

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 Ridge Trace, LLC, an Alabama limited liability company, did, to-wit, on June 17, 2005, execute that certain mortgage to Regions Bank, as successor in interest to AmSouth Bank, which is recorded in Instrument No. 20050714000352800 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 Five Hundred Seventy Seven Thousand Eight Hundred Eleven and 43/100 Dollars (\$577,811.43), which sum the Mortgagee offered to credit on the indebtedness secured by the Mortgage, and said property was thereupon sold to Regions Bank; and,



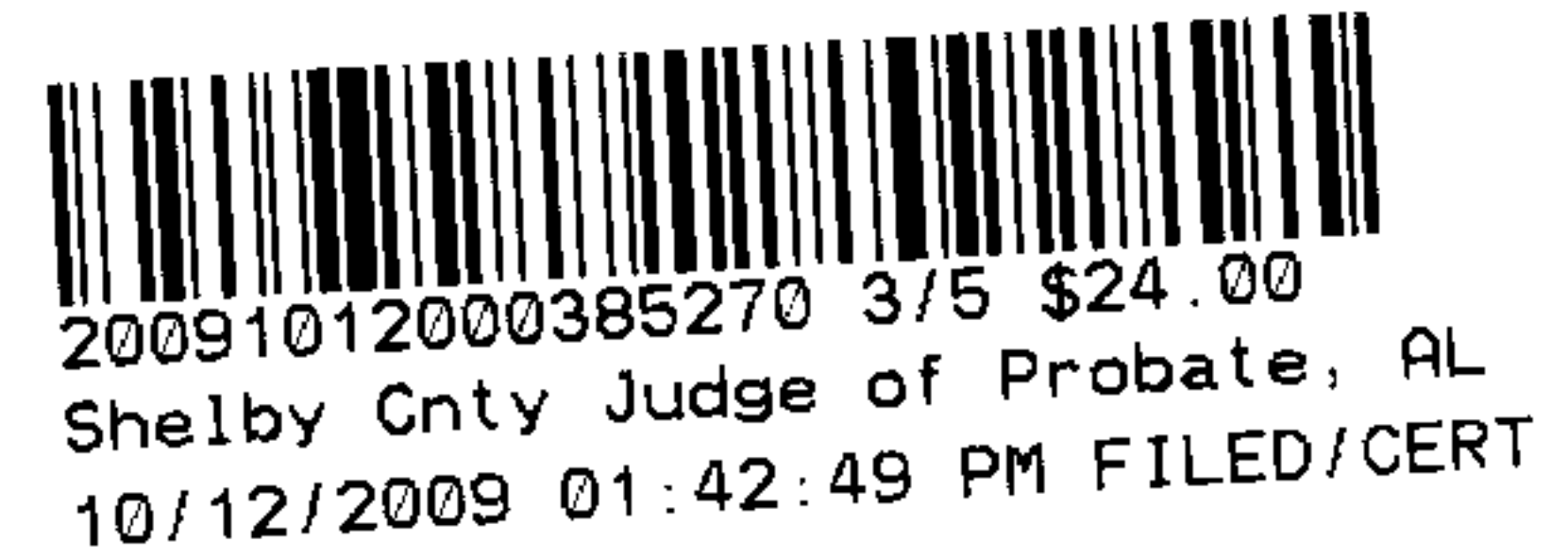
20091012000385270 2/5 \$24.00
Shelby Cnty Judge of Probate, AL
10/12/2009 01:42:49 PM FILED/CERT

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 Five Hundred Seventy Seven Thousand Eight Hundred Eleven and 43/100 Dollars (\$577,811.43), 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:

A tract of land located in the North-West quarter of the North-East quarter and the North-West quarter of Section 26, Township 20 South, Range 4 West, of the Huntsville Principal Meridian, Shelby County, Alabama, described as follows:

Begin at the southeast corner of the South-East quarter of the North-West quarter; thence west along the south boundary of said quarter-quarter a distance of 546.27 feet to the center line of a public road conveyed to Shelby County by United States Steel Corporation by document dated June 3, 1966 (Shelby County Road #93); thence along the center line of said road for the following four (4) courses; 1) thence turning an angle of 122 degrees, 58 minutes to the right 123.14 feet to the beginning of an arc of a curve, said curve turning to the left, having a radius of 573.69 feet and being subtended by a central angle of 81 degrees, 32 minutes, 30 seconds; 2) thence along the arc of said curve 816.46 feet; 3) thence along a straight line tangent to said curve 2,010.81 feet to the point of beginning of an arc of a curve tangent to said straight line, said curve turning to the right, having a radius of 573.69 feet, being subtended by a central angle of 53 degrees, 39 minutes, 38 seconds, having a chord length of 517.87 feet; 4) thence along the arc of said curve 537.29 feet to the north boundary of Section 26, said point being 382.51 feet east of the northwest corner of Section 26; thence east along the north boundary of Section 26 to the northeast corner of the North-West quarter of the North-East quarter; thence south 00 degrees 04 minutes 06 seconds East along the east boundary of the North-West quarter of the North-East quarter 985.20 feet; thence South 89 degrees 29 minutes 05 seconds West 630.23 feet; thence South 00 degrees 01 minutes 41 seconds East 347.26 feet to the South boundary of the North-West quarter of the North-East quarter; thence west along the south boundary of the North-West quarter of the North-East quarter to the southeast corner of the North-East quarter of the North-West quarter; thence south along the east boundary of the South-East quarter of the North-West quarter to the southeast corner of the said quarter-quarter, said point also being



the point of beginning;

LESS AND EXCEPT from the above that part platted and described as Lots 22-A and 23-A, according to the Resurvey of Lots 21, 22, and 23 Quail Ridge, as recorded in Map Book 39, Page 149, in the Probate Office of Shelby County, Alabama; and

ALSO LESS AND EXCEPT: Part of the Northwest 1/4 of the Northwest 1/4 and part of the Northeast 1/4 of the Northwest 1/4 of Section 26, Township 20 South, Range 4 West, Shelby County, Alabama, described as follows:

Begin at the Northwest corner of the Northeast 1/4 of the Northwest 1/4 of said Section 26 and thence run North 89 degrees 16 minutes 34 seconds East along the North line of said 1/4-1/4 section for 419.47 feet; thence run South 00 degrees 34 minutes 58 seconds East for 99.49 feet; thence run South 31 degrees 45 minutes 41 seconds West for 374.62 feet; thence run South 10 degrees 45 minutes 34 seconds West for 769.87 feet to a point on the Northeasterly right-of-way of Shelby County Highway #93; thence run North 49 degrees 02 minutes 47 seconds West along said road right-of-way for 1,086.35 feet to the point of the beginning of the curve to the right, having a radius of 533.69 feet and a central angle of 53 degrees 59 minutes 00 seconds; thence run Northerly along said road right-of-way and said curve for 502.84 feet to a point on the North line of the Northwest 1/4 of the Northwest 1/4 of said Section 26; thence run North 89 degrees 30 minutes 10 seconds East along said 1/4-1/4 section for 922.87 feet to the point of beginning.

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]



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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

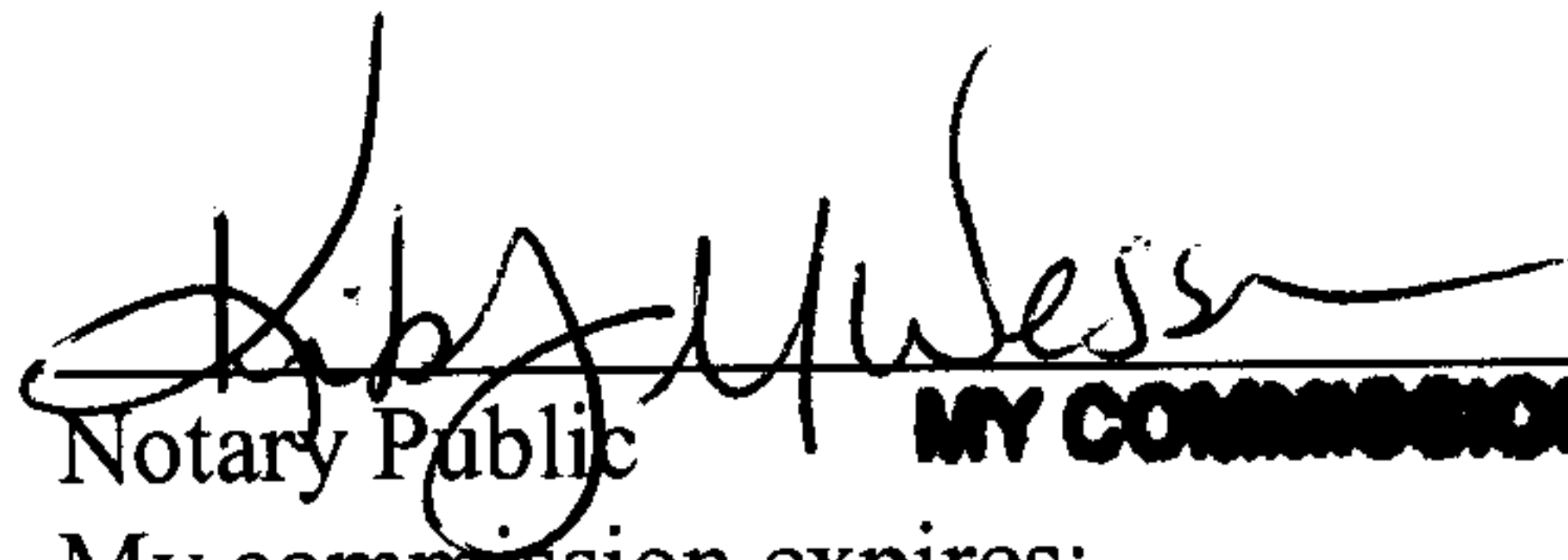
Casey Graves Moore, as Auctioneer and
the person conducting said sale for the Mortgagee

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 5th day of October, 2009.


Notary Public **MY COMMISSION EXPIRES 11/17/2012**
My commission expires: _____
[SEAL]