

Return Recorded Document to:

LANDYE BENNETT BLUMSTEIN LLP
701 W. 8th Avenue, Ste. 1200
Anchorage, AK 99501
Order No. F-73851

NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

Fidelity Title Agency of Alaska, substitute trustee for Alyeska Title Guaranty Agency, recorded 10/28/2019 at Instrument No. 20190404560, now gives notice of default under the deed of trust executed by Tonya Michelle Fedor, Trustor, in favor of First National Bank Alaska, Beneficiary, recorded on September 12, 2008 at Instrument No. 2008-051974-0, whose beneficial interest was assigned to Alaska Housing Finance Corporation, recorded September 12, 2008 at Instrument No. 2008-051976-0 and re-recorded September 29, 2008 at Instrument No. 2008-054401-0, in the Anchorage Recording District, Third Judicial District, State of Alaska encumbering the following property:

Lot 42, Block 4, SAND LAKE SUBDIVISION NO. 2,
according to the official plat thereof filed under Plat No.
P-176, in the Anchorage Recording District, Third
Judicial District, State of Alaska.

The address of the property is 8132 Seacliff Street, Anchorage, AK 99502.

Trustor is in default as payment of the secured note is four months or more past due and late charges are also past due in the amount of \$1,807.39.

The amount due and owing by Trustor to the Assignee of the Beneficiary as of October 28, 2019 is \$97,130.16, which includes \$90,416.08 in principal, \$2,278.33 in interest from May 1, 2019, \$1,807.39 in late charges, \$756.36 in escrow reserve, \$582.00 for a Trustee's Sale Guarantee, \$90.00 recording costs and \$1,200.00 attorney fees. This balance will continue to accrue interest after October 28, 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 January 28, 2020, 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 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 assignee 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 28th day of October, 2019.

Fidelity Title Agency of Alaska,
Trustee

By: TU TU
Its: Chief Title Officer

STATE OF ALASKA

THIRD JUDICIAL DISTRICT

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) ss.
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The foregoing instrument was acknowledged before me this 28th day of October, 2019, by Rosand 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: 11/15/21

