



Return Recorded Document to:  
LANDYE BENNETT BLUMSTEIN LLP  
701 W. 8<sup>th</sup> Avenue, Suite 1200  
Anchorage, AK 99501  
Order No. F-59790

**FTAA**

TO THE HEIRS AND DEVISEES OF PERRI M. NICHOLOFF 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, as substitute trustee for Fairbanks Title Agency, Inc., recorded 25-1016 as Instrument No. 20160121190, now gives notice of default under the deed of trust executed by Perri M. Nicholoff, Trustor, in favor of First National Bank Alaska, Beneficiary, recorded on July 25, 2003 at Instrument No. 2003-018088-0, in the Fairbanks Recording District, Fourth Judicial District, State of Alaska encumbering the following property:

Lot Twenty-One (21), Block Eighteen (18), LEMETA SUBDIVISION, according to the Plat filed October 13, 1948 as Plat Number 110,341; Records of the Fairbanks Recording District, Fourth Judicial District, State of Alaska.

The address of the property is 120 Maryleigh Avenue, 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 \$966.11.

The amount due and owing by Trustor to the Beneficiary as of August 23, 2016 is \$16,031.38, which includes \$11,608.84 in principal, \$294.65 in interest from March 1, 2016, \$966.11 in late charges, \$791.62 in property taxes, <\$624.84> escrow reserve, \$1,060.00 fees balance, \$250.00 for a Trustee's Sale Guarantee, \$60.00 recording costs and \$1,625.00 attorney fees. This balance will continue to accrue interest at the rate of 4.500% per annum after August 23, 2016 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 November 30, 2016, 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 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. To determine the current amount required to be paid to cure the default and reinstate the payment terms of the note, you may call 777-3447 or send an e-mail to dsteger@fnbalaska.com. Provided, however, if notice of default has been recorded two or more times previously under the deed of trust described above and the default has been cured, the trustee may not elect to refuse payment and continue the sale.

The heirs and devisees of Trustor may be: Steven O. Snyder

Dated this 24<sup>th</sup> day of August, 2016

Fidelity Title Agency of Alaska,  
Trustee

By: Leslie Alikat

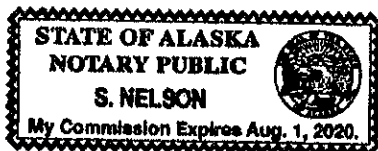
Its: COO

STATE OF ALASKA

THIRD JUDICIAL DISTRICT

)  
)  
ss.

The foregoing instrument was acknowledged before me this 24<sup>th</sup> day of August, 2016, by Leslie Alikat, known to be the COO of Fidelity Title Agency of Alaska, an Alaska corporation, on behalf of the corporation.



SN  
Notary Public for Alaska  
My commission expires: 8-1-20

