



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

Y112431

True North Federal Credit Union,	)
	)
Beneficiary,	)
	)
Yukon Title Company, Inc.,	)
	)
Trustee,	)
	)
Thomas Edmund Zalewski,	)
	)
Trustor.	)
_____	)

A default has occurred under a Deed of Trust wherein Thomas Edmund Zalewski is Trustor, True North Federal Credit Union is Beneficiary, and where Yukon Title Company, Inc. is Trustee.

1. The Deed of Trust is dated July 6, 2012 and was recorded July 11, 2012, in the Fairbanks Recording District, Fourth Judicial District, State of Alaska, as Serial Number 2012-013107-0 describing the following real property:

Lot 14, Block "B" of HAWK-EYE SUBDIVISION, according to the plat filed June 24, 1983 as Plat No. 83-105; Records of the Fairbanks Recording District, Fourth Judicial District, State of Alaska.

Having a street address of 414 Hawk-Eye Downs Drive, Fairbanks, AK 99712.

2. Trustor, Thomas Edmund Zalewski, has breached and defaulted in the obligations for which the Deed of Trust is security by failing to make the required payments due under the Promissory Note. There is now owed and unpaid the following (as of October 19, 2018):

\$21,334.88	principal
319.32	interest, 5% through October 19, 2018
537.50	foreclosure fees to date

250.00  
\$22,441.70

foreclosure costs to date

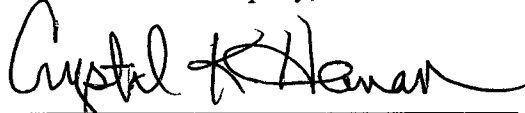
The balance due will continue to accrue interest at the rate of 5% per annum after October 19, 2018 (\$2.92 per diem), and by future late charges, foreclosure fees and/or foreclosure costs and by any sums properly advanced or expended under the terms of the Deed of Trust with interest as therein provided.

3. The Trustee has elected to sell the property, for cash, to the highest bidder at public auction inside the main front entrance of the Rabinowitz Courthouse, Fairbanks, Alaska, located at 101 Lacey Street on February 21<sup>st</sup>, 2019, at 10:00 a.m. Cash means U.S. currency or cashier's check drawn on a bank having a branch in the Fourth Judicial District, or U.S. Postal Service Money Order. The proceeds of said sale will be used to pay the costs of this foreclosure, including reasonable attorney's fees and to satisfy all amounts due under the note unless the note, together with fees and costs, are brought current by the Trustor prior to the date of sale, as described herein. The Beneficiary may bid at the sale and may enter an offset bid in the amount due under the Deed of Trust Note, plus costs of foreclosure, including attorney's fees.

4. **Conditions of Reinstatement.** If the default has arisen by failure to make payments required by the Deed of Trust, the default may be cured and the 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 have occurred two or more times previously under the Deed of Trust described above.

DATED this 20<sup>th</sup> day of November, 2018.

Yukon Title Company, Inc.



By: Crystal Haman  
Its: Authorized Signatory

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2018-018253-0

CORPORATE ACKNOWLEDGMENT

STATE OF ALASKA                    )  
  )ss.  
FOURTH JUDICIAL DISTRICT)

This is to certify that on this 20<sup>th</sup> day of November, 2018 before me, the undersigned, a Notary Public in and for the state of Alaska, duly commissioned and sworn, personally appeared Crystal Haman, to me known and known to me to be the Authorized Signatory of Yukon Title Company, Inc., and known to me to be the individual who executed the above and foregoing instrument on behalf of the corporation herein named, and she acknowledged to me that she signed the same as the free and voluntary act of said corporation, with full authority to do so and with full knowledge of its contents, for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year written above.

STATE OF ALASKA  
NOTARY PUBLIC  
Shannon Williams  
My Commission Ends February 26, 2022



*Shannon Williams*  
Notary Public in and for Alaska  
My commission expires: 2/26/22

**Fair Debt Collection Practices Act Statement.** The purpose of this document is to collect a debt. Any information obtained will be used for that purpose. There is now due and owing and unpaid under the Note the principal sum of \$21,334.88, interest at the rate of 5% percent per annum through October 19, 2018, in the amount of \$319.32, together with all sums properly advanced or expended under the terms of said Deed of Trust. Unless within 30 days after receipt of this notice you dispute the debt or any portion of it, we will assume the debt to be valid. If you notify us within 30 days after receipt of this notice that you dispute the debt or any part of it and do so in writing, we will obtain verification of the debt and mail it to you. If you request it in writing within 30 days after receipt of this notice, we will provide you with the name and address of the original creditor, if different from the current creditor. Requests may be submitted to Jermain, Dunnagan & Owens, P.C., Attention: Gary C. Sleeper, 3000 A Street, Suite 300, Anchorage, Alaska 99503, telephone (907) 563-8844, fax (907) 563-7322.

RECORD IN THE FAIRBANKS RECORDING DISTRICT

After recording return to:

Gary C. Sleeper, Esq.  
Jermain Dunnagan & Owens, P.C.  
3000 A Street, Suite 300  
Anchorage, AK 99503

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