A L A S K A

Recording Dist: 301 - Anchorage 8/30/2019 01:54 PM Pages: 1 of 2



Return Recorded Document to: LANDYE BENNETT BLUMSTEIN LLP 701 W. 8th Avenue, Ste. 1200 Anchorage, AK 99501 Order No. F-72977

NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

Fidelity Title Agency of Alaska, substitute trustee for Pacific Northwest Title of Alaska, recorded September 4, 2013 as Instrument No. 2013-050265-0, now gives notice of default under the deed of trust executed by Patrick G. Waringuez, Trustor, in favor of First National Bank Alaska, Beneficiary, recorded on October 29, 2008 at Instrument No. 2008-060242-0, in the Anchorage Recording District, Third Judicial District, State of Alaska encumbering the following property:

Lot 13, Block 1, COLLEGE VILLAGE SUBDIVISION, according to the official plat thereof, filed under Plat Number P-470, in the records of the Anchorage Recording District, Third Judicial District, State of Alaska.

The address of the property is 2022 E. Northern Lights Boulevard, Anchorage, AK 99508-4101.

Trustor is in default as payment of the secured note is one month or more past due, late charges are past due in the amount of \$291.21, and property taxes in the amount of \$4,718.83 are past due.

The amount due and owing by Trustor to the Beneficiary as of August 29, 2019 is \$82,074.03, which includes \$78,613.56 in principal, \$723.26 in interest from July 12, 2019, \$291.21 in late charges, \$1,314.00 fee balance, \$522.00 for a Trustee's Sale Guarantee, \$60.00 recording costs and \$550.00 attorney fees. This balance will continue to accrue interest after August 29, 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 beneficiary, hereby elects to sell the real property described above to satisfy the obligations secured thereby at an auction sale to be held on December 5, 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 note. Title to the real property will be conveyed by trustee's quitclaim deed without warranties of title.

YOU ARE FURTHER NOTIFIED that because default has arisen by failure to make payments required under the Promissory Note and the deed of trust and the loan has been in foreclosure 3 previous time, the Beneficiary has elected to declare all sums secured to be immediately due and payable. The only cure to terminate this foreclosure is to pay off the loan. To determine the current amount required to be paid to pay off the Promissory Note, you may call 777-3447 or send an e-mail to dsteger@fnbalaska.com.

Dated this 30 day of Ayust, 2019.

Fidelity Title Agency of Alaska, Trustee

By: 14 14

its: Chief Title Office

STATE OF ALASKA

THIRD JUDICIAL DISTRICT

 \langle ss.

The foregoing instrument was acknowledged before me this August, 2019, by Howard Your cell, known to be the Title Agency of Alaska, an Alaska corporation, on behalf of the corporation.



Notary Public for Alaska

My commission expires: <u>ulis 21</u>