



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

MAY 31 2013

CITY CLERK

We need the following to process your appeal:

- \$25 filing fee 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

HEARING DATE & TIME

(provided by Legislative Hearing Office)

Tuesday, June 11, 2013

Time 11:00 a.m.

Location of Hearing:

Room 330 City Hall/Courthouse

*mailed 5-31-13, mailbox full on cell,
Faxed to residence 5-31-13
& mailed 5-31-13*

Address Being Appealed:

Number & Street: 99 Geranium Ave W City: Saint Paul State: MN Zip: 55117

Appellant/Applicant: Gladstone Brown Email ciaraab81@yahoo.com

Phone Numbers: Business _____ Residence 16517756-1156 Cell 16515263-1489

Signature: Gladstone Brown Date: 05-28-2013

Name of Owner (if other than Appellant): Lisa Cortez

Mailing Address if Not Appellant's: _____

Phone Numbers: Business 206-9998 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
- Code Enforcement Correction Notice
- Vacant Building Registration
- Other

The date on Revocation is the third, I was busy trying to get paper and realize you only do appeals on tuesday, if I can get a call informing me of whats going on



CITY OF SAINT PAUL
Christopher B. Coleman, Mayor

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

Telephone: 651-266-8989
Facsimile: 651-266-8951
Web: www.stpaul.gov/dsi

May 24, 2013

LISA M CORTEZ
15584 EMPRESS AVE N #7
HUGO MN 55037-4599

Revocation of Fire Certificate of Occupancy and Order to Vacate

RE: 99 GERANIUM AVE W
Ref. # 115998

Dear Property Representative:

Your building was inspected on May 24, 2013, for the renewal of the Certificate of Occupancy. Since you have failed to comply with the applicable requirements, it has become necessary to revoke the Certificate of Occupancy in accordance with Section 40.06 of the Saint Paul Legislative Code. A reinspection will be made on May 23, 2013 at 9:30am or the property vacated.

The Saint Paul Legislative Code further provides that no building shall be occupied without a Certificate of Occupancy. Failure to immediately complete the following deficiency list or the building vacated may result in a criminal citation.

DEFICIENCY LIST

1. SPLC 34.11 (6), 34.34 (3) - Provide service of heating facility by a licensed contractor which must include a carbon monoxide test. Submit a completed copy of the Saint Paul Fire Marshal's Existing Fuel Burning Equipment Safety Test Report to this office.
2. SPLC 39.02(c) - Complete and sign the smoke detector affidavit and return it to this office.
3. SPLC 34.19 - Provide access to the inspector to all areas of the building.

Saint Paul Legislative Code authorizes this inspection and collection of inspection fees. For forms, fee schedule, inspection handouts, or information on some of the violations contained in this report, please visit our web page at: <http://www.stpaul.gov/cofo>

You have the right to appeal these orders to the Legislative Hearing Officer. Applications for appeals may be obtained at the Office of the City Clerk, 310 City Hall, City/County Courthouse, 15 W Kellogg Blvd, Saint Paul MN 55102 Phone: (651-266-8585) and must be filed within 10 days of the date of this order.

If you have any questions, email me at: scott.perrier@ci.stpaul.mn.us or call me at 651-266-8995 between 7:30 - 9:00 a.m. Please help to make Saint Paul a safer place in which to live and work.

Sincerely,

Scott Perrier
Fire Inspector

Ref. # 115998



By Order of the
City of Saint Paul
Department of Safety & Inspections
Fire Inspection Division
651- 266- 8989



REVOCAATION NOTICE

The Fire Certificate of Occupancy required for the
Occupancy or Use of This Building, has been Revoked.

It is unlawful to Use or Occupy this building

After: 6/3/13.

Persons Using or Allowing the Use or Occupancy of
This Building, are Subject to Criminal Penalties.

Building Address: 99 GERANIUM

Code: SPLB, Art.: 34, Sect. 23.

Inspector: PERRIER, Date: 5/24/13.

Under Penalty of Law, this notice shall not be removed without authorization from the
Department of Safety & Inspections

Any Person affected by this Order, may file an appeal at the Office of the City Clerk,
Room 310, City Hall, 15 Kellogg Blvd. West, or call (651) 266-8688 within 10 days
of the original notice. The cost to file an appeal is \$25. and must include a copy
of the letter of Revocation. This letter of Revocation is available at: Saint Paul Department
of Safety & Inspections, Fire Inspection Division, 375 Jackson Street Suite #220 Saint Paul, MN 55101

NOTICE OF MORTGAGE FORECLOSURE SALE

THE RIGHT TO VERIFICATION OF THE DEBT AND IDENTITY OF THE ORIGINAL CREDITOR WITHIN THE TIME PROVIDED BY LAW IS NOT AFFECTED BY THIS ACTION.

NOTICE IS HEREBY GIVEN, that default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: 12/11/2006

MORTGAGOR(S): Lisa M. Cortez, a single person.

MORTGAGEE: CU Mortgage Services, Inc.

Transaction Agent: N/A

Transaction Agent Mortgage ID No: n/a

Lender or Broker: CU Mortgage Services, Inc.

Servicer: C.U. Mortgage Services, Inc.

Mortgage Originator: CU Mortgage Services, Inc.

DATE AND PLACE OF RECORDING: Recorded December 27, 2006, Ramsey County Recorder, Document No. 3999748.

ASSIGNMENTS OF MORTGAGE: Assigned to: Heartland Credit Union Dated: December 11, 2006, Recorded December 27, 2006, Ramsey County Recorder, Document No. 3999749.

LEGAL DESCRIPTION OF PROPERTY: Lot 23, Block 3, Stinson's Rice Street Addition to the City of St. Paul, Ramsey County, Minnesota.

REGISTERED PROPERTY: No

TAX PARCEL NO.: 30-29-22-22-0038

ADDRESS OF PROPERTY:

99 Geranium Avenue West

St. Paul, MN 55117

COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$131,500.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE,
INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$118,481.17

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; that no action or proceeding has been instituted at law or otherwise to recover the debt secured by said mortgage, or any part thereof;

PURSUANT to the power of sale contained in said mortgage, the above described property will be sold by the Sheriff of said county as follows:

DATE AND TIME OF SALE: Thursday, June 06, 2013, 10:00 a.m.

PLACE OF SALE: Sheriff's Office, Lowry Building, City Hall Annex 25 W. 4th Street, Suite 150, St. Paul

to pay the debt then secured by said Mortgage, and taxes, if any, on said premises, and the costs and disbursements, including attorneys' fees allowed by law subject to redemption within 6 months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

DATE TO VACATE PROPERTY: The date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under Minnesota Statutes section 580.30 or the property redeemed under Minnesota Statutes section 580.23 is 12/06/2013 at 11:59 p.m. If the foregoing date is a Saturday, Sunday or legal holiday, then the date to vacate is the next business day at 11:59 p.m.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON
MORTGAGE: NONE

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES SECTION 582.032, DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: April 10, 2013

Heartland Credit Union
Assignee of Mortgagee

Peterson, Fram & Bergman, P.A.

By: Michael T. Oberle
Attorneys for:
Heartland Credit Union
Assignee of Mortgagee
55 E. 5th St., Suite 800
St. Paul, MN 55101
(651) 209-7599

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

8880-130038

HELP FOR HOMEOWNERS IN FORECLOSURE 8880-130038

The attorney preparing this foreclosure is: Michael T. Oberle
Peterson, Fram & Bergman, P.A.
55 East Fifth Street, Ste. 800
St. Paul, MN 55101
Telephone: 651-209-7599

It is being prepared for: C.U. Mortgage Services, Inc., 651-765-6790
As of 03/20/2013 this lender says that you owe \$1,759.49 to bring your mortgage up to date (or "reinstate" your mortgage). You must pay this amount, **plus any payments, interest or other fees and costs which have accrued since that date**, to keep your house from going through a sheriff's sale. Minnesota Statutes Sec. 580.30 allows you to reinstate the loan any time prior to the sheriff's foreclosure sale. Contact your lender at the above number or this office for the amount you must pay to keep your house from going through a sheriff's sale. The sheriff's sale is scheduled for Thursday, June 06, 2013, 10:00 a.m. at Sheriff's Office, Lowry Building, City Hall Annex 25 W. 4th Street, Suite 150, St. Paul.

Mortgage foreclosure is a complex process. People may contact you with advice and offers to help "save" your home.

Remember: It is important that you learn as much as you can about foreclosure and your situation. Find out about all your options before you make any agreements with anyone about the foreclosure of your home.

Getting Help

As soon as possible, you should contact your lender at the above number to talk about things you might be able to do to prevent foreclosure. You should also consider contacting the foreclosure prevention counselor in your area. A foreclosure prevention counselor can answer your questions, offer free advice, and help you create a plan which makes sense for your situation.

Contact the Minnesota Home Ownership Center at 651-659-9336 or 866-462-6466 or www.hocmn.org or contact the United States Department of Housing and Urban Development at 1-800-569-4287 or www.hud.gov to get the phone number and location of the nearest certified counseling organization. Call today. The longer you wait, the fewer options you may have for a desirable result.

FORECLOSURE: ADVICE TO TENANTS

You are renting in a property that is in foreclosure. Minnesota law requires that we send you this notice about the foreclosure process. Please read it carefully.

The mortgage foreclosure does not change the terms of your lease. You and your landlord must continue to follow the terms of your lease, including the rights and responsibilities of you and your landlord. You must keep paying rent unless you have a legal reason to withhold it. Your landlord must keep the property repaired. Utilities must be paid under the terms of your lease or under state law.

Moving out of the property early might be a violation of your lease. The date of the sheriff's foreclosure sale is in the attached foreclosure notice. In most cases you do not need to move from the property before the sheriff's foreclosure sale. Read your lease to see if it says anything about foreclosure and about the rights you may have if the property is in foreclosure. If you have a month-to-month lease, the foreclosure notice does not change the rules for ending your lease. You and your landlord must still give legal notice to end your lease.

In most cases, your landlord has six months after the date of the foreclosure sale to pay off the mortgage. This is called the "redemption period". Read the attached foreclosure notice to determine the redemption period length. You cannot be asked to move during the redemption period except for lease violations or if your lease expires during the redemption period. If your landlord stops the foreclosure, you may not have to move. If your landlord does not stop the foreclosure there will be a new owner of the property at the end of the redemption period.

The new owner may have the legal right to ask you to move even if your lease is not over. The new owner must still give you a written notice stating that the new owners wants you to move.

Do not wait to get information about foreclosure. Mortgage foreclosure is a complicated process. It is important you learn about your rights as a renter when there is a mortgage foreclosure. You may have fewer options if you wait too long. There are government agencies and nonprofit organizations that you may contact for helpful information about the foreclosure process. For the name and telephone number of an organization near you, please call the legal aid office or bar association office in your county. You can also find information on tenant rights at HOME Line at 866-866-3546 and Law Help Minnesota at <http://www.LawHelpMN.org>. The State of Minnesota does not guarantee the advice of these agencies and organizations.

NOTICE OF REDEMPTION RIGHTS

What Happens After the Foreclosure Sale

After the sheriff's sale, you have the right to "redeem." Redeem means that you pay the amount bid for your house at the sheriff's sale, plus interest and costs, to keep your house. You can keep living in your home for a period of time after the foreclosure sale. This is called a "redemption period." The redemption period is 6 months after the sheriff's sale. At the end of the redemption period, if you do not redeem or sell, you will have to leave your home. If you do not leave, the person or company that bid on your home at the sheriff's sale has the right to file an eviction against you in court.

Be Careful of Foreclosure Scams

Be careful! After the foreclosure sale, people may approach you to buy your house or ask you to transfer your house to them for little or no money. Before you give up the rights to your house or sign any documents (including a deed), be sure you know how much the house sold for at the sheriff's sale and decide if you can save the house by paying the amount of the bid, plus interest and costs.

How to Find Out How Much Your House Sold For at the Foreclosure Sale

The amount you need to pay to redeem your house may be less than the amount you owed on the mortgage before the sale. You can learn what this amount is (and who the winning bidder at the sale was) by attending the sheriff's sale or by contacting the sheriff's office after the sale.

You Can Also Sell Your House

During the redemption period, if you sell your home, you must sell it for enough to pay off the winning bidder from the sheriff's sale and pay interest, fees, and other claims against the property. If there is any money left from the sale of the house after all these debts are paid, you can keep the money. You can also enter into a "short sale." A short sale is an agreement in which the lender agrees to accept less than the full amount you owe on the mortgage.

Get More Information and Advice

For more information and advice, contact an attorney or mortgage foreclosure prevention counselor. You can find a mortgage foreclosure prevention counselor by contacting the Minnesota Home Ownership Center at 651-659-9336 or 866-462-6466 or www.hocmn.org or contact the U.S. Department of Housing and Urban Development at 1-800-569-4287 or www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search=MN#searchArea to get the phone number and location of the nearest certified counseling organization

HOMESTEAD DESIGNATION NOTICE

"IF PART OF THE PROPERTY TO BE SOLD CONTAINS YOUR HOUSE, YOU MAY DESIGNATE AN AREA AS A HOMESTEAD TO BE SOLD AND REDEEMED SEPARATELY.

YOU MAY DESIGNATE THE HOUSE YOU OCCUPY AND ANY AMOUNT OF THE PROPERTY AS A HOMESTEAD. THE DESIGNATED HOMESTEAD PROPERTY MUST CONFORM TO THE LOCAL ZONING ORDINANCES AND BE COMPACT SO THAT IT DOES NOT UNREASONABLY REDUCE THE VALUE OF THE REMAINING PROPERTY.

YOU MUST PROVIDE THE PERSON FORECLOSING ON THE PROPERTY, THE SHERIFF, AND THE COUNTY RECORDER WITH A COPY OF THE LEGAL DESCRIPTION OF THE HOMESTEAD YOU HAVE DESIGNATED BY TEN BUSINESS DAYS BEFORE THE DATE THE PROPERTY IS TO BE SOLD."