

RLH OA 15-1

R Ramsey County
Property Records and Revenue

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

February 12, 2015

City of Saint Paul, City Council Research
Attn: Marcia Moermond
15 Kellogg Blvd W Suite 310
Saint Paul, MN 55102

RECEIVED
FEB 12 2015
CITY CLERK

Re: Repurchase application relating to a tax-forfeited property at 998 Scheffer Avenue

Dear Marcia Moermond:

Enclosed please find a repurchase application received from Robin Sook, the owner at the time of forfeiture, for the property located at 998 Scheffer Avenue. The property forfeited to the State of Minnesota on August 1, 2014 and is a residential vacant lot. The applicant has explained the circumstances that led to the forfeiture on the attached application. The amount of delinquent taxes owed on the property at the time of forfeiture was \$17,417.96.

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:

- Copy of Application to Repurchase after Forfeiture
- Map of the parcel

Please send a certified copy of the city council resolution and all relevant documents to the Tax Forfeited Land office for final processing. If you have any questions regarding the enclosed documents or require further information, please do not hesitate to contact me at (651) 266-2081.

Sincerely,



Kristine A. Kujala, Supervisor
Tax Forfeited Lands

Application to Repurchase after Forfeiture

Pin: 11-28-23-33-0068
Legal Description: Leixington Park Plat 11, Ramsey County, Minnesota, the West 1/2 of Lot 4 and all of Lot 5, Block 1
Address: 998 Scheffer Avenue, Saint Paul
Forfeiture Date: August 1, 2014

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):

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

Application to Repurchase after Forfeiture

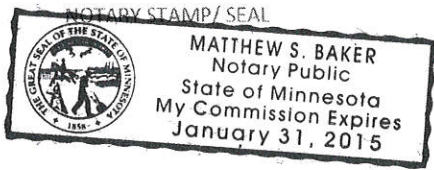
Applicant Name: Robin Sook
Applicant's relationship to the property: self
Mailing Address 4420 46th Ave. S
City, State, Zip Maple, MN 55406-3618
Signature [Signature] Date 1/21/15
Phone: 612-978-9610
E-mail Address: robinsookbpo@gmail.com

The foregoing instrument was acknowledged before me this 21 day of JANUARY,
2015, by ROBIN SOOK

Given under my hand and official seal of this
21 day of JANUARY, 2015

[Signature]
Signature of Notary Public

Notary Commissioner Expires JANUARY 31, 2015



To: Ramsey County, Property Records and Revenue
PO Box 64097
Saint Paul, MN 55164-0097

Re: 998 Scheffer Avenue, St Paul, MN PIN: 11-28-23-33-0068

Date: 1/21/15

From: Robin Sook
612-978-9610
4420 46th Avenue South
Minneapolis, MN 55406

To Whom It May Concern:

I am writing this request to repurchase the above stated property. From your eyes it may seem irresponsible to have the property forfeited. In some ways this is true, however, please know I did everything I could to keep the property and do the right thing.

I purchased the property with the idea of renovating and selling. I am not the typical investor that looks to make quick improvements to a home. I was at the property daily, which can be verified from many of the neighbors. I put my heart and soul into this property. I was there removing cabinets, painting the exterior, removing debris, etc. It was a total of 4 dumpsters just to remove the debris. I spent a great deal of money and time on the home.

I was not even half way through the renovation and the home had a major fire. This is what started the hardship of this property. The fire department and police department investigated to see if it was Arson. That was ruled out. However, my insurance company would not pay the claim as they had it under investigation. At this time, there wasn't anything I could do. I was on a hold. I actually had to hire an attorney for them to pay. Once I hired an attorney they paid the claim within 2 weeks. The amount of emotional stress that this played was unbearable. I am not an investor that has money in the bank. This home was my savings and retirement plan.

One could assume that since the insurance claim was paid my troubles are over. Well that wasn't the case. I had enough money to pay off the loan, and people I owed money to. There wasn't money to tear down the house or rebuild. I could have easily walked away at this time and let the city worry about it. This is not my personality. I believe it was me that took on the project, the loan, etc it is my responsibility to make it right. During that time I tried to do what I could to keep the property maintained. I had people mowing the lawn and shoveling. Yes there were times the city did it. However, whenever I had a complaint or money I was there or having someone do it.

As I said I could have walked away at that time. I was lucky and had the opportunity to refinance my home. During that time I decided to take some of the equity to pay off the assessments which was \$19,056.62. This is something I could have walked away from, but I have been trying to do the right thing. Unfortunately, I did not have enough for the taxes, otherwise I would have paid those. Maybe the right thing would have been to pay the taxes and not the assessments. I'm not sure. I just know I was trying.

The next option was to sell it. I tried. I tried very hard. I had some interested parties. However, during this process one of the buyers did some research and found that the property's sewer is not city connected. I think it drains directly into gravel. I am not sure exactly. I did my research and found out it would cost approximately, \$11,000 to have it conform to city guidelines. I don't have that kind of money. Not even close. The value of the land would not cover the amount that was owed on the home. I was stuck. I couldn't sell the property because of the sewer issue and I didn't have the money to pay the taxes. Therefore, I had to let it go.

Your next question is probably how will you be able to do anything now? I do have the money to repurchase the property at this time. I would like the opportunity to make this right. I believe the value has increased enough to allow for the funds to put in the new sewer.

If you have any questions, please do not hesitate to call or email me.

Many thanks,

Robin Sook
612-978-9610
Robinsook@gmail.com

