the will erty subject to any out-standing ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, all outstanding liens for public utilities which constitute liens upon all outstanding liens for public utilities which constitute liens upon the property, any mat-ters which might be dis-closed by an accurate survey and inspection of the property, any as-sessments liens ensessments, liens, en-cumbrances, ease-ments, rights-of-way, zoning ordinances, re strictions, special asspecial as-s, covenants, sessments, the statutory right of redemption pursuant to Alabama law, and any Alabe.
matters or cluding, but not not to, those superior to said Mortgage first so out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the abovemed or the under-The success' matters of record in-cluding, but not limited to, those superior to set d prop-l on an warranty or recourse against the abovenamed or the undersigned. The successful 
bidder must present 
certified funds in the 
amount of the winning 
bid at the time and 
place of sale. Alabama 
law gives some persons who have an interest in property the 
right to redeem the 
property under certain right to redeem the property under certain circumstances. Programs may also exist that help persons avoid or delay the foreclosure process. An attorney should be consulted to help you understand these rights and programs as a part of the foreclosure process. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Mortgage. LOANDEPOT.COM, LLC as holder of said mortgageMcCalla Raymer Leibert Pierce, LLP 505 20th Street N, Suite 1775 Birmingham, AL 35203 Telephone: (205) 216-4238 FT21@mccalla.com File No. 23-05355AL www.foreclosurehotline.net Times Journal October 29, 2025 November 5, 12, 2025