

Property Information

Property Location: 5842 DOW PL
 Class: R - Residential
 Use Code (LUC): 101 - Residential 1 Family
 Condo/Unit #:
 Tax District: 03
 Zoning: R2M
 Plat #: P-251
 HRA #: 000000
 Grid #: SW1933
 Deeded Acres:
 Square Feet: 7,500
 Legal Description: FYFE
 BLK F LT 26

Economic Link: No

[Show Parcel on Map](#)

Owner

Owner: DEGROSS AVIDAN
 Co-Owner:
 Care Of:
 Address: 5842 DOW PLACE
 City / State / Zip: ANCHORAGE, AK 99507 0000
 Deed Book/Page: 009/27

Tax Information

Parcel	Roll Type	Tax Year	Cycle	DID	Gross Tax Amount	Res Exemption	Sr/Vet Exemption	IPC Billed	Paid Amount	Net Due	Interest Due	Penalty Due	Costs Due	Total Due	Due Date
00927350000	RP	2023	1		1,128.25			.00	.00	1,128.25	75.21	112.83	.00	1,316.29	06/30/2023
00927350000	RP	2023	2		1,128.24			.00	.00	1,128.24	56.41	112.82	.00	1,297.47	08/31/2023
00927350000	RP	2022	1		1,099.65			.00	.00	1,099.65	136.99	109.97	140.00	1,486.61	07/31/2022
00927350000	RP	2022	2		1,099.65			.00	.00	1,099.65	126.91	109.97	.00	1,336.53	09/30/2022
00927350000	RP	2021	1		2,236.28			.00	.00	2,236.28	392.58	223.62	140.00	2,992.48	06/15/2021
00927350000	RP	2020	1		2,098.17			.00	.00	2,098.17	469.40	209.82	570.00	3,347.39	07/15/2020
00927350000	RP	2019	1		1,539.47			.00	.00	1,539.47	459.49	153.94	45.00	2,197.90	06/15/2019
00927350000	RP	2018	1		3,083.20			404.44	-3,487.64	.00	.00	.00	.00	.00	06/15/2018
00927350000	RP	2017	1		3,113.20			739.73	-3,852.93	.00	.00	.00	.00	.00	06/15/2017
00927350000	RP	2016	1		2,769.54			867.72	-3,637.26	.00	.00	.00	.00	.00	06/15/2016

[Make a Payment](#)

Assessed Value

Tax Year	Roll Type	LUC	Class	Land	Building	Total Appraised
2024	RP	101	R	89,700	45,300	135,000

Taxable Value

Net Taxable Value: 135,000

Land Summary

Land Line #	Zoning	Size (Square Feet)	NBHD
1	R2M	7,500	07E00

Land Characteristics

Line #	
1	VIEW 2 - Average
2	TOPO 4 - Gentle
3	ACCESS 5 - Average
4	PAVING 4 - Curb&Gutter
5	CORNER 1 - Yes
6	SEWER 4 - Public
7	ENCROACH 4 - None
8	SETBACK 1 - None
9	WATER 4 - Public
10	RESTRICT 4 - None
11	MAIN 4 - None
12	MISC 5 - None
13	WETLANDS 4 - None
14	SHAPE 4 - Typical
15	LOCATION 3 - Average
16	SIZE 3 -
17	SOILS 4 - Average

Residential Card Summary

Card/Building:	1
Stories:	1 - One story above ground level
Condition:	1 - Poor
Grade:	D+
Exterior Wall:	1 - WOOD
Style:	01 - RANCH
Year Built:	1952
Effective Year:	1952
Square Feet of Living Area:	896
Total Rooms:	4
Bedrooms:	2
Full Baths:	1
Half Baths:	0
Additional Fixtures:	0
Heating:	2 - CENTRAL
Fuel Type:	2 - NATURAL GAS

Sections

Card #	Addition #	Description	Area
1	0		896
1	1	ENCLS FR PORCH	120
1	2	ENCLS STORAGE	72

OBY - Detached Structures

Description:	Year Built:	Width:	Length:	Area:
RG1 - Garage, Detached	1952			624

Entrances

Visit Date:	Measure Date:	Entrance Source:	Inspect Reason:
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29-JUN-2009	0-Land Characteristics Inspection	-
14-AUG-2012	1-Ext. Inspection of Land & Improvements	-
13-MAR-2019	3-Code 1-9 inspec. Owner provided INT info	-
05-NOV-2019	6-Desk Edit to CAMA record (NOT Inspected)	-
16-NOV-2020	6-Desk Edit to CAMA record (NOT Inspected)	-
10-NOV-2022	9-Quick Re-Inventory Inspection	LSM-Lucito Munoz

Appraised Value History

Tax Year	Roll Type	LUC	Class	Land	Building	Total Appraised
2024	RP	101	R	89,700	45,300	135,000
2023	RP	101	R	91,000	41,500	132,500
2022	RP	101	R	89,700	40,900	130,600
2021	RP	101	R	89,700	34,400	124,100
2020	RP	101	R	89,700	33,000	122,700
2019	RP	101	R	89,700	4,400	94,100
2018	RP	101	R	83,500	104,500	188,000
2017	RP	101	R	83,500	115,300	198,800



MOA PROPERTY REPORT

Data Updated as of: January 22, 2023 3:07 AM

Parcel Number: 009-273-50-000

Current Owner: DEGROSS AVIDAN

Address: 5842 DOW PL

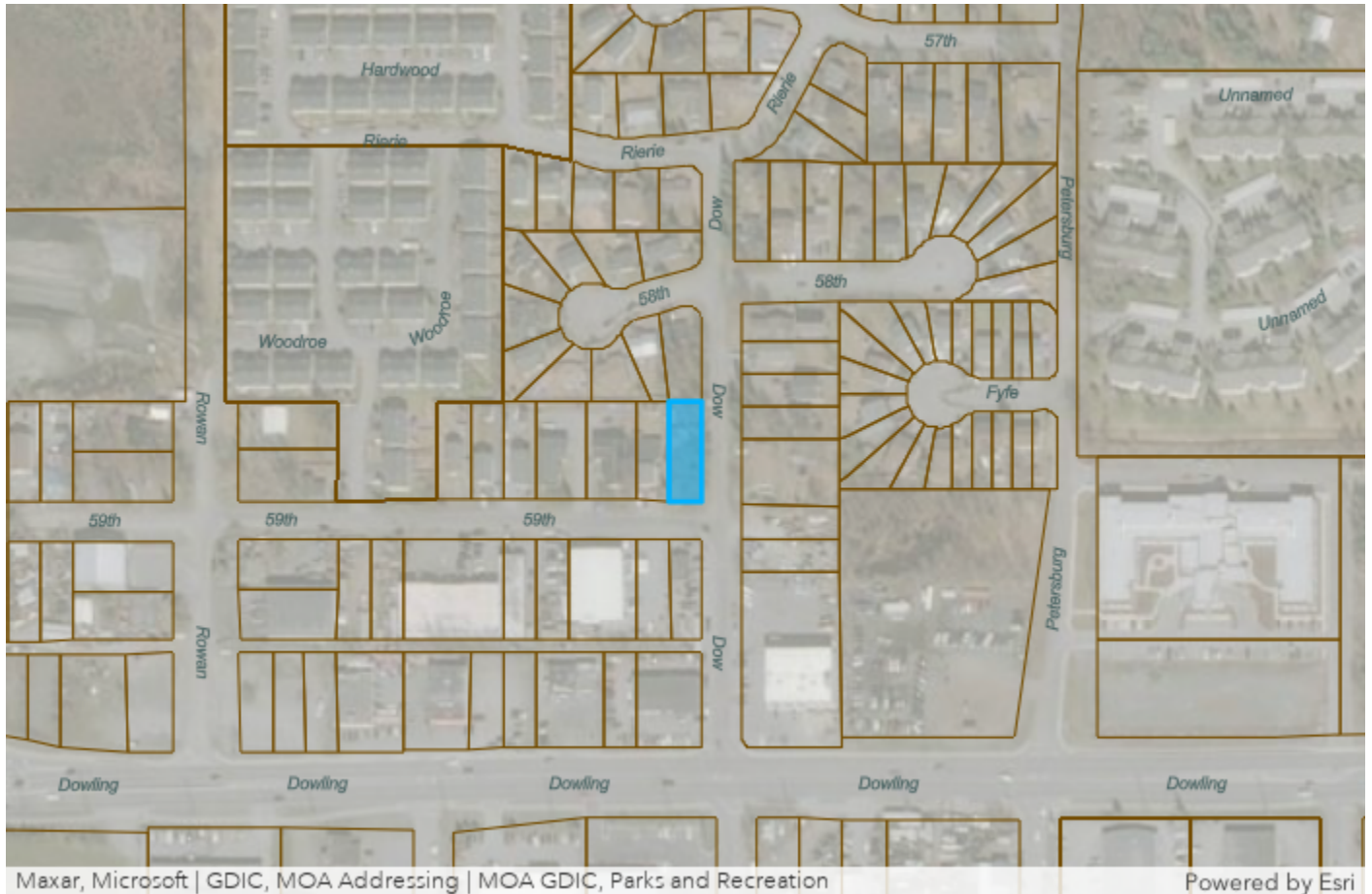
Legal Description: FYFE BLK F LT 26

Plat Number: PLAT P

Grid: Lot Size: 0.17 acres (7,500 ft²)

Property Tax Portal: <https://property.muni.org/Datalets/Datalet.aspx?UseSearch=no&pin=00927350000>

State of Alaska Plat Search: <http://dnr.alaska.gov/ssd/recoff/search/platmenu>



TAX DISTRICT 3

Service Area	Service Area Classification
Police	Anchorage Metropolitan Police SA
Fire	Anchorage Fire Service Area
Building Safety Service	Anchorage Building Safety Service Area (ABSSA)
Parks	Anchorage Parks & Recreation SA
Road	Anchorage Roads and Drainage SA
Streetlights	Anchorage Roads and Drainage SA

Tax District Map:

<https://muniorg.maps.arcgis.com/apps/webappviewer/index.html?id=8839ce87392a4980a9f892363089405a&find=00927350000>

This information is meant purely as a resource and the Municipality does not guarantee the complete accuracy of this data. Always verify any information with the department that is responsible for the data.

https://cdn.ancgis.com/documents/legal/GIS_Data_Terms_and_Conditions.pdf



PLANNING

Zoning District: R-2M	2040 Land Use Designation: Single Family and Two Family
Zoning Improvement Area: Class A	Zoning District Type: Multiple Family Residential

Planning Portal: <http://www.muni.org/CityViewPortal/Property/PropertyReview?searchKey=desc&searchValue=00927350000>

Zoning Map: <https://muniorg.maps.arcgis.com/apps/webappviewer/index.html?id=e7c3d7a43f2e4924b23d36fd1500bb01&find=00927350000>

Land Use Map: <https://muniorg.maps.arcgis.com/apps/webappviewer/index.html?id=4b8d89792820483c81b41c874eb5e843&find=00927350000>

Comprehensive Plan: Anchorage

Anchorage 2040 Land Use Plan: <http://www.muni.org/Departments/OCPD/Planning/Publications/Pages/Anchorage2040LandUsePlan.aspx>

Other Plans: yes: no:

<https://muniorg.maps.arcgis.com/apps/webappviewer/index.html?id=ee1abf76a6394fdb1057524831143e0&find=00927350000>

Wetland Classification: None

<http://www.anchoragestormwater.com/maps.html>

BUILDING SAFETY

Service Area: Inside Outside

Building Permit Portal: <https://bsd.muni.org/inspandreview/ParcelInfo.aspx?parcelno=00927350000>

Wind Zone: 1 2 3 4 None

<https://muniorg.maps.arcgis.com/apps/webappviewer/index.html?id=cbe6b9160394df0ab2b8d96b64c9b1e&find=00927350000>

Flood Review Required: All Some None

<http://www.anchoragestormwater.com/maps.html>

Seismic Code: 1-Lowest 2-Moderate Low 3-Moderate 4-High 5-Very High None

<https://muniorg.maps.arcgis.com/apps/webappviewer/index.html?id=6d9f19e70868491da6296bdb398b33cc&find=00927350000>

Water and Sewer

AWWU Customer: Water Sewer Not Current Customer

Anchorage Water and Wastewater: <https://www.awwu.biz/customer-service/for-builders-and-developers>

Wells or Septic Information:

Wells & Septic Document Search: <http://onsite.ci.anchorage.ak.us/WebLink/CustomSearch.aspx?SearchName=SearchOnisteDocuments>



ADDITIONAL INFORMATION

Nitrate Map: <https://muniorg.maps.arcgis.com/apps/webappviewer/index.html?id=6c3acc5dca8244a891f954f0e7f75496&find=00927350000>

Soil Boring Map: <https://muniorg.maps.arcgis.com/apps/webappviewer/index.html?id=ff7c8f704663452096705a716c14b1f3&find=00927350000>

MOA MapIt Link: <https://muniorg.maps.arcgis.com/apps/webappviewer/index.html?id=f0bef139a7584820ad9d60c9eaaa8a5f&find=00927350000>

POLITICAL BOUNDARIES

Assembly District: **4**

<https://muniorg.maps.arcgis.com/apps/webappviewer/index.html?id=c4809e7b77da4f058aacd6936d3079fa&find=00927350000>

Community Council: **Campbell Park**

<https://muniorg.maps.arcgis.com/apps/webappviewer/index.html?id=60eb4a8b1e38445487fb06817d904330&find=00927350000>

Representative Lookup Map: <https://muniorg.maps.arcgis.com/apps/ZoneLookup/index.html?appid=868cbf13fd3144b3a431eed89b48f911&find=00927350000&findSource=2>



LITIGATION GUARANTEE

ISSUED BY
STEWART TITLE GUARANTY COMPANY

SUBJECT TO THE LIMITATIONS CONTAINED HEREIN, THE EXCLUSIONS FROM COVERAGE, THE LIMITS OF LIABILITY AND THE OTHER PROVISIONS OF THE CONDITIONS AND STIPULATIONS HERETO ANNEXED AND MADE A PART OF THIS GUARANTEE,

**STEWART TITLE GUARANTY COMPANY
GUARANTEES**

the Assured named in Schedule A against loss not exceeding the liability amount stated in Schedule A which the Assured shall sustain by reason of any incorrectness in the assurance which the Company hereby gives that, according to the public records, as of Date of Guarantee shown in Schedule A.

1. The title to the herein described estate or interest is vested in the vestee named in Schedule A.
2. Except for the matters shown in Schedule B, there are no defects, liens, encumbrances or other matters affecting title to the estate or interest in the land shown in Schedule A, which matters are not necessarily shown in the order of their priority.
3. (a) The current interest holders claiming some right, title or interest by reason of the matters shown in Part II of Schedule B are as shown therein. The vestee named in Schedule A and parties claiming to have some right, title or interest by reason of the matters shown in Part II of Schedule B may be necessary parties defendant in an action, the nature of which is referred to in Schedule A. (b) The current interest holders claiming some right, title or interest by reason of the matters shown in Part I of Schedule B may also be necessary parties defendant in an action, the nature of which is referred to in Schedule A. However, no assurance is given hereby as to those current interest holders.
4. The return address for mailing after recording, if any, as shown on each and every document referred to in Part II of Schedule B by specific recording information, and as shown on the document(s) vesting title as shown in Schedule A are as shown in Schedule C.

THIS LITIGATION GUARANTEE IS FURNISHED SOLELY FOR THE PURPOSE OF FACILITATING THE FILING OF THE ACTION REFERRED TO IN SCHEDULE A. IT SHALL NOT BE USED OR RELIED UPON FOR ANY OTHER PURPOSE.

In witness whereof, Stewart Title Guaranty Company has caused this policy to be signed and sealed by its duly authorized officers as of Date of Policy shown in Schedule A.

Authorized Countersignature
Stewart Title of Alaska
480 E 36th Ave
Anchorage, AK 99503


Frederick H. Eppinger
President and CEO
David Hisey
Secretary

GUARANTEE CONDITIONS AND STIPULATIONS

- 1. Definition of Terms** – The following terms when used in this Guarantee mean:
 - (a) “the Assured”: the party or parties named as the Assured in this Guarantee, or on a supplemental writing executed by the Company.
 - (b) “land”: the land described or referred to in Schedule (A)(C) or in Part 2, and improvements affixed thereto which by law constitute real property. The term “land” does not include any property beyond the lines of the area described or referred to in Schedule (A)(C) or in Part 2, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways.
 - (c) “mortgage”: mortgage, deed of trust, trust deed, or other security instrument.
 - (d) “public records”: records established under state statutes at Date of Guarantee for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge.
 - (e) “date”: the effective date;
- 2. Exclusions from Coverage of this Guarantee** – The Company assumes no liability for loss or damage by reason of the following:
 - (a) Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
 - (b) (1) Unpatented mining claims; (2) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (3) water rights, claims or title to water: whether or not the matters excluded by (1), (2) or (3) are shown by the public records.
 - (c) Assurances to title to any property beyond the lines of the land expressly described in the description set forth in Schedule (A)(C) or in Part 2 of this Guarantee, or title to streets, roads, avenues, lanes, ways or waterways on which such land abuts, or the right to maintain therein vaults, tunnels, ramps or any other structure or improvement; or any rights or easements therein unless such property, rights or easements are expressly and specifically set forth in said description.
 - (d) (1) Defects, liens, encumbrances, or adverse claims against the title, if assurances are provided as to such title, and as limited by such assurances. (2) Defects, liens, encumbrances, adverse claims or other matters (a) whether or not shown by the public records, and which are created, suffered, assumed or agreed to by one or more of the Assureds; (b) which result in no loss to the Assured; or (c) which do not result in the invalidity or potential invalidity of any judicial or non-judicial proceeding which is within the scope and purpose of assurances provided.
- 3. Notice of Claims to be Given by Assured Claimant** – An Assured shall notify the Company promptly in writing in case knowledge shall come to an Assured hereunder of any claim of title or interest which is adverse to the title to the estate or interest, as stated herein, and which might cause loss or damage for which the Company may be liable by virtue of this Guarantee. If prompt notice shall not be given to the Company, then all liability of the Company shall terminate with regard to the matter or matters for which prompt notice is required, provided, however, that failure to notify the Company shall in no case prejudice the rights of any Assured under this Guarantee unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.
- 4. No Duty to Defend or Prosecute** – The Company shall have no duty to defend or prosecute any action or proceeding to which the Assured is a party, notwithstanding the nature of any allegation in such action or proceeding.
- 5. Company’s Option to Defend or Prosecute Actions; Duty of Assured Claimant to Cooperate** – Even though the Company has no duty to defend or prosecute as set forth in Paragraph 4 above:
 - (a) The Company shall have the right, at its sole option and cost, to institute and prosecute any action or proceeding, interpose a defense, as limited in (b), or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the lien rights of the Assured, or to prevent or reduce loss or damage to the Assured. The Company may take any appropriate action under the terms of this Guarantee, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this Guarantee. If the Company shall exercise its rights under this paragraph, it shall do so diligently.
 - (b) If the Company elects to exercise its option as stated in Paragraph 5(a) the Company shall have the right to select counsel of its choice (subject to the right of such Assured to object for reasonable cause) to represent the Assured and shall not be liable for and will not pay the fees of any other counsel, nor will the Company pay any fees, costs or expenses incurred by an Assured in the defense of those causes of action which allege matters not covered by this Guarantee.
 - (c) Whenever the Company shall have brought an action or interposed a defense as permitted by the provisions of this Guarantee, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from an adverse judgment or order.
 - (d) In all cases where this Guarantee permits the Company to prosecute or provide for the defense of any action or proceeding, an Assured shall secure to the Company the right to so prosecute or provide for the defense of any action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of such Assured for this purpose. Whenever requested by the Company, an Assured, at the Company’s expense, shall give the Company all reasonable aid in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or lawful act which in the opinion of the Company may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the lien rights of the Assured. If the Company is prejudiced by the failure of the Assured to furnish the required cooperation, the Company’s obligations to the Assured under the Guarantee shall terminate.
- 6. Proof of Loss or Damage** – In addition to and after the notices required under Section 3 of these Conditions and Stipulations have been provided to the Company, a proof of loss or damage signed and sworn to by the Assured shall be furnished to the Company within ninety (90) days after the Assured shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the matters covered by this Guarantee which constitute the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of the Assured to provide the required proof of loss or damage, the Company’s obligation to such Assured under the Guarantee shall terminate. In addition, the Assured may reasonably be required to submit to examination under oath by any authorized representative of the Company and shall produce for examination, inspection and copying, at such reasonable times and places as may be designated

by any authorized representative of the Company, all records, books, ledgers, checks, correspondence and memoranda, whether bearing a date before or after Date of Guarantee, which reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the Assured shall grant permission, in writing, for any authorized representative of the Company to examine, inspect and copy all records, books, ledgers, checks, correspondence and memoranda in the custody or control of a third party, which reasonably pertain to the loss or damage. All information designated as confidential by the Assured provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of the Assured to submit for examination under oath, produce other reasonably requested information or grant permission to secure reasonably necessary information from third parties as required in the above paragraph, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this Guarantee to the Assured for that claim.

7. Options to Pay or Otherwise Settle Claims; Termination of Liability – In case of a claim under this Guarantee, the Company shall have the following additional options:

(a) To Pay or Tender Payment of the Amount of Liability or to Purchase the Indebtedness.

The Company shall have the option to pay or settle or compromise for or in the name of the Assured any claim which could result in loss to the Assured within the coverage of this Guarantee, or to pay the full amount of this Guarantee or, if this Guarantee is issued for the benefit of a holder of a mortgage or a lienholder, the Company shall have the option to purchase the indebtedness secured by said mortgage or said lien for the amount owing thereon, together with any costs, reasonable attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company up to the time of purchase.

Such Purchase, payment or tender of payment of the full amount of the Guarantee shall terminate all liability of the Company hereunder. In the event after notice of claim has been given to the Company by the Assured the Company offers to purchase said indebtedness, the owner of the indebtedness shall transfer and assign said indebtedness, together with any collateral security, to the Company upon payment of the purchase price.

Upon the exercise by the Company of the option provided for in Paragraph (a) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate, including any obligation to continue the defense or prosecution of any litigation for which the Company has exercised its option under Paragraph 5, and the Guarantee shall be surrendered to the Company for cancellation.

(b) To Pay or Otherwise Settle With Parties Other Than the Assured or With the Assured Claimant.

To Pay or otherwise settle with other parties for or in the name of an Assured claimant any claim assured against under this Guarantee, together with any costs, attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay.

Upon the exercise by the Company of the option provided for in Paragraph (b) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate, including any obligation to continue the defense or prosecution of any litigation for which the Company has exercised its options under Paragraph 5.

8. Determination and Extent of Liability – This Guarantee is a contract of Indemnity against actual monetary loss or damage sustained or incurred by the Assured claimant who has suffered loss or damage by reason of reliance upon the assurances set forth in this Guarantee and only to the extent herein described, and subject to the exclusions stated in Paragraph 2.

The liability of the Company under this Guarantee to the Assured shall not exceed the least of:

(a) the amount of liability stated in Schedule A;

(b) the amount of the unpaid principal indebtedness secured by the mortgage of an Assured mortgagee, as limited or provided under Section 7 of these Conditions and Stipulations or as reduced under Section 10 of these Conditions and Stipulations, at the time the loss or damage assured against by this Guarantee occurs, together with interest thereon; or

(c) the difference between the value of the estate or interest covered hereby as stated herein and the value of the estate or interest subject to any defect, lien or encumbrance assured against by this Guarantee.

9. Limitation of Liability --

(a) If the Company establishes the title or removes the alleged defect, lien or encumbrance, or cures any other matter assured against by this Guarantee in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.

(b) In the event of any litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom, adverse to the title, as stated herein.

(c) The Company shall not be liable for loss or damage to any Assured for liability voluntarily assumed by the Assured in settling any claim or suit without the prior written consent of the Company.

10. Reduction of Liability or Termination of Liability – All payments under this Guarantee, except payments made for costs, attorneys' fees and expenses pursuant to paragraph 5 shall reduce the amount of liability pro tanto.

11. Payment of Loss –

(a) No payment shall be made without producing this Guarantee for endorsement of the payment unless the Guarantee has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the Company.

(b) When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions and Stipulations, the loss or damage shall be payable within thirty (30) days thereafter.

12. Subrogation Upon Payment or Settlement – Whenever the Company shall have settled and paid a claim under this Guarantee, all right of subrogation shall vest in the Company unaffected by any act of the Assured claimant.

The Company shall be subrogated to and be entitled to all rights and remedies which the Assured would have had against any person or property in respect to the claim had this Guarantee not been issued. If requested by the Company, the Assured shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of

subrogation. The Assured shall permit the Company to sue, compromise or settle in the name of the Assured and to use the name of the assured in any transaction or litigation involving these rights or remedies.

If a payment on account of a claim does not fully cover the loss of the Assured the Company shall be subrogated to all rights and remedies of the Assured after the Assured shall have recovered its principal, interest and costs of collection.

13. Arbitration – Unless prohibited by applicable law, either the Company or the Assured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Assured arising out of or relating to this Guarantee, any service of the Company in connection with its issuance or the breach of a Guarantee provisions or other obligation. All arbitrable matters when the Amount of Liability is \$1,000,000 or less shall be arbitrated at the option of either the Company or the Assured. All arbitrable matters when the amount of liability is in excess of \$1,000,000 shall be arbitrated only when agreed to by both the Company and the Assured. The Rules in effect at Date of Guarantee shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permits a court to award attorneys' fees to a prevailing party. Judgement upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof. The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules. A copy of the Rules may be obtained from the Company upon request.

14. Liability Limited to This Guarantee; Guarantee Entire Contract –

- (a) This Guarantee together with all endorsements, if any, attached hereto by the Company is the entire Guarantee and contract between the Assured and the Company. In interpreting any provision of this Guarantee, this Guarantee shall be construed as a whole.
- (b) Any claim of loss or damage, whether or not based on negligence, or any action asserting such claim, shall be restricted to this Guarantee.
- (c) No amendment of or endorsement to this Guarantee can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

15. Notices, Where Sent – All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this Guarantee and shall be addressed to the Company at P.O. Box 2029, Houston, Texas 77252-2029.

**LITIGATION GUARANTEE
SCHEDULE A**

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Prepared by:
Title Officer: Nichole Smith

File No.: 2108094

Guarantee No.: G-2226-105023

Date of Guarantee: July 26, 2023 at 8:00AM

Liability Amount: \$28,000.00

Fee: \$263.00

1. Name of Assured:
Municipality of Anchorage
2. The Litigation Guarantee is furnished solely for the purposes of facilitating the filing of an action to:
Foreclose Municipality of Anchorage Taxes
3. The estate or interest in the land hereinafter described or referred to covered by this Guarantee is:
FEE SIMPLE
4. Title to said estate or interest at the date hereof is vested in:
Avidan DeGross, an unmarried person
5. The Land referred to in this Guarantee is situated in the State of Alaska, District of Anchorage, and is described as follows:
See Exhibit "A" Attached Hereto

LITIGATION GUARANTEE

EXHIBIT "A"

LEGAL DESCRIPTION

ISSUED BY

STEWART TITLE GUARANTY COMPANY

File No.: 2108094

Guarantee No.: G-2226-105023

Lot 26, Block F, FYFE SUBDIVISION, according to the official plat thereof, filed under Plat No. P-251, Records of the Anchorage Recording District, Third Judicial District, State of Alaska.

LITIGATION GUARANTEE SCHEDULE B

ISSUED BY
STEWART TITLE GUARANTY

File No.: 2108094

Guarantee No.: G-2226-105023

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
Proceedings by a public agency which may result in taxes or assessments or notices of such proceedings whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or by making inquiry of persons in possession thereof.
3. Easements, claims of easements, or encumbrances which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose and which are not shown by the public records.
5.
 - a. Unpatented mining claims;
 - b. Reservations or exceptions in patents or in Acts authorizing the issuance thereof;
 - c. Water rights, claims, or title to water, whether or not the matters excepted under (1), (2) or (3) are shown by the public records.
6. Rights of the state or federal government and/or public in and to any portion of the land for right of way as established by federal statute RS 2477 (whether or not such rights are shown by recordings of easements and/or maps in the public records by the State of Alaska showing the general location of these rights of way).
7. Any lien or right to lien, for services, labor or material heretofore or hereafter furnished imposed by law and not shown by the public records.
8. Rights or claims of parties in possession not shown by the Public Records.
9. Easements, or claims, of easement, not shown by the Public Records.
10. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the Land.
11. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
12. Taxes or special assessments which are not shown as existing liens by the Public Records.
13.
 - (a) Unpatented mining claims;
 - (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof;
 - (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
14. Rights of the state or federal government and/or public in and to any portion of the land for right of way as established by federal statute RS 2477 (whether or not such rights are shown by recordings of easements and/or maps in the public records by the State of Alaska showing the general location of these rights of way).

LITIGATION GUARANTEE

SCHEDULE B

ISSUED BY
STEWART TITLE GUARANTY

15. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.
16. Reservations and exceptions as contained in the United States Patent and/or in Acts authorizing the issuance thereof.
17. Taxes and/or assessments due the Municipality of Anchorage.
18. Easement for electrical transmission and/or telephone distribution and incidental purposes, including terms and provisions thereof:
Granted To : Chugach Electric Association, Inc.
Recorded : April 9, 1952 [in Book 70 at Page 243](#)
Affects : Blanket Easement
19. All matters shown on the plat filed under Plat No. [P-251](#) located in the Anchorage Recording District, Third Judicial District, State of Alaska.
20. Deed of Trust, including terms and provisions thereof, securing the amount shown together with any other amounts due thereunder:
Trustor : Robert W. Lander and Kristin DeGross-Lander, husband and wife
Trustee : Stewart Title Company of Alaska
Beneficiary : James H. Moss and Anita L. Moss, husband and wife
Amount : \$73,150.00
Recorded : June 18, 1991 [in Book 2161 at Page 672](#)
21. Judgment entered in Superior Court for the State of Alaska, Third Judicial District
Case No.: 3AN-17-05180CI
In favor of: Municipality of Anchorage
Against: Avidan DeGross and Kathy DeGross
Amount: \$1,609.17, together with any other amounts due thereunder
Recorded: June 22, 2017 [as Instrument No. 2017-024001-0](#)
Re-recorded: July 27, 2017 as [Instrument No. 2017-029199-0](#)
22. Mortgage, including terms and provisions thereof, securing the amount shown together with any other amounts due thereunder: Mortgagor: Avidan DeGross, a single man Mortgagee: Joan Priestley, a married woman and Bern Davis, a married man Amount: \$16,370.06, together with any other amounts due thereunder Recorded: July 24, 2019 [as Instrument No. 2019-025705-0](#)
23. Notice and Order of Dangerous Building, including the terms and provisions thereof:
By: Municipality of Anchorage
Record Owner: Avidan Degross
Recorded: March 19, 2020 [as Instrument No. 2020-010499-0](#)
24. Judgment entered in Superior Court for the State of Alaska, Third Judicial District
Case No.: 3AN-21-04880CI
In favor of: Municipality of Anchorage
Against: Avidan DeGross
Amount: \$4,309.68, together with any other amounts due thereunder
Recorded: June 30, 2021 [as Instrument No. 2021-036427-0](#).

**LITIGATION GUARANTEE
SCHEDULE B**

ISSUED BY
STEWART TITLE GUARANTY

25. Judgment entered in Superior Court for the State of Alaska, Third Judicial District
Case No.: 3AN-22-04985CI
In favor of: Municipality of Anchorage
Against: Avidan DeGross
Amount: \$7,174.03, together with any other amounts due thereunder
Recorded: June 9, 2022 [as Instrument No. 2022-021656-0](#)
26. Claim of lien, including terms and provisions thereof:
Executed by: Municipality of Anchorage
Against: Avidan DeGross
Amount: \$20,214.34, together with any other amounts due thereunder
Recorded: May 24, 2023 [as Instrument No. 2023-012634-0](#)
27. Rights of parties in possession.
28. Any bankruptcy proceeding not disclosed by the acts that would afford notice as to said land, pursuant to Title 11, U.S.C. 549 (c) of the Bankruptcy Reform Act of 1978 and amendments thereto
29. Occupant(s) or any parties whose rights, interests or claims are not shown by the public records but which could be ascertained by an inspection of the land described above or by making inquiry of persons in possession thereof, including but not limited to, any lien or right to a lien for services, labor or material theretofore or hereafter furnished.

NOTE: No deeds have recorded affecting the herein described land within the last 24 months. The Deed to Avidan Degross, Being the Prior recorded February 5, 2019 [as Instrument No. 2019-003534-0](#) is the last deed of record.

END OF EXCEPTIONS

NOTE: Attention is called to the Military Reservist Relief Act of 1991 (sec. 800 to 810, Military and Veterans Code), and the Servicemembers Civil Relief Act of 2003 (50 U.S.C. Appendix, seq. 501 et seq) which replaces Soldiers' and Sailors' Civil Relief Act of 1940 and amendments thereto, which contain inhibitions against the sale of land under a Deed of Trust if the owner is entitled to the benefits of said acts. Also, federal law may require a judicial foreclosure, subject to applicable redemption rights, to cut off a junior United States judgment.

**LITIGATION GUARANTEE
SCHEDULE C**

ISSUED BY
STEWART TITLE GUARANTY

File No.: 2108094

Guarantee No.: G-2226-105023

Said necessary parties (other than those having a claim or interest by reason of matter as shown in Exceptions numbered 1-29) to be made defendants in said action to be brought by

Municipality of Anchorage

as plaintiff, are as follows:

Avidan DeGross

James H. Moss

Anita L. Moss

Joan Priestley

Bern Davis

STEWART TITLE GUARANTY COMPANY

PRIVACY NOTICE

This Stewart Title Guaranty Company Privacy Notice (“Notice”) explains how Stewart Title Guaranty Company and its subsidiary title insurance companies (collectively, “Stewart”) collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of your information. Pursuant to Title V of the Gramm-Leach Bliley Act (“GLBA”) and other Federal and state laws and regulations applicable to financial institutions, consumers have the right to limit some, but not all sharing of their personal information. Please read this Notice carefully to understand how Stewart uses your personal information.

The types of personal information Stewart collects, and shares depends on the product or service you have requested.

Stewart may collect the following categories of personal and financial information from you throughout your transaction:

1. Identifiers: Real name, alias, online IP address if accessing company websites, email address, account name, unique online identifier, social security number, driver’s license number, passport number, or other similar identifiers;
2. Demographic Information: Marital status, gender, date of birth.
3. Personal Information and Personal Financial Information: Name, signature, social security number, physical characteristics or description, address, telephone number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, credit reports, or any other information necessary to complete the transaction.

Stewart may collect personal information about you from:

1. Publicly available information from government records.
2. Information we receive directly from you or your agent(s), such as your lender or real estate broker;
3. Information about your transactions with Stewart, our affiliates, or others; and
4. Information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

Stewart may use your personal information for the following purposes:

1. To provide products and services to you or in connection with a transaction.
2. To improve our products and services.
3. To communicate with you about our, our affiliates’, and others’ products and services, jointly or independently.

Stewart may use or disclose the personal information we collect for one or more of the following purposes:

- To fulfill or meet the reason for which the information is provided.
- To provide, support, personalize, and develop our website, products, and services.
- To create, maintain, customize, and secure your account with Stewart.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To prevent and/or process claims.
- To assist third party vendors/service providers who complete transactions or perform services on Stewart’s behalf pursuant to valid service provider agreements.
- As necessary or appropriate to protect the rights, property or safety of Stewart, our customers or others.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To help maintain the safety, security, and integrity of our website, products and services, databases and other technology-based assets, and business.
- To respond to law enforcement or regulator requests as required by applicable law, court order, or governmental regulations.
- Auditing for compliance with federal and state laws, rules and regulations.

- Performing services including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.

Stewart will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Disclosure of Personal Information to Affiliated Companies and Nonaffiliated Third Parties

Stewart does not sell your personal information to nonaffiliated third parties. Stewart may share your information with those you have designated as your agent throughout the course of your transaction (for example, a realtor, broker, or a lender). Stewart may disclose your personal information to a non-affiliated third party for a business purpose. Typically, when we disclose personal information for a business purpose, we enter in a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract.

We share your personal information with the following categories of third parties:

- Non-affiliated service providers and vendors we contract with to render specific services (For example, search companies, mobile notaries, and companies providing credit/debit card processing, billing, shipping, repair, customer service, auditing, marketing, etc.)
- To enable Stewart to prevent criminal activity, fraud, material misrepresentation, or nondisclosure.
- Stewart's affiliated and subsidiary companies.
- Non-affiliated third-party service providers with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you.
- Parties involved in litigation and attorneys, as required by law.
- Financial rating organizations, rating bureaus and trade associations.
- Federal and State Regulators, law enforcement and other government entities to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order.

The law does not require your prior authorization or consent and does not allow you to restrict the disclosures described above. Additionally, we may disclose your information to third parties for whom you have given us authorization or consent to make such disclosure. We do not otherwise share your Personal Information or Browsing Information with non-affiliated third parties, except as required or permitted by law.

Right to Limit Use of Your Personal Information

You have the right to opt-out of sharing of your personal information among our affiliates to directly market to you. To opt-out of sharing to our affiliates for direct marketing, you may send an "opt out" request to Privacyrequest@stewart.com, or contact us through other available methods provided under "Contact Information" in this Notice. We do not share your Personal Information with nonaffiliates for their use to direct market to you without your consent.

How Stewart Protects Your Personal Information

Stewart maintains physical, technical and administrative safeguards and policies to protect your personal information.

Contact Information

If you have questions or comments about this Notice, the ways in which Stewart collects and uses your information described herein, your choices and rights regarding such use, or wish to exercise your rights under law, please do not hesitate to contact us at:

Phone: Toll Free at 1-866-571-9270

Email: Privacyrequest@stewart.com

Postal Address: Stewart Information Services Corporation
Attn: Mary Thomas, Chief Compliance and Regulatory Officer
1360 Post Oak Blvd., Ste. 100, MC #14-1
Houston, TX 77056

Privacy Notice at Collection for California Residents

Pursuant to the California Consumer Privacy Act of 2018 (“CCPA”) and the California Privacy Rights Act of 2020, effective January 1, 2023 (“CPRA”), Stewart Information Services Corporation and its subsidiary companies (collectively, “Stewart”) are providing this **Privacy Notice at Collection for California Residents** (“CCPA & CPRA Notice”). This CCPA & CPRA Notice supplements the information contained in Stewart’s existing privacy notice and applies solely to all visitors, users, and consumers and others who reside in the State of California or are considered California Residents as defined in the CCPA & CPRA (“consumers” or “you”). All terms defined in the CCPA & CPRA have the same meaning when used in this Notice.

Personal and Sensitive Personal Information Stewart Collects

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Certain personal information protected by other sector-specific federal or California laws, including but not limited to the Fair Credit Reporting Act (FCRA), Gramm Leach Bliley Act (GLBA) and California Financial Information Privacy Act (FIPA).

Specifically, Stewart has collected the following categories of **personal and sensitive personal information** from consumers within the last twelve (12) months:

Category	Examples	Collected
A. Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	YES
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	YES
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).	YES
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES
E. Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	YES
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES
G. Geolocation data.	Physical location or movements.	YES

H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	YES
I. Professional or employment-related information.	Current or past job history or performance evaluations.	YES
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	YES
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	YES

Stewart obtains the categories of personal and sensitive information listed above from the following categories of sources:

- Directly and indirectly from customers, their designees, or their agents (For example, realtors, lenders, attorneys, brokers, etc.)
- Directly and indirectly from activity on Stewart's website or other applications.
- From third-parties that interact with Stewart in connection with the services we provide.

Use of Personal and Sensitive Personal Information

Stewart may use or disclose the personal or sensitive information we collect for one or more of the following purposes:

- a. To fulfill or meet the reason for which the information is provided.
- b. To provide, support, personalize, and develop our website, products, and services.
- c. To create, maintain, customize, and secure your account with Stewart.
- d. To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- e. To prevent and/or process claims.
- f. To assist third party vendors/service providers who complete transactions or perform services on Stewart's behalf pursuant to valid service provider agreements.
- g. As necessary or appropriate to protect the rights, property or safety of Stewart, our customers or others.
- h. To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- i. To personalize your website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our website, third-party sites, and via email or text message (with your consent, where required by law).
- j. To help maintain the safety, security, and integrity of our website, products and services, databases and other technology-based assets, and business.
- k. To respond to law enforcement or regulator requests as required by applicable law, court order, or governmental regulations.
- l. Auditing for compliance with federal and state laws, rules and regulations.
- m. Performing services including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing advertising or marketing services or other similar services.
- n. To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.

Stewart will not collect additional categories of personal or sensitive information or use the personal or sensitive information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Disclosure of Personal Information to Affiliated Companies and Nonaffiliated Third Parties

Stewart does not sell your personal information to nonaffiliated third parties. Stewart may share your information with those you have designated as your agent throughout the course of your transaction (for example, a realtor, broker, or a lender). Stewart may disclose your personal information to a third party for a business purpose.

Typically, when we disclose personal information for a business purpose, we enter into a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract.

We share your personal information with the following categories of third parties:

- a. Service providers and vendors we contract with to render specific services (For example, search companies, mobile notaries, and companies providing credit/debit card processing, billing, shipping, repair, customer service, auditing, marketing, etc.)
- b. Affiliated Companies.
- c. Parties involved in litigation and attorneys, as required by law.
- d. Financial rating organizations, rating bureaus and trade associations.
- e. Federal and State Regulators, law enforcement and other government entities

In the preceding twelve (12) months, Stewart has disclosed the following categories of personal information for a business purpose:

Category A: Identifiers

Category B: California Customer Records personal information categories

Category C: Protected classification characteristics under California or federal law

Category D: Commercial Information

Category E: Biometric Information

Category F: Internet or other similar network activity

Category G: Geolocation data

Category H: Sensory data

Category I: Professional or employment-related information

Category J: Non-public education information

Category K: Inferences

Your Consumer Rights and Choices Under CCPA and CPRA

Your Rights Under CCPA

The CCPA provides consumers (California residents as defined in the CCPA) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

Access to Specific Information and Data Portability Rights

You have the right to request that Stewart disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, Stewart will disclose to you:

- The categories of personal information Stewart collected about you.
- The categories of sources for the personal information Stewart collected about you.
- Stewart's business or commercial purpose for collecting that personal information.
- The categories of third parties with whom Stewart shares that personal information.
- The specific pieces of personal information Stewart collected about you (also called a data portability request).
- If Stewart disclosed your personal data for a business purpose, a listing identifying the personal information categories that each category of recipient obtained.

Deletion Request Rights

You have the right to request that Stewart delete any of your personal information we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, Stewart will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

Stewart may deny your deletion request if retaining the information is necessary for us or our service providers to:

1. Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Debug products to identify and repair errors that impair existing intended functionality.
4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 *seq.*).
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
7. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
8. Comply with a legal obligation.
9. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

Your Rights Under CPRA

CPRA expands upon your consumer rights and protections offered by the CCPA. This section describes your CPRA rights and explains how to exercise those rights.

Opt-Out of Information Sharing and Selling

Stewart does not share or sell information to third parties, as the terms are defined under the CCPA and CPRA. Stewart only shares your personal information as commercially necessary and in accordance with this CCPA & CPRA Notice.

Correction of Inaccurate Information

You have the right to request that Stewart correct any inaccurate information maintained about.

Limit the Use of Sensitive Personal Information

You have the right to limit how your sensitive personal information, as defined in the CCPA and CPRA is disclosed or shared with third parties.

Exercising Your Rights Under CCPA and CPRA

To exercise the access, data portability, deletion, opt-out, correction, or limitation rights described above, please submit a verifiable consumer request to us by the available means provided below:

1. Calling us Toll Free at 1-866-571-9270; or
2. Emailing us at Privacyrequest@stewart.com; or
3. Visiting <http://stewart.com/ccpa>.

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child, if applicable.

To designate an authorized agent, please contact Stewart through one of the methods mentioned above.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

Stewart cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you.

Making a verifiable consumer request does not require you to create an account with Stewart.

Response Timing and Format

We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to an additional 45 days), we will inform you of the reason and extension period in writing.

A written response will be delivered by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

Stewart does not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Non-Discrimination

Stewart will not discriminate against you for exercising any of your CCPA and CPRA rights. Unless permitted by the CCPA or CPRA, we will not:

- Deny you goods or services.
- Charge you a different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Record Retention

Your personal information will not be kept for longer than is necessary for the business purpose for which it is collected and processed. We will retain your personal information and records based on established record retention policies pursuant to California law and in compliance with all federal and state retention obligations. Additionally, we will retain your personal information to comply with applicable laws, regulations, and legal processes (such as responding to subpoenas or court orders), and to respond to legal claims, resolve disputes, and comply with legal or regulatory recordkeeping requirements

Changes to This CCPRA & CPRA Notice

Stewart reserves the right to amend this CCPA & CPRA Notice at our discretion and at any time. When we make changes to this CCPA & CPRA Notice, we will post the updated Notice on Stewart's website and update the Notice's effective date.

Link to Privacy Notice

Stewarts Privacy Notice can be found on our website at <https://www.stewart.com/en/privacy.html>.

Contact Information

If you have questions or comments about this notice, the ways in which Stewart collects and uses your information described herein, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Phone: Toll Free at 1-866-571-9270

Website: <http://stewart.com/ccpa>

Email: Privacyrequest@stewart.com

Postal Address: Stewart Information Services Corporation
Attn: Mary Thomas, Chief Compliance and Regulatory Officer
1360 Post Oak Blvd., Ste. 100, MC #14-1
Houston, TX 77056

Property Tax Research, Inc.

Telephone (907) 748-2552

PropertyResearchLLC@gmail.com

Title Company: Stewart Title Order Number: 2108094 Sequence: 1.1

Escrow Number: Date: 8/13/2023 Spl Instructions:

LEGAL INFORMATION

Tax Number: 009-273-50-000 Code Area: 3 Mil Rate: 17.03

Subdivision: FYFE Lot: 26 Block: F

Legal:

Address: 5842 DOW

TAXES

Taxing Authority/Dates: ANCHORAGE 6/30 & 8/31 Tax Year: 2023

Tax Amount: 2256.49 Amount Due: Delinquent Amount: 2388.12

Good Thru: 8/31/2023 State Exemption Amount:

Tax1: 2022 TAXES 2713.18 DUE THRU 8/31/2023 2021 TAXES 2880.67 DUE THRU 8/31/2023

Tax2: 2020 TAXES 2812.49 DUE THRU 8/31/2023 2019 TAXES 2120.93 DUE THRU 8/31/2023

ASSESSMENTS

Assmt1: SEWER TRUNK AND LATERAL PAID

Assmt2: WATER PAID

Assmt3:

Assmt4:

Assmt5:

Owner per Title Co: DEGROSS

Owner per Muni: SAME

Land Value: 91000

Bldg Value 41500

Zone: R2M

Comments1:

Lot Size: 7500

Comments2:

Comments3:

This report is guaranteed accurate to the date of posting. Liability limited by agreement.

Marcia



QUITCLAIM DEED OF REPURCHASE
(Alaska Statute 34.15.050)

The **GRANTOR**, MUNICIPALITY OF ANCHORAGE, a municipal corporation organized and existing under its charter and laws of the State of Alaska, whose address is Real Estate Services, 4700 Elmore Road, Anchorage; mailing address P. O. Box 196650, Anchorage, AK 99519-6650, for and in consideration of one-dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, in a repurchase transaction pursuant to AS 29.45.470 hereby conveys and quitclaims, without warranty of any kind, to the **GRANTEE(S)** Avidan DeGross, being the prior owner(s) of record, or assigns of said prior owner(s), whose address of municipal record is 5842 Dow Place, Anchorage, AK 99507, all rights, title and interest the Grantor may have acquired, if any, by virtue of the **CLERK'S DEED**, signed on 12/14/2018 recorded on 12/19/2018 as Document Number 2018-047387-0, Records of the Anchorage Recording District, Third Judicial District, State of Alaska, under Case No. 3AN-17-05180 CI, in and to the real property described as follows:

TAX PARCEL ID NO.: 009-273-50-00017

Lot 26, Block F, **FYFE SUBDIVISION**, according to the official plat thereof, filed under Plat No P-251, records of the Anchorage Recording District, Third Judicial District, State of Alaska.

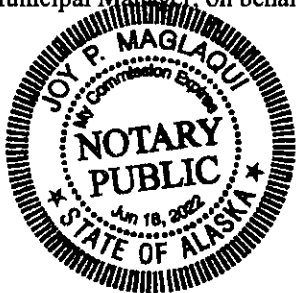
Dated this 1 day of February, 2019

MUNICIPALITY OF ANCHORAGE

William D. Falsey
William D. Falsey, Municipal Manager

STATE OF ALASKA)
) ss
THIRD JUDICIAL DISTRICT)

The foregoing instrument was acknowledged before me this 1st day of February, 2019, by William D. Falsey, Municipal Manager, on behalf of the Municipality of Anchorage.



Joy P. Maglaqui
Notary Public in and for the State of Alaska
My Commission expires: 6/18/22

RETURN TO:
Avidan DeGross
5842 Dow Place
Anchorage, AK 99507



COURTESY

QUITCLAIM DEED
A.S. 34.15.040

WF70999-16-7-37

The Grantor(s), Avidan DeGross, Kathryn Higgins DeGross*
whose mailing address is: 5842 Dow Place Anch AK 99507
** A husband and wife*

for and in consideration of Ten Dollars (\$10.00), and other good and valuable consideration, in hand paid, the receipt of which is hereby acknowledged, conveys and quitclaims to Grantee(s),

Avidan DeGross an unmarried person
whose mailing address is:
5842 Dow Pl. Anch AK 99507

all of Grantor(s) interest, if any, in the following described real property:

Lot 26, Block F, Fyfe subdivision, according to
Plat No. P-251, located in the Anchorage Recording District, Third
Judicial District, State of Alaska.

Date: 7-21-16

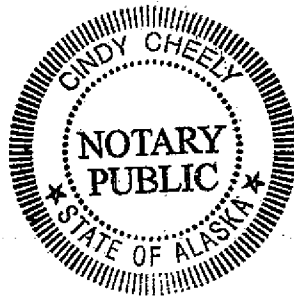
This document is being recorded by
Stewart Title Company as an
accommodation only. It has not been
examined as to its effect, if any on
the title of the estate herein.

Avidan DeGross
(Grantor)

Kathryn Higgins DeGross
(Grantor)

STATE OF ALASKA }
3rd JUDICIAL DISTRICT }

The foregoing instrument was acknowledged before me on the 21st day of July,
2016 by Avidan B DeGROSS and KATHRYN E HIGGINS.



Cindy Cheely
Notary Public for Alaska
My Commission Expires: 08/08/2018

Return to:
Avidan DeGross
5842 Dow Place
Anchorage, AK 99507

28475

STATUTORY WARRANTY DEED

AS 34.15.030

THE GRANTORS, ROBERT W. LANDER and KRISTIN DEGROSS-LANDER, husband and wife, whose mailing address is 5304 Northstar Street, Anchorage, Alaska 99518, for and in consideration of TEN DOLLARS (\$10.00) and other good and valuable consideration in hand paid, the receipt of which is hereby acknowledged, convey and warrant unto GRANTEES, AVIDAN DEGROSS and KATHY DEGROSS, husband and wife, whose mailing address is 5842 Dow Place, Anchorage AK 99507

the following described real estate located in the Anchorage Recording District, Third Judicial District, State of Alaska, to-wit:

LOT TWENTY-SIX (26), BLOCK "F" (F), of FYFE SUBDIVISION, according to Plat P-251, Anchorage Recording District, Third Judicial District, State of Alaska.

SUBJECT TO reservations, exceptions, easements, covenants, conditions and restrictions of record, if any.

FURTHER SUBJECT TO that certain Deed of Trust that is an encumbrance on and against the above described property securing a debt evidenced by a Note in the original principal amount of \$73,150.00 dated November 7, 1986 and which Deed of Trust was recorded November 13, 1986 in Book 1523 at Page 97, Anchorage Recording District, Third Judicial District, State of Alaska. Grantees expressly assume such encumbrance by acceptance of this deed, including the payment in full of the unpaid balance of such Note according to its face, tenure, and effect, as part of the consideration for this deed. From the date of this deed, Grantees shall assume the rights and perform the duties and obligations under such Deed of Trust in every respect.

FURTHER SUBJECT TO that certain Performance Deed of Trust, including the terms and conditions thereof, dated June 17, 1991 and recorded June 18, 1991 in Book 2161 at Page 672, Anchorage Recording District, Third Judicial District, State of Alaska. Grantees expressly assume such encumbrance, including the performance of all obligations under the Performance Deed of Trust, as part of the consideration for this deed. From the date of this deed, Grantees shall assume the rights and perform the duties and obligations under such Performance Deed of Trust in every respect.

DATED this 16th day of July, 1994.

GRANTORS:

Robert W. Lander
ROBERT W. LANDER

Kristin Degross-Lander
KRISTIN DEGROSS-LANDER

GRANTEES:

Avidan Degross
AVIDAN DEGROSS

Kathy Degross
KATHY DEGROSS

STATE OF ALASKA)
) ss.
THIRD JUDICIAL DISTRICT)

The foregoing instrument was acknowledged before me this 16th day of July, 1994 by ROBERT W. LANDER and KRISTIN DEGROSS-LANDER.

STATE OF ALASKA
NOTARY PUBLIC
Robin D. Stout
My Commission Expires 11-18-97

Robin D. Stout
Notary Public in and for Alaska
My Commission Expires: _____

STATE OF ALASKA)
) ss.
THIRD JUDICIAL DISTRICT)

The foregoing instrument was acknowledged before me this 16th day of July, 1994 by AVIDAN DEGROSS and KATHY DEGROSS.

STATE OF ALASKA
NOTARY PUBLIC
Robin D. Stout
My Commission Expires 11-18-97

Robin D. Stout
Notary Public in and for Alaska
My Commission Expires: _____

RETURN TO GRANTEE AT:

5842 Dow Place
Anchorage AK 99507

94 - 048337
18-CC

ANCHORAGE REC. DISTRICT
REQUESTED BY ST

'94 JUL 19 AM 8 36

BK02161PG672

AFTER RECORDING RETURN TO:
First National bank of Anchorage
Escrow Dept. 2nd Floor
425 "G" Street
Anchorage, Alaska 99501

DEED OF TRUST

THIS DEED OF TRUST, made and executed this 17th day of JUNE, 1991, by and among Robert W. Lander and ~~XXXXXX~~ DeGross-Lander, husband and wife, as Trustor, whose address is 5842 DOW PLACE ANCHORAGE, ALASKA 99507; and Stewart Title Company of Alaska, Inc., as Trustee, whose address is 3201 "C" St., Suite 101, Anchorage, AK. 99503; and James H. Moss and Anita L. Moss, husband and wife, as Beneficiary, whose address is 2073 DIMOND DRIVE ANCHORAGE, ALASKA 99507.

15474
K22
K1818

W I T N E S S E T H:

Trustor hereby grants, bargains, sells and conveys to Trustee, in trust, with power of sale, the following described real property situated in the State of Alaska:

Lot Twenty-six (26), Block "F", of FYFE SUBDIVISION, according to the official plat thereof, filed under Plat No. P-251, books and records of the Anchorage Recording District, Third Judicial District, State of Alaska;

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Deed of Trust. All of the foregoing is referred to in this Deed of Trust as "Property."

This Deed of Trust is for the purpose of securing performance of each agreement of Trustor herein contained in accordance with the terms of a Deed of Trust Note of even date herewith, payable to Beneficiary or order and made by Trustor, and all renewals, modifications and extensions thereof, together with interest thereon at such rate as shall be agreed upon.

To protect the security of this Deed of Trust, Trustor covenants and agrees:

1. To keep the subject property in good condition and repair; to permit no waste thereof; to complete any building, structure, or improvements being built or about to be built thereon; to restore promptly any building, structure or improvement thereon which may be damaged or destroyed; and, to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the subject property.
2. To pay, before delinquent, all lawful taxes, assessments, encumbrances, and liens, including prior taxes, assessments, encumbrances, and liens, upon the subject property and to keep the subject property free and clear of all other

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Gordon F. Schadt
3201 "C" Street, Suite 202
Anchorage, Alaska 99503
(907) 561-2022

DEED OF TRUST

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taxes, assessments, charges, liens or encumbrances impairing the security of this Deed of Trust. Failure to pay such taxes, assessments, encumbrances, and liens shall constitute a default under this Deed of Trust.

3. To keep all buildings now or hereafter erected on the subject property continuously insured against loss by fire or other hazards in an amount not less than the total debt secured by this Deed of Trust. All policies shall be held by Beneficiary and be in such companies as Beneficiary may approve, and have loss payable first to Beneficiary, as its interest may appear, and then to Trustor. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such order as Beneficiary shall 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 by Beneficiary shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice. Such application by Beneficiary shall not cause discontinuation of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of trustor in insurance policies then in force shall pass to the purchaser at the foreclosure sale. Insurance proceeds applied to the loan shall reduce the loan debt by that amount, but shall not relieve Trustor of the requirement to make any payment or fulfill any other obligation required by the Deed of Trust Note or this Deed of Trust.

4. 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 the cost of evidence of title and attorneys' fees in a reasonable amount, in any such action or proceeding in which Beneficiary or Trustee may appear and in any suit brought by Beneficiary or Trustee to foreclose this Deed of Trust.

5. To pay all costs, fees and expenses in connection with this Deed of Trust, including the expenses of Trustee incurred in enforcing the obligation secured hereby and Trustee's and attorneys' fees actually incurred, as provided by statute.

6. If Trustor fails to perform the covenants and agreements contained in this Deed of Trust, or there is a legal proceeding that may significantly affect Beneficiary's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation, or to enforce laws or regulations), then Beneficiary may do and pay for whatever is necessary to protect the value of the Property and Beneficiary's rights in the Property. Beneficiary's actions may include paying any sums secured by a lien which has priority over this Deed of Trust, paying insurance premiums for the protection of the property, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Beneficiary may take action under this paragraph 6, Beneficiary does not have to do so.

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Anchorage, Alaska 99503
(907) 561-2022

DEED OF TRUST

Page 2

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Any amounts disbursed by Lender under this section shall become additional debt of Trustor secured by this Deed of Trust. Unless Trustor and Beneficiary agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Beneficiary to Trustor requesting payment.

IT IS MUTUALLY AGREED THAT:

1. In the event any portion of the subject property is taken or damaged in an eminent domain proceeding, the entire amount of the award, or such portion thereof as may be necessary to fully satisfy the obligation secured hereby, is hereby assigned and shall be paid to Beneficiary, who may apply or release such monies received by it in the same manner and with the same effect as provided hereinabove for disposition of proceeds of fire and other insurance.

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

3. At any time or from time to time, without liability therefor and without notice, upon the written request of Beneficiary and presentation of this Deed of Trust and note of indorsement, and without affecting the personal liability of any person for payment of the indebtedness secured hereby, Trustee may reconvey all or any part of the subject 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.

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

5. As additional security, Trustor hereby gives to and confers on Beneficiary the right, power and authority, during the continuation of this trust, to collect rents, issues and profits of the subject property, reserving unto Trustor the right, prior to any default by Trustor in the payment of any indebtedness secured hereby or in the performance of any agreements hereunder, to collect and retain such rents, issues and profits as they become due and payable. On any such default, Beneficiary may, at any time and without notice, either in person, by agent or by a receiver to be appointed by the court, and without regard to the adequacy of any security for the indebtedness hereby secured, enter upon and take possession

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Anchorage, Alaska 99503
(907) 561-2022

of the subject property, or any part thereof, and, in its 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 attorneys' fees, on any indebtedness secured hereby and in such order as Beneficiary may determine. The entering upon and taking possession of the property, the collection of rents, issues and profits and the application thereof as set forth herein shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

6. Remedies.

(a) Upon written request therefor by Beneficiary, specifying the nature of the default or the nature of the several defaults and the amount or amounts due and owing, Trustee shall execute a written notice of default and of its election to cause the subject property to be sold in order to satisfy the obligation hereof, and Trustee shall cause said notice to be recorded in the Office of the Recorder of each recording district wherein the 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 said notice of default, Trustee, without demand on Trustor, shall sell the property at the time and place of sale fixed by it in the 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 of America, payable at time of sale. Trustee may postpone the sale of all or any portion of the subject property by public announcement at the time and place of said sale and, from time to time thereafter, may postpone said sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The recital in such deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person except Trustee may purchase at said sale.

After deducting all costs, fees and expenses of Trustee and of this trust, including the cost of evidence of title and reasonable attorneys' fees in connection with said sale, Trustee shall apply the proceeds of the sale (1) to the 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; (2) to all other sums then secured hereby; and, (3) the surplus, if any, to the person or persons legally entitled thereto.

(b) The power of sale conferred by this Deed of Trust and the laws of the State of Alaska is not an exclusive remedy; Beneficiary may cause this Deed of Trust to be foreclosed judicially. Beneficiary may also bring suit on the Deed of

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Anchorage, Alaska 99503
(907) 561-2022

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Trust Note secured hereby; and, if execution does not satisfy the judgment, it may form the basis of judicial foreclosure of the collateral.

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

8. All payments made under the note or notes secured hereby shall be added together and the aggregate amount thereof shall be paid each month in a single payment to be applied by Beneficiary to the following items in the order set forth:

- (a) Ground rents, taxes, special assessments, fire and other hazard insurance premiums, if any;
- (b) Interest on the note or notes secured hereby; and

(c) Reduction of the principal of the said note or notes.

Any deficiency in the amount of such aggregate monthly payment, shall, unless made good within 30 days, constitutes an event of default under this Deed of Trust.

9. This Deed of Trust applies to, inures to the benefit of, and is binding not only on the parties hereto, but on their heirs, devisees, legatees, administrators, executors, successors and assigns. The term "Beneficiary" shall mean the holder and owner of the Deed of Trust Note secured hereby, whether or not named as 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 includes the plural.

10. Trustor requests that a copy of any notice of default and of any notice of sale hereunder to be mailed to Trustor at Trustor's address set forth hereinabove.

11. For the purposes of Alaska Stat. §34.20.150 the period of this instrument and its date of maturity is 35 years from the date of execution of this Deed of Trust. In the event a Deed of Reconveyance for this Deed of Trust is not recorded within the 35 year period, the period of this instrument and its maturity date shall be automatically extended for an additional 15 years, regardless of whether another instrument extending the period or a memorandum of payment is recorded during the initial 35 year period. It is the intent of the parties to this Deed of Trust that this Deed of Trust stay in full force and effect until the underlying obligations which it secures are satisfied in full.

12. The Mortgagor or Trustor (borrower) or any other person bound by this Deed of Trust and the note it secures is personally obligated and fully liable for the amount due under the note. The Mortgagee or Beneficiary (lender) has the right to sue on the note and obtain a personal judgment against the

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3201 'C' Street, Suite 202
Anchorage, Alaska 99503
(907) 561-2022

DEED OF TRUST

BK02161PG677

undersigned Mortgagor or Trustor or any other person bound by this Deed of Trust and the note it secures for satisfaction of the amount due under the note either before, after or without a judicial foreclosure of the mortgage or Deed of Trust under Alaska Stat. §09.45.170 - §09.45.220.

13. Default pursuant to that certain Note dated November 7, 1986, in the original amount of \$73,150.00, executed by James H. Moss and Anita L. Moss, husband and wife, for the benefit of United Bank Alaska, now assigned to Fleet Mortgage Corp., will constitute a default pursuant to the Note executed in conjunction herewith and entitle Beneficiary herein to all available remedies at law, including all remedies specified in Paragraph 6 and 12 above. The above described deed of trust cannot be reassumed.

14. Due on Sale. If all or any part of the property or an interest therein is sold or transferred or if the property is encumbered without Beneficiary's prior written consent, Beneficiary may, at Beneficiary's option, declare the sums secured by this Deed of Trust to be immediately due and payable. Trustor shall send written request for sale to Beneficiary at the address contained herein or at the address as changed by written notice from Beneficiary to Trustor. If Beneficiary fails to respond within ten (10) days of receipt of such request or if said request is returned as undeliverable from Beneficiary's last known address, then the provisions of this paragraph will be deemed waived.

If Beneficiary exercises such option to accelerate, Beneficiary shall mail to Trustor a notice of acceleration at the address specified elsewhere in this Deed of Trust. Such notice shall provide a period of not less than thirty (30) days from the date the notice is mailed within which Trustor may pay the sums declared due. If Trustor fails to pay such sums prior to expiration of such period, Beneficiary may, without further notice or demand upon Trustor, invoke any remedies permitted under this Deed of Trust or under the laws of the State of Alaska.

IN WITNESS WHEREOF, Trustor has executed this Deed of Trust on the day and year first above written.

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Gordon F. Schadt
3201 'C' Street, Suite 202
Anchorage, Alaska 99503
(907) 561-2022

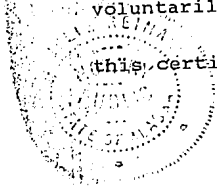
Robert W. Lander
Robert W. Lander

Kristin DeGross-Lander
10- KRISTIN DeGross-Lander
"Trustors"

BK02161PG678

STATE OF ALASKA)
) ss.
Third Judicial District)

THIS IS TO CERTIFY that on this 17th day of
June, 1991, before me, the undersigned, a Notary Public
in and for Alaska, personally appeared Robert W. Lander and
~~Kristin DeGross-Lander~~, to me known and known to me to be the
individuals named in and who executed the foregoing instrument
and they acknowledged to me that they signed the same freely and
voluntarily for the uses and purposes therein stated.



WITNESS my hand and official seal the day and year in
this certificate first above written.

William D. ...
NOTARY PUBLIC in and for Alaska
My Commission Expires: 03/03/95

91-024782
MICROFILM REC. 33C
DISTRICT
REQUESTED BY STEWART TITLE
'91 JUN 18 AM 9 06

Law Offices of
Gordon F. Schacht
3301 'C' Street, Suite 202
Anchorage, Alaska 99503
(907) 561-2022

DEED OF TRUST

Page 7

The United States of America,

To all to whom these presents shall come, Greeting:

WHEREAS, a Certificate of the Land Office at Anchorage, Alaska, is now deposited in the Bureau of Land Management, whereby it appears that, pursuant to the Act of Congress of May 20, 1862, "To Secure Homesteads to Actual Settlers on the Public Domain," and the acts supplemental thereto, the claim of Albert Fyfe has been established and duly consummated, in conformity to law, for the following described land:

Seward Meridian, Alaska.

T. 13 N., R. 3 W.,

Sec. 32, NW $\frac{1}{4}$ SE $\frac{1}{4}$, SW $\frac{1}{4}$ SE $\frac{1}{4}$, SE $\frac{1}{4}$ SW $\frac{1}{4}$.

The area described contains 120 acres, according to the Official Plat of the Survey of the said Land, on file in the Bureau of Land Management:

NOW KNOW YE, that there is, therefore, granted by the UNITED STATES unto the said Albert Fyfe the tract of Land above described; TO HAVE AND TO HOLD the said tract of Land, with the appurtenances thereof, unto the said Albert Fyfe and to his heirs and assigns forever; subject to any vested and accrued water rights for mining, agricultural, manufacturing, or other purposes, and rights to ditches and reservoirs used in connection with such water rights, as may be recognized and acknowledged by the local customs, laws, and decisions of courts; and there is reserved from the lands hereby granted a right-of-way thereon for ditches or canals constructed by the authority of the United States.

And there is also reserved to the United States a right of way for the construction of railroads, telegraph and telephone lines, in accordance with the Act of March 12, 1914 (38 Stat. 305).

1432512

Excepting and reserving, also, to the United States, pursuant to the provisions of the Act of August 1, 1946 (60 Stat. 755), all uranium, thorium or any other material which is or may be determined to be peculiarly essential to the production of fissionable materials, whether or not of commercial value, together with the right of the United States through its authorized agents or representatives at any time to enter upon the land and prospect for, mine, and remove the same.

And there is reserved from the lands hereby granted, a right-of-way thereon for roads, roadways, highways, tramways, trails, bridges, and appurtenant structures constructed or to be constructed by or under authority of the United States or of any State created out of the Territory of Alaska, in accordance with the Act of July 24, 1947 (61 Stat. 418).

IN TESTIMONY WHEREOF, the undersigned authorized officer of the Bureau of Land Management, in accordance with the provisions of the Act of June 17, 1948 (62 Stat., 476), has, in the name of the United States, caused these letters to be made Patent, and the Seal of the Bureau to be hereunto affixed.

[SEAL]

GIVEN under my hand, in the District of Columbia, the **TENTH** day of **JULY** in the year of our Lord one thousand nine hundred and **FIFTY-ONE** and of the Independence of the United States the one hundred and **SEVENTY-SIXTH**,

For the Director, Bureau of Land Management.

*Jac. J. Homer*Patent No. **1132512**By _____
Chief, Patents Section.

CHUGACH ELECTRIC ASSOCIATION, INC. ANCHORAGE, ALASKA

RIGHT-OF-WAY EASEMENT

KNOW ALL MEN BY THESE PRESENTS, that (I) (We) the undersigned ALBERT FYFE

(unmarried) (husband and wife), for a good and valuable consideration, the receipt whereof is hereby acknowledged, do hereby grant unto the CHUGACH ELECTRIC ASSOCIATION, INC., a co-operative corporation, (hereinafter called the "Cooperative") whose post office address is Anchorage, Alaska, and to its successors or assigns, the right to enter upon the lands of the undersigned, situated in the Anchorage Recording Precinct, Third Division, Territory of Alaska, and more particularly described as follows:

NW 1/4 SE 1/4, SW 1/4 SE 1/4, SE 1/4 SW 1/4 SECT 32 T 2 N 13 N R 3 W

Anchorage Precinct, Anchorage, Alaska. Filed for record APR 9 1952 o'clock 9:30 A.M. By Chugach Elec. Assoc. to: [Signature] At [Signature] ROSF WAI M. H. District Recorder

and to construct, operate and maintain on the above described lands and/or in or upon all streets, roads or highways abutting said lands, an electric transmission or distribution line or system, and to cut and trim trees and shrubbery that may interfere with or threaten to endanger the operation and maintenance of said line or system.

THE UNDERSIGNED agree(s) that all poles, wires and other facilities, including any main service entrance equipment, installed on the above-described lands at the Cooperative's expense shall remain the property of the Cooperative, removable at the option of the Cooperative, upon termination of service to or on said lands.

THE UNDERSIGNED covenant(s) that (they are) (he is) the owner (s) of the above-described lands, and that the said lands are free and clear of encumbrances and liens of whatsoever character except those held by the following persons:

IN WITNESS WHEREOF, the undersigned (have) (has) set (their) (his) hand(s) and seal(s) this 16 day of August, 1950

Signed, Sealed and Delivered in the Presence of: [Signatures of George O. Lidman, Gus L. Hill, Albert Fyfe, and wife Amelia Fyfe]

UNITED STATES OF AMERICA } TERRITORY OF ALASKA }

THIS IS TO CERTIFY that on this 16 day of August, 1950, before me, a Notary Public in and for the Territory of Alaska, residing therein, duly commissioned and sworn, personally appeared Albert Fyfe (unmarried) (husband and wife), known to me to be the identical individual(s) described in and who executed the foregoing instrument, and (he) (they) personally acknowledged to me that (he) (they) executed the same freely and voluntarily for the uses and purposes therein specified.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the above-named Territory the day and year in this certificate first above written.

[Signature of Notary Public] Notary Public for Alaska, residing at [Address] My commission expires: Aug 3, 1954

3/3 2.75



Recording District: *Anchorage*

Return to: *Joan Priestley*
3705 Arctic Bl, #1332
Anchorage, Alaska 99503

THIS COVER SHEET HAS BEEN ADDED TO THIS DOCUMENT TO PROVIDE SPACE FOR THE RECORDING DATA. THIS COVER SHEET APPEARS AS THE FIRST PAGE OF THE DOCUMENT IN THE OFFICIAL PUBLIC RECORD.

DO NOT DETACH

MEMORANDUM OF UNDERSTANDING

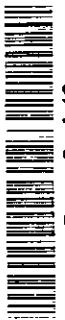
This Memorandum of Understanding (MOA) is hereby created among Joan Priestley (Joan), a married woman, Bern Davis, a married man (Bern) and Avidan Degross (Avidan), a single man, on this 23rd day of July, 2019. Joan, Bern and Avidan agree to enter into this MOA, that will become a consumer loan to Avidan, secured by the property located at 5842 Dow Place, Anchorage Alaska, parcel # **009-273-50-00017**.

This MOA supersedes the MOA between Joan and Avidan dated January 17, 2019. This new MOA Consumer Loan is convertible to a first mortgage on the property, at Joan's option.

JOAN:

Joan has advanced the following funds:

1. **\$ 9,893.06** to pay the outstanding taxes on the property located at **5842 Dow Place** (see Exhibit 1- Cashier's check to the Municipality of Anchorage).
2. Cash to Avidan in the amount of **\$ 200.00** on January 17, 2019 (see Exhibit 2- previous MOA, dated 1/17/19).
3. Other cashier's checks (including fees) issued on January 17, 2019 for back utility bills, fees, penalties, reconnect charges, and other necessary expenses (see Exhibit 3- Alaska Federal Credit Union list of disbursements, dated 1/17/19).



\$ 67.00 Enstar Gas Co
\$ 105.00 AWWU utility
\$ 202.00 AWWU utility
\$ 200.00 cash
Total: \$ **574.00**

4. \$ **100.00** to pay for the fee to appeal the assessed value of the property for property taxes (see Exhibit 4- PMO for \$100 to the Municipality of Anchorage).

Total amounts loaned by Joan come to \$ **10,767.06**

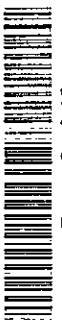
BERN:

Bern has previously advanced funds and loaned items to Avidan:

\$ 1,100.00 cash late in 2018
\$ 100.00 on 2/23/19 to pay for Avidan's phone line
\$ 300.00 (value of 200 gallons of gas, @ \$1.50/gallon)
\$ 75.00 repair for DeWalt 5" grinder damage
\$ 28.00 replacement fuel for 150,000 BTU diesel
heater loaned full of gas, returned empty

\$ **1,603.00** Total

One 25# propane tank with fuel (presently on loan, to be returned with fuel replaced, or the value of the tank and fuel to be paid for in full).

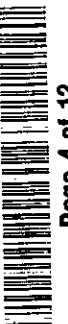


All these amounts are incorporated into this MOA, also. Bern has possession of a BB King guitar owned by Avidan, as partial collateral for these advancements from Bern. This collateral will be returned when the entire MOA Consumer Loan is paid in full.

AVIDAN:

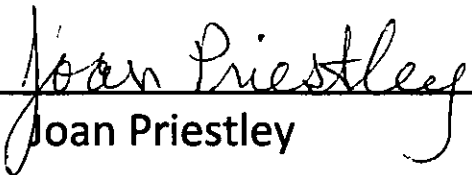
Avidan agrees to the following terms:


1. Assist in all ways to reconnect all utilities to the property described, above.
2. Work diligently to bring the house and yard up to all Municipal Code requirements, and get it ready for sale.
3. Timely make all utility, property tax, insurance payments, and produce to Joan receipts and other evidence of such timely payments, at the request of Joan.
4. Repay Joan subject to the following terms:
 - A. All funds that Joan and Bern have expended, plus \$4,000 additional consideration for their assistance to Avidan, to enable him to keep his house from foreclosure by the Municipality. The total amount due as principal payment for these loans is **\$16,370.06** (**\$10,767.06 + \$1,603.00 + 4,000.-**)
 - B. The interest on this total Consumer Loan amount shall be 7.5% (seven and one half percent) per year, compounded monthly. Interest shall begin running on the date of the first MOA (January 17, 2019).

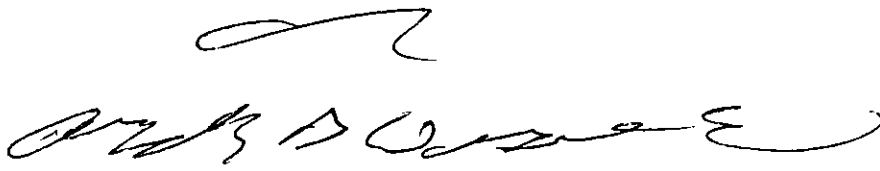


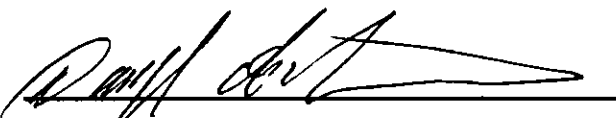
- C. Payments shall start January 1st, 2020, or whenever the property is sold, whichever occurs sooner.
 - D. The term of this loan shall be for 10 years, with a balloon payment due at the end of 5 years from the date that this MOA is signed by both parties.
5. Sign all future, reasonable paperwork that directly concerns this MOA and loans.

Date: July 23rd, 2019


Joan Priestley


Bern Davis


Avidan Degross


Witness



THIS MULTITONE AREA OF THE DOCUMENT CHANGES COLOR GRADUALLY AND EVENLY FROM DARK TO LIGHT WITH DARKER AREAS BOTH TOP AND BOTTOM

AlaskaUSA
Federal Credit Union

1-800-525-9094
www.alaskausa.org

89-7202
3252

January 17, 2019 01 0001433320

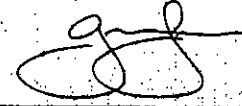
PAY

9893.06

***9,893.06**

TO THE ORDER OF ***MUNICIPALITY OF ANCHORAGE***

RE: JOAN C PRIESTLEY
5842 DOW PLACE PROP TAXES



AUTHORIZED SIGNATURE

CASHIER'S CHECK TWO SIGNATURES REQUIRED IF \$25,000.00 OR MORE

⑈0001433320⑈ ⑆32527202⑆ ⑆50199000000⑆7⑈

THE ORIGINAL DOCUMENT HAS A REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDORSEMENT



CASH RECEIPT

562816

Municipality of Anchorage
 P.O. Box 196650 • Anchorage, AK 99519-6650



FINANCE DEPARTMENT

Date of Payment (MMDDYY)

01/17/2019

Received from Joan Priestley on behalf of Avidan DeGross

Receiving Department Remarks Repurchase of MOA/Tax

Deed Parcel 009-273-50-000

5842 Dow Place

Amount of Payment

\$ 9,893.06

Payment type (select only one)

- ACH MLP AWWU
 Cash/Check Credit Card Debit Card Other

Employee ID

62964

Coll. Dept ID

Deposit ID

ACCOUNTING INFORMATION

LN#	\$ AMOUNT	FUND	ACCOUNT	DEPT ID	PROGRAM	CLASS	BDGT PERIOD	PROJECT/GRANT
	ACTIVITY ID		RES TYPE	RES CAT	OPEN ITEM			DESCRIPTION
1								
2								CASHIER'S check # 0001433320
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								



Page 7 of 12
 2019-025705-0

RECEIPT 562816

Prepared by (please print): Tiffany Briggs

Date prepared: 1/17/19

Phone no: 343-7525

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOA) is hereby created between Joan Priestley (Joan), a married woman, and Avidan Degross (Avidan), a single man, on this 17th day of January, 2019. Joan and Avidan agree to enter into this MOA, that will become a consumer loan to Avidan, secured by the property named below. This Consumer Loan is convertible to a first mortgage on the property named, below, at Joan's option.

JOAN:

Joan agrees to immediately pay the outstanding taxes on the property located at **5842 Dow Place**, parcel # **009-273-50-00017**. Joan further agrees to immediately pay, directly or indirectly, all necessary back utility bills, fees, penalties, reconnect charges, etc, and any other necessary expenses.

AVIDAN:

Avidan agrees to the following terms:

1. Assist in all ways to reconnect all utilities to the property described, above.
2. Work diligently to bring the house and yard up to all Municipal Code requirements.
3. Repay Joan subject to the following terms:

All funds that Joan expended, plus \$ 4,000. The interest on this Consumer Loan (including the extra \$ 4,000) shall be 7.5% (seven and one half percent) per year, compounded monthly. Payments shall start January 1st, 2020, or sooner if

desired by Avidan.



~~of this MOA.~~ The term of this loan shall be for 10 years, with a balloon payment due at the end of 5 years from the date that this MOA is signed by both parties.

4. Timely make all utility, property tax, insurance payments, and produce to Joan receipts and other evidence of such timely payments, at the request of Joan.
5. Sign all future paperwork that directly concerns this MOA and loan.

Date: January 17, 2019

Joan Priestley
Joan Priestley

Avidan Degross
Avidan Degross

Witness
Witness

J.P. gave 200. cash
to Avidan, 1/17/19
Avidan Degross



Acct *****8626 PRIESTLEY, JOAN C
 Post:01/17/19 Branch:1127 Tlr:1769

Withdrawal RELATIONSHIP CHEK
 Share ID 70
 Amount 9,895.06-
 Balance 35,633.75
 Sequence 1532949

Withdrawal RELATIONSHIP CHEK
 Share ID 70
 Amount 67.00-
 Balance 35,566.75
 Sequence 1532951

Withdrawal RELATIONSHIP CHEK
 Share ID 70
 Amount 105.00-
 Balance 35,461.75
 Sequence 1532953

Withdrawal RELATIONSHIP CHEK
 Share ID 70
 Amount 202.00-
 Balance 35,259.75
 Sequence 1532955

Withdrawal RELATIONSHIP CHEK
 Share ID 70
 Amount 200.00-
 Balance 35,059.75
 Sequence 1532957

Check Printing Fee 2.00-
 Secondary Check Disbursed 9,893.06-
 MUNICIPALITY OF ANCHORAGE
 Ref number: 01 1433320
 Check Printing Fee 2.00-
 Secondary Check Disbursed 65.00-
 ENSTAR
 Ref number: 01 1433321
 Check Printing Fee 2.00-
 Secondary Check Disbursed 103.00-
 AWWU
 Ref number: 01 1433322
 Check Printing Fee 2.00-
 Secondary Check Disbursed 200.00-
 AWWU
 Ref number: 01 1433323
 Cash Disbursed 200.00-
 Twenties Disbursed 200.00





POSTAL MONEY ORDER

Serial Number

25244384286

Year, Month, Day
2019-02-13

Post Office
995230

U.S. Dollars and Cents

\$100.00

One Hundred Dollars and 00/100

Amount

Pay to

Municipality of Anchorage

Clerk 06

Address

From

Address

Memo

prop. tax appeal

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SEE REVERSE WARNING • NEGOTIABLE ONLY IN THE U.S. AND POSSESSIONS

⑆000008002⑆

25244384286⑈



CUSTOMER'S RECEIPT

SEE BACK OF THIS RECEIPT FOR IMPORTANT CLAIM INFORMATION

Pay to

Address

KEEP THIS RECEIPT FOR YOUR RECORDS

NOT NEGOTIABLE

Serial Number

25244384286

Year, Month, Day

2019-02-13

Post Office

995230

Amount

\$100.00

Clerk

06

Arden's appeal

LAKE OTIS
5855 LAKE OTIS PKWY
ANCHORAGE
AK

99507-9998
0203240533
(800)275-8777 4:44 PM
02/13/2019

Product Description Sale Qty Final Price

Dom M.O. Value \$100.00

Dom M.O. Fee \$1.25

Total \$101.25

Cash \$101.25

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POSTAL EXPERIENCE





MUNICIPALITY OF ANCHORAGE)
)
 Claimant,)
)
) CLAIM OF LIEN
) Seward Meridian
) Anchorage Recording District

NOTICE IS HERBY GIVEN that the Municipality of Anchorage claims a lien on the property hereinafter described:

PLAT #: Plat P-251, Grid #: SW1933


Legal Description:
 Fyfe
 Blk E, Lt 26
 Commonly known as: 5842 Dow Place, Anchorage, AK
 Record owner at time of lien: Avidan Degross

The Municipality of Anchorage claims a lien on the above-described property in the amount of twenty thousand two hundred fourteen and 34/100 dollars (\$20,214.34), which represents the costs incurred by Claimant in the abatement of this property. Anchorage Municipal Code Section 21.14.040.7 provides that...*the responsibility for payment of the charges for abatement as set forth in this section shall rest solely upon the owners of the property upon which the abatement occurred. Such charges become a lien upon the real property upon which the violation was located...* Alaska Statute 34.35.005-34.35.045 states that the enforcement of the lien is a cumulative remedy and does not bar the collection of the charges for abatement or costs and attorney fees through a personal action.

Dated at Anchorage, Alaska, this 23rd day of May, 2023.

MUNICIPALITY OF ANCHORAGE

RETURN TO:

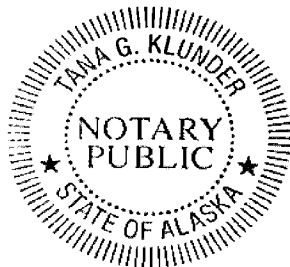


 Greg Soule, Acting Director
 Development Services Department
 Municipality of Anchorage
 P.O. Box 196650
 Anchorage, AK 99519-6650

STATE OF ALASKA)
)
THIRD JUDICIAL DISTRICT)

THIS IS TO CERTIFY THAT on this 23rd day of May, 2023, before me, the undersigned, a Notary Public in and for the State of Alaska, personally appeared Greg Soule, known to me to be the Acting Director of Development Services Department of the Municipality of Anchorage, and he acknowledged to me that he had, in his official capacity, the authority to execute the foregoing instrument on behalf of said municipality, and he acknowledged to me that he signed the same freely and voluntarily of the uses and purposes therein stated.

Witness my hand and official seal the day and year in this certificate first above written.



A handwritten signature in cursive script, reading "Tana G. Klunder", written over a horizontal line.

Notary Public in and for Alaska

My Commission Expires: Mar. 10, 2027





Municipality of Anchorage

Dave Bronson, Mayor
Development Services Department

Date: 03/07/2023

Land Use Enforcement – 5842 Dow Pl - Summary
Clean up Dates on Location: October 5-10, 2022

BILL TO:

1800024094

Customer # 1005680

Avidan Degross
5842 Dow Pl
Anchorage, AK 99507

DSD-4022

5842 Dow Pl	Dates of Service	Reimbursable Wages & Benefits Cost
4 LUE Staff	9/15/2022-10/10/2022	
Total Employee Hours	42.04 hrs	\$ 3,018.50
Reimbursable Removal Fees		
Dump Tickets		\$17,058.34
	Total Reimbursable Expenses:	\$20,076.84

Lien 5/23/23 + 137.50 Recordation + Removal
\$ 20,214.34

21.14.040.7 Responsibility of Payment

c. The director shall keep an account of the cost, including incidental expenses, incurred by the municipality in the abatement of any violation. The director shall forward a bill for collection to the violator and owner of record of the property specifying the nature and costs of the work performed. For purposes of this section, the term "incidental expenses" shall include but not be limited to the actual expenses and costs to the municipality in the preparation of the notices, specifications and contracts, work inspection, and interest from the date of completion at the rate prescribed by law for delinquent real property taxes.

d. The responsibility for payment of the charges for abatement as set forth in this section shall rest solely upon the owners of the property upon which the abatement occurred. Such charges become a lien upon the real property upon which the violation was located. When charges for abatement remain unpaid after 30 days from billing, the director shall record a claim of lien at the district recorder's office. The lien shall be subordinate to all existing special assessment liens previously imposed upon the same property and shall be paramount to all other liens except for state or municipal property taxes, with which it shall be upon a parity. The lien shall continue until the charges and all interest due and payable thereon are paid.

e. The lien created under this section may be enforced as provided in AS 34.35.005--34.35.045. The enforcement of the lien is a cumulative remedy and does not bar the collection of the charges for abatement or costs and attorney fees through a personal action.

