

NOTICE OF MORTGAGE FORECLOSURE SALE

STATE OF ALABAMA
COUNTY OF DEKALB
Default having been made in the payment of the debt secured by that certain mortgage executed by Steven Allen Cook and Kelly Michelle Cook, Mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Movement Mortgage, LLC, Mortgagee, on April 7, 2023, said mortgage being recorded on April 14, 2023, in the Probate Office of DeKalb County, Alabama in Book 5003, Page 5100, and later assigned to Carrington Mortgage Services, LLC, by reason of such default, having declared all the indebtedness secured by said mortgage due and payable, and such default continuing, notice is hereby given that, acting under the power of sale contained in said mortgage, Carrington Mortgage Services, LLC, will sell at public outcry, for cash, to the highest bidder, in front of the Courthouse door in the City of Fort Payne, DeKalb County, Alabama during the legal hours of sale on February 19, 2026, the following described real estate situated in DeKalb County, Alabama, to wit: Commence at the Northwest corner of Section 14, T-9-S, R-6-East of Huntsville Meridian and run S 01 degree 10 minutes 00 second E, along the West line thereof, 600.00 feet to an existing angle iron; thence run N 89 degrees 10 minutes 00 seconds E, leaving said West line, 369.40 feet (M) 368.00 feet (R) to an existing axle on the Northeasterly R/W of Alabama Highway #227 (80' R/W); thence run the following along said R/W, N41 degrees 21 minutes 32 seconds W, 143.96 feet (M) N41 degrees 47 minutes 00 seconds W, 140.00 feet (R) to an existing 1 1/2 rod and N 41 degrees 56 minutes 06 seconds W, 126.96 feet to the point of beginning for the property described herein; thence run N41 degrees 37 minutes 44 seconds W, along said R/W, 176.95 feet to an existing axle; thence leaving said R/W run N89 degrees 08 minutes 43 seconds E (M) N89 degrees 10 minutes 00 seconds E (R), 289.70 feet to a point; thence run S51 degrees 34 minutes 03 seconds W, 219.73 feet to the point of beginning. Said property being a portion of the NW 1/4 of the NW 1/4, Section 14, T-9-S, R-6-E, DeKalb County, Alabama and contains 0.45 acre (more or less). According to the survey of Bowdy Land Surveying Services, on 01/27/2023. Commonly known as: 5816 State Highway 227, Crossville, AL 35962 Tax ID #: 32-06-14-0-000-013.001 THIS PROPERTY WILL BE SOLD ON AN "AS IS WHERE IS" BASIS, WITHOUT WARRANTY OR REPRESENTATION, EX-PLIED AS TO TITLE, USE AND/OR ENJOYMENT AND WILL BE SOLD SUBJECT TO THE RIGHT OF REDEMPTION OF ALL PARTIES ENTITLED THEREETO. Said sale will be made subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning or ordinances, restrictions, covenants and matters of record superior to the mortgage first set out above and restrictions of record in the Probate Office aforesaid, matters of survey, and to any Federal or State Tax liens, if any, and/or special assessments, if any, which might adversely affect the title to the premises. Said sale will be made for the purpose of paying the indebtedness secured by the above described mortgage to Carrington Mortgage Services, LLC, Mortgagee, and the proceeds thereof will be applied as provided for in the terms of said mortgage. Alabama law gives some persons who have an interest in property the right to re-deem 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 successful bidder must tender a non-refundable deposit of Five Thousand Dollars (\$5,000.00) in certified funds made payable to Michael Taylor Gray, LLC, at the time and place of the sale. The balance of the purchase price must be paid in certified funds by noon the next business day to Michael Taylor Gray, LLC, at 3550 Engineering Drive, Suite 260, Peachtree Corners, GA 30092. Michael Taylor Gray, LLC reserves the right to award the bid to the next highest bidder should the highest bidder fail to timely tender the total amount due. The mortgagor trans-ferree reserves the right to bid for and purchase the real estate and to credit its purchase price against the expenses of sale and the indebtedness secured by the real estate. This sale is subject to postponement or cancellation. Carrington Mortgage Services, LLC, as agent for Steven Allen Cook and Kelly Michelle Cook, Mortgagor(s), Attorney for Mortgagor, Michael Taylor Gray, LLC, 3550 Engineering Drive, Suite 260, Peachtree Corners, GA 30092, 404-474-7149, File No. 01-2024-00617, The Times Journal, January 14, 21, 28, 2026.