

THIS INSTRUMENT WAS PREPARED BY:

Michael Lindsey
Halliday, Watkins & Mann, P.C.
244 Inverness Center Drive
Birmingham, AL 35242
AL21556

SEND TAX NOTICES TO:

Regions Bank
5214 Lincoln Rd Extension
Hattiesburg, MS 39402

GRANTOR

Janet L. Richards
1875 Trailridge Drive
Pelham, AL 35124

GRANTEE

Regions Bank
5214 Lincoln Rd Extension
Hattiesburg, MS 39402

Property Address: 1875 Trailridge Drive, Pelham, AL 35124

Purchase Price: \$80,077.80***Mortgagee credit***

Sale Date: June 30, 2023

STATE OF ALABAMA
COUNTY OF SHELBY

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FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on March 27, 2015, Janet L. Richards aka Janet Lee Richards, unmarried, executed a certain mortgage on the property hereinafter described to Regions Bank, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, on April 15, 2015, as Instrument Number 20150415000121320; 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 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 mortgage, and Regions Bank ("Transferee") 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 May 28, 2023, June 4, 2023, June 11, 2023; and

WHEREAS, on June 30, 2023, 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 Regions Bank 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, Jessica Veitch was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Regions 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 \$80,077.80, which sum of money Regions Bank offered to credit on the indebtedness secured by said mortgage, and the said Regions Bank, by and through Michael Lindsey, as attorney for said Regions 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 1, according to the Survey of Indian Hills, 1st Sector, as recorded in Map Book 4, Page 81, in the Probate Office of Shelby County, Alabama

More commonly known as: 1875 Trailridge Drive, Pelham, AL 35124

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 has caused this instrument to be executed by and through Michael Lindsey, as attorney for said Transferee, and said Michael Lindsey, as attorney for said Transferee, has hereto set his hand and seal on this the 6th day of July, 2023.

Regions Bank

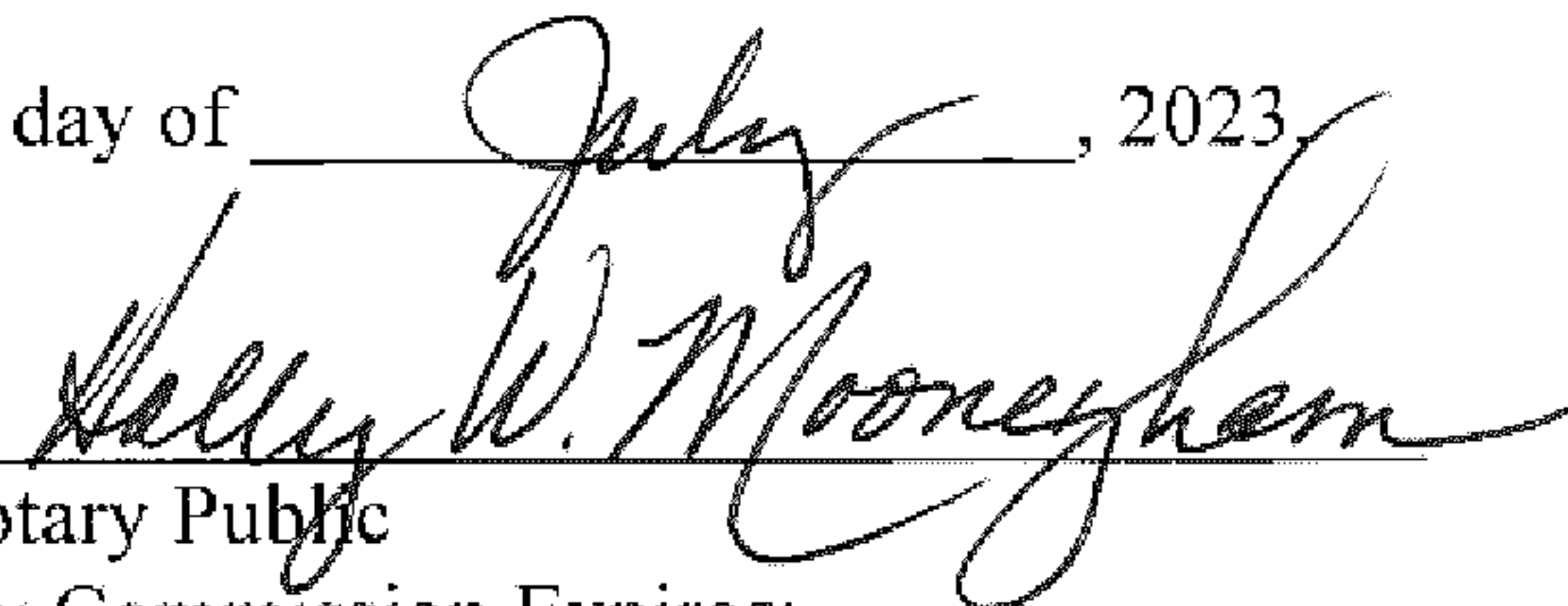
By: 
Michael Lindsey, Attorney for Transferee

STATE OF MISSISSIPPI)
COUNTY OF LEFLORE)

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Michael Lindsey, whose name as Attorney for Regions Bank, 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, as such attorney for Regions Bank and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Transferee.

GIVEN under my hand, on this 6th day of July, 2023




Notary Public
My Commission Expires: 9-18-2025



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
07/06/2023 01:35:16 PM
\$30.00 BRITTANI
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Allen S. Bayl