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Landye Bennett Blumstein LLP
701 W. 8th Avenue, Suite 1200
Anchorage, Alaska 99501
Order No. 56208

NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

Alaska Escrow and Title Agency, Inc., Trustee, now gives notice of default under the deed of trust executed by Karl Everett Richey, Trustor, in favor of First Bank, Beneficiary, recorded on December 27, 2006 at Instrument No. 2006-005060-0 in the Ketchikan Recording District, First Judicial District, State of Alaska encumbering the following property:

The North 3 feet of Lot 2 and all of Lot 15, Block 12-A, Heath Addition, U.S. Survey 1229, according to the plat thereof dated June 18, 1926 and recorded June 19, 1926 in Volume 1, Page 33, plat records, Ketchikan Recording District, First Judicial District, State of Alaska.

The address of the property is 2409 First Avenue, Ketchikan, AK 99901.

Trustor is in default as property taxes are past due in the amount of \$7,240.13 or more and late charges are also past due in the amount of \$3,682.09.

The amount due and owing by Trustor to the Beneficiary as of December 11, 2018 is \$67,399.77, which includes \$61,755.54 in principal, \$527.88 in interest, \$3,682.09 in late charges, \$90.00 release fees, \$58.26 miscellaneous charges, \$470.00 for a Trustee's Sale Guarantee, \$60.00 recording costs, and \$756.00 attorney fees. This balance will continue to accrue interest after December 11, 2018 in accordance with the Promissory Note until the time of sale. Other charges, as allowed under the loan documents, may also accrue until the time of sale.

YOU ARE NOTIFIED that Alaska Escrow and Title Agency, Inc., Trustee, by demand of beneficiary, hereby elects to sell the real property described above to satisfy the obligations secured thereby at an auction sale to be held on March 13, 2019 at 415 Main Street, Ketchikan, Alaska. The sale may be held with other sales as Trustee may conduct which shall begin at 10:30 a.m. and continue until complete.

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 security agreement and note. Title to the real property will be conveyed by trustee's quitclaim deed without warranties of title.

YOU ARE FURTHER NOTIFIED that if default has arisen by failure to make payments required under the Promissory Note and/or the deed of trust, the default may be cured and this sale terminated if (1) 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 sale date stated in this notice or to which the sale is postponed, and (2) when notice of default has been recorded two or more times previously under the same deed of trust described and the default has been cured, the trustee does not elect to refuse payment and continue the sale. To determine the current amount required to be paid to cure the default and reinstate the payment terms of the note, you may call Trevor Sayer at 907.228.4295.

Dated this 11th day of December, 2018.

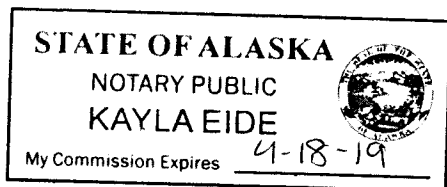
Alaska Escrow and Title Agency, Inc.

By: [Signature]
Its: Title officer

STATE OF ALASKA
FIRST JUDICIAL DISTRICT

} ss.
}

The foregoing instrument was acknowledged before me this 11th day of December, 2018, by Julie Strunk, known to be the title officer of Alaska Escrow and Title Agency, Inc., an Alaska corporation, on behalf of the corporation.



[Signature]
Notary Public for Alaska
My commission expires: 4-18-19

