

10/27/2016

To whom it may concern:

We are requesting that the city of Saint Paul demo the property at 1008 Western Ave North, Saint Paul, MN 55117. We don't have the funds to do this or fix the house as is. I have attached the lien release from TCF in case you need the documentation.

Feel free to contact us at 651-324-3633 with further questions.

Thanks!

Thomas and Lynn Gerlach



September 28, 2016

Via Regular Mail

THOMAS L GERLACH
546 HAZEL ST N, SAINT PAUL MN
sent via e-mail. tarajorgenson@gmail.com

Regarding 1008 Western Ave N, St Paul, MN

TCF Loan #: 0099-018-0008151-8001

Dear THOMAS L GERLACH

TCF National Bank ("TCF") is not pursuing foreclosure on the above-referenced property, and hereby releases our Mortgage lien. Enclosed is your copy of the Release of Mortgage, which will be recorded with Ramsey County by TCF.

While TCF is releasing the Mortgage lien, you still have the obligation to maintain the property consistent with all local codes and ordinances, and you are responsible for paying property taxes, insurance, assessments, and any other debt or loan against the property. You may continue to occupy the property subject to other lienholder interests to the extent other liens exist on the property.

Even though TCF is releasing its Mortgage lien, it is not releasing you from your obligation to repay your loan. Neither the release of our Mortgage lien, nor any other provision of this letter releases your liability for the amounts owed under the promissory note you signed with TCF. TCF expressly retains its right to collect from you the amounts owed under the promissory note, and to pursue all available rights and remedies under the promissory note as a result of any current or future default in the payment of the amounts owed.

Should you have any further questions, please contact me at 763-337-5009.

Sincerely,

A handwritten signature in black ink, appearing to read "Jennifer Tschida".

Jennifer Tschida

TCF Legal Foreclosure Department

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for informational purposes only and is not an attempt to collect a debt or to impose personal liability for such obligation. No person under bankruptcy protection is obligated to pay on a debt that has been discharged. Any payments submitted while in bankruptcy protection are voluntary and will be applied in accordance with the terms of your mortgage. However, TCF retains rights to enforce its lien, including the right to foreclose.

When Recorded Return To:
CT LIEN SOLUTIONS
PO BOX 29071
GLENDALE , CA 91209-9071
Phone #: 800-331-3282

Prepared By:
TCF BANK RETAIL LENDING CONSTANCE J. KESSLER
1405 Xenium Lane North
Minneapolis , MN 55441

SATISFACTION OF MORTGAGE



TCF National Bank, current holder of a certain Mortgage executed by **THOMAS L GERLACH AND LYNN M GERLACH HUSBAND AND WIFE**, as Mortgagor, to TCF National Bank, as Mortgagee, dated **11/21/2007**, and filed for record **11/28/2007**, as: **Instrument No: 4067736**, in the office of the **Ramsey County Recorder of Ramsey County, Minnesota**, in the original principal amount of **\$142,000.00**;

collections

hereby certifies that the Mortgage is, with the indebtedness thereby secured, fully paid and satisfied.

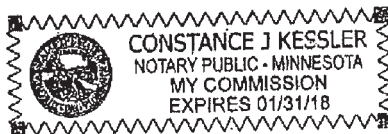
Dated **09/21/2016**.

TCF National Bank

By: 
Its: **Vice President**

STATE OF MINNESOTA, RAMSEY COUNTY

On **September 21, 2016** before me, the undersigned, a notary public in and for said state, personally appeared **Nathan E. Appel, Vice President** of **TCF National Bank** personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.




Notary Public **Constance J. Kessler**

Commission Expires: **01/31/2018**