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Return Recorded Document to: LANDYE BENNETT BLUMSTEIN LLP 701 W. 8th Avenue, Ste. 1100 Anchorage, AK 99501

## TO THE HEIRS AND DEVISEES OF LILY G. EMPIE AND OTHERS WITH AN INTEREST IN THE REAL PROPERTY DESCRIBED BELOW

## NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

MTC Financial Inc. d/b/a Trustee Corps., as substitute trustee for Mat-Su Title Agency, LLC, recorded July 28<sup>th</sup>, 2021 at Instrument No. 2021-022415-0, now gives notice of default under the deed of trust executed by Lily G. Empie, Trustor, in favor of First National Bank Alaska, Beneficiary, recorded on December 1, 2014 at Instrument No. 2014-024220-0, in the Palmer Recording District, Third Judicial District, State of Alaska encumbering the following property:

Lot 8, Block 11, POTTER PLACE ADDN. 1, according to the official plat thereof, filed under Plat Number 86-31, in the records of the Palmer Recording District, Third Judicial District, State of Alaska.

The address of the property is 8740 W. Angel Dr., Wasilla, AK 99623-4135.

Trustor is in default as payment of the secured note is three months or more past due and late charges are also past due in the amount of \$102.24.

The amount due and owing by Trustor to the Beneficiary as of July 28, 2021 is \$94,599.28, which includes \$89,772.61 in principal, \$1,508.33 in interest from March 1, 2021, \$102.24 in late charges, \$738.40 fees and balance, escrow reserve <\$482.30>, \$570.00 for a Trustee's Sale Guarantee, \$90.00 recording costs, \$300.00 Trustee Corps. cost, and \$2,000.00 attorney fees. This balance will continue to accrue interest after July 28, 2021 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 MTC Financial Inc. d/b/a Trustee Corps., Trustee, by demand of beneficiary, hereby elects to sell the real property described above to satisfy the obligations secured thereby at an auction sale to be held on November 2, 2021, 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. 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 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.

The Heirs or Devisees of Lily G. Empie may be:

Larena R. Wirum Margaret J. Empie	
Dated this 28th day of July	, 2021.
	MTC Financial Inc. d/b/a Trustee Corps., Trustee  By: Dalaysia Permirez  Its: Hothicezea Signific
A notary public or other officer completing thi individual who signed the document, to which this accuracy, or validity of that document.	
STATE OF CALIFORNIA )	
COUNTY OF ORANGE )	
On 7-28-21 before me, appeared Dalaysia Ramirez, who proved to me of person whose name is subscribed to the within executed the same in her authorized capacity, and person, or the entity upon behalf of which the person	instrument and acknowledged to me that she d that by her signature on the instrument the
I certify under PENALTY OF PERJURY under foregoing paragraph is true and correct.	the laws of the State of California that the
WITNESS my hand and official seal.  Notary Public Signature	BERNARDO SOTELO-HERNANDEZ Notary Public - California Orange County Commission # 2353106 My Comm. Expires Apr 20, 2025