

20091012000385230 1/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
10/12/2009 01:42:45 PM FILED/CERT

**THIS INSTRUMENT WAS PREPARED BY:**

Casey G. Moore, Esq.  
Maynard, Cooper & Gale, P.C.  
1901 Sixth Avenue North  
2400 Regions/Harbert Plaza  
Birmingham, Alabama 35203-2618

**SEND TAX NOTICE TO:**

c/o Regions Bank  
Attn: OREO Department  
1900 Regions/Harbert Plaza  
AHP-19  
Birmingham, Alabama 35203

**MORTGAGE FORECLOSURE DEED**

STATE OF ALABAMA                    )  
COUNTY OF SHELBY                )

**KNOW ALL MEN BY THESE PRESENTS:** That Ridgecrest Homes, LLC, an Alabama limited liability company, did, to-wit, on December 5, 2006, execute that certain mortgage to Regions Bank, as successor in interest to AmSouth Bank, which is recorded in Instrument No. 20061219000618010 in the Office of the Judge of Probate of Shelby County, Alabama (the "Mortgage"); and,

**WHEREAS,** default was made under the Mortgage and the Mortgagee, Regions Bank did declare all of the indebtedness secured by the Mortgage due and payable and did give due and proper notice of the foreclosure of the Mortgage, in accordance with the terms thereof, by publication in *The Shelby County Reporter*, a newspaper of general circulation published in Shelby County, Alabama, in its issues of September 9, 16 and 23, 2009; and,

**WHEREAS,** on October 2, 2009, the day on which the foreclosure sale was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure sale was duly and properly conducted, and Mortgagee did offer for sale and did sell at public outcry, in front of the main entrance of the Shelby County Courthouse, the property hereinafter described; and,

**WHEREAS,** the highest and best bid for cash obtained for the property described in the aforementioned Mortgage was the bid of Regions Bank, in the amount of Seventy Seven Thousand Four Hundred Eight and 00/100 Dollars (\$77,408.00), which sum the Mortgagee offered to credit on the indebtedness secured by the Mortgage, and said property was thereupon sold to Regions Bank; and,

**WHEREAS**, the Mortgage authorized the Mortgagee or Auctioneer or any person conducting said sale for the Mortgagee to execute to the purchaser at said sale a deed to the property so purchased.

**NOW, THEREFORE**, in consideration of the premises and of a credit of Seventy Seven Thousand Four Hundred Eight and 00/100 Dollars (\$77,408.00) on the indebtedness secured by the Mortgage, the said Mortgagor, acting by and through the said Mortgagee by Casey Graves Moore, as said auctioneer and the person conducting the sale for the Mortgagee, and the said Mortgagee, by Casey Graves Moore, as said auctioneer and the person conducting the sale for the Mortgagee, and Casey Graves Moore, as said auctioneer and the person conducting said sale for the Mortgagee, do hereby grant, bargain, sell and convey unto Regions Bank the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 34, according to the Final Plat of Ridgecrest Subdivision, Phase One, Sector Two, as recorded in Map Book 37, Page 43, in the Probate Office of Shelby County, Alabama.

The property is sold on an "AS IS," "WHERE IS" basis and with all faults. The property is also sold subject to all ad valorem taxes accruing, currently due or that may become due, any and all easements, encumbrances and exceptions reflected in the Mortgage and those contained in the records of the aforesaid Probate Office.

**TO HAVE AND TO HOLD** the above described property unto Regions Bank, forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama.

**[signature page to follow]**

**IN WITNESS WHEREOF**, the said Mortgagee has caused this instrument to be executed by Casey Graves Moore, as auctioneer and the person conducting the sale for the Mortgagee, and in witness whereof the said Casey Graves Moore has executed this instrument in her capacity as such auctioneer on this the 5th day of October, 2009.

**RIDGECREST HOMES, LLC**

Mortgagor

By Regions Bank

Mortgagee

By: Casey G. Moore  
Casey Graves Moore, as Auctioneer

**REGIONS BANK**


Mortgagee

By: Casey G. Moore  
Casey Graves Moore, as Auctioneer

Casey G. Moore  
Casey Graves Moore, as Auctioneer and  
the person conducting said sale for the Mortgagee

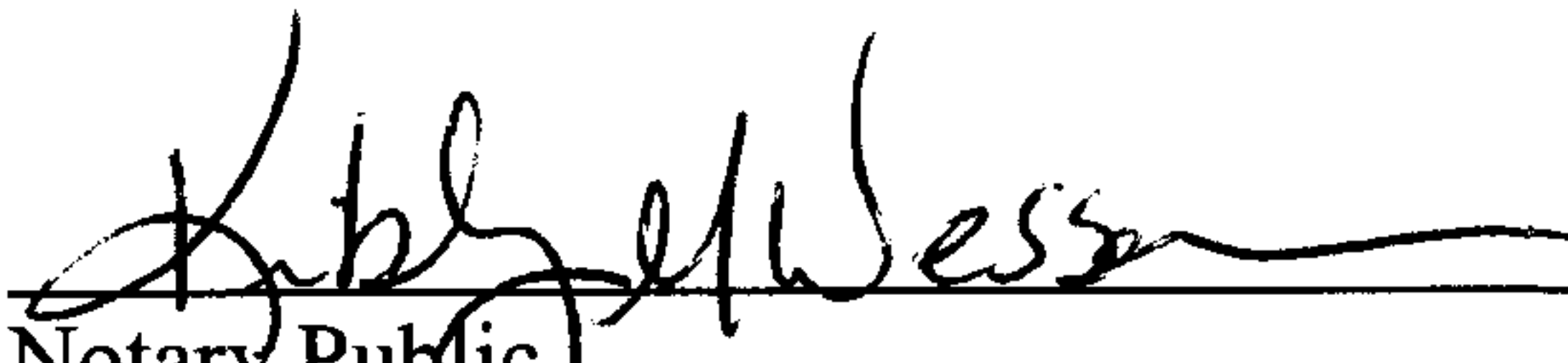


STATE OF ALABAMA                     )  
COUNTY OF JEFFERSON                )

  
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I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Casey Graves Moore, whose name as auctioneer and the person conducting said sale for the Mortgagee, 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 and the person conducting said sale for the Mortgagee, and with full authority executed this instrument voluntarily on the day the same bears date.

Given under my hand and official seal this 5<sup>th</sup> day of October, 2009.

  
\_\_\_\_\_  
Notary Public  
My commission expires **11/17/2012**  
[SEAL]