



A. Settlement Statement (HUD-1)

B. Type of Loan		6. File Number: 1205180	7. Loan Number:	8. Mortgage Insurance Case Number:
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.		
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.			
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.				
D. Name and Address of Borrower: Kristi Kampmeyer 280 Salam Church Road Sunfish Lake, MN 55118		E. Name and Address of Seller: BAC Home Loans Servicing L.P. 2375 N Glenville Drive Richardson, TX 75082		F. Name and Address of Lender: Cash
G. Property Location: 701 Hamline Avenue Saint Paul, MN 55117 Ramsey County, Minnesota Lot 3 Block 5 Kensington Park Addition, Ramsey County, Minnesota		H. Settlement Agent: Executive Title, Inc. 5100 Gamble Dr, Suite 450 St Louis Park, MN 55416 Ph (763)253-0471 Place of Settlement: 5100 Gamble Dr, Suite 450 St Louis Park, MN 55416		I. Settlement Date: June 14, 2012
J. Summary of Borrower's transaction		K. Summary of Seller's transaction		
100. Gross Amount Due from Borrower: 150,000.00		400. Gross Amount Due to Seller: 150,000.00		
101. Contract sales price		401. Contract sales price		
102. Personal property		402. Personal property		
103. Settlement Charges to Borrower (Line 1400) 646.00		403.		
104.		404.		
105.		405.		
Adjustments for Items paid by Seller in advance		Adjustments for Items paid by Seller in advance		
106. City/Town Taxes to		406. City/Town Taxes to		
107. County Taxes 06/14/12 to 07/01/12 170.65		407. County Taxes 06/14/12 to 07/01/12 170.65		
108. Association to		408. Association to		
109.		409.		
110.		410.		
111.		411.		
112.		412.		
120. Gross Amount Due from Borrower 150,816.65		420. Gross Amount Due to Seller 150,170.65		
200. Amounts Paid by or In Behalf of Borrower		500. Reductions in Amount Due Seller:		
201. Deposit or earnest money 15,000.00		501. Excess deposit (see instructions)		
202. Principal amount of new loan(s)		502. Settlement charges to Seller (Line 1400) 10,272.50		
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to		
204.		504. Payoff First Mortgage		
205.		505. Payoff Second Mortgage		
206.		506.		
207.		507. (Deposit disb. as proceeds)		
208. Seller Paid Closing Costs		508. Seller Paid Closing Costs		
209.		509.		
Adjustments for Items unpaid by Seller		Adjustments for Items unpaid by Seller		
210. City/Town Taxes to		510. City/Town Taxes to		
211. County Taxes to		511. County Taxes to		
212. Association to		512. Association to		
213.		513.		
214.		514.		
215.		515.		
216.		516.		
217.		517.		
218.		518.		
219.		519.		
220. Total Paid by/for Borrower 15,000.00		520. Total Reduction Amount Due Seller 10,272.50		
300. Cash at Settlement from/to Borrower		600. Cash at settlement to/from Seller		
301. Gross amount due from Borrower (line 120) 150,816.65		601. Gross amount due to Seller (line 420) 150,170.65		
302. Less amount paid by/for Borrower (line 220) (15,000.00)		602. Less reductions due Seller (line 520) (10,272.50)		
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower 135,816.65		603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller 139,898.15		

* Paid outside of closing by borrower (B), seller (S), lender (L), or third party (T)

L. Settlement Charges				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees	\$ 9,000.00				
Division of commission (line 700) as follows:					
701. \$ 4,375.00	to Re/Max Results				
Note: Line 701 includes Adjustment of -125.00 For Equator Fee					
702. \$ 4,500.00	to Re/Max Results				
703. Commission paid at settlement					8,875.00
704. Commission Paid at Settlement					
705. Commission Paid at Settlement					
800. Items Payable in Connection with Loan					
801. Our origination charge	\$	(from GFE #1)			
802. Your credit or charge (points) for the specific interest rate chosen	\$	(from GFE #2)			
803. Your adjusted origination charges		(from GFE #A)	9.00		
804. Appraisal fee	to	(from GFE #3)			
805. Credit Report	to	(from GFE #3)			
806. Tax service	to	(from GFE #3)			
807. Flood certification	to	(from GFE #3)			
808.		(from GFE #3)			
809.		(from GFE #3)			
810.		(from GFE #3)			
811.		(from GFE #3)			
900. Items Required by Lender to Be Paid in Advance					
901. Daily interest charges from	to	@ \$/day (from GFE #10)			
902. MIP Tot Ins. for Life of Loan	months to	(from GFE #3)			
903. Homeowner's insurance for	years to	(from GFE #11)			
904.		(from GFE #11)			
905.		(from GFE #11)			
1000. Reserves Deposited with Lender					
1001. Initial deposit for your escrow account		(from GFE #9)			
1002. Homeowner's insurance	months @ \$	per month \$			
1003. Mortgage insurance	months @ \$	per month \$			
1004. Property taxes		\$			
County Taxes	months @ \$	per month			
1005.		\$			
1006.	months @ \$	per month			
1007.	months @ \$	per month			
1008.		\$			
1009. Aggregate Adjustment		\$			
1100. Title Charges					
1101. Title services and lender's title insurance		(from GFE #4)	600.00	320.00	
1102. Settlement or closing fee		\$			
1103. Owner's title insurance to Stewart Title Guaranty Company		(from GFE #5)		562.50	
1104. Lender's title insurance to Stewart Title Guaranty Company		\$			
1105. Lender's title policy limit	\$				
1106. Owner's title policy limit	\$ 150,000.00				
1107. Agent's portion of the total title insurance premium	to Executive Title, Inc.	\$ 450.00			
1108. Underwriter's portion of the total title insurance premium	to Stewart Title Guaranty Company	\$ 112.50			
1109.		\$			
1110.		\$			
1111.		\$			
1112.		\$			
1113.		\$			
1200. Government Recording and Transfer Charges					
1201. Government recording charges	to Ramsey County Recorder	(from GFE #7)	45.00		
1202. Deed \$ 45.00	Mortgage \$	Release \$	Other \$		
1203. Transfer taxes		(from GFE #8)			
1204. City/County tax/stamps	Deed \$	Mortgage \$			
1205. State tax/stamps	Deed \$ 510.00	Mortgage \$		510.00	
1206.					
1207. Conservation Fee	\$	\$	\$		5.00
1300. Additional Settlement Charges					
1301. Required services that you can shop for		(from GFE #6)			
1302. 1st 1/2 2012 Property Taxes	to Ramsey County	\$	P.O.C. \$1,827.00(S)*		
1303.		\$			
1304.		\$			
1305.		\$			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			646.00	10,272.50	

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DEPARTMENT OF SAFETY AND INSPECTIONS

Steve Magner, Manager of Code Enforcement



CITY OF SAINT PAUL

Christopher B. Coleman, Mayor

375 Jackson Street, Suite 220
Saint Paul, MN 55101-1806

651-266-8989

651-266-1919

www.stpaul.gov/dsi

6/13/2012

KRISTI ERICKSON KAMPMAYER
260 SALEM CHURCH ROAD
SUNFISH LAKE MN 55118

NOTICE TO CUT TALL GRASS AND/OR WEEDS

701 HAMLIN AVE S

File #: 12 - 068318

Insp: 361

IF THE GRASS AND/OR WEEDS HAVE ALREADY BEEN CUT, THANK YOU AND PLEASE DISREGARD THIS NOTICE.

Dear Owner and/or Occupant:

We received a complaint of tall grass and/or weeds for this property address. The Saint Paul Legislative Code, Chapter 45, requires property owners/occupants to keep the grass and/or weeds less than eight (8) inches in height. **This is your official notice to cut and remove tall grass, weeds and rank plant growth from your yard, the boulevard, and from the garage and/or alley areas.**

To ensure compliance with the ordinance, a Code Enforcement Officer will inspect the property after 72 hours from the postmark on this letter. If the grass and/or weeds are more than eight (8) inches, the Enforcement Officer will schedule a City work crew to immediately do the work. The cost of cutting the tall grass and/or weeds is **\$160.00 per hour plus expenses**, with a minimum charge of one (1) hour. Administrative costs are extra. This will be added to the special assessments against the property, to be paid with the Real Estate Taxes.

Your cooperation in cutting the grass and/or weeds will be appreciated by the people in your neighborhood. Let's all work together to make Saint Paul the best it can be! Please call the Code Enforcement area inspector **Matt Dornfeld**

at: **651-266-1902**

if you no longer own or occupy this property, if you are elderly or disabled and need help with cutting the grass, if you have any questions about this notice, or to discuss an extension of time for compliance.

The scheduled inspection date for your property is on or after: June 16, 2012

APPEALS: You may appeal this order and obtain a hearing before the City Council by completing an appeal application with the City Clerk immediately upon receipt of this letter. You may obtain an appeal application from the City Clerk's Office, Room 310, City Hall, St. Paul, MN 55102. The telephone number is (651) 266-8688. You must submit a copy of this Summary Abatement Notice with your appeal application.

***WARNING** Code inspection and enforcement trips cost the taxpayers money. If the violations are not corrected within the time period required in this notice, the city's costs in conducting a reinspection after the due date for compliance will be collected from the owner rather than being paid by the taxpayers of the city. If additional new violations are discovered within the next following 12 months, the city's costs in conducting additional inspections at this same location within such 12 months will be collected from the owner rather than being paid by the taxpayers of the city. Any such future costs will be collected by assessment against the real property and are in addition to any other fines or assessments which may be levied against you and your property.

An Affirmative Action Equal Opportunity Employer

dsi_code_tallgrass.pbl 6/10



Saint Paul City Council Public Hearing Notice Ratification of Assessment

OWNER OR TAXPAYER

Kristi Kampmeyer
260 Salem Church Rd
Saint Paul MN 55118-4740

COUNCIL DISTRICT #
PLANNING DISTRICT #
FILE #J1212A
ASSESSMENT #128521
PROPERTY ADDRESS
701 HAMLIN AVE S
PARCEL ID
10-28-23-34-0081

PROPERTY TAX DESCRIPTION

KENSINGTON PARK ADDITION TO ST. PAUL LOT 3 BLK 5

Please return the GOLD card within 5 days if you wish to be heard by the Hearing Officer

LEGISLATIVE TIME: Tuesday, August 07, 2012 at 9:00 AM

HEARING PLACE: Room 330, Third Floor, City Hall-Court House, 15 W Kellogg Blvd
An inspector will be present at this hearing to report on what occurred at your property.

THE TIME: Wednesday, September 19, 2012 at 5:30 PM

PUBLIC PLACE: City Council Chambers, 3rd FL City Hall-Court House, 15 W Kellogg Blvd
HEARING Oral or written statements from an owner will be considered by the Council as a further appeal after first attending the Legislative Hearing.

PURPOSE To consider approval of the assessment for:
Property Clean Up on Private Property during the time period of May 1 to May 31, 2012.

ASSESSMENT The proposed assessment for the above property is **\$315.00**. If the City Council
INFORMATION approves the assessment you will have 30 days to pay without interest. Any unpaid balance will be collected with your property taxes over 1 year at 4.7500% interest. The proposed roll for this project is available for review in the Real Estate Office, 25 W. 4th Street - 10th floor - City Hall Annex.

HOMESTEADERS The number of years to repay this assessment can be extended if paying the amount of this assessment in one (1) year is determined to create a financial hardship. Call 651-266-8858 to discuss this option.

NOTE **THIS IS NOT A BILL.** YOU WILL RECEIVE AN INVOICE AFTER THE HEARING SPECIFYING THE AMOUNT APPROVED BY THE CITY COUNCIL WITH COMPLETE INSTRUCTIONS ON HOW TO PAY THIS ASSESSMENT.

Invoice will be sent to the taxpayer

DEFERRED PAYMENTS Persons 65 and older or retired by virtue of a permanent and total disability may qualify for deferred payment of special assessments. You may apply for deferred payment if it would be a hardship and you homestead this property.

This is not a forgiveness of payment. It is a deferred payment plan in which interest continues to accrue. You may apply for this plan only after the City Council approves the **RATIFICATION OF ASSESSMENTS**. For more information on deferrals, please call 651-266-8858.

VIEW ASSESSMENTS To view assessments online visit our website at www.stpaul.gov/assessments. Properties can be looked up either by street address or by parcel identification number.

QUESTIONS Before the public hearing call 651-266-8858 and refer to the File # on page 1 of this notice. City staff will be available to answer any last minute questions located on the 10th floor of the City Hall Annex the same day as the hearing. After the public hearing call 651-266-8858 and refer to the Assessment # on page 1.

APPEAL City Council decisions are subject to appeal in the Ramsey County District Court. You must file a notice stating the grounds for the appeal with the City Clerk within 20 days after the order adopting the assessment. You must file the same notice with the Clerk of District Court within 10 days after filing with the City Clerk.

NOTE: Failure to file the required notices within the times specified shall forever prohibit an appeal from the assessment.

Section 64.06 of the Saint Paul Administrative Code requires regular assessment payments to be made even if an assessment is under appeal. If the appeal is successful, the payments including interest will be refunded.

**NOTICE SENT BY REAL ESTATE
OFFICE OF FINANCIAL SERVICES
25 W. 4TH ST., RM. 1000
SAINT PAUL, MN 55102-1660**

Disputes or Questions on Summary Abatement Assessments

We are providing you with this card to give you an opportunity to resolve any questions you may have on this assessment.

Please fill out the information and return this postage-paid card so that we can have your file at the hearing before the legislative hearing officer. Please provide a day phone number. Discussion with staff does not waive your right to appear before the City Council.

NAME: Kristi Hammeyer (print legibly) (day) Phone No: 151450-7533 (include area code)

Property Address: 21 Harvie Ave S File No. 21212A

COMMENT/QUESTION: I did not own the Property at this time. I closed (print legibly)

on the property June 14, 2012.

Please return this GOLD CARD within 5 days IF you wish to speak with the Hearing Officer.

- Necesite un interprete en espanol.
- Xav tau ib tus hmooob txhais lus.