

November 19, 2015

RECEIVED
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CITY CLERK

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 1148 Hoyt Avenue

Dear Marcia Moermond:

Enclosed please find a repurchase application received from Household Industrial Finance Company, mortgagee at the time of forfeiture, for the property located at 1148 Hoyt Avenue. This is the 2nd time we have received a repurchase application for this property. The property originally forfeited to the State of Minnesota on August 1, 2011. The owner at the time of forfeiture, Stephanie Carlson, successfully repurchased the property on August 31, 2012 and entered into a repayment contract. That Contract was recently cancelled by Ramsey County for failure of the Repurchaser to make the required installment payments. The mortgagee at the time of forfeiture recently learned of the cancellation and wishes to repurchase the property and begin foreclosure proceedings against the borrower. The applicant has explained the circumstances that led to the forfeiture on the attached application. The outstanding contract balance due at the time of cancellation was \$29,823.50.

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: Household Industrial Finance Company
Applicant's relationship to the property: Mortgage at the time of the forfeiture
Mailing Address: C/O Shapiro + Zielke, LLP
City, State, Zip: 12550 West Frontage Road, Suite 200, Burnsville, MN 55337
Signature: Tracy Halliday Date: 10/9/15
Phone: 952-831-4060 ext 3105
E-mail Address: thalliday@lgs.com

The foregoing instrument was acknowledged before me this 9th day of October,
2015, by Tracy Halliday attorney for applicant.

Given under my hand and official seal of this

9th day of October, 2015

Rachel Clara Mach
Signature of Notary Public

NOTARY STAMP/ SEAL



Notary Commissioner Expires 1-31-2016

Application to Repurchase after Forfeiture

Pin: 22-29-23-14-0016
Legal Description: Lot 12, Block 5, Clifton Dale, except the East 7 feet and also except the North 12 feet thereof; The East 20 feet of Lot 13, Block 5, Clifton Dale, except the North 12 feet taken for street purposes
Address: 1148 Hoyt Avenue W, Saint Paul
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):

Borrower failed to pay taxes which led to the tax forfeiture
and then borrower failed to make the payments under the
contract for deed which led to the contract for deed
being cancelled.

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



CD 3 22-29-23-14-0016 1148 Hoyt Avenue W

