

MORTGAGE FORECLOSURE SALE

Default having been made in the payment of the indebtedness secured by that certain mortgage executed by Gary Jody Childers and Rochelle Childers to United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture, dated December 20, 2012, said mortgage recorded in the Office of the Judge of Probate of DeKalb County, Alabama, in Official Records Book 1990 at Page 176. Under and by virtue of the power of sale contained in said mortgage, the undersigned, Secretary, United States Department of Agriculture, Rural Development, will sell at public outcry to the highest bidder for cash, in front of the main entrance of the Courthouse in DeKalb County, Alabama on July 28, 2026, during the legal hours of sale, all of its right, title, and interest in and to the following describe real estate situated in DeKalb County, Alabama, to-wit: COMMENCING AT A RAILROAD SPIKE MARKING THE SOUTHEAST CORNER OF THE SOUTHEAST QUARTER OF THE N O R T H E A S T QUARTER OF SECTION 25, TOWNSHIP 4 SOUTH, RANGE 8 EAST RUN NORTH 89 DEGREES, 54 MINUTES, 00 SECONDS WEST WITH THE SOUTH LINE OF SAID FORTY, 833.46 FEET TO AN EXISTING IRON PIN, THENCE CONTINUE NORTH 89 DEGREES, 54 MINUTES, 00 SECONDS WEST, 199.84 FEET FOR A POINT OF BEGINNING; THENCE NORTH 00 DEGREES, 21 MINUTES, 44 SECONDS EAST 295.16 FEET; THENCE NORTH 89 DEGREES, 54 MINUTES, 00 SECONDS WEST 295.16 FEET TO THE WEST LINE OF THE S O U T H E A S T QUARTER OF THE N O R T H E A S T QUARTER OF SAID SECTION 25; THENCE SOUTH 00 DEGREES, 21 MINUTES, 44 SECONDS WEST WITH THE WEST LINE OF SAID FORTY, 295.16 FEET; THENCE SOUTH 89 DEGREES, 54 MINUTES, 00 SECONDS EAST, 295.16 FEET TO THE POINT OF BEGINNING. LESS AND EXCEPT: THAT PART LYING WITHIN THE RIGHT OF WAY OF LEE'S CHAPEL ROAD. SAID TRACT OF LAND LYING IN THE S O U T H E A S T QUARTER OF THE N O R T H E A S T QUARTER OF SECTION 25, TOWNSHIP 4 SOUTH, RANGE 8 EAST IN DEKALB COUNTY, ALABAMA AND CONTAINING 2.0 ACRES MORE OR LESS. ALSO DESCRIBED AS FOLLOWS: COMMENCING AT A RAILROAD SPIKE MARKING THE SOUTHEAST CORNER OF THE SOUTHEAST QUARTER OF THE N O R T H E A S T QUARTER OF SECTION 25, TOWNSHIP 4 SOUTH, RANGE 8 EAST RUN NORTH 89 DEGREES, 54 MINUTES, 00 SECONDS WEST WITH THE SOUTH LINE OF SAID FORTY, 1033.30 FEET; THENCE NORTH 00 DEGREES, 21 MINUTES, 44 SECONDS EAST, 27.65 FEET TO THE NORTH RIGHT-OF-WAY OF LEE'S CHAPEL ROAD FOR A POINT OF BEGINNING; THENCE SOUTH 88 DEGREES, 55 MINUTES, 43 SECONDS WEST WITH SAID RIGHT-OF-WAY, 295.25 FEET TO THE WEST LINE OF SAID FORTY; THENCE NORTH 00 DEGREES, 21 MINUTES, 44 SECONDS EAST WITH THE WEST LINE OF SAID FORTY, 273.55 FEET; THENCE SOUTH 89 DEGREES, 54 MINUTES, 00 SECONDS EAST, 295.16 FEET; THENCE SOUTH 00 DEGREES, 21 MINUTES, 44 SECONDS WEST, 267.51 FEET, TO THE POINT OF BEGINNING. SAID PARCEL OF LAND LYING IN THE SOUTHEAST QUARTER OF THE N O R T H E A S T QUARTER OF SECTION 25, TOWNSHIP 4 SOUTH, RANGE 8 EAST IN DEKALB COUNTY, ALABAMA AND CONTAINING 1.833 ACRES, MORE OR LESS. Property Street Address for Informational Purposes: 474 Lee's Chapel Road, Henagar, Alabama 35978. Said property will be sold "AS IS". NO REPRESENTATION OR WARRANTY, EXPRESSED OR IMPLIED, IS MADE AS TO THE TITLE OF SAID PROPERTY. Said property is subject to any title deficiencies including but not limited to: any outstanding ad valorem taxes - including taxes which are a lien but not yet due and payable, federal tax liens any matters which might be disclosed by an accurate survey and inspection of the property, any assessments liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Mortgage first set out above. Said property will be sold subject to the right of redemption of all parties entitled thereto. The highest bidder must tender the total amount of the winning bid in certified funds 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 the rights and programs as a part of the foreclosure process. This sale will be made for the purpose of paying the same and all expenses of this sale, as provided in said Mortgage and by Alabama law. This sale is subject to postponement or cancellation. Please be advised that the foreclosing mortgage or its authorized agent will require any entity or trust bidder at this foreclosure sale to provide beneficial ownership information, documentation, and written certification as required under FinCEN's Anti-Money Laundering Regulations for Residential Real Estate Transfers, effective for transfers to covered transferees closing on or after March 1, 2026. This requirement applies where the purchaser is a legal entity (including an LLC, corporation, or partnership) or a trust, and the transfer is not financed by an institutional lender subject to existing anti-money laundering requirements. The required information and certification must be provided prior to issuance of the foreclosure deed upon sale. No foreclosure deed will be issued for a covered transfer until all required FinCEN information has been received and certified. Additional information regarding these regulations and required transfer fee disclosures can be found at: <https://www.fincen.gov/> and <https://www.fincen.gov/re-facts>*This is an attempt to collect a debt and any information obtained may be used for that purpose.* Secretary, United States Department of Agriculture, Rural Development, Mortgage Foreclosure, ALAW, 420 North 20th Street, Suite 2249, Birmingham, AL 35203, Attorney for Mortgage/Transfer, 26-005614.

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