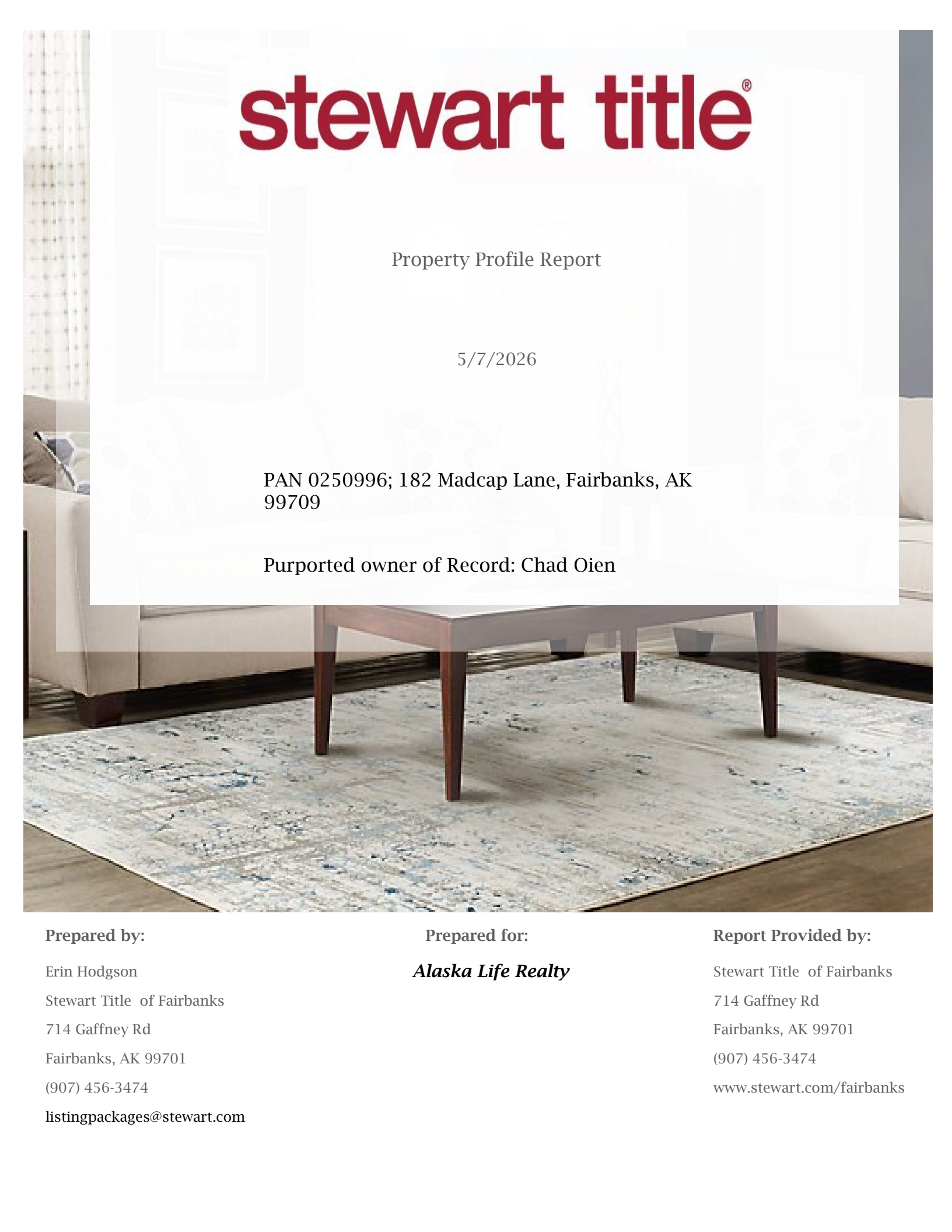




stewart title[®]

Property Profile Report

5/7/2026

PAN 0250996; 182 Madcap Lane, Fairbanks, AK
99709

Purported owner of Record: Chad Oien

Prepared by:

Erin Hodgson
Stewart Title of Fairbanks
714 Gaffney Rd
Fairbanks, AK 99701
(907) 456-3474
listingpackages@stewart.com

Prepared for:

Alaska Life Realty

Report Provided by:

Stewart Title of Fairbanks
714 Gaffney Rd
Fairbanks, AK 99701
(907) 456-3474
www.stewart.com/fairbanks

☒ Tax Report	☒ Plat Map
☐ BEES Certificate	☒ No As-Built
☐ Summary of Bldg Insp	☐ As-Built Attached
☒ Vesting Deed	☐ As-Built Requested/Will forward if rcvd
☒ Deed of Trust	☐ Other
☐ CC&R's	☐ Notice of Default

Disclaimer

This property report is provided "as is" without warranty of any kind, either express or implied, including without limitations any warranties of merchantability or fitness for a particular purpose. There is no representation of warranty that this information is complete or free from error, and the provider does not assume, and expressly disclaims, any liability to any person or entity for loss or damage caused by errors or omissions in this property report without a title insurance policy.

The information contained in this property report is delivered from your Title Company, who reminds you that you have the right as a consumer to compare fees and serviced levels for Title, Escrow, and all other services associated with property ownership, and to select providers accordingly. Your home is the largest investment you will make in your lifetime and you should demand the very best.

SUMMARY

PAN	Physical Description	Neighborhood	Fire Service Area
250996	SOUTHEAST PORTION LOT 1 BALLAINE LAKE	0902 - Farmers Loop West	UNIVERSITY FIRE S A
Property Class	Tax Status		Business
Residential	TAXABLE		
Land Area	Millage Group	Millage Rate (2025)	
SE L-1 - 2,750 Square Feet	0941 - Ballaine Lake Service Area	35.485	
Street Address	Billing Address	Child Properties	Parent Properties
182 MADCAP LN	193 MADCAP LN # 1 FAIRBANKS AK 99709-6568	<i>none</i>	<i>none</i>

ZONING

COMMUNITY PLANNING ZONES

Zone	Description	Acres	Overlap %
MF	Multiple-Family Residential	0.06	100.00

FLOOD ZONES

Zone	Acres	Overlap %
X	0.06	100.00

STRUCTURES

Year Built		Description		Architecture		Category
1970		Cabin, Low Grade		Mobile Home 12		Residential
Section ID	Footprint	Stories	Perimeter	Interior Description	Wall Type	Amenities
1	396	1	106	Main Area	2x4 Custom	
Section ID	Footprint		Description			
2	63		Open Por Finished			

DOCUMENTS

Description	Record Date	Book	Page	Instrument
Warranty Deed	2022-02-28			2022-002980-0
Representatives Deed	2018-02-14			2018-002662-0
Warranty Deed	1967-09-19	207	222	

ASSESSMENT HISTORY

Year	Land	Improvement Value	Full Value Total
2025	\$4,159.00	\$16,442.00	\$20,601.00
2024	\$4,159.00	\$16,100.00	\$20,259.00
2023	\$4,159.00	\$16,100.00	\$20,259.00
2022	\$4,159.00	\$15,866.00	\$20,025.00
2021	\$4,159.00	\$14,323.00	\$18,482.00

EXEMPTIONS

No exemptions to display.

TAX HISTORY

Year	Tax Levied	State Exemptions	Interest	Penalty	Fees	Total Due	Total Paid	Net Due
2025	\$731.04	\$0.00	\$40.37	\$36.55	\$95.00	\$902.96	\$0.00	\$902.96
2024	\$717.28	\$0.00	\$95.53	\$35.32	\$95.00	\$943.13	\$10.91	\$932.22
2023	\$717.50	\$0.00	\$0.00	\$0.00	\$0.00	\$717.50	\$717.50	\$0.00
2022	\$742.60	\$0.00	\$24.65	\$37.13	\$0.00	\$804.38	\$804.38	\$0.00

Year	Tax Levied	State Exemptions	Interest	Penalty	Fees	Total Due	Total Paid	Net Due
2021	\$691.70	\$0.00	\$0.00	\$0.00	\$0.00	\$691.70	\$691.70	\$0.00

**WARRANTY DEED**

STA 1525803

The Grantor, HANS AXELSSON, a married person, whose address is PO Box 71634, Fairbanks, AK 99707, 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, CHAD OIEN, an unmarried person, whose address is 193 Madcap Ln., #1, Fairbanks, AK 99709, and to the heirs and assigns of the Grantee, the following described real property:

A portion of Lot 1 of BALLAINE LAKE SUBDIVISION, according to the amended plat filed October 17, 1962 as Instrument No. 62-7954; Records of the Fairbanks Recording District, Fourth Judicial District, State of Alaska; more particularly described as follows: Beginning at the Southeast corner of said Lot 1; THENCE North 0°10' West 55 feet; THENCE West 50 feet; THENCE South 0° 10' East 55 feet; THENCE East 50 feet to the POINT OF BEGINNING.

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

SUBJECT TO taxes and/or assessments due the for the year 2022, a lien but levy therefore has not been made.

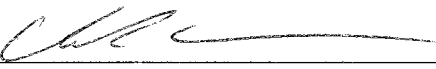
SUBJECT TO agreement and easement and the terms and conditions thereof, by and between Fairbanks North Star Borough and College Utilities Corporation, regarding Water Facilities, recorded July 31, 1979, in Book 151, at Page 364, for continuing easement consisting of 10 feet extending at right angles from each side of center of all mains laid by CUC and for ingress and egress on all property at all reasonable times for the installation, maintenance, use and operation, repair and renewal, and the final removal of any pipe or other facilities of CUC.

SUBJECT TO agreement and easement and the terms and conditions thereof, by and between Fairbanks North Star Borough and College Utilities Corporation, regarding Water Facilities, recorded October 19, 1979, in Book 159, at Page 477, for continuing easement consisting of 10 feet extending at right angles from each side of center of all mains laid by CUC and for ingress and egress on all property at all reasonable times for the installation, maintenance, use and operation, repair and renewal, and the final removal of any pipe or other facilities of CUC; easement for access and appurtenances thereto granted to Hans Axelsson, as disclosed by instrument recorded February 14, 2018, as Instrument No. 2018-002661-0; affects property to the East, for the benefit of subject property.

2022-002980-0

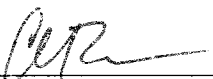
DATED 24 Feb 22.

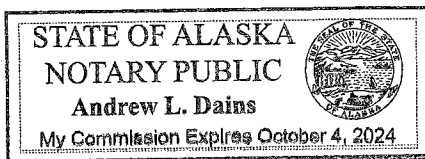
GRANTEE:


CHAD OIEN

STATE OF ALASKA)
) ss:
FOURTH JUDICIAL DISTRICT)

The foregoing instrument was acknowledged before me on 24 Feb 2022,
by CHAD OIEN.


Notary Public in and for Alaska
My Commission expires: 10-4-2024



Record in the Fairbanks Recording District
Return to Chad Oien
193 Madcap Ln., #1
Fairbanks, AK 99709



**CONVEYANCE OR TRANSFER RESTRICTED AT PAGE FOUR****DEED OF TRUST****STA 1525803****THIS DEED OF TRUST** made this 24 day of February, 2022,**BETWEEN CHAD OIEN, an unmarried person**, whose address is 193 Madcap Ln., #1, Fairbanks, AK 99709, herein called **TRUSTOR**,**STEWART TITLE OF ALASKA**, whose address is 714 Gaffney Road, Fairbanks, AK 99701, herein called **TRUSTEE**, and**HANS AXELSSON, a married person**, whose address is PO Box 71634, Fairbanks, AK 99707, herein called **BENEFICIARY**,**WITNESSETH: That Trustor GRANTS, BARGAINS, SELLS, and CONVEYS to TRUSTEE IN TRUST WITH POWER OF SALE, that property described as:**

A portion of Lot 1 of BALLAINE LAKE SUBDIVISION, according to the amended plat filed October 17, 1962 as Instrument No. 62-7954; Records of the Fairbanks Recording District, Fourth Judicial District, State of Alaska; more particularly described as follows: Beginning at the Southeast corner of said Lot 1; THENCE North 0°10' West 55 feet; THENCE West 50 feet; THENCE South 0° 10' East 55 feet; THENCE East 50 feet to the POINT OF BEGINNING.

TOGETHER with the tenements, hereditaments, and appurtenances thereunto belonging, or in anywise appertaining, the rents, issues and profits thereof, SUBJECT, HOWEVER, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues and profits. To have and to hold the same, with the appurtenances, unto Trustee.

FOR THE PURPOSE OF SECURING: 1. The performance of each agreement of Trustor herein contained. 2. Payment of indebtedness evidenced by one Deed of Trust Note of even date herewith, in the principal sum of \$32,000.00 payable to Beneficiary or order.

A. To protect the security of this Deed of Trust, Trustor agrees:

1. To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon and to pay when due all claims for labor performed and materials furnished therefore; to comply with all laws affecting said property or requiring any alterations or improvements to be made thereon; not to commit or permit

waste thereof; not to commit, suffer or permit any act upon said property in violation of law; to maintain in an orderly manner, paint, repair, keep free from freezing, and do all other acts which from the character or use of said property may be reasonably necessary, the specific enumerations herein not excluding the general.

2. To provide, maintain and deliver to Beneficiary fire insurance satisfactory to and with loss payable to the Beneficiary in an amount not less than the full insurable value. The amount collected under any fire or other insurance policy may be applied by Beneficiary upon any indebtedness secured hereby and in such order as Beneficiary may determine or, at the option of Beneficiary, the entire amount so collected or any part thereof may be released to Trustor. Such application or release shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

3. To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary, or Trustee; and to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum, in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by Beneficiary to foreclose this Deed of Trust.

4. To pay: at least ten days before delinquency all taxes and assessments affecting said property; when due, all encumbrances, charges and liens, with interest, on said property or any part thereof, which appear to be prior or superior hereto; all costs, fees and expenses of this Trust.

5. To pay immediately and without demand all sums expended by Beneficiary or Trustee pursuant to the provisions hereof, with interest from date of expenditure at the rate set forth in the Deed of Trust Note secured hereby.

6. Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees.

B. It is mutually agreed that:

1. Trustor shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the property. Trustor 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 household consumer products for consumer uses.

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

"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, "Environmental Law" means federal laws and laws of the State of Alaska that relate to health, safety or environmental protection.

2. Any award or damages in connection with any condemnation for public use of or injury to said property or any part thereof, is hereby assigned and shall be paid to Beneficiary who may apply or release such moneys received by Beneficiary in the same manner and with the same effect as above provided for disposition of proceeds of fire or other insurance.

3. By accepting payment of any sum secured hereby after its due date, Beneficiary does not waive Beneficiary's right either to require prompt payment when due of all other sums so secured or to declare default for failure so to pay.

4. At any time or from time to time, without liability therefore and without notice, upon written request of Beneficiary and presentation of this Deed of Trust and said Note for endorsement, and without affecting the personal liability of any person for payment of the indebtedness secured hereby, Trustee may: reconvey all or any part of said property; consent to the making of any map or plat thereof; join in granting any easement thereon; or join in any extension agreement or any agreement subordinating the lien or charge hereof.

5. Upon written request of Beneficiary stating that all sums secured hereby have been paid, and upon surrender of this Deed of Trust and said Note to Trustee for cancellation and retention and upon payment of its fees, Trustee shall reconvey, without warranty, the property then held hereunder. The recitals in any reconveyance executed under this Deed of Trust of any matters or facts shall be conclusive proof of the truthfulness thereof. The grantee in such reconveyance may be described as "the person or persons legally entitled thereto".

6. As additional security, Trustor hereby gives to and confers upon Beneficiary the right, power and authority, during the continuance of these Trusts, to collect the rents, issues and profits of said property, reserving unto Trustor the right, prior to any default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, to collect and retain such rents, issues and profits as they become due and payable. Upon any such default, Beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court, and without regard to the adequacy of any security for the indebtedness hereby secured, enter upon and take possession of said property or any part thereof, in his own name sue for or otherwise collect such rents, issues and profits, including those past due and unpaid, and apply the same, less costs and expenses of operation and collection, including reasonable attorney's fees, upon any indebtedness secured hereby, and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such rents, issues and profits and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

7. Upon default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, all sums secured hereby shall immediately become due and payable at the option of the Beneficiary. In the event of default Beneficiary shall execute or cause the Trustee to execute a written notice of such default and of his election to cause to be sold the herein described property to satisfy the obligation hereof, and shall cause such notice to be recorded in the office of the recorder of each recording precinct wherein said real property or some part thereof is situated.

Notice of sale having been given as then required by law and not less than the time then required by law having elapsed after recordation of such notice of default, Trustee, without demand on Trustor, shall sell said property at the time and place of sale fixed by it in said notice of sale, either as a whole or in separate parcels and in such order as it may determine, at public auction to the highest and best bidder for cash in lawful money of the United States, payable at the time of



sale. Trustee may postpone sale of all or any portion of said property by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to the purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee, or Beneficiary, as hereunder defined, may purchase at such sale.

After deducting all costs, fees and expenses of Trustee and of this Trust including cost of evidence of title and reasonable counsel fees in connection with sale, Trustee shall apply the proceeds of sale to payment of: all sums expended under the terms hereof, not then repaid with accrued interest at the rate set forth in the Deed of Trust Note secured hereby; all other sums then secured hereby; and the remainder, if any, to the person or persons legally entitled thereto.

8. This Deed of Trust applies to, inures to the benefit of, and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. The term Beneficiary shall mean the holder and owner, including pledgee, of the Note secured hereby, whether or not named as a beneficiary herein, or, if the Note has been pledged, the pledgee thereof. In this Deed of Trust, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

9. Trustee accepts this Trust when this Deed of Trust, duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Trustor, Beneficiary, or Trustee shall be a party unless brought by Trustee.

10. Beneficiary may, from time to time, as provided by statute, appoint another Trustee in place and stead of Trustee herein named, and thereupon, the Trustee herein named shall be discharged and Trustee so appointed shall be substituted as Trustee hereunder with the same effect as if originally named Trustee herein.

11. Nothing contained herein shall be construed to limit the right of Beneficiary to foreclose this Deed of Trust by judicial action. Beneficiary shall further be entitled to bring an action upon the Note secured by this Deed of Trust without attempting to foreclose this Deed of Trust either by judicial action or by exercise of the power of sale. Trustor and all other parties obligated under the Note, if any, shall be liable for and agrees to pay any deficit.

12. If two or more persons be designated as Trustee herein, any, or all, powers granted herein to Trustee may be exercised by any of such persons, if the other person or persons is unable, for any reason, to act, and any recital of such inability in any instrument executed by any of such persons shall be conclusive against Trustor, his heirs and assigns.

13. The Deed of Trust Note secured by this Deed of Trust, unless sooner paid, is all due and payable on or before **March 1, 2028**. It is agreed and acknowledged that the "date of maturity" of this instrument, as that term is used in AS 34.20.150, is 6 years after the due date specified above. If no date is entered above, then the maturity date is that date occurring 40 years from and after the date of execution of this Deed of Trust, unless terminated sooner in accordance with the provisions of the Deed of Trust Note.

C. SPECIAL CONDITIONS AND COVENANTS

CONVEYANCE OR TRANSFER RESTRICTED

Until the Note secured hereby is paid in full, Trustor further agrees not to sell, convey, transfer or dispose of the subject real property described above, or any part thereof, or any interest therein, or agree to do so without the written consent of the Beneficiary being first obtained, and



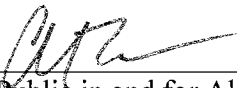
should Trustor do any of the foregoing without such written consent, Beneficiary shall have the right, at Beneficiary's option, to declare all sums secured hereby forthwith due and payable. Consent to one such transaction shall not be deemed to be a waiver of the right to require such consent to future or successive transaction.

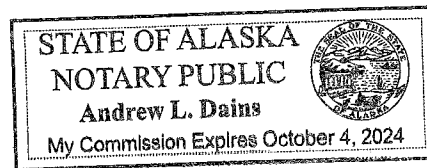
TRUSTOR:


CHAD OIEN

STATE OF ALASKA)
) ss.
FOURTH JUDICIAL DISTRICT)

The foregoing instrument was acknowledged before me on 24 Feb 2022, by
CHAD OIEN.


Notary Public in and for Alaska
My commission expires: 10-4-2024



Record in the Fairbanks Recording District
Return to First Mortgage, Inc.
4141 B Street, Suite 305
Anchorage, AK 99503



U.S. ENGINEER'S B.M., N.S.#4, 1944
BRONZE CAP IN CONCRETE POST.

RECORDED ☒ FILED ☒
FAIRBANKS RECORDING DISTRICT
Date OCT 17 1962 4:20 PM
Requested by Tom Rosaduk
Address Fair 743
College, Alaska

ENGINEER'S CERTIFICATE
I HEREBY CERTIFY THAT
I AM A REGISTERED
PROFESSIONAL ENGINEER
AND THAT THIS PLAT
REPRESENTS THE SURVEY
MADE BY ME OR UNDER
MY DIRECT SUPERVISION
AND THAT ALL DIMENSIONAL
AND OTHER DETAILS
ARE CORRECT.
DATE: 10-17-62
Gene J. Coleman
REGISTERED ENGINEER
STATE OF ALASKA
NO. 686-E

CERTIFICATE OF OWNERSHIP AND DEDICATION

WE HEREBY CERTIFY THAT WE ARE THE OWNERS OF THE PROPERTY SHOWN AND DESCRIBED HEREON AND THAT WE HEREBY ADOPT THIS PLAN OF SUBDIVISION WITH OUR FREE CONSENT, AND DEDICATE ALL (STREETS, ALLEYS, WALKS, PARKS, AND OTHER OPEN SPACES) TO PUBLIC OR PRIVATE USE AS NOTED.

DATE: 10-17-62 OWNERS: *Gene J. Coleman*

LEGAL DESCRIPTION
LOT SIX (6) IN THE SOUTHEAST QUARTER (SE 1/4) OF SECTION 31, T.1N, R.1W, FAIRBANKS MERIDIAN, ALASKA, COMPRISING APPROXIMATELY 13.96 ACRES, TOGETHER WITH THE IMPROVEMENTS THEREON.

CERTIFICATION OF APPROVAL

I HEREBY CERTIFY THAT THE SUBDIVISION PLAT SHOWN HEREON HAS BEEN FOUND TO COMPLY WITH SUBDIVISION REGULATIONS OF THE GREATER FAIRBANKS PLATTING BOARD, AND THAT SAID PLAT HAS BEEN APPROVED BY THE BOARD OF PLAT RESOLUTION NO. 94, DATED OCT. 17, 62 AND THAT THE PLAT SHOWN HEREON HAS BEEN APPROVED FOR RECORDING IN THE OFFICE OF THE UNITED STATES COMMISSIONER, EX OFFICIO RECORDER, FAIRBANKS.

OCT. 17, 1962

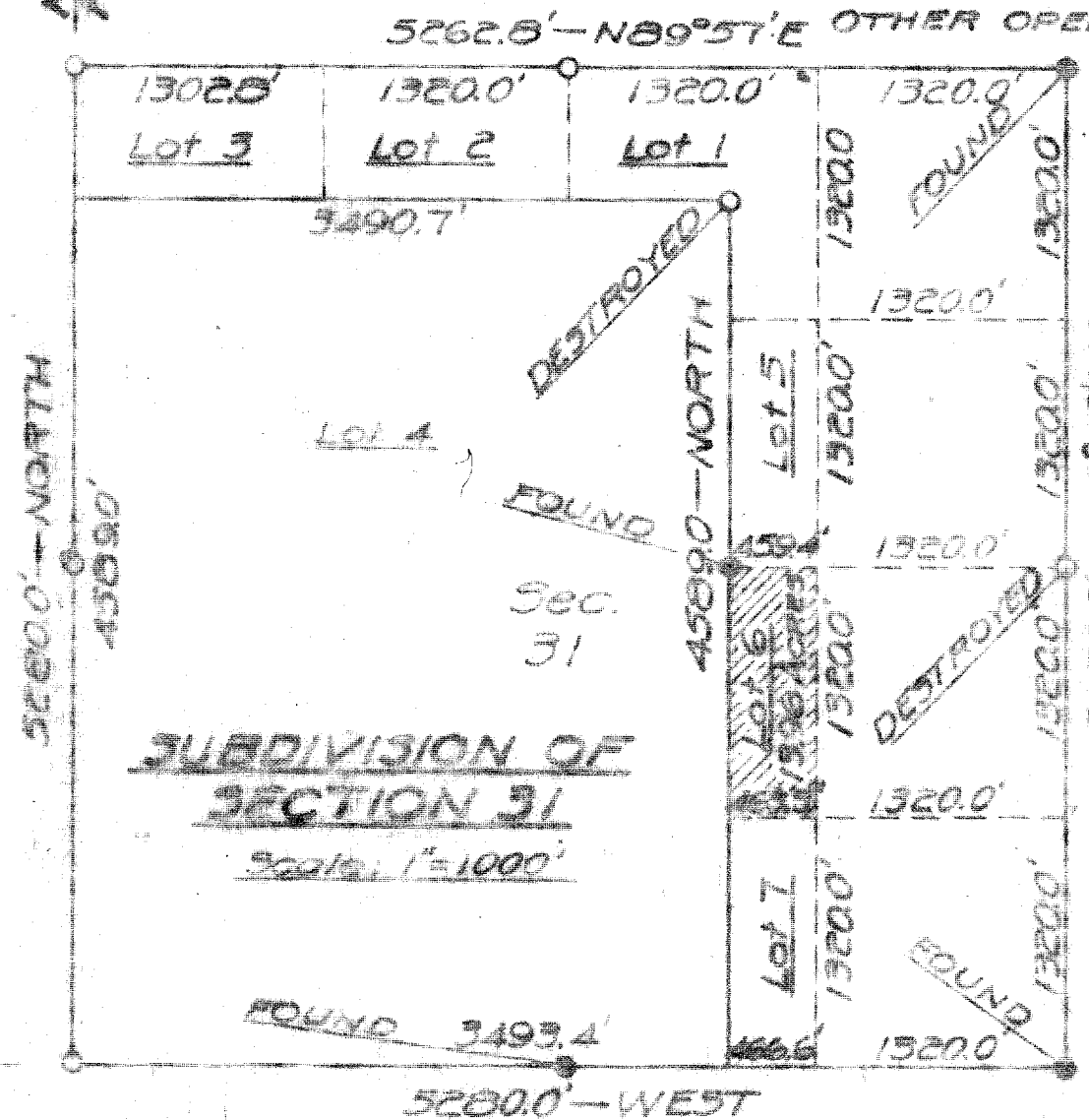
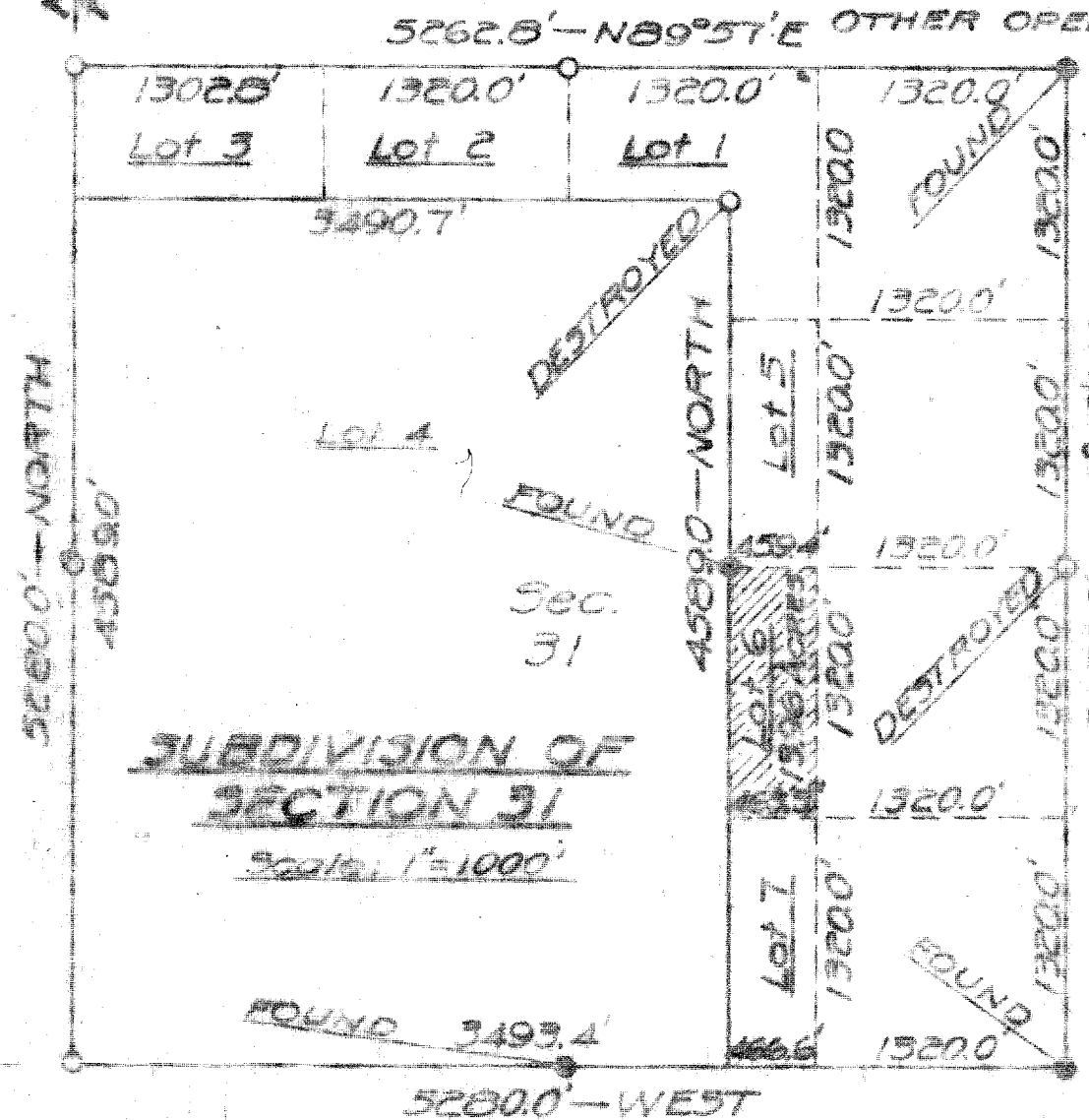
Albert B. Haight
ACT. CHAIRMAN
GREATER FAIRBANKS
PLATTING AUTHORITY
(SEAL)

ATTEST:
Loris Lennig
SECRETARY

T. Hugh Wilson
NOTARY PUBLIC IN AND FOR THE
STATE OF ALASKA
MY COMMISSION EXPIRES JUNE 2, 1963

NOTARY'S ACKNOWLEDGEMENT

THIS IS TO CERTIFY THAT ON THIS 17th DAY OF October, 1962 BEFORE ME, A NOTARY PUBLIC FOR THE STATE OF ALASKA, DULY COMMISSIONED AND SWORN, PERSONALLY APPEARED *Gene J. Coleman* AND *Gene Coleman* TO ME KNOWN TO BE THE IDENTICAL INDIVIDUAL MENTIONED IN AND WHO EXECUTED THE WITHIN PLAT, AND HE ACKNOWLEDGED TO ME THAT HE SIGNED THE SAME FREELY AND VOLUNTARILY FOR THE USES AND PURPOSES THEREIN SPECIFIED. WITNESS MY HAND AND NOTARIAL SEAL THE DAY AND YEAR IN THIS CERTIFICATE FIRST HEREIN WRITTEN.



BALLAINE LAKE SUBDIVISION AMENDED PLAT

