

Return Recorded Document to:

LANDYE BENNETT BLUMSTEIN LLP  
701 W. 8th Avenue, Ste. 1200  
Anchorage, AK 99501  
Order No. F-50225

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

Fidelity Title Agency of Alaska, Trustee, as substitute trustee for Alyeska Title Guaranty, recorded 10/23/2014 as Instrument No. 20140429890, now gives notice of default under the deed of trust executed by Judy T. Charles who acquired title as Judy T. Rikovski, Trustor, in favor of First National Bank Alaska, Beneficiary, recorded on December 23, 2005 at Instrument No. 2005-092095-0, in the Anchorage Recording District, Third Judicial District, State of Alaska encumbering the following property:

Lot 4, Block 2, DONNA LOU SUBDIVISION, according to the official plat thereof, filed under Plat Number 76-215, in the records of the Anchorage Recording District, Third Judicial District, State of Alaska.

The address of the property is 177 Michael Court, Units 1-12, Anchorage, AK 99504.

Trustor is in default as payment of the secured note is two months or more past due and late charges are also past due in the amount of \$382.45.

The balance due on the note is the principal sum of \$75,174.06 plus interest from July 3, 2014 as provided in the Note plus any prepayment premium, late charges, attorneys' fees and costs of sale and other sums as provided in the deed of trust.

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 January 27, 2015, in the main lobby of the Anchorage Superior Courthouse at 825 W. 4th Avenue, 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 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. To determine the current amount required to be paid to cure the default and reinstate the payment terms of the note, you may call 777-3392 or send an e-mail to hgraham@fnbalaska.com. Provided, however, if notice of default has been recorded two or more times previously under the deed of trust described above and the default has been cured, the trustee may not elect to refuse payment and continue the sale.

Dated this 22nd day of October, 2014.

Fidelity Title Agency of Alaska,  
Trustee

By: Leslie Plikat

Its: Agent

STATE OF ALASKA

THIRD JUDICIAL DISTRICT

}  
} ss.  
}

The foregoing instrument was acknowledged before me this 23 day of October, 2014, by Leslie Plikat, known to be the Agent of Fidelity Title Agency of Alaska, an Alaska corporation, on behalf of the corporation.

Shirli Reitzle  
Notary Public for Alaska

My commission expires: 8/17/17

Shirli Reitzle

