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Return Recorded Document to: LANDYE BENNETT BLUMSTEIN LLP 701 W. 8th Avenue, Ste. 1200 Anchorage, AK 99501 Order No. F-62728

FTAA

NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

Fidelity Title Agency of Alaska, as substitute trustee for Pacific Northwest Title of Alaska, recorded September 4, 2013 as Instrument No. 2013-050265-0, now gives notice of default under the deed of trust executed by Patrick G. Waringuez, Trustor, in favor of First National Bank Alaska, Beneficiary, recorded on October 29, 2008 at Instrument No. 2008-060242-0, in the Anchorage Recording District, Third Judicial District, State of Alaska encumbering the following property:

Lot 13, Block 1, COLLEGE VILLAGE SUBDIVISION, according to the official plat thereof, filed under Plat Number P-470, in the records of the Anchorage Recording District, Third Judicial District, State of Alaska.

The address of the property is 2022 East Northern Lights Boulevard, Anchorage, AK 99508.

Trustor is in default as payment of the Promissory Note is two months or more past due, late charges are past due in the amount of \$1,500.03, and property taxes in the amount of \$6,549.26 or more are past due.

The amount due and owing by Trustor to the Beneficiary as of February 13, 2017 is \$108,972.85, which includes \$105,250.56 in principal, \$778.26 in interest from December 30, 2016, \$1,500.03 in late charges, \$150.00 fee balance, \$624.00 for a Trustee's Sale Guarantee, \$60.00 recording costs and \$610.00 attorney fees. This balance will continue to accrue interest after February 13, 2017 at a rate in accordance with the 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 May 16, 2017 in the main lobby of the Boney Courthouse at 303 K Street, 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 (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.

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Dated this 13 day of	February, 2017
	Fidelity Title Agency of Alaska Trustee
	By: Lulia Rukat
	Its: <u>C 60</u>
STATE OF ALASKA)

) ss.

THIRD JUDICIAL DISTRICT

The foregoing instrument was acknowledged before me this 13 day of February, 2017, by Leslie Pilled, known to be the Coo of Fidelity Title Agency of Alaska, an Alaska corporation, on behalf of the

STATE OF ALASKA
NOTARY PUBLIC
S. NELSON
My Commission Expires Aug. 1, 2020.

Notary Public for Alaska My commission expires: 8-1-30

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corporation.