

STATE OF ALABAMA	)
	:
COUNTY OF SHELBY	)

## MORTGAGE FORECLOSURE DEED

## KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, heretofore on, April 15, 2005, to wit, Michael DeMarco, an unmarried man, executed and delivered to AmSouth Bank, a mortgage conveying to AmSouth Bank, 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 20050421000189830; 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 AmSouth Bank, 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 AmSouth Bank, 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 August 13, 2008, August 20, 2008 and August 27, 2008, 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 September 17, 2008; and

WHEREAS, after having given said notice, Regions Bank d/b/a Regions Mortgage, as Mortgagee, on the 17<sup>th</sup> day of September, 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 Eighty Thousand Seven Hundred Forty Six and 51/100 Dollars (\$80,746.51).

NOW, THEREFORE, Michael DeMarco, by Pamela Johnson, the auctioneer making said sale, and Pamela Johnson, as said auctioneer, for and in consideration of the premises and the sum Eighty Thousand Seven Hundred Forty Six and 51/100 Dollars (\$80,746.51), 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:

Lot 29, according to the Survey of Willow Point Phase I, as recorded in Map Book 21, Page 101, in the Probate Office 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.

20080926000382060 2/2 \$15.00 Shelby Cnty Judge of Probate, AL 09/26/2008 01:12:32PM FILED/CERT

IN WITNESS WHEREOF, Michael DeMarco, by Pamela Johnson, the person making said sale, Regions Bank d/b/a Regions Mortgage, by Pamela Johnson, as auctioneer and the person making said sale, and Pamela Johnson, as auctioneer and the person making said sale, have caused this instrument to be executed on this, the 17<sup>th</sup> day of September, 2008.

MICHAEL DEMARCO

As auctioneer and the person making

said sale

REGIONS BANK D/B/A REGIONS MORTGAGE

As auctioneer and the person making

said sale

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 **Pamela Johnson**, 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 17th day of September, 2008.

Notary Public

My commission expires: 31420

This instrument was prepared by:

Bowdy J. Brown, Esq.

(SEAL)

Rushton, Stakely, Johnston & Garrett, P.A.

Post Office Box 270

Montgomery, Alabama 36101-0270

Our File No.: 1004-9102 / Demarco / 3020843714

FOR AD VALOREM TAX PURPOSES: Regions Bank d/b/a Regions Mortgage, Tax Department, 1900 Charles Bryan, Cordova, TN 38016