



# APPLICATION FOR APPEAL

Saint Paul City Council – Legislative Hearings

RECEIVED

OCT 9 2015

CITY CLERK

310 City Hall, 15 W. Kellogg Blvd.  
Saint Paul, Minnesota 55102  
Telephone: (651) 266-8585

We need the following to process your appeal:

- \$25 filing fee (non-refundable) (payable to the City of Saint Paul) (if cash: receipt number \_\_\_\_\_)
- Copy of the City-issued orders/letter being appealed
- Attachments you may wish to include
- This appeal form completed
- Walk-In OR  Mail-In
- for abatement orders only:  Email OR  Fax

<b>HEARING DATE &amp; TIME</b> (provided by Legislative Hearing Office) Tuesday, <u>Oct 13, 2015</u>
Time <u>2:30 p.m.</u>
Location of Hearing: <u>Room 330 City Hall/Courthouse</u>

## Address Being Appealed:

Number & Street: 908 EARL ST City: ST. PAUL State: MN Zip: 55106

Appellant/Applicant: JOHN BODWIE/USA GENENER Email FLIPFLOPFLIPPERS2015@GMAIL.COM

Phone Numbers: Business (612) 703-0305 Residence \_\_\_\_\_ Cell (651) 206-0788

Signature: [Handwritten Signature] Date: 10/9/15

Name of Owner (if other than Appellant): FLIPFLOPFLIPPERS, LLC

Mailing Address if Not Appellant's: 1043 GRAND AVE # 203 ST. PAUL MN 55105

Phone Numbers: Business SAME Residence \_\_\_\_\_ Cell SAME

## What Is Being Appealed and Why?

Attachments Are Acceptable

- Vacate Order/Condemnation/
- Revocation of Fire C of O
- Summary/Vehicle Abatement
- Fire C of O Deficiency List/Correction
- Code Enforcement Correction Notice
- Vacant Building Registration
- Other (Fence Variance, Code Compliance, etc.)

OUR REALTOR TOLD US HUD OVERRIDES CAT 2 WHICH APPARENTLY IS NOT THE CASE.



CITY OF SAINT PAUL

Christopher B. Coleman, Mayor

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

Telephone: 651-266-8989

Facsimile: 651-266-1919

www.stpaul.gov/dsi

September 28, 2015

Flip Flop Flippers LLC  
1043 Grand Ave Unit 203  
St Paul MN 55102

**VACANT BUILDING REGISTRATION FEE  
WARNING LETTER**

The Saint Paul City Council has adopted legislation which requires owners of vacant buildings to pay an annual fee and submit a registration plan on the form(s) enclosed with this letter. The annual fee is **\$2,025.00**. The purpose of this fee is to partially reimburse the City for administrative costs for registering and processing the Vacant Building Owner Registration forms and for the cost of monitoring these properties for compliance with Saint Paul Legislative Codes.

***The fee for the vacant building located at 908 EARL ST is now past due. You have fifteen (15) days from the date of this letter to pay this bill before this fee is sent to assessment, to be collected with your property taxes.***

**DO NOT MAIL CASH**

Saint Paul Legislative Code, Chapter 43, requires this fee be paid no later than thirty (30) days after the building becomes vacant, and if not paid, the owner shall be subject to collections and prosecution as prescribed in the Legislative Code. Also, if at any time the registration fee is unpaid and owing, building permits will be denied for this building.

**The full amount owed will be assessed to, and collected with, the taxes for this property as permitted by Saint Paul Legislative Code Chapter 43.**

The owner(s) still will be subject to a criminal Summons and Complaint for failure to pay this vacant building registration fee. This citation will necessitate a court appearance in Ramsey County District Court and the owner(s) will be subject to penalties provided for by law. The enclosed registration form must accompany the fee payment.

If you wish to pay in person, you may do so from 8:00am to 4:00pm Monday through Friday at:

DEPARTMENT OF SAFETY AND INSPECTIONS  
375 Jackson Street, Suite 220  
Saint Paul, MN 55101-1806

All category 2 and category 3 vacant buildings must be winterized with gas and water services shut off or, alternately, an excess flow gas valve must be installed in the dwelling, within sixty (60) days of the date of this notice.

**WRITTEN PERMISSION FROM THE CITY OF SAINT PAUL IS REQUIRED BEFORE A CATEGORY 2 OR CATEGORY 3 VACANT BUILDING CAN BE OCCUPIED OR SOLD.**

**Category 2:** Requirements include: 1. register/re- register the building, 2. pay outstanding fee(s), 3. obtain a code compliance report, 4. submit for approval a rehab cost estimate from a licensed contractor and a schedule for completion of all code compliance work, 5. submit proof of financial responsibility acceptable to the City, and 6. obtain Zoning approval of the proposed use.

**Category 3:** All requirements listed for Category 2 vacant buildings, AND obtain a **Certificate of Occupancy OR Certificate of Code Compliance** prior to the sale of the building.

If the use of this building meets the definition of a nonconforming use by the Zoning Code, then the use will lose its nonconforming status 365 days from the date the building was declared vacant.

If you have questions about this registration fee or other vacant building requirements, please contact the Enforcement Officer, Tom Friel, at 651- 266- 1906.

This registration form and fee is required by law. Your prompt attention to this matter is appreciated.

You may file an appeal to this fee or registration requirements by contacting the City Clerk's Office by calling (651)266- 8688. Any appeal of this fee must be made within ten (10) days of the date of this notice.

Steve Magner  
Vacant Buildings Program Manager

Enclosures: Regulations Requirements Information  
Vacant Building Registration Form

SM: tf  
vb\_warning\_letter 2/15

Also Sent To:  
Fltp Flop Flippers Llc 908 Earl St Saint Paul MN 55106- 3943

<b>Case Number:</b>	277-094301	<b>Contract Area:</b>	5D
<b>Current Step:</b>	3a-Disposition Pending	<b>Address:</b>	908 EARL ST
<b>Step Date:</b>	02/05/2015	<b>City, St Zip:</b>	SAINT PAUL, MN 55106-0000
<b>HOC:</b>	Denver		

### Property Condition Report

Item Description/Condition	Item Functionality	Functionality/Test Notes
<b>Cooling/Air-Conditioner:</b> OK --Heating/Furnace: OK --HVAC System Duct: OK	<b>HVAC tested and functional?:</b> Yes	Via Power On, Radiant heat functional at time of inspection
<b>Electrical Wiring:</b> OK --Other: OK --Other: OK	<b>Electric supply tested and functional?:</b> Yes	Via Power on, Electric system functional at time of inspection
<b>Stove/Range/Oven:</b> OK --Kitchen Cabinets: OK --Other: OK	<b>Built-in appliances tested and functional?:</b> Yes	Via Power on, Fridge, Stove/Oven functional at time of inspection
<b>Plumbing:</b> OK --Sink: OK --Other: OK	<b>Water supply tested and functional?:</b> Yes	Via Compressor, Plumbing system held 40 PSI for 30 Min, Appears functional at time of inspection
<b>Water Heater:</b> OK	<b>Water heater functional?:</b>	Water heater drained, No visible damage, Appears functional at time of inspection
<b>Sewer/Septic System:</b> OK --Toilet: OK --Other: OK	<b>Sanitary &amp; plumbing system functional?:</b> Yes	Water off, No leaks noted, Appears functional at time of inspection
<b>Roof:</b> OK --Other: OK	<b>Roofing in acceptable condition?:</b> Yes	Roof inspected via ground perimeter, Appears functional at time of inspection

Department of Safety & Inspector

Ricardo X. Cervantes, Director



CITY OF SAINT PAUL

Christopher B. Coleman, Mayor

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

Telephone: 651-266-8989  
Facsimile: 651-266-9124  
www.stpaul.gov/dsi

## Code Compliance Report

September 04, 2015

**\*\* This Report must be Posted  
on the Job Site \*\***

FLIP FLOP FLIPPERS LLC  
1043 GRAND AVE UNIT 203  
ST PAUL MN 55102

PAPERWORK SENT ON: 8/10/15

Re: 908 Earl St  
File#: 13 236408 VB2

Dear Property Owner:

The following is the Code Compliance report you requested on August 20, 2015.

Please be advised that this report is accurate and correct as of the date September 04, 2015. All deficiencies identified by the City after this date must also be corrected and all codes and ordinances must be complied with. This report is valid for 365 days from September 04, 2015. This report may be used in lieu of a Truth in Housing Report required in St Paul Legislative Code 189. This building must be properly secured and the property maintained at all times.

In order to sell or reoccupy this property the following deficiencies must be corrected:

### ZONING

1. This property is in a(n) RT1 zoning district.
2. This property was inspected as a Single Family Dwelling.

**BUILDING Inspector: Jim Seeger**

**Phone: 651-266-9046**

1. Dry out basement and eliminate source of moisture. SPLC 34.10 (10)
2. Where wall and ceiling covering is removed install full thickness or code-specified insulation. MN Energy Code Ch. 1322.1101 (except. 4)
3. Air-seal and insulate attic/access door. MN Energy Code Ch 1322.1102.4
4. Install Smoke Detectors/Carbon Monoxide Detectors per MN Conservation Code and the MN Dept. of Labor and Industry: Install per code where feasible. MNRC Ch 1309 Sect 313.2.1
5. Provide major clean-up of premises. SPLC 34.34 (4)

6. Repair siding, soffit, fascia, trim, etc. as necessary. SPLC 34.09 (1)
7. Provide proper drainage around house to direct water away from foundation of house. SPLC 34.08 (2)
8. Provide proper drainage around house to direct water away from foundation of garage. SPLC 34.08 (2)
9. Install downspouts and a complete gutter system. SPLC 34.33 (1d)
10. Install rain leaders to direct drainage away from foundation. SPLC 34.33 (1d)
11. Provide general rehabilitation of garage. SPLC 34.32 (3)
12. Remove mold, mildew and moldy or water damaged materials. SPLC 34.10 (1)
13. Install address numbers visible from street and on the alley side of garage. SPLC 70.01
14. Grade must drain away from foundation of dwelling. Maintain 6 inch clearance between wood and soil. MNRC Ch 1309- Sect. 404.1.6
15. Remove wall covering from basement walls and repair rear foundation wall , soil washing in to house.
16. Insulate rear basement door.
17. Replace garage service door, window and overhead door.
18. Replace damaged siding on house and garage.
19. Repair or remove fence and gate.
20. Install handrails (34 inches - 38 inches above each nosing) and guardrails (36 inch minimum) at all stairways, and return hand rail ends into a newel post or wall per attachment. MNRC Ch 1309 Sect. 311 & 312
21. Repair or Replace any deteriorated window sash, broken glass, sash holders, re-putty, etc as necessary. SPLC 34.09 (3)
22. Provide complete storms and screens, in good repair for all door and window openings. SPLC 34.09 (3e)
23. Provide functional hardware at all doors and windows. SPLC 34.09 (3f)
24. Repair or replace damaged doors and frames as necessary, including storm doors. SPLC 34.09 (3f)
25. Repair walls, ceiling and floors throughout, as necessary. SPLC 34.34 (6)
26. Prepare and paint interior and exterior as necessary. Observe necessary abatement procedures (EPA, MPCA and St. Paul Legislative Code, Chapter 34 for additional information) if lead base paint is present. SPLC 34.33 (1)
27. A building permit is required to correct the above deficiencies. All work is to be done in a workmanship like manner. SPLC 33.03 (a)

**ELECTRICAL Inspector: Randy Klossner**

**Phone: 651- 266- 9032**

1. Ensure/rewire all electrical associated with NM cables dated after 2002 to current NEC. An electrical permit was never purchased for that wiring. SPLC 33.03 (d) Last permit pulled was in 2006 for garage only.
2. Install hard-wired, battery backup, Carbon Monoxide smoke detector as specified in Chapter 58 of the Saint Paul Legislative Code, and other smoke detectors and carbon monoxide detectors as required by the Minnesota State Building Code. SPLC 58, IRC

3. Cables, smaller than 8 AWG, run at angles on the bottom of joists in unfinished basements, shall be run in either bored holes in joists or on running boards. Article 334.15 (C), current NEC
4. NEC 410.42 Ensure / provide all fixtures above bathroom sinks /shower have grounding.
5. NEC 410.10(D) Ensure fixtures in shower area are listed and installed for damp/wet locations.
6. Repair the electrical service grounding conductor to the metallic water piping system. Install a conductor sized to Table 250.66 (NEC) from the electrical service to within 5' of the entrance point of the water service, and bond around the water meter. Article 250, NEC
7. Provide a complete circuit directory at service panel indicating location and use of all circuits. Article 408.4, NEC
8. Replace circuit breakers in electrical panel that are not listed for that panelboard with proper breakers. Article 110.3 (B)
9. Verify that fuse/circuit breaker amperage matches wire size in panel. Replace improperly sized overcurrent devices. Article 240.4, NEC
10. Close openings in service panel/junction boxes with knockout seals, breaker blanks, proper cable clamps, and/or junction box covers. Article 110.12 (A), NEC
11. Throughout -Ensure/Install box extensions on devices mounted in wood paneling and tile. Article 314.20, NEC
12. Throughout -Properly strap and support cables and/or conduits. Chapter 3, NEC
13. Throughout -Repair or replace all broken, painted over, corroded, missing or loose receptacles, luminaires (light fixtures), switches, covers and plates to current code. Article 406.4(D) & Article 410, NEC
14. Throughout -Check all receptacles for proper polarity (including 2-prong) and verify ground on 3-prong receptacles. Ensure all GFCI receptacles are functioning properly. Rewire and/or replace receptacles that are improperly wired or not functioning properly. Article 406.4(D), NEC
15. Throughout -Remove and/or rewire all illegal, improper or hazardous wiring to current NEC. This includes basement and garage.
16. All electrical work must be done by a Minnesota- licensed electrical contractor under an electrical permit.

**PLUMBING Inspector: Steve Fernlund**

**Phone: 651- 266- 9052**

- 
1. Basement - Gas Piping - (MFGC 411) Install an approved shut off; connector and gas piping for the dryer.
  2. Basement - Gas Piping - (MFGC 614.1 - 614.7) Vent clothes dryer to code.
  3. Basement - Laundry Tub - (MPC 0200 E & MPC 2500) Install a proper fixture vent to code.
  4. Basement - Laundry Tub - (MPC 2300) Install the waste piping to code.
  5. Basement - Laundry Tub - (MPC 2000 B) Provide the proper potable water protection for the faucet spout.

6. Basement - Water Heater - (MFGC 503) Install the water heater gas venting to code.
7. Basement - Water Heater - (MPC 2180) The water heater must be fired and in service.
8. Basement - Water Meter - (MPC MPC1700- SPRWS, Sec.88.10) The water meter must be installed and in service.
9. Basement - Water Meter - (MPC 1800, Subp.3, 4) The service valves must be functional and installed to code.
10. Basement - Water Meter - (MPC 0.200 O) Repair the incorrect water meter piping. Galvanized pipe and fittings before the water meter.
11. Basement - Water Piping - (MPC 1720) Repair or replace all the corroded, broken, or leaking water piping.
12. Basement - Water Piping - (MPC 1730) Replace all the improperly sized water piping.
13. Basement - Water Piping - (SPRWS Water Code) Provide a one (1) inch water line to the first major take off.
14. Exterior - Lawn Hydrants - (MPC 2000) The lawn hydrant(s) require a backflow assembly or device.
15. First Floor - Gas Piping - (MFGC 411) Install an approved shut off; connector and gas piping for the range.
16. Second Floor - Lavatory - (MPC 0200 E & MPC 2500) Install a proper fixture vent to code.
17. Second Floor - Lavatory - (MPC 2300) Install the waste piping to code.
18. Second Floor - Tub and Shower - (MPC 1240 Subp.4) Install a temperature limiting device, ASSE Standard 1070.
19. Second Floor - Tub and Shower - (MPC 1240) Replace the waste and overflow.
20. All the above corrections to waste, vent, water, and gas piping shall be per the Minnesota Plumbing Code Chapter 4715 & Chapter 326, the Minnesota Mechanical Code, the Minnesota Fuel Gas Code, and the Saint Paul Regional Water Code. All plumbing must be done by a plumbing contractor licensed in the State of Minnesota and the City of St. Paul under an approved permit.

**Heating Inspector: Maureen Hanson**

**Phone: 651- 266- 9043**

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1. Clean and Orsat test boiler burner. Check all controls for proper operation. Check furnace heat exchanger for leak; provide documentation from a licensed contractor that the heating unit is safe
2. Vent clothes dryer to code and provide approved gas piping and valve (plumbing or mechanical gas permit is required).
3. Bathrooms require a means to ventilate the space. Provide a window with an aggregate glazing area of not less than 3 square feet, one half of which must be operable. Alternative is a bath fan properly vented to the outside. A mechanical ventilation permit will be required for the bath fan.
4. Provide heat in every habitable room and bathrooms
5. Attach metal tag to expansion tank valve stating that this valve must be open at all times except when draining the expansion tank

6. Repair or replace radiator valves as needed
7. Mechanical gas and hydronic permits are required for the above work.

**Notes:**

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1. See attachment for permit requirements and appeals procedure.
2. Provide plans and specifications for any portion of the building that is to be rebuilt.
3. Most of the roof covering could not be inspected from grade. Recommend this be done before rehabilitation is attempted.

**This is a registered vacant building. In order to sell or reoccupy this building, all deficiencies listed on this code compliance report must be corrected in accordance with the Minimum Housing Standards of the St. Paul Legislative Code (Chapter 34) and all required permits must receive final approval within six (6) months of the date of this report. One (1) six-month time extension may be requested by the owner and will be considered if it can be shown that the code compliance work is proceeding and is more than fifty (50) percent complete in accordance with Legislative Code Section 33.03(f).**

You may file an appeal to this notice by contacting the City Clerk's Office at 651-266-8688. Any appeal must be made in writing within 10 days of this notice. (You must submit a copy of this notice when you appeal, and pay a filing fee.)

If you have any questions regarding this inspection report, please contact Jim Seeger between 7:30 - 9:00 AM at 651-266-9046 or leave a voice mail message.

Sincerely,

Jim L. Seeger  
Code Compliance Officer  
Department of Safety and Inspections  
City of Saint Paul  
375 Jackson Street, Suite 220  
Saint Paul MN 55101  
Phone: 651-266-9046  
Email: [jlm.seeger@ci.stpaul.mn.us](mailto:jlm.seeger@ci.stpaul.mn.us)

Attachments

**City of Saint Paul**  
 Department of Safety and Inspections  
**VACANT BUILDING REGISTRATION FORM**

Date: 8/7/15

Address of Property: 908 EARL STREET

Planned disposition of this building (please check one):

I plan to rehabilitate this structure commencing (date): UPON RECEIPT OF CODE COMPLIANCE

I plan to demolish (wreck and remove) this building by (date): \_\_\_\_\_

I am willing to authorize the City of Saint Paul to demolish and remove this building(s).

This building is **vacant as a result of fire damage**. The fire occurred on (date) \_\_\_\_\_, I, as the property owner, want to claim registration and fee exemption status for ninety (90) days from the date of the fire. I intend to repair and reoccupy the building.

Other: \_\_\_\_\_

Responsible Party: Persons/organizations who will ensure compliance with the ordinance:

NAME	ADDRESS	PRIMARY PHONE	ALTERNATE PHONE
FLIP FLOP FLIPPERS	1073 GRAND AVE ST PAUL MN 55105	(612) 703-0305	(651) 206-0788

Persons, lien holders, mortgagees, mortgagors and other interested parties known to me:

NAME	ADDRESS	PRIMARY PHONE	ALTERNATE PHONE
RED DIRT LENDING	1220 NW 50TH ST. OKLAHOMA CITY, OK 73118	(405) 512-5626	

All persons listed here will receive letters for the annual fee renewal. *Also use this form to de-register your interest.*

_____ <b>Print Your Name (legibly)</b>		<p><b>\$2,025 Registration Fee – for new or renewal dates on/after February 15, 2015</b></p> <p><b>INSTRUCTIONS:</b></p> <p><i>Complete and return this form. Include the \$2,025.00 registration fee, ONLY if it is now due. For questions, call 651-266-8989.</i></p> <p><i>Make checks payable to: <u>City of Saint Paul</u></i></p> <p><i>Make Payment at, or mail payment to:</i></p> <p align="center">                     City of Saint Paul                      Department of Safety and Inspections                      Code Enforcement – Vacant Buildings                      375 Jackson Street, Suite 220                      St. Paul, MN 55101-1806                 </p> <p><i>Credit Card payment accepted in person, or by FAX, only. Fax to: <u>651-266-9124</u></i></p> <p><b>Thank you for your cooperation</b></p>
_____ Signature	_____ Date of Birth	
_____ Address		
_____ City	_____ State	
_____ Zip		
_____ main contact telephone	_____ alternate phone	
_____ Email address (print legibly)		



CITY OF SAINT PAUL - DEPARTMENT OF SAFETY AND INSPECTIONS  
 375 Jackson Street, Suite 220  
 Saint Paul, MN 55101-1806  
 General Information: 651-266-8989 - Fax: 651-266-9124  
 Visit our web site: www.stpaul.gov/dsi

FOLDER #  
 (For office use only)

APPLICATION FOR SINGLE FAMILY DWELLING/DUPLEX CODE COMPLIANCE INSPECTION:  
 VACANT, HAZARDOUS, & ABANDONED BUILDINGS

Vacant Building Address 908 EARL STREET  
 Use of Building (check one): Single Family  Duplex   
 Owner FLIP FLOP FLIPPERS, LLC Daytime Phone (612) 703-6305  
 Address 1043 GRAND AVE #203 Fax ( )  
 City ST. PAUL State MN Zip Code 55105  
 Email Address FLIPFLOPFLIPPERS2015@GMAIL.COM

Your inspection for 1 & 2 Family Dwelling will be conducted sooner if all necessary entry keys are provided on site in a lock box.  
 Lock Box Combination: 2127 Send report by (check one): Mail  E-mail

Affidavit of Owner or Responsible Party

I hereby certify that the above information and answers are correct and that I am the legal owner or responsible party of the premises at the above location. I understand that all items listed on the inspection report must be corrected within six months and; where applicable (Category III Building), a \$5,000.00 performance deposit (cash or bond) must be made before a permit will be issued. It may be possible to get an additional six (6) months to complete the project, if work is proceeding expeditiously and is more than 50% complete or if unforeseen conditions have had a significant schedule impact on the completion of work.

I also understand that this property shall not be occupied until all code deficiencies are corrected and written authorization to occupy is obtained.

Category Information

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> #2    | <input type="checkbox"/> #3                 |
| *Code Compliance                          | *Code Compliance                            |
| *Inspection Report                        | *Inspection Report                          |
| *Permits + Sign-Off                       | *\$5,000 Performance Deposit (cash or bond) |
| *Remove Boards                            | *Permits + Sign Off                         |
| *C of O or Certificate of Code Compliance | *C of O or Certificate of Code Compliance   |

Make Checks Payable to the City of Saint Paul	
Single Family Dwelling	\$447.00
Duplex	\$560.00

I understand that a re-inspection fee may be applied if the inspector is unable to access all areas of the building during the pre-arranged inspection or if the building is not cleaned out, secured and sanitary.

[Signature] Signature of Owner or Responsible Party      8-7-15 Date

Amount \$ 447.00

Signature of Cardholder (required for all charges): [Signature]

<input type="checkbox"/> AMEX	<input type="checkbox"/> Discover	<input type="checkbox"/> MasterCard	<input checked="" type="checkbox"/> Visa	Security Code ▶	7	4	6	Expiration Month/Year ▶	0	6	1	7				
Enter Account Number ▶▶	4	3	2	7	3	2	9	2	0	0	0	1	1	4	8	5



**CITY OF SAINT PAUL - DEPARTMENT OF SAFETY AND INSPECTIONS**  
 375 Jackson Street, Suite 220  
 Saint Paul, MN 55101-1806  
 General Information: 651-266-8989 - Fax: 651-266-9124  
 Visit our web site: www.stpaul.gov/dsi

**FOLDER #**  
 (Office use only)

**BUYER'S APPLICATION FOR SALE APPROVAL  
 OF A CATEGORY #2 REGISTERED VACANT BUILDING**

Vacant Building Address: 908 EARL ST

Use of Building (Check One): Single  Duplex \_\_\_\_\_ Multi-Unit \_\_\_\_\_

Buyer's Name: FLIP FLOP FLIPPERS, LLC  
 (Print Clearly and Legibly)

Buyer's Address: 1043 GRAND AVE ST. PAUL MN 55105  
 (Street Number and Street Name) City State Zip

Buyer's Daytime Phone: (612) 703-0305 Fax: \_\_\_\_\_  
 (Include Area Code) (Include Area Code)

**THE FOLLOWING REQUIREMENTS MUST BE COMPLETED AND THE APPLICATION FEE PAID BEFORE**

- A completed Vacant Building Registration Form must be provided.
- The annual vacant building fee (\$2,025.00) must be current, or provision must be made for the payment at closing.
- A Code Compliance Inspection Report (or a Fire Team Inspection Report if the building has 3 or more units) must be completed and must not be more than one year old.
- An estimate from a state-licensed, general building contractor to complete the code compliance repairs must be submitted. The estimate must be on the contractor's letterhead and include the contractor's state license number. The estimate must include total costs for each of the 4 categories of repairs: Building, Electrical, Plumbing, and Heating. The estimate must contain a statement that it addresses all the code compliance repairs detailed in the report.
- A signed statement must be provided by the buyer giving a date or a time line for the completion of all the work required by the Code Compliance or Fire Team Inspection Report.
- A copy of the purchase agreement must be provided.
- Proof of financial capability to purchase the property and complete the required work must be furnished.

I understand that this property **SHALL NOT** be occupied until all code corrections are made and written authorization to occupy is obtained.

Fee Effective: 01/01/2010	<b>\$275.00</b>	Make checks payable to the City of Saint Paul
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Signature: [Handwritten Signature]

**IF PAYING BY CREDIT CARD YOU MAY NOT EMAIL THIS FORM. SUBMIT VIA MAIL, FAX, OR PERSONAL DELIVERY, ONLY.**



Amount: \$ 275.00

- American Express  Discover  
 MasterCard  Visa

Account Number (one digit per box, use only the boxes needed)      Expiration Date      Security Code (required)

4	3	2	7	3	2	9	2	0	0	0	1	1	4	8	5	0	6	7	7	7	4	6
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Signature of Cardholder (required for all charges) \_\_\_\_\_ Date \_\_\_\_\_

Taxes



A. Settlement Statement (HUD-1)

REVIEWED

JUL 30 2015

Handwritten initials

**B. Type of Loan**

1.  FHA 2.  RHS 3.  Conv. Unins. 6. File Number: 27007 7. Loan Number: 8. Mortgage Insurance Case Number:

4.  VA 5.  Conv. Ins.  Other

**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 "(PDC)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

**D. Name & Address of Borrower:** Flip Flop Flippers, LLC, 1043 Grand Avenue #203, St. Paul, MN 55105

**E. Name & Address of Seller:** Secretary of Housing and Urban Development of Washington, D.C., 1670 Broadway, Floor 21, #277-094301, Denver, CO 80202 ✓

**F. Name & Address of Lender:** Red Dirt Lending, 1220 NW 50th Street, Oklahoma City, OK 73118

**G. Property Location:** Property Address: 908 Earl St. Saint Paul, Minnesota 55106  
PIN: 28.29.22.42.0050

**H. Settlement Agent:** Partners Title - Woodbury, 659 Blalensberg Drive, Suite 100, Woodbury, MN 55125, (651) 209-8751  
**Place of Settlement:** 659 Blalensberg Drive, Suite 100, Woodbury, MN 55125

**I. Settlement Date:** 7/31/2015 **Proration Date:** 7/31/2015 **Disbursement Date:** 7/31/2015

Summary of Borrower's Transaction		Summary of Seller's Transaction	
100% Gross Amount Due from Borrower		400% Gross Amount Due to Seller	
101. Contract sales price	\$63,000.00	401. Contract sales price	\$63,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	\$12,678.27	403.	
104. Holdback for Repairs to Red Dirt Lending	\$35,602.00	404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower	\$111,280.27	420. Gross Amount Due to Seller	\$63,000.00
200% Amounts Paid by or on Behalf of Borrower		500% Reductions in Amount Due to Seller	
201. Deposit or earnest money	\$1,000.00	501. Excess deposit (see Instructions)	
202. Principal amount of new loan(s)	\$97,300.00	502. Settlement charges to seller (line 1400)	\$4,102.68
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. 1st 1/2 Taxes to Ramsey County	\$441.00 ✓
207.		507. Tax Penalty/Int HUD to Ramsey County	\$79.38 ✓
208.		508.	
209. Seller Paid Closing Costs	\$1,890.00	509. Seller Paid Closing Costs	\$1,890.00
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County taxes 7/1/2015 to 7/31/2015	\$71.90	511. County taxes 7/1/2015 to 7/31/2015	\$71.90 ✓
212. Assessments		512. Assessments	
213.		513.	
214. Storm/sewer/street 1/1/2015 to 7/31/2015	\$143.88	514. Storm/sewer/street 1/1/2015 to 7/31/2015	\$143.88 ✓
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Borrower	\$100,405.78	520. Total Reduction Amount Due Seller	\$6,728.84
300% Cash in Settlement from to Borrower		600% Cash in Settlement to/from Seller	
301. Gross amount due from borrower (line 120)	\$111,280.27	601. Gross amount due to seller (line 420)	\$63,000.00
302. Less amounts paid by/for borrower (line 220)	(\$100,405.78)	602. Less reductions in amount due seller (line 520)	(\$6,728.84)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$10,874.49	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$56,271.16

**SUBSTITUTE FORM 1099 SELLER STATEMENT** - The information contained in Blocks E, G, H and I and on lines 401 (or, if line 401 is asterisked, lines 403 and 404), 406, 407 and 408-412 (applicable part of buyer's real estate tax reportable to the IRS) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

**SELLER INSTRUCTION** - If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4787, Form 6252 and/or Schedule D (Form 1040).

You are required to provide the Settlement Agent with your correct taxpayer identification number. If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

Secretary of Housing and Urban Development of Washington, D.C.

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Settlement Charges		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700.	Total Real Estate Broker Fees based on price \$63,000.00 = \$3,780.00 Division of commission (line 700) as follows:		
701.	\$1,890.00 to Twin Metro Realty		
702.	\$1,890.00 to Paradigm Real Estate Inc		
703.	Commission paid at settlement \$3,780.00		\$3,780.00
704.			
<b>800 Items Payable in Connection with Loan</b>			
801.	Our origination charge Red Dirt Lending \$3,892.00 (from GFE #1)		
802.	Your credit or charge (points) for the specific interest rate chosen (from GFE #2)		
803.	Your adjusted origination charges to Red Dirt Lending (from GFE A)	\$3,892.00	
804.	Appraisal fee (from GFE #3)		
805.	Credit report (from GFE #3)		
806.	Tax service (from GFE #3)		
807.	Flood certification (from GFE #3)		
808.			
<b>900 Items Required by Lender to Be Paid in Advance</b>			
901.	Daily interest charges from (from GFE #10)	\$7,054.25	
902.	Mortgage Insurance premium for (from GFE #3)		
903.	Homeowner's Insurance for 1 year to Insurance Brokers of MN Inc. (from GFE #11) POCB \$1,245.00		
904.			
905.			
<b>1000 Reserves Deposited with Lender</b>			
1001.	Initial deposit for your escrow account (from GFE #9)		
1002.	Homeowner's Insurance		
1003.	Mortgage insurance		
1004.	City property taxes		
1005.	County property taxes		
1006.	Annual Assessment (maint.)		
1007.			
1008.			
1009.	Aggregate Adjustment		
<b>1100 Title Charges</b>			
1101.	Title services and lender's title insurance (from GFE #4)	\$1,224.00	
1102.	Settlement or closing fee		
1103.	Owner's title insurance to Partners Title - wdby (from GFE #5)	\$131.50	
1104.	Lender's title insurance to Partners Title - wdby \$294.00		
1105.	Lender's title policy limit \$97,300.00		
1106.	Owner's title policy limit \$63,000.00		
1107.	Agent's portion of the total title insurance premium to Partners Title - wdby \$340.40		
1108.	Underwriter's portion of the total title insurance premium to Stewart Title Guaranty Company \$95.10		
1109.	Settlement or Closing Fee to Partners Title - wdby \$325.00		
1110.	Title Research Fee to Partners Title - wdby \$225.00		
1111.	Title Exam Service Fee to Partners Title - wdby \$150.00		
1112.	Name Search & Review to Partners Title - wdby \$35.00		
1113.	Assessment Search & Review to Partners Title - wdby \$35.00		
1114.	Document Preparation & Handling to Partners Title - wdby \$100.00		
1115.	Plat Drawing & Analysis to Partners Title - wdby \$50.00		
<b>1200 Government Recording and Transfer Charges</b>			
1201.	Government recording charges (from GFE #7)	\$138.00	
1202.	Deed \$46.00 Mortgage \$46.00 Releases Other \$46.00 \$138.00		
1203.	Transfer taxes (from GFE #8)	\$238.52	
1204.	City/County tax/stamps		
1205.	State tax/stamps Mortgage \$233.52 \$233.52		
1206.	Conservation Fee Mortgage \$5.00 \$5.00		
<b>1300 Additional Settlement Charges</b>			
1301.	Required services that you can shop for (from GFE #6)		
1302.	Pending and Levied Assessments to City of St. Paul		\$322.68
1303.			
1304.			
1305.			
1400.	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	\$12,678.27	\$4,102.68

Items marked "POC" were paid outside the closing by: Borrower (POCB), Lender (POCL), Mortgage Broker (POCM), Other (POCO), Real Estate Agent (POCR), or Seller (POCS).

**CERTIFICATION:**

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement. The Settlement Agent does not warrant or represent the accuracy of information provided by any party, including information concerning POC items and information supplied by the lender in this transaction appearing on this HUD-1 Settlement Statement pertaining to "Comparison of Good Faith Estimate (GFE) and HUD-1 Charges" and "Loan Terms", and the parties hold harmless the Settlement Agent as to any inaccuracies in such matters.

*[Signature]*  
Flip Flip Flippers, LLC

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

*[Signature]*  
Shirley O'Brien

Matt Martin Real Estate Management, LLC

*[Signature]*  
Shirley Bradberry  
Secretary of Housing and Urban Development of Washington, D.C.

For the Secretary of Housing and Urban Development of Washington, D.C.  
Shirley Bradberry AVP, Government Services

Date 7-31-15

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18: U.S. Code Section 1001 and Section 1010.

