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From: Deborah Brollini <[REDACTED]>

Sent: Thursday, March 3, 2022 11:10 AM

To: House Community and Regional Affairs <[House.Community.And.Regional.Affairs@akleg.gov](mailto:House.Community.And.Regional.Affairs@akleg.gov)>

Subject: SB 143 Testimony

Good morning,

Thank you for taking my testimony. I apologize for getting over emotional. I thought I was passed all this. I was reminded of a time my son and I were homeless for 18 months due to a rogue property manager and mortgage service provider. Both who have never been held accountable.

My community is now under a wonderful property management firm. It has been a welcome relief to me.

I was delighted to learn you will be seeking out AHFC input. Bryan Butcher is the subject matter expert on all things housing related.

I do still think the bill needs House Judiciary review.

Thank you.

Regards,

Deborah Brollini

“Good morning, my name is Deborah Brollini, and I am testifying on my behalf of myself. I am testifying in opposition to SB 143.

I was surprised to learn that the legislature is accepting of financial institutions lobbyists’ approvals, not actual financial institutions where at a bare minimum should of invited testimony from Alaska Housing Finance Corporation, a state financial institution, and the property owner of pre-1986 condominiums. AHFC uses financial institutions as mortgage service providers, e.g. Wells Fargo, First National Bank Alaska (FNBA) and etc. AHFC sued over a pre-1986 condo’s title of an Alaska Native women’s condo. AHFC did take custody, and title after the title lawsuit. Homeowner did end up losing her home because she reached out too late.

In regards to notice

Recently, FNBA contracted out my loan servicing to an out-of-state loan service provider where monthly documentation received went from

3 days to 15 to 18 days to receive monthly documentation. It took 15 days for me to receive an escrow increase notice in January from Los Angeles. I would like to remind the committee the post office did notify the public in December that mail delivery will take longer.

I am a former paralegal who worked for Tugman, Clark, and Ray. As a paralegal I foreclosed on homes from 1987 through 1990. Notification to homeowners is via certified mail which takes longer through the US Postal Service. Out-of-state mortgage service providers needs to be taken into consideration.

The legislature should be aware that condo association boards can go rogue, can have a lot of drama, can have a lot of community politics and have taken unlawful actions against homeowners in the past. I use to manage a Facebook page Condo Association Alaska where I would hear condo association homeowner stories and help them navigate the process. Even accompanying a homeowner to meet with a financial institution who deferred her to the mortgage service provider who does not hold the note. The mortgage service provider paid the disputed condo dues. I was able to find the homeowner legal counsel where she was successful. The homeowner still has a lot of trauma due to the experience. In addition, this homeowner inherited a pre-1986 condo several years ago, and is currently dealing with a large condo association community who has a lot of drama, and retaliation in my opinion. It is not uncommon for community board members and community members to not understand financial records, and federal and state laws.

Condo associations fall under Fair Housing, and in my case my condo association, property manager and mortgage service provider violated my fair housing rights, and that is undisputed.

The majority of the homeowners who have reach out to me for assistance have been Alaska Native, minorities and first time homebuyers who do not have the money to hire lawyers, and Alaska Legal Services is overwhelmed and it could take months for an intake.

The hero in my story is Bryan Butcher, CEO of Alaska Housing Finance Corporation. Had I not reached out to him directly I would of lost my home. Bryan promised me that he would work with his mortgage service providers so nothing like this happens again to another Alaskan. I think it is doubtful Bryan Butcher is aware of this legislation.

I do think this legislation needs work and needs House Judiciary review to assure the protection of homeowners. Most especially, homeowners who own older condo properties.

Thank you.

Regards,

Deborah Brollini"