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**2019-000082-0**

Recording Dist: 106 - Haines

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**LANDYE BENNETT BLUMSTEIN LLP**

701 W. 8th Avenue, Ste. 1200

Anchorage, AK 99501

Order No. 56559

**NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE**

Alaska Escrow and Title Insurance Agency, Inc., Trustee, now gives notice of default under the deed of trust executed by Christopher M. Palmisano, Trustor in favor of First National Bank Alaska, Beneficiary, recorded on November 13, 2012 at Instrument No. 2012-000583-0, in the Haines Recording District, First Judicial District, State of Alaska encumbering the following property:

Lot 5, HENDERSON SUBDIVISION, according to Plat No. 2001-19, Haines Recording District, First Judicial District, State of Alaska.

The address of the property is 9.5 Mile Mud Bay Road, Haines, AK 99827.

Trustor is in default as payment of the secured note is four months or more past due and late charges are also past due in the amount of \$275.30.

The amount due and owing by Trustor to the Beneficiary as of March 28, 2019 is \$34,271.34, which includes \$32,498.97 in principal, \$607.01 in interest from December 17, 2018, \$275.30 in late charges, <\$29.94> in escrow reserve, \$310.00 for a Trustee's Sale Guarantee \$60.00 recording costs, and \$550.00 attorney fees. This balance will continue to accrue interest after March 28, 2019 at a rate 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 Insurance 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 July 2, 2019, in the main lobby of the Juneau Superior Courthouse, Dimond Court Building, 123 4th Street, Juneau, 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 28<sup>th</sup> day of March, 2019.

Alaska Escrow and Title Insurance Agency, Inc., Trustee

By: [Signature]  
Its: Title Officer

STATE OF ALASKA )  
THIRD JUDICIAL DISTRICT ) ss.

The foregoing instrument was acknowledged before me this 28<sup>th</sup> day of March, 2019, by Julie Strunk, known to be the Title Officer of Alaska Escrow and Title Insurance Agency, Inc., an Alaska corporation, on behalf of the corporation.

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

