A L A S K A

2026-029706-0

Recording Dist: 301 - Anchorage
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AFTER RECORDING RETURN TO:
Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Salt Lake City, UT 84111

File No. AK21220

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 Stephanie Marie Way and Kenneth Scott Way, as Trustors, First American Title Company is the original Trustee, and NeighborWorks Alaska Homeownership Center, as the original Beneficiary, dated October 19, 2018 and filed for record on October 24, 2018, as Instrument No. 2018-040461-0 in the records of the Anchorage Recording District, Alaska, covering the following described real Property:

Unit 10E of Foxwood 83 Condominiums, Phase 2, as shown on the Floor Plans filed in the office of the Recorder of the Anchorage Recording District, Third Judicial District, State of Alaska, under Plat No. 83-386, and as identified in the Declarations recorded August 8, 1983 Book 942, Page 491, and in any amendments thereof.

Commonly referred to as: 7242 Foxridge Circle #10E, Anchorage, AK 99518
APN: 012-182-08-013

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 Stephanie Marie Way.

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 March 1, 2026 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 August 10, 2026 is $92,138.57, detailed as follows:

Principal	$89,743.46
Total Interest Amt	$1,858.43
Escrow Advance Amt	$257.45
Total Fees Amt	$40.00
Total Accumulated Late Charge Amt	$24.23
Total NSF Charge Fee Amt	$25.00
Rec Corp Adv Balance	$190.00
Grand Total	$92,138.57

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

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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, inside the Lobby of the Boney Courthouse located at 303 "K" Street, Anchorage, AK 99501, on November 16, 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.

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.

Important Notice to Potential Bidders: Federal law administered by the Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of the Treasury, requires certain residential real estate transactions to be reported to the federal government. If you are the winning bidder at auction, you may be required to provide identifying information about yourself and, if applicable, any entity or trust purchasing the property. This information is required by federal law and must be provided to complete the sale. Failure to provide required information after the sale may delay or prevent issuance of the foreclosure deed.

Dated: August 10, 2026

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. AK21220

STATE OF UTAH)
: ss.
County of Salt Lake)

The foregoing instrument was acknowledged before me on 8/10/26, by Hillary R. McCormack.

MARGARET LEE
Notary Public, State of Utah
Commission # 736006
My Commission Expires
March 22, 2028

Notary Public

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