



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 at 1816 Mechanic Avenue

Dear Marcia Moermond:

Enclosed please find a repurchase application received from CitiFinancial Services, Inc, as mortgagee, for the property located at 1816 Mechanic Avenue. The property forfeited to the State of Minnesota on August 2, 2011 and is an occupied single-family dwelling.

The owner at the time of forfeiture was Mario Jesus Alonso-Eckert. Mr. Eckert secured the property with a mortgage dated September 25, 2007 through CitiFinancial Services, Inc. After Mr. Eckert failed to make his monthly mortgage payments the mortgage went into default. The mortgagee ordered a title report, dated September 28, 2010, and the report did not indicate any delinquent taxes were owed at the time. The mortgagee began foreclosure proceedings and the Sheriff's sale occurred on March 28, 2011. The property was sold to CitiFinancial Services, Inc. subject to the six-month redemption period. The redemption period expired on September 28, 2011 but the property had already forfeited to the State of Minnesota. Pursuant to statute, the mortgagee is entitled to file an application to repurchase the property. The outstanding delinquent taxes owed at the time of forfeiture are approximately \$13,600.00.

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:

- Copy of Application to Repurchase after Forfeiture
- Map of the parcel

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

Application to Repurchase after Forfeiture

Pin: 26-29-22-23-0104
Legal Description: Hazel Park Plat B, Lot 7, Block 7
Address: 1816 Mechanic Avenue, Saint Paul, MN 55119-4818
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):

See Attached Exhibit A

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: CitiFinancial Services, Inc.

Applicant's relationship to the property: Owner at time of forfeiture (Purchaser at March 28, 2011

Mailing Address 0400 Las Colinas Blvd (Sheriffs sale) Irving, TX 75039
Randi Huff

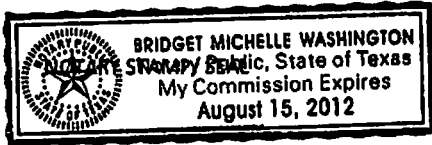
City, State, Zip Asslt. Vice President
CitiMortgage, Inc. REO Department
randi.huff@citi.com

Signature [Handwritten Signature] Date 12/5/11

The foregoing instrument was acknowledged before me this 5th day of December
2011 by Randi Huff

Given under my hand and official seal of this

5th day of December, 2011
Bridget Michelle Washington
Signature of Notary Public



Notary Commissioner Expires 8/15/2012

EXHIBIT A

APPLICATION TO REPURCHASE AFTER FORFEITURE

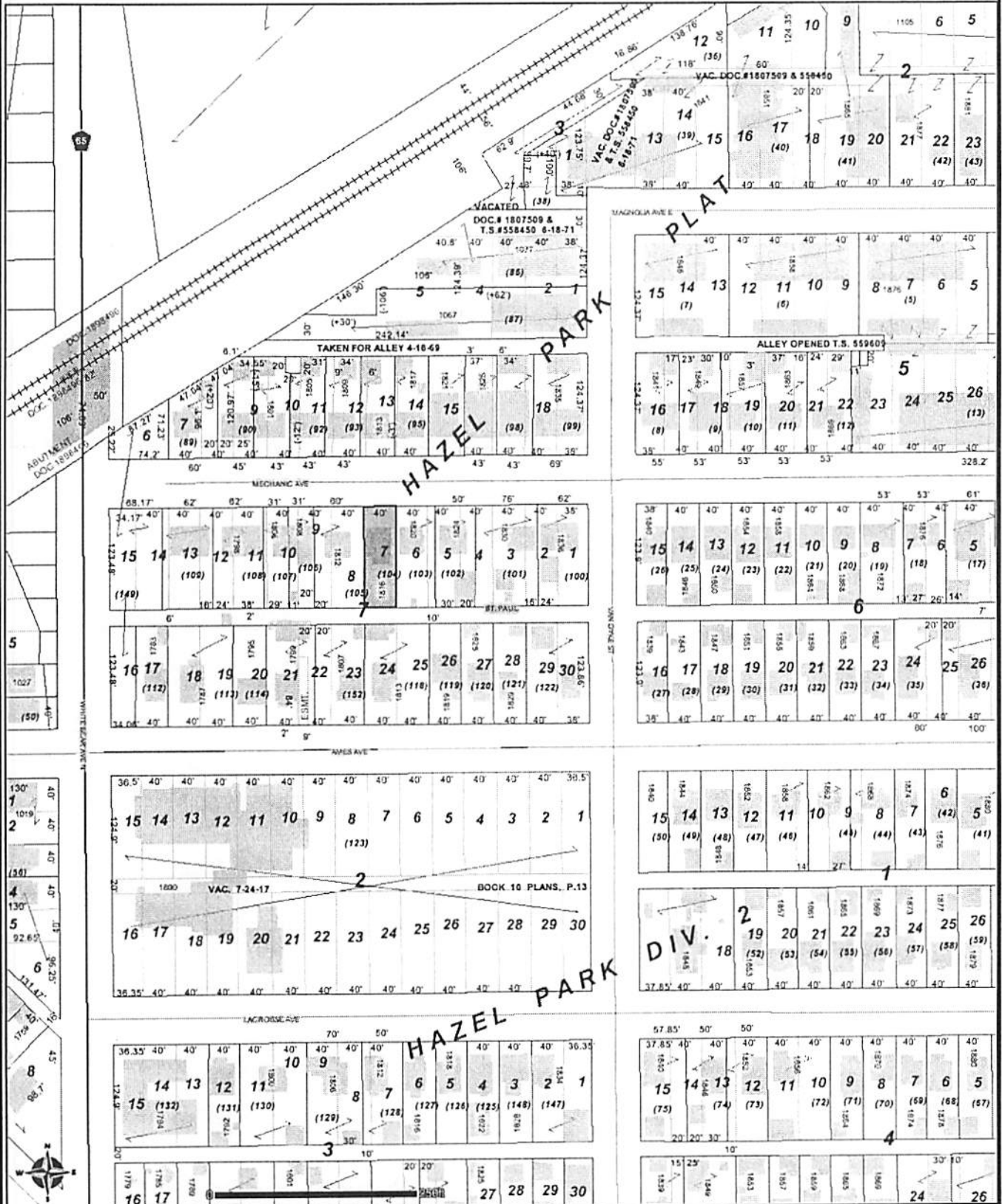
The Applicant is the mortgagee on a mortgage relative to the subject Property, which mortgage was dated April 25, 2007 in the original amount of \$187,821.74 (the "Mortgage"). In 2010, the Mortgage went into default and was foreclosed by advertisement. Prior to the foreclosure, the Applicant obtained a title report (dated September 28, 2010), which report indicated that there were no delinquent real estate taxes on the Property at that time. Accordingly, the foreclosure proceeded and no further inquiry regarding the status of taxes was undertaken.

The Sheriff's sale took place on March 28, 2011. According to the County records, the tax forfeiture was complete on August 2, 2011. The redemption period in the foreclosure expired on September 28, 2011. The Applicant did not have any actual knowledge of the tax forfeiture, and an eviction action was commenced in early October. On October 13, 2011, the attorney handling the eviction was contacted by the County's Tax Forfeited Land Section and informed of that the property had gone to tax forfeiture.

The above description resulted in hardship to the Applicant as the Applicant had a reasonable good faith belief that the real estate taxes were not delinquent when it went forward with the foreclosure. This is not a situation where the Applicant was aware of the delinquency and chose to ignore it. Moreover, it is in the public interest to grant this Application as it would give the Applicant the opportunity to put the Property back on to the tax rolls, address and cure any code violations, and thereafter market the Property.

CD 6 1816 Mechanic Ave

26-29-22-23-0104



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 (May 31, 2011), The Lawrence Group; May 31, 2011 for County parcel and property records data; May 2011 for commercial and