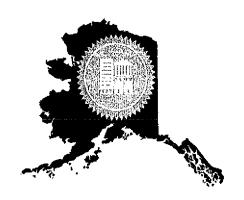
A L A S K

Recording Dist: 309 - Homer 6/5/2019 09:45 AM Pages: 1 of 4





FTAA DO NOT DETACH

F-1968 KBC-34699 THIS COVER SHEET HAS BEEN ADDED TO THIS DOCUMENT BY:

FIDELITY TITLE AGENCY OF ALASKA
TO PROVIDE SPACE FOR RECORDING DATA

TO RECORD IN THE HOMER RECORDING DISTRICT, THIRD JUDICIAL DISTRICT

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

DOCUMENT #2019-001541-0 RECORDED 06/05/2019 IS BEING RE-RECORDED TO ADD MISSING RECORDING INFORMATION.

TO THE HEIRS AND DEVISEES OF WILLIAM J. CRESS 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 First American Title Insurance Company, recorded (6-5-20)2 at Instrument No. 201400500, now gives notice of default under the deed of trust executed by William J. Cress and Margarita Kloeber-Frohn, Trustors, in favor of Academy Mortgage Corporation, Beneficiary, recorded on October 31, 2017 at Instrument No. 2017-003617-0, whose beneficial interest was assigned to Alaska Housing Finance Corporation, recorded November 30, 2017, at Instrument No. 2017-003903-0, in the Homer Recording District, Third Judicial District, State of Alaska encumbering the following property:

That portion of Section 26, Township 1 South, Range 14 West, Seward Meridian, in the Homer Recording District, Third Judicial District, State of Alaska, more particularly described as follows:

Commencing at the Southwest corner of Section 23, Township 1 South, Range 14 West, Seward Meridian, thence East 1320 feet; THENCE South 539 feet to the point of beginning, and Corner No. 1; THENCE South 240 feet to Corner No. 2; THENCE East to the West right of way line of the Sterling Highway and Corner No. 3; THENCE Northeasterly along said right of way line to a point directly East of the point of beginning to Corner No. 4; THENCE West to the point of beginning.

The address of the property is 14145 Sterling Highway, Ninilchik, AK 99639.

Trustors are in default as payment of the secured note is three months or more past due and late charges are also past due in the amount of \$175.80.

The amount due and owing by Trustors to the Assignee of the Beneficiary as of June 4, 2019 is \$248,552.23, which includes \$242,838.81 in principal, \$3,506.03 in interest from January 1, 2019, \$175.80 in late charges, <\$785.20> in escrow reserve, \$485.79 fee balance, \$1,041.00 for a Trustee's Sale Guarantee, \$90.00 recording costs and \$1,200.00 attorney fees. This balance will continue to accrue



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interest after June 4, 2019 at a rate in accordance with the 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 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 September 4, 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. Assignee 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 assignee of 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 \mathbf{or} \mathbf{send} dsteger@fnbalaska.com.

The Heirs or Devisees of William J. Cress may be:

Margarita Kloeber-Frohn Chris Cress Jules Cress Bubba Cress Travis Cress Kevin and Kyle Cress Shannon Cress-Wyers

Shirley Richardson Frank Cress Bob Cress Kerry Richardson Tim Richardson Gayla Norgren

Dated this _____ day of June, 2019.

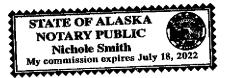
Fidelity Title Agency of Alaska, Trustee

Its: Title Officer

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STATE OF ALASKA	
THIRD JUDICIAL DISTRICT) ss.)
The foregoing instrument was acknowledged before me this June, 2019, by Michael , known to be the Title Officer of Fidelity Title Agency of Alaska, an Alaska corporation, on behalf of the corporation.	

Notary Public for Alaska
My commission expires: July 18, 2022



2019-001542-0