

R Ramsey County
Property Records and Revenue

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

September 23, 2014

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

RECEIVED
SEP 24 2014
CITY CLERK

Re: Repurchase application relating to a tax-forfeited property at 1075 Stinson Street

Dear Marcia Moermond:

Enclosed please find a repurchase application received from Nationstar Mortgage LLC, for the property located at 1075 Stinson Street. The property forfeited to the State of Minnesota on August 1, 2013 and is a vacant single family dwelling. The mortgagee at the time of forfeiture, Nationstar Mortgage, LLC., is the repurchase applicant. The owner at the time of forfeiture was Richard and Mary Vang.

Richard and Mary Vang secured the property with a mortgage dated January 6, 2006 through Green Point Mortgage Funding, Inc. who then transferred the loan to MERS, Inc. MERS did not escrow for property taxes. MERS assigned the mortgage to Nationstar Mortgage LLC on January 30, 2013. Nationstar also failed to escrow for property taxes. Vangs failed to pay their monthly mortgage payments and the mortgage went into default. The mortgagee began foreclosure proceedings and the Sheriff's sale occurred on July 30, 2013. The property was sold to Nationstar Mortgage LLC subject to a six-month redemption period. Nationstar could not act in a timely manner and pay the delinquent property taxes therefore the property forfeited to the State on August 1, 2013. The amount of delinquent taxes owed on the property at the time of forfeiture was \$7,762.21.

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 a certified copy of the city council resolution and all relevant documents to the Tax Forfeited Land office for final processing. If you have any questions regarding the enclosed documents or require further 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: 26-29-23-32-0095
Legal Description: Kalman's Division No. 1, Addition to the City of St. Paul, Minn., subject to alley; the West 14 feet of Lot 23 & all of Lot 22
Address: 1075 Stinson Street, Saint Paul, MN 55103-1252
Forfeiture Date: August 1, 2013

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 loan servicer for the applicant mortgagee and its predecessor neglected to collect and/or remit the monies to be escrowed for real estate taxes and special assessments pursuant to the terms of the mortgage. Applicant intends to pay the entire repurchase price at the time of the repurchase.

Application to Repurchase after Forfeiture

Applicant Name: Nationstar Mortgage LLC

Applicant's relationship to the property: holder of a first mortgage

Mailing Address 350 Highland Drive

City, State, Zip Lewisville, TX 75067

Signature Michael Eckrot Date 7/24/14

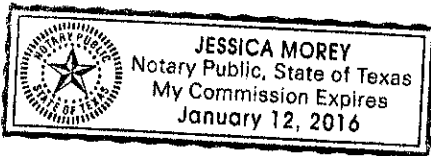
Phone: 469 549 3257

E-mail Address: MICHAEL.ECKROT@NATIONSTARMAIL.COM

The foregoing instrument was acknowledged before me this 24 day of July, 2014, by Michael Eckrot, the SVP, of Nationstar Mortgage LLC, a limited liability company organized in the State of Delaware.

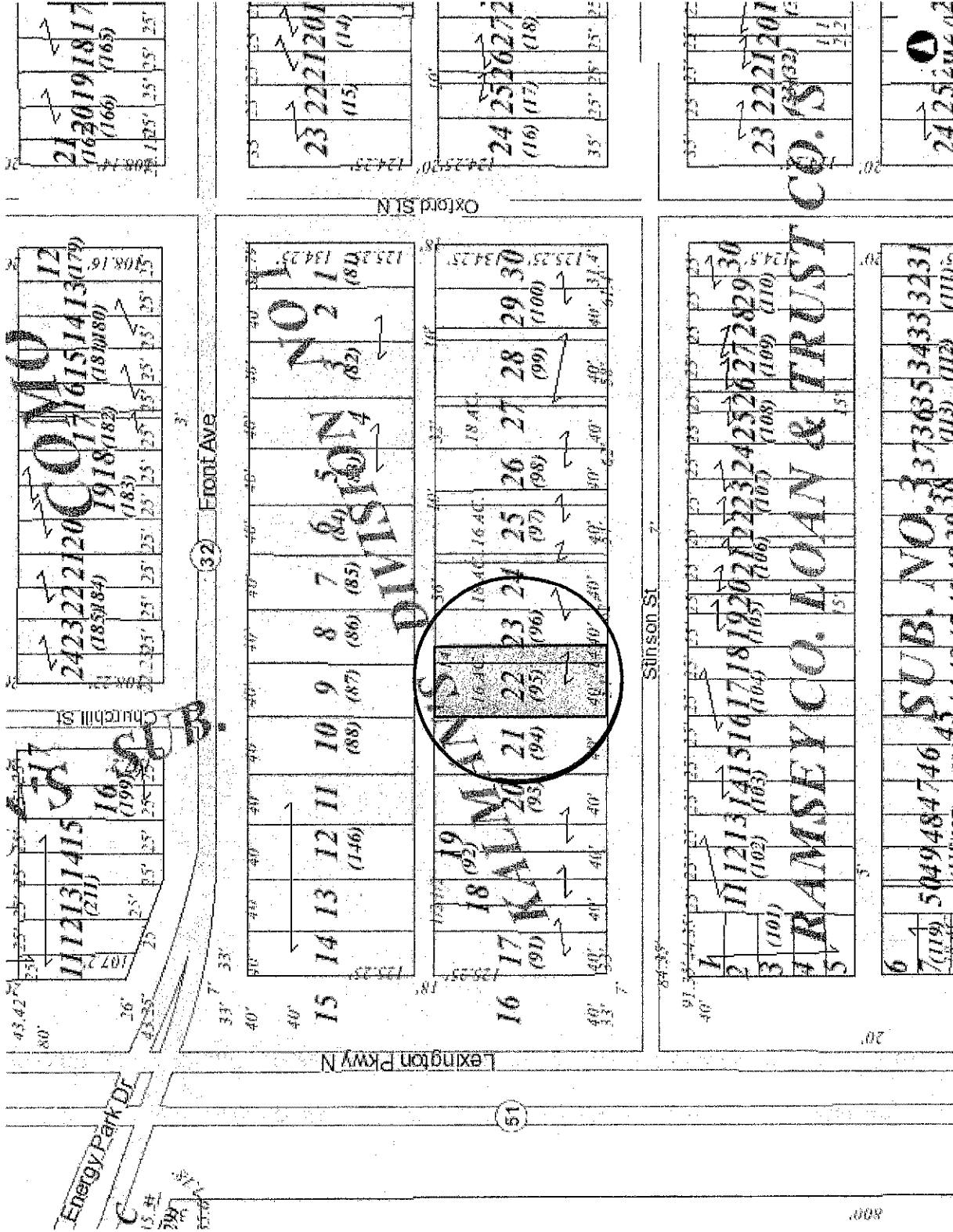
NOTARY STAMP/ SEAL

J. Morey
Signature of Notary Public

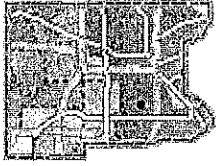




CD 3 26-29-23-32-0095 1075 Stinson Street



Legend



- 1 Schools
- 2 Recreational Centers
- Parcel Points
- Parcel Boundaries
- Parcel Lines
- Land Ties

Notes

Enter Map Description

216.9 Feet

108.46

0

216.9

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.

THIS MAP IS NOT TO BE USED FOR NAVIGATION