



APPLICATION FOR APPEAL

Saint Paul City Council – Legislative Hearings

RECEIVED

310 City Hall, 15 W. Kellogg Blvd.

Saint Paul, Minnesota 55102

Telephone: (651) 266-8585

JUN 30 2017

CITY CLERK

We need the following to process your appeal:

- \$25 filing fee (non-refundable) (payable to the City of Saint Paul) (if cash: receipt number _____)
 - Copy of the City-issued orders/letter being appealed
 - Attachments you may wish to include
 - This appeal form completed
 - Walk-In OR Mail-In
- for abatement orders only: Email OR Fax

HEARING DATE & TIME

(provided by Legislative Hearing Office)

Tuesday, July 11, 2017

Time 1:30 p.m.

Location of Hearing:

Room 330 City Hall/Courthouse

Address Being Appealed:

Number & Street: 1422 Sherburne Ave City: Saint Paul State: MN Zip: 55104

Appellant/Applicant: Gabriel A. Al-Ghalith Email: algh0022@umn.edu

Phone Numbers: Business n/a Residence n/a Cell 6517348279

Signature: Gabriel Al-Ghalith Date: 6/26/2017

Name of Owner (if other than Appellant): Asad Al-Ghalith

Mailing Address if Not Appellant's: 1895 County Road C East

Phone Numbers: Business n/a Residence n/a Cell 5075939667

What Is Being Appealed and Why?

Attachments Are Acceptable

- Vacate Order/Condemnation/Revocation of Fire C of O
- Summary/Vehicle Abatement
- Fire C of O Deficiency List/Correction
- Code Enforcement Correction Notice
- Vacant Building Registration
- Other (Fence Variance, Code Compliance, etc.)

Comments:

*Please see attached documents and pictures.

Summary -- My tiny home I live in and pay for without rent:

- Occupants (only myself+wife) are college students (PhD)
- Owner is my father -- a retired, disabled college teacher
- I have only student income; father has low SS income
- Old house; some 'deficiencies' existed prior to purchase
- House is NOT rental, NOT business. Excessive to hold us to same standards (& costs) as rich commercial landlords
- Permits, certain demands seem minor but very expensive
- Willing to compromise on some fixes, but appeal others

Ref # 115235

Copy of original notice

DEPARTMENT OF SAFETY AND INSPECTIONS
Fire Inspection Division
Ricardo X. Cervantes, Director



CITY OF SAINT PAUL
Christopher B. Coleman, Mayor

375 Jackson Street, Suite 220
Saint Paul, Minnesota 55101-1806

Telephone: 651-266-8989
Facsimile: 651-266-8951
Web: www.stpaul.gov/dsi

June 20, 2017

ASAD AL GHALITH
1895 COUNTY ROAD C E
MAPLEWOOD MN 55109-1108

FIRE INSPECTION CORRECTION NOTICE

RE: 1422 SHERBURNE AVE
Ref. #115235
Residential Class: C

Dear Property Representative:

Your building was inspected on June 20, 2017 for the renewal of your Fire Certificate of Occupancy. Approval for occupancy will be granted upon compliance with the following deficiency list. The items on the list must be corrected prior to the re-inspection date. **A re-inspection will be made on July 21, 2017 at 11:00 am.**

Failure to comply may result in a criminal citation or the revocation of the Fire Certificate of Occupancy. The Saint Paul Legislative Code requires that no building shall be occupied without a Fire Certificate of Occupancy. The code also provides for the assessment of additional re-inspection fees.

YOU WILL BE RESPONSIBLE FOR NOTIFYING TENANTS IF ANY OF THE FOLLOWING LIST OF DEFICIENCIES ARE THEIR RESPONSIBILITY.

DEFICIENCY LIST

1. Basement - NEC 440.13 - For cord-connected equipment such as: room air conditioners, household refrigerators and freezers, drinking water coolers, and beverage dispensers, a separable connector or an attachment plug and receptacle shall be permitted to serve as the disconnecting means. The appliance must plug directly into a permanent outlet.-Washer and dryer on power strip, must be plugged directly into wall outlet.
2. Basement - MMC 504.6 - Provide, repair or replace the dryer exhaust duct. Exhaust ducts for domestic clothes dryers shall be constructed of metal and shall have a smooth interior

An Equal Opportunity Employer

finish. The exhaust duct shall be a minimum nominal size of four inches (102 mm) in diameter and installed in accordance with the mechanical code. This work may require a permit(s). Call DSI at (651) 266-8989.-Also remove duct tape from vent , replace with metal tape. No screws.

3. Basement - MSFC 1030.1 - Provide and maintain an approved escape window from each sleeping room or area, or discontinue use of area as a sleeping room. This work may require permit(s). Call DSI at (651) 266-8989.-Bed in basement. Broken down at inspection.

4. Front - SPLC 34.09 (4), 34.32 (3) - Repair and maintain the door and frame.-Decayed wood on door and frame.

5. Front and rear - SPLC 34.09 (2), 34.33 (3) - Provide and maintain foundation elements to adequately support this building at all points.-Patch and paint concrete block where flaking.

6. Front deck - SPLC 34.09 (3), 34.33(2) - Repair or replace the damaged guardrail in an approved manner. This work may require a permit(s). Call DSI at (651) 266-8989.-

7. Garage - North side - SPLC 34.09 (1)(2), 34.33 (1) - Provide and maintain all exterior walls free from holes and deterioration. All wood exterior unprotected surfaces must be painted or protected from the elements and maintained in a professional manner free from chipped or peeling paint.-Loose siding/

8. Thru-out - SPLC 34.09 (4), 34.33 (3) - Repair and maintain the exterior window frame.- Scrape and paint sill and frame of windows.

9. SPLC 39.02(c) - Complete and sign the smoke detector affidavit and return it to this office.

Saint Paul Legislative Code authorizes this inspection and collection of inspection fees. For forms, fee schedule, inspection handouts, or information on some of the violations contained in this report, please visit our web page at: <http://www.stpaul.gov/cofo>

You have the right to appeal these orders to the Legislative Hearing Officer. Applications for appeals may be obtained at the Office of the City Clerk, 310 City Hall, City/County Courthouse, 15 W Kellogg Blvd, Saint Paul MN 55102 Phone: (651-266-8585) and must be filed within 10 days of the date of this order.

If you have any questions, email me at: mike.cassidy@ci.stpaul.mn.us or call me at 651-266-8984 between 7:30 a.m. - 9:00 a.m. Please help to make Saint Paul a safer place in which to live and work.

Sincerely,

Mike Cassidy
Fire Inspector

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My name is Gabe Al-Ghalith. I live at 1422 Sherburne Avenue with my wife, and we are the only occupants of the house. We are both PhD students at the University of Minnesota and my PhD stipend is our sole source of income.*My father technically owns the house we're living in, but he's retired and disabled, and there is absolutely no money exchanged for our living here. My father bought it in 2009 for \$25,500 after the housing bubble burst, and I had been responsible for it ever since.

This last Tuesday, June 20, a gentleman came to my house claiming he needed to do a fire inspection. He criticized some aspects of the house and then left. I had repeatedly told the gentleman that I was not renting the house (neither as a renter or landlord), nor has the house been rented to anyone for years. I explained to him my father owned the property but was not a landlord for it, and did not collect rent on it because, again, it is not being rented (to me or anyone) nor is it on the market, nor are there any plans to put the house up for rent.

In what I can only describe as a numbing shock, the inspector told me there were numerous substantial modifications I had to perform to my home (substantial in both time and cost – but most seemingly aesthetic and irrelevant to fire safety).

I am not in real estate. This house is not used for business. It is not a reasonable expectation that I should be expected to produce the funds for this level of "business-grade" revamping.

I want to make it clear that I understand, support, and approve of city efforts to root out scummy landlords who rent out super-shacks and exploit the poor. I see this a lot in my neighborhood. I would vote time and again for laws even more stringent than these to befall every commercial landlord in the city. Surrounding me here in Midway, I see evidence of greedy swindlers galore cheating the poor into paying premium rents for ramshackle cramped business properties. In this culture of exploitation, I am convinced they must be inspected and held accountable.

But then there's my situation, a polar opposite. I'm *not* running a business. Importantly, ***no money has been exchanged for my stay***. My father is not a businessman either; he's a retired, disabled college teacher. He does not manage the affairs of this house; I do,* and I live here. I'm a student trying to make ends meet and it costs a lot just to pay for the bills (with rising cost of utilities, taxes, insurance, trash, water, various fixes). To top it off, my mother just passed away and is no longer around to help out either (she loved doing handyman-like work and fixups before succumbing suddenly to a wildly aggressive form of breast cancer a few weeks ago).

* photos attached

I have insufficient time and money to launch expensive projects like this, especially for a house with which no income is associated. For the most part, this condition is how the house came. It's curious that the previous inspector didn't nitpick to this extent, as little has changed – for instance, the washer and dryer are still kicking and still on the huge power panel they always were and that came with the house.* The dryer is still performing like a champ with its "wavy" exhaust pipe (it came looking like that; why a "straight" pipe is any better eludes me, as does hiring a professional and buying a "permit" to get a non-wavy pipe installed).

To top it off, this gentleman struck me as as overly gruff and didn't offer to remove his shoes on entrance. As he tread through the house writing notes in his notebook, it felt remarkably like he was treading over me and writing bills on my checkbook. It honestly felt a little bit heartbreaking to have my city "turn on me" like this. Far from feeling safer or welcomed, or from making Saint Paul more livable for me, it has left me feeling betrayed, treated like a slum landlord with piles of money when I

am not a landlord at all but in fact a student struggling to make a living (and wanting nothing to do with real estate or rent!). I want my shock known, my situation heard, and my desperation understood.

In general terms, this letter constitutes my plea that the law be amended to account for situations like mine where there is no business/rent/income involved. Given my situation, which is entirely resemblant of owner occupancy in all ways but name (and even then I was given power of attorney for the house by my disabled father), I am inclined to ask foremost that all conditions of the inspection be waived, in keeping with the consideration that my residency herein is effectively equivalent to owner occupancy.

Failing this, and given procedural obligations, then in specific terms I am appealing for leniency and compromise in seeking a waiver for these items:

Def 1. *Washer and dryer on power strip.** It looks to me like these old machines were built for this power strip. Nobody set this up; my father and I have no knowledge of its origins. It came this way, and it works. This is an industrial-looking strip affixed to the ceiling, not a flimsy extension cord. When trying to find a "direct" outlet, I noticed that there's none quite within reach, and there's no place move the washer or dryer (which explains why they are hooked up like that). I would have to create a new plug to plug them in. It would seem, then, that attempting to wrangle with electricity at this level would far out"strip" my means and create more problems to solve than these old machines' years of issue-free use have ever given me.

Def 2. *Dryer exhaust duct insufficiently smooth.** My dryer vent is made out of metal but the inspector did not check inside, so there's no way to tell if it's smooth inside or not. To me, it looks just like any exhaust pipe and works just fine. It also came with the house. It doesn't seem fair to pay a "permit" for something so minor. Most importantly, this 'deficiency' may not be accurate – how can he know the bumpy pipe isn't "smooth" inside without looking? Further, he commented I even need to change the color (type?) of tape. That's frightening to me, as he didn't even mention that point to me at the time – it just popped up in the letter.

Def 3. *Need basement escape window.** We literally have our back door leading straight down into the basement with a short stairwell. It seems easier to access than one of the long basement escape windows I've seen in fancier basements. I doubt one could climb out of those as easily as just going up a dozen stairs and opening my door. We've always even called our back door the "basement door." I told the gentleman this and he said "no, fire in the kitchen, you're trapped," an assertion which in retrospect is suspect, as he may have misjudged the location of the kitchen, which is perpendicular to the short straight route to the door from the basement, and sits up another flight of stairs up and to the right of the door. Moreover, since there's no living or sleeping area down there, it's hard to justify.

Def 4. *Repair the decayed door and frame.** letter mentions "Front" door, and if the inspector means the main front door, this is hurtful as the main front door had just been fixed, and still displayed the mottled surface of the replacement board in its frame. He did not tell me about this or let me explain, and may even be embellishing for some reason (he did exhibit antipathy toward me throughout). Again, the front door looks ugly only because there's some re-purposed wood in its right frame that hasn't been sanded/painted. Most important to me is that the door is more secure now than it had been in years thanks to this.

* pictures attached

* = proof included, or pictures
(attached)

I am able to compromise for some of the other points if all cannot be excused; namely:

Def 9. *Sign a smoke detector affidavit** (although this does not suit our situation and hence bespeaks an ill-fitting one-size policy, as there are no tenants here and this is not a rental property!). Given the wording of this form, it appears I must write myself a letter about how to press my smoke detector buttons and show myself to the door. More broadly, I would like to impress upon my judge and legislature that being legally coerced to write oneself a letter (for failure of the code to account for the position of 'primary responsible resident' – neither tenant nor landlord) underscores a bureaucratic policy in need of revision. But no harm done, I will write myself the letter.

Def 3 (bed part). *Remove bed from basement** – done. It was a spare in storage. Now it is no more. Although I'm still not sure why, I was told to dismantle it immediately and place its pieces where it stood – the 'junk area' of the basement, where it was sitting, and which my common sense dictated was a fine place to keep a spare bed. But now it rests in pieces.

Def 5. *Patch and paint concrete block where flaking**. Yes, it's a bit of an eyesore. There was a small amount of flaking of the rock along with a couple of displaced siding panels, probably from one of the recent windstorms. It does not pose a structural hazard; ironically, this is precisely the reason it seems easy enough to address with a bag of cement.

Def 7. *Loose siding*. Two or three tiles of siding had popped out of the garage (side facing the house). I can figure out a way to get them back in place, or ask some of my late mother's contacts who knows something about house rehab.

Def 6. *Porch guard rail loose**. I can probably nail the "guardrail" more securely on the front porch. The nails that had fastened one of the beams to another had loosened (as an aside, I'm not sure it's quite accurate to call it a "guardrail" because it's not more than 2ft off the ground; it's unclear who it is guarding, and from what)*.

Def 8. *Scrape and paint window frames**. Some of them at least – he didn't look at all of them, so may not be entirely fair to demand work "throughout." Anyway, I can probably score a can of paint and try this. The previous paint job appears to have been quite sloppy, so I highly doubt I'd be any worse at it.

For all of these, I ask that whatever items cannot be dismissed be free of "permit" encumbrances, and that I am provisioned at minimum a three to four month time-frame in which to attempt these various projects over the summer. I must re-emphasize I'm not a house expert. I am a full-time PhD student studying bioinformatics. This will be a learning curve for me, whether it be attempting some fixes myself or figuring out how to be a businessman and dealing with hiring/firing of people and scheduling, paying, validating, and/or inspecting them all. It seems apparent to me that the absolute benefit of these tasks is small, on balance (and frankly, I feel many border on expensive nitpicks). The benefit of the cosmetic changes in a community where it is difficult even to sleep at night due to the ruckus of parties spilling out from the countless bars, rampant begging, motorcycle racing, physical intimidation, dangerous marijuana dealers roaming the streets and either smashing bottles on my sidewalk or throwing suspicious things into my (unfortunately now alley-facing) recycle bin, and so on is unclear. The only certainty seems to be the disproportionate amount of time and money I would need to invest to perform these strange and invasive procedures as I struggle with the loss of my mother and writing my PhD dissertation financed by state dollars at the U of M.

SEE ATTACHED letter to myself

DEPARTMENT OF SAFETY AND INSPECTIONS
Fire Safety Inspection Division
Ricardo X. Cervantes, Director



CITY OF SAINT PAUL
Christopher B. Coleman, Mayor

375 Jackson Street, Suite 220
Saint Paul, Minnesota 55101-1806

Telephone: 651-266-8989
Facsimile: 651-266-8951
Web: www.stpaul.gov/dsi

SINGLE FAMILY OR DUPLEX SMOKE & CARBON MONOXIDE DETECTOR INSPECTION AFFIDAVIT

***This affidavit must be completed and returned to the fire inspector upon inspection of the property. A certificate of occupancy cannot be issued /renewed without this completed affidavit. ***

Single family or Duplex (Circle one) 1422 Sherburne Ave; St. Paul, MN 55104
Address

I affirm that I, the owner, or responsible party has given the occupant of the single family or duplex at the above address a written explanation of the following:

1. The location and operation of each smoke detector and carbon monoxide detector.
2. Instructions describing the action to be taken when an alarm sounds.
3. The procedures for testing the detectors.
4. Who to contact when a low-battery tone sounds or power light fails.
5. The penalties for disabling smoke detection or carbon monoxide detection. Tampering with alarms may result in a criminal citation.

Signature: *Ricardo X. Cervantes* Date: 6-27-2017

I affirm that I, the owner, or responsible party has inspected the smoke detectors and carbon monoxide detectors in the single family or duplex at the above address and that all required detectors were in place and in good working order.

Signature: *Ricardo X. Cervantes* Date: 6-27-2017

Minnesota State Statute 299F.362 requires smoke detectors and Minnesota State Statute 299F.50 requires carbon monoxide detectors. Saint Paul Ordinance 39.02(c) requires that an affidavit stating that "all detectors are inspected and serviced when needed and are operational be filed before a Certificate of Occupancy can be issued or renewed."

Home CO and Smoke detector inspection notice

Dear Mr. and Mrs. Gabriel Al-Ghalith,

I, Gabriel Al-Ghalith, hereby inform myself, Gabriel Al-Ghalith, that my smoke detectors are located near the ceilings of each bedroom except my largest bedroom 3ft from the doorways (above/right), another in the hallway immediately outside my bathroom and largest bedroom 3ft from its doorway (upper right), another in the living room near the bathroom hallway 2ft from the doorway (upper right), and another after the stairwell in the basement. My living room smoke detector is also a CO detector.

I am writing to inform myself also that my smoke detectors will monitor the air and sound a clear tone when smoke/fire is detected, and in the case of the CO detector, a lower-pitched noise in the event of hazardous CO levels. Testing the detectors is possible by pressing the small button located on each detector and verifying a clear double tone (or in the basement detector, additionally a series of verbal audio warnings and sub-tones).

In the event of a (non-testing) alarm, Gabriel Al-Ghalith and his wife are to remain calm, shut (non-hot) doors not involved in an escape route, crouch low if there is a visible presence of smoke, and immediately show himself (and wife/guests/etc if feasible; audibly otherwise) to one of the two doors or closest escape window, evacuate the building to a safe location, call 911, and notify the responding officer of my home's location and that of any other pet/human lifeforms in the building.

Finally, so manager/responsible party Gabriel Al-Ghalith is clear with occupant Gabriel Al-Ghalith about the gravity of tampering with the aforementioned detectors, criminal penalties exist for disabling smoke/CO detection. Such tampering is thus against the law and may result in a criminal citation.

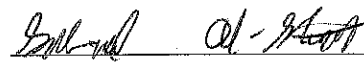
As you/I know, Gabriel Al-Ghalith has further instructed Gabriel Al-Ghalith to contact Gabriel Al-Ghalith so that Gabriel Al-Ghalith can replace the batteries in Gabriel Al-Ghalith's home's smoke and CO detectors when they are low, a state evidenced by either a short beep every 2 hours with increasing frequency or the failing of the power light as the battery is further depleted.

Signed,



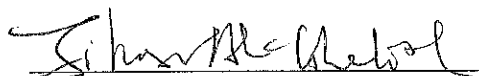
Gabriel Al-Ghalith

(non-rental, non-tenant occupant of his home at 1422 Sherburne Ave)



Gabriel Al-Ghalith

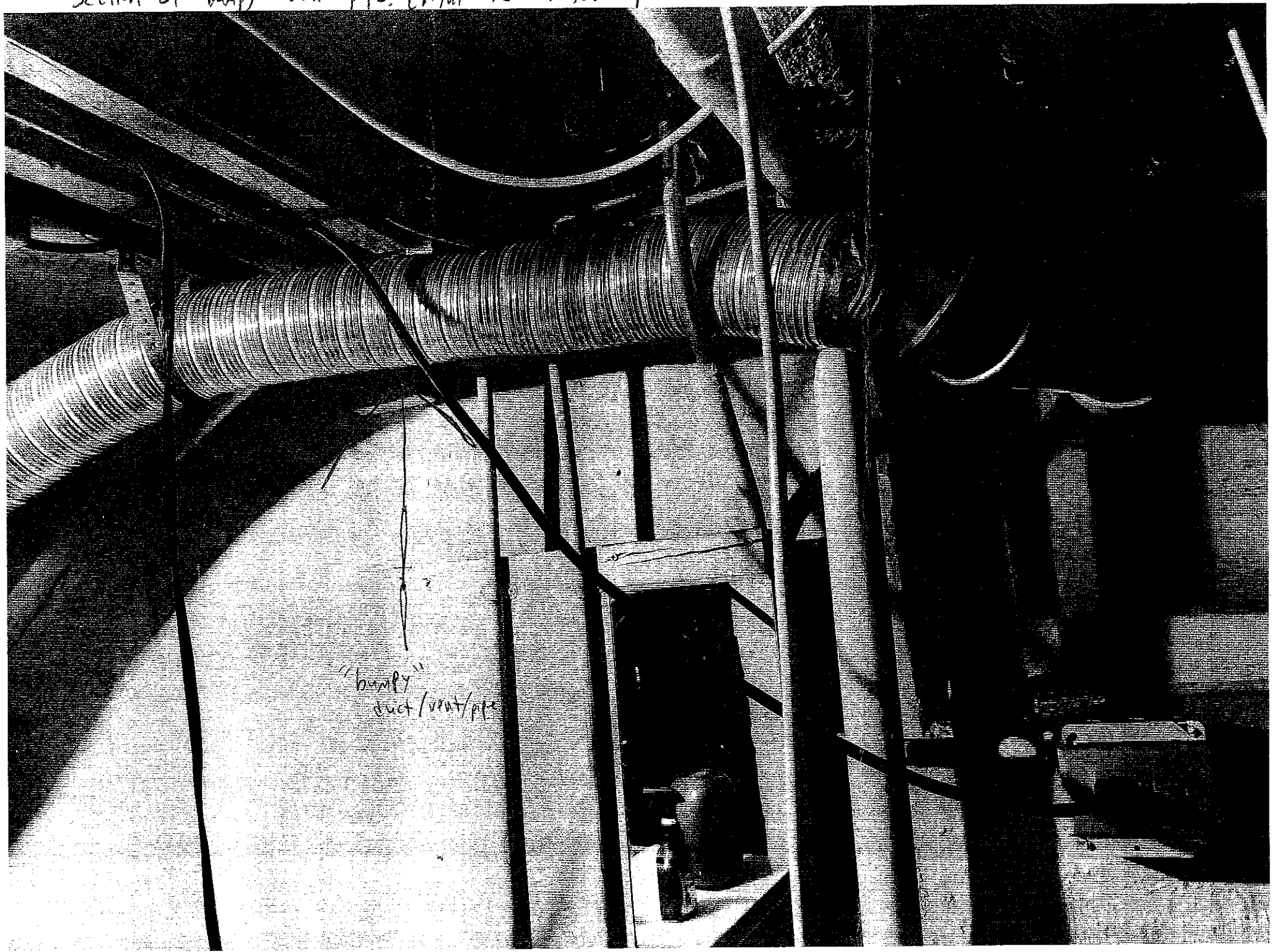
(non-rental, non-landlord manager of his home at 1422 Sherburne Ave)



Jihong Al-Ghalith

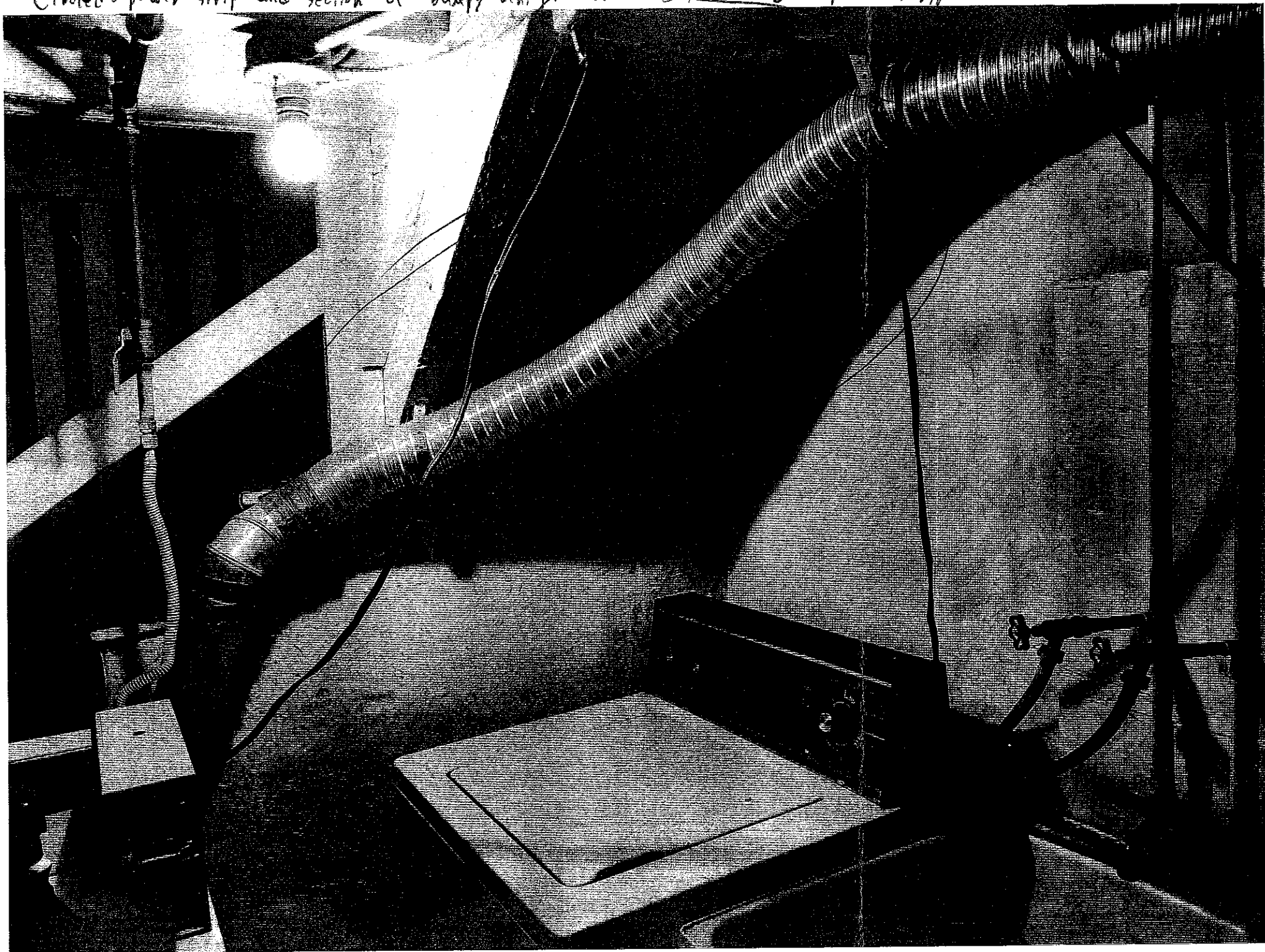
(his wife, the only other resident of 1422 Sherburne Ave; also non-rental)

Section of "bumpy" vent pipe. (right side of section)



"bumpy"
duct/vent/pipe

Circled: power strip and section of bumpy vent pipe (left side) ✓ power strip



FIRE CERTIFICATE OF OCCUPANCY



City of St. Paul
Department of Public and Industrial
Engineering and Inspection



This certificate is issued in accordance with the provisions of the Fire Code of the City of St. Paul, Minnesota, and the provisions of the State Fire Code of Minnesota.

1422 SHERBURNE AVE.

This building is certified for occupancy as follows:
Residential - 11 Units

Minimum Rating:
11200

Issued and signed by:
ALVIN W. CHALFIS
CHIEF OF DEPARTMENT
ST. PAUL FIRE DEPARTMENT

This certificate is valid for a period of one year from the date of issue, and is subject to the provisions of the Fire Code of the City of St. Paul, Minnesota, and the provisions of the State Fire Code of Minnesota.

Very minor (41 cm) chipping (cracks) of steel near base of base, circular joint visible



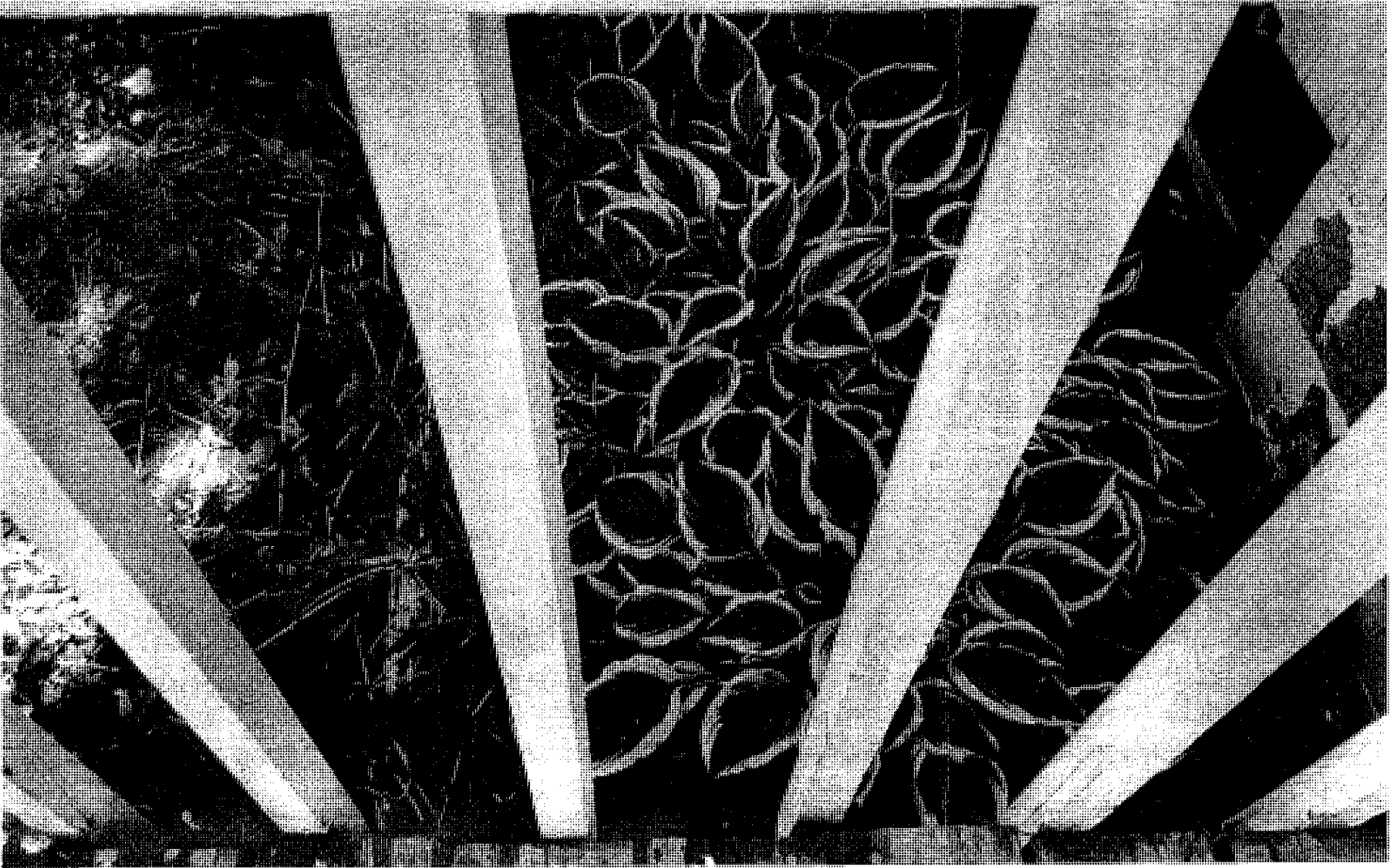
Don't like the way this is a perforated page in my copy. If you would like to replace this old one.



Door, top. Not opened. See door, bottom (2/19/44)

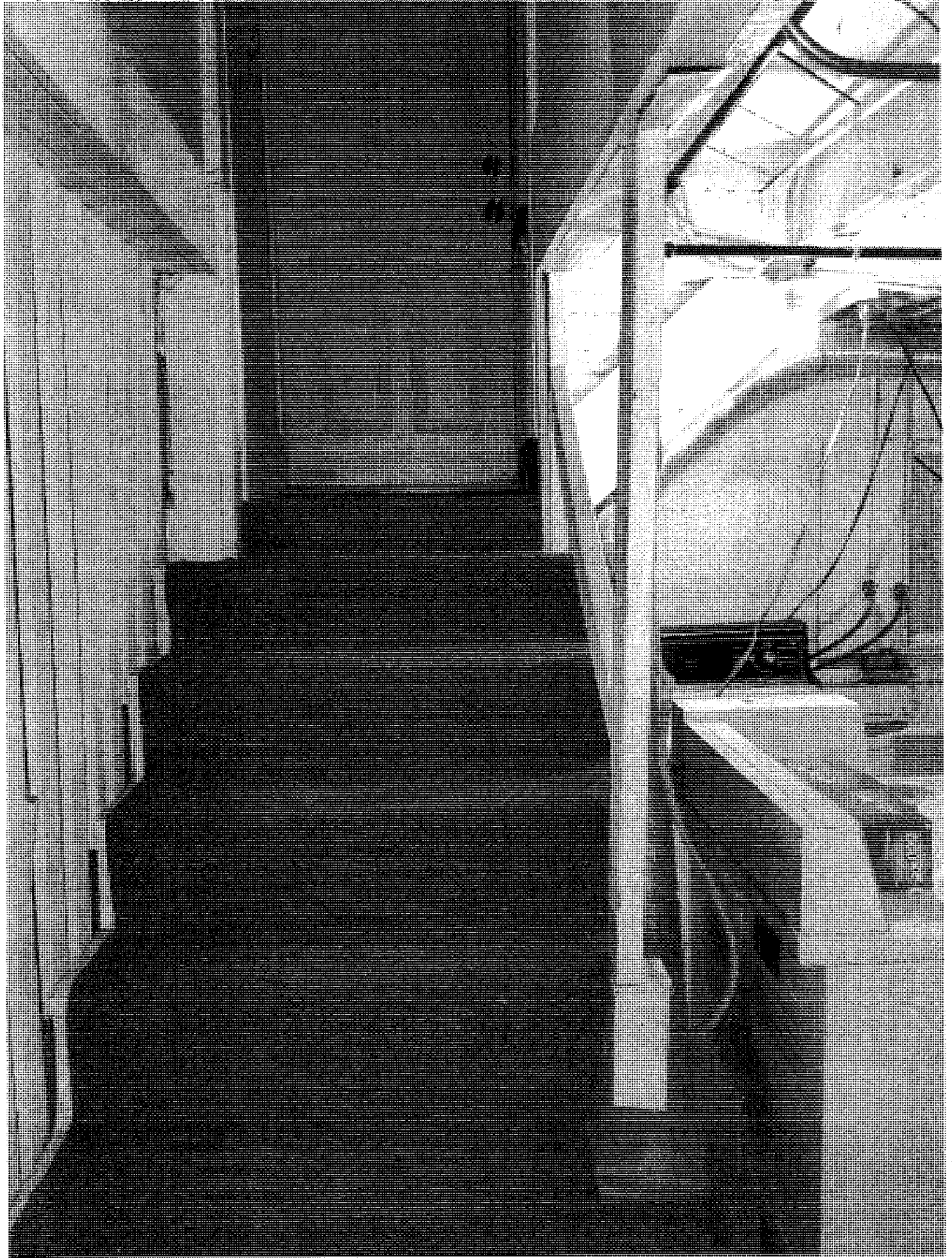


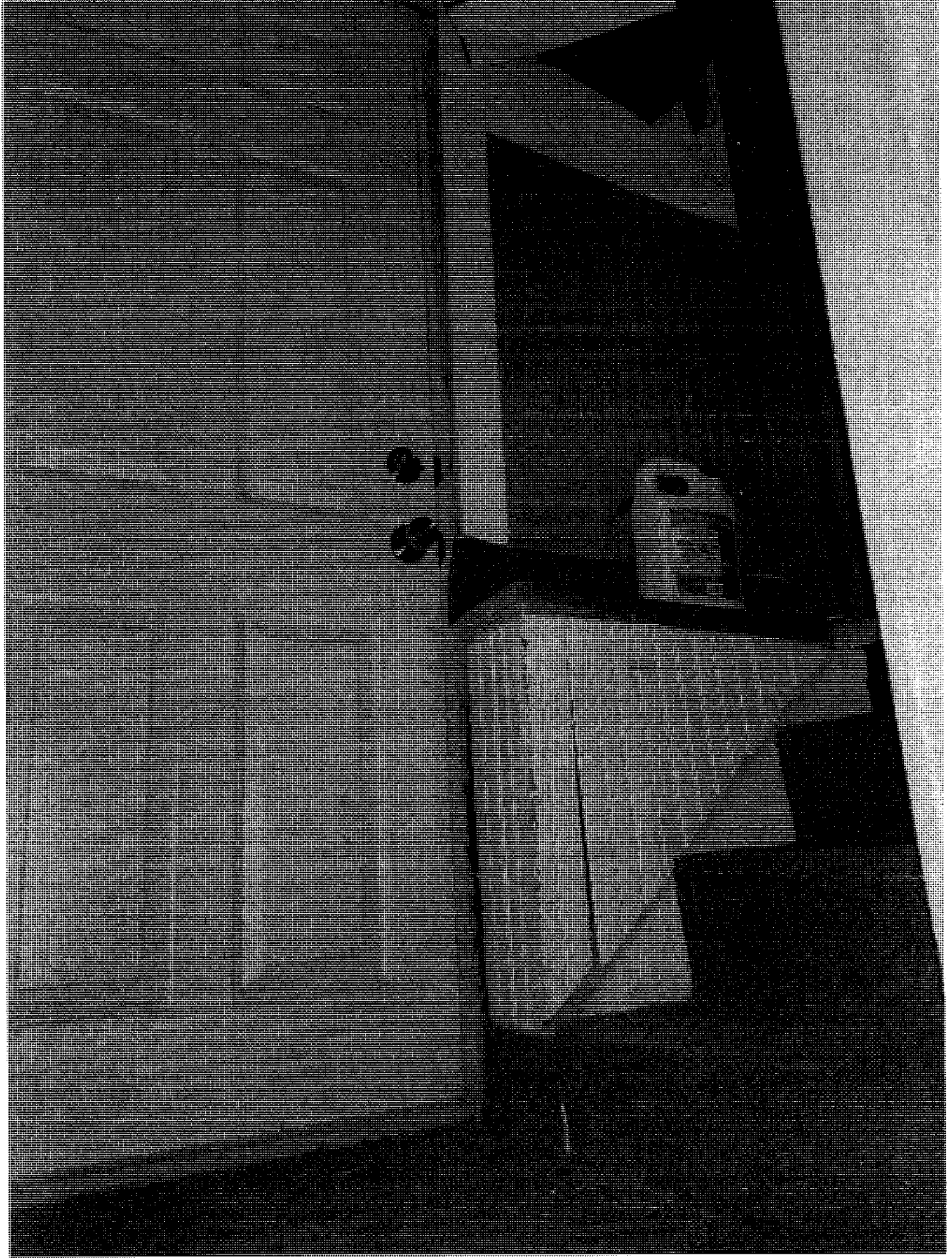
Porch is very close to ground with large spaces between boards. Not a "guardrail" because doesn't guard from anything.





Dismantled old space bed (may fit rest in pieces) in the junk area of basement.





Proof of finances & actions in sole managerial capacity for the home I live in

TCF NATIONAL BANK
1405 XENIUM LN N
PLYMOUTH MN 55441



STATEMENT DATE
05-24-17

2852708782
0

STATEMENT

0 99 99
GABRIEL ASAD AL-GHALITH ← me
1422 SHERBURNE AVE ← my home (father's name)
SAINT PAUL MN 55104-2413

SEND OR RECEIVE CASH FAST WITH WESTERN UNION MONEY TRANSFER, AVAILABLE AT ANY TCF BRANCH. YOU CAN SEND MONEY DOMESTICALLY OR INTERNATIONALLY. FIND YOUR NEAREST TCF BRANCH AT TCFBANK.COM\LOCATIONS.

TCF ALUMNI CHECKING
ACCOUNT NUMBER 2852708782

STATEMENT PERIOD 04-26-17 THROUGH 05-24-17

YOU HAVE OPTED-IN TO TCF'S AUTHORIZATION AND PAYMENT OF OVERDRAFTS ON YOUR ATM AND EVERYDAY DEBIT CARD TRANSACTIONS. YOU HAVE OPTED-IN TO TCF'S PAYMENT OF OVERDRAFTS DUE TO CHECKS, ELECTRONIC TRANSACTIONS, AND TRANSFERS. SEE THE REVERSE SIDE FOR MORE INFORMATION.

ACCOUNT SUMMARY	BALANCE 04-25-17	CHECKS/WITHDRAWALS	DEPOSITS/ADDITIONS	BALANCE 05-24-17
	15,052.85	3,742.40	2,855.21	14,165.66

INTEREST EARNED IN STATEMENT PERIOD
ANNUAL PERCENTAGE YIELD EARNED .01%

credit card payment (incl. insurance, attached)

OTHER WITHDRAWALS AND CHARGES

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0501	1,409.49	AUTOMATED WITHDRAWAL	0522	18.01	AUTOMATED WITHDRAWAL
		BANK OF AMERICA ONLINE PMT			BANK OF AMERICA ONLINE PMT
0517	910.00	AUTOMATED WITHDRAWAL	0522	1,403.90	AUTOMATED WITHDRAWAL
		Ramsey County RAM CTY TX			BANK OF AMERICA ONLINE PMT
0517	1.00	AUTOMATED WITHDRAWAL			
		Ramsey County ServiceFee			

Tax payment (see attached receipt)

DEPOSITS AND OTHER ADDITIONS

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0426	935.03	AUTOMATED DEPOSIT	0524	935.03	AUTOMATED DEPOSIT
		UNIVERSITY OF MI UMNPAY			UNIVERSITY OF MI UMNPAY
0501	50.00	DEPOSIT REF # 70185179	0524	.12	INTEREST PAID
0510	935.03	AUTOMATED DEPOSIT			
		UNIVERSITY OF MI UMNPAY			

This is my total monthly income as a PhD student at the U

FOR BALANCE AND CHECKS PAID INFORMATION, DEPOSIT VERIFICATION, FUNDS TRANSFERS, AND OTHER CUSTOMER SERVICE, VISIT US ONLINE AT TCFBANK.COM OR CALL 612-823-2265 (TWIN CITIES), 1-800-823-2265 (TOLL FREE), OR 1-800-343-6145 (HEARING IMPAIRED). YOU CAN ALSO DIRECT INQUIRIES TO THE ADDRESS SHOWN AT THE TOP OF THIS PAGE. FOR ALL ACCOUNTS OTHER THAN TCF CHOICE CHECKING, TCF CHARGES \$37 FOR OVERDRAFTS AND RETURNED ITEMS. FOR TCF CHOICE CHECKING, TCF CHARGES UP TO \$28 FOR EACH DAY YOUR ACCOUNT IS OVERDRAWN BY MORE THAN \$5, AND \$27 FOR ANY DAY THAT WE RETURN ITEMS WITHOUT PAYING THEM. SEE REVERSE SIDE FOR MORE INFORMATION ABOUT OVERDRAFTS.



Gabe A. <gabextreme@gmail.com>

Payment Confirmation for Property Taxes for Ramsey County

1 message

Ramsey County <noreply@epymtservice.com>
To: gabextreme@gmail.com

Mon, May 15, 2017 at 6:28 PM

*** PLEASE DO NOT RESPOND TO THIS EMAIL ***

Thank you for your payment.

This email is to confirm your payment submitted on May-15-2017 for Property Taxes for Ramsey County.

Confirmation Number: RC1RR4000292105
Payment Amount: \$910.00
Convenience Fee: \$1.00
Total Amount: \$911.00
Scheduled Payment Date: May-15-2017

Account Nickname: gabetcf
Routing Transit Number: 291070001
Account Number: *8782
Account Type: Checking
Account Category: Consumer

If you have questions about this payment or need assistance, please view the payment online at <http://www.rinfo.co.ramsey.mn.us>, or call Customer Service at (651)266-2000.

The above payment was processed with authorization to make a single entry ACH debit of the above listed account. If you did not authorize this payment please contact Customer Service at (651)266-2000.

Thank you for using the Ramsey County Property Tax electronic payment system.

Proof of ^{occupant} management, insurance credit card, mike (see other insurance attachment for receipt)

04/13/2017

SAFECO INSURANCE CO 800-332-3226 MA



\$1,025.00

Transaction date: 04/12/2017
Card type: Visa
Transaction type: Purchases
Merchant description: INSURANCE-SALES &
UNDERWRITING
Merchant information: 800-332-3226 , MA
Offer ID: KR3193189
Reference number: 2453
Merchant Name: SAFECO INSURANCE Edit
Transaction Category: ? Cash, Checks & Misc: Other
Bills Edit

Bank of America CREDIT CARD item summary
(paid with TCP bank statement, also included)

Turn 2



Gabe A. <gabextreme@gmail.com>

Safeco - Thank You For Your Payment

1 message

CreditCardBilling@safeco.com <CreditCardBilling@safeco.com>

Tue, Apr 11, 2017 at 11:50 PM

Reply-To: CreditCardBilling@safeco.com

To: gabextreme@gmail.com



Dear GABRIEL AL-GHALITH,

Your credit card payment for \$1025.00 has been submitted.

Transaction & Policy Details		Payment Details		Payment Account	
Confirmation #:	7184412488804111704254	Date:	04/11/17	Credit Card	3383
Billing Account Number:	71844124888	Amount:	\$1025.00	<i>See previous for credit card charge and</i>	

back payment (my name)

Please accept this notice as confirmation that you have authorized Safeco Insurance to process a one-time payment from your financial institution. Payment(s) will be reflected on your policy within 2 business days after payment processing.

To manage your billing account, please sign in to your online account at www.safeco.com and select the billing account specified above. If you don't have an online account, you will need to register before viewing billing information.

While you're there, join the millions of Safeco customers who are reducing clutter and waste by receiving billing documents electronically. Sign up on Safeco.com today!

If you have any billing questions call 1-888-723-3260 or contact your independent Safeco agent.

Thank you for being a Safeco customer. We appreciate your business.

This email was automatically generated. Please do not reply to this message. For your security, Safeco will never request your account number, routing number, or credit card number via email.

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