



Return Recorded Document to:
LANDYE BENNETT BLUMSTEIN LLP
701 W. 8th Avenue, Ste. 1200
Anchorage, AK 99501
Order No. F-74082

NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

Fidelity Title Agency of Alaska, substitute trustee for Alyeska Title Guaranty, recorded April 16, 2019 at Instrument No. 2019-000541-0, now gives notice of default under the deed of trust executed by Thomas William Wolkoff and Diane Cheryl Wolkoff, Trustors, in favor of First National Bank Alaska, Beneficiary, recorded on December 29, 2016 at Instrument No. 2016-001992-0, in the Kodiak Recording District, Third Judicial District, State of Alaska encumbering the following property:

Lot 5, Block 1, WOODLAND ACRES SUBDIVISION,
SECOND ADDITION, according to the official plat
thereof, filed under Plat Number 75-7, Records of the
Kodiak Recording District, Third Judicial District, State
of Alaska.

The address of the property is 3542 Woodland Drive, Kodiak, AK 99615.

Trustors are in default as payment of the secured Credit Agreement is two months or more past due and late charges are also past due in the amount of \$53.38.

The amount due and owing by Trustors to the Beneficiary as of November 8, 2019 is \$45,972.21, which includes \$44,016.65 in principal, \$1,478.06 in interest from June 29, 2019, \$53.38 in late charges, \$63.22 fee balance, \$382.00 for a Trustee's Sale Guarantee, \$60.00 recording costs and \$550.00 attorney fees. This balance will continue to accrue interest after November 8, 2019 at a rate in accordance with the Credit Agreement 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 February 11, 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. Beneficiary may enter a credit offset bid consisting of sums due it under the deed of trust security agreement and Credit Agreement. 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 Credit Agreement 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 Credit Agreement, you may call 777-3447 or send an e-mail to dsteger@fnbalaska.com.

Dated this 8th day of November, 2019.

Fidelity Title Agency of Alaska,
Trustee

By: TL TL
Its: Chief Title Officer

STATE OF ALASKA
THIRD JUDICIAL DISTRICT

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} ss.

The foregoing instrument was acknowledged before me this 8th day of November, 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: 11/11/21

