama.

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, 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, its successors and assigns forever; subject, however, to existing ad valorem taxes and 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.

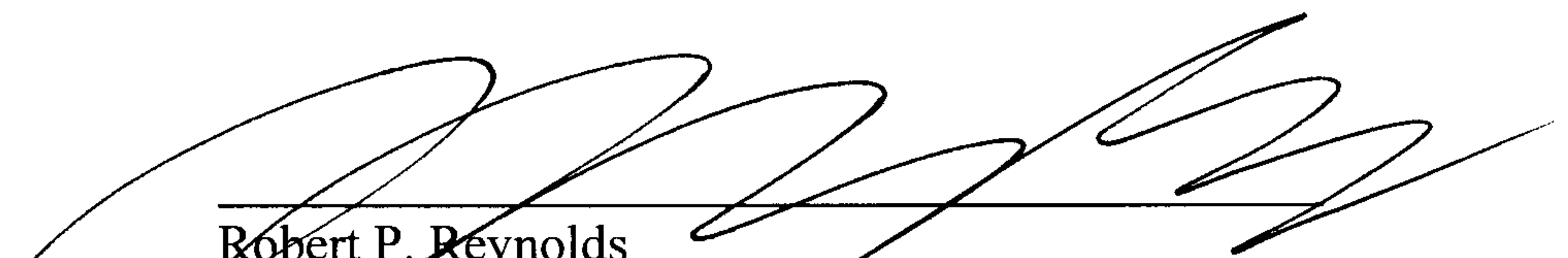
**IN WITNESS WHEREOF**, the said Deer Ridge Development, LLC and Regions Bank have caused this instrument to be executed by and through Robert P. Reynolds, as Auctioneer conducting said sale and as Attorney-in-Fact for all parties separately, has hereto set his hand and seal on this the 22nd day of April, 2008.

DEER RIDGE DEVELOPMENT, LLC.

BY:   
Robert P. Reynolds  
Attorney-in-Fact

REGIONS BANK

BY:   
Robert P. Reynolds  
as Attorney-In-Fact and Agent

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

STATE OF ALABAMA

§

COUNTY OF SHELBY

§

§

20080422000163170 6/6 \$27.00  
Shelby Cnty Judge of Probate, AL  
04/22/2008 12:30:49PM FILED/CERT

I, the undersigned, a Notary Public in and for said County and State, hereby certify that Robert P. Reynolds, whose name as Attorney-in-Fact for Deer Ridge Development, LLC, whose name as Attorney-in-Fact and agent for Regions Bank, 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 22nd day of April, 2008.

Crystal H. Shirley  
Notary Public  
My Commission Expires: 3.22.2011

THIS INSTRUMENT PREPARED BY:  
Robert P. Reynolds, Esq.  
REYNOLDS, REYNOLDS & DUNCAN, LLC  
Attorneys At Law  
Post Office Box 2863  
Tuscaloosa, Alabama 35403  
205-391-0073  
FILE NO. 32.0001