



When recorded return to:
Robinson Tait, P.S.
901 Fifth Avenue, Suite 400
Seattle, WA 98164

**NOTICE OF DEFAULT AND ELECTION TO SELL
UNDER DEED OF TRUST
PURSUANT TO AS 34.20 ET. SEQ.**

TS No. 60435-00195-NJ-AK

This NOTICE OF DEFAULT AND ELECTION TO SELL is given by Joe J. A. Solseng, Alaska bar number 0909038, as Successor Trustee under that certain Deed of Trust executed by Paul M. Salima and Wendy E. Salima, husband and wife, as Trustor(s), to First American Title Insurance Company as Trustee, in favor of Mortgage Electronic Registration Systems, Inc. ("MERS"), as nominee for Homestate Mortgage Company LLC, its successors and assigns as Beneficiary, dated October 27, 2005 and recorded on October 28, 2005 as Instrument No. 2005-077961-0 in Anchorage Recording District, Third Judicial District, Alaska. The beneficial interest was assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-85CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-85CB and recorded December 14, 2016 as Instrument No. 2016-052957-0. The record owner of the property is purported to be Paul M. Salima and Wendy E. Salima. Said Deed of Trust covers real property situated in said Recording District, described as follows:

**LOT 3, BLOCK 10, MCMAHON SUBDIVISION, SECOND ADDITION,
ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED UNDER PLAT
NUMBER 72-87, RECORDS OF THE ANCHORAGE RECORDING DISTRICT,
THIRD JUDICIAL DISTRICT, STATE OF ALASKA.**

Commonly known as: 3600 AKULA DRIVE, ANCHORAGE, AK 99516

A breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of: THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON December 1, 2016 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, ALONG WITH LATE CHARGES, PLUS

FORECLOSURE COSTS AND LEGAL FEES. PLUS ALL OF THE TERMS AND CONDITIONS AS PER THE DEED OF TRUST, PROMISSORY NOTE AND RELATED LOAN DOCUMENTS. 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. There is presently due and owing the principal balance of \$318,136.69, plus accrued interest at the rate of 6.62500%, late charges, costs and any future advances.

If the default has arisen by failure to make payments required by the trust deed, the default may be cured and foreclosure terminated if (1) at any time before the sale date stated herein or a date to which the sale is postponed, payment is made of the sum then in default, other than principal that would not be due if the default had not occurred, plus attorney and other foreclosure fees and costs actually incurred by the Beneficiary and Trustee due to the default, and (2) if the Trustee does not elect to refuse payment and proceed with the sale if the recording of a Notice of Default and a reinstatement has occurred two or more times previously under the trust deed described above.

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, or certified or cashier's check, to the highest and best bidder, at BONEY COURTHOUSE, 303 "K" Street, Anchorage, AK 99501 on March 15, 2018 at 10:00 AM. Beneficiary will have the right to make an offset bid at sale without cash. Said sale will be made without covenant or warranty, express or implied, regarding title, possession, or encumbrances. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the refund of monies paid to the Trustee and the successful bidder shall have no further recourse.

Notice to Potential Bidders

If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a Trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a Trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of



these resources, you should be aware that the same Lender may hold more than one mortgage or Deed of Trust on the property.

DATED: November 20th, 2017

Joe J.A. Solseng, ABA #0909038
As Duly Appointed Successor Trustee



Attorney of Robinson Tait, P.S.

State of Washington)
County of King)

On this day personally appeared before me Joe J.A. Solseng, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and seal of office this 20th day of November, 2017 by Joe J.A. Solseng.




NOTARY PUBLIC in and for the State of Washington, residing at Bonney Lake, County of Pierce King Audubon
(printed or typed name) M.E. Zimney
My appointment expires 03/19/2017 2021

This may be an attempt to collect a debt and any information obtained may be used for that purpose. If you have received a discharge of the debt referenced herein in a bankruptcy proceeding, this letter is not an attempt to impose personal liability upon you for payment of that debt. In the event you have received a bankruptcy discharge, any action to enforce the debt will be taken against the property only.

When Recorded Mail To:
Joe Solseng
Robinson Tait, P.S.
901 Fifth Avenue, Suite 400
Seattle, WA 98164

