

# **NOTICE OF SALE UNDER POWER OF FORECLOSURE NOTICE**

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Mortgage from JAMES F WADE JR, SINGLE MAN to Mortgage Electronic Registration Systems, Inc., as mortgagee, as a nominee for CrossCountry Mortgage, LLC, its successors and assigns, on the 13th day of June, 2023, said mortgage recorded in the Office of the Judge of Probate of DeKalb County, Alabama, on June 20, 2023, in Deed/Mortgage Book 5003, Page 8687, DeKalb County, Alabama Records, said Mortgage having subsequently been transferred and assigned to PennyMac Loan Services, LLC, by instrument recorded in the aforesaid Probate Office; notice is hereby given that the undersigned PennyMac Loan Services, LLC, as Mortgagee/Transferee, under and by virtue of the power of sale contained in said mortgage, will sell at public outcry to the highest bidder for cash at the front steps to the DeKalb County Courthouse located at 300 Grand Avenue SW, Fort Payne, AL 35967 in Fort Payne, DeKalb County, Alabama, on October 16, 2025, during the legal hours of sale, all of its right, title, and interest in and to the following described real estate, situated in DeKalb County, Alabama, to-wit: BEGINNING AT THE N O R T H E A S T CORNER OF THE S O U T H W E S T FOURTH OF THE S O U T H W E S T FOURTH OF THE N O R T H W E S T FOURTH, SECTION 27, TOWNSHIP 6 SOUTH OF RANGE 7 EAST, SITUATED IN DEKALB COUNTY, ALABAMA, AND RUN WEST 525 FEET THENCE SOUTH 210 FEET; THENCE EAST 525 FEET; THENCE NORTH 210 FEET TO THE POINT OF BEGINNING, AND CONTAINING 2 1/2 ACRES, MORE OR LESS. LESS AND EXCEPT THE FOLLOWING THREE TRACTS: EXCEPTION A: COMMENCING AT THE N O R T H E A S T CORNER OF THE S O U T H W E S T FOURTH OF THE S O U T H W E S T FOURTH OF THE N O R T H W E S T FOURTH OF SECTION 27, TOWNSHIP 6 SOUTH OF RANGE 7 EAST, DEKALB COUNTY, ALABAMA, AND RUN SOUTH 88 DEGREES 51 MINUTES WEST 375.0 FEET FOR A POINT OF BEGINNING; THENCE CONTINUE SOUTH 88 DEGREES 51 MINUTES WEST 150.0 FEET TO A POINT; THENCE SOUTH 1 DEGREE 05 MINUTES EAST 210.0 FEET; THENCE NORTH 88 DEGREES 51 MINUTES EAST 150.0 FEET; THENCE NORTH 1 DEGREE 05 MINUTES WEST 210.0 FEET TO THE POINT OF BEGINNING. CONTAINING .7 ACRE, MORE OR LESS. EXCEPTION B: A DRIVEWAY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTH-EAST CORNER OF THE ABOVE DESCRIBED FORTY; RUN SOUTH 88 DEGREES 51 MINUTES WEST 70.0 FEET TO THE MARGIN OF A PAVED COUNTY ROAD FOR A POINT OF BEGINNING; THENCE CONTINUE SOUTH 88 DEGREES 51 MINUTES WEST 375.0 FEET TO THE N O R T H E A S T CORNER OF THE ABOVE- DESCRIBED LOT; THENCE SOUTH 1 DEGREE 05 MINUTES EAST 20.0 FEET; THENCE NORTH 88 DEGREES 51 MINUTES EAST 375.0 FEET TO THE MARGIN OF THE PAVED COUNTY ROAD; THENCE IN A NORTHERLY DIRECTION WITH SAID ROAD 20.0 FEET TO THE POINT OF BEGINNING. EXCEPTION C: A PARCEL OF LAND LYING IN THE S O U T H W E S T QUARTER OF THE S O U T H W E S T QUARTER OF THE N O R T H W E S T QUARTER OF SECTION 27, TOWNSHIP 6 SOUTH, RANGE 7 EAST OF THE HUNTSVILLE MERIDIAN AND PROCEED SOUTH 88 DEGREES 51 MINUTES WEST FOR A DISTANCE OF 103.7 FEET TO A POINT ON THE SOUTHWEST RIGHT OF WAY BOUNDARY OF TUMLIN ROAD (60 FT. ROW); SAID POINT BEING THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 88 DEGREES 51 MINUTES WEST FOR A DISTANCE OF 421.3 FEET TO A POINT; THENCE PROCEED SOUTH 01 DEGREES 05 MINUTES EAST FOR A DISTANCE OF 210.0 FEET TO A POINT; THENCE PROCEED NORTH 88 DEGREES 51 MINUTES EAST FOR A DISTANCE OF 150.0 FEET TO A POINT; THENCE PROCEED NORTH 01 DEGREES 05 MINUTES WEST FOR A DISTANCE OF 190.0 FEET TO A POINT; THENCE PROCEED NORTH 88 DEGREES 51 MINUTES EAST FOR A DISTANCE OF 283.6 FEET TO A POINT ON THE SOUTHWEST RIGHT OF WAY BOUNDARY OF TUMLIN ROAD; THENCE PROCEED NORTH 32 DEGREES 44 MINUTES WEST ALONG THE SOUTHWEST ROW BOUNDARY OF TUMLIN ROAD FOR A DISTANCE OF 23.5 FEET TO THE POINT OF BEGINNING. SAID PARCEL OF LAND LYING IN THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 27, TOWNSHIP 6 SOUTH, RANGE 7 EAST, DEKALB COUNTY, ALABAMA, AND CONTAINING 0.85 ACRES, MORE OR LESS.

Said legal description being controlling, however the property is more commonly known as 1014 COUNTY ROAD 72, RAINSVILLE, AL 35986. 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. This property will be sold on an "as is, where is" basis, subject to any easements, encumbrances, and exceptions reflected in the mortgage and those contained in the records of the Office of the Judge of Probate in the county where the above-described property is situated. This property will be sold subject to the right of parties entitled thereto and subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable). This sale is made for the purpose of paying the indebtedness secured by said mortgage, as well as the expenses of foreclosure. The Mortgagee/Transferee 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. PennyMac Loan Services, LLC, Mortgage/Transferee THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Ruby Rubin, LLC, Attorney for Mortgage/Transferee 3145 Albany Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case Number: PENNY-25-01626-8 The Times Journal, September 17, 2024 October 1, 2025