

CITY OF SAINT PAUL  
Office of The City Council  
Ms. Marcia Moermond Hearing Officer  
Ms. Mai Vang Hearing Coordinator

Date: March 9, 2014

Email: 310 City Hall , 15 W. Kellogg Blvd, St. Paul , MN 55102

Re: Hearing date: Tuesday March 11, 2014 for vacant building at  
586 Rice Street. For 90 days more to repair to  
open a restaurant

Dear City Council,

We are the owner of the contract for deed for the vacant building  
at 586 Rice St. respectfully submit with our gratitude to the City  
with the following details:

1-The buyer of the property : name: Linda Pham made mistake, did not  
comply with the City Resolution on time-she ~~was~~ express her apology  
to the City and promise she shall do the repairing as soon as possible.

2- We are the owners of contract for deed were the victims of her mistake  
but must be responsible for the repairing-( repairing )  
At this time the buyer Linda Pham ~~does~~ have money to pay for the repair  
but the money is not enough at her Bank Account therefore we shall use  
our Bank Statement and our Pre-approved loan- and we respectfully  
submitted to you in the case if she need we are ~~are~~ ready to help .  
and we are responsible to pay for ~~the~~ the repairing if she did not pay.

3- We respectfully submit that we are victim of the mistake of the  
buyer Linda Pham- made the repairing not on time- therefore the  
Money of \$ 5,000. we deposit at the City Department of Inspection has  
the order to be Forfeited-( The notice date: February 28, 2014 )

We wish the City Council willing to give permission for us to use/<sup>to</sup>  
help the buyer Linda Pham to pay for the repairing .

( Not to be forfeited.) or The City return \$ 5,000.00 and we help her  
later .

4- The contract/<sup>tor</sup>to do the repairing is told that The contractor will  
be please to help and if the buyer Linda Pham did not have money-  
( not enough money~~x~~ )<sup>we</sup> the seller shall pay for the repairing .

We respectfully submitted that we have only this  
building as income- to survive - if the building is removed the  
un-happy life of the couple 80 years old must be removed too.

therefore your decision to rescue us shall be very very gratefull.  
Please forgive us, if we have mistake.

Attached are:  
- copied of Bank  
statement.  
-copy of Pre-approved  
loan : 35,900.00  
With more details  
attached .

Respectfully submitted,  
Owner of contract for deed of 586 Rice St.  
Long Minh Nguyen *Long Minh Nguyen*  
Ha Kimthi Nguyen *Han Nguyen*

2114 Putter Place  
Kissimmee , FL. 34746

Phone : 407-846-8613

CONTRACT FOR DEED FINANCING AGREEMENT

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In Addition to the contract for deed of the Property located at 586 Rice Street , Saint Paul , Minnesota 55103 Because the buyer Linda Pham does not have money at the bank to pay for the repairing to open a restaurant at this time therefore the sellers Long Minh Nguyen and Ha Kim Thi Nguyen will ( shall ) agree for the buyer linda Pham to borrow the sum of \$ 50,000.00 ( Fifty Thousand Dollars ) to pay for the repairing of the building to open a restaurant. This money will be adding in the sale price of the property ( After subtracting the amount that the buyer linda Pham already paid for the down payment : The loan is : \$ 50,000.00 The Down Payment Paid : \$ 15,000.00 the real loan : \$ 50000.00 - 15,000\$ = \$ 35,000.00 The buyer shall pay The \$ 35,000.00 will be added in the sale price - and will be pay separately according to the lender of the loan , that the seller borrowed each month \$ 600.00 for the principal and interest for a period of 3 years . Other things in the contract for deed are not changed . The interest of the loan \$ 35,000. is : 6.78 % ( the loan attached ) Already submitted at the Hearing date : March 11, 2014.

Date: March 11, 2014

Buyer Linda Pham

1600 Wexford Circle  
EAGAN , MN 55122  
Phone : 651-255-8982

Seller Long Minh Nguyen

Ha Kim Thi Nguyen

*Long Minh Nguyen* *Ha Nguyen*

2114 Putter Place  
Kissimmee , FL. 34746  
Phone: 407-846-8643

CC: respectfully submit at the  
Hearing on March 11, 2014  
City Council of Saint Paul.

We are the Buyer and seller of the property at 586 Rice St. Respectfully submit that the repairing for the building to open a restaurant shall be paid as follows:

1- Money of the buyer Linda Pham :	about	\$ 10,000.00
2-Money of the sellers Long and Ha Nguyen		(and more )
for the buyer Linda Pham to borrow :		
A- At the saving account :		\$3,730.00
B- At the Cheking Account:		\$6,901.00
C- The money deposited at		
Department of Inspection:		\$5,000.00
D- Personal Loan :		\$35,000.00
		-----
		\$50,631.00

\$60,631.

Total the money for the repairing:  
and more from informal resources.

The attached are:

1-Saving account

2-Checking

3- Pre-approved loan.

The buyer is expecting to have more money  
to deposit at her bank .

We respectfully submit that under the policy of the City to help the small business - our restaurant will be open very soon .

with our gratitude ,





Last statement: December 20, 2013  
 This statement: December 31, 2013  
 Total days in statement period: 12

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00064695 JOB010212 01 MC00  
 LONG M NGUYEN  
 HA KIM THI NGUYEN  
 2114 PUTTER PL  
 KISSIMMEE FL 34746

Direct inquiries to:  
 Customer Care Center,  
 1-800-377-0800

Popular Community Bank  
 P.O. Box 4502  
 Oak Park IL 60301

### Relationship Savings

Account number  
 Low balance \$3,730.71  
 Average balance \$3,730.71  
 Avg collected balance \$3,730.00  
 Interest paid year to date \$0.22

#### DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
12-20	Beginning balance			\$0.00
12-20	Deposit TLR 03 BR 50208 122000003151035	3,730.71		3,730.71
12-31	Interest Credit 0000000000000000	0.22		3,730.93
12-31	Ending totals	3,730.93	0.00	\$3,730.93

#### INTEREST INFORMATION

Annual percentage yield earned 0.18%  
 Interest-bearing days 12  
 Average balance for APY \$3,730.71  
 Interest Earned \$0.22

Interest for 2013 to be reported to the Internal Revenue Service on your tax return is \$0.22.

#### OVERDRAFT/RETURN ITEM FEES

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Popular Community Bank



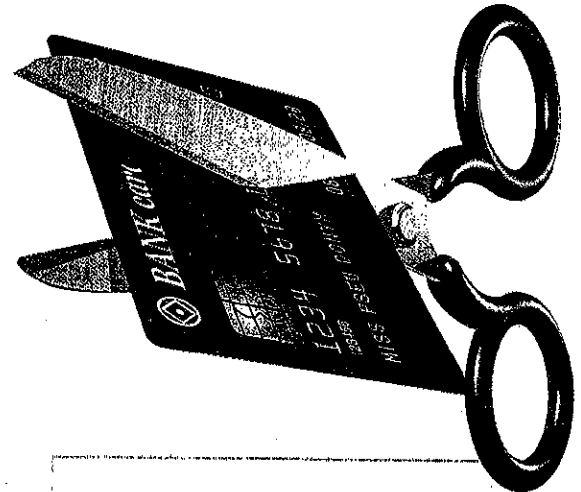


# A better way to cut your debt

Pay off your debt faster and you could save thousands.

*Mailed 3/5/14*

Long Nguyen  
2114 Putter Pl  
Kissimmee FL 34746-3971



Dear Long Nguyen,

If you're paying off credit card or other high-rate debt, there's a much better way. With a low-rate, personal loan through Lending Club, you can pay off high-rate debt faster and start saving money.

**You have already been pre-approved** for a fixed-rate, no-collateral loan, so reply today and cut those high monthly payments! Here are three things you should consider:

- 1) **Lending Club rates are lower than many traditional bank loans**, starting at 6.78% APR. You're pre-approved for a loan up to \$35,000.
- 2) As soon as you consolidate your debt, instead of juggling multiple payments each month that never seem to go down, you'll be making one easy payment.
- 3) You can also use your loan for other expenses, like a kitchen remodel, family vacation, etc.

**We offer flexible loan amounts and terms**, there are no hidden fees or prepayment penalties, and funding takes as little as five days. Reply today and see how easily and quickly you can take control of your debt.

Sincerely,

*Scott Sanborn*

CMO, Lending Club

P.S. Your pre-approved offer expires April 4, 2014, so don't wait. Visit [www.MyInstantOffer.com](http://www.MyInstantOffer.com) and enter your personal pre-approval code MAVF-LYTU-BKBN.

*We mailed on 3/5/14 and waiting for money to come in*

### Suggested Loan Amount for

Long Nguyen:

Up to \$35,000†

**APR:** Starting at 6.78%\*

**Low fixed monthly payments with flexible terms**

**No prepayment penalties or hidden fees**

**Respond by 04/04/14**

**Your pre-approval code:**

MAVF-LYTU-BKBN

### We have the loan you want!



#### Online

Get your loan quote online in seconds, visit [MyInstantOffer.com](http://MyInstantOffer.com)



#### By Mail

Complete and return the attached **Reply Card**