



NORTHERN MARIANAS HOUSING CORPORATION

P.O. BOX 500514, Saipan, MP 96950-0514

Email: nmhc@nmhc.gov.mp

Website: <http://www.nmhcgov.net>

Tels: (670) 234-6866

234-9447

Fax: (670) 234-9021

NOTICE OF PUBLIC AUCTION

The Northern Marianas Housing Corporation (NMHC), as auctioneer and seller, hereby gives notice that all the rights, title and interests of NMHC in and to the following described real property will be sold at auction:

LOT NO.:	011 G 1220	Corner Ibba St. & Pugua Ave, Kagman III, Saipan	MINIMUM BID:	\$72,000.00
LOT NO.:	011 G 262	Corner Chopak Drive & Pepega Ave, Kagman III, Saipan	MINIMUM BID:	\$92,000.00
LOT NO.:	018 B 159	Chalan Pale Arnold & Chalan Tun Michang, Tanapag, Saipan	MINIMUM BID:	\$178,000.00
LOT NO.:	330 R 293	Sinapalo II, Rota	MINIMUM BID:	\$44,000.00
LOT NO.:	330 R 149	Sinapalo II, Rota	MINIMUM BID:	\$86,300.00

The auction will be open to the general public and will be held at NMHC's conference room, Garapan, Saipan, at 10:00 a.m. on September 14, 2026, subject to the following terms and conditions:

1. Minimum Bid. The minimum acceptable bid for purchase/lease for each property shall be as listed above.
2. Reserve. The auction sale shall be held with reserve.
3. Rights and Duties of NMHC as Auctioneer. Consistent with the custom and usage and applicable law(s) of the Commonwealth of the Northern Mariana Islands governing auction sales with reserve, NMHC shall have the following rights and duties in conducting the auction sale:
 - a. To withdraw any property listed for sale in this announcement before sale or before a bid for such property is accepted.
 - b. To adjourn the sale without notice at any time before any specific property is struck off, without incurring any liability whatsoever thereby; and
 - c. To reject any and all bids.
4. Bids. Tentative bids may be submitted in advance for any and all of the properties listed in this notice. Such bids shall not be binding, except that the highest of such bids will automatically be considered the opening bid for the item. Bids may be entered in person, in writing, or by telephone to Ms. Zenie P. Mafnas, Corporate Director, NMHC, P.O. Box 500514, Saipan, MP 96950; Telephone: 234-6866; Facsimile: 234-9021.
5. Deposit: Payment. A deposit of ten percent (10%) of the purchase price must be paid on the day of the auction sale by cash, cashier's check or credit card (Visa or Mastercard). In lieu of a deposit, NMHC



Tinian Field Office
Tel: (670)433-9213
Fax: (670)433-3690

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Rota Field Office
Tel: (670)532-9410
Fax: (670)532-9441

will accept a document from a financial institution stating that the bidder has a pre-approved loan with the amount sufficient to cover the purchase price. The remaining balance or total purchase price amount will be due within thirty (30) calendar days of the auction sale. Failure to make payment of the remaining balance within thirty (30) calendar days will result in forfeiture by the buyer of the ten percent (10%) deposit, and any and all of the buyer's rights, title and interest in any of the aforementioned properties will automatically revert to NMHC. Failure to make payment of the purchase price within thirty (30) calendar days will result in the termination of the buyer's rights, title and interest in any of the aforementioned properties and will revert to NMHC. Credit card payments totaling \$1,000.00 USD, or more, will be charged an additional three percent (3%) fee to recover merchant credit card service fees. This fee does not apply to "debit" card payments.

6. Change of Terms. NMHC reserves the right to change any of the terms of conduct and enforcement of sale by announcement, written or oral, made before the auction sale or at the commencement thereof, and such change or changes, by virtue of this clause, shall be binding on any buyer by constructive notice.
7. Inspection and No Warranty. Bidders are cautioned to inspect the title and property. The interests of NMHC in the property are being **sold "AS IS" and without warranty.** Failure to inspect the real property or any related documents will not constitute a ground for any claim, adjustment or rescission by any buyer.
8. Lease With Option to Purchase. NMHC shall give notice that it will also consider bids or offers to lease the following two properties: Lot No. 011 G 1220, Kagman III, Saipan; Lot No. 011 G 262, Kagman III, Saipan; and subject to the following terms and conditions:
 - a) Maximum acceptable Lease term shall be five (5) years at an interest rate of 6 percent of the amount due (bid price less deposit).
 - b) A lease with option to purchase agreement will be executed upon receipt of a deposit of at least ten percent (10%) of the bid or offer price on the day of the auction sale by cash, cashier's check or credit card (Visa or Mastercard) and shall include the following terms:
 - i. For move-in ready properties, no alterations or improvements without the prior written consent of NMHC.
 - ii. Lessee shall insure property and improvements during the Lease term.
 - iii. Lessee shall be responsible for all utilities and other charges associated with the property.
 - iv. Lease shall not be assigned or mortgaged without prior written consent of NMHC.
 - c) Failure to make a deposit within the specified time will result in the termination of any and all of the bidder's rights, title and interest in any of the aforementioned properties and will revert to NMHC.
 - d) Failure to make full payment of the bid or offer price within the specified time period will result in the forfeiture by the bidder/lessee of the deposit and all payments received and in the eventual termination of the bidder's rights, title and interest including the termination of the lease with option to purchase agreement in any of the aforementioned properties and will revert to NMHC.

Dated this 26th day of August, 2026.

/s/ Zenie P. Mafnas
Corporate Director



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Fax: (670)433-3690

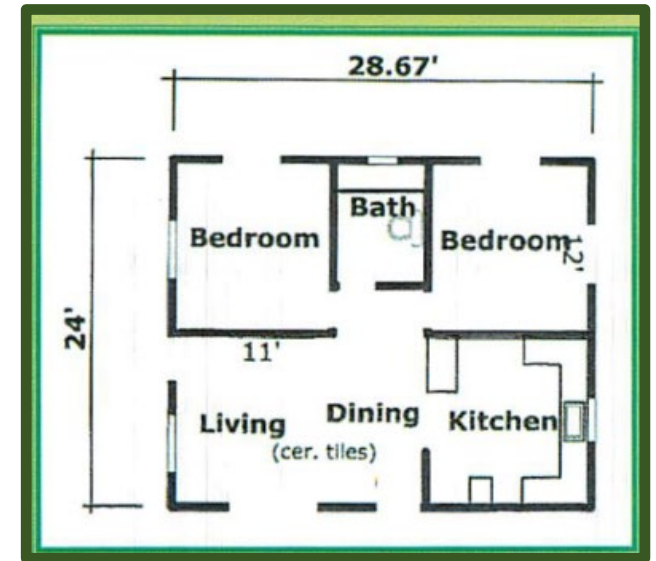
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PUBLIC AUCTION
SEPTEMBER 14, 2026
10:00 AM, NMHC CONFERENCE ROOM

MINIMUM BID: \$72,000
LOT NO: 011 G 1220
LOCATION: KAGMAN III, PHASE IV
STREET: CORNER OF PUGUA AVE. & IBA ST.
BR/BATH: 2BR/1BATH
LOT AREA: 840 M²
GROSS LIV. AREA: 688 FT²



PUBLIC AUCTION
SEPTEMBER 14, 2026
10:00 AM, NMHC CONFERENCE ROOM

MINIMUM BID: \$92,000
LOT NO: 011 G 262
LOCATION: KAGMAN III, PHASE II
STREET: CORNER OF CHOPAK DR. & PEPEGA AVE.
BR/BATH: 2 BR/1 BATH
LOT AREA: 840 M²
GROSS LIV. AREA: 688 FT²



Front Exterior facing Chopak Drive



Front Exterior facing Pepega Avenue



Right side Exterior facing east

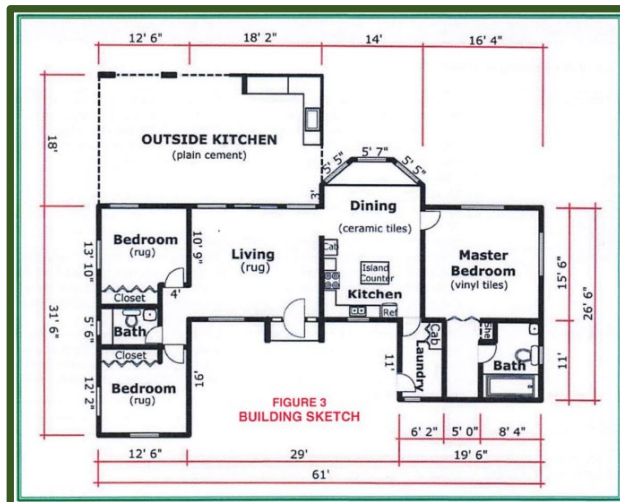


FIGURE 2



PUBLIC AUCTION
SEPTEMBER 14, 2026
10:00 AM, NMHC CONFERENCE ROOM

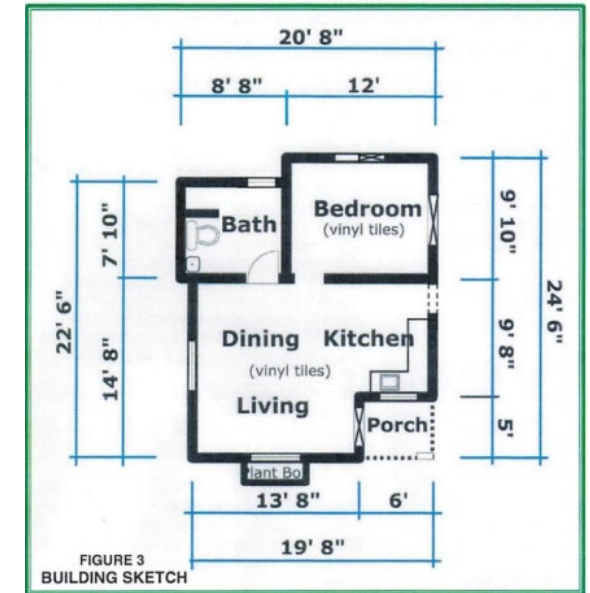
MINIMUM BID: \$178,000
LOT NO: 018 B 159
LOCATION: TANAPAG
STREET: CORNER OF CHALAN PALE
ARNOLD & CHALAN TUN MICHANG
BR/BATH: 3BR/2BATH
LOT AREA: 901 M²
GROSS LIV. AREA: 1,437 FT²
GROSS LIV. AREA
OF EXTERIOR KITCHEN: 552 FT²



PUBLIC AUCTION
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MINIMUM BID: \$44,000
LOT NO: 330 R 293
LOCATION: SINAPALO II, ROTA
BR/BATH: 1BR/1BATH
LOT AREA: 815 M²
GROSS LIV. AREA: 444 FT²



PUBLIC AUCTION
SEPTEMBER 14, 2026
10:00 AM, NMHC CONFERENCE ROOM



MINIMUM BID: \$86,300
LOT NO: 330 R 149
LOCATION: SINAPALO II, ROTA
BR/BATH: 2BR/2BATH
LOT AREA: 859 M²
GROSS LIV. AREA: 913 FT²



Interior - Living



Right Side Exterior

