

Return Recorded Document to:

LANDYE BENNETT BLUMSTEIN LLP

701 W. 8th Avenue, Ste. 1200

Anchorage, AK 99501

Order No. F-60614 / 2742420

FTAANOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

Fidelity Title Agency of Alaska, as substitute trustee for Kachemak Bay Title Agency, Inc., recorded March 18, 2010 as Instrument No. 2010-000835-0, now gives notice of default under the deed of trust executed by Steven L. Williams, Trustor, in favor of First National Bank Alaska, Beneficiary, and Alaska Housing Finance Corporation as assignee of the Beneficiary, recorded March 29, 2005 as Instrument No. 2005-001163-0. Said deed of trust was recorded on March 29, 2005 at Instrument No. 2005-001162-0, in the Homer Recording District, Third Judicial District, State of Alaska encumbering the following property:

Tract 1-B, NIGHTWATCH THREE SUBDIVISION,
according to Plat No. 79-41, in the Homer Recording
District, Third Judicial District, State of Alaska.

The address of the property is 33340 Lichen Street, Anchor Point, AK 99556.

Trustor is in default as payment of the Promissory Note is four months or more past due and late charges are also past due in the amount of \$145.62.

The amount due and owing by Trustor to the Beneficiary as of September 28, 2016 is \$72,454.25, which includes \$68,133.18 in principal, \$1,842.45 in interest from April 1, 2016, \$145.62 in late charges, \$1,580.32 in collateral insurance, <less \$989.32> in escrow reserve, \$482.00 for a Trustee's Sale Guarantee, \$60.00 recording costs and \$1200.00 attorney fees. This balance will continue to accrue interest after September 28, 2016 at a rate of 5.5% per annum 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 January 5, 2017, in the main lobby of the Anchorage Superior Courthouse at 825 W. 4th Avenue, Anchorage, 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 Promissory 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 Promissory 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.

Dated this 27th day of September, 2016

Fidelity Title Agency of Alaska,
Trustee

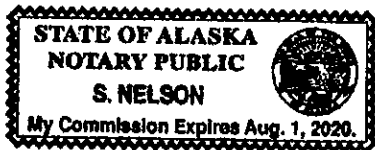
By: 74 74
Its: Chief Title Officer

STATE OF ALASKA

THIRD JUDICIAL DISTRICT

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The foregoing instrument was acknowledged before me this 27th day of September, 2016, by Howard Hancock, known to be the Chief Title Officer of Fidelity Title Agency of Alaska, an Alaska corporation, on behalf of the corporation.



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

