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FAX No.

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**CITY OF SAINT PAUL**  
**OFFICE OF THE CITY COUNCIL**

310 CITY HALL  
15 WEST KELLOGG BOULEVARD  
SAINT PAUL, MN 55102-1615  
Marcia Moermond, Legislative Hearing Officer  
EMAIL: [legislativehearings@ci.stpaul.mn.us](mailto:legislativehearings@ci.stpaul.mn.us)  
PHONE: (651) 266-8585 FAX: (651) 266-8574

8  
February 7, 2018

St Joseph's Hospital  
45 W 10<sup>th</sup> Street  
St Paul MN 55106

ATTN: Patient: John Stochl

VIA EMAIL: [jstochl@msn.com](mailto:jstochl@msn.com) & VIA FAX: 651-291-5422

Re: Appeal for Property at 1978 Palace Avenue, File No. VB1807

Dear Mr. Stochl:

Per our phone conversation on January 29, 2018, you stated that the property at 1978 Palace Avenue belongs to your mom, Barbara Stochl. There was a reverse mortgage on the property through Well Fargo Bank. You stated per Ms. Stochl's will that she will leave the property to you or have already taken ownership 1 ½ year ago. I contacted the Real Estate Office and they contacted Ramsey County Property Records and here is the information I found. Per Ramsey County, the property's ownership was updated based on a Quit Claim Deed that was filed in August 2017 stating that Barbara Stochl conveyed and quitclaimed to Serenity Holdings, LLC. This means that Serenity Holdings is currently the owner of record. There is a pending vacant building fee scheduled for **Legislative Hearing on March 6, 2018 at 9:00 a.m. in Room 330**. Serenity Holding will be responsible for appealing this fee if they wish to do so. Please let me know prior to the March 6 hearing if you will be attending this so I can prepare a file for the hearing. Please note that this building is in the Vacant Building Program and can only be accessed from 8 a.m. to 8 p.m. to make repairs or take out personal belongings.

Any questions, you may contact me at 651-266-8563.

Sincerely,

/s/

Mai Vang  
Legislative Hearing Coordinator



Just thought that I would try and plead my case too the courts of district court as I am now homeless for the first time in my life ever I have always tried too work as hard as I can so as not too end-up homeless.. but all these many years later I am now faced for the first time ever with just that being homeless and given the shape my health is in I wouldn't last very long with being homeless my heart condition alone could end-up being fatal which I really don't want too happen but it is a very real possibility from what have been told by more then one MD my PCP summed it up best he said that no matter how old I get I will always have too deal with being able too only walk a few blocks without getting sick too my stomach and then tossing my well for lack of better description cookies, which wouldn't go very well as I also have an injury in that part of my body due too being dragged around my kitchen at 1978 palace avenue west by in which my neck due too mentioning a event that at that point didn't realize that was even a touchy subject, that subject was did the cemetery actually burry my dad I thought well I was there but remembering looking past the area where the casket sits and only seeing only but one thing an open dark area which either means there's a cement vault made of something that's black or there wasn't a vault in the grave well next thing I knew I was being dragged around by my neck which brought an old injury back A.S.A.P, so here I am all this time later no longer able too do much of what i was able too do a few years earlier but then I cant stand there looking surprised by this but was does take me by complete surprise was the fact of being told no yesterday afternoon for being able too move back into my house as of now I have been the one paying all the bills except taxes that's been the bank same with the house insurance they've been paying that as well but as for the rest of the utilities and house-hold bills well that's all been me from then until now all utilities as well as Century-Link then there's the alarm company what can I say my neighborhood isn't what it used too be...

But from what I was told there have been a great number of items walking out of my home there on palace avenue and the very thought of my possessions' going out the door without anyone putting a stop too it well its enough too where my stomach is upside down and has been this way for the past few weeks also my Neighbors have explicitly stated on more then one occasion that under no circumstances' that do they not ever want too see ,my house demolished nor modified in any way shape or form & I have sent countless E-Mails too Sean Skrypek as he has requested that I contact him in this manner but as of late he really has not responded which is concerning due too what has been going on over at my house & I made3 sure too let him know what I had heard from my text messages so that he and his client could go and check on things too make sure that nothing is removed and or disturbed from the way that they last saw it on November-15<sup>th</sup>-2017....

This is why I have tried too appeal too his clients that would be Serenity holdings LLC they do seam too be a very decent people all I am requesting is that I be allowed too move back into my house for a few reasons which are making sure nothing more walks out of my house also make sure no more vandalism happens. too said house but most importantly my health will not get any worse by being allowed too stay there post eviction my health-care team will be able too at least make sure that I remain about the way that I currently am or far better I am thinking so I am pleading with the judge of the district courts too please allow me too move back in too what has been my house for almost thirty years now & I know that I wont be doing a lot of what I used too be able too do but if I cant do a task I usually ask someone whom can do it too take care of it and its far cheaper too do that then try too do something that I can no

longer do and end-up injured then too try it on my own this is what I have had too do for quite some while now a few years worth of but because of my love and devotion towards my house as well as my Neighbors well they've been like family & they've even pitched in too take care of things they know that I can no longer do & I have always been great full for this many ways too Sunday I thank god each and every day for there help as well as support you could say there what has kept me going , ever since I got into the shape that I now have found myself in which is a condition I always knew could happen but due too how it took place I am very lucky too still be alive.. but I am no longer able too do certain task's as a direct result from this injury coming back from all those years ago when I had it surgically fixed too where I was able too do most of what I used too be able too do without having too even think about it. unlike now where I have too second guess certain task's or rather if i still have the ability too perform said tasks which is more or less where I find myself at this point in life this is why it is very important that I have a stable as well as safe house too call home so that these medical problems don't get any worse then they already have, this is the very reason that I beg for the courts mercy & also there indulgence that they could grant me the one thing that will keep me alive which is the ability too move back into my house, it will also prevent the house from being torn down and will also keep the peace and harmony in the neighborhood I have called hoe for roughly 30 years now... I also thought that I should mention that when my bank AKA: wells Fargo sold the note for my house too Champion Reverse mortgage is when my brother and his wife along with her son they all thought that if they were too do an illegal quick sale of said property that I would be thrown out into the street and I thought all I have done throughout my adult life I never thought that in my wildest nightmare's that I would ever end up homeless, the reason that I bring up the fact of Champion reverse mortgage is due too the very fact the account in which that was transferred too them on or around the end of august-30<sup>th</sup> too September the 1<sup>st</sup> of 2017 still too this day remains unpaid the grand total was at last count just under 200,000.00 roughly-(196,166.00 Plus origination charges are roughly 4,231.00) too this day I will always remember the very reason that got me toss4ed out of my own house that is calling Champion Reverse Mortgage then having them send a faxed copy of what was owed over too MR; Sean Skrypek attorney for the plaintiff which is Serenity Holdings LLC when they learned about this massive Bank Note against the property they thought they purchased for the un heard of price of \_(100.00USD or no more then roughly 500.00USD) this was more then just shocking too me it was also appalling well once they had this information from the FAX my Bank Champion Reverse Mortgage sent too MR: Sean Skrypek in there hands they moved so fast too get my tossed out of my own house my head is still spinning from what has taken place & that is what caused too me too be evicted out of my own house on the morning of November the 15<sup>th</sup> 2017 the writ has a thirty day allotment as long as this was my only eviction on my record and until now I have too say I haven't ever been evicted out of my own home ever too this point & this is why am begging for the courts Mercy & also begging for the opportunity too in which ,move back into the house I have called home for roughly thirty years now an was hopping that I would grow old and be able too live there until the end of my life as I write this letter too you I really don't know how long that I will live without a house too call home & from what I was told by more then one MD as long as I am being kept out of my house due too my bank divulging the very fact that there is too this day a massive lean against the house which I have known about for the entire time unlike MR: Sean Skrypek whom also knew the same thing ever since October-15<sup>th</sup>-2017 when we sat in front of the

referee I told her this as well as bringing said documentation too court that very day this way there wouldn't be any doubt nor any question of how much is owed against the house I have called home..

As I have stated the attorney Sean Skrypek Knew of this the entire time & stood in judge John Guttmann's courtroom then proceeded too lie too him on November-1<sup>st</sup>-2017 all the while MR: Sean Skrypek as I have stated knew that there was a lean against said property located at 1978 palace avenue west along with the very fact that he also received a FAX on one or more occasions stating the very fact that Champion Reverse Mortgage wasn't ever paid in full this client that hired him which would be Serenity holdings LLC from what I can gather has no intensions of settling up with that bank but I think its more too the fact that the Champion Reverse Mortgage company would've had too have been prior too any type of sale of said property including a Quick-Sale which in this case would've been illegal just for the fact that only my mother or myself are the only two people that can in which pay out off, than that brought back a fond memory that my father told me along with my mother after I signed all the paperwork all those years ago that when it came time too recovering said property after either my parents both passing on or dad passing on then my mother moved out, a few years ago.. which I fully understood while standing there in front of Sherriff Fletcher along with the man from wells Fargo John Curtis really nice guy too do business with, that upon my mothers passing away or moving out then the full amount owed then gets put on my shoulders & since I do work from home I thought I can take better care of myself as well as be able too take care of her my mother that is I still love her too this day & I will always remember the day she came back home on July the 6<sup>th</sup> of 2017 she was more then 50 LBS under weight & it took all that I had too put her back together & all the MDS that saw my mother wanted too press formal charges against the brother I thought that I knew as well as for his wife and her son as I said picture my mother weighing roughly 89 POUNDS she was all skin and bones period she is only 4FT-9Inchs in height & they said if I had not been home the day she was begging too come back too live with me the fact is she was just a stones throw away from being dead & she too this day has periodic rectal bleeding too this day & that on its own can be fatal which at her age of 79 years of age is a very real possibility this is also the Reason in which that I beg of the courts too allow not only myself but also my mother too both live in the house... which will not only save her life and she was begging too come home too my house & after medical MDS filled those formal charges well Becky my brothers wife knew that she would be going too prison for a very long time they've also been spending my mothers money as well to a point too where she went too the bank a few times after being back with me & on more then one occasion they told her there wasn't enough money in the account which means only one thing that my brothers wife and her son were having a really good time with my mothers money which is well lets just a say discussing too say the least I mean bad enough she was all skin and bones until I fed her round the clock which also meant I was then pouting my life at risk I thought well I couldn't think of a better reason too do what I was doing that too help out the best friend a guy could ever ask for his mother I love her so much and know that now that she is back there at 800 west Nebraska avenue that she isn't getting proper care nor is she getting proper nourishment which means this time sh4e will more then likely not make it and since my brothers wife broke her cell phone well I have not a clue as too how she is doing which very much concerns me greatly, and for this reason along with my safety along with jhers beg the district courts mercy toi be allowed too move back into that house that she and called home form late 1980's until present date all I am asking is that courts help me

out before its too late too do anything other then too plan a funeral which I am hopping wont happen but too make sure that it doesn't I will need and require the District courts help ...

If you are able too grant me along with my best friend my mother too move back into said house I have already told the attorney for the plaintiff that there are quite a few properties in my neighborhood that i can get his clients into for little too no money so even after all the events that have transpired over these past few weeks I am stil' willing too offer that much all I am asking in return is too be allowed too Re-Occupy the house located at 1978 palace avenue west.. this will not only save my life but also that of my mothers & I have already told attorney Sean Skrypek that I am willing too give his client money that he would've normally been out on..

There is also a very real chance that I have leukemia due too a surgery that I had done back in April of this years date the 5<sup>th</sup> of April & when my mother came back home the wound hadn't fully healed at that point that took quite a few weeks beyond July 6<sup>th</sup> of 2017 too fully heal and this sack regrew from a few months ago too days date and even though I could go through with general surgery without a place too call home which up until a few weeks ago I did have just that a place too call hose & always hopped that I would have just that a place that's safe too call home & also the same for my mother whom means the world too me and always will, so the surgeon said until I take care of getting back into the house that I have called home for almost thirty years & my PCP actually hopped that I would be able too find a judge too show compassion as he has told me on many occasions that as long I am under stress which I now am the health that I used too know will fail then turn fatal, which I have always known could actually happen but until now it hasn't even though there have been quite a few times where it almost did happen due too my older brothers temperament which got him kicked out of every place he lived in Missouri from what my father told me this happened quite a lot down there in Missouri.. not too mention his lengthy history of abuse towards others on numerous occasions & to this day only thing that ever happened is that he was told that he was no longer welcome where he was living at the time well that and complete lack of paying bills had something too do with it as well..

Signature: *[Handwritten Signature]*

Date: February 13<sup>th</sup> 2018



Wells Fargo  
PO Box 10335  
Des Moines, IA 50306-0335

October 24, 2017

Representative of Barbara Stochl  
1978 Palace Ave.  
Saint Paul, MN 55105

Subject: Acknowledgment letter - receipt of inquiry regarding account number 734467

Dear Representative of Barbara Stochl:

We're writing to let you know we've received an inquiry from John Stochl about this account, and we're committed to promptly addressing the concerns brought to our attention.

**What to expect**

It's our goal to complete the necessary research and provide you with a response by November 01, 2017. If we determine additional time is needed to fully answer the inquiry, we'll provide you with a new completion date. We appreciate your patience as we fully address your inquiry.

**We're here to help**

We value the feedback provided and appreciate the time and effort taken to contact us. If you have questions, we're here to help. You may reach us at 1-800-853-8516. We're available to assist you Monday through Friday, 7:00 a.m. to 7:00 p.m. Central Time.

Sincerely,

*Leesa Whitt-Potter*

Leesa Whitt-Potter  
Senior Vice President  
Wells Fargo Home Lending

In order to remain compliant with state and federal guidelines, if legal counsel is engaged for any litigation, including bankruptcy, we will communicate with the appropriate parties going forward.

CC522/Sc7/co5435372/clREV

Wells Fargo Home Mortgage  
Return Mail Services  
PO Box 6000  
Fort Mill, SC 29715-6000



Account File: 62-HG-CV-17-22

August 11, 2017

DCMLEPDTUG 004456



BARBARA STOCHL  
1978 PALACE AVENUE  
SAINT PAUL, MN 55105-1730

**Account Information**

Telephone:	1-800-472-3209
Fax:	1-866-365-0842
Correspondence:	MAC D3348-018 PO Box 6000 Fort Mill, SC 29715-6000
Hours of operation:	Mon- Fri 8 AM-8 PM (ET)
Loan number:	734467
Lender loan ID:	0057690069
Property address:	1978 PALACE AVE ST PAUL, MN 55105

Champion Mortgage #1-855-688-3095  
Wells Fargo Direct #1-800-853-8516  
EXT: 1335621475

Subject: Transfer of the servicing of your reverse mortgage account

Dear BARBARA STOCHL:

Effective September 1, 2017, the servicing of your reverse mortgage account is being transferred to Champion Mortgage. While the transfer of servicing is very common in today's mortgage industry, we recognize it often raises a number of questions.

Since you may have questions about this change to your mortgage servicing, we're providing you with information to help make this transition easier for you. Rest assured, this does not affect any terms or conditions of your reverse mortgage other than terms and conditions directly related to the servicing of your reverse mortgage.

**Important information about your disbursements**

*For customers who receive scheduled disbursements:*

When we transfer your account, we'll transfer the banking instructions (ACH instructions) so Champion Mortgage can automatically make disbursements to your designated account.

Your disbursements will continue as scheduled without interruption. Wells Fargo will process your scheduled disbursement due on September 1, 2017. The September 1, 2017 scheduled disbursement transaction will be reflected in your Champion Mortgage transaction history and September 2017 monthly statement. Champion Mortgage will process future scheduled disbursements after September 1, 2017.

*For customers who request unscheduled disbursements:*

We will accept written disbursement requests received on or before August 31, 2017. Any written requests received after this date will be sent to Champion Mortgage for processing. Beginning September 1, 2017, you will need to mail or fax your requests to Champion Mortgage as they will describe in their upcoming letter to you.

COUNT File: 62-118-01-17-1003

**Account Information**

Loan number:	734467
Property address:	1978 PALACE AVE ST PAUL, MN 55105

Please note: Your personal identification number (PIN) call-in option with Wells Fargo will end on August 31, 2017. We will accept phone disbursement requests using your PIN through August 31, 2017.

**Important information for customers who are making payments**

Beginning September 1, 2017, Champion Mortgage becomes responsible for processing your reverse mortgage account payments. Wells Fargo will apply payments to your account if received on or before August 31, 2017. All payments received after that date will be sent to Champion Mortgage for processing.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you. Please refer to the enclosed *Frequently Asked Questions* document for more payment details.

**About mortgage payment assistance**

If you have been working with us to get mortgage assistance, we want you to know that we will be transferring all documentation associated with your request to Champion Mortgage so they can continue to work with you to find the best option for your circumstances.

*If you are currently receiving payment assistance from a third party, you will need to contact that party to notify them of the change in servicer.*

**About year-end IRS reporting**

You will receive a year-end IRS 1098 statement from us that will show the amount of reportable mortgage interest and any real estate taxes paid on your behalf by Wells Fargo Home Mortgage. We will mail this statement to you no later than January 31, 2018.

**Contact information**

- **Before September 1, 2017 - Wells Fargo Home Mortgage**

If you have any questions about your reverse mortgage account or this transfer before September 1, 2017, please contact Wells Fargo:

- Call a Wells Fargo Reverse Mortgage customer service representative toll-free at 1-800-472-3209, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time.
- Send correspondence and payments before September 1, 2017 to:

Wells Fargo Home Mortgage  
Reverse Mortgage Servicing, MAC D3348-018



COUNT FILE; 00-114-0017-10663

**Account Information**

Loan number: 734467  
Property address: 1978 PALACE AVE  
ST PAUL, MN 55105

P.O. Box 6000 / 3480 Stateview Blvd.  
Fort Mill, SC 29715-6000

- **On and after September 1, 2017 - Champion Mortgage**  
Any questions you may have about your reverse mortgage account on and after September 1, 2017 should be directed to Champion Mortgage:
  - Call a Champion Mortgage customer service representative toll-free at 1-855-683-3095, Monday through Thursday, 8:00 a.m. to 8:00 p.m., or Friday 8:00 a.m. to 6:00 p.m., Eastern Time.
  - Send correspondence and payments on and after September 1, 2017 to:

Mail: Champion Mortgage  
PO Box 619093  
Dallas, TX 75261-9093

Fax: 1-866-621-1036

Thank you.

Sincerely,

J.R. Russell  
Senior Vice President  
Wells Fargo Home Mortgage

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## Frequently Asked Questions

Answers to frequently asked questions about mortgage servicing transfers.

We'd like to provide you with additional information as the servicing of your reverse mortgage transfers from Wells Fargo Home Mortgage to Champion Mortgage. This handy reference provides information to help make this transition easier for you.

- General information
- Payment information
- Year-end IRS reporting/income tax information/annual statement
- Real estate taxes and property insurance

### General information

#### **Does this transfer change any of the terms disclosed in my reverse mortgage account documents?**

No, this does not affect any terms or conditions of your reverse mortgage other than terms and conditions directly related to the servicing of your reverse mortgage.

#### **Will I have the same account number with Champion Mortgage that I currently have with Wells Fargo?**

No, Champion Mortgage will assign you a new account number which they will provide to you in writing through upcoming correspondence and monthly statements.

#### **Who will send my August 2017 statement?**

You will receive your August 2017 statement from Wells Fargo. Beginning September 2017, your statements will come from Champion Mortgage.

#### **Will my authorized contact for my account remain the same with Champion Mortgage or will I need to provide additional documentation to Champion Mortgage?**

Yes, your authorized contacts will remain the same. We will send your authorized contact information to Champion Mortgage.

#### **Will the transfer of the reverse mortgage affect my status as a non-borrowing spouse?**

No. If you are an eligible non-borrowing spouse and continue to meet Department of Housing and Urban Development (HUD) requirements, you can stay in the home as your primary residence.

#### **I have a single point of contact helping me with mortgage assistance. What will happen to that relationship?**

Your Wells Fargo single point of contact relationship will end effective August 31, 2017. Champion Mortgage will provide you with a new single point of contact who will be assisting you as of September 1, 2017.

#### **If I have questions about my reverse mortgage, who should I contact?**

**Do I need to contact my insurance provider?**

We will contact your homeowners/flood insurance company and request that they issue an endorsement to your policy reflecting the change in servicer to Champion Mortgage and ask them to send all future notifications to Champion Mortgage. In that notice, we will request that the mortgagee clause be updated to:

Champion Mortgage - ISAOA  
PO Box 692399  
San Antonio, TX 78269-2399

To ensure your insurance company notifies Champion Mortgage of future renewals and/or premiums that need to be paid, we encourage you to also contact your insurance provider and notify them of this change.

**I have my real estate taxes and insurance payments made by Wells Fargo Home Mortgage. Will this continue?**

Yes, if you established a set aside account to pay your real estate taxes and insurance, we will transfer your balance to Champion Mortgage and your account will remain in effect with them.

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COURT FILE: 62-167-11-26623

If you have questions prior to September 1, 2017, please contact Wells Fargo. On or after September 1, 2017, please call Champion Mortgage. Please refer to the enclosed letter for contact information.

### **Payment information**

#### **Who should I send my payments or payoff payment to?**

You should send any payment or payoff funds prior to September 1, 2017, to us. On or after September 1, 2017, you should send your payments to Champion Mortgage. Please refer to the enclosed letter for payment address information.

#### **What happens to my payments if Wells Fargo receives them after August 31, 2017?**

If we receive your payments after August 31, 2017, we'll forward your payment(s) to Champion Mortgage.

#### **I have a payoff quote from you, but I'm not paying off the loan until after August 31, 2017. Is this payoff quote valid through the "good through" date indicated in the payoff quote letter?**

Yes. Champion Mortgage will honor the payoff quote amounts through the "good through" date. You may contact Champion Mortgage for an updated payoff quote as applicable.

#### **Can I continue to use Western Union® Speedpay® to make my payments?**

If you make payments through Speedpay, we will apply payments received prior to September 1, 2017 to your account. If we receive a Speedpay payment on or after September 1, 2017, we will forward that payment to Champion Mortgage.

Please note: You will need to contact Champion Mortgage to re-establish Speedpay services. Until you re-establish Speedpay, you will need to make your payments to Champion Mortgage by check.

#### **Will Champion Mortgage honor the current repayment plan I have in place with Wells Fargo?**

Yes, Champion Mortgage will honor the current Wells Fargo repayment plans in place.

#### **How will this transfer affect the mortgage assistance I receive through my state's Hardest Hit Fund program?**

If you have been approved for mortgage assistance through your state's Hardest Hit Fund program, those funds and any extensions will be transferred and managed by Champion Mortgage.

### ***Scheduled disbursements***

**I currently have monthly scheduled disbursements automatically deposited into my bank account. Is there anything I need to do so that Champion Mortgage will continue this process?**



COURT FILE: 62-HA-CV-17-2223

WELLS FARGO BANK, N.A.  
Insurance Center  
P O Box 5747  
SPRINGFIELD, OH 45501-5747



000067 - 000067  
BARBARA STOCHL  
1978 PALACE AVENUE  
SAINT PAUL, MN 55105-1730

Re: 0000734467-011D

000067 - 0001 of 0002 - NNNNNN - 00231

