



APPLICATION FOR APPEAL

Saint Paul City Council – Legislative Hearings

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

RECEIVED

SEP 15 2014

CITY CLERK

We need the following to process your appeal:

- \$25 filing fee (non-refundable) (payable to the City of Saint Paul) (if cash: receipt number Check 2358)
 - 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

HEARING DATE & TIME (provided by Legislative Hearing Office) Tuesday, <u>September 23, 2014</u>
Time <u>2:30 pm</u>
Location of Hearing: <u>Room 330 City Hall/Courthouse</u>

Address Being Appealed:

Number & Street: 1126 Albemarle St. City: St. Paul State: MN Zip: 55117

Appellant/Applicant: Houa Yang Email Houa-Clinical@yahoo.com

Phone Numbers: Business 651-635-2615 Residence _____ Cell 630-854-0654

Signature: Houa Yang Date: Sept. 12, 2014

Name of Owner (if other than Appellant): _____

Mailing Address ~~if not Appellant's~~ 6007 Halifax Place, Brooklyn Center, MN 55429

Phone Numbers: Business _____ Residence _____ Cell _____

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.)

Bought/cashed this property on July 14, 2004



CITY OF SAINT PAUL

Christopher B. Coleman, Mayor

Nuisance Building Code Enforcement

375 Jackson Street, Suite 220

Saint Paul, MN 55101-1806

651-266-8989

651-266-1919

www.stpaul.gov/dsi

September 01, 2014

Reverse Mortgage Solutions
2727 Spring Creek Dr
Spring TX 77373-6130

VACANT BUILDING REGISTRATION RENEWAL NOTICE

Dear Sir or Madam:

As the owner or responsible person for the property located at

1126 ALBEMARLE ST

you are required by law to register this building with the Department of Safety and Inspections on the form provided with this letter and to pay the annual Vacant Building registration fee of **\$1,440.00**. The purpose of this fee is to provide partial reimbursement to the City for administrative costs. This fee is due annually as required in Saint Paul Legislative Code Chapter 43.

The renewal due date for this building is October 01, 2014. The annual registration fee and the enclosed registration form for this building is due on the renewal date. If you pay by mail, please fill in the enclosed registration form and return it with your payment.

If the registration fee is not received in this office within 45 days of the date of this letter 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.

Do not mail cash.

If you wish to pay in person, you may do so from 8:00 a.m. to 4:00 p.m. Monday through Friday at:

DEPARTMENT OF SAFETY AND INSPECTIONS

375 Jackson Street, Suite 220

Saint Paul, MN 55101-1806

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.

The Code Enforcement Officer has notified the Building Inspection And Design Section that this property meets the legal definition of a registered vacant building and in accordance with Legislative Code Chapter 33, no permits (except demolition, wrecking and removal permits) will be issued until the requirements of all applicable ordinances are fulfilled.

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.

You must contact the Enforcement officer, Matt Dornfeld, at 651-266-1902 to find out what must be done before this building can be legally reoccupied.

The Enforcement Officer may declare this building to constitute a Nuisance Building subject to demolition and issue an Order to Abate under authority of Legislative Code Chapter 45. In the event this building is declared a Nuisance Building, subject to demolition, the Enforcement Office will notify all owners and interested parties of the Order to Abate as provided in the Legislative Code Chapter 45.

If you have questions about this annual registration fee or other vacant building requirements, please contact the District Inspector, Matt Dornfeld, at 651-266-1902.

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

Steve Magner
Vacant Buildings Program Manager

Enclosures: Regulations Requirements Information
Vacant Building Registration Form

SM: md
vb_registration_renewal_notice 11/12

Copies of this letter have been sent to:

Houa Lee Yang 745 Sandhurst Ave W Roseville MN 55113□□

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT	B. TYPE OF LOAN:				
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> CONV. UNINS.	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.
	6. FILE NUMBER: 130310389S			7. LOAN NUMBER:	
	8. MORTGAGE INS CASE NUMBER:				

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 "[POC]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.*
1.0 3/98 (130310389S.PFD/130310389S22)

D. NAME AND ADDRESS OF BORROWER: Houa Lee Yang 745 Sandhurst Dr W Roseville MN 55113	E. NAME AND ADDRESS OF SELLER: Reverse Mortgage Solutions, Inc. 5222 Cypress Creek PKWY STE 100 Houston TX 77069	F. NAME AND ADDRESS OF LENDER: CASH
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G. PROPERTY LOCATION: 1126 Albemarle Street St. Paul, MN 55117 Ramsey County, Minnesota Lot 16, Block 11, Auerbach & Hand's Addition	H. SETTLEMENT AGENT: 20-1253253 The Title Group, Inc. PLACE OF SETTLEMENT 3495 Northdale Blvd NW, Suite 201 Coon Rapids, MN 55448	I. SETTLEMENT DATE: July 14, 2014
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J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract Sales Price	51,000.00	401. Contract Sales Price	51,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	841.00	403.	
104.		404.	
105.		405.	
<i>Adjustments For Items Paid By Seller in advance</i>		<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/Town Taxes to		406. City/Town Taxes to	
107. County Taxes to		407. County Taxes to	
108. Assessments to		408. Assessments to	
109. 2014 Taxes 1/2 PD		409. 2014 Taxes 1/2 PD	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	51,841.00	420. GROSS AMOUNT DUE TO SELLER	51,000.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money	5,100.00	501. Excess Deposit (See Instructions)	
202. Principal Amount of New Loan(s)		502. Settlement Charges to Seller (Line 1400)	4,295.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff First Mortgage	
205.		505. Payoff Second Mortgage	
206.		506.	
207.		507. (Deposit disb. as proceeds)	
208.		508.	
209.		509.	
<i>Adjustments For Items Unpaid By Seller</i>		<i>Adjustments For Items Unpaid By Seller</i>	
210. City/Town Taxes to		510. City/Town Taxes to	
211. County Taxes 07/01/14 to 07/14/14	45.78	511. County Taxes 07/01/14 to 07/14/14	45.78
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	5,145.78	520. TOTAL REDUCTION AMOUNT DUE SELLER	4,340.78
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross Amount Due From Borrower (Line 120)	51,841.00	601. Gross Amount Due To Seller (Line 420)	51,000.00
302. Less Amount Paid By/For Borrower (Line 220)	(5,145.78)	602. Less Reductions Due Seller (Line 520)	(4,340.78)
303. CASH (X FROM) (TO) BORROWER	46,695.22	603. CASH (X TO) (FROM) SELLER	46,659.22

L. SETTLEMENT CHARGES

700. TOTAL COMMISSION Based on Price				\$	@	%	3,060.00	Paid From	Paid From	
Division of Commission (line 700) as Follows:								BORROWER'S	SELLER'S	
								FUNDS AT	FUNDS AT	
								SETTLEMENT	SETTLEMENT	
701.	\$ 1,530.00	to	Select Associates Realty, LLC							
702.	\$ 1,530.00	to	Empire Realty							
703.	Commission Paid at Settlement									3,060.00
704.										
800. ITEMS PAYABLE IN CONNECTION WITH LOAN										
801.	Loan Origination Fee	%	to							
802.	Loan Discount	%	to							
803.	Appraisal Fee		to							
804.	Credit Report		to							
805.	Lender's Inspection Fee		to							
806.	Mortgage Ins. App. Fee		to							
807.	Assumption Fee		to							
808.										
809.										
810.										
811.										
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE										
901.	Interest From	to	@ \$	/day	(days)	%		
902.	MIP TotIns. for LifeOfLoan	for	months	to						
903.	Hazard Insurance Premium for	1.0	years	to						
904.										
905.										
1000. RESERVES DEPOSITED WITH LENDER										
1001.	Hazard Insurance	months	@ \$	per	month					
1002.	Mortgage Insurance	months	@ \$	per	month					
1003.	City/Town Taxes	months	@ \$	per	month					
1004.	County Taxes	months	@ \$	per	month					
1005.	Assessments	months	@ \$	per	month					
1006.		months	@ \$	per	month					
1007.		months	@ \$	per	month					
1008.	Aggregate Accounting Adjust.	months	@ \$	per	month			0.00		
1100. TITLE CHARGES										
1101.	Closing Fee	to	The Title Group, Inc.					250.00		
1102.	Title Exam/Search Fee	to	The Title Group, Inc.					545.00		
1103.	Seller Rep Fee	to	Continental REO Services Inc						730.00	
1104.	Title Insurance Binder	to								
1105.	Document Printing Fee	to								
1106.	Notary Fees	to								
1107.	Attorney's Fees	to								
	<i>(includes above item numbers:)</i>									
1108.	Title Insurance	to	The Title Group, Inc.			Owners Policy			255.00	
	<i>(includes above item numbers:)</i>									
1109.	Lender's Coverage	\$								
1110.	Owner's Coverage	\$	51,000.00				255.00			
1111.	Plat Drawing Service Fee									
1112.	Assessment Search Service Fee									
1113.	Name Search Service Fee									
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES										
1201.	Recording Fees: Deed \$	46.00;	Mortgage \$			Releases \$		46.00		
1202.	City/County Tax/Stamps: Deed					Mortgage				
1203.	State Tax/Stamps: Revenue Stamps			0.00;		Mortgage		EXEMPT		
1204.	Conservation Fee					Ramsey County Register of Deeds				
1205.	Conservation Fee									
1300. ADDITIONAL SETTLEMENT CHARGES										
1301.	Survey	to								
1302.	Pest Inspection	to								
1303.	Pre- Contact Lien Search Fee	to	Continental REO Services Inc						250.00	
1304.	Document Handling Service Fee									
1305.										
1400.	TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)							841.00	4,295.00	

Certified to be a true copy.

ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

Borrower: Houa Lee Yang

Seller: Reverse Mortgage Solutions, Inc.

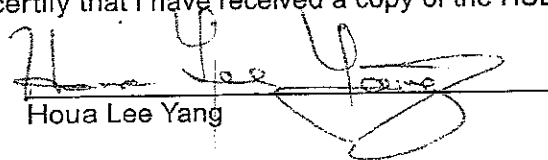
Settlement Agent: The Title Group, Inc.
(763)746-9494

Place of Settlement: 3495 Northdale Blvd NW, Suite 201
Coon Rapids, MN 55448

Settlement Date: July 14, 2014

Property Location: 1126 Albemarle Street
St. Paul, MN 55117
Ramsey County, Minnesota
Lot 16, Block 11, Auerbach &
Hand's Addition

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 the HUD-1 Settlement Statement.



Houa Lee Yang

Reverse Mortgage Solutions, Inc.

BY: _____

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.



The Title Group, Inc.
Settlement Agent

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Borrower: Houa Lee Yang

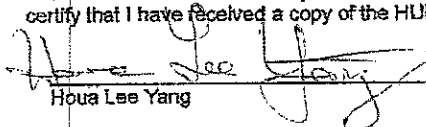
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Houa Lee Yang


Reverse Mortgage Solutions, Inc.

BY:

Xochitl Martinez, Assistant Vice President
REO Management Solutions, LLC

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The Title Group, Inc.
Settlement Agent