



*First American
Title Insurance Company*

LISTING PACKAGE

9/3/2024

emilyselix@rmgrealestate.com

Attn: Emily Selix

We appreciate the opportunity to serve you and thank you for choosing First American Title. Attached please find the following:

- ☒ Tax Information
- ☒ Vesting Deed
- ☒ Deed of Trust
- ☐ As Built
- ☒ As Built Not Found
- ☒ Plat Map
- ☐ Tax Map
- ☒ CCR's
- ☐ CCR's Not Found
- ☐ Other:

Owner Name(s): DRUMBARGER WILLIAM L

Physical Address: 250 E LUTHER AVE

Legal Description: LOT 6 BLK 3 RAVENVIEW II, PLAT NUMBER 82-112, PALMER RECORDING DISTRICT

Please do not hesitate to contact me at 907-561-1844 or cs.alaska@firstam.com if I may be of further assistance. I understand you have a choice and hope you will choose First American Title for your next transaction. Have a wonderful day!

Sincerely,

Kellie Trolz or Lalena Welsh

Kellie Trolz or Lalena Welsh, Title Customer Service

Enclosures

NOTICE OF DISCLAIMER OF LIABILITY

This letter and the accompanying materials do not constitute a policy of Title Insurance or a Commitment for Title Insurance. Further, they are not an abstract of title. These materials are furnished as a courtesy by First American Title Insurance Co., and the Company does not take responsibility for the completeness or accuracy of the materials. If you desire a complete report on the status of title, please contact the above named person to arrange for a Commitment or Policy. No transaction or decision should be made based on these materials until such time as the Company has the opportunity to perform a complete search and is prepared to issue a Policy.

1400 W Benson Blvd, Suite 250, Anchorage, AK 99503

TEL 907-561-1844 | FAX 907-561-1948

ak.firstam.com



MATANUSKA-SUSITNA BOROUGH

Real Property Detail for Account: 52353B03L006

Site Information

Account Number	52353B03L006	Subdivision	RAVENVIEW II
Parcel ID	31496	City	None
TRS	S18N01W34	Map WA06	Tax Map
Abbreviated Description (Not for Conveyance)	RAVENVIEW II BLOCK 3 LOT 6		

Site Address 250 E Luther Ave

Ownership

Owners	DRUMBARGER WILLIAM L	Buyers	
Primary Owner's Address	250 E LUTHER AVE WASILLA AK 99654-3305	Primary Buyer's Address	

Appraisal Information

Year	Land Appraised	Bldg. Appraised	Total Appraised	Assessment Year	Land Assessed	Bldg. Assessed	Total Assessed ¹
2024	\$38,000.00	\$288,900.00	\$326,900.00	2024	\$38,000.00	\$288,900.00	\$326,900.00
2023	\$38,000.00	\$277,200.00	\$315,200.00	2023	\$38,000.00	\$277,200.00	\$315,200.00
2022	\$38,000.00	\$249,600.00	\$287,600.00	2022	\$38,000.00	\$249,600.00	\$287,600.00

Building Information

Structure 1 of 2

Residential Units	1	Use	Residential Building
Condition	Standard	Design	Daylight Basement
Basement	Full	Construction Type	Frame
Year Built	1983	Grade	04.4
Foundation	All Weather Wood	Building Appraisal	\$252400
Well	Well 1 - Drilled Well	Septic	Septic - 1 - Septic Tank

Structure 1 of 2

Residential Units	0	Use	Residential Garage
Condition	Standard	Design	Other
Basement	None	Construction Type	Frame
Year Built	1999	Grade	None
Foundation	Slab on Grade	Building Appraisal	\$36500
Well		Septic	

Building Item Details

Building Number	Description	Area	Percent Complete
1	DLB	520 Sq. Ft.	100%
1	DLB Finish - 2D	520 Sq. Ft.	100%
1	Gas Heat	1 Sq. Ft.	100%
1	Wood Stove w/Fin-8Z	1 Sq. Ft.	100%
1	Garage (10.3) Area - 11M	572 Sq. Ft.	100%
1	Garage (10.3) Area - 11M	1040 Sq. Ft.	100%
1	First Story	1164 Sq. Ft.	100%

Tax/Billing Information

Year	Certified	Zone	Mill	Tax Billed	Recorded Documents Date	Type	Recording Info (offsite link to DNR)
2024	Yes	0041	12.778	\$4177.13	6/22/2010	WARRANTY DEED (ALL TYPES)	Palmer 2010-011747-0
2023	Yes	0041	12.383	\$3903.12	3/10/2010	WARRANTY DEED (ALL TYPES)	Palmer 2010-004244-0
2022	Yes	0041	13.227	\$3804.09	2/11/2010	TRUSTEES DEED	Palmer 2010-002508-0

Tax Account Status ²

Status	Tax Balance	Farm	Disabled Veteran	Senior	Total ³	LID Exists
Current	\$2,088.56		\$0.00	\$0.00	\$0.00	\$0.00 No

Land and Miscellaneous

Gross Acreage	Taxable Acreage	Assembly District	Precinct	Fire Service Area	Road Service Area
0.93	0.93	Assembly District 006	28-465	136 WEST LAKES FSA	028 Gold Trail RSA

¹ Total Assessed is net of exemptions and deferments, rest, penalties, and other charges posted after Last Update Date are not reflected in balances.

² If account is in foreclosure, payment must be in certified funds.

³ If you reside within the city limits of Palmer or Houston, your exemption amount may be different.

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2010-011747-0

Recording Dist: 311 - Palmer
6/22/2010 9:21 AM Pages: 1 of 2



WARRANTY DEED

57615
The Grantor, SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON D.C., it's successors and assigns, whose address is 501 Marquette Avenue, Suite #1200, Minneapolis MN 55402, for and in consideration of the sum of Ten Dollars (\$10.00) and other good and valuable consideration in hand paid, receipt of which is hereby acknowledged, does hereby convey and warrant unto the Grantee, WILLIAM LESLIE DRUMBARGER, a single person, whose address is P O Box 870615, Wasilla AK 99654, and to the heirs and assigns of the Grantee, the following described real property:

Lot 6, Block 3, RAVENVIEW II SUBDIVISION, according to the official plat thereof, filed under Plat No. 82-112, Palmer Recording District, Third Judicial District, State of Alaska.

SUBJECT TO ALL reservations, easements, exceptions, restrictions, covenants, conditions, plat notes, by-laws and rights-of-way of record, if any.

TOGETHER WITH, ALL AND SINGULAR, the tenements hereditaments and appurtenances thereunto belonging or in anywise appertaining.

TO HAVE AND TO HOLD the premises, all and singular, together with the appurtenances and privileges thereto incident unto said Grantees, and to the heirs, executors, administrators, and assigns of the Grantee, FOREVER.

DATED this 16th day of June, 2010.

GRANTOR:

SECRETARY OF HOUSING & URBAN DEVELOPMENT OF WASHINGTON D.C.

By: Bruce E. Dawson

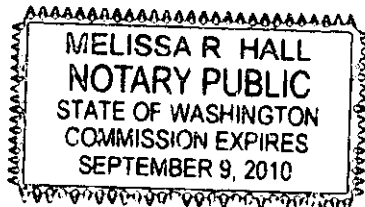
Its: Authorized Signer

Coryell Dawson, LLC Attorneys at Law, 805 W Fireweed Lane, Anch AK 99503 Tel 907-277-3995 Fax 907-276-0383

STATE OF WASHINGTON)
) ss:
COUNTY OF KING)

The foregoing instrument was acknowledged before me on June 16, 2010, by
Bruce E. Galt the Authorized Signer for the
SECRETARY OF HOUSING & URBAN DEVELOPMENT OF WASHINGTON D.C..

Melissa R. Hall
Notary Public in and for Washington
My Commission expires: 9/9/10



Please record in Palmer Recording
District and return to
William L. Drumbarger
P O Box 870615
Wasilla AK 99654

Coryell Dawson, LLC Attorneys at Law, 805 W Fireweed Lane, Anch AK 99503 Tel 907-277-3995 Fax 907-276-0383

Warranty Deed, Page 2 of 2



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2010-011747-0

cc

ALASKA

2010-011748-0

Recording Dist: 311 - Palmer
6/22/2010 9:22 AM Pages: 1 of 10



State of Alaska

57615

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DEED OF TRUST

FHA Case No.

111-1433140 703

THIS DEED OF TRUST ("Security Instrument") is made on JUNE 15, 2010
The Trustor is WILLIAM LESLIE DRUMBARGER, A SINGLE PERSON

("Borrower"). The trustee is , , , Stewart Title of Alaska

("Trustee"). The beneficiary is WELLS FARGO BANK, N.A.

which is organized and existing under the laws of THE UNITED STATES , and
whose address is P.O. BOX 11701, NEWARK, NJ 071014701

("Lender"). Borrower owes Lender the principal sum of
TWO HUNDRED FOUR THOUSAND THREE HUNDRED NINETY SEVEN AND 00/100

Dollars (U.S. \$ *****204,397.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument
("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on
JULY 01, 2040 . This Security Instrument secures to Lender: (a) the repayment of

the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note;
(b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this
0301625125

FHA Alaska Deed of Trust - 4/96

VMP-4R(AK) (0111)

Page 1 of 9

VMP MORTGAGE FORMS - (800)521-7291

Initials WLD JLF



Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to the Trustee, in trust, with power of sale, the following described property located in the
MATANUSKA SUSITNA

Recording District,
Judicial District, Alaska:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART THEREOF

THIS IS A PURCHASE MONEY SECURITY INSTRUMENT.

**TAX STATEMENTS SHOULD BE SENT TO: WELLS FARGO HOME MORTGAGE, P.O. BOX
11701, NEWARK, NJ 071014701**

which has the address of **250 E LUTHER AVE**

[Street]

WASILLA

[City], Alaska **99654**

[Zip Code] ("Property Address");

[Borrower's Post Office Address, if Different]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."



Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 *et seq.* and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and

Fifth, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

7. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

8. Fees. Lender may collect fees and charges authorized by the Secretary.

9. Grounds for Acceleration of Debt.

(a) Default. Lender may, except as limited by regulations issued by the Secretary, in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) Sale Without Credit Approval. Lender shall, if permitted by applicable law (including Section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) No Waiver. If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) Mortgage Not Insured. Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or

Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

14. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

15. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

16. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

Lender may bring suit in any court of competent jurisdiction to foreclose the lien of this Security Instrument judicially and/or obtain judgment on the Note which it secures. Any election by Lender to invoke the power of sale provisions of this paragraph 18 shall not be considered a final and binding election of remedies that would preclude such a judicial foreclosure, until conclusion of the sale of the Property by the Trustee as described in this paragraph 18.

If the power of sale is invoked, Trustee shall execute a written notice of the occurrence of an event of default and of the election to cause the Property to be sold and shall record such notice in each Recording District in which any part of the Property is located. Lender or Trustee shall mail copies of the notice to the persons and in the manner prescribed by applicable law. Trustee shall give public notice of sale to the persons and in the manner prescribed by applicable law. After the time required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph 18 or applicable law.



19. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs.

20. Substitute Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

21. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)].

☐ Condominium Rider ☐ Growing Equity Rider ☐ Other [specify]
☐ Planned Unit Development Rider ☐ Graduated Payment Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

_____	<u>William Leslie Drumbarger</u> (Seal) WILLIAM LESLIE DRUMBARGER -Borrower By <u>William Leslie Drumbarger</u> p. ATTORNEY IN FACT
_____	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower



STATE OF ALASKA,

On this 15TH day of JUNE, 2010, before me, the undersigned, a Notary Public in and for the State of Alaska, personally appeared WILLIAM LESLIE DRUMBARGER By Wayne L Drumbarger as his attorney in fact

Judicial District ss:

Third

, to me known and known to me to be the person(s) named as Trustor(s) in the foregoing deed, and acknowledged to me that HE executed the same freely and voluntarily for the uses and purposes therein mentioned. WITNESS my hand and official seal the day and year in this certificate first above written.

My Commission Expires: 12-1-12



Tiffany M. Johnson
Notary Public for Alaska

Return To:
WFHM FINAL DOCS X2599-024
405 SW 5TH STREET
DES MOINES, IA 50309-4600

LEGAL DESCRIPTION ~ EXHIBIT A

Lot 6, Block 3, Ravenview II Subdivision, according to the official plat thereof, filed under Plat no. 82-112, Palmer Recording District, Third Judicial District, State of Alaska.



10 of 10

2010-011748-0

cc

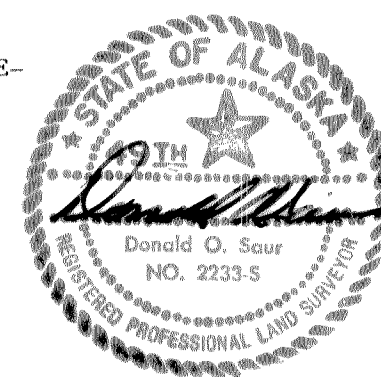
CERTIFICATE OF PAYMENT OF TAXES

I HEREBY CERTIFY THAT ALL CURRENT TAXES, THROUGH December 31, 1982, AGAINST THE PROPERTY, INCLUDED IN THE SUBDIVISION OR RE-SUBDIVISION, HEREON HAVE BEEN PAID.

September 16, 1982

Mary Jo Smith
TAX COLLECTION OFFICIAL

SURVEYOR'S CERTIFICATE



I, DONALD O. SAUR, CERTIFY THAT I AM A REGISTERED LAND SURVEYOR, THAT THIS PLAT IS A TRUE AND CORRECT REPRESENTATION OF LANDS SURVEYED BY ME OR UNDER MY DIRECT SUPERVISION; THAT THE DISTANCES AND BEARINGS ARE SHOWN CORRECTLY AND THE ERROR OF CLOSURE FOR FIELD TRAVERSES DOES NOT EXCEED ONE PART IN 5,000; AND THAT ALL PERMANENT EXTERIOR CONTROL MONUMENTS, ALL OTHER MONUMENTS, AND LOT CORNERS HAVE BEEN SET AND STAKED.

CERTIFICATE OF OWNERSHIP AND DEDICATION

I (WE), HEREBY CERTIFY THAT I (WE) HOLD THE HEREIN SPECIFIED PROPERTY INTEREST IN THE PROPERTY DESCRIBED HEREON. I (WE) HEREBY DEDICATE TO THE MATANUSKA-SUSITNA BOROUGH ALL AREAS DEPICTED FOR USE AS PUBLIC UTILITY EASEMENTS, STREETS, ALLEYS, THOROUGHFARES, PARKS, AND OTHER PUBLIC AREAS SHOWN HEREON.

I (WE) HEREBY AGREE TO THIS PLAT, AND TO ANY RESTRICTIONS OR COVENANTS APPEARING HEREON AND ANY SUCH RESTRICTION OR COVENANT SHALL BE BINDING AND ENFORCEABLE AGAINST PRESENT AND SUCCESSIVE OWNERS OF THIS SUBDIVIDED PROPERTY.

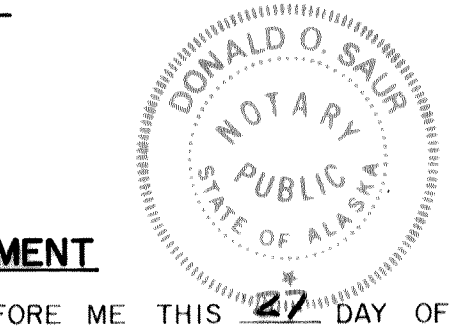
CONSOLIDATED VENTURES BY:
GLENN PRATT,
TRUSTEE
P.O. BOX 17-134
BIG LAKE, ALASKA 99687

NOTARY ACKNOWLEDGEMENT

SUBSCRIBED AND SWORN TO BEFORE ME THIS 27 DAY OF

August, 1982

6-8-85
My Commission Expires



Donald O. Saur
Notary Public

CERTIFICATE OF APPROVAL

I CERTIFY THAT THE SUBDIVISION PLAT SHOWN HEREON HAS BEEN FOUND TO COMPLY WITH THE LAND SUBDIVISION REGULATIONS OF THE MATANUSKA-SUSITNA BOROUGH, AND THAT THE PLAT HAS BEEN APPROVED BY PLATTING BOARD/PLATTING BOARD OF APPEALS BY PLAT RESOLUTION NO. 82-54P, DATED 6-17, 1982, AND THAT THE PLAT SHOWN HEREON HAS BEEN APPROVED FOR RECORDING IN THE OFFICE OF THE RECORDER IN THE RECORDING DISTRICT IN WHICH THE PLAT IS LOCATED.

September 16, 1982
ATTEST

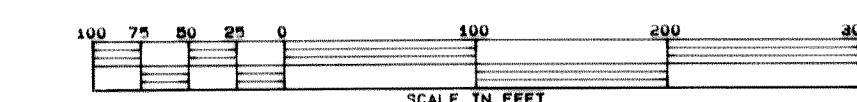


Charles Crevas
CHAIRMAN/PLANNING DIRECTOR
MATANUSKA-SUSITNA BOROUGH
PLATTING BOARD

Marilyn M. Smith
PLATTING CLERK

LINE	BEARING	DISTANCE
1	N 25°00'00"E	100.00
2	S 90°00'00"E	110.45
3	S 90°00'00"E	27.97
4	S 54°00'00"W	10.48
5	N 90°00'00"W	22.11
6	S 00°10'02"E	25.00
7	S 00°10'02"E	25.00
8	S 00°10'02"E	40.00

CURVE	DELTA	RADIUS	ARC	TANGENT
1	36°00'00"	175.00	109.96	56.86
2	35°56'00"	175.00	109.75	56.75
3	65°00'00"	175.00	198.53	111.49
4	89°48'15"	20.00	31.35	19.93
5	36°00'00"	145.00	91.11	47.11
6	4°32'43"	205.00	16.26	8.14
7	35°56'00"	145.00	90.94	47.02
8	19°33'52"	205.00	70.00	35.34
9	16°26'08"	205.00	58.81	29.61
10	90°11'45"	20.00	31.48	20.07
11	65°00'00"	150.00	170.17	95.56
12	51°22'58"	200.00	179.36	96.22
13	13°37'02"	200.00	47.53	23.88
14	18°51'42"	200.00	65.84	33.22
15	23°28'52"	200.00	81.96	41.57
16	20°54'39"	200.00	72.99	36.91
17	1°44'47"	200.00	6.10	3.05



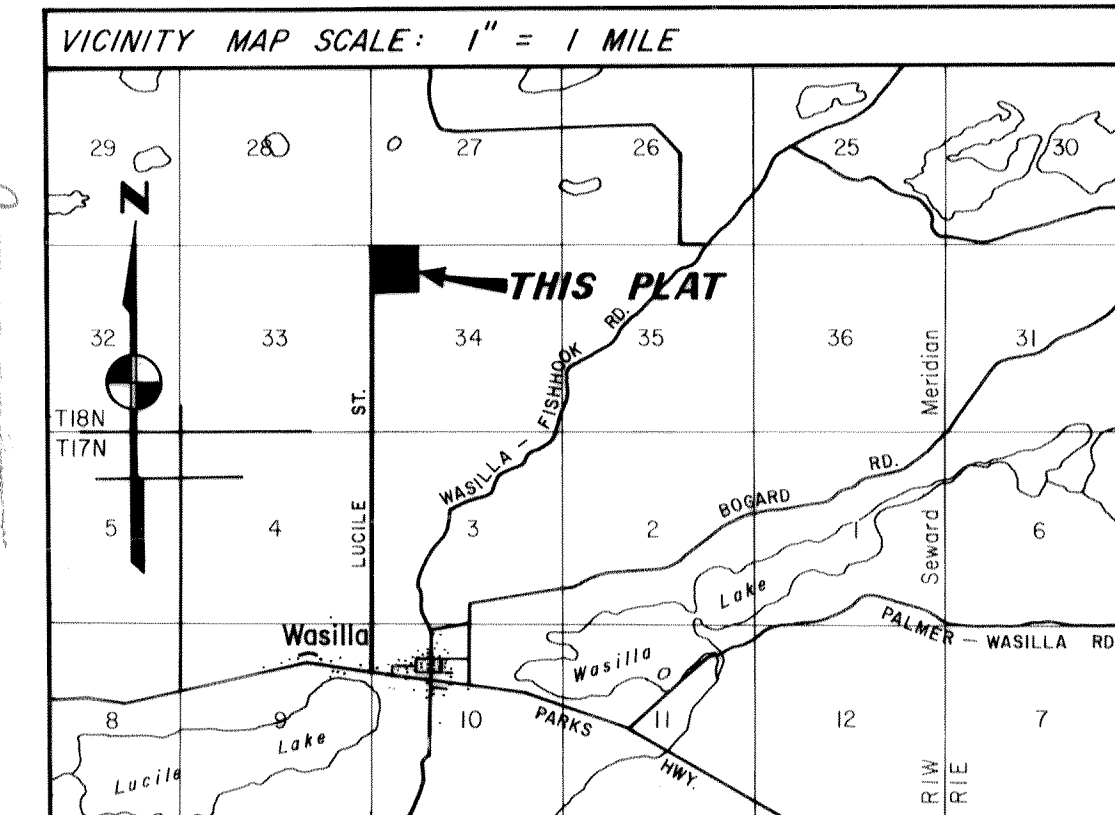
LEGEND

- Found G.L.O. B.C.
- 3 1/2" alum. cap monument on 2 1/2" x 30" alum. pipe set this survey flush with ground.
- Found 3" G.A.A.B. B.C. set flush with ground.
- Found PK nail
- 5/8" x 30" rebar set this survey at all lot corners unless otherwise indicated.
- Typical 10'X15' guy pole & anchor easement.

NOTES

- WATER SUPPLY & SEWAGE DISPOSAL - NO INDIVIDUAL WATER SUPPLY SYSTEM OR SEWAGE DISPOSAL SYSTEM SHALL BE PERMITTED ON ANY LOT UNLESS SUCH SYSTEM IS LOCATED, CONSTRUCTED AND EQUIPPED IN ACCORDANCE WITH THE REQUIREMENTS, STANDARDS AND RECOMMENDATIONS OF THE STATE OF ALASKA WHICH GOVERN THOSE SYSTEMS.
- SAID DEDICATION TO THE PUBLIC SHALL IN NO WAY BE CONSTRUED AS A PERMIT FOR DIRECT ACCESS TO LUCILLE STREET FROM LOTS 1, BLK. 1; 1 AND 17, BLK. 2; AND 1, BLK. 3.
- RESTRICTIVE COVENANTS WERE RECORDED 9-17, 1982, AT THE PALMER RECORDING DISTRICT IN BOOK 225, PAGE 222.
- LOT AREAS INDICATED ARE USABLE AS PER M.S. 16.05035 B-25. Unless otherwise noted.
- NO STRUCTURE SHALL BE PLACED NEARER THAN 25' FROM THE RIGHT-OF-WAY LINE OF ANY PUBLIC RIGHT-OF-WAY.
- NO STRUCTURE SHALL BE PLACED NEARER THAN 10' FROM ANY SIDE LOT LINE.
- LOTS 2 AND 3, BLOCK 2 MAY REQUIRE SURFACE DRAINAGE IMPROVEMENTS PRIOR TO DEVELOPMENT, DEPENDING ON SPECIFIC LOCATION OF WASTE WATER DISPOSAL SYSTEMS WITHIN THESE TWO LOTS.

Plat # 82-112
RECORDED - FILED
DATE 9-17, 1982
TIME 10:12 A.M.
Requested by
Address
171779



RAVENVIEW II SUBDIVISION

NW 1/4 NW 1/4 SECTION 34
T18N, R1W, S.M. ALASKA

CONTAINING 40.036 ACRES

CONTRACTING ENGINEERS & ASSOCIATES

212 E. INTERNATIONAL AIRPORT ROAD
ANCHORAGE, ALASKA 99502 278-3773

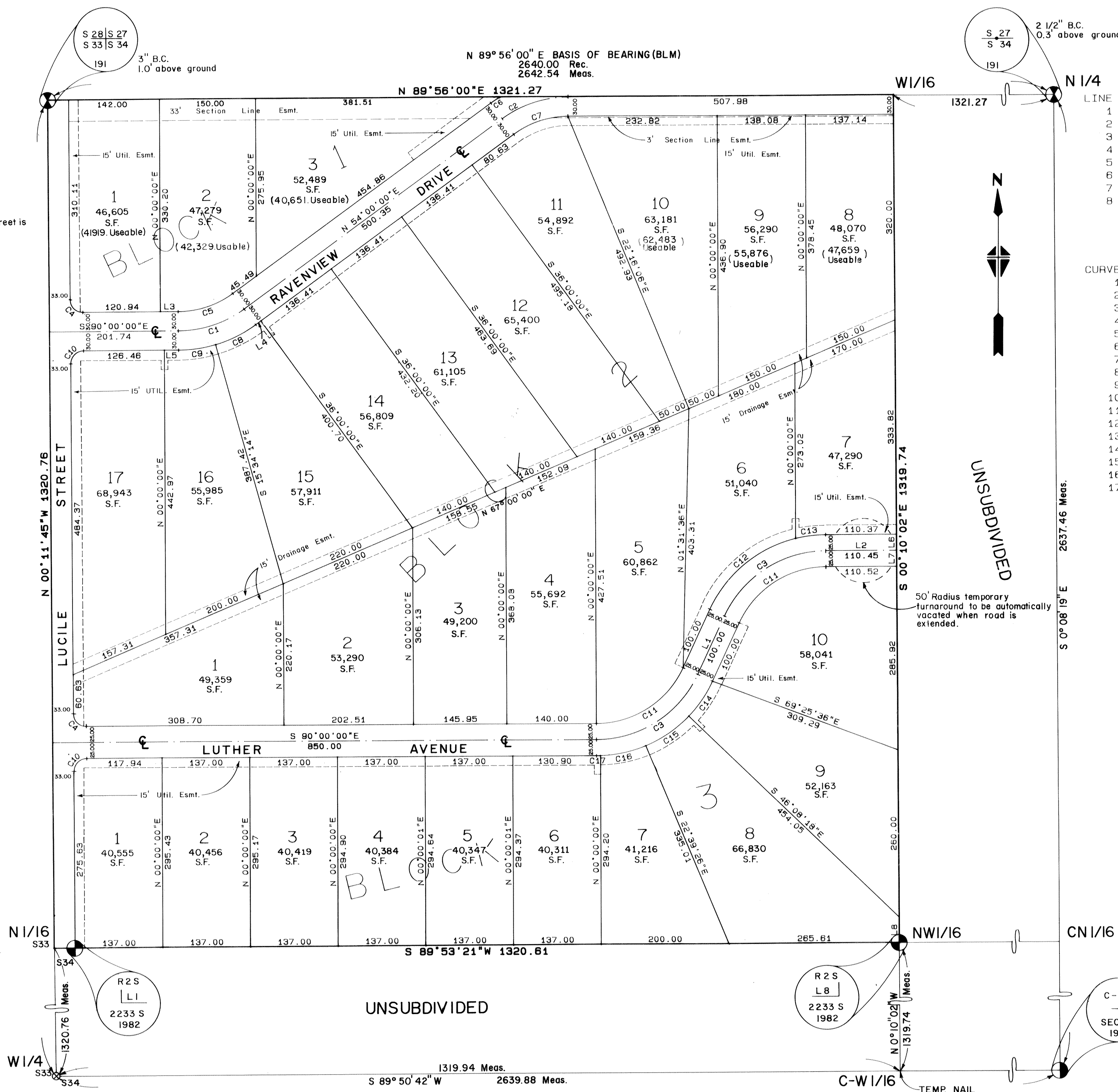
DRAWN	HP & DSM	CHECKED	DATE	FILE NO.	W.D. NO.	PAGE
			JULY, 1982		82-15	

UNSUBDIVIDED

NOTE:
Direct access to Lucille Street is prohibited from any lot.

UNSUBDIVIDED

UNSUBDIVIDED



PROTECTIVE COVENANTS, CONDITIONS AND
RESTRICTIONS FOR
RAVENVIEW II SUBDIVISION

PART A. PREAMBLE

KNOW ALL MEN BY THESE PRESENTS, that whereas the undersigned is the sole owner of properties comprising Ravenview II Subdivision and

WHEREAS CONSOLIDATED VENTURES, a Business Trust Organization of Alaska, desires to assure the continued development of Ravenview II Subdivision on a high level for the benefit of the future property owners and, for the protection of property values therein, does desire to place on and against certain real property within Ravenview II Subdivision certain protective covenants regarding the improvements and/or use of the same;

NOW THEREFORE, Consolidated Ventures does hereby establish and file for record the following declarations, reservations protective covenants, limitations, conditions and restrictions regarding the use and/or improvements of the property located at Ravenview II Subdivision and located in the:

Palmer Recording District, Third Judicial District, State of Alaska, Plat # 82-112 of said records which said plat makes reference to these covenants.

PART B. AREA OF APPLICATION.

B-1. FULLY PROTECTED RESIDENTIAL. The covenants in Part C in their entirety shall apply to all lots in RAVENVIEW II SUBDIVISION.

Lots shall mean and refer to any numbered plot of land shown upon the recorded plat or subdivision map of RAVENVIEW II SUBDIVISION.

B-2. EFFECTIVE DATE. The restricted covenants, limitations and conditions hereinafter set forth and applicable to the residential area hereinabove described shall take effect concurrently with, and not until, the recording of the plat for RAVENVIEW II SUBDIVISION, as more particularly described in the preamble hereto.

PART C. RESIDENTIAL AREA COVENANTS.

C-1a. LAND USE AND BUILDING TYPE. No lot shall be used except for residential purposes.

No building shall be erected, placed, altered or permitted to remain on any lot other than one detached single family dwelling with or without a private garage. Temporary or surplus buildings may not be placed on any lot for any purpose. No building may be placed on any lot to be used as a utility shed unless its appearance is equal to the home's standard, utilizing proper foundation and siding.

C-1b. ARCHITECTURAL CONTROL. No building shall be erected, placed or altered on any lot until the construction plans and specifications and a plan showing the location of the structure have been approved by the Architectural Control Committee as to quality of workmanship and materials, harmony of external design with existing structures and as to location with respect to topography and finish grade elevations.

The Architectural Control Committee is composed of:

Charles H. Bumpus

Glenn A. Huff

The committee may designate a representative to act for it. In the event of death or resignation of any member of the committee, the remaining member shall have full authority to designate a successor. Neither the members of the committee, nor its designated representative shall be entitled to any compensation for services performed pursuant to this covenant. At any time the then record owners of a majority of lots shall have the power through a duly recorded written instrument to change the membership of the committee or to withdraw from the committee or restore to it any of its powers and duties.

The committee's approval or disapproval as required in these covenants shall be in writing. In the event the committee or designated representative fails to approve or disapprove within thirty (30) days after plans and specifications have been submitted to it or in any event, if no suit to enjoin the construction has been commenced prior to the completion thereof,

approval will not be required and the related covenants shall be deemed to have been fully complied with.

C-2. DWELLING COST, QUALITY AND SIZE. No single family value of less than \$50,000 based upon 1982 costs, exclusive of the lot. The square footage of any dwelling shall not be less than 1000 square feet excluding open porches, carports and garages. Construction shall be at least equal to the National Uniform Building Code, and must be accomplished by or under the guidance of a general contractor licensed and bonded in the State of Alaska, appraised figures are based upon cost levels prevailing on the date of these covenants being recorded, it being the intention and purpose of the covenant to assure that all dwellings shall be of a quality of workmanship and materials substantially the same or better than that which can be produced on the date these covenants are recorded at the minimum cost stated herein.

C-3. CONSTRUCTION COMPLETION REQUIREMENT. All main dwellings must have a finished exterior within three (3) months from the start of construction. All out buildings must be fully completed in three (3) months time.

C-4. BUILDING LOCATION. No building shall be located on any lot nearer to the front lot line than 30 feet nor nearer to the side street line than 20 feet. No building shall be located nearer than 12 feet to an interior lot line.

C-5. FENCES. No metal fence may be installed anywhere in or around that part of the lot between the street and the front line of the dwelling building.

C-6. UTILITIES AND EASEMENTS. The platted utility easements shown on the plat may be used for above or underground utility purposes, power lines and telephone lines and utility employees shall have the right of access to same. This restriction shall be deemed a permanent easement for that purpose. The grantor specifically reserves the same as a utility easement. All sewage disposal systems shall be approved by all necessary governing authorities.

C-7. SIGNS. No sign of any kind shall be displayed to the public view on any lot except one sign of not more than six (6) square feet advertising the property for sale or rent, or signs used by the builder to advertise property during construction and sales period.

C-8. NUISANCES. No noxious or offensive activity shall be carried on upon any lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood.

C-9. LIVESTOCK. No animals or livestock of any kind shall be raised, bred or kept on any lot, except that dogs, cats or other normal household pets may be kept, provided that they are not kept, bred or maintained for any commercial purpose. All dogs shall be restrained, as necessary, to prevent their becoming nuisances. In any case no more than three dogs are permitted on one parcel. One horse per lot is permitted provided that the stable and corral area design is acceptable to the Architectural Control Committee.

C-10. TEMPORARY STRUCTURES. No structure of a temporary nature, tent, shack or quonset hut or barn shall be used on any lot at any time as a residence. No trailer homes other than those used for camping purposes may be parked on any lot and they may not be used as a dwelling or home.

C-11. GARBAGE DISPOSAL. No trash cans, garbage cans, trash barrels, boxes or other refuse containers shall be placed or maintained on or along the side or end of any lot fronting upon, or adjacent to, a street, with the exception that patrons of a garbage pickup service may place such containers bearing trash or garbage for pickup upon the end or side of the lot fronting upon the street on which the garbage is picked up on the day designated by ordinance, resolution or contract for the pickup of garbage at such lot. No burning of trash, garbage, refuse or other waste shall be permitted upon the street front and/or side of any lot at any time, and such burning on the rear of lots shall be permitted only in accordance with the appropriate health and safety laws or ordinances of the Mat-Su Borough.

C-12. WATER AND SEWAGE. No community water nor sewage treatment system shall be installed in this subdivision without the approval of all necessary governing authorities.

C-13. INOPERABLE VEHICLES. No inoperable vehicle shall be parked or maintained upon any lot or within any street, alley or easement adjacent to any lot in the aforescribed subdivision. A vehicle temporarily deadlined for repair by the owner or under the owner's direction for a period not to exceed 30 days (subject to availability of parts) shall not be considered a violation of this provision.

C-14. SNOWMOBILES AND OFF-ROAD VEHICLES. Snowmobiles and off-road vehicles shall not be operated on the streets or utility easements of this subdivision except for ingress or egress to the nearest open space or to the nearest areas not disapproved for snowmobile operation. No snowmobile or off-road vehicle operations shall be conducted between the hours of 10:00 o'clock P.M. and 7:00 o'clock A.M.

C-15. TERM. These covenants are to run with the land and shall be binding on all parties and all persons claiming under them for a period of 25 years from the date these covenants are recorded, after which time said covenants shall be automatically extended for successive periods of 10 years unless an instrument signed by a majority of the then owners of the lots has been recorded agreeing to change said covenants in whole or in part. A majority of the lot owners in the subdivision can make additions, deletions or amendments to these covenants.

C-16. ENFORCEMENT. Enforcement shall be by proceedings at law or in equity against any person or persons violating or attempting to violate any covenant, either to restrain violation or to recover damages.

C-17. SEVERABILITY. Invalidity of any one of these covenants by judgment or court order shall in no way affect any of the other provisions which shall remain in full force and effect.

DATED this 7 day of Sept, 1982.

CONSOLIDATED VENTURES

By:

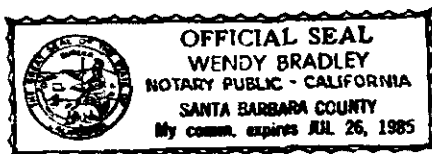
Its Executive Director

STATE OF CALIFORNIA
County of SANTA BARBARA ss.

THIS IS TO CERTIFY THAT on this 7 day of Sept, 1982, before me the undersigned, a Notary Public in and for the State of CALIFORNIA, personally appeared Glenn J. Pratt as Executive Director of Consolidated Ventures, a Business Trust Organization, personally known to me, who executed the foregoing instrument and acknowledged to me that he signed the same freely and voluntarily for the uses and purposes therein stated.

WITNESS my hand and official seal the day and year last above written.

Wendy Bradley
Notary Public in and for
My Commission Expires: 7/26/85



82-014056
2300

RECORDED FILED
PALMER REC.
DISTRICT

SEP 17 10 18 AM '82

REQUEST

ADDRESS

MAJANUSKA SUSITRA BOROUGH
BOX 8
PALMER ALASKA 99645

Page 6 of 6

17877