

Return Recorded Document to:

LANDYE BENNETT BLUMSTEIN LLP  
701 W. 8<sup>th</sup> Avenue, Suite 1200  
Anchorage, AK 99501  
Order No. F-68088

NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

Fidelity Title Agency of Alaska, as substitute trustee for Fairbanks Title Insurance Agency, recorded 05/25/2018 as Instrument No. 20180078350, now gives notice of default under the deed of trust executed by James T. Wicken, Trustor, in favor of First National Bank Alaska, Beneficiary, recorded on August 10, 2009 at Instrument No. 2009-015043-0, in the Fairbanks Recording District, Fourth Judicial District, State of Alaska encumbering the following property:

Lot 17, Block 10 of GOLD COUNTRY ESTATES,  
according to the plat filed June 18, 1985 as Plat No. 85-  
104, records of the Fairbanks Recording District, Fourth  
Judicial District, State of Alaska.

The address of the property is 1641 Pennyweight Drive, Fairbanks, AK 99712.

Trustor is in default as payment of the secured note is nine months or more past due, late charges are also past due in the amount of \$1,224.92.

The amount due and owing by Trustor to the Beneficiary as of May 25, 2018 is \$287,846.02, which includes \$274,740.25 in principal, \$9,362.34 in interest from October 1, 2017, \$1,224.92 in late charges, <\$360.49 in escrow reserve>, \$90.00 recording costs, \$1,164.00 for a Trustee's Sale Guarantee and \$1,625.00 attorney fees. This balance will continue to accrue interest after May 25, 2018 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 August 28, 2018, 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](mailto:dsteger@fnbalaska.com).

Dated this 25<sup>th</sup> day of May, 2018

Fidelity Title Agency of Alaska,  
Trustee

By: Nichole Smith  
Its: Title Officer

STATE OF ALASKA

THIRD JUDICIAL DISTRICT

} ss.

The foregoing instrument was acknowledged before me this 25<sup>th</sup> day of May, 2018, by Nichole Smith, known to be the Title Officer of Fidelity Title Agency of Alaska, an Alaska corporation, on behalf of the corporation.



[Signature]  
Notary Public for Alaska  
My commission expires: 10-31-2020

