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Return Recorded Document to: Landye Bennett Blumstein LLP 701 W. 8th Avenue, Suite 1200 Anchorage, Alaska 99501 Order No. 56558

TO THE HEIRS AND DEVISEES OF BLAINE GHORMLEY AND OTHERS WITH AN INTEREST IN THE REAL PROPERTY DESCRIBED BELOW

NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

Alaska Escrow and Title Insurance Agency, Inc., Trustee, now gives notice of default under the deed of trust executed by Blaine Ghormley and Josephine Ghormley, Trustors, in favor of Tlingit-Haida Regional Housing Authority, Beneficiary, recorded on July 31, 2002 at Instrument No. 2002-003199-0, whose beneficial interest was assigned to Alaska Housing Finance Corporation, recorded July 31, 2002 at Instrument No. 2002-003200-0, in the Ketchikan Recording District, First Judicial District, State of Alaska encumbering the following property:

A LEASEHOLD ESTATE IN AND TO that portion of Section 8, Township 79 S, Range 92 E, Copper River Meridian, more particularly described as follows:

Beginning at the northeast corner of Section 8, (protracted) thence S 84 degrees 31'43" W a distance of 2,427.26 feet, to the true point of beginning, thence N 27 degrees 28'44" W 200.00 feet, thence N 62 degrees 31'16" E 100.00 feet, thence S 27 degrees 28'44" E 200.00 feet, thence S 62 degrees 31'16" W 100.00 feet to the true point of beginning, Ketchikan Recording District, First Judicial District, State of Alaska.

The address of the property is 7.5 Airport Road, Metlakatla, AK 99926.

Trustors are in default as payment of the secured note is five months or more past due and late charges are also past due in the amount of \$382.68.

The amount due and owing by Trustors to the Assignee of the Beneficiary as of April 2, 2019 is \$74,410.97, which includes \$69,197.80 in principal, \$2,699.67 in interest from September 1, 2018, \$382.68 in late charges, \$376.82 in projected escrow reserve, \$494.00 for a Trustee's Sale Guarantee \$60.00 recording costs, and \$1,200.00 attorney fees. This balance will continue to accrue interest after April 2, 2019 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 Alaska Escrow and Title Insurance Agency, Inc., Trustee, by demand of the assignee of the beneficiary, hereby elects to sell the real property described above to satisfy the obligations secured thereby at an auction sale to be held on July 2, 2019 at 415 Main Street, Ketchikan, 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. Assignee of the 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 or Devisees of Blaine Ghormley may be:

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Josephine Ghormley, wife	
Dated this day of April, 201	Agency, Inc. By:
	Its: Title Officer
STATE OF ALASKA	\
FIRST JUDICIAL DISTRICT) ss.)
The foregoing instrument was acknowledged before me this day of April, 2019, by die Strunk, known to be the The Office of Alaska Escrow and Title Insurance Agency, Inc., an Alaska corporation, on behalf of the corporation.	
STATE OF ALASKA	Aul Enh
NOTARY PUBLIC KAYLA EIDE	Notary Public for Alaska My commission expires: <u> </u>
My Commission Expires 4-18-19	-