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LANDYE BENNETT BLUMSTEIN LLP  
701 W. 8th Avenue, Ste. 1100  
Anchorage, AK 99501  
Order No. S20-18079



NOTICE OF DEFAULT AND DEED OF TRUST FORECLOSURE SALE

MTC Financial Inc. d/b/a Trustee Corps., substitute trustee for Steward Title of Alaska, recorded June 16<sup>th</sup> 2021 at Instrument No. 2021-017755-0, now gives notice of default under the deed of trust executed by Jeffrey I. Carlson, Trustor, in favor of Academy Mortgage Corporation, Beneficiary, whose beneficial interest was assigned to Alaska Housing Finance Corporation, recorded March 25, 2020, at Instrument No. 2020-006064-0. The Deed of Trust was recorded on March 23, 2020 at Instrument No. 2020-005874-0, in the Palmer Recording District, Third Judicial District, State of Alaska encumbering the following property:

Lot Six (6), Block Two (2), DAWN LAKE ESTATES NO. 1,  
according to the official plat thereof, filed under Plat No. 84-34, in  
the records of the Palmer Recording District, Third Judicial District,  
State of Alaska.

The address of the property is 3639 S. Dawn Lake Drive, Wasilla, AK 99623.

Trustor is in default as payment of the secured note is eight months or more past due and late charges are also past due in the amount of \$277.12.

The amount due and owing by Trustor to the Assignee of the Beneficiary as of June 14, 2021 is \$216,202.68, which includes \$197,675.34 in principal, \$5,545.14 in interest from August 1, 2020, \$277.12 in late charges, \$3,883.30 in projected escrow reserve, \$690.11 USDA fee, \$5,635.67 fee balance, \$906.00 for a Trustee's Sale Guarantee, \$300.00 Trustee Corps. cost, \$90.00 recording costs and \$1,200.00 attorney fees. This balance will continue to accrue interest after June 14, 2021 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 MTC Financial Inc. d/b/a Trustee Corps., Trustee, by demand of the assignee of the beneficiary, hereby elects to sell the real property described above to satisfy the obligations secured thereby at an auction sale to be held on September 16, 2021, 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. Assignee of the 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 17<sup>th</sup> day of June, 2021.

MTC Financial Inc. d/b/a Trustee Corps.,  
Trustee

By: \_\_\_\_\_

Its: \_\_\_\_\_

*[Signature]*  
Dalaysia Ramirez  
Authorized Signatory

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA    )

COUNTY OF ORANGE    )

On 6-17-21 before me, Bernardo Sotelo-Hernandez, a Notary Public, personally appeared Dalaysia Ramirez, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

*[Signature]*  
Notary Public Signature

