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Return Recorded Document to: LANDYE BENNETT BLUMSTEIN LLP 701 W. 8<sup>th</sup> Avenue, Suite 1200 Anchorage, AK 99501 Order No. F-73144

## TO THE HEIRS AND DEVISEES OF LILLIAN PITKA AND OTHERS WITH AN INTEREST IN THE REAL PROPERTY DESCRIBED BELOW

## NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

Fidelity Title Agency of Alaska, substitute trustee for Fairbanks Title Insurance Agency, Inc., recorded August 28, 2017 as Instrument No. 2017-013607-0, now gives notice of default under the deed of trust executed by Lillian Pitka, Trustor, in favor of First National Bank Alaska, Beneficiary, recorded on October 12, 2001 at Instrument No. 2001-020415-0, whose beneficial interest has been assigned to Alaska Housing Finance Corporation, recorded October 12, 2001 at Instrument No. 2001-020416-0, in the Fairbanks Recording District, Fourth Judicial District, State of Alaska encumbering the following property:

Lot Six (6), Block Twenty-Two (22), SUBDIVISION OF RICKERT HOMESTEAD, according to the plat filed November 4, 1944, as Instrument Number 96.332; Records of the Fairbanks Recording District, Fourth Judicial District, State of Alaska.

The address of the property is 1531 Mary Ann Street, Fairbanks, AK 99701.

Trustor is in default as payment of the secured note is four months or more past due, late charges are also past due in the amount of \$75.60.

The amount due and owing by Trustor to the Beneficiary as of September 13, 2019 is \$33,183.74, which includes \$29,311.51 in principal, \$906.36 in interest from March 1, 2019, \$75.60 in late charges, \$1,293.89 in escrow reserve, \$44.38 fee balance, \$292.00 for a Trustee's Sale Guarantee, \$60.00 recording fee and \$1,200.00 attorney fees. This balance will continue to accrue interest after September 13, 2019 at a rate in accordance with the Promissory Note until the time of sale. Other charges, as allowed under the loan documents, may also accrue until the time of sale.

YOU ARE NOTIFIED that Fidelity Title Agency of Alaska, Trustee, by demand of beneficiary, hereby elects to sell the real property described above to satisfy the obligations secured thereby at an auction sale to be held on December 17, 2019, at 101 Lacey Street, Fairbanks, Alaska. The sale may be held with other sales as Trustee may conduct which shall begin at 10:00 a.m. and continue until complete.

Payment must be made at the time of sale in cash or by cashier's check. Beneficiary may enter a credit offset bid consisting of sums due it under the deed of trust security agreement and note. Title to the real property will be conveyed by trustee's quitclaim deed without warranties of title.

YOU ARE FURTHER NOTIFIED that if default has arisen by failure to make payments required under the Promissory Note and/or the deed of trust, the default may be cured and this sale terminated if (1) payment of the sum then in default, other than principal that would not then be due if default had not occurred, and attorneys and other foreclosure fees and costs actually incurred by the beneficiary and trustee due to the default is made at any time before the sale date stated in this notice or to which the sale is postponed, and (2) when notice of default has been recorded two or more times previously under the same deed of trust described and the default has been cured, the trustee does not elect to refuse payment and continue the sale. To determine the current amount required to be paid to cure the default and reinstate the payment terms of the Promissory Note, you may call 777-3447 or send an e-mail to dsteger@fnbalaska.com.

The heirs and devisees of Trustor may be:

Anna Goessel, daughter Evelyn Parks-Lundeen, daughter Donald Pitka, son Samuel Pitka, son Natalie Pitka Alvin Pitka

Dated this \_\_/3 \_\_ day of \_September\_\_\_, 2019

Fidelity Title Agency of Alaska, Trustee

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STATE OF ALASKA

THIRD JUDICIAL DISTRICT

The foregoing instrument was acknowledged before me this 13 day of September, 2019, by Michelle frake, known to be the Title Office of Fidelity Title Agency of Alaska, an Alaska corporation, on behalf of the corporation.

State of Alaska
NOTARY PUBLIC
Thomas Villers

i nomas Villers My Commission Expires June 15, 2021 Notary Public for Alaska My commission expires:

6-15-2021

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