



Return Recorded Document to:  
LANDYE BENNETT BLUMSTEIN LLP  
701 W. 8th Avenue, Ste. 1200  
Anchorage, AK 99501  
Order No. F-72979

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

Fidelity Title Agency of Alaska, as substitute trustee for Alaska Trustee, LLC, recorded 08/27/2019 at Instrument No. 20190306910, now gives notice of default under the deed of trust executed by Kristina M. O'Neill, Trustor, in favor of First National Bank Alaska, Beneficiary, recorded on December 2, 2002 at Instrument No. 2002-090310-0 and modified by agreement recorded October 20, 2015 at Instrument No. 2015-049113-0, in the Anchorage Recording District, Third Judicial District, State of Alaska encumbering the following property:

Unit 106, EASTSIDE VILLAGE HOMES CONDOMINIUM, as shown on the floor plan(s) filed in the office of the Recorder for the Anchorage Recording District, Third Judicial District, State of Alaska, under Plat No. 75-10 and as identified in the Declaration recorded January 30, 1975, in Book 234 at Page 56, and any amendments thereto.

The address of the property is 6218 Prosperity Drive, Anchorage, AK 99504.

Trustor is in default as payment of the secured note is 13 months or more past due and late charges are also past due in the amount of \$274.85.

The amount due and owing by Trustor to the Beneficiary as of August 26, 2019 is \$123,112.52, which includes \$109,287.28 in principal, \$8,099.26 in interest from June 1, 2018, \$274.85 in late charges, \$3,082.13 in escrow reserve, \$654.00 for a Trustee's Sale Guarantee, \$90.00 recording costs and \$1,625.00 attorney fees. This balance will continue to accrue interest after August 26, 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 3, 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 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 27 day of August, 2019.

Fidelity Title Agency of Alaska,  
Trustee

By: 7474  
Its: Chief Title Officer

STATE OF ALASKA  
THIRD JUDICIAL DISTRICT

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ss.

The foregoing instrument was acknowledged before me this 27<sup>th</sup> day of August, 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 L. Prater  
Notary Public for Alaska  
My commission expires: 11/15/19

