



NOTICE OF DEFAULT AND SALE
UNDER DEED OF TRUST FORECLOSURE

Nuvision Federal Credit Union, successor)
in interest to Denali Federal Credit Union,)
Beneficiary,)
First American Title Insurance Company,)
Substitute Trustee,)
William and Holly Regallo,)
Trustors.)

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A default has occurred under a Deed of Trust wherein William and Holly Regallo are Trustors, Nuvision Federal Credit Union, successor in interest to Denali Federal Credit Union is Beneficiary, and where First American Title Insurance Company is Substitute Trustee.

1. The Deed of Trust is dated November 24, 2017 and was recorded November 29, 2017, in the Palmer Recording District, Third Judicial District, State of Alaska, as Serial Number 2017-027905-0 and re-recorded May 21, 2018, in the Palmer Recording District, Third Judicial District, State of Alaska, as Serial Number 2018-009895-0 describing the following real property:

Lot 1, SECLUDED POINTE ESTATES, according to the official plat thereof, filed under Plat Number 2015-161, Records of the Palmer Recording District, Third Judicial District, State of Alaska

Having a street address of 7027 S. Hayfield Road, Wasilla, AK 99623.

2. Trustors, William and Holly Regallo, has breached and defaulted in the obligations for which the Deed of Trust is security by failing to make the required payments due under the Promissory Note. There is now owed and unpaid the following (as of October 24, 2018):

\$349,999.60	principal
8,096.38	interest, 8.058% through September 5, 2018
200.00	late fees
225.00	foreclosure fees to date
<u>1,374.67</u>	foreclosure costs to date
\$359,895.65	

The balance due will continue to accrue interest at the rate of 8.058% per annum after September 6, 2018, (\$77.27 per diem), and by future late charges, foreclosure fees and/or foreclosure costs and by any sums properly advanced or expended under the terms of the Deed of Trust with interest as therein provided.

3. The Trustee has elected to sell the property, for cash, to the highest bidder at public auction inside the main front entrance of the Boney Courthouse in Anchorage, Alaska, located at 303 K Street on March 5, 2019, at 10:00 a.m. Cash means U.S. currency or cashier's check drawn on a bank having a branch in the Third Judicial District, or U.S. Postal Service Money Order. The proceeds of said sale will be used to pay the costs of this foreclosure, including reasonable attorney's fees and to satisfy all amounts due under the note unless the note, together with fees and costs, are brought current by the Trustor prior to the date of sale, as described herein. The Beneficiary may bid at the sale and may enter an offset bid in the amount due under the Deed of Trust Note, plus costs of foreclosure, including attorney's fees.

4. **Conditions of Reinstatement.** If the default has arisen by failure to make payments required by the Deed of Trust, the default may be cured and the foreclosure terminated if: (1) at any time before the sale date stated herein or a date to which the sale is postponed, payment is made of the sum then in default, other than principal that would not be due if the default had not occurred, plus attorney and other foreclosure fees and costs actually incurred by the Beneficiary and Trustee due to the default, and (2) if the Trustee does not elect to refuse payment and proceed with the sale if the recording of a Notice of Default and a reinstatement have occurred two or more times previously under the Deed of Trust described above.

DATED this 29 day of November, 2018.

First American Title Insurance Company



By: Kristi A. Larson

Its: Authorized Signatory

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Notice of Default and Sale

Under Deed of Trust Foreclosure - Page 2



2 of 3

2018-025318-0

