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2019-008846-0

Recording Dist: 301 - Anchorage
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LANDYE BENNETT BLUMSTEIN LLP

701 W. 8th Avenue, Ste. 1200

Anchorage, AK 99501

Order No. F-71005

FTAA F-71005

NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

Fidelity Title Agency of Alaska, substitute trustee for Yukon Title Company, Inc., recorded 03/26/2019 at Instrument No. 20190088450, now gives notice of default under the deed of trust executed by Joseph Edward Denney, Trustor, in favor of First National Bank Alaska, Beneficiary, recorded on October 29, 2015 at Instrument No. 2015-050937-0, in the Anchorage Recording District, Third Judicial District, State of Alaska encumbering the following property:

Lot 1A, DEAL SUBDIVISION, according to the official plat thereof, filed under Plat No. 96-4, in the records of the Anchorage Recording District, Third Judicial District, State of Alaska.

The address of the property is 17933 Old Glenn Highway, Chugiak, AK 99567.

Trustor is in default as payment of the secured note is two months or more past due, late charges are past due in the amount of \$575.76, and property taxes in the amount of \$6,734.33 are also past due.

The amount due and owing by Trustor to the Assignee of the Beneficiary as of March 22, 2019 is \$446,079.31, which includes \$431,392.04 in principal, \$10,083.51 in interest from December 3, 2018, \$575.76 in late charges, \$25.00 fee balance, \$1,653.00 for a Trustee's Sale Guarantee, \$90.00 recording costs and \$2,260.00 attorney fees. This balance will continue to accrue interest after March 22, 2019 at a rate in accordance with the 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 Fidelity Title Agency of Alaska, 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 June 25, 2019, in the main lobby of the Boney Courthouse at 303 K Street, Anchorage, Alaska. The sale may be held with other sales as Trustee may conduct which shall begin at 10:00 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 Promissory Note, you may call 777-3447 or send an e-mail to dsteger@fnbalaska.com.

Dated this 26th day of March, 2019.

Fidelity Title Agency of Alaska,
Trustee

By: JL JL
Its: Chief Title Officer

STATE OF ALASKA)
THIRD JUDICIAL DISTRICT) ss.

The foregoing instrument was acknowledged before me this 26th day of March, 2019, by Howard Hemeck, known to be the Chief Title Officer of Fidelity Title Agency of Alaska, an Alaska corporation, on behalf of the corporation.



Michelle L. Prater
Notary Public for Alaska
My commission expires: 11/18/21

