



Ramsey County Property Records and Revenue

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

July 10, 2013

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

RECEIVED
JUL 10 2013
CITY CLERK

Re: Repurchase application relating to a tax-forfeited property at 715 Frank Street

Dear Marcia Moermond:

Enclosed please find a repurchase application received from Nationstar Mortgage, LLC, the mortgagee, for the property located at 715 Frank Street. The property forfeited to the State of Minnesota on August 1, 2012 and is a residential duplex. The mortgagee, Nationstar Mortgage, LLC, is the repurchase applicant. The applicant has explained the circumstances that led to the forfeiture on the attached repurchase application. The amount of delinquent taxes owed on the property at the time of forfeiture was \$5,169.90.

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: 33-29-22-12-0030
Legal Description: A. Gotzian's Re-arrangement of Sigel's Addition, Lot 2, Block 1
Address: 715 Frank Street, Saint Paul, MN 55106-4607
Forfeiture Date: August 1, 2012

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):

See attached hardship explanation

Return application to: Department of Property Records and Revenue, Attn: Tax Forfeited Lands Section,
PO Box 64097, St. Paul, MN 55164-0097

Application to Repurchase after Forfeiture

Applicant Name: Nationstar Mortgage, LLC
Applicant's relationship to the property: Mortgage holder
Mailing Address 350 Highland Drive
City, State, Zip Lewisville, TX 75067-4177
Signature MROO - Asst. Secretary 6/6/13 Date 6/6/13
Phone: 469-549-2261

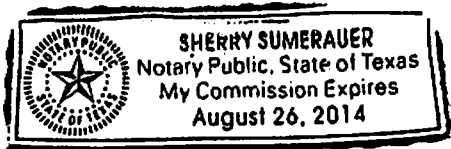
The foregoing instrument was acknowledged before me this 6 day of June,
2013, by Michael Woods - Assistant Secretary.

Given under my hand and official seal of this

6 day of June, 2013

Sherry Sumerauer
Signature of Notary Public

NOTARY STAMP/ SEAL



Notary Commissioner Expires 8-26-2014

Application to Repurchase after Forfeiture (cont.)
PIN: 33-29-22-12-0030
715 Frank Street, Stain Paul, MN 55106-4607

The reason or circumstances that led to the forfeiture of the property is (describe hardship):

The Applicant, Nationstar Mortgage, LLC, is the holder of the mortgage on the property dated September 11, 2007, recorded on October 15, 2007, in the office of the Ramsey County Reorder as Document No. 2020738 in the original principal amount of \$75,000.00. The loan was originally not set up for escrow and the borrower Margaret Maus was responsible for payment of property taxes. After the borrower defaulted in payments of principal and interest, Nationstar established an escrow on the loan and paid the 2010, 2011, and 2012 property taxes out of escrow. Nationstar had no knowledge that the borrower had not paid the 2008 property taxes.

Nationstar received the notice of expiration of redemption on July 10, 2012. The time allowed for redemption was 60 days after service of the notice, which would have been September 11, 2012 (not August 1, 2012). Due to error, inadvertence, and/or mistake, Nationstar did not realize the 2008 taxes were unpaid because it had paid the years 2010 thru 2012 out of escrow. After realizing the mistake, Nationstar immediately attempted to pay the delinquent taxes by mailing the amount of \$4,339.39 on September 21, 2012, but the county returned the funds. This attempted redemption was only 10 days short (60 days after service of the notice upon Nationstar). Nationstar wishes to retain its interest in the property. Nationstar has registered the property as vacant with the City of St. Paul and will take any action required to keep the property in good condition.

If the county will not allow Nationstar to repurchase the property, Nationstar will suffer a total loss on the loan, despite its past good faith efforts of directly paying the property taxes.

CD 6 715 Frank Street

33-29-22-12-0030



DISCLAIMER: This map is neither a legally recorded map nor a survey and is not intended to be used as one. This map is a compilation of records, information and data located in various city, county, state and federal offices and other sources regarding the area shown, and is to be used for reference purposes only.
 SOURCES: Ramsey County (July 2, 2012). The Lawrence Group; July 2, 2012 for County parcel and property records data; July 2012 for commercial and residential