

**NOTICE OF DEFAULT AND ELECTION TO
SELL UNDER DEED OF TRUST**

Trustee's Sale No: 068725-AK

This NOTICE OF DEFAULT AND ELECTION TO SELL is given by CLEAR RECON CORP, as Successor Trustee under that certain Deed of Trust executed by JOSEPH Y. NIICHEL & MELODY M NIICHEL, HUSBAND AND WIFE, as Trustor, to ALASKA USA TITLE AGENCY, LLC, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., SOLELY AS NOMINEE FOR ALASKA USA MORTGAGE COMPANY, LLC, ITS SUCCESSORS AND ASSIGNS, as Beneficiary, dated 9/26/2013, recorded 9/27/2013, as Instrument No. 2013-009398-0, in the KENAI Recording District, State of Alaska. The beneficial interest in the Deed of Trust has been assigned to ALASKA USA FEDERAL CREDIT UNION and the record owner of the property is purported to be JOSEPH Y. NIICHEL. Said Deed of Trust covers real property situated in said Recording District, described as follows: LOT 1, TUKAKNA SKY SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, FILED UNDER PLAT NO 82-110, RECORDS OF THE KENAI RECORDING DISTRICT, THIRD JUDICIAL DISTRICT, STATE OF ALASKA Commonly referred to as: 31185 ETAH MAKU CIRCLE, SOLDOTNA, AK 99669 A breach of the obligation which said Deed of Trust secures has occurred in that Installment of Principal and Interest plus impounds and/or advances which became due on 5/1/2017 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable. 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. The sum owing on the obligation good through 5/10/2018 is \$226,869.56 as follows:

Unpaid Principal Balance: \$209,736.36

Interest: \$9,879.51

Late Charges: \$264.05

Beneficiary Advances: \$6,989.64

TOTAL REQUIRED TO PAYOFF: \$226,869.56

If the default has arisen by failure to make payments required by the trust deed, the default may be cured and the sale may be terminated if: 1. Payment of the sum in default, other than the principal that would not be due if default had not occurred, and attorney 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. If Notice of Default has been recorded two or more times previously under the same trust deed and the default has been cured the trustee does not elect to refuse payment and continue the sale. 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, to the highest and best bidder, at the 3RD JUDICIAL DISTRICT: Inside the Lobby of the Boney Courthouse located at 303 "K" Street, Anchorage, AK 99501, on 8/21/2018, at 10:00 AM. Beneficiary will have the right to make an offset bid at sale without cash. Anyone having an objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the same. DATED: 5/10/2018 CLEAR RECON CORP Hamsa Uchi, Authorized Signatory for Trustee

Pub: 5/20,27,6/3,10

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