2023-012705-0

Recording Dist: 301 - Anchorage 5/24/2023 02:03 PM Pages: 1 of 2



WHEN RECORDED MAIL TO Clear Recon Corp 8880 Rio San Diego Drive, Suite 725 San Diego, California 92108

Phone: 866-931-0036

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

Trustee's Sale No: 111741-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 **LAWRENCE C. HALE AND JAN S. HALE, HUSBAND AND WIFE, TENANTS BY THE ENTIRETY**, as Trustor, to **FIDELITY TITLE AGENCY OF ALASKA**, as Trustee, in favor of **FIRST NATIONAL BANK ALASKA**, as Beneficiary, dated 6/4/2014, recorded 6/5/2014, as Instrument No. 2014-021348-0, in the ANCHORAGE 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 LAWRENCE C. HALE AND JAN S. HALE. Said Deed of Trust covers real property situated in said Recording District, described as follows:

Lot 5, Block 3, PENNINGTON PARK SUBDIVISION, according to the official plat thereof, filed under Plat Number 68-97, in the records of the Anchorage Recording District, Third Judicial District, State of Alaska.

Commonly referred to as: 5620 K

5620 KALLANDER AVENUE, ANCHORAGE, AK 99516

APN: 020-181-32-000

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 11/1/2022 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 5/23/2023 is \$389,410.03 as follows:

 Unpaid Principal Balance:
 \$370,305.33

 Interest:
 \$10,724.87

 Late Charges:
 \$3,001.40

 Beneficiary Advances:
 \$5,378.43

 TOTAL REQUIRED TO PAYOFF:
 \$389,410.03

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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 8/29/2023, 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: 5/23/2023

CLEAR RECON CORP

A notary public or other officer completing this certificate

Uchi, Authorized Signatory for Trustee

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 MAY 2 3 2023 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

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Signature lvello

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