



Ramsey County Property Records and Revenue

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

December 12, 2011

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

Re: Repurchase application relating to a tax-forfeited property at 1368 Hewitt Avenue

Dear Marcia Moermond:

Enclosed please find a repurchase application received from August and Carol Kuhlmann for the property located at 1368 Hewitt Avenue. The property forfeited to the State of Minnesota on August 2, 2011.

The property was previously a duplex but, after undergoing some minor modifications, is currently be used as a single-family dwelling. The prior owners of the property, August and Carol Kuhlmann, are the repurchase applicants. The main reason the property forfeited to the state is due to the actions of Carpenter's Credit Union. The Credit Union originally agreed to pay the delinquent taxes for the Kuhlmanns prior to the property forfeiting to the state and they did. Several days later they cancelled payment on their check to the Tax Department, but never informed their client of their actions. The property then forfeited. A detailed statement has been submitted by the Kuhlmanns explaining the overall circumstances. The outstanding delinquent taxes owed are approximately \$26,000.00.

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:

- Police history summary
- Copy of Application to Repurchase after Forfeiture
- Map of the parcel

Please send all documents to the Tax Forfeited Land office for final processing since they are included with the county board documents as part of the record. If you have any questions regarding the forfeiture or require additional 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: 27-29-23-34-0023
Legal Description: The West 50 feet of the East 100 feet of Lot 2, Block 13, College Place, East Division.
Address: 1368 Hewitt Avenue, Saint Paul, MN 55104-1305
Forfeiture Date: February 2, 2011

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):

P.S. 2 pages included with application

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

90 West Plato

Application to Repurchase after Forfeiture

Applicant Name: Carol Kuhlmann and August Kuhlmann

Applicant's relationship to the property: previous owner

Mailing Address 1368 Hewitt Avenue, St. Paul MN 55104

City, State, Zip

Signature [Handwritten Signature] Date 9-8-11

The foregoing instrument was acknowledged before me this 8 day of Sept 2011
by _____.

Given under my hand and official seal of this

8 day of Sept, 2011
[Handwritten Signature]

Signature of Notary Public



Notary Commissioner Expires 1-31-15

In regards to: 1368 Hewitt Avenue, St. Paul, MN 55104

Carol Abbott Kuhlmann and August John Kuhlmann, husband and wife.

This was a complete shock to our family. I had no idea that our delinquent taxes were not paid.

On July 29, 2011 I was going into Ramsey County Property Tax offices to make a down payment and set up a payment plan in regards to our delinquent property taxes. I had been communicating with a woman named Krissy. I called her early on the morning on July 29th and advised her I was on my way with certified funds. At that time she advised me the taxes had been paid in full by my mortgage holder. I had no idea that Carpenter's Credit Union was making the payment, and Krissy stated it didn't matter who paid the tax, Ramsey County would accept the payment.

I contacted the credit union and spoke with Kim. She advised me that the property taxes had been paid in full and I now owed the credit union. I went into the credit union that afternoon and verified with teller, Megan, (Kim was not available) that the taxes had been paid and the amount was added onto the balance I owed to them. She verified this and gave me a printout showing the new balance.

That was the last I knew or heard until late on August 29th when I had a notice hanging on our front door that our home had been forfeited for delinquent taxes. I called Paul Scharf early on August 30th, got his voice mail and left a message that there must be some mistake and referenced the above information. I also called Krissy and was able to speak with her. She remembered me and put me on hold to see what happened. She then advised me that Carpenter's Credit Union had called and put a stop payment on the check. No one ever told me about this. When I called Kim at the credit union, I was told it appeared there was another loan on the property to my father-in-law, and that concerned them. I told her that had been paid off. She said it was not recorded and said it was not her responsibility to ask us about it, or to have advised us verbally or in writing that they had stopped the payment to Ramsey County. Since that time the satisfaction of mortgage has been filed with Ramsey County.

The above is what happened at the end of our timeline to stop forfeiture. What brought us to this point has been a long journey. I know it was our responsibility to have kept up on payments. We had circumstances beyond our control that changed our lives a great deal in the last 10 years. The last 6 years have been beyond chaotic and devastating. My mother suffered from Alzheimer's for many years. In 2005 it came to the point of being uncontrollable for my

father, and I was needed for care. As the weeks went on it quickly became 24/7 care for both parents as my father was also diagnosed with Alzheimer's. My husband and I were both needed for constant care, he continued to work as much as he could, and help me in the evenings. I had to give up my job; my husband battled the economy with inconsistent work. We had family living in our home at Hewitt as we knew this would come to an end eventually and would move back into our home. They have now both passed on, and we have permanently moved back home this spring.

During this time I was immersed in to the constant care I provided. Mail piled up, bills went unpaid, and I got behind on everything. Before this, I was meticulous with payments and record keeping. I was diagnosed with major depression and have been on medication since 2006. It has been a devastating time in our lives, and I hope we are able to rebuild from here forward. Alzheimer's disease can devastate a family. It is a tragic disease.

There is much more to this story, but I believe this will give you an idea of what happened to good people and why we fell behind. Bad things happen to good people. We are good people, kind and considerate of our neighbors and community, quick to help anyone in need. Our past history at 1368 Hewitt Avenue was excellent. We were and will be involved neighbors. I used to head our block club. I was involved and in touch with the Hamline Midway Coalition, and before that H-MARC. We took great care of our home and property, and commit to doing so in the future. We love the community. We have spent many years improving and caring for the home at 1368 Hewitt Avenue. It is our greatest hope we will call this our home again soon.

Thank you in advance for your consideration. Please feel free to contact me with any questions or comments. This is the most important step in getting our lives on track for a positive future.

Respectfully,

A handwritten signature in black ink that reads "Carol Abbott Kuhlmann". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Carol Abbott Kuhlmann

August John Kuhlmann

1368 Hewitt Avenue, St. Paul, MN 55104

651-983-8959

Saint Paul Police Department Address/Intersection Report

Address Search: 1368 HEWITT AV
Incident date from 01/19/2006 to
09/19/2011 (Sector 1, Grid 65)

Total Records: 6

Complaint #	Occur Date & Time	House No	Incident Type	Diapo	Apt#
11156083	07/29/2011 09:46:42	1368	CHECK WELFARE	ADV	
09193544	09/09/2009 05:30:00	1368	BURGLARY-NO FORCED ENTRY, DAY, RESIDENCE, OCCUPIED	RR	
09141253	07/04/2008 15:00:00	1368	THEFT-BICYCLE, UNDER \$500	RR	
08102743	06/03/2008 08:13:23	1368	INVESTIGATE - JUVENILE	GOA	
06250820	12/10/2006 21:51:03	1368	DISTURBANCE-SUSPICIOUS PERSON, CAR, ACTIVITY	GOA	
06174334	08/22/2006 15:13:01	1368	GRAFFITI	GOA	

CD 3 1368 Hewitt Ave

27-29-23-34-0023



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 regarding the area shown, and is to be used for reference purposes only.

SOURCES: Ramsey County (July 5, 2011), The Lawrence Group/July 5, 2011 for County parcel and property records data; July 2011 for commercial and residential