A

S

## 2019-003737-0

Recording Dist: 301 - Anchorage 2/7/2019 09:47 AM Pages: 1 of 2



Return Recorded Document to: LANDYE BENNETT BLUMSTEIN LLP 701 W. 8th Avenue, Ste. 1200 Anchorage, AK 99501

Anchorage, AK 99501 Order No. F-70626

FTAA F-79626

## NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

Fidelity Title Agency of Alaska, substitute trustee for Alyeska Title Guaranty, recorded February 7, 2019 as Instrument No. 2019-003734-0, now gives notice of default under the deed of trust executed by Rebecca Kinney, Trustor, in favor of First National Bank Alaska, Beneficiary, recorded on October 23, 2013 at Instrument No. 2013-059215-0, in the Anchorage Recording District, Third Judicial District, State of Alaska encumbering the following property:

Lot Three (3), Block Three "B" (3B), THIRD ADDITION TO THE TOWNSITE OF ANCHORAGE, according to the official plat thereof, filed under Plat No. C-93, in the records of the Anchorage Recording District, Third Judicial District, State of Alaska.

The address of the property is 1230 E. 9th Avenue, Units 1-3, Anchorage, AK 99501.

Trustor is in default as payment of the Credit Agreement is one month or more past due, late charges are past due in the amount of \$40.87, and property taxes in the amount of \$7,230.66 are past due.

The amount due and owing by Trustor to the Beneficiary as of February 5, 2019 is \$16,591.08, which includes \$15,372.22 in principal, \$287.99 in interest from November 1, 2018, \$40.87 in late charges, \$250.00 for a Trustee's Sale Guarantee, \$90.00 recording costs and \$550.00 attorney fees. This balance will continue to accrue interest after February 5, 2019 at a rate in accordance with the Credit Agreement 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 8, 2019, 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 Credit Agreement. 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 Credit Agreement 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 Credit Agreement, you may call 777-3447 or send an e-mail to dsteger@fnbalaska.com.

Dated this 6 H day of Feb., 2019.

Fidelity Title Agency of Alaska, Trustee

By: Chief Title Affizer

STATE OF ALASKA

ss.

THIRD JUDICIAL DISTRICT

The foregoing instrument was acknowledged before me this the day of February, 2019, by Howard Hancold, known to be the Chief Title Officer of Fidelity Title Agency of Alaska, an Alaska corporation, on behalf of the corporation.



Notary Public for Alaska

My commission expires: 11/14