NOTICE OF MORTGAGE FORECLOSURE SALE

STATE OF ALABAMA, COUNTY OF DEKALB Default having been made of the terms of the loan documents secured by that certain mortgage executed by Clayton Dale Morris, Taylor Morris to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Freedom Mortgage Corporation, its successors and assigns dated May 11, 2021; said mortgage being recorded on May 21, 2021 in Deed Book 5001, Page 10460 in the Office of the Judge of Probate of DeKalb County, Alabama. Said Mortgage was last sold, assigned and transferred to Freedom Mortgage Corporation by assignment recorded in Deed Book 4006, Page 1669 in the Office of the Judge of Probate of DeKalb County, Alabama. The undersigned, Freedom Mortgage Corporation, under and by virtue of the power of sale contained in said mortgage, will sell at public outcry to the highest bidder for cash before the main entrance of the Court House in DeKalb County, Alabama during the legal hours of sale (between 11am and 4pm), on August 26, 2026, the following property, situated in DeKalb County, Alabama, to-wit: The North 170 feet of Lots 1, 2, and 3 in Block number 3 of the O.P. Cooper's 1st Subdivision in the Town of Valley Head, DeKalb County, Alabama as Recorded in Plat Book 1, Page 168. Said property is commonly known as 324 School St, Valley Head, AL 35989. Should a conflict arise between the property address and the legal description, the legal description will control. Said property will be sold subject to any outstanding 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 the property, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, easements, rights-of-way, zoning ordinances, restrictions, special assessments, covenants, the statutory right of redemption pursuant to Alabama law, and any matters of record including, but not limited to, those superior to said Mortgage first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. Bidders must perform their own due diligence. 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 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. ATTENTION ALL PROSPECTIVE BIDDERS: On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (the "Rule"), found at 89 FR 70258, went into effect. The Rule applies to certain residential real estate sale transactions (including nonjudicial foreclosures) where the transfer is to a legal entity or trust, and which includes cash purchases, private financing or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicion Activity Report requirement. As part of this Rule, purchasers and sellers are required to provide additional information and documentation about themselves, their legal entities, and the source of funds used in the foreclosure purchase, if applicable.* The collection of this information and documentation is required to comply with the Rule's federal reporting requirements, if applicable. This notice is provided for informational purposes only and does not constitute legal advice. You are encouraged to consult with your own independent legal counsel if you have questions about how the FinCEN Anti-Money Laundering Rule affects your transaction and whether your transaction is reportable. * The Rule is the subject of ongoing litigation in several jurisdictions. We suggest that you seek your own legal counsel if you have questions about the status of the Rule and its applicability to your sale, if any. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Mortgage, and (3) to confirmation that the successful bidder has timely provided all information required for reporting under the Rule, 89 FR 70258, if applicable. FREEDOM MORTGAGE CORPORATION as holder of said mortgage, McCalla Raymer Leibert Pierce, LLP, 505 20th Street N, Suite 1775, Birmingham, AL 35203, Telephone: (205) 216-4238, FT21@mccalla.com, File No. 26-08687AL, www.foreclosurehotline.net

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