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2019-006400-0

Recording Dist: 301 - Anchorage
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ANCHORAGE RECORDING DISTRICT

Return Recorded Documents to:
Northrim Bank
3111 C Street
P.O. Box 241489
Anchorage, AK 99524-1489

60450 ATGA

NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

Alyeska Title Guaranty Agency, as Substitute Trustee, gives notice of default and sale under the Deed of Trust dated December 18, 2015, and recorded on December 21, 2015, as Instrument No. 2015-058967-0, in the records of the Anchorage Recording District, Third Judicial District, State of Alaska ("Deed of Trust"), executed by Anita Rose Carltikoff (the "Trustor"), in favor of Homestate Mortgage Company, LLC. The Deed of Trust was assigned to Alaska Housing Finance Corporation (the "Beneficiary") by instrument recorded December 21, 2015, as Instrument No. 2015-058968-0. The Deed of Trust conveyed the following described real property, together with all improvements erected thereon, and all easements, appurtenances, and fixtures now and hereafter part of the property (collectively, the "Property"):

Unit No. One hundred fifty-six (156), BROOKSHIRE CONDOMINIUMS, as identified in the declaration recorded March 7, 2003 under Serial Number 2003-021217-0 and amendments thereto and as shown on floor plans and as-built survey filed under Plat No. 2005-64, in the records of the Anchorage Recording District, Third Judicial District, State of Alaska.

The Real Property or its address is commonly known as 2271 Duncanshire Place, Unit 156, Anchorage, Alaska 99504.

A breach of the obligation secured by the Deed of Trust occurred due to a failure to make payment(s) under the Promissory Note ("Note") dated December 18, 2015, as and when due. As of March 4, 2019, the amount of the obligation secured is as follows:

\$185,888.14	Principal
4,123.60	Interest at 3.750% through March 4, 2019
579.36	Late Charges

<241.45>	Unapplied Funds Balance
2,691.56	Collateral Expense
987.38	Escrow Balance
<u>873.00</u>	Foreclosure costs to date (Trustee Sale Guarantee)
\$194,901.59	Total Amount Due (as of March 4, 2019)

The amount due will increase hereafter by the amount of interest accruing at 3.750% per annum after March 4, 2019 (currently \$19.10 per diem), and by future late fees, foreclosure fees, and/or foreclosure costs, and by any sums advanced or expended under the terms of the Deed of Trust.

The Trustee elects to sell the Property at 10:00 AM on June 6, 2019, at 303 K Street, (Boney Courthouse), Anchorage, Alaska, and apply the proceeds to the indebtedness. 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 and Note. Title to the Property will be conveyed by Trustee's deed without warranties of title.

Conditions of Reinstatement: If default has arisen by failure to make payments required under the 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 date of sale 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 Bessie Paraoan at 907-261-4691 or send an e-mail to bessie.paraoan@nrim.com. Provided, however, if notice of default has been recorded two or more times previously under the Deed of Trust described above, the Trustee may elect to refuse the cure payment and proceed with the sale.

DATED this 5th day of March, 2019.

ALYESKA TITLE GUARANTY AGENCY,
Substitute Trustee

By: Janelle Keller
Its: Janelle Keller (name)
Authorized Signatory (title)



STATE OF ALASKA)
) ss.
THIRD JUDICIAL DISTRICT)

THIS IS TO CERTIFY that on this 5 day of March, 2019, before me, the undersigned, a Notary Public in and for the State of Alaska, duly commissioned and sworn as such, personally appeared, Janelle Keller, known to be the Authorized Signatory of ALYESKA TITLE GUARANTY AGENCY, an Alaska corporation, on behalf of the corporation.

Roberta Schmidt
Notary Public in and for Alaska
My Commission Expires: 1/26/2020

