



STATE OF ALABAMA     )  
  :  
COUNTY OF SHELBY     )

**MORTGAGE FORECLOSURE DEED**

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, heretofore on, August 1, 2006, to wit, Joi A. Witt, an unmarried woman, executed and delivered to Regions Bank dba Regions Mortgage a mortgage conveying to Regions Bank dba Regions Mortgage the property hereinafter described, which said mortgage was given to secure an indebtedness therein mentioned, and which mortgage is recorded in the Office of the Judge of Probate of Shelby County, Alabama under Instrument Number 20060809000386340; and

WHEREAS, it was provided in said mortgage that if a default was made in the payment of the note, and each and every installment thereof, evidencing the indebtedness secured by said mortgage as they or any part thereof became due, then Regions Bank dba Regions Mortgage would have the right to declare the entire indebtedness secured by said mortgage due and payable at once and to sell the property conveyed by said mortgage at public outcry for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama, after first giving notice of the time, place and terms of said sale for three weeks by publication in any newspaper then published in said County; and

WHEREAS, it was further provided in said mortgage that in the event of such sale the said Mortgagee was authorized and empowered to purchase the property conveyed in said mortgage if the higher bidder therefore, the same as if it were a stranger to said conveyance and in such event the auctioneer or person making said sale was empowered, directed and authorized to execute a deed to such purchaser at said sale in the names of the Mortgagors; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and said Regions Bank dba Regions Mortgage, as Mortgagee, did declare all of the indebtedness secured by said mortgage due and payable; and

WHEREAS, Regions Bank dba Regions Mortgage, as Mortgagee, acting under the power of sale contained in said mortgage, did give notice for three weeks by weekly insertion in the Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of September 1, 2010, September 8, 2010 and September 15, 2010, that it would sell said property at the Shelby County Courthouse door in the City of Columbiana, Alabama, at auction to the highest bidder for cash, during the legal hours of sale on October 13, 2010; and

WHEREAS, after having given said notice, Regions Bank dba Regions Mortgage, as Mortgagee, on the 13th day of October, 2010 during the legal hours of sale, did offer said property to the highest bidder for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama; and

WHEREAS, Regions Bank dba Regions Mortgage, as Mortgagee, being the highest, best and last bidder at said sale, became the purchaser of said property at and for the sum of Eighty Seven Thousand and No/100 Dollars (\$87,000.00).

NOW, THEREFORE, Joi A. Witt, by James H. Greer, the auctioneer making said sale, and James H. Greer, as said auctioneer, for and in consideration of the premises and the sum of Eighty Seven Thousand and No/100 Dollars (\$87,000.00) applied by Regions Bank dba Regions Mortgage, as Mortgagee, to the indebtedness secured by said mortgage, do hereby Grant, Bargain, Sell and Convey unto the said, Regions Bank dba Regions Mortgage, its successors and assigns, the following described property, situated in Shelby County, State of Alabama, to-wit:

Lot 27, according to the Map of Ironwood as recorded in Map Book 32, Page 88, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD, the aforegranted property unto the said Regions Bank dba Regions Mortgage, its successors 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 of the State of Alabama. This conveyance is made subject to unpaid taxes and assessments, if any.

IN WITNESS WHEREOF, Joi A. Witt, by James H. Greer, the person making said sale, Regions Bank dba Regions Mortgage, by James H. Greer, as auctioneer and the person making said sale, and James H. Greer, as auctioneer and the person making said sale, have caused this instrument to be executed on this, the 13th day of October, 2010.

JOI A. WITT

REGIONS BANK  
DBA REGIONS MORTGAGE.

By: James H. Greer  
As auctioneer and the person making  
said sale

By: James H. Greer  
As auctioneer and the person making  
said sale

By: James H. Greer  
As auctioneer and the person making  
said sale

STATE OF ALABAMA     )  
                                      :  
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I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that **James H. Greer**, whose name as auctioneer and the person conducting said sale, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, in his capacity as auctioneer and the person making said sale, and with full authority, executed the same voluntarily, on the day the same bears date.

Given under my hand and official seal, this 13th day of October, 2010.

Janice D. Butler  
Notary Public  
My commission expires: 10/23/12

(SEAL)

This instrument was prepared by:  
Bowdy J. Brown, Esq.  
Rushton, Stakely, Johnston & Garrett, P.A.  
Post Office Box 270  
Montgomery, Alabama 36101-0270  
Our File No.: 7600-323 Witt #0896472757

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Oct 23, 2012  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

**FOR AD VALOREM TAX PURPOSES: Regions Bank d/b/a Regions Mortgage, Tax Department, 215 Forrest Street, Hattiesburg, MS 39401-3476**