



DENNIS BANNING and LAUREL BANNING, )  
 )  
 Beneficiary, )  
 )  
 and )  
 )  
 ROB W. WRIGHT, JR., )  
 )  
 Trustor, )  
 )  
 and )  
 )  
 YUKON TITLE COMPANY, INC. )  
 )  
 Trustee. )  
 )  
Y105279 )

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

YUKON TITLE COMPANY, INC. now gives notice of default under Deed of Trust executed by ROB W. WRIGHT, JR. in favor of DENNIS BANNING and LAUREL BANNING, Beneficiary, recorded on November 9, 2006 as Instrument No. 2006-028955-0, records of the Fairbanks Recording District, Alaska, encumbering the following property:

Lots Four (4), Five (5) and Six (6), HERNING MEADOWS SUBDIVISION, according to the plat filed September 8, 2006 as Plat No. 2006-146, Records of the Fairbanks Recording District, Fourth Judicial District, State of Alaska.

Property Addresses:

- Lot 4: 1940 Whispering Meadow Avenue
- Lot 5: NHN (Vacant Land)
- Lot 6: 1985 Whispering Meadow Avenue
- Chena Hot Springs Hills, Fairbanks, Alaska

Trustor is in default as payment of the secured note is two months or more past due, late charges are past due.

The amount due and owing by the Trustor to the Beneficiary as of August 23, 2017 is \$28,692.33 in principal, \$1,188.57 in interest from the last payment on February 15, 2017 to August

23, 2017 for a total of \$29,880.90. Interest accrues at the rate of 8.00% or \$6.28873 per day. This balance will continue to accrue interest after August 23, 2017 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 at the time of sale.

**YOU ARE NOTIFIED** that Yukon Title Company, 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 JANUARY 30, 2018, in the main lobby of the State Court and Office Building, 101 Lacey Street, Fairbanks, 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 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 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 has 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 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 this noted, you may call John Foster Wallace or send an email to [foster@mzwlaw.com](mailto:foster@mzwlaw.com).

**DATED** at Fairbanks, Alaska, this 26<sup>th</sup> day of October, 2017.

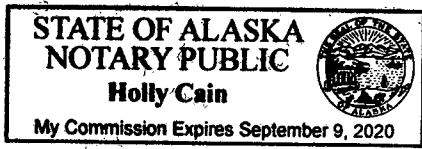
YUKON TITLE AGENCY, INC.

By: Crystal K. Haman  
Name: Crystal K. Haman  
Title: Vice president

STATE OF ALASKA )  
 ) ss.  
FOURTH JUDICIAL DISTRICT )

The foregoing instrument was acknowledged before me this 26<sup>th</sup> day of October, 2017 by Crystal K. Haman, known to be the Vice president of Yukon Title Agency, Inc., an Alaska corporation, on behalf of the corporation.





*Holly Cain*  
\_\_\_\_\_  
NOTARY PUBLIC in and for Alaska  
My Commission Expires: \_\_\_\_\_

RECORD IN THE FAIRBANKS RECORDING DISTRICT

UPON RECORDING, Return to:  
Zimmerman & Wallace  
711 Gaffney Road, Suite 202  
Fairbanks, AK 99701

