



WHEN RECORDED MAIL TO
Clear Recon Corp
4375 Jutland Drive
San Diego, California 92117
Phone: 866-931-0036

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

Trustee's Sale No: 104213-AK

This NOTICE OF DEFAULT AND ELECTION TO SELL is given by **CLEAR RECON CORP**, as Successor Trustee under that certain Deed of Trust executed by **MARGIE HELMS, A SINGLE PERSON**, as Trustor, to **WESTERN ALASKA LAND TITLE COMPANY**, as Trustee, in favor of **KODIAK ISLAND HOUSING AUTHORITY**, as Beneficiary, dated 3/14/2016, recorded 3/18/2016, as Instrument No. 2016-000321-0, in the KODIAK Recording District, State of Alaska. The beneficial interest in the Deed of Trust has been assigned to **ALASKA HOUSING FINANCE CORPORATION** and the record owner of the property is purported to be **MARGIE HELMS**. Said Deed of Trust covers real property situated in said Recording District, described as follows:

LOT SEVEN (7), BLOCK FIVE (5), TRACT "A", LARSEN BAY TOWNSITE U.S SURVEY
NUMBER 4872, according to Plat No. 69-3, located in the Kodiak Recording District, Third
Judicial District, State of Alaska
More Accurately Described as
LOT SEVEN (7), BLOCK FIVE (5), TRACT "A", LARSEN BAY TOWNSITE, UNITED
STATES SURVEY NO. 4872, according to Plat No. 69-3, located in the Kodiak Recording
District, Third Judicial District, State of Alaska.

Commonly referred to as: **NHN SECOND STREET, LARSEN BAY, AK 99624 AKA, LARSEN
STREET, LARSEN BAY, AK 99624**

APN: 20072/R5780050070

A breach of the obligation which said Deed of Trust secures has occurred in that Installment of Principal and Interest plus impounds and/or advances which became due on 9/1/2021 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.. By reason thereof, and under the terms of the Note and Deed of Trust, the Beneficiary has declared all sums so secured to be immediately due and payable, together with any trustee fees, attorney fees, costs and advances made to protect the security associated with this foreclosure. The sum owing on the obligation good through 9/7/2022 is \$109,568.27 as follows:

<i>Unpaid Principal Balance:</i>	\$98,941.31
<i>Interest:</i>	\$3,945.41
<i>Late Charges:</i>	\$148.77
<i>Beneficiary Advances:</i>	\$6,532.78

TOTAL REQUIRED TO PAYOFF: \$109,568.27

Page 1 of 2

Trustee's Sale No: 104213-AK

If the default has arisen by failure to make payments required by the trust deed, the default may be cured and the sale may be terminated if:

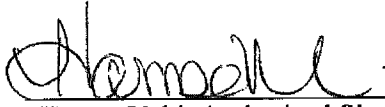
1. Payment of the sum in default, other than the principal that would not be due if default had not occurred, and attorney and other foreclosure fees and costs actually incurred by the beneficiary and trustee due to the default is made at any time before the sale date stated in this notice or to which the sale is postponed; and
2. If Notice of Default has been recorded two or more times previously under the same trust deed and the default has been cured the trustee does not elect to refuse payment and continue the sale.

NOTICE IS HEREBY GIVEN that pursuant to demand of the Beneficiary, the Trustee hereby elects to sell the above described real property to satisfy the obligation, together with all accrued interest and all costs and expenses, at public auction, for cash, to the highest and best bidder, at the **3RD JUDICIAL DISTRICT: Inside the Lobby of the Boney Courthouse located at 303 "K" Street, Anchorage, AK 99501**, on **12/21/2022, at 10:00 AM**. Beneficiary will have the right to make an offset bid at sale without cash.

Anyone having an objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the same.

DATED: 9/7/2022

CLEAR RECON CORP

By 
Hamsa Uchi, Authorized Signatory for Trustee

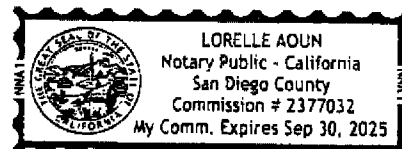
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of San Diego)

On SEP 07 2022 before me, Lorelle Aoun,
a Notary Public, personally appeared HAMSA UCHI who proved to me on
the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within
instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized
capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity
upon behalf of which the person(s) 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 



Page 2 of 2

Trustee's Sale No: 104213-AK

