



Ramsey County Property Records and Revenue

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

November 10, 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 758 Charles Avenue

Dear Marcia Moermond:

Enclosed please find a repurchase application received from Rayford L Dixon, acting as Attorney-in-Fact on behalf of Luther Whitehead, for the property located at 758 Charles Avenue. The property forfeited to the State of Minnesota on August 2, 2011 and is an upper/lower duplex.

Mr. Rayford Dixon, Attorney-in-Fact, and Mr. Odell Johnson, property manager for Luther Whitehead, have made a written statement as to the reason why the property taxes weren't paid and the property forfeited to the state. Please see the attached "Repurchase Application Addendum." Mr. Whitehead had previously entered into a Confession of Judgment agreeing to pay the delinquent 2008 and 2009 property taxes on a payment plan. He defaulted on the agreement and the Confession of Judgment was cancelled. The property re-entered the forfeiture process in 2011 due to the default. The outstanding delinquent taxes owed are approximately \$12,600.00.

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
 - Repurchase Application Addendum
- 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

Saint Paul Police Department Address/Intersection Report

Address Search: 758 CHARLES AV
Incident date from 01/01/2006 to
09/02/2011 (Sector 1, Grid 88)

Total Records: 163

Complaint #	Occur Date & Time	House No	Incident Type	Dispo	Apt#
11174596	08/22/2011 10:12:50	758	DISTURBANCE-SUSPICIOUS PERSON, CAR, ACTIVITY	ADV	
11174077	08/21/2011 14:46:25	758	DISTURBANCE-FIGHTS	GOA	
11173620	08/20/2011 21:43:27	758	DISTURBANCE-SUSPICIOUS PERSON, CAR, ACTIVITY	GOA	
11172025	08/19/2011 20:52:47	758	BURGLARY	GOA	
11153491	07/26/2011 02:42:07	758	INVESTIGATE-AND ALL OTHER	GOA	
11147438	07/02/2011 08:00:00	758	BURGLARY-FORCED ENTRY,NIGHT,RESIDENCRR		
11142459	07/11/2011 18:38:28	758	DRUNKENNESS	ADV	LOW
11140726	07/09/2011 07:50:11	758	DISTURBANCE-SUSPICIOUS PERSON, CAR, ACTIVITY	GOA	1
11140604	07/09/2011 01:30:00	758	BURGLARY-FORCED ENTRY,NIGHT,RESIDENCE, OCCUPIED	RR	1
11136162	07/03/2011 23:57:52	758	DOMESTICS	GOA	UPPR
11121600	06/15/2011 20:00:44	758	WEAPONS-WEAPONS	ADV	
11121467	06/15/2011 17:12:20	758	DISTURBANCE-FIGHTS	CAN	
11115086	06/07/2011 18:08:00	758	FAMILY/CHILDREN-VIOLATION OF RESTRAINING ORDER	RR	1
11114407	06/06/2011 21:25:43	758	FAMILY/CHILDREN-VIOLATION OF RESTRAINING ORDER	GOA	LWR
11112032	06/03/2011 22:40:27	758	CRIMINAL DAMAGE TO PROPERTY	GOA	
11108684	05/31/2011 08:37:00	758	FAMILY/CHILDREN-VIOLATION OF RESTRAINING ORDER	RR	
11105005	05/26/2011 09:20:56	758	DRUGS-NARCOTICS	SNR	
11090453	05/19/2011 09:07:17	758	DISTURBANCE-DISORDERLY BOYS,GIRLS,PERSONS	ADV	1
11099433	05/19/2011 08:42:01	758	DISTURBANCE-DISORDERLY BOYS,GIRLS,PERSONS	CAN	1
11098051	05/17/2011 18:08:37	758	INVESTIGATE-AND ALL OTHER	ADV	
11067388	04/07/2011 15:31:00	758	DISTURBANCE-DISORDERLY CONDUCT	RR	
11049580	03/14/2011 10:21:00	758	DOMESTIC-OTHER ASSAULTS,ALL DOMESTIC OPPOSITE SEX	RR	
11048440	03/02/2011 00:01:00	758	FRAUD-ALL OTHER	RR	
11030342	02/15/2011 04:00:00	758	FAMILY/CHILDREN-VIOLATION OF RESTRAINING ORDER	RR	
10264923	12/10/2010 20:38:54	758	INVESTIGATE-AND ALL OTHER	ADV	
10198842	09/11/2010 08:24:00	758	DISTURBANCE-SUSPICIOUS PERSON, CAR, ACTIVITY	ADV	
10176876	08/14/2010 10:27:00	758	WARRANT-OOC WARRANT SERVED	RR	up
10175220	08/12/2010 09:35:00	758	DISTURBANCE-DISORDERLY BOYS,GIRLS,PERSONS	GOA	UP

Saint Paul Police Department
Address/Intersection Report

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Address Search: 758 CHARLES AV
Incident date from 01/01/2006 to
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Complaint # Occur Date & Time House No Incident Type Dispo Apt#

10170043	08/05/2010 18:37:20	758	INVESTIGATE-AND ALL OTHER	GOA	
10168917	08/04/2010 13:23:05	758	HARASSMENT-PHONE CALLS	ADV	2
10147075	07/09/2010 17:05:49	758	DISTURBANCE-FIGHTS	ADV	
10147045	07/09/2010 16:39:15	758	DISTURBANCE-FIGHTS	GOA	
10147035	07/09/2010 16:30:57	758	DISTURBANCE-FIGHTS	GOA	
10144598	07/06/2010 21:22:57	758	DISTURBANCE-FIREWORKS	GOA	
10136562	06/27/2010 23:00:52	758	DISTURBANCE-DISORDERLY	GOA	
10123391	06/10/2010 20:02:25	758	DOMESTICS	SNR	UP
10121652	06/09/2010 22:50:29	758	DISTURBANCE-DISTURBANCE CALLS	GOA	
10113320	05/31/2010 14:18:55	758	DISTURBANCE-FIGHTS	ADV	
10113260	05/31/2010 12:19:02	758	DISTURBANCE-FIGHTS	ADV	
10069804	05/01/2010 03:36:11	758	ROBBERY	CAN	2
10030700	02/14/2010 00:29:02	758	DISTURBANCE-SUSPICIOUS PERSON, CAR, ACTIVITY	ADV	
09274409	12/25/2009 18:34:00	758	BURGLARY-FORCED ENTRY,NIGHT,RESIDENCR	GOA	
09274310	12/30/2009 11:11:03	758	BURGLARY	GOA	
09216724	10/08/2009 21:22:51	758	CHECK WELFARE	GOA	
00215758	10/07/2009 16:29:20	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09190021	09/04/2009 17:25:00	758	DISTURBANCE-SUSPICIOUS PERSON, CAR, ACTIVITY	ADV	
09184597	08/28/2009 22:47:46	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09184371	08/28/2009 18:56:35	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09182610	08/26/2009 19:53:36	758	DISTURBANCE-DISORDERLY	GOA	
09179450	08/22/2008 23:29:01	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09179497	08/21/2009 23:10:16	758	DISTURBANCE-SUSPICIOUS PERSON, CAR, ACTIVITY	ADV	
09175540	08/18/2009 14:33:03	758	WARRANT ARREST-WHERE NO CN IS REF ON GOA		
09175452	08/18/2009 12:01:19	758	WARRANT ARREST-WHERE NO CN IS REF ON GOA		
09168161	08/08/2009 23:54:42	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09166508	08/07/2009 00:31:38	758	DISTURBANCE-DISTURBANCE CALLS	ADV	
09166201	08/06/2009 18:56:00	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09162137	08/01/2009 23:35:22	758	ASS-ASSIST CITIZEN CALLS, ALL	ADV	
09160242	07/30/2009 22:22:08	758	ASS-ASSIST CITIZEN CALLS, ALL	ADV	
09160052	07/30/2009 19:01:57	758	TRAFFIC-STOP/ADVISE	TAG	

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Complaint #	Occur Date & Time	House No	Incident Type	Dispo	Apt#
09160050	07/30/2009 19:00:18	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09159244	07/29/2009 18:09:24	758	DISTURBANCE-DISORDERLY BOYS,GIRLS,PERSONS	Unfou	
09158140	07/28/2009 15:28:44	758	CRIMINAL DAMAGE TO PROPERTY	CAN	
09158098	07/28/2009 14:03:13	758	DISTURBANCE-FIGHTS	ADV	
09155761	07/25/2009 17:28:57	758	ASS-ASSIST CITIZEN CALLS, ALL	ADV	
09153055	07/22/2009 18:22:30	758	ASS-ASSIST CITIZEN CALLS, ALL	ADV	
09153052	07/22/2009 18:16:33	758	ASS-ASSIST CITIZEN CALLS, ALL	ADV	
09151490	07/20/2009 19:15:04	758	DOMESTICS	ADV	
09146567	07/13/2009 20:59:59	758	DISTURBANCE-DISORDERLY BOYS,GIRLS,PERSONS	Unfou	
09141573	07/08/2009 23:00:59	758	DISTURBANCE-DISTURBANCE CALLS	DTX	2
09138539	07/05/2009 14:11:12	758	DOMESTICS	ADV	1
09133511	06/29/2009 22:28:52	758	DISTURBANCE-DISORDERLY BOYS,GIRLS,PERSONS	GOA	
09133441	06/29/2009 20:53:52	758	DISTURBANCE-FIGHTS	ADV	
09126367	06/21/2009 00:15:50	758	DOMESTICS	Unfou	
09119028	06/13/2009 17:56:59	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09117200	06/10/2009 19:35:24	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09112481	06/04/2009 18:42:49	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09104885	05/26/2009 21:04:40	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09103688	05/25/2009 13:08:14	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09103609	05/25/2009 09:10:06	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09103019	05/24/2009 13:50:00	758	TRAFFIC VIOLATION-OBSTRUCTED WINDSHIELD	RR	
09102689	05/23/2009 23:00:00	758	FRAUD-FALSE INFORMATION	RR	
09102375	05/23/2009 16:44:00	758	INVESTIGATE-ASSIGNED TO CRIMES AGAINSTRR PERSON	RR	lower
09101950	05/23/2009 00:55:00	758	INVESTIGATE-ASSIGNED TO CRIMES AGAINSTRR PERSON	RR	
09101246	05/22/2009 10:40:35	758	DISTURBANCE-DISORDERLY BOYS,GIRLS,PERSONS	ADV	DOWN
09097873	05/18/2009 19:12:34	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09094795	05/14/2009 19:28:14	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09092775	05/12/2009 11:01:40	758	DISTURBANCE-DISTURBANCE CALLS	Unfou	
09092383	05/11/2009 21:22:50	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09091528	05/10/2009 21:54:08	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09091225	05/10/2009 11:46:57	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09090931	05/09/2009 23:17:18	758	DRUGS-NARCOTICS	Unfou	

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Complaint #	Occur Date & Time	House No	Incident Type	Dispo	Apt#
09088381	05/06/2009 22:24:56	758	INVESTIGATE - JUVENILE	CAN	
09087491	05/05/2009 20:22:03	758	POLICE VISIT-PROACTIVE POLICE VISIT	Unlou	
09086680	05/04/2009 20:34:14	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09086042	05/04/2009 00:28:39	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09085906	05/03/2009 21:04:53	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09085575	05/03/2009 09:51:47	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09085570	05/03/2009 09:48:51	758	TRAFFIC-STOP/ADVISE	ADV	
09085286	05/02/2009 22:41:21	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
09082394	04/29/2009 11:00:00	758	DISTURBANCE-DISORDERLY CONDUCT	RR	
09082386	04/29/2009 10:36:12	758	DISTURBANCE-FIGHTS	GOA	
09082075	04/28/2009 22:13:26	758	DISTURBANCE-FIGHTS	GOA	1
09078954	04/24/2009 14:30:44	758	ASS-ASSIST OTHER AGENCY	ADV	
09078369	04/23/2009 20:46:39	758	DRUGS-NARCOTICS	ADV	
09075045	04/19/2009 02:43:00	758	DISTURBANCE-DISORDERLY BOYS,GIRLS,PERSONS	ADV	2
09071405	04/14/2009 21:31:00	758	AGG ASSAULT - W/REVOLVERS,PISTOLS,SHOTGUN,ETC	RR	BSMT
09056610	03/24/2009 21:56:28	758	DISTURBANCE-DISTURBANCE CALLS	ADV	
09054465	03/21/2009 18:49:22	758	DRUGS-NARCOTICS	CAN	
09054456	03/21/2009 18:40:42	758	DRUGS-NARCOTICS	ADV	
09045513	03/09/2009 14:56:25	758	DOMESTICS	ADV	2
09022832	02/04/2009 16:09:24	758	DISTURBANCE-DISORDERLY BOYS,GIRLS,PERSONS	ADV	DOWN
08227361	11/01/2008 00:24:05	758	TRAFFIC-STOP/ADVISE	ADV	
08218993	10/20/2008 17:28:40	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
08178035	08/27/2008 17:43:00	758	DRUGS-POSS OF COCAINE	RR	
08163275	08/08/2008 17:15:20	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
08031361	02/21/2008 23:13:11	758	DEATH-ATTEMPT SUICIDE	ADV	2
08001316	02/21/2008 22:02:51	758	DOMESTICS	ADV	UPPE
08017717	01/31/2008 09:06:00	758	FAMILY/CHILDREN-VIOLATION OF RESTRAINING ORDER	RR	
08007420	01/13/2008 00:52:19	758	DISTURBANCE-DISTURBANCE CALLS	SNR	2
08001400	01/03/2008 13:41:00	758	ASS-ASSIST CITIZEN CALLS, ALL	ADV	
08000980	01/02/2008 18:00:00	758	DOMESTIC-OTHER ASSAULTS.ALL DOMESTIC OPPOSITE SEX	RR	
07215902	10/28/2007 00:24:32	758	DISTURBANCE-DISTURBANCE CALLS	ADV	
07215823	10/27/2007 22:28:12	758	DISTURBANCE-DISTURBANCE CALLS	ADV	
07212135	10/22/2007 13:43:58	758	DISTURBANCE-DISORDERLY BOYS,GIRLS,PERSONS	ADV	

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Total Records: 163

Complaint #	Occur Date & Time	House No	Incident Type	Dispo	Apt#
07211672	10/21/2007 18:28:46	758	DISTURBANCE-FIGHTS	ADV	
07178876	09/06/2007 01:46:00	758	DOMESTICS	ADV	UPPH
07169805	08/24/2007 22:23:17	758	DISTURBANCE-DISTURBANCE CALLS	CAN	
07169797	08/24/2007 22:13:42	758	DISTURBANCE-DISTURBANCE CALLS	ADV	
07164460	08/17/2007 15:01:21	758	911 HANGUP	CAN	
07164450	08/17/2007 15:01:20	758	ASS-ASSIST CITIZEN CALLS. ALL	ADV	
07124137	06/28/2007 23:29:58	758	DISTURBANCE-DISTURBANCE CALLS	GOA	
07118232	06/21/2007 19:36:48	758	POLICE VISIT-PROACTIVE POLICE VISIT	ADV	
07115380	06/18/2007 10:22:19	758	WARRANT ARREST-WHERE NO CN IS REF ON GOA WARRANT		
07114613	06/17/2007 01:21:24	758	DISTURBANCE-DISTURBANCE CALLS	ADV	
07087940	05/13/2007 02:20:00	758	DOMESTIC-OTHER ASSAULTS.ALL DOMESTIC RR OPPOSITE SEX		down
07042681	03/09/2007 07:06:41	758	PREVIOUS CN	PCN	
07021393	02/03/2007 20:17:20	758	DISTURBANCE-DISTURBANCE CALLS	ADV	
07005687	01/09/2007 20:07:56	758	WARRANT ARREST-WHERE NO CN IS REF ON ADV WARRANT		
06255058	12/16/2006 22:14:18	758	WEAPONS-DISCHARGING A FIREARM IN THE CITY LIMITS	CAN	
06234851	11/16/2006 08:14:17	758	BURGLARY	CAN	
06234644	11/15/2006 21:05:00	758	SEARCH WARRANT-EXECUTION OF SEARCH WARRANT	RR	down
06234642	11/15/2006 21:00:00	758	SEARCH WARRANT-EXECUTION OF SEARCH WARRANT	RR	upstairs
06215183	10/17/2006 20:22:41	758	DISTURBANCE-DISTURBANCE CALLS	ADV	
06190777	09/13/2006 17:37:42	758	BURGLARY	Unfou	
06180663	08/30/2006 22:39:53	758	THEFT EXCEPT AUTO THEFT	ADV	
06175040	08/22/2006 08:00:00	758	THEFT-FROM AUTO,UNDER \$500	RR	
06172734	08/20/2006 13:15:47	758	DISTURBANCE-DISTURBANCE CALLS	ADV	
06170490	08/17/2006 21:27:20	758	DISTURBANCE-DISORDERLY BOYS,GIRLS,PERSONS	ADV	
06170487	08/17/2006 21:25:53	758	DOMESTICS	ADV	UP
06170470	08/17/2006 21:14:17	758	DISTURBANCE-DISORDERLY BOYS,GIRLS,PERSONS	ADV	1
06170419	08/17/2006 20:01:11	758	DISTURBANCE-DISORDERLY BOYS,GIRLS,PERSONS	ADV	
06165166	08/12/2006 02:15:41	758	DRUGS-NARCOTICS	ADV	
06160340	08/06/2006 02:03:58	758	DISTURBANCE-DISTURBANCE CALLS	GOA	
06159499	08/05/2006 01:43:11	758	DISTURBANCE-DISORDERLY BOYS,GIRLS,PERSONS	ADV	

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Complaint #	Occur Date & Time	House No	Incident Type	Dispo	Apt#
06155984	08/01/2006 01:37:45	758	911 HANGUP	SNR	FLR1
06145606	07/10/2006 00:42:05	758	DISTURBANCE-DISTURBANCE CALLS	ADV	
06134812	07/05/2006 14:27:12	758	DISTURBANCE-FIREWORKS	ADV	
06104698	05/30/2006 09:50:00	758	OBSTRUCTING-OBSTRUCTING LEGAL PROCESS	RR	
06096359	05/19/2006 21:46:19	758	DISTURBANCE-DISTURBANCE CALLS	CAN	
06077035	04/23/2006 13:57:11	758	DISTURBANCE-DISTURBANCE CALLS	Unfou	
06055888	03/25/2006 11:11:44	758	DOMESTICS	ADV	DOWN
06032307	02/18/2006 15:04:34	758	DOMESTICS	Unfou	LWR

Application to Repurchase after Forfeiture

Pin: 35-29-23-13-0125
Legal Description: Chute Brothers Division No 10, Lot 5
Address: 758 Charles Ave, Saint Paul, MN 55104-2720
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 Addendum

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

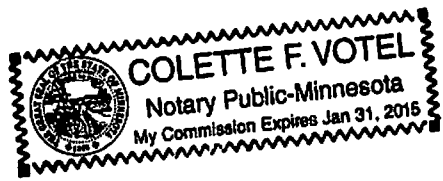
Application to Repurchase after Forfeiture

Applicant Name: Rayford L. Dixon
Applicant's relationship to the property: Step-son / POA
Mailing Address 467 St. Anthony Ave.
City, State, Zip Saint Paul, Minnesota 55103
Signature Rayford L. Dixon Date 08/16/11

The foregoing instrument was acknowledged before me this 16th day of August, 2011, by Rayford L Dixon.

Given under my hand and official seal of this
16th day of August, 2011
Colette F. Votel
Signature of Notary Public

NOTARY STAMP/ SEAL



Notary Commissioner Expires 1-31-2015

Repurchase Application Addendum

**653 Marshall Ave., St. Paul, MN
640 W. Central Ave., St. Paul, MN
758 Charles Ave., St. Paul, MN**

(History & Resolution Plan)

History/How Did the Properties Get Forfeited?

These properties are owned by Luther Whitehead & Dorothy Dixon who are 75 years old and 74 years old respectively. They have lived as husband and wife for the past 44 years and have resided in St. Paul, Minnesota for the past 50 years, moving from Mississippi. Mr. Whitehead worked at Control Data for 19 years and Whirlpool for 21 years. He retired in 1991. Ms Dixon worked at Southview HealthCare Home for 33 years and retired in 1994. During this time, they purchased the properties listed above. Since that time, they have utilized the income from these properties, coupled with their retirement income, to maintain the properties and sustain themselves. Mr. Whitehead, being head of the household, handled the bulk of the business affairs. Unfortunately, over the course of the past 3 years, Mr. Whitehead has been diagnosed with dementia which has escalated within the past year. Ms Dixon has been attempting to handle what she could of the business affairs, however given her 8th grade education level, most detailed situations need outside interpretation for clarity.

Specifically, with regard to the unpaid property taxes, Ms Dixon was of the understanding that Mr. Whitehead was paying them as he always has. Yet, Mr. Whitehead was under the delusional understanding that their "tax lady" handled all the taxes. It has been determined that the taxes the "tax lady" files/prepares only their income taxes. Upon realizing the severity of the situation, Mr. Whitehead, Ms Dixon, Mr. Rayford Dixon & Mr. Odell Johnson began trying to secure the funds needed to initiate payment plans for all 3 properties. The amount required was \$12,300.00. The funds were secured, but did not arrive by mail until August 5, 2011 (4 days past the forfeiture/redemption date).

Repurchase Plan of Action

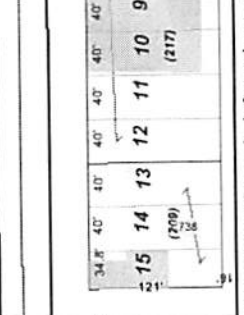
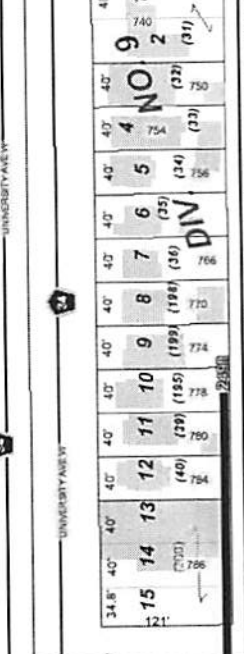
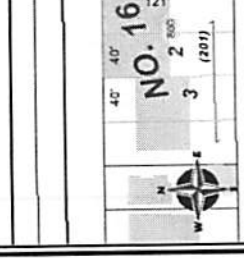
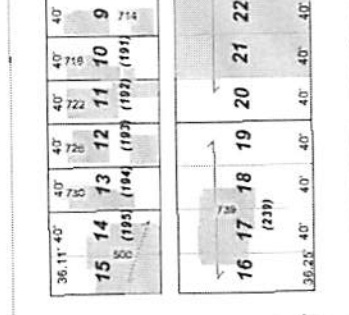
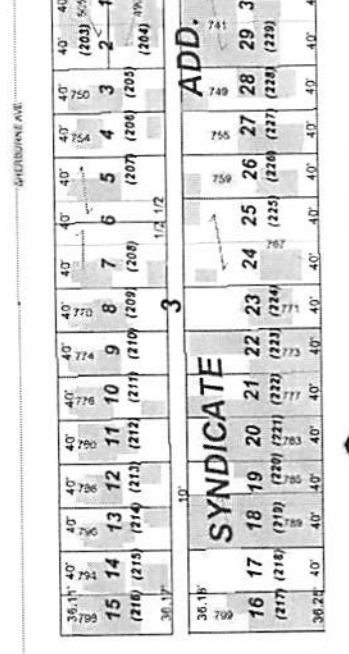
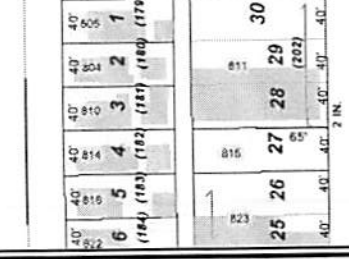
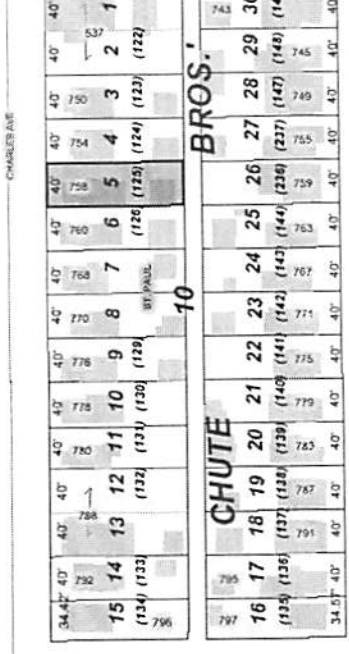
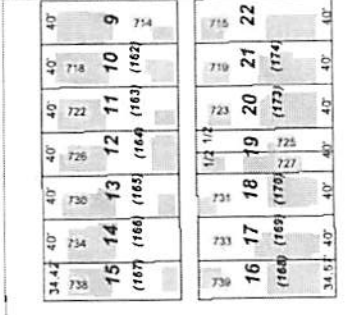
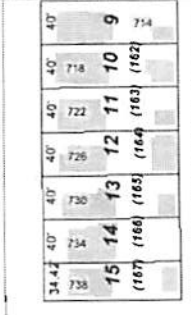
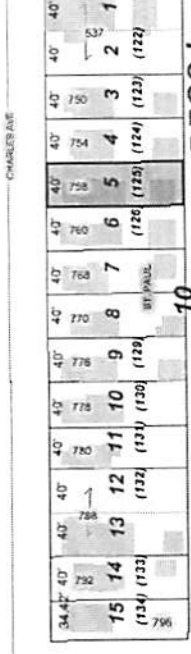
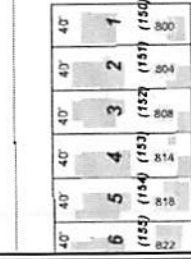
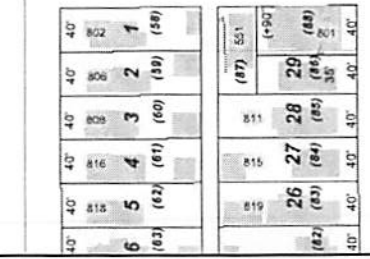
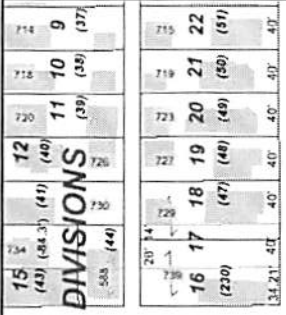
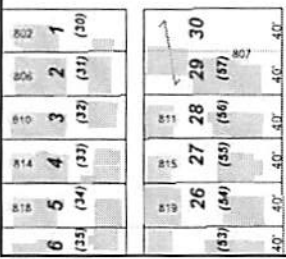
The first step was to designate someone to oversee their business affairs. Mr. Rayford Dixon, Ms. Dorothy Dixon's son agreed to assume this role and is currently acting in that capacity. This authority includes but is not limited to their housing/property matters, purchase & sale of real estate & monthly financial budgeting. In addition to Mr. Dixon, Mr. Odell Johnson will continue to provide the housing management/maintenance aspects to the plan. His 18 years of experience & training as Housing Director for the St. Paul Urban League, coupled with his current working knowledge of Housing & Building Code regulations, Fire & Safety requirements and Section 8 (HUD) processes has proven extremely valuable in the past and we anticipate in the future as well.

It is the intent of Mr. Whitehead and Ms. Dixon to repurchase all three (3) properties that they have previously paid for and continue to utilize them as rental income properties. Recognizing that these properties are going to require work, they have already, with the guidance of Mr. Dixon and Mr. Johnson, begun to seek available financing (banks, mortgage companies, investors, and government & neighborhood resources). It should also be noted that steps have been taken to sell their planned “get away” property in Pine City. This property is currently listed with Coldwell Realty and all proceeds from the sale will go into the repurchase/rehab plan. Unfortunately, at this time, the amount needed for the sited repairs is unavailable to the family pending inspection by St. Paul Housing & Building Code Enforcement. In preparation for the required work determined by the City of St. Paul, Mr. Johnson has contacted and will immediately secure bids from numerous (4) licensed, insured and bonded contractors to restore these properties to ensure safe, descent & clean housing for the residents and the community.

We recognize the deficiencies of the past and accept full responsibility for this situation. We are determined to do whatever is required to repurchase these properties, committed to the task of providing safe housing and determined to see to it that this situation never occurs again.

CD 3 758 Charles Ave

35-29-23-13-0125



DISCLAIMER: This map is neither a legally recorded map nor a survey and is not intended to be used as such. This map is a compilation of records, information and data located in various city, county, state and federal offices and other sources regarding the area shown, and is to be used for reference purposes only.

SOURCES: Ramsay County (May 31, 2011), The Lawrence Group (May 31, 2011), The Lawrence Group; parcel and property records data; May 2011 for commercial and