

Return Recorded Document to:

LANDYE BENNETT BLUMSTEIN LLP

701 W. 8th Avenue, Ste. 1200

Anchorage, AK 99501

Order No. MS209274

MS209274

NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

Mat-Su Title Agency, LLC successor to Mat-Su Title Insurance Agency, Inc., Trustee, now gives notice of default under the deed of trust executed by Brenda M. Kerr, Trustor, in favor of Residential Mortgage LLC, Beneficiary, recorded on June 6, 2003 at Instrument No. 2003-015215-0, whose beneficial interest was assigned to Alaska Housing Finance Corporation, recorded June 6, 2003 at Instrument No. 2003-015216-0, in the Palmer Recording District, Third Judicial District, State of Alaska encumbering the following property:

Lot 6, Block 3, MONTE VISTA ADDITION 1, PHASE 1,
according to the official plat thereof, filed under Plat Number 83-
241, in the records of the Palmer Recording District, Third Judicial
District, State of Alaska.

The address of the property is 2215 North Monte Vista Drive, Palmer, AK 99645-8850.

Trustor is in default as payment of the secured note is 13 months or more past due and late charges are also past due in the amount of \$227.51.

The amount due and owing by Trustor to the Assignee of the Beneficiary as of January 29, 2020 is \$107,720.58, which includes \$97,061.14 in principal, \$6,341.27 in interest from November 1, 2018, \$227.51 in late charges, \$2,221.66 in escrow reserve, \$609.00 for a Trustee's Sale Guarantee, \$60.00 recording costs and \$1,200.00 attorney fees. This balance will continue to accrue interest after January 29, 2020 at a rate in accordance with the Note until the time of sale. Other charges, as allowed under the loan documents, may also accrue until the time of sale.

YOU ARE NOTIFIED that Mat-Su Title Agency, LLC, Trustee, by demand of the assignee of the beneficiary, hereby elects to sell the real property described above to satisfy the obligations secured thereby at an auction sale to be held on April 30, 2020, in the main lobby of the Boney Courthouse at 303 K Street, Anchorage, Alaska. The sale may be held with other sales as Trustee may conduct which shall begin at 10:00 a.m. and continue until complete.

Payment must be made at the time of sale in cash or by cashier's check. Assignee of the Beneficiary may enter a credit offset bid consisting of sums due it under the deed of trust security agreement and note. Title to the real property will be conveyed by trustee's quitclaim deed without warranties of title.

YOU ARE FURTHER NOTIFIED that if default has arisen by failure to make payments required under the Promissory Note and/or the deed of trust, the default may be cured and this sale terminated if (1) payment of the sum then in default, other than principal that

would not then be due if default had not occurred, and attorneys and other foreclosure fees and costs actually incurred by the assignee of the beneficiary and trustee due to the default is made at any time before the sale date stated in this notice or to which the sale is postponed, and (2) when notice of default has been recorded two or more times previously under the same deed of trust described and the default has been cured, the trustee does not elect to refuse payment and continue the sale. To determine the current amount required to be paid to cure the default and reinstate the payment terms of the Promissory Note, you may call 777-3447 or send an e-mail to dsteger@fnbalaska.com.

Dated this 28 day of January, 2020.

Mat-Su Title Agency, LLC successor to
Mat-Su Title Insurance Agency, Inc.,
Trustee

By: _____

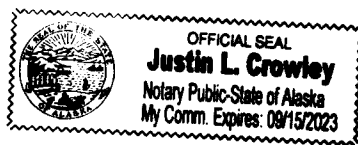
Its: Authorized Agent

STATE OF ALASKA

THIRD JUDICIAL DISTRICT

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) ss.
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The foregoing instrument was acknowledged before me this 28th day of January, 2020, by Lisa Phillips, known to be the Auth Agent of Mat-Su Title Agency, LLC, an Alaska corporation, on behalf of the corporation.



Justin L. Crowley
Notary Public for Alaska

My commission expires: 9/15/23

