A L A S K

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FTAA

NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

Fidelity Title Agency of Alaska, as substitute trustee for Southeastern Title Agency, Inc., recorded 03/24/2017 as Instrument No. 20170002650, now gives notice of default under the deed of trust executed by Melanie Ann Barker, Trustor in favor of First National Bank Alaska, Beneficiary, recorded on September 28, 2007 at Instrument No. 2007-001566-0, in the Sitka Recording District, First Judicial District, State of Alaska encumbering the following property:

A fraction part of Lot 19, Block 19, SITKA TOWNSITE, U.S. SURVEY, 1474, TRACT A, more fully described as follows:

BEGINNING at the Northeast Corner of said Lot Nineteen (19), coincident with Southwest Corner of the intersection of Monastery and DeGroff Street, hereinafter called Corner No. 1; thence N79°28'W along the South Sideline of DeGroff Street for a distance of 115.00 feet to Corner No. 2; thence S11°39'E for a distance of 78.58 feet, a point on the South Sideline of said Lot Nineteen to Corner No. 3; thence N76°13'E along the South Sideline of said Lot Nineteen, a distance of 107.38 feet to Corner No. 4, coincident with the Southeast Corner of said Lot Nineteen; thence N13°10'W a distance of 31.18 feet to Corner No. 1 and the POINT OF BEGINNING, Sitka Recording District, First Judicial District, State of Alaska.

The address of the property is 419 Monastery Street, Sitka, AK 99835.

Trustor is in default as payment of the secured note is four months or more past due and late charges are also past due in the amount of \$490.32.

The amount due and owing by Trustor to the Beneficiary as of March 24, 2017 is \$173,564.36, which includes \$164,907.00 in principal, \$5,339.44 in interest from October 1, 2016, \$490.32 in late charges, \$296.60 in escrow reserve, \$816.00 for a Trustee's Sale Guarantee, \$90.00 recording costs and \$1,625.00 attorney fees. This balance will continue to accrue interest after March 24, 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, in the main lobby of the Juneau Superior Courthouse, Dimond Court Building, 123 4th Street, Juneau, 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.

Dated this 23 rd day of March, 2017

Fidelity Title Agency of Alaska, Trustee

By: 1414

Its: Chief Title Officer

STATE OF ALASKA

THIRD JUDICIAL DISTRICT

The foregoing instrument was acknowledged before me this 33 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.

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

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

