

Ramsey County

Property Records and Revenue

Taxpayer Services – Tax Forfeited Lands · PO Box 64097 · Saint Paul, MN 55164-0097

January 19, 2012

City of Saint Paul, City Council Research
Attn: Marcia Moermond
15 Kellogg Blvd W Suite 310
Saint Paul, MN 55102

Re: Repurchase application relating to a tax-forfeited property that is part of 308 Jenks Avenue

Dear Marcia Moermond:

Enclosed please find a repurchase application received from US Bancorp Service Providers, LLC, the mortgagee, for a portion of the property known as 308 Jenks Avenue. The portion of the property that forfeited to the State of Minnesota on August 2, 2011 is one-half of a side by side dwelling and is used as rental property.

The owner and mortgagor at the time of forfeiture was Phia Yang. Mr. Yang's property taxes are paid from an escrow account by Corelogic, the tax vendor, on behalf of US Bank Home Mortgage. According to a statement from US Bancorp, they failed to provide a legal description to their taxing service, Corelogic, during the loan origination process. Due to this error, Corelogic searched by the address they were provided, 308-310 Jenks, and paid the property taxes only on one property identification number not realizing that this property had two legal descriptions, therefore it had two separate property identification numbers. The mortgage company takes full responsibility for the error in payment and wishes to repurchase the property on their client's behalf.

The reason why the property has two separate legal descriptions and two tax statements, rather than one is because one of the legal descriptions was located in a Tax Increment Financing (TIF) district. The laws that govern TIF districts prohibit a parcel from being combined with a parcel of land that is not located in a TIF district. Today, that particular TIF district does not exist therefore the parcels can be combined in the future. The outstanding delinquent taxes owed are approximately \$452.00.

County Board policy, No. 99-507, adopted on December 21, 1999, allows for "each repurchase application to be referred to the municipality in which the property is located. The municipality will document whether the property is considered a municipal problem based on documented police, building code, illegal activity, or health violations within the past five years. The municipality, by resolution, shall recommend that the County Board approve or deny the repurchase application and return the repurchase application to Ramsey County along with the resolution and documentation of any violations."

The following documents are enclosed to assist you:

- Police history summary
- Copy of Application to Repurchase after Forfeiture
- Map of the parcel



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Please send all documents to the Tax Forfeited Land office for final processing since they are included with the county board documents as part of the record. If you have any questions regarding the forfeiture or require additional information, please do not hesitate to contact me at (651) 266-2081.

Sincerely,

Kristine A. Kujala, Supervisor
Tax Forfeited Lands

**Saint Paul Police Department
Address/Intersection Report**

Address Search: 308 JENKS AV Incident
date from 01/01/2006 to 12/12/2011
(Sector 3, Grid 53)

Total Records: 4

Complaint #	Occur Date & Time	House No	Incident Type	Dispo	Apt#
10239704	11/03/2010 18:13:15	308	911 HANGUP	SNR	
10020712	01/31/2010 09:19:25	308	TRAFFIC VIOLATION-OTHER PARKING VIOLATIONS	TAG	
08074512	04/26/2008 12:10:00	308	CANCEL TAG-CANCELLATION OF TAG	RR	
06051883	03/19/2006 07:00:00	308	DEATH-INVESTIGATION OF A DEATH	RR	

Application to Repurchase after Forfeiture

Pin: 30-29-22-14-0089
Legal Description: Brookside, the East 28 feet of Lot 8, Block 1
Address: Part of 308 Jenks Avenue (0 Jenks Avenue)
Forfeiture Date: August 2, 2011

I hereby make application to repurchase the above described parcel of land, located in Ramsey County, from the State of Minnesota, and understand that pursuant to Minnesota Statutes, section 282.241:

- The owner at the time of forfeiture, or the owner's heirs, devisees, or representatives, or any person to whom the right to pay taxes was given by statute, mortgage, or other agreement, may file an application to repurchase any parcel of land claimed by the state to be forfeited to the state for unpaid property taxes, unless sold or conveyed to a third party.
- The property may be repurchased for the sum of all:
 - Cancelled taxes, including all delinquent real property taxes, plus penalties, accrued interest and costs attributable to the taxes.
 - All property taxes plus penalties, interest and costs on those taxes for the taxes payable year following the year of the forfeiture and all subsequent years through the year of repurchase.
 - All delinquent special assessments cancelled at the time of forfeiture, plus penalties, accrued interest and costs attributable to those assessments.
 - Special assessments not levied between the date of forfeiture and the date of repurchase.
 - Any additional costs and interest relating to taxes or assessments accrued between the date of forfeiture and the date of repurchase.
 - Extra costs related to repurchase and recording of deed.
- A \$250.00 administrative service (repurchase) fee, in certified funds, is due at the time the application is submitted.
- All maintenance costs accrued on the property while under the management of Ramsey County, Tax Forfeited Land, from the date of forfeiture until the adoption of a resolution by the Ramsey County Board of Commissioners, are to be paid by the applicant.
- Applicant will take possession of the property and be responsible for its maintenance and security upon approval of the repurchase by the Ramsey County Board of Commissioners.

The reason or circumstances that led to the forfeiture of the property is (describe hardship):

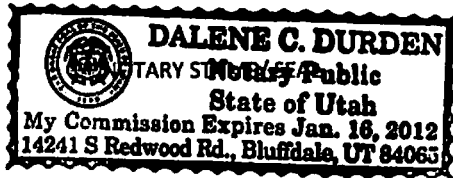
The legal was not provided to the Tax Service for a 2nd
PIN number.

Return application to: Department of Property Records and Revenue, Attn: Tax Forfeited Lands Section,
PO Box 64097, St. Paul, MN 55164-0097

Application to Repurchase after Forfeiture

Applicant Name: Judy Borges
Applicant's relationship to the property: Mortgage Co
Mailing Address 6053 Fashion Square Dr Ste 200
City, State, Zip Murray Ut 84044
Signature Judy Borges Date 9/30/11

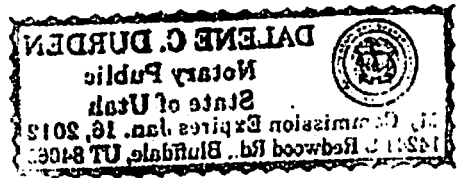
The foregoing instrument was acknowledged before me this 30th day of September 2011 by Dalene C Durden.



Given under my hand and official seal of this

30th day of September, 2011
Dalene C Durden
Signature of Notary Public

Notary Commissioner Expires 01/16/2012



> From:
> Amanda G Degraw/KY/USB
> To:
> COLETTE.VOTEL@CO.RAMSEY.MN.US
> Date:
> 12/08/2011 07:51 AM
> Subject:
> Application to Repurchase after Forfeiture key123
>
>
> Colette,
> We are requesting to repurchase the parcel of land located
at 0 Jenks
> Avenue for pin number 30-29-22-14-0089. During the
origination process of
> our loan, we failed to provide a legal description to our
taxing service
> (Corelogic). Due to this error, Corelogic searched by the
address we
> provided of 308-310 Jenks Avenue and paid taxes only on pin
number
> 30-29-22-14-0090. Our homeowner Phia Yang, established a
loan with us in
> the amount of \$228,950.00 using both pins as collateral. Due
to the
> forfeiture of the property, the homeowner no longer has
ownership of pin
> number 30-29-22-14-0089 resulting in a loss of value of
\$5,600.00 and a
> portion of their yard. This error was at no fault of Phia
Yang and was the
> responsibility of U.S. Bank Home Mortgage to pay through
their escrow
> account. Thank you for reviewing this request.

<
> Thank You,
>
>
> Amanda DeGraw
> Supervisor
> U.S Bancorp Service Providers, LLC
> Phone: 270-689-7976
> Fax: 866-631-8951
> Mail Location: SL-KY-MCTX
> Email: amanda.degraw@usbank.com
>

CD 3 Part of 308 Jenks Ave (0 Jenks Ave)

30-29-22-14-0089



DISCLAIMER: This map is neither a legally recorded map nor a survey and is not intended to be used as one. This map is a compilation of records, information and data located in various city, county, state and federal offices and other sources regarding the area shown, and is to be used for reference purposes only.
 SOURCES: Ramsey County (August 29, 2011), The Lawrence Group; August 29, 2011 for County parcel and property records data; August 2011 for commercial and