

**DO NOT DETACH**

THIS COVER SHEET HAS BEEN ADDED TO THIS DOCUMENT BY:

FIDELITY TITLE AGENCY OF ALASKA

TO PROVIDE SPACE FOR RECORDING DATA.

THIS COVER SHEET APPEARS AS THE FIRST PAGE OF THE
DOCUMENT IN THE OFFICIAL PUBLIC RECORDS.

This document, originally recorded March 23, 2017 as Instrument No.
2017-004619-0, is being re-recorded to include the recording information
for the Substitution of Trustee.

Return Recorded Document to:
LANDYE BENNETT BLUMSTEIN LLP
701 W. 8th Avenue, Suite 1200
Anchorage, AK 99501
Order No. F-63327

FTAA

TO THE HEIRS AND DEVISEES OF SUSIE K. GABAYAN 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 March 23, 2017 as Instrument No. 2017-004618-0, now gives notice of default under the deed of trust executed by Susie K. Gabayan, Trustor, in favor of First National Bank Alaska, Beneficiary, recorded on June 27, 2003 at Instrument No. 2003-015659-0, Alaska Housing Finance Corporation, assignee of the beneficiary, recorded June 27, 2003 at Instrument No. 2003-015660-0, in the Fairbanks Recording District, Fourth Judicial District, State of Alaska encumbering the following property:

Lot Fifteen (15), and the South Half (S1/2) of Lot Sixteen (16), Block Twenty-One (21), 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 1436 Stacia 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 \$159.90.

The amount due and owing by Trustor to the Beneficiary as of March 23, 2017 is \$48,939.50, which includes \$46,210.55 in principal, \$910.73 in interest from October 1, 2016, \$159.90 in late charges, less <\$271.68> in escrow reserve, \$640.00 for a Trustee's Sale Guarantee, \$90.00 recording costs, and \$1,200.00 attorney fees. This balance will continue to accrue interest after March 23, 2017 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 June 29, 2017, 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: Ida Ross, Sister

Dated this 22nd day of March, 2017

Fidelity Title Agency of Alaska,
Trustee

By: 74 74

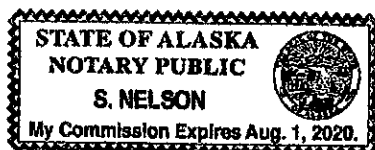
Its: Chief Title Officer

STATE OF ALASKA

THIRD JUDICIAL DISTRICT

} ss.

The foregoing instrument was acknowledged before me this 22 day of March, 2017, by Howard Hancock, known to be the Chief Title Officer 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

