


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


20101014000343470 1/3 \$19.00
Shelby Cnty Judge of Probate, AL
10/14/2010 03:26:30 PM FILED/CERT

CM #: 174245

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 13th day of November, 2007, Ricky J. Cloutier, a married man and Aaron J. Howard, an unmarried man, executed that certain mortgage on real property hereinafter described to 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 Inst. No. 20071120000530070, 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 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 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 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 Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of September 8, 2010, September 15, 2010, and September 22, 2010; and



WHEREAS, on October 1, 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 Warner 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, Fannie Mae a/k/a Federal National Mortgage Association, was the highest bidder and best bidder in the amount of Sixty-Four Thousand Ninety-Eight And 56/100 Dollars (\$64,098.56) on the indebtedness secured by said mortgage, the said Regions Bank d/b/a Regions Mortgage, by and through Aaron Warner as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, does hereby grant, bargain, sell and convey unto Fannie Mae a/k/a Federal National Mortgage Association, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

A part of Lot 6, of Owens Addition to the Town of Columbiana, as the same appears of record in the Office of the Judge of Probate of Shelby County, Alabama in Map Book 3, page 76; being situated in Shelby County, Alabama. Said lot being further described as commence at the East side of Collins Street 596.5 feet North of the North boundary of Lauderdale Street in the Town of Columbiana, Shelby County, Alabama, and run thence East and parallel with the North side of Section 26, Township 21 South, Range 1 West, 170 feet for the point of beginning of a lot herein conveyed; run thence in a southerly direction and parallel with Collins Street, 166.6 feet; run thence in an Easterly direction and parallel with Lauderdale Street 90 feet; run thence in a Northerly direction and parallel with Lester Street to an unnamed Street joining Lester Street and Collins Street; run thence in a Westerly direction along the South boundary of said Street 89.6 feet to the point of beginning.

Less and except that portion of said lot conveyed in Deed Book 208, page 184.

TO HAVE AND TO HOLD the above described property unto Fannie Mae a/k/a Federal National Mortgage Association 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



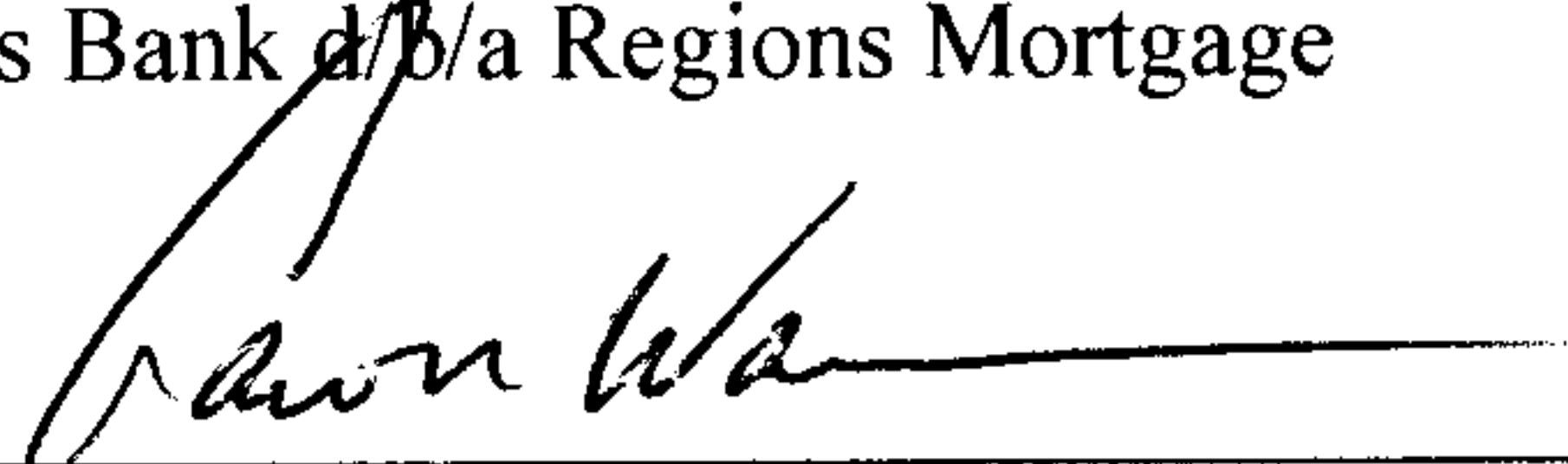
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unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, Regions Bank d/b/a Regions Mortgage, has caused this instrument to be executed by and through Aaron Warner, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Aaron Warner, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on this October 1, 2010.

Regions Bank d/b/a Regions Mortgage

By:


Aaron Warner, 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 Warner, 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 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 1, 2010.




Notary Public

My Commission Expires:

MY COMMISSION EXPIRES SEPTEMBER 11, 2012

This instrument prepared by:
Andy Saag
SIROTE & PERMUTT, P.C.
P. O. Box 55727
Birmingham, Alabama 35255-5727


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