

THIS INSTRUMENT WAS PREPARED BY:

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

SEND TAX NOTICES TO:

Regions Bank
5214 Lincoln Rd Extension
Hattiesburg, MS 39402

GRANTOR

David W. Cowan
2096 Grey Oaks Terrace
Pelham, AL 35124

GRANTEE

Regions Bank
5214 Lincoln Rd Extension
Hattiesburg, MS 39402

Property Address: 2096 Grey Oaks Terrace, Pelham, AL 35124
Purchase Price: \$540,000.00***Mortgagee credit***
Sale Date: July 29, 2025

STATE OF ALABAMA
COUNTY OF SHELBY

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FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on March 1, 2024, David W. Cowan, executed a certain mortgage on the 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, on March 7, 2024, as Instrument Number 20240307000062780; 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 d/b/a Regions Mortgage (“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 July 6, 2025, July 13, 2025, July 20, 2025; and

WHEREAS, on July 29, 2025, 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 d/b/a Regions Mortgage 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, Madison Veitch was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Regions Bank d/b/a Regions Mortgage; 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 \$540,000.00, which sum of money Regions Bank d/b/a Regions Mortgage offered to credit on the indebtedness secured by said mortgage, and the said Regions Bank d/b/a Regions Mortgage, by and through Michael Lindsey, as attorney for said Regions Bank d/b/a Regions Mortgage, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said Regions Bank, the following described property situated in Shelby County, Alabama, to-wit:

Lot 732, according to the Final Plat of Grey Oaks Subdivision, Sector 7, as recorded in Map Book 55, Page 88 A and B, in the Probate Office of Shelby County, Alabama

More commonly known as: 2096 Grey Oaks Terrace, 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 d/b/a Regions Mortgage 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 31ST day of July, 2025.

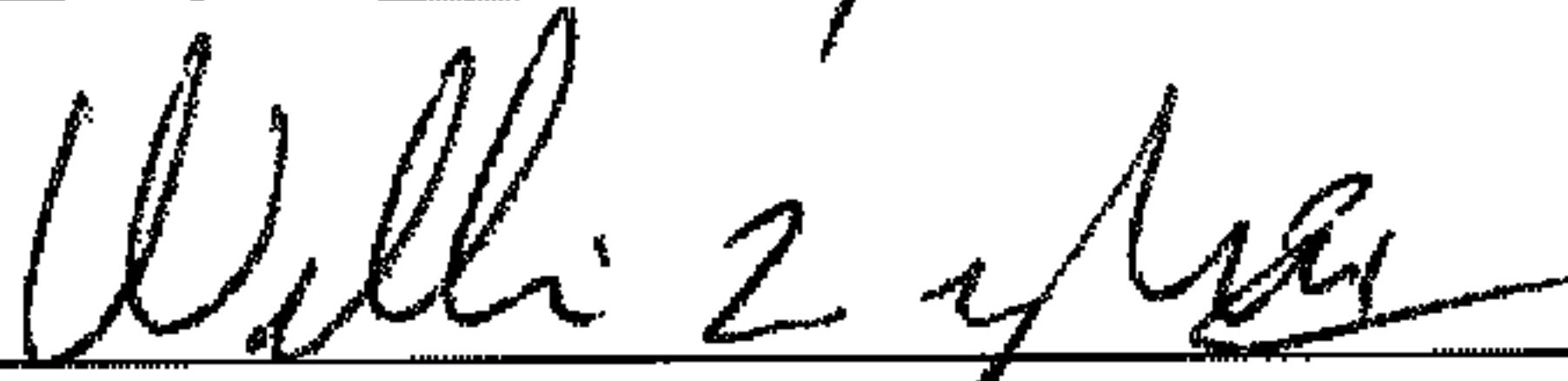
Regions Bank d/b/a Regions Mortgage

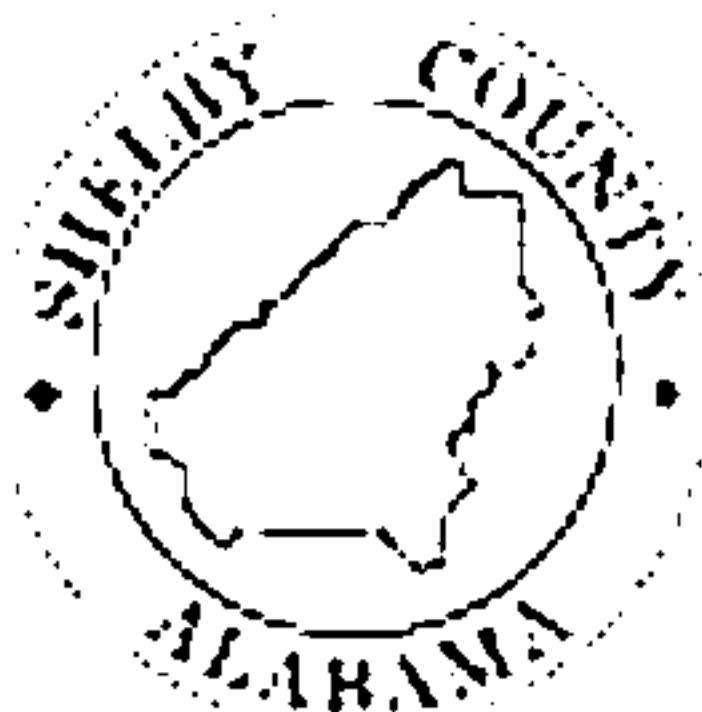
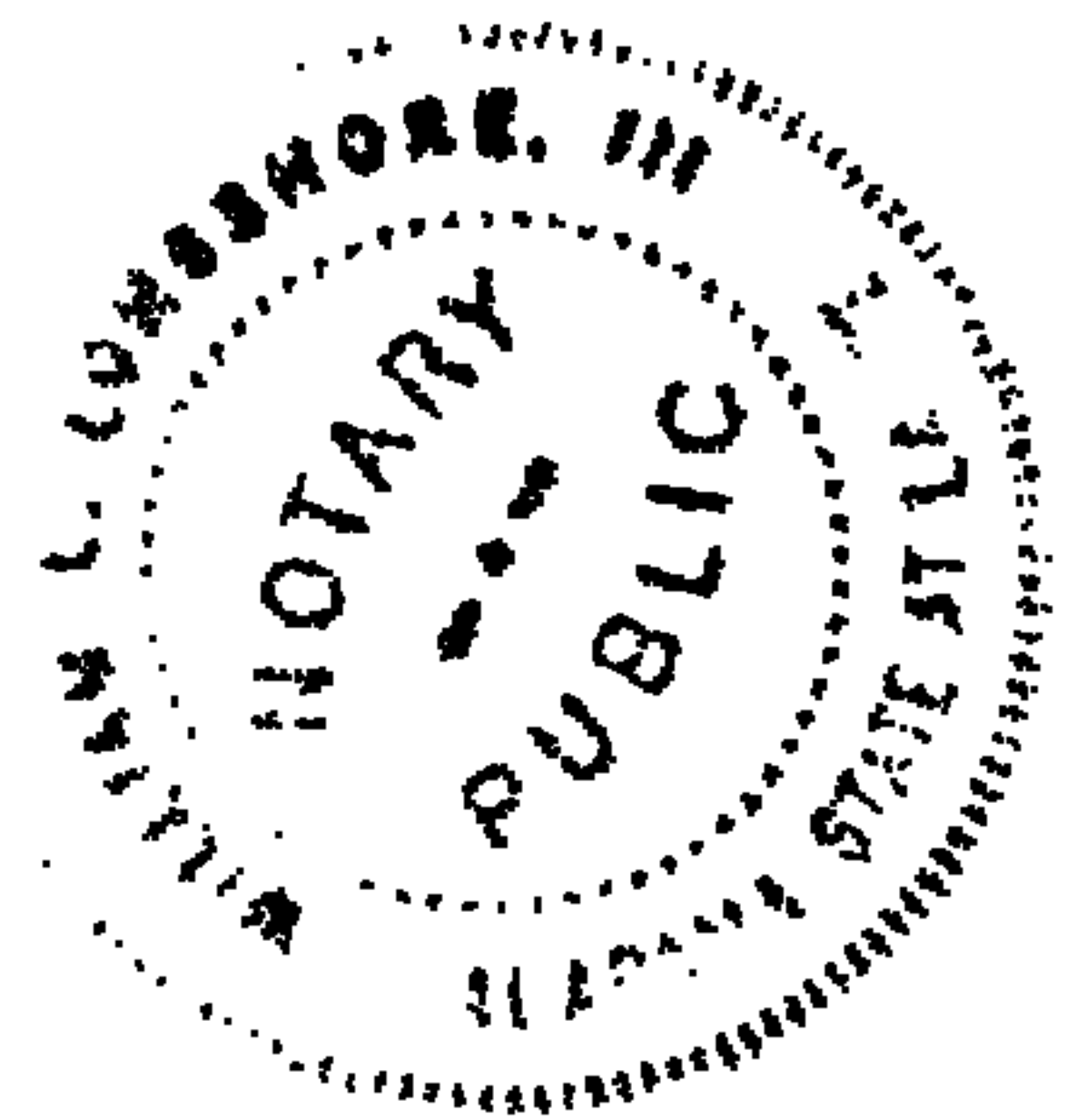
By: 
Michael Lindsey, Attorney for Transferee

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 Michael Lindsey, whose name as Attorney 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 day that, being informed of the contents of said conveyance, he, as such attorney for Regions Bank d/b/a Regions Mortgage 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 31st day of July, 2025.


Notary Public
My Commission Expires: 5/1/2028



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
08/05/2025 10:03:29 AM
\$30.00 BRITTANI
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Allen S. Bayl