

Lauderdale County Foreclosure Analysis

Current pre-auction foreclosure notices + lender-owned (REO) inventory. Every balance is read from the ACTUAL recorded mortgage/modification document in ingprobate (not the index); property values from the county assessor (altags/KCS); ARVs from deed-tax-verified comps. Prepared June 24, 2026 · planning-level, verify locally.

IN-NOTICE (PRE-AUCTION) — 8 current foreclosures, ranked by equity

Approach the green ones BEFORE the auction (owner contact below). ■ strong equity · ■ equity but complicated · ■ thin · ■ blocked.

McFall, Rachel S

STRONGEST

Property County Rd 200, Florence	Assessor value \$140,260	Auction TBD
Foreclosing mortgage Listerhill CU 2020 (Bk2020/53920)	Est. balance owed ~30k	Est. equity ~110k

Owner contact (for direct offer): 2490 County Rd 200, Florence AL 35633 (mails here; foreclosure parcel = '0 CR200' nearby — may own adjacent parcels) · **Other liens:** none found

Listing: no active web listing found (likely not on market / not web-indexed)
DOC-CONFIRMED \$55,000, 10-YR term to 2030 (fast amortization). Single lien.

Jacobs, Austin

STRONG

Property 502 Malone Circle, Florence	Assessor value \$122,780	Auction TBD
Foreclosing mortgage JPMorgan 2012 (Bk2012/23497)	Est. balance owed ~42-45k	Est. equity ~78k

Owner contact (for direct offer): 502 Malone Circle, Florence AL 35630 (owner-occupant) · **Other liens:** none found

Listing: Not currently listed (owner-occupied) — direct pre-auction offer target
DOC-CONFIRMED \$58,850, 30-yr to 2042. Old paid-down loan.

Woods, Nicholas P

EQUITY but ENCUMBERED

Property 7410 Hwy 72, Killen	Assessor value \$152,380	Auction TBD
Foreclosing mortgage Superior Bank 2007 (Bk2007/22486) -> SLS	Est. balance owed ~38-42k (1st)	Est. equity uncertain

Owner contact (for direct offer): 7410 Hwy 72, Killen AL 35645 (owner-occupant) · **Other liens:** 2008 2nd mtg (Citizens) + 2014 judgment + 2025 lien

Listing: no active web listing found (likely not on market / not web-indexed)
DOC-CONFIRMED 1st \$70,000. VERIFY junior payoffs before bidding.

Thomas, Dorothy V & Steven G		EQUITY w/ RECAPTURE WILDCARD
Property 75 County Rd 9, Florence	Assessor value \$99,820	Auction 2026-07-09
Foreclosing mortgage USDA Rural Housing Svc 4/8/1998 (Bk0090-	Est. balance owed low (28-yr loan); recapture wildcard	Est. equity likely positive; recapture-dependent
Owner contact (for direct offer): 75 County Rd 9, Florence AL 35633 (owner-occupant) · Other liens: none recorded; USDA 502 recapture inflates payoff		

Listing: Not listed (USDA/owner-occupied) — direct pre-auction offer target; verify USDA payoff (subsidy recapture) before any offer
NOTICE-CONFIRMED (APA ID 1471245) + INDEX-TRACED: USDA Rural Housing Svc mortgage dated 4/8/1998, rec. Official Records Bk0090-191 Pg10; auction July 9 2026 at courthouse. Traced in ingprobate Historic Index 'Real Estate Direct 36 (1997-98)' S-Z Pg33 (Th subpages 1-8) -- record IS indexed, but the actual 1998 mortgage DOCUMENT image is NOT in the free online collection (checked Historic-Unindexed Mortgage bks 693-1265 + Real Property) and the index-ledger pages serve as PDFs the screenshot tooling cannot read; modern Book/Page search (year-based, ~2001+) returns nothing. So orig loan amt is NOT retrievable online -- NOT fabricated per real-data rule. USDA notices state no payoff. 28-yr USDA loan likely mostly amortized BUT Section 502 payment-subsidy RECAPTURE can inflate the payoff -- get exact payoff from the notice/servicer before bidding. Owner-occupants (likely elderly).

Sain, Steven		THIN-ish
Property TBD (not in KCS by name)	Assessor value n/a	Auction TBD
Foreclosing mortgage Quicken 2017 (Bk2017/49344) -> Rocket	Est. balance owed ~105-115k	Est. equity TBD (need property value)
Owner contact (for direct offer): TBD — not in KCS under his name; pull from the mortgage's legal description · Other liens: 2021 Capital One judgment RELEASED 2025		

Listing: no active web listing found (likely not on market / not web-indexed)
DOC-CONFIRMED \$120,700 (mtg tax \$181.05). Property value unknown - identify via legal desc.

Fuqua, Milton R Jr (+heirs)		MESSY / LOW
Property likely 4714 Circle Dr, Florence (not 2)	Assessor value \$187,680	Auction TBD
Foreclosing mortgage Discover Bank 2023 (Bk2023/25752)	Est. balance owed ~148-150k	Est. equity modest/negative
Owner contact (for direct offer): 278 Abercorn Dr, Madison AL 35756 (ABSENTEE — heirs live near Huntsville) · Other liens: 2022 CB&S; mtg RELEASED; estate; 2024 deed to Gilbert Lane AL LLC		

Listing: no active web listing found (likely not on market / not web-indexed)
DOC-CONFIRMED \$150,000 (mtg tax \$225). Inherited estate, multiple heirs+parcels, transferred to LLC 2024. Tangled.

Thompson, Matthew & VALERIE		THIN
Property Glanton purchase Feb 2024 (Bk2024/7343)	Assessor value n/a	Auction TBD
Foreclosing mortgage VA/Veterans United 2/20/2024 (Bk2024/734)	Est. balance owed ~178k	Est. equity ~thin
Owner contact (for direct offer): TBD — Feb-2024 purchase from Glanton; address in deed Bk2024/7343 · Other liens: 2024 Quad Cities judgment (verify vs namesake)		

Listing: no active web listing found (likely not on market / not web-indexed)
DOC-CONFIRMED \$180,000 VA loan (mtg tax \$270), 100pct financing, bought Feb 2024. NOTE: this is a DIFFERENT Matthew Thompson than 3665 Cloverdale (that one = wife Corinna). Wrong-person flag RESOLVED.

Sheffield, Holden A & Staci K		THIN / marginal
Property 31 Cooper Lane, Rogersville	Assessor value \$145,300	Auction 2026-07-22
Foreclosing mortgage Bank Independent 2017 (Bk2017/10546) ->	Est. balance owed ~140-148k	Est. equity ~0

Owner contact (for direct offer): 31 Cooper Lane, Rogersville AL 35652 (owner-occupant)

Listing: no active web listing found (likely not on market / not web-indexed)
DOC-CONFIRMED. Orig \$126,250; re-modified to \$139,392.52 principal in 2025 (arrear capitalizes). Repeatedly distressed.

REO (LENDER-OWNED, DIDN'T SELL AT AUCTION) — 12 properties, ranked by est. ARV

These are owned by a bank/GSE now; ARV is a comp-based estimate (rural ones with acreage may read low — house-only comps).

144 HUGHES ST		FEDERAL NATIONAL MORTGAGE ASSO
Assessor value \$104,320	Est. ARV \$169,986 (@\$120/sf, n=22)	Sqft / Year 1414 / 1956
Foreclosure bid —	ARV - assessor \$65,666	Neighborhood FL001

Listing: Transacted \$177,000 (Apr 2025) — likely the foreclosure credit-bid; matches ARV est ~\$170k

4238 COUNTY RD 25		NATIOINSTAR MORTGAGE LLC
Assessor value \$229,940	Est. ARV \$168,655 (@\$102/sf, n=15)	Sqft / Year 1654 / 2009
Foreclosure bid —	ARV - assessor \$-61,285	Neighborhood COUNTYNRTH

Listing: no active web listing found (likely not on market / not web-indexed)

229 DAVIS AVE		CIS FINANCIAL SERVICES INC DBA
Assessor value \$101,300	Est. ARV \$145,079 (@\$118/sf, n=20)	Sqft / Year 1232 / 1957
Foreclosure bid —	ARV - assessor \$43,779	Neighborhood FL001

Listing: no active web listing found (likely not on market / not web-indexed)

1931 HICKORY AVE		FEDERAL HOME LOAN MORTGAGE COR
Assessor value \$83,500	Est. ARV \$140,224 (@\$112/sf, n=41)	Sqft / Year 1250 / 1945
Foreclosure bid —	ARV - assessor \$56,724	Neighborhood WSFL001

Listing: LISTED on Zillow ~\$149,900 (3bd/2ba ~1,624sf, ~8 days on market) — ACTIVE Freddie Mac REO listing

6361 HWY 207		UNITED WHOLESALE MORTGAGE LLC
Assessor value \$117,200	Est. ARV \$137,432 (@\$112/sf, n=20)	Sqft / Year 1222 / 1959
Foreclosure bid —	ARV - assessor \$20,232	Neighborhood COUNTYEAST

Listing: no active web listing found (likely not on market / not web-indexed)

4793 COUNTY RD 25		LAKEVIEW LOAN SERVICING LLC
Assessor value \$111,380	Est. ARV \$115,301 (@\$112/sf, n=12)	Sqft / Year 1033 / 1970
Foreclosure bid —	ARV - assessor \$3,921	Neighborhood COUNTYNRTH

Listing: no active web listing found (likely not on market / not web-indexed)

3150 COUNTY RD 170		LAKEVIEW LOAN SERVICING LLC &
Assessor value \$128,280	Est. ARV \$94,374 (@\$67/sf, n=28)	Sqft / Year 1400 / 1992
Foreclosure bid —	ARV - assessor \$-33,906	Neighborhood NE001

Listing: no active web listing found (likely not on market / not web-indexed)

409 O'NEAL ST		FEDERAL NATIONAL MORTGAGE ASSO
Assessor value \$18,940	Est. ARV \$81,477 (@\$59/sf, n=14)	Sqft / Year 1376 / 1950
Foreclosure bid —	ARV - assessor \$62,537	Neighborhood EAF001

Listing: no active web listing found (likely not on market / not web-indexed)

156 LELAND DR		FEDERAL HOME LOAN MORTGAGE COR
Assessor value \$73,660	Est. ARV \$78,883 (@\$76/sf, n=11)	Sqft / Year 1036 / 1960
Foreclosure bid —	ARV - assessor \$5,223	Neighborhood EAF001

Listing: no active web listing found (likely not on market / not web-indexed)

2486 COUNTY RD 69		NATIONSTAR MORTGAGE LLC D/B/A
Assessor value \$147,080	Est. ARV \$77,319 (@\$67/sf, n=26)	Sqft / Year 1147 / 1994
Foreclosure bid —	ARV - assessor \$-69,761	Neighborhood NE001

Listing: no active web listing found (likely not on market / not web-indexed)

103 LOCUST ST		COMMUNITY LOAN SERVICING LLC
Assessor value \$59,560	Est. ARV \$68,423 (@\$54/sf, n=4)	Sqft / Year 1272 / 1945
Foreclosure bid —	ARV - assessor \$8,863	Neighborhood WSFL002

Listing: no active web listing found (likely not on market / not web-indexed)

5951 COUNTY RD 25		TRUIST BANK
Assessor value \$48,560	Est. ARV \$0 (@\$0/sf, n=0)	Sqft / Year 0 / 1935
Foreclosure bid —	ARV - assessor —	Neighborhood COUNTYNRTH

Listing: no active web listing found (likely not on market / not web-indexed)

METHOD & CAVEATS

Balances are estimates: read the original/modified principal from the actual recorded document, then project to today (loans are in default, so add accrued interest + arrears/fees — the exact payoff is private and will be in the foreclosure notice's 'total indebtedness'). Equity = assessor value – est. balance; confirm value with real comps + condition. Junior liens (2nds, judgments) survive/affect bidding — verify per property. Owner contacts are KCS tax-mailing addresses (baseline for a mailed/door offer); phone skip-trace pending. Source site for notices (alabamapublicnotices.com) bars automated scraping — notices are reviewed manually.