



October 20, 2020

RECEIVED
OCT 26 2020
CITY CLERK



Office of the City Council
15 W. Kellogg Blvd
310 City Hall
Saint Paul, MN 55102-1615

Property Address: 1282 HAGUE AVE
SAINT PAUL, MN 55104

Dear Sir or Madam:

Select Portfolio Servicing, Inc. (SPS) has received a code violation notice for the above referenced property. Following our review of this notice, SPS has determined that the property is neither owned by SPS nor is it a Real Estate Owned (REO) property that SPS is marketing on behalf of one of its clients.

If the property is the collateral for a loan that is serviced by SPS, we have forwarded your notice to the homeowner so that it can be addressed by the homeowner. If the property is the collateral for a loan that was previously serviced by SPS and was transferred to another servicer, we have forwarded your notice to the successor servicer so that it can be addressed.

SPS is committed to partnering with you to preserve the integrity of your community. In this case, because we do not have an ownership interest in the property, SPS is not able to take independent action to correct the violations set forth in your notice.

If you have any questions or concerns, please contact our Code Violations Department. Our toll-free number is 888-349-8964, and representatives are available Monday through Friday between the hours of 8 a.m. and 5 p.m. Mountain Time.

Sincerely,

Select Portfolio Servicing, Inc.

Encl: Notice of Code Violation





Doc No **A04827217**

Certified, filed and/or recorded on
Aug 13, 2020 4:12 PM

Office of the County Recorder
Ramsey County, Minnesota
Todd J. Uecker, County Recorder
Christopher A. Samuel, County Auditor and Treasurer

Deputy 406

Pkg ID 1378237E

Document Recording Fee Abstract	\$46.00
Document Total	\$46.00

This cover sheet is now a permanent part of the recorded document.



RELEASE OF MORTGAGE

PREPARED BY: FIRST AMERICAN MORTGAGE SOLUTIONS

WHEN RECORDED MAIL TO: FIRST AMERICAN MORTGAGE SOLUTIONS, 1795 INTERNATIONAL WAY, IDAHO FALLS, ID 83402, PH. 208-528-9895

MINNESOTA

COUNTY OF RAMSEY (A)

LOAN NO.: 0018075184

The undersigned FORETHOUGHT LIFE INSURANCE COMPANY, located at C/O SELECT PORTFOLIO SERVICING, INC. 3217 S. DECKER LAKE DR., SALT LAKE CITY, UT 84119, the Mortgagee of that certain Mortgage described below, does hereby release and reconvey to the persons' legally entitled thereto, all of its right, title, and interest in and to the real estate described in said Mortgage, forever satisfying, releasing, cancelling, and discharging the lien from said Mortgage.

Said Mortgage dated OCTOBER 18, 2006 executed by NNEKA S MORGAN, UNMARRIED WOMEN, Mortgagor, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR AMERICAN BROKERS CONDUIT, ITS SUCCESSORS AND ASSIGNS, Original Mortgagee, and recorded on DECEMBER 06, 2006 as Instrument No. 3994958 in the office of the Recorder of RAMSEY (A) County, State of MINNESOTA.

AS DESCRIBED IN SAID MORTGAGE

IN WITNESS WHEREOF, the undersigned has caused this Instrument to be executed on AUGUST 11, 2020.
FORETHOUGHT LIFE INSURANCE COMPANY, BY SELECT PORTFOLIO SERVICING, INC. AS ATTORNEY IN FACT

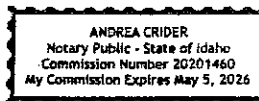

SIERRA C. PREATOR, ASSISTANT SECRETARY


CAMILLE DU PAR, ASSISTANT SECRETARY

STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On AUGUST 11, 2020, before me, ANDREA CRIDER, personally appeared SIERRA C. PREATOR and CAMILLE DU PAR known to me to be the ASSISTANT SECRETARY and ASSISTANT SECRETARY of SELECT PORTFOLIO SERVICING, INC. AS ATTORNEY-IN-FACT FOR FORETHOUGHT LIFE INSURANCE COMPANY the corporation that executed the instrument or the individuals who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.


ANDREA CRIDER (COMMISSION EXP. 05/05/2026)
NOTARY PUBLIC



*LIMITED POWER OF ATTORNEY TO BE RECORDED SIMULTANEOUSLY HEREWITH

POD: 20200701
SP8100114IM - LR - MN



Page 1 of 1



MIN: 100024200014525337

MERS PHONE: 1-888-679-6377



CITY OF SAINT PAUL
OFFICE OF THE CITY COUNCIL
310 CITY HALL
15 WEST KELLOGG BOULEVARD
SAINT PAUL, MN 55102-1615
EMAIL: legislativehearings@ci.stpaul.mn.us
PHONE: (651) 266-8585 FAX: (651) 266-8574

March 24, 2020

Nneka Constantino
1441 University Avenue W.
St. Paul, MN 55104

VIA US MAIL & EMAIL: nneka.constantino@gmail.com

RE: Remove or Repair of the Structure at 1282 Hauge Avenue

Dear Ms. Constantino:

This is to confirm that on March 10, 2020 at the Legislative Hearing, I stated that in order to receive a grant of time for rehabilitation, the following conditions *were* to have been met by the close of business on March 23, 2020.

1. provide evidence of financing sufficient to complete the project; and
2. provide a revised affidavit dedicating the amount of funds required for the repairs.

However, due to the recent state and local emergency declarations, restructuring of Legislative Hearing and City Council work has occurred. Therefore, an **extension April 22, 2020** will be put in place. The materials you have provided thus far have been reviewed and my comments are below.

Merrill Edge Cash Management Account: In both your testimony and the documents you provided, you indicated you will be relying most on your Merrill Edge Cash Management account, which shows a value of \$25,038.50 as of February 28, 2020. (Balance in the 1-page summary shown as \$27,499.) We discussed my concerns over whether this account could be used for this purpose, as you indicated your employer had to approve your expenditures therefrom. My request was that you provide documentation of the decision-making process used by your employer to determine if costs related to the rehabilitation of this property were eligible in this account. You provided general information on the account which I also found was available online. This information did not speak to the question posed. Additionally, within the partial statement from your Merrill Edge Cash Management account was information indicating you already had a margin loan of \$14,196.62, leaving only \$12,967.00 available for your use, potentially on this project. The 1-page summary document of your personal finances did not specify this. In conclusion, I will not accept this account as a financing source for the work, without it being liquidated or used for direct partial payment of contractors prior to the Council vote.



TCF Accounts: The TCF accounts you referenced were described by you as Certificates of Deposit and savings/checking. However, the account balance verification statement was very brief and lacked specificity. It's not clear to me that these accounts could be considered liquid assets. Additional information (such as account statements) on this point will need to be provided in order for the TCF accounts to be considered as a financing source.

Merrill Lynch 401K: Your Merrill Lynch 401K has an outstanding loan of \$31,664.25. In your 1-page summary you indicated your account had a loan capacity of \$50,000. Given the existing loan, it appears you have an actual available loan capacity in that account of \$18,356. You will need to provide guidelines governing the use of this account to demonstrate that you may take an additional loan. Again, in order to be considered as financing for the project, it needs to become a liquid asset.

Credit Cards: Lastly, you listed the credit card limits on several accounts. We do not accept credit cards as evidence of financial capacity to complete the rehabilitation.

It does appear that you have the capacity to complete this rehabilitation, but you will need to convert investments into liquid assets. Indeed, the 3 main accounts you are referencing appear to have the potential to yield approximately \$45,836 liquidated; toward an estimated construction cost of \$31,500. It seems to me there are several ways you could approach this. The I am looking for a *specific proposal* from you. The 1-page summary of potential financing sources does not suffice as a plan or documentation of financing for the project. I will also need a revised affidavit dedicating the amount of funds required for the repairs.

We will do our best to respond to additional information you send in a timely fashion. As indicated earlier, the City Council Public Hearing will be continued from Wednesday, March 25, 2020 at 3:30 p.m. to April 22, 2020 at 3:30 p.m. in Room 300 City Hall.

If you have any questions, please call 651-266-8585.

Sincerely,

Marcia Moermond

Marcia Moermond
Legislative Hearing Officer

c: Steve Wagner
Joe Yannarely
Vicki Sheffer
Reid Soley
Travis Bistodeau
Ricardo Cervantes
Mimi Hasselbalch, Hasselbalch Law, mimi@hasselbalchlaw.com
Forethought Life Insurance Company
1 Forethought Center, Batesville IN 47006
DLJ Mortgage Capital Inc. 11 Madison Ave 4th Floor, New York, NY 10010
MERS, PO Box 2026 Flint, MI 48501

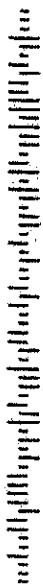
SPS
P.O. BOX 65250
Salt Lake City, Utah 84165-0250

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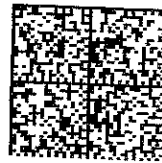
SPS 12

10-24

SECTION



PRESORTED
FIRST CLASS



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US POSTAGE
FIRST CLASS PERMIT NO. 1000 SALT LAKE CITY UT