

**Return Recorded Document to:**

**LANDYE BENNETT BLUMSTEIN LLP**  
701 W. 8<sup>th</sup> Avenue, Suite 1200  
Anchorage, AK 99501  
Order No. F-71777

**NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE**

Fidelity Title Agency of Alaska, substitute trustee for Yukon Title Company, Inc., recorded 05/21/2019 at Instrument No. 20190076090, now gives notice of default under the deed of trust executed by Lyle R. Hennager, Trustor, in favor of First National Bank Alaska, Beneficiary, recorded on June 14, 2006 at Instrument No. 2006-015301-0, and modified by instrument recorded June 15, 2018 at Instrument No. 2018-008792-0, in the Fairbanks Recording District, Fourth Judicial District, State of Alaska encumbering the following property:

Lot 12 of HENNAGER ACRES, according to the plat filed April 27, 2006 as Plat No. 2006-72; Records of the Fairbanks Recording District, Fourth Judicial District, State of Alaska.

The address of the property is Mile 267.5 Richardson Highway, Delta Junction, AK 99737.

Trustor is in default as payment of the secured note is four months or more past due, late charges are also past due in the amount of \$274.01.

The amount due and owing by Trustor to the Beneficiary as of May 21, 2019 is \$141,151.36, which includes \$118,311.07 in principal, \$2,231.18 in interest from December 1, 2018, \$274.01 in late charges, \$150.35 in escrow reserve, \$15,930.16 deferred principal, \$1,876.59 advanced costs, \$663.00 for a Trustee's Sale Guarantee, \$90.00 recording costs, and \$1,625.00 attorney fees. This balance will continue to accrue interest after May 21, 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 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 21, 2019, 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.

Dated this 21 day of May, 2019

Fidelity Title Agency of Alaska,  
Trustee

By: TL TL  
Its: Chief Title Officer

STATE OF ALASKA

THIRD JUDICIAL DISTRICT

)  
} ss.  
)

The foregoing instrument was acknowledged before me this 21<sup>st</sup> day of May, 2019, by Howard Hancock, known to be the Chief Title Officer of Fidelity Title Agency of Alaska, an Alaska corporation, on behalf of the corporation.



Michelle Prater  
Notary Public for Alaska  
My commission expires: 11/15/21

