CITY OF SAINT PAUL

Office of The City Council

Ms. Marcia Moermond Hearing Officer

Ms. Mai Vang Hearing Coordinator

Email: 310 City Hall , 15 W. kellogg Blvd, St. Paul , MN 55102

Re: Hearing date: Tuesday March 11, 2014 for vacant building at 586 Rice Street. For 90 days more to repair to open a restaurant

Dear City Council,

We are the owner of the contract for deed for the vacant building at 586 Rice St. respectfully submit with our gratitude to the City with the following details:

1-The buyer of the property: name: Linda Pham made mistake, did not comply with the City Resolution on time-she where express her apology to the City and promise she shall do the repairing as soon as possible.

2- We are the owners of contract for deed were the victims of her mistak but must be responsible for the repaing-(repairing) At this time the buyer Linda Pham **REXX** have money to pay for the repair but the money is not enough at her Bank Account therefore we shall use our Bank Statement and our Pre-approved loan- and we respectfully submitted to you in the case if she need we are **x**ready to help . and we are responsible to pay for **x**h the repairing if she did not pay.

3- We respectfully submit that we are victim of the mistake of the buyer Linda Pham- made the repairing not on time- therefore the Money of \$ 5,000. we deposit at the City Department of Inspection has the order to be Fo Forfeited-(The notice date: February 28, 2014) We wish the City Coucil willing to give permission for us to use/it help the buyer Linda Pham to pay for the repairing.

(Not to be forfeited.) or The City return \$ 5,000.00 and we help her later .

4- The contract/to do the repairing is told that The contractor will be please to help and if the buyer Linda Pham did not have money(not enough moneyxxx) We seller shall pay for the repairing.

We respectfully submitted that we have only this building as income- to survive - if the building is removed the un-happy life of the couple 80 years old must be removed too. therefore your decision to rescue us shall be very very gratefull. Please forgive us, if we have mistake.

Attached are:

- copyed of Bank statement. -copy of Pre-approved loan: 35,900.00

With more details attached .

Respectfully summitted,

Owner of contract for deed of 586 Rice St.

Long Minh Nguyen Way Now You Ha Kimthi Nguyen Hanguyew

2114 Putter Place Kissimmee , FL. 34746

Phane: 407-846-8613

Date: March 9, 2014

CONTRACT FOR DEED FINANCING AGREEMENT

In Addition to the contract for deed of the Property located 586 Rice Street , Saint Paul , Minnesota 55103 Because the buyer Linda Pham does not have money at the bank to pay for the repairing to open a restaurant at this time therefore the sellers Long Minh Nguyen and Ha Kim Thi Nguyen will (shall) agree for the buyer linda Pham to borrow the sum of \$50,000.00 (Fifty Thousand Dollars) to pay for the repairing of the building to open a restaurant. This money will be additing in the sale price of the property (After subtracting the amount that the buyer linda Pham already paid for the down payment : The loan is: \$ 50,000.(The Down Payment Paid: \$ 15,000.00 the real loan: \$ 50000.00 - 15,000\$ =\$ 35,000.00 The buyer shall pay The \$ 35,000.00 will be addited in the sale price and will be pay separately according to the lendar of the loan , that the seller borrowed each month \$ 600.00 for the principal and interest for a period of 3 years . Other things in the contract for deed are not changed . The interest of the loan \$ 35,000. is : 6.78 % (the loan attached) Already submitted at the Hearing date : March 11, 2014.

Date: March 11, 2014

Buyer Linda Pham

Seller Long Minh Nguyen

Ha Kim Thi Nguyen

lons minter to Hanguyer

EAGAN , MN 55122 Phone : 651-955-8982

1600 Wexford Circle

2114 Putter Pace Kissimmee , FL. 34746 Phone: 407-846-8643

CC: respectfully submit at the Hearing on March 11, 2014 City Council of Saint Paul.

We are the Buyer and seller of the property at 586 Rice St. Respectfully submit that the repairing for the building to open a restaurant shall be paid as follows:

1- Money of the buyer Linda Pham : about

\$ 10,000.00

2-Money of the sellers Long and Ha Nguyen

(and more)

for the buyer Linda Pham to borrow :

\$3,730.00

B- At the Cheking Account:

At the saving account :

\$6,901.00

C- The money deposited at

Depattment of Inspection:

\$5,000.00

D- Personal Loan:

\$35,000.00

\$50,631.00

\$60,631.

The attached are:

1-Saving account

1-Saving account

2-Checking

3- Pre-approved loan.

Total the money for the repairing: and more from informal resources.

The buyer is expecting to have more money to deposit at her bank .

We respectfully submit that under the policy of the City to helhp the small business - our restaurant will be open very soon .

with our gratitude,



Bank of America

P.O. Box 15284 Wilmington, DE 19850

- Այսաներովելի իլիակի իրի հայարարի հայարի իրային իրայինի իրայինի իրայինի իրայինի իրայինի իրայինի իրայինի իրայի

D 075 783 835 D05891 #@01 AV 0.360

LONG MINGUYEN HA KIM THI NGUYEN 2114 PUTTER PL KISSIMMEE, FL 34746-3971

Customer service information

Customer service: 1.800.432.1000 TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A. P.O. Box 25118 Tampa, FL 33622-5118

Your MyAccess Checking

for December 18, 2013 to January 17, 2014

LONG M NGUYEN HA KIM THI NGUYEN

Account summary

Ending balance on January 17, 2014	\$801.33
Service fees	-0.00
Checks	-14,268.65
Other subtractions	-656.21
ATM and debit card subtractions	-0.00
Deposits and other additions	649.21
Beginning balance on December 18, 2013	\$15,076.98

Account number: *

Bank of America

Customer Receipt

All items are credited subject to verification, collection, and conditions of the Rules and Regulations of this Bank and as otherwise provided by law. Payments are accepted when credit is applied to outstanding balances and not upon issuance of this receipt. Transactions received after the Bank's posted cut-off time of Saturday, Sunday, and Bank Holldays, are dated and considered received as of the next business day

Please retain this receipt until you receive your account statement.

Thank you for banking with Bank of America. Saye time with fast, reliable deposits, withdrawals, transfers and more at thousands of convenient ATM locations.

03/04/2014 12:22 Entity NFL CC 0007315 Tlr 00014 Acct Type CHK

Electronic Withdrawal Available Balance

\$190.00

Member FDIC

Contest details: No purchase necessary. Void where prohibited. Starts 11/30/2013. Ends 3/31/2014. Restrictions apply. Visit https://panelinfo.ipsos.com/boacontestrules.htm for complete details and AR3WXVRD/YSDUTU SSM-08-13-0197 Official Contest Rules.



Last statement: December 20, 2013

This statement: December 31, 2013

Total days in statement period: 12

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Direct inquiries to: Customer Care Center, 1-800-377-0800

Popular Community Bank P.O. Box 4502

Oak Park IL 60301

HA KIM THI NGUYEN 2114 PUTTER PL KISSIMMEE FL 34746

00064695 JOB010212 01 MC00 LONG M NGUYEN

Relationship Savings

Account number

Low balance Average balance

Avg collected balance Interest paid year to date \$3,730.71

\$3,730.71 \$3,730.00

\$0.22

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
12-20	Beginning balance	-		\$0.00
12-20	'Deposit TLR 03 BR 50208 122000003151035	3,730.71		3,730.71
12-31	'Interest Credit 000000000000000	0.22		3,730.93
12-31	Ending totals	3,730.93	0.00	\$3,730.93

INTEREST INFORMATION

Annual percentage yield earned 0.18% Interest-bearing days 12 Average balance for APY \$3,730.71 Interest Earned \$0.22

Interest for 2013 to be reported to the Internal Revenue Service on your tax return is \$0.22.

OVERDRAFT/RETURN ITEM FEES

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00





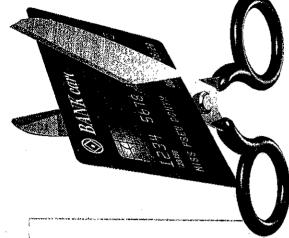
A better way to cut your debt

Pay off your debt faster and you could save thousands.

mailed 3/14

Long Nguyen 2114 Putter Pl Kissimmee FL 34746-3971

սյիոլիկիսիկիսիիիիիրիոններիին



Dear Long Nguyen,

If you're paying off credit card or other high-rate debt, there's a <u>much</u> better way. With a low-rate, personal loan through Lending Club, you can <u>pay off high-rate</u> debt faster and start saving money.

You have already been pre-approved for a fixed-rate, no-collateral loan, so reply today and cut those high monthly payments! Here are three things you should consider:

- 1) Lending Club rates are lower than many traditional bank loans, starting at 6.78% APR. You're pre-approved for a loan up to \$35,000.
- 2) As soon as you consolidate your debt, instead of juggling multiple payments each month that never seem to go down, you'll be making one easy payment.
- 3) You can also use your loan for other expenses, like a kitchen remodel, family vacation, etc.

We offer flexible loan amounts and terms, there are no hidden fees or prepayment penalties, and funding takes as little as five days. Reply today and see how <u>easily and quickly you can take control of your debt</u>.

Sincerely,

Scatt Sanborn

CMO, Lending Club

P.S. Your pre-approved offer expires April 4, 2014, so don't wait. Visit **www.MyinstantOffer.com** and enter your personal pre-approval code MAVF-LYTU-BKBN.

We mailed on 3/5/14 and waiting for morning to come in

Suggested Loan Amount for

Long Nguyen: Up to \$35,000‡

APR: Starting at 6.78%*

Low fixed monthly payments with flexible terms

No prepayment penalties or hidden fees

Respond by 04/04/14

Your pre-approval code: MAVF-LYTU-BKBN

We have the loan you want!

Online

Get your loan quote online in seconds, visit **MyInstantOffer.com**

By Mail

Complete and return the attached Reply Card