

 Ramsey County
Property Records and Revenue

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

June 24, 2013

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

RECEIVED
JUN 26 2013
CITY CLERK

Re: Repurchase application relating to a tax-forfeited property at 406 Wacouta Street, Parking # 93

Dear Marcia Moermond:

Enclosed please find a repurchase application received from Bayview Loan Servicing, LLC, the mortgagee, for the property located at 406 Wacouta Street, Parking stall #93. The property forfeited to the State of Minnesota on August 1, 2012 and is a parking stall within a condominium building. The mortgagee, Bayview Loan Servicing, LLC, is the repurchase applicant. The applicant has explained the circumstances that led to the forfeiture on the attached repurchase application. The amount of delinquent taxes owed on the property at the time of forfeiture was \$1,050.01.

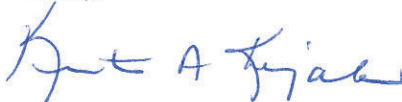
County Board policy, No. 99-507, adopted on December 21, 1999, allows for “each repurchase application to be referred to the municipality in which the property is located. The municipality will document whether the property is considered a municipal problem based on documented police, building code, 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

Applicant Name: Bayview Loan Servicing, LLC

Applicant's relationship to the property: Mortgagee with right to pay taxes pursuant to mortgage

Mailing Address c/o Peter B. Tiede, Murnane Brandt, 30 East 7th Street, Suite 3200

City, State, Zip St. Paul, MN 55101

Signature  Date May 30, 2013

Peter B. Tiede, Attorney in Fact for Bayview Loan Servicing, LLC

Phone: 651-251-8310

The foregoing instrument was acknowledged before me this 30th day of May,

2013, by Peter B. Tiede, Attorney in Fact for Bayview Loan Servicing, LLC.

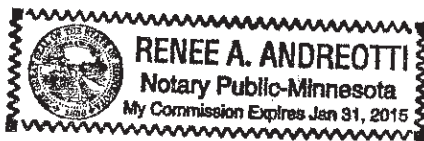
Given under my hand and official seal of this

30th day of May, 2013



Signature of Notary Public

NOTARY STAMP/ SEAL



Notary Commissioner Expires _____

Application to Repurchase after Forfeiture

Pin: 31-29-22-44-0828
Legal Description: Common Interest Community No. 687, River Park Lofts Condominium, Garage Unit No. P93
Address: 406 Wacouta Street, Saint Paul, MN 55101-2039
Forfeiture Date: August 1, 2012

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.

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

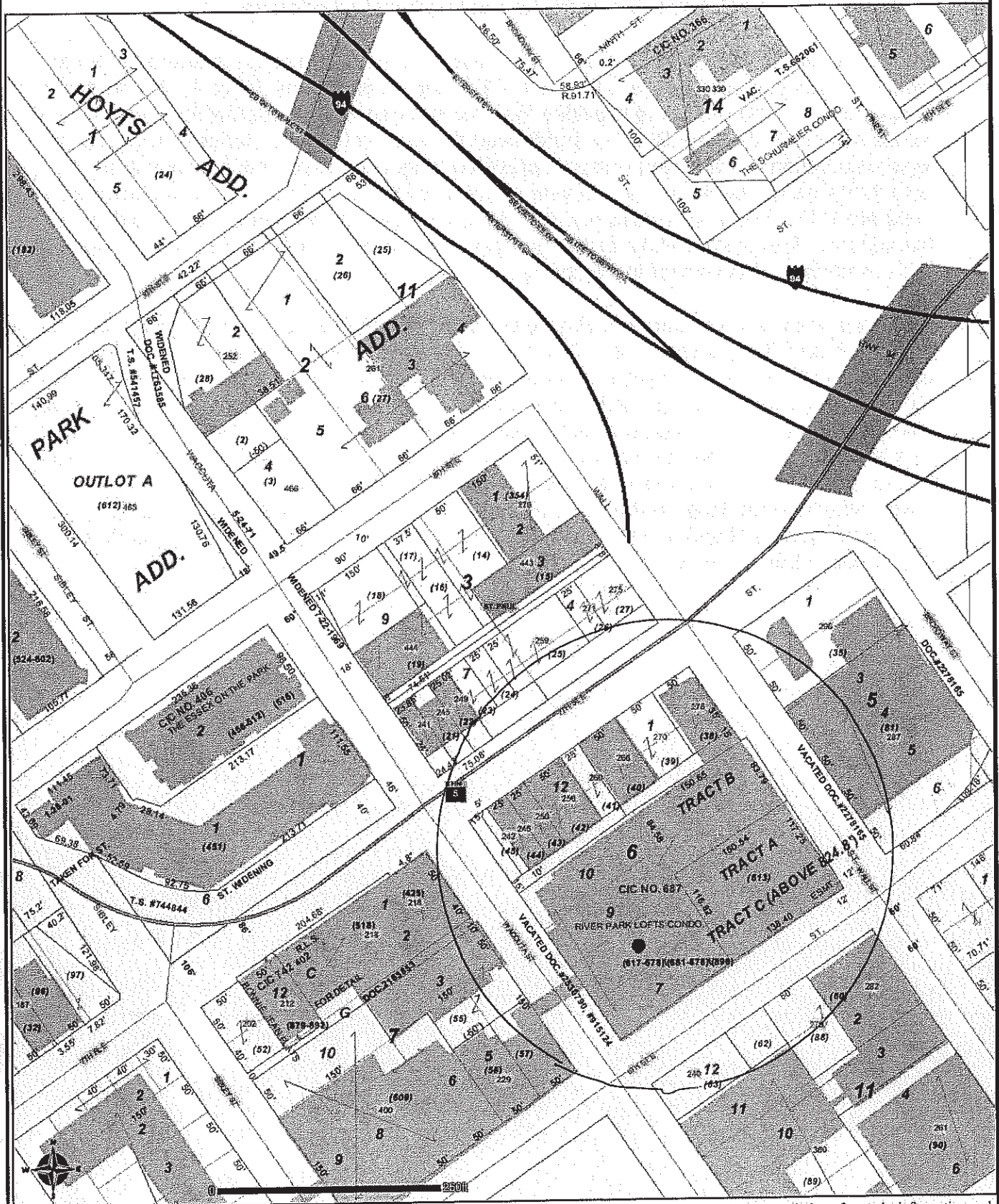
Attachment to Application to Repurchase after Forfeiture
Reason or Circumstances Leading to Forfeiture

Bayview Loan Servicing, LLC ("Bayview") is the holder of a mortgage granted by the fee owner of the subject garage unit (Unit P93) and a living unit (Unit 4) in the same condominium. The mortgage provides that the mortgagee is to escrow for and pay real estate taxes. At the time Bayview purchased the loan, through a clerical error, only the legal description for the living unit was provided to its tax vendor, so the tax vendor only paid the taxes on the living unit. Bayview was unaware that the garage unit contained a separate PID number and assumed the taxes on both parcels were being paid by the tax vendor. The tax forfeiture of the garage unit was only recently discovered when a title search was obtained for the property.

Bayview's loan is in default, and Bayview wishes to commence foreclosure of both the living unit and the garage unit. The condominium declaration provides that only an owner of a living unit can own a garage unit. In addition, it appears to be the intent of the declaration that a garage unit and a living unit owned by the same person cannot be sold separately. These issues would make it difficult for the State to sell the garage unit to a third party, so the repurchase by Bayview would best serve the public interest. These issues would also make it difficult for Bayview to sell just the living unit to a third party were it to foreclose on the living unit without the ownership of the garage unit, and the repurchase by Bayview will correct any undue hardship or injustice caused Bayview as a result of the tax forfeiture.

CD 5 406 Wacouta Street Parking #93

31-29-22-44-0828



DISCLAIMER: This map is neither a legally recorded map nor a survey and is not intended to be used as one. 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: Ramsey County (July 2, 2012), The Lawrence Group; July 2, 2012 for County parcel and property records data; July 2012 for commercial and residential