



HELLMUTH  
&  
JOHNSON

**KRISTINE W. HELMS**  
PARALEGAL

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## OVERVIEW

The majority of Kristi's work is in collection efforts for community associations. She touches nearly every aspect of assessment lien collection from the initial collection letter to the foreclosure sale – drafting correspondence, lien and foreclosure documents and payment plans, as well as attending to all required pre- and post-foreclosure tasks. Kristi communicates directly both with debtors and our association clients regarding the status of properties and collection actions. She often serves as a “go-between” for interaction between community associations and debtors.

Kristi also handles mortgage foreclosures, obtaining and analyzing title reports for attorneys and drafting other miscellaneous real estate documents.

## PRACTICE AREA

Collections, Creditor  
Remedies & Bankruptcy  
Homeowner Associations  
Real Estate

## EDUCATION

Minnesota Paralegal  
Institute, Paralegal  
Certificate, 2009

University of Minnesota -  
Duluth, B.A.