

Ramsey County

Property Records and Revenue

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

January 19, 2012

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 1148 Hoyt Avenue

Dear Marcia Moermond:

Enclosed please find a repurchase application received from Stephanie A Carlson (formerly Vazquez) for the property located at 1148 Hoyt Avenue. The property forfeited to the State of Minnesota on August 2, 2011 and is an occupied single-family dwelling.

The owners at the time of forfeiture were Daniel Lopez Vazquez and Stephanie Carlson (formerly Vazquez). They bought the property in 2003 and Daniel arranged to refinance the loan in 2005 through a friend. The new mortgage loan did not include the monthly payment for property taxes but Daniel did not make Stephanie aware of this at the time. The couple later separated in 2007 and Daniel remained in the home. They later divorced in January 2011. Stephanie lost her job and by mutual agreement moved back into the home with Daniel to raise their child in a familiar environment. She did not know that the property taxes were unpaid until she received notification through the mail that the property was going to forfeit to the state. She was unable to come up with the necessary funds in time to prevent the property from forfeiting. Stephanie has secured employment and wishes to repurchase the property for her and her son. Please review the letter and statement for more detailed information. The outstanding delinquent taxes owed at the time of forfeiture are approximately \$23,300.00.

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:

- Copy of Application to Repurchase after Forfeiture
- Map of the parcel

Please note that we were unable to obtain a summary of any police calls that may have been logged to this property. I trust you will be able to obtain that information if you feel it is necessary.



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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: 22-29-23-14-0016
Legal Description: Lot 12, Block 5, Clifton Dale, except the East 7 feet, and also except the North 12 feet thereof; The East 20 feet of Lot 13, Block 5, Clifton Dale, except the North 12 feet taken for street purposes
Address: 1148 Hoyt Avenue W, Saint Paul, MN 55108-2226
Forfeiture Date: August 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):

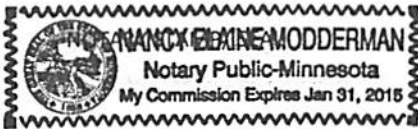
See attached

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: Stephanie A. Carlson (Formerly Vazquez)
Applicant's relationship to the property: Owner
Mailing Address 1148 Hoyt Avenue West
City, State, Zip St. Paul, MN 55108
Signature Stephanie A. Carlson Date 09-08-11

The foregoing instrument was acknowledged before me this 8 day of September,
2011, by Stephanie Carlson.



Given under my hand and official seal of this

8 day of September, 2011
Nancy E. Modderman
Signature of Notary Public

Notary Commissioner Expires 1/31/2015

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

*Returned on 11/14/11 - No Fee
Received Fee on 12/14/11*

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

My ex-husband Daniel Vazquez and I purchased this home in 2003, and were doing fine until a refinance that was arranged through a friend of his in 2005. At this time, Daniel was making the arrangements and I was not aware that the mortgage loan selected did not include payment of the property taxes every month.

I was living with him in the home until we were separated in 2007. At this time, I went to live with a relative and Daniel remained in the home. In January 2011 we were divorced.

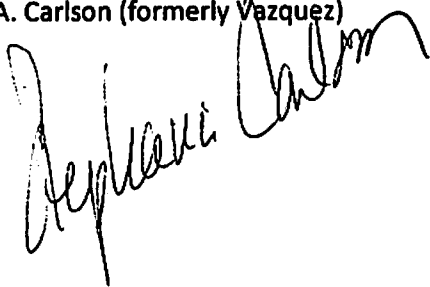
I moved back into the home later in 2011 for reasons relating to the economy. My particular industry was hit hard in the economic downturn and I had a hard time regaining employment. Daniel and I were able to maintain a friendly relationship and would share the home as roommates and raise our son there until other arrangements could be made.

When I moved in I was made aware through a mailed notification that the property taxes had not been paid for a number of years, of which I had no knowledge. This was both embarrassing and unfortunate, as I could have intervened much earlier had I known the situation. With the tight deadline once I finally was made aware, I was unable to come up with the funds in time to avoid forfeiture.

Now that I am gainfully employed and living in the home, I would like to repurchase the property on my own. I appreciate the opportunity to remain in the home that has been meticulously cared for, is near my son's school and in a neighborhood which I truly love.

Best regards,

Stephanie A. Carlson (formerly Vazquez)

A handwritten signature in black ink, appearing to read 'Stephanie Carlson', written over the printed name.

