



AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111

FILE #: AK21617

TO THE HEIRS AND DEVISEES OF JOSEPHINE B. GHORMLEY
NOTICE OF DEFAULT AND ELECTION TO SELL
UNDER DEED OF TRUST AND NOTICE OF TRUSTEE'S SALE

This Notice of Default and Election to Sell is given by Hillary R. McCormack, as Successor Trustee under that certain Deed of Trust executed by Josephine B. Ghormley, who acquired title as as Josephine Ghormley, as Trustor, Ketchikan Title Agency, LLC is the original Trustee, and First National Bank Alaska, as Beneficiary, dated January 24, 2020 and filed for record on January 31, 2020, as Instrument No. 2020-000296-0 in the records of the Ketchikan Recording District, Alaska, covering the following described real Property:

A LEASEHOLD ESTATE IN AND TO that portion of Section 8, Township 79 S, Range 92 E, Copper River Meridian, more particularly described as follows: Beginning at the northeast corner of Section 8 (protracted) thence S 84 degrees 31'43" W a distance of 2427.26 feet, to the true point of beginning, thence N 27 degrees 28'44" W 200.00 feet, thence N 62 degrees 31'16" E 100.00 feet, thence S 27 degrees 28'44" E 200.00 feet thence S 62 degrees 31'16" W 100.00 feet to the true point of beginning, Ketchikan Recording District, First Judicial District, State of Alaska.

Commonly referred to as: 7.5 Airport Road, Metlakatla, AK 99926

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 Josephine Ghormley as to the leasehold interest and the Metlakatla Indian Community as to fee simple.

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 September 1, 2024 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 October 23, 2025 is \$75,931.02, detailed as follows:

Principal	\$70,062.06
Total Interest Amt	\$3,174.74
Escrow Advance Amt	\$998.29
Total Fees Amt	\$40.00
Total Accumulated Late Charge Amt	\$196.54
Total NSF Charge Fee Amt	\$85.74
Rec Corp Adv Balance	\$1,373.65
Grand Total	\$75,931.02

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. the 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, near the 4th street entrance to the Juneau Courthouse located at 123 West 4th Street Juneau, AK 99801, on January 27, 2026, at 10:00 AM. Notice of said Trustee's Sale is Hereby Given. The Beneficiary will have the right to make an offset bid at sale without cash. All other bidders must have certified funds for their total bid amount. Title to the Property will be conveyed by Trustee's Deed without warranties of title. A list of names of the persons who may be the heirs and devisees of Josephine B. Ghormley are as follows: Unknown Heirs & Devisees of the Estate of Josephine B. Ghormley.

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. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Successor Trustee and the successful bidder shall have no further recourse.

Dated: 10/23/2025

Hillary R McCormack

Hillary R. McCormack
Substitute Trustee
376 East 400 South, Ste. 300
Salt Lake City, UT 84111
Telephone: 801-355-2886
Office Hours: Mon.-Fri., 8AM-5PM (MST)
File No. AK21617

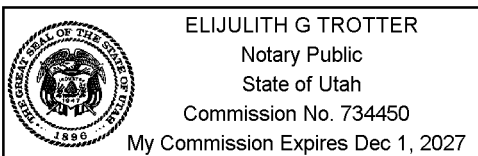
STATE OF UTAH)
 :SS
County of Salt Lake)

10/23/2025

This instrument was acknowledged before me on _____, by Hillary R. McCormack.

Eljolith G Trotter

Notary Public



Remotely Notarized with audio/video via
Simplifile

