A L A S K A

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LANDYE BENNETT BLUMSTEIN LLP
701 W. 8th Avenue, Ste. 1100
Anchorage, AK 99501

NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

MTC Financial Inc. d/b/a Trustee Corps., as substitute trustee for First American Title Insurance Company, recorded December 27, 2022 at Instrument No. 2022-010556-0, now gives notice of default under the deed of trust executed by Steven Fredrick Stuber and Lea Peralta Stuber, Trustors, in favor of First National Bank Alaska, Beneficiary, recorded on April 22, 2013 at Instrument No. 2013-003675-0, in the Kenai Recording District, Third Judicial District, State of Alaska encumbering the following property:

Lot 4, Block 3, SHADY GROVE ESTATES ADDITION NO. 1, according to the official plat thereof, filed under Plat Number 77-99, Records of the Kenai Recording District, Third Judicial District, State of Alaska.

EXCEPTING THEREFROM that portion conveyed to the State of Alaska, Department of Transportation and Public Facilities in Warranty Deed recorded November 7, 1990 in Book 374 at Page 57.

The address of the property is 41653 Sterling Highway, Soldotna, AK 99669.

Trustors are in default as payment of the secured note is one month or more past due, late charges are past due in the amount of \$971.68, and property taxes are past due in the amount of \$4,782.36.

The amount due and owing by Trustors to the Beneficiary as of December 27, 2022 is \$60,842.83, which includes \$57,636.51 in principal, \$675.01 in interest from October 31, 2022, \$1,035.29 in late charges, \$118.02 in projected escrow reserves, \$438.00 for a Trustee's Sale Guarantee, \$90.00 recording costs, \$300.00 Trustee Corps. cost, and \$550.00 attorney fees. This balance will continue to accrue interest after December 27, 2022 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 March 30, 2023, 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 (907) 777-3447 or send an e-mail to dsteger@fnbalaska.com.

DATED this 28th day of December, 2022 at Kent, Washington.

MTC Financial Inc. d/b/a Trustee Corps.,

Trustee

By:

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF WASHINGTON)

COUNTY OF KENT

On December 28, 2022 before me, Ryan Watkins, a Notary Public, personally appeared Alan Burton, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Washington that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Public Signature

RYAN WATKINS Notary Public State of Washington Commission # 148909 My Comm. Expires Apr 19, 2025

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