

Disputes or Questions on Summary Abatement Assessments

We are providing you with this card to give you an opportunity to resolve any questions you may have on this assessment.

Please fill out the information and return this postage-paid card so that we can have your file at the hearing before the legislative hearing officer. Please provide a day phone number. Discussion with staff does not waive your right to appear before the City Council.

NAME: DAVE MISUKQUIS (day) Phone No: 612-386-8366
(print legibly) (include area code)

Property Address: 35 Winnipeg Ave File No. J14114

COMMENT/QUESTION: SEE Attached Docs. Did
(print legibly)

not own property when city performed work

***Please return this GOLD CARD within 5 days
IF you wish to appear before the Hearing Officer.***

- Necesite un interprete en espanol. Xav tau ib tus hmoob txhais lus.



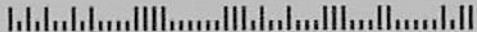
NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 4406 ST. PAUL, MN

POSTAGE WILL BE PAID BY ADDRESSEE

DSI - Code Enforcement
375 Jackson Street, Suite 220
Saint Paul, MN 55101-9700





Saint Paul City Council

Public Hearing Notice

Ratification of Assessment

OWNER OR TAXPAYER

Twin Cities House Buyers Llc
 1670 Robert St S Ste 296
 West St Paul MN 55118-3918

COUNCIL DISTRICT #
 PLANNING DISTRICT #
 FILE #J1411A
 ASSESSMENT #148535
 PROPERTY ADDRESS
 35 WINNIPEG AVE
 PARCEL ID
 30-29-22-32-0155

PROPERTY TAX DESCRIPTION

LEWIS' ADDITION TO ST. PAUL LOT 28 BLK 4

Please return the GOLD card within 5 days if you wish to be heard by the Hearing Officer

LEGISLATIVE HEARING TIME: Tuesday, August 05, 2014 at 9:00 AM
 PLACE: Room 330, Third Floor, City Hall-Court House, 15 W Kellogg Blvd
An inspector will be present at this hearing to report on what occurred at your property.

THE PUBLIC HEARING TIME: Wednesday, September 17, 2014 at 5:30 PM
 PLACE: City Council Chambers, 3rd FL City Hall-Court House, 15 W Kellogg Blvd
 Oral or written statements from an owner will be considered by the Council as a further appeal after first attending the Legislative Hearing.

PURPOSE To consider approval of the assessment for:
 Property Clean Up on Private Property during the time period of May 5 to June 3, 2014.

ASSESSMENT INFORMATION If the City Council approves the file, the proposed assessment will be assessed against the property. The ESTIMATED assessment for the above property is \$314.00.

NOTE: THIS IS NOT A BILL!
 Please see PAYMENT INFORMATION on the reverse side of this notice.

ASSESSMENT CALCULATION	Summary Abatement	154.00	X	1.00	=	\$154.00
	DSI Admin Fee	120.00	X	1.00	=	\$120.00
	Real Estate Admin Fee	1.00	X	35.00	=	\$35.00
	Attorney Fee	1.00	X	5.00	=	\$5.00

Invoice will be sent to the taxpayer

May 6th

Legislative hearing @ City of St Paul, MN, US

PAYMENT INFORMATION You will receive an invoice after the public hearing specifying the amount approved by the City Council with complete instructions on how to pay this assessment. If the City Council approves the assessment you will have 30 days to pay without interest. Any unpaid balance will be collected with your property taxes over 1 year at 4.2500% interest. The proposed roll for this project is available for review in the Real Estate Office, 25 W. 4th Street - 10th floor - City Hall Annex.

DEFERRED PAYMENTS Persons 65 and older or permanently disabled may qualify for deferred payment of special assessments. If it would be a hardship and you homestead this property, you may apply for deferred payment after the City Council approves the **RATIFICATION OF ASSESSMENTS**.

This is not a forgiveness of payment. It is a deferred payment plan in which interest continues to accrue. The deferred payment shall be for a period no longer than the term of the special assessment.

For more information on deferments, please call 651-266-8858.

APPEAL City Council decisions are subject to appeal in the Ramsey County District Court. You must file a notice stating the grounds for the appeal with the City Clerk within 20 days after the order adopting the assessment. You must file the same notice with the Clerk of District Court within 10 days after filing with the City Clerk.

NOTE: Failure to file the required notices within the times specified shall forever prohibit an appeal from the assessment.

Section 64.06 of the Saint Paul Administrative Code requires regular assessment payments to be made even if an assessment is under appeal. If the appeal is successful, the payments including interest will be refunded.

VIEW ASSESSMENTS To view assessments online visit our website at www.stpaul.gov/assessments. Properties can be looked up either by street address or by parcel identification number.

QUESTIONS Before the public hearing call 651-266-8858 and refer to the File # on page 1 of this notice. City staff will be available to answer any last minute questions located on the 10th floor of the City Hall Annex the same day as the hearing. After the public hearing call 651-266-8858 and refer to the Assessment # on page 1.

Tenemos a su disposición servicios de intérpretes gratuitos 651-266-8858. Adeegyada tarjumaada oo lacag la'aan ah ayaad helaysaa 651-266-8858. Yog koj xav tau tus neeg pab txhais lus dawb 651-266-8858.

**NOTICE SENT BY THE OFFICE OF FINANCIAL SERVICES
REAL ESTATE SECTION
25 W. 4TH ST.
1000 CITY HALL ANNEX
SAINT PAUL, MN 55102-1660**



Twin Cities House Buyers

We Buy Houses like Kids Trade Baseball Cards

Hearing Officer
DSI-Code Enforcement
375 Jackson Street #220
Saint Paul MN 55101-9700

RE. File Number J1411A

Dear Hearing Officer,

I am writing you today to request that this Assessment be taken off of the property and relieve me of this debt. The reason for this is quite simple; I did not own the property when the city did the work associated with this Assessment. The city went out on May 6th to do the cleanup. I closed on the property on May 16th as evidence of the enclosed HUD-1 Statement. Because I did not own the property until May 16th there was no way I could legally remove the mattress and clean up the property otherwise I would be trespassing and possibly removing private property before I owned it.

Before closing I did an assessment search and the bank did pay \$1815.03 in city assessments (HUD-1) unfortunately this assessment was not one of them because of the close time frame between the city work and also the closing of the property. I assume this was because of the time delay of DSI and the necessary paperwork to get the fees on the assessment track.

Because of the above reasons I am asking you to relieve me of this debt.

I look forward to your response.

Sincerely,



David J. Misukanis

President

Twin Cities House Buyers
1670 S. Robert Street #296
West Saint Paul MN 55118

David J. Misukanis
President

1670 S. Robert Street Suite #296 * West Saint Paul, MN 55118
(651)207-8955 Office * (612)386-8366 Cell * (651)815-0320 Fax

L. Settlement Charges		
700. Total Sales/Broker's Commission	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:		
701. \$1,250.00 to Real Home Services and Solutions, Inc.		
702. \$1,740.00 to National Realty Guild		
703. Commission paid at Settlement		\$2,990.00
704. Referral Fee to REO Management LLC		\$870.00
800. Items Payable In Connection With Loan		
801. Loan Origination Fee		
802. Loan Discount		
804. Credit Report		
805. Lender's Inspection Fee		
806. Mortgage Insurance Application Fee		
807. Assumption Fee		
900. Items Required By Lender To Be Paid In Advance		
901. Interest		
902. Mortgage Insurance Premium		
903. Hazard Insurance Premium		
1000. Reserves Deposited With Lender		
1001. Hazard insurance		
1002. Mortgage insurance		
1003. City property taxes		
1004. County property taxes		
1005. Annual assessments		
1008. Aggregate accounting adjustment		
1100. Title Charges		
1101. Settlement or closing fee to Premium Title Services, Inc.	\$400.00	\$400.00
1102. Abstract or title search to Premium Title Services, Inc.		\$295.00
1103. Title examination		
1104. Title insurance binder		
1105. Document preparation		
1106. Notary fees		
1107. Attorney's fees		
(includes above item numbers:)		
1108. Title Insurance to Premium Title Services, Inc.		\$243.64
(includes above item numbers:)		
1109. Lender's coverage Premium \$0.00 (Westcor Land Title Insurance Company: \$0.00)		
1110. Owner's coverage \$60,909.00 Premium \$243.64 (Westcor Land Title Insurance Company: \$36.55)		
1112. Express delivery service fees to Premium Title Services, Inc.	\$60.00	
1200. Government Recording and Transfer Charges		
1201. Recording fees: Deed \$46.00;Mortgage ;Release ;	\$46.00	
1202. County tax/stamps: Deed ;Mortgage ;		
1203. State tax/stamps: Deed \$202.20;Mortgage ;	\$202.20	
1204. City tax/stamps: Deed ;Mortgage ;		
1205. POA Recording Fee to Ramsey County Recorder		\$150.00
1206. Conservation fee to Ramsey County Conservation	\$5.00	
1300. Additional Settlement Charges		
1301. Survey		
1302. Pest Inspection		
1304. 2014 Taxes to Ramsey County (MN) Treasurer		\$1,966.00
1305. Web Technology Fee (Per Contract, Section 2.13) to HUBZU f/k/a RealHome Go Home BP		\$299.00
1306. Property Preservation Fee to Altisource Holdings, LLC PPI Revenue		\$700.00
1307. Closing Coordination, Review & Processing Fee to Altisource Holdings, LLC - Operating Account		\$750.00
1308. Buyer's Premium Fee (Per Contract, Section 2.14) to HUBZU f/k/a RealHome Go Home BP		\$2,610.00
1309. City Assessment to City of St Paul		\$1,815.03
1310. Water Bill to Saint Paul Regional Water		\$264.02
1400. Total Settlement Charges (enter on line 103, Section J and 502, Section K)	\$713.20	\$13,352.69

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief it is true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

BORROWERS

SELLERS

David J. Misukanis- President

WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE POOLING AND SERVICING AGREEMENT DATED AS OF SEPTEMBER 1, 2004 PARK PLACE SECURITIES, INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2004-WHQ1

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or I will cause the funds to be disbursed in accordance with this statement.

Stephanie Kane

Stephanie Kane

Date

5/16/2014

STEPHANIE KANE

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see, Title 18 U.S. Code Section 1001 and Section 1010

B. Type of Loan

1. FHA 2. FHA 3. Cony. Unins. 4. VA 5. Cony. Ins.

6. File Number: CE1308-MM-705661 7. Loan Number: Cash 8. Mortgage Insurance Case Number:

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "p.o.c." were paid outside the closing. They are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower:
 TWIN CITIES HOUSE BUYERS LLC
 1670 S ROBERT ST #296
 WEST SAINT PAUL, MN 55118

E. Name & Address of Seller:
 WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE
 POOLING AND SERVICING AGREEMENT DATED AS OF
 SEPTEMBER 1, 2004 PARK PLACE SECURITIES, INC.
 ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES
 2004-WH01
 1881 WORTHINGTON ROAD SUITE 100
 WEST PALM BEACH, FL 33409

F. Name & Address of Lender:

G. Property Location:
 35 WINNIEG AVE
 SAINT PAUL, MN 55117 (RAMSEY)
 (30,29,22,32,0155)

H. Settlement Agent:
 PREMIUM TITLE SERVICES, INC.
 2002 SUMMIT BOULEVARD, SUITE 600, ATLANTA, GA 30319 (855) 339-6325

I. Name of Seller's Transaction:
 2002 SUMMIT BOULEVARD, SUITE 600,
 ATLANTA, GA 30319

L. Settlement Date / Disbursement Date:
 5/16/2014 /

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower	\$60,909.00	400. Gross Amount Due To Seller	\$60,909.00
101. Contract sales price		401. Contract sales price	
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (line 1400)	\$713.20	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes		406. City/town taxes	\$1,009.74
107. County taxes 5/16/2014 to 1/1/2015 @ \$1,602.42/year	\$1,009.74	407. County taxes 5/16/2014 to 1/1/2015 @ \$1,602.42/year	\$1,009.74
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	\$62,631.94	420. Gross Amount Due To Seller	\$61,918.74
200. Amounts Paid By Or In Behalf Of Borrower		500. Reductions in Amount Due To Seller	
201. Deposit or Earnest Money	\$2,900.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan		502. Settlement Charges to Seller (line 1400)	\$13,352.69
203. Existing loan taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. Earnest money retained by Twin Cities House Buyers LLC	
207.		507. Disbursed as proceeds (\$2,900.00)	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$2,900.00	520. Total Reduction Amount Due Seller	\$13,352.69
300. Cash At Settlement From/To Borrower		600. Cash At Settlement From Seller	
301. Gross Amount Due From Borrower (line 120)	\$62,631.94	601. Gross Amount Due To Seller (line 420)	\$61,918.74
302. Less Amounts Paid By/For Borrower (line 220)	\$2,900.00	602. Less Deduction in Amt. Due To Seller (line 520)	\$13,352.69
303. Cash	\$59,731.94	603. Cash	\$48,566.05
<input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		<input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	