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Return Recorded Document to: LANDYE BENNETT BLUMSTEIN LLP 701 W. 8th Avenue, Ste. 1100 Anchorage, AK 99501 Order No. 36151

## NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

Kachemak Bay Title Agency, Inc., Trustee, substitute trustee for Fidelity Title Agency of Alaska, recorded November 16, 2020 at Instrument No. 20200039580, now gives notice of default under the deed of trust executed by Tobias P. Tucker, Trustor, in favor of First National Bank Alaska, Beneficiary, recorded on September 29, 2008 at Instrument No. 2008-003853-0, in the Homer Recording District, Third Judicial District, State of Alaska encumbering the following property:

Lot Forty (40), LAKE COUNTRY ESTATES, according to Plat No. 85-98, in the Homer Recording District, Third Judicial District, State of Alaska, TOGETHER with an undivided 1/40<sup>th</sup> interest in Lot 25, Lake Country Estates.

The address of the property is 37457 Rascal Lane, Anchor Point, AK 99556-9400.

Trustor is in default as payment of the secured note is 9 months or more past due and late charges are also past due in the amount of \$2,714.64.

The amount due and owing by Trustor to the Beneficiary as of November 12, 2020 is \$46,525.80, which includes \$35,448.11 in principal, \$2,777.00 in interest from January 16, 2020, \$2,714.64 in late charges, \$1,376.70 projected in escrow reserve, \$3,211.35 fee balance, \$358.00 for a Trustee's Sale Guarantee, \$90.00 recording costs and \$550.00 attorney fees. This balance will continue to accrue interest after November 12, 2020 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 Kachemak Bay Title Agency, Inc., 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 17, 2021 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 (a) finbalaska.com.

Dated this 16th day of 116 Venber, 2020.

Kachemak Bay Title Agency, Inc., Trustee

STATE OF ALASKA

THIRD JUDICIAL DISTRICT

The foregoing instrument was acknowledged before me this / Lo 2020, by

of Kachemak Bay Title Agency, Inc., an Alaska corporation, on behalf of the

corporation.

Notary Public for Alaska

My commission expires: 10 22

2020-003959-0