20091028000403660 1/3 \$18.00 Shelby Cnty Judge of Probate, AL 10/28/2009 10:08:28 AM FILED/CERT

SEND TAX NOTICE TO: BancorpSouth Bank P O Box 789 Tupelo, MS 38802

CM #: 132734

STATE OF ALABAMA

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 29th day of May, 2008, Sandra Davis Pate, an unmarried person, executed that certain mortgage on real property hereinafter described to BancorpSouth Bank, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20080606000230200, and

WHEREAS, in and by said mortgage, the Mortgagee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the 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 four (4) 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 title 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 thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said BancorpSouth Bank did declare all of the indebtedness secured by said mortgage, subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by publication in the Shelby County Reporter, a newspaper of general circulation published in Shelby







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County, Alabama, in its issues of September 23, 2009, September 30, 2009, October 7, 2009 and October 14, 2009; and

WHEREAS, on October 20, 2009, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly conducted, and BancorpSouth Bank did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Aaron Nelson was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said BancorpSouth Bank; and

WHEREAS, BancorpSouth Bank, was the highest bidder and best bidder in the amount of One Hundred Thirty-Three Thousand Six Hundred Ninety-Two And 04/100 Dollars (\$133,692.04) on the indebtedness secured by said mortgage, the said BancorpSouth Bank, by and through Aaron Nelson as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, does hereby grant, bargain, sell and convey unto BancorpSouth Bank, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 7, according to the Survey of Tocoa Park Subdivision, Phase 2, as recorded in Map Book 25, Page 79, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto BancorpSouth Bank its successors/heirs 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 in the State of Alabama; and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, BancorpSouth Bank, has caused this instrument to be executed by and through Aaron Nelson, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Aaron Nelson, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on this October 20, 2009.

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BancorpSouth Bank

By:

Aaron Nelson, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Nelson, acting in his/her capacity as auctioneer and attorney-in-fact for BancorpSouth Bank, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he/she, as such auctioneer and attorney-in-fact and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Mortgagee acting in his/her capacity as auctioneer and Attorney-in-fact for said Mortgagee.

Given under my hand and official seal on this October 20, 2009.

Notary Public MY COMMISSION EXPIRES NOVEMBER 19, 2012

My Commission Expires:

This instrument prepared by:
Colleen McCullough
SIROTE & PERMUTT, P.C.
P. O. Box 55727

Birmingham, Alabama 35255-5727