

This instrument prepared by:  
Brian R. Walding, Esq.  
*Maynard, Cooper & Gale, P.C.*  
1901 Sixth Avenue North  
2400 Regions Harbert Plaza  
Birmingham, Alabama 35203-2618

Send tax notice to:  
REGIONS BANK  
Attn: OREO Department  
1900 Regions/Harbert Plaza  
AHP-19  
Birmingham, AL 35203

FORECLOSURE DEED

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, THAT:

WHEREAS, heretofore on, to-wit: December 28, 2007, Palmer Construction, Inc., mortgagor, executed a certain mortgage to Regions Bank which said mortgage is recorded in Instrument #20080116000021960, in the Office of the Judge of Probate of Shelby County, Alabama; and,

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said 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 the foreclosure of said mortgage, in accordance with the terms thereof, by publication in *The Shelby County Reporter*, a newspaper of general circulation in Shelby County, Alabama, in its issues of November 5, 12 & 19, 2008; and,

WHEREAS, on December 1, 2008, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the said Regions Bank did offer for sale and sell at public outcry, in front of the main entrance of the Courthouse in Shelby County, Alabama, all of its rights, title and interest in the property hereinafter described; and,

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of Regions Bank in the amount of Ninety-eight Thousand Six Hundred Five and 00/100 Dollars(\$98,605.00) which sum was offered to be credited to the indebtedness secured by said mortgage, and said property was thereupon sold to Regions Bank and,

WHEREAS, Teresa S. Adams, agent and attorney-in-fact for Regions Bank, acted as auctioneer as provided in said mortgage and conducted the said sale; and,

WHEREAS, said mortgage expressly authorized the person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and the credit of Ninety-eight Thousand Six Hundred Five and 00/100 Dollars (\$98,605.00), Palmer Construction, Inc., mortgagor, by and through the said Teresa S. Adams, agent and attorney-in-fact for Regions, does grant, bargain, sell and convey unto the said Regions Bank, all of its rights, title and interest in and to the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 16, according to the Survey of Mountain Crest Estates, as recorded in Map Book 32, Page 76, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO ad valorem taxes.

SUBJECT TO any and all easements, restrictions, encumbrances or other interests of record.

SUBJECT TO the statutory right of redemption on the part of those entitled to redeem.

TO HAVE AND TO HOLD, the above described property unto the said Regions Bank, its successors and assigns forever; subject, however, to the statutory right of redemption on the part of those entitled to redeem.

IN WITNESS WHEREOF, the said Regions Bank, by Teresa S. Adams, agent and attorney-in-fact for Regions Bank, as auctioneer conducting said sale, has caused these presents to be executed on this, the 1st day of December, 2008.

BY: Teresa S. Adams  
Teresa S. Adams, agent and attorney-in-fact for  
Regions Bank, as Auctioneer

Teresa S. Adams  
Teresa S. Adams, as Auctioneer conducting  
said sale

THE STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Teresa S. Adams, whose name as agent and attorney-in-fact for Regions Bank, as auctioneer conducting 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 this conveyance, she, in her capacity as such auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 1<sup>st</sup> day of December, 2008.



[Signature]

Commission Expires: 11/18/2012