


THIS INSTRUMENT WAS PREPARED BY:

Phillip Jauregui, Esq. 
2110 Devereux Circle
Birmingham, AL 35243

SEND TAX NOTICES TO:

Regions Bank
PO Box 18001
Hattiesburg, MS 39404

GRANTOR

Kathy L. Gardner
110 Brookhollow Way
Pelham, AL 35124

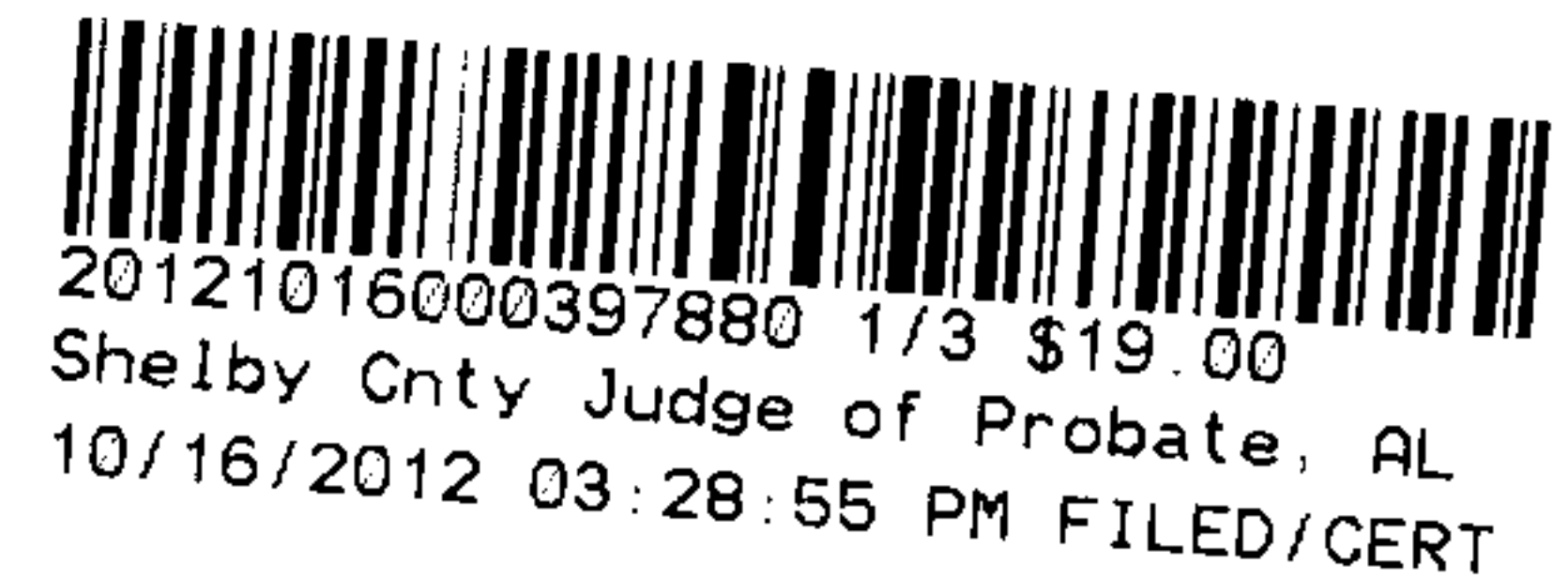
GRANTEE

Regions Bank
PO Box 18001
Hattiesburg, MS 39404

Property Address: 110 Brookhollow Way, Pelham, AL 35124

Purchase Price: \$62,107.80 ***Mortgagee credit***

Sale Date: September 24, 2012



STATE OF ALABAMA)
COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That where as heretofore on August 7, 2003, Kathy L. Gardner, an unmarried woman, executed a certain mortgage on the property hereinafter described to Amsouth Bank, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, at Instrument Number 20030815000538410; and

WHEREAS, in and by said mortgage the mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured according to the terms thereof, to sell said property before the Shelby County Courthouse door in the City of Columbiana, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published in said city by publication once a week for three 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 therefore; and

WHEREAS, default was made in the payment of the indebtedness secured by said



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Shelby Cnty Judge of Probate, AL
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mortgage, and Regions Bank Successor by Merger with AmSouth Bank did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of the foreclosure of said mortgage by publication in Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of September 5, 2012, September 12, 2012, September 19, 2012; and

WHEREAS, on September 24, 2012, 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 and properly conducted, and Scott Johnson did offer for sale and sell at public outcry in front of the Shelby County Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, Scott Johnson was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Regions Bank Successor by Merger with AmSouth Bank; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of Regions Bank, in the amount of \$62,107.80, which sum of money Regions Bank Successor by Merger with AmSouth Bank offered to credit on the indebtedness secured by said mortgage, and the said Regions Bank Successor by Merger with AmSouth Bank, by and through Scott Johnson, as Auctioneer conducting said sale and as Attorney-in-Fact for Regions Bank Successor by Merger with AmSouth Bank, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said Regions Bank, the following described property situated in Shelby County, Alabama, to-wit:

Lot 59, according to the Survey of Brookhollow Second Sector, as recorded in Map Book 17, Page 141, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property to Regions Bank and its successors and assigns; subject, however, to the statutory right of redemption on the part of those

entitled to redeem as provided by the laws of the State of Alabama.

IN WITNESS WHEREOF, Regions Bank Successor by Merger with AmSouth Bank and Kathy L. Gardner have caused this instrument to be executed by and through Scott Johnson, as Auctioneer conducting said sale, and as their Attorney-in-Fact, and Scott Johnson, as Auctioneer conducting said sale on September 24, 2012.

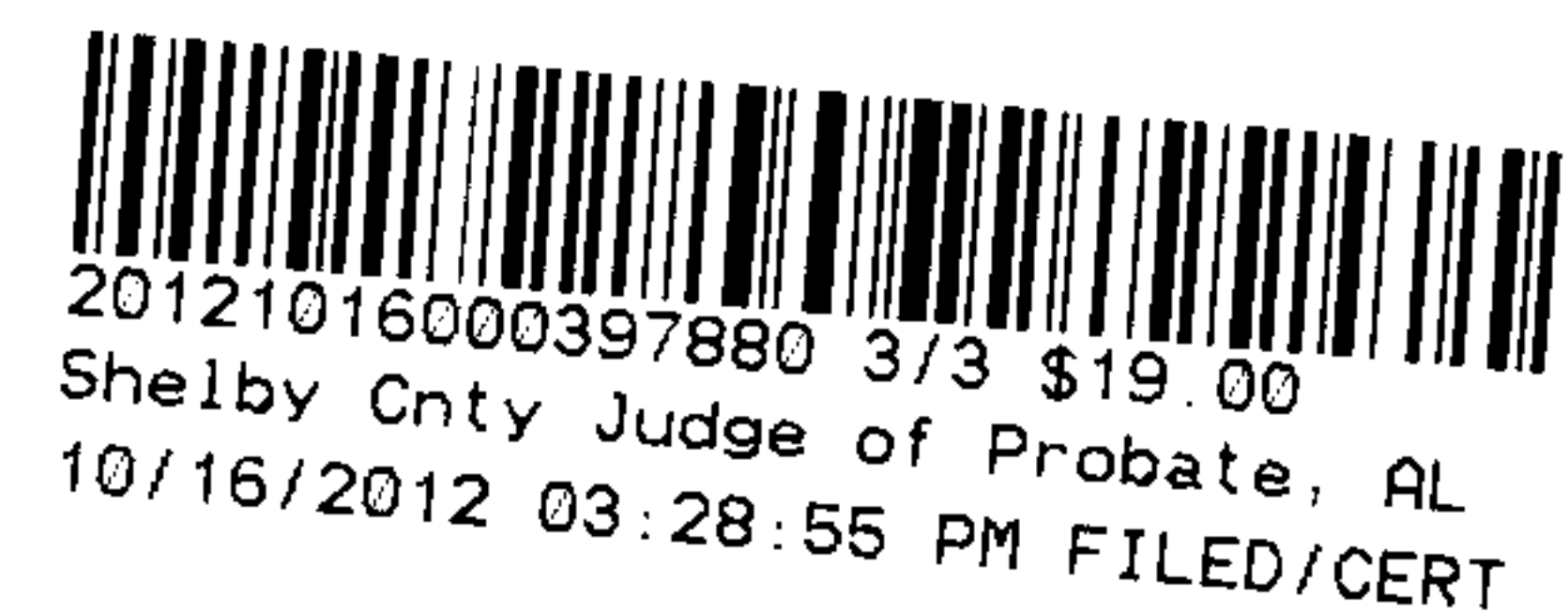
Regions Bank Successor by Merger with AmSouth Bank

By: [Signature]
Scott Johnson, Attorney-in-Fact

Kathy L. Gardner

By: [Signature]
Scott Johnson, The person acting as Auctioneer and conducting the sale as its Attorney-in-Fact

By: [Signature]
Scott Johnson, As the Auctioneer and person making said sale



STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Scott Johnson, whose name as Attorney-in-Fact for Kathy L. Gardner, and whose name as Attorney-in-Fact and agent for Regions Bank Successor by Merger with AmSouth Bank; and whose name as Auctioneer and person making said sale, 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 said conveyance, he/she, in his/her capacity as such Attorney-in-Fact and agent, and as such Auctioneer, executed the same voluntarily on the day the same bears date.

GIVEN under my hand, on this 15th day of October, 2012.

[Signature]
Notary Public in and for the State of Alabama,
at Large
My Commission Expires: 1-22-2014