

## Super Liens

### AS 34.08.470 – Liens for Assessments

When it comes to common interest communities (HOA) assessment liens, a Super Lien refers to that portion of a homeowners' association lien that is given higher priority than even the first-mortgage holder, placing the interest of the HOA/Association in front of the first mortgage. The super priority lien has priority over mortgages to the extent of the most recent six-month's delinquent assessments.

If a HOA forecloses a Super Lien, it eliminates the first mortgage. Consequently, when a lender is notified that a foreclosure has been initiated by the HOA for unpaid assessments for a Super Lien, in most cases, the lender pays off the Super Lien amount to preserve its position as the first-lien holder.

Associations in Alaska, as well as property management companies, are encouraged to reach out to AHFC directly in the event of a Super Lien to reduce or eliminate unnecessary fees, including: late fees, fines, interest and possible attorney fees when AHFC holds interest in the property in question.

For assistance with HOA fees associated with an AHFC loan, please contact:

- Phill Adams, Asset Servicing Specialist III  
907-330-8212  
[padams@ahfc.us](mailto:padams@ahfc.us)
- Ruth Snelling, Servicing Coordinator  
907-330-8225  
[rsnelling@ahfc.us](mailto:rsnelling@ahfc.us)
- Isabel Fowler, Asset Servicing Specialist III  
907-330-8238  
[ifowler@ahfc.us](mailto:ifowler@ahfc.us)