

Return Recorded Document to:

LANDYE BENNETT BLUMSTEIN LLP
701 W. 8th Avenue, Ste. 1100
Anchorage, AK 99501
Order No. F-77920

NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

MTC Financial Inc. d/b/a Trustee Corps., as substitute trustee for Fidelity Title Agency of Alaska, recorded January 14, 2021 at Instrument No. 2021-002131-0, now gives notice of default under the deed of trust executed by Lisa B. Nelson, Trustor, in favor of First National Bank Alaska, Beneficiary, recorded on April 9, 2010 at Instrument No. 2010-016144-0, in the Anchorage Recording District, Third Judicial District, State of Alaska encumbering the following property:

That portion of Lot 5, Block 16A of SOUTH ADDITION TO THE TOWNSITE OF ANCHORAGE, according to Plat C-71, filed in the Anchorage Recording District, Third Judicial District, State of Alaska, described as follows: A tract of land bounded by a line beginning at the Northwest corner of said lot; thence South, along the West boundary thereof, 100 feet; thence East 36 feet; thence South 70 feet to the South boundary of said lot; thence East along said South boundary, 8 feet to the Southeast corner thereof; thence North along the East boundary of said lot, 170 feet to the Northeast corner thereof; thence West along said North boundary 44 feet to the point of beginning.

The address of the property is 1236 W. 10th Ave., Anchorage, AK 99501.

Trustor is in default as payment of the secured Credit Agreement is 10 months or more past due and late charges are also past due in the amount of \$6,811.99.

The amount due and owing by Trustor to the Beneficiary as of January 13, 2021 is \$165,437.34, which includes \$145,000.17 in principal, \$11,466.18 in interest from January 1, 2020, \$6,811.99 in late charges, \$125.00 fee balance, \$774.00 for a Trustee's Sale Guarantee, \$90.00 recording costs, \$300.00 Trustee Corps. cost and \$870.00 attorney fees. This balance will continue to accrue interest after January 13, 2021 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 MTC Financial Inc. d/b/a Trustee Corps., 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 April 20, 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 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 14th day of January, 2021.

MTC Financial Inc. d/b/a Trustee Corps.,
Trustee

By:

Its:

Authorized Signatory

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA)

COUNTY OF ORANGE)

On 1-14-2021 before me, Elizabeth Ortiz, a Notary Public, personally appeared Dalaysia Ramirez, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

[Signature]
Notary Public Signature

