



When recorded return to:
BRIAN RIEKKOLA
NORTH STAR LAW GROUP, LLC.
4300 B STREET SET 410
ANCHORAGE, AK 99503

NOTICE OF DEFAULT AND NOTICE OF SALE

TS No. 0289-3151148

This NOTICE OF DEFAULT AND NOTICE OF SALE is given by First American Title Insurance Company, Successor Trustee, under a Deed of Trust executed by Promise A. Hiler, a married person, and Thomas M. Theiner, an unmarried person, Trustor, to Mat-Su Title Insurance Agency, Inc., Trustee, for the benefit of Larry G. Norene, Beneficiary, dated 7 October 2010, to secure payment of principal and interest on a Note in the original principal sum of \$120,000.00 and other obligations therein recited (collectively "obligation"), recorded at 2010-019972-0, in the Palmer Recording District, Third Judicial District, State of Alaska, conveying real property described as follows:

Legal Description:

Lot 4, Block 2, Emswiler Estates, according to Plat No. 79-478, located in the Palmer Recording District, Third Judicial District, State of Alaska.

Property Address: 13625 N Lo-An Dr, Willow, AK 99688

Therefore, notice is hereby given that a breach of one or more obligations for which said Deed of Trust is security has occurred, to-wit: Trustor has failed to pay the balance of an indebtedness by the Maturity Date (8 October 2017) for which said Deed of Trust is security in accordance with the terms of such Deed of Trust and the Deed of Trust Note evidencing such indebtedness. The balance owing on such Note is \$110,945.99 plus unpaid accrued interest of \$1,136.42 plus additional interest thereon at the rate of 7.0% per annum from 3 October 2018 which interest continues to accrue. The costs associated with foreclosure, including attorney fees currently total an additional \$1,618.00. The daily interest, foreclosure costs, and attorney fees will continue to accrue under applicable Alaska Law from and after the date hereof until the completion of the earlier to occur of (i) a payoff of the obligations secured by the Deed of Trust, (ii) a curative

reinstatement of the obligations owed under AS 34.020.070, or (iii) the completion of the Deed of Trust foreclosure.

The Default may be cured and the sale terminated if payment of the sum then in default, other than the principal that would not then be due if default had not occurred, and attorney and other foreclosure fees and costs actually incurred by the beneficiary and trustee due to the default is made at any time before the sale date stated in the notice of default or to which the sale is postponed, and when notice of default has been recorded two or more times previously under the same trust deed and the default has been cured, the trustee does not elect to refuse payment and continue the sale.

Trustee elects to sell and will cause property to be sold WHERE IS AS IS at public outcry auction to the highest and best bidder for cash payable at the time of sale upon closing of bids to satisfy the above indebtedness, all costs, expenses, and attorney's fees incurred in this proceeding, any sums advanced to preserve and protect the property and all other amounts due in accordance with such Deed of Trust. Said sale shall be held immediately inside the doors of the main front entrance of the Boney Courthouse, 303 K St., Anchorage, Alaska, on April 17, 2019 at 10:00 a.m. Beneficiary will have the right to make an offset bid without cash in an amount equal to the total amount due in accordance with such Deed of Trust. Said sale of property is without warranty of any kind as to the manner of sale or condition of the property.

As used herein "closing of bids" means the time the person conducting the auction announces that the property is sold to the highest bidder; and "cash" means coin or currency of the United States of America, United States Post Office money order or cashier's check from a bank having a branch in the above recording district.

Notice to Potential Bidders

If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a Trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a Trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should

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be aware that the same Lender may hold more than one mortgage or Deed of Trust on the property.

Date: 1.14, 2019

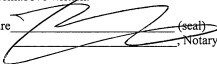


By: Kristi A. Larson of First American Title Insurance Company
Authorized Signer

State of Alaska;
Third Judicial District;

THIS IS TO CERTIFY that on the 14 day of Jan, 2019, before me, the undersigned, a Notary Public in and for the State of Alaska, duly commissioned and sworn as such, personally appeared Kristi A. Larson, known to me to be employed with First American Title Insurance Company, the corporation that executed the within instrument, and known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same pursuant to its Bylaws or a resolution of its Board of Directors.

IN WITNESS THEREOF, I have hereunto set my hand and official seal the day and year first hereinabove written.

Signature  (seal)
Notary Public

