20100224000054500 1/3 \$19.00 Shelby Cnty Judge of Probate, AL 02/24/2010 10:02:23 AM FILED/CERT

SEND TAX NOTICE TO: Regions Bank dba Regions Mortgage 7130 Goodlett Farms Parkway Cordova, TN 38016

CM #: 143535

STATE OF ALABAMA

COUNTY OF SHELBY

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 10th day of September, 2008, David Belk, a married man and Crystal M. Belk, his spouse, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for Regions Bank d/b/a Regions Mortgage, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20080912000362660, said mortgage having subsequently been transferred and assigned to Regions Bank DBA Regions Mortgage, ("Transferee"); and

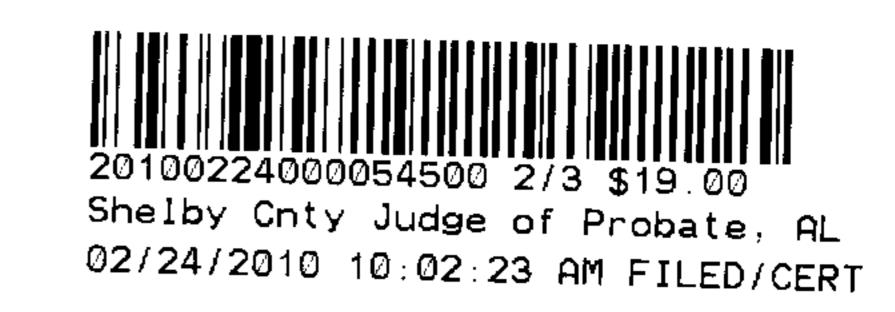
WHEREAS, in and by said mortgage, the Transferee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) 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 Transferee or any person conducting said sale for the Transferee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Transferee 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 Regions Bank d/b/a Regions Mortgage 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 <u>Shelby County Reporter</u>, a newspaper of general circulation published in Shelby County, Alabama, in its issues of January 13, 2010, January 20, 2010, and January 27, 2010; and

WHEREAS, on February 16, 2010, 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 Regions Bank d/b/a Regions Mortgage 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 Regions Bank d/b/a Regions Mortgage; and

WHEREAS, Regions Bank d/b/a Regions Mortgage, was the highest bidder and best bidder in the amount of One Hundred Twenty-Nine Thousand Fourteen And 34/100 Dollars (\$129,014.34) on the indebtedness secured by said mortgage, the said Regions Bank d/b/a Regions Mortgage, by and through Aaron Nelson as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby grant, bargain, sell and convey unto Regions Bank d/b/a Regions Mortgage, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 20, according to the Survey of Monte Bello, as recorded in Map Book 6, Page 23, in the Probate Office of Shelby County, Alabama.

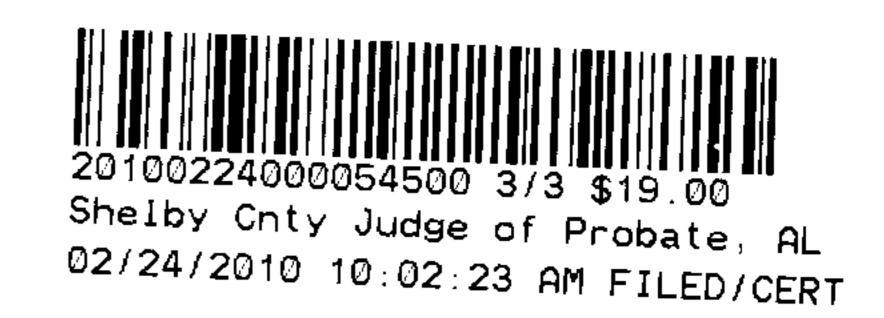
TO HAVE AND TO HOLD the above described property unto Regions Bank d/b/a Regions Mortgage its successors/heirs and assigns, forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama; 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, Regions Bank d/b/a Regions Mortgage, has caused this instrument to be executed by and through Aaron Nelson, as auctioneer conducting said sale and as attorney-in-fact for said Transferee, and said Aaron Nelson, as said auctioneer and attorney-in-fact for said Transferee, has hereto set his/her hand and seal on this February 16, 2010.









Regions Bank d/b/a Regions Mortgage

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 Regions Bank d/b/a Regions Mortgage, 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 Transferee acting in his/her capacity as auctioneer and Attorney-in-fact for said Transferee.

Given under my hand and official seal on this February 16,12010.

Notary Public

My Commission Expires December 17, 2013

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

Birmingham, Alabama 35255-5727





