From: becky gagnon

Sent: Thursday, March 3, 2022 2:25 AM

To: House Community and Regional Affairs <<u>House.Community.And.Regional.Affairs@akleg.gov</u>> **Subject:** SB 143 For An Act Entitled

SB 143 FOR AN ACT ENTITLED

My name is Rebecca Gagnon, and I am in opposition to this bill.

I did own a condo at Anchorage, AK from 2001 to 2018.

I'm a Divorce/Single/Alaska Native woman, worked all my life. Now retired.

When I had my Condo at Alpine, I paid my dues and mortgage every month without being late (NEVER)! Alpine was having a lot of issue, units for sale, NOT FHA & AHFC approved, insurance issues, etc.

CMS Management LLC did not keep good records. On/about November 5, 2017, Alpine Condo changed the locks on my Condo. Said I own about \$6,000.00. CMS send me a lien letter to the wrong address that I never received, even though they send my monthly statements to the right address on file.

I knew nothing about the bank paying my association the money without talking to me first. I did go to the bank to show I did not owe that money and they said there was nothing that can be done.

was our association lawyer and the president of the board. Conflict of interest. I did get a lawyer (**Constant of**) and sue and won my case. I didn't get any money just what the bank paid. They should have paid me for my condo!

In the meantime, my credit score went down to around 500. Sold the condo, lost money, after everything, I received \$3,000.00. Now, I have a foreclosure on my credit!

There was another Lady & her kids that this condo association lock out, around the same time as me. She couldn't get any help!

I feel that and CMS was trying to buy up property to sell later. At the time CMS did own a couple of the properties.

WHY is it when I work hard, I LOSE EVERYTHING !!!

I have another condo now, WILL IT HAPPEN TO ME AGAIN?

Rebecca Gagnon
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