



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 23 2016

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 794690)
 - 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, <u>July 5, 2016</u>
Time <u>2:30</u>
Location of Hearing: Room 330 City Hall/Courthouse

Address Being Appealed:

Number & Street: 1134 Beech Str. City: St. Paul State: MN Zip: 55106

Appellant/Applicant: Michael Ungee Email: Michael Ungee 85 @ Gmail . COM

Phone Numbers: Business 952 368 6500 Residence NONE Cell 651 347 0076

Signature: Michael Ungee Date: 6-23-2016

Name of Owner (if other than Appellant): SAME as above

Mailing Address if Not Appellant's: 2056 Desoto Str, N. Apart, # 109 Maplewood mn, 55117

Phone Numbers: Business _____ Residence _____ Cell 651 347 0076

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.)



CITY OF SAINT PAUL

Christopher B. Coleman, Mayor

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

Telephone: 651-266-8989

Facsimile: 651-266-1919

www.stpaul.gov/dsi

June 06, 2016

Michael T Unger/Reyna L Unger
2056 Desoto St N Unit 109
Saint Paul MN 55117-2062

**VACANT BUILDING REGISTRATION FEE
WARNING LETTER**

The Saint Paul City Council has adopted legislation which requires owners of vacant buildings to pay an annual fee and submit a registration plan on the form(s) enclosed with this letter. The annual fee is **\$2,085.00**. The purpose of this fee is to partially reimburse the City for administrative costs for registering and processing the Vacant Building Owner Registration forms and for the cost of monitoring these properties for compliance with Saint Paul Legislative Codes.

The fee for the vacant building located at 1134 BEECH ST is now past due. You have fifteen (15) days from the date of this letter to pay this bill before this fee is sent to assessment, to be collected with your property taxes.

DO NOT MAIL CASH

Saint Paul Legislative Code, Chapter 43, requires this fee be paid no later than thirty (30) days after the building becomes vacant, and if not paid, the owner shall be subject to collections and prosecution as prescribed in the Legislative Code. Also, if at any time the registration fee is unpaid and owing, building permits will be denied for this building.

The full amount owed will be assessed to, and collected with, the taxes for this property as permitted by Saint Paul Legislative Code Chapter 43.

The owner(s) still will be subject to a criminal Summons and Complaint for failure to pay this vacant building registration fee. This citation will necessitate a court appearance in Ramsey County District Court and the owner(s) will be subject to penalties provided for by law. The enclosed registration form must accompany the fee payment.

If you wish to pay in person, you may do so from 8:00am to 4:00pm Monday through Friday at:

DEPARTMENT OF SAFETY AND INSPECTIONS
375 Jackson Street, Suite 220
Saint Paul, MN 55101-1806

All category 2 and category 3 vacant buildings must be winterized with gas and water services shut off or, alternately, an excess flow gas valve must be installed in the dwelling, within sixty (60) days of the date of this notice.

WRITTEN PERMISSION FROM THE CITY OF SAINT PAUL IS REQUIRED BEFORE A CATEGORY 2 OR CATEGORY 3 VACANT BUILDING CAN BE OCCUPIED OR SOLD.

Category 2: Requirements include: 1. register/re-register the building, 2. pay outstanding fee(s), 3. obtain a code compliance report, 4. submit for approval a rehab cost estimate from a licensed contractor and a schedule for completion of all code compliance work, 5. submit proof of financial responsibility acceptable to the City, and 6. obtain Zoning approval of the proposed use.

Category 3: All requirements listed for Category 2 vacant buildings, AND obtain a **Certificate of Occupancy OR Certificate of Code Compliance** prior to the sale of the building.

If the use of this building meets the definition of a nonconforming use by the Zoning Code, then the use will lose its nonconforming status 365 days from the date the building was declared vacant.

If you have questions about this registration fee or other vacant building requirements, please contact the Enforcement Officer, Tom Friel, at 651- 266- 1906.

This registration form and fee is required by law. Your prompt attention to this matter is appreciated.

You may file an appeal to this fee or registration requirements by contacting the City Clerk's Office by calling (651)266- 8688. Any appeal of this fee must be made within ten (10) days of the date of this notice.

Steve Magner
Vacant Buildings Program Manager

Enclosures: Regulations Requirements Information
Vacant Building Registration Form

SM: tf
vb_warning_letter 2/15



CITY OF SAINT PAUL
Christopher B. Coleman, Mayor

375 Jackson Street., Suite 220
Saint Paul, MN 55101-1806

Telephone: 651-266-8989
Facsimile: 651-266-1919
Web: www.stpaul.gov/dsi

April 28, 2016

Michael T Unger/Reyna L Unger
2056 Desoto St N Unit 109
Saint Paul MN 55117-2062

Dear Sir or Madam:

The City of St. Paul has recently ordered the property at 1134 BEECH ST to be secured, on Monday April 25, 2016. This work was authorized by the responding St. Paul Police Department. The cost of this action is \$475.00 plus administration fees of \$160.00.

This work was ordered by a City official to abate a nuisance condition which comprised an emergency. The Department of Department of Safety and Inspections, Code Enforcement Division, can provide more detailed information.

There is now or soon will be a pending assessment of \$635.00 The registered property owner will receive notice of these charges and is afforded an appeal process before the City Council. Notification will not take place until about June 27, 2016.

For more information please contact me at 651-266-1904.

Sincerely,

Diane Gavin
Code Enforcement Inspector

eb60118

LHD# 15-30976-KAC



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CITY OF SAINT PAUL
DEPARTMENT OF SAFETY AND INSPECTIONS
DIVISION OF CODE ENFORCEMENT
375 Jackson Street, Suite 220
Saint Paul, MN 55101-1806
SUMMARY ABATEMENT ORDER

April 26, 2016

16 - 030156

Jeff Butwinick
651-210-5055

Yog hais tias koj hais tsis to taub tsab ntawv no, hu rau tus txhais lus ntawm (651) 266- 8989. Nws yog pab dawb zwb. Si necessita un traductor, por favor llamanos al (651)266- 8989. No costo.

MICHAEL T UNGER
2056 DESOTO ST N UNIT 109
SAINT PAUL MN 55117-2062

Called in morning of 4-29-2016
talked with a nice lady
James is out on training today

As owner or person(s) responsible for : 1134 BEECH ST you are hereby ordered to eliminate all nuisance conditions which are in violation of Chapter 45 of Saint Paul Legislative Code.

- 1. Remove improperly stored or accumulated refuse including: garbage, rubbish, loose and scattered litter, discarded furniture, appliances, vehicle parts, scrap wood and metal, recycling materials, household items, building materials or rubble, tires, brush, etc., from yard areas. REMOVE BAGS OF GARBAGE IN REAR YARD NEAR ALLEY Comply before May 2, 2016

If you do not correct the nuisance or file an appeal before May 02, 2016 , the City will correct the nuisance and charge all costs, including boarding costs, against the property as a special assessment to be collected in the same way as property taxes.

Charges: If the City corrects the nuisance, the charges will include the cost of correction, inspection, travel time, equipments, etc. The rate will be approximately \$260 per hour plus expensed for abatement.

**You must maintain the premises in a clean condition and provide proper and adequate refuse storage at all times
FAILURE TO COMPLY MAY RESULT IN A CRIMINAL CITATION**

Issued by: James Hoffman Badge: 356 Phone Number: 651- 266- 1947
If you have any questions about this order, the requirements or the deadline, you should contact the Inspector listed above, Monday through Friday.

Also Sent To:

Occupant

Reyna L Unger 2056 Desoto St N Apt 109 Maplewood MN 55117-2062

APPEALS: You may appeal this order and obtain a hearing before the City Council by completing an appeal application with the City Clerk before the appeal deadline noted above or seven (7) days after the date mailed, which ever comes first. No appeals may be filed after that date. You may obtain an appeal application from the City Clerk's Office, Room 310 in City Hall, 15 W Kellogg Blvd., St. Paul, MN 55102. The telephone number is (651) 266- 8688. You must submit a copy of this Summary Abatement Notice with your appeal application.

*WARNING Code inspection and enforcement trips cost the taxpayers money. If the violations are not corrected within the time period required in this notice, the city's costs in conducting a reinspection after the due date for compliance will be collected from the owner rather than being paid by the taxpayers of the city. If additional new violations are discovered within the next following 12 months, the city's costs in conducting additional inspections at this same location within said 12 months will be collected from the owner rather than being paid by the taxpayers of the city. Any such future costs will be collected by assessment against the real property and are in addition to any other fines or assessments which may be levied against you and your property.



355

CITY OF SAINT PAUL
 DEPARTMENT OF SAFETY AND INSPECTIONS
 DIVISION OF CODE ENFORCEMENT
 375 Jackson Street, Suite 220
 Saint Paul, MN 55101-1806
SUMMARY ABATEMENT ORDER

May 05, 2016
16 - 033302

Yog hais tias koj hais tsis to taub tsab ntawv no, hu rau tus txhais lus ntawm (651) 266- 8989. Nws yog pab dawb zwb. Si necessita un traductor, por favor llamanos al (651)266- 8989. No costo.

MICHAEL T UNGER
2056 DESOTO ST N APT 109
MAPLEWOOD MN 55117-2062

As owner or person(s) responsible for : 1134 BEECH ST you are hereby ordered to eliminate all nuisance conditions which are in violation of Chapter 45 of Saint Paul Legislative Code.

I. IMMEDIATELY secure all buildings which are open to unauthorized entry. BOARD ALL FIRST FLOOR DOORS AND WINDOWS TO PREVENT FURTHER ILLEGAL ACTIVITY AND OCCUPANCY. Comply before May 11, 2016

If you do not correct the nuisance or file an appeal before May 11, 2016, the City will correct the nuisance and charge all costs, including boarding costs, against the property as a special assessment to be collected in the same way as property taxes.

Charges: If the City corrects the nuisance, the charges will include the cost of correction, inspection, travel time, equipments, etc. The rate will be approximately \$260 per hour plus expensed for abatement.

**You must maintain the premises in a clean condition and provide proper and adequate refuse storage at all times
FAILURE TO COMPLY MAY RESULT IN A CRIMINAL CITATION**

**Issued by: Tom Friel Badge: 355 Phone Number: 651- 266- 1906
If you have any questions about this order, the requirements or the deadline, you should contact the Inspector listed above, Monday through Friday.**

Also Sent To:

Occupant

Michael T Unger/Reyna L Unger 2056 Desoto St N Unit 109 Saint Paul MN 55117- 2062

APPEALS: You may appeal this order and obtain a hearing before the City Council by completing an appeal application with the City Clerk before the appeal deadline noted above or seven (7) days after the date mailed, which ever comes first. No appeals may be filed after that date. You may obtain an appeal application from the City Clerk's Office, Room 310 in City Hall, 15 W Kellogg Blvd., St. Paul, MN 55102. The telephone number is (651) 266- 8688. You must submit a copy of this Summary Abatement Notice with your appeal application.

*WARNING Code inspection and enforcement trips cost the taxpayers money. If the violations are not corrected within the time period required in this notice, the city's costs in conducting a reinspection after the due date for compliance will be collected from the owner rather than being paid by the taxpayers of the city. If additional new violations are discovered within the next following 12 months, the city's costs in conducting additional inspections at this same location within said 12 months will be collected from the owner rather than being paid by the taxpayers of the city. Any such future costs will be collected by assessment against the real property and are in addition to any other fines or assessments which may be levied against you and your property.

All category 2 and category 3 vacant buildings must be winterized with gas and water services shut off or, alternately, an excess flow gas valve must be installed in the dwelling, within sixty (60) days of the date of this notice.

WRITTEN PERMISSION FROM THE CITY OF SAINT PAUL IS REQUIRED BEFORE A CATEGORY 2 OR CATEGORY 3 VACANT BUILDING CAN BE OCCUPIED OR SOLD.

Category 2: Requirements include: 1. register/re-register the building, 2. pay outstanding fee(s), 3. obtain a code compliance report, 4. submit for approval a rehab cost estimate from a licensed contractor and a schedule for completion of all code compliance work, 5. submit proof of financial responsibility acceptable to the City, and 6. obtain Zoning approval of the proposed use.

Category 3: All requirements listed for Category 2 vacant buildings, AND obtain a **Certificate of Occupancy OR Certificate of Code Compliance** prior to the sale of the building.

If the use of this building meets the definition of a nonconforming use by the Zoning Code, then the use will lose its nonconforming status 365 days from the date the building was declared vacant.

You must contact the Enforcement officer , Tom Friel, at 651- 266- 1906 to find out what must be done before this building can be legally reoccupied.

The Enforcement Officer may declare this building to constitute a Nuisance Building subject to demolition and issue an Order to Abate under authority of Legislative Code Chapter 45. In the event this building is declared a Nuisance Building, subject to demolition, the Enforcement Office will notify all owners and interested parties of the Order to Abate as provided in the Legislative Code Chapter 45.

If you have questions about this annual registration fee or other vacant building requirements, please contact the District Inspector, Tom Friel, at 651- 266- 1906.

This registration form and fee is required by law. Your prompt attention to this matter is appreciated.

Steve Magner
Vacant Buildings Program Manager

Enclosures: Regulations Requirements Information
Vacant Building Registration Form

SM: tf
vb_registration_notice 11/14

Jeffrey H. Butwinick

7800 Metro Parkway, Suite 300, Bloomington, Minnesota 55425

Phone: (651) 210-5055 * Fax: (651) 204-6775

Email: jeff@butwinicklaw.com

May 11, 2016

Steve Magner
Vacant Buildings Program Manager
375 Jackson St., Suite 220
St. Paul, MN 55101-1806

Re: Unger, Michael Todd
Unger, Reyna Lopez
1134 Beech St.

Mr. Magner:

On 3/19/15, the above-named debtors filed a voluntary petition under Chapter 7 of the U.S. Bankruptcy Code. The case number is 15-30976, U.S. Bankruptcy Court, District of Minnesota.

I am enclosing a copy of the debtors' Statement of Intent, which indicates their decision to surrender the property located at 1134 Beech St. to Bank of America. The debtor's received their bankruptcy discharge on June 25, 2015. A copy is attached. It is a violation of pertinent bankruptcy law to try to collect money from the debtors' for matters that were discharged in their bankruptcy, including liabilities relating to the home that was surrendered to Bank of America.

A violation of these prohibitions may be considered contempt of court and be punished accordingly. Finally, be advised that in this circuit, the bankruptcy discharge is construed liberally in favor of the debtor, and strictly against a creditor. See *Floret, LLC. v. Sendecky* (In re Sendecky) 283 B.R. 760, 763 (B.A.P. 8th Cir. 2002).

We request that you cease and desist all efforts to hold the debtors' responsible for maintaining the property at 1134 Beech St and any fines related thereto. The responsibility for maintaining the property should go to Bank of America, not the Debtors. If the city's efforts to harass the Ungers continue, I will have no choice but to seek a contempt order from the bankruptcy court and pursue any and all claims available to my client under pertinent law.

You may call me at 651-210-5055 with any questions or concerns.

Sincerely,



Jeffrey H. Butwinick

**United States Bankruptcy Court
District of Minnesota**

In re Michael Todd Unger
Reyna Lopez Unger Debtor(s)

Case No. 15-30976
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Bank of America	Describe Property Securing Debt: Residence: Single Family Home Location: 1134 Beech Street St Paul, MN 55106
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Chase Auto	Describe Property Securing Debt: 2006 Chevy Equinox, 151,000 Location: 1134 Beech Street, St Paul MN 55106
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input checked="" type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date March 19, 2015

Signature /s/ Michael Todd Unger
Michael Todd Unger
Debtor

Date March 19, 2015

Signature /s/ Reyna Lopez Unger
Reyna Lopez Unger
Joint Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Michael Todd Unger
2056 Desoto St
Apt 109
Maplewood, MN 55117

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-0688

Case No: 15-30976 - KAC

Reyna Lopez Unger
2056 Desoto St
Apt 109
Maplewood, MN 55117

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-1513

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtors in the above case are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 6/25/15

Katherine A. Constantine
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on June 25, 2015 Lori Vosejпка Clerk, United States Bankruptcy Court By: ien Deputy Clerk

City of Saint Paul
 Department of Safety and Inspections
VACANT BUILDING REGISTRATION FORM

Date: 5-10-2016

Address of Property: 1134 Beech Street St. Paul mn. 55106

Planned disposition of this building (please check one):

I plan to rehabilitate this structure commencing (date): _____

I plan to demolish (wreck and remove) this building by (date): _____

I am willing to authorize the City of Saint Paul to demolish and remove this building(s).

This building is **vacant as a result of fire damage**. The fire occurred on (date) _____.

I, as the property owner, want to claim registration and fee exemption status for ninety (90) days from the date of the fire. I intend to repair and reoccupy the building.

Other: me and my wife filed chapter 7 Bankruptcy on 3/19/15 and was discharged 3-28-2015 case # 15-30976-KAC

Responsible Party: Persons/organizations who will ensure compliance with the ordinance:

NAME	ADDRESS	PRIMARY PHONE	ALTERNATE PHONE

Persons, lien holders, mortgagees, mortgagors and other interested parties known to me:

NAME	ADDRESS	PRIMARY PHONE	ALTERNATE PHONE

All persons listed here will receive letters for the annual fee renewal. *Also use this form to de-register your interest.*

<p>_____ Print Your Name (legibly)</p> <p>_____ Signature Date of Birth</p> <p>_____ Address</p> <p>_____ City State Zip</p> <p>_____ main contact telephone alternate phone</p> <p>_____ Email address (print legibly)</p>	<p>\$2,085 Registration Fee</p> <p>INSTRUCTIONS:</p> <p><i>Complete and return this form. Include the \$2,085.00 registration fee, ONLY if it is now due. For questions, call 651-266-8989.</i></p> <p>Make checks payable to: <u>City of Saint Paul</u></p> <p>Make Payment at, or mail payment to:</p> <p style="text-align: center;"> City of Saint Paul Department of Safety and Inspections Code Enforcement – Vacant Buildings 375 Jackson Street, Suite 220 St. Paul, MN 55101-1806 </p> <p style="text-align: center;"><i>Credit Card payment accepted in person, or by FAX, only. Fax to: 651-266-9124</i></p> <p style="text-align: center;">Thank you for your cooperation</p>
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City of Saint Paul
Department of Safety and Inspections
Vacant Buildings Program
Requirements, Regulations and Information

The Council of the City of Saint Paul has adopted ordinances regulating vacant and unoccupied structures.

You must register this building with St. Paul Department of Safety and Inspections, Vacant/Nuisance Buildings Code Enforcement Unit if the building is unoccupied and:

1. Unsecured, or
2. Secured by other than normal means (boarded), or
3. A dangerous structure, or
4. Condemned as uninhabitable, or
5. Condemned or Vacated by Fire Marshal Certificate of Occupancy Program, or
6. Has multiple housing or Building Code violations, or
7. Is condemned and illegally occupied, or
8. Has been unoccupied for a period of time longer than one year during which time the Enforcement Officer has issued an order to correct nuisance conditions.

Registration Requirements

1. Submit the enclosed Vacant Building Registration Form within 30 days, describing plans for rehabilitating and reoccupying or demolishing the building.
2. Disclose all pertinent ownership information.
3. Disclose all pertinent lien-holders.
4. Disclose any current Truth-in-Sale of Housing Disclosure Reports.
5. Pay the \$2,0285.00 annual Vacant Building Registration fee within 30 days of receiving this letter. **If the registration fee is not received within 45 days of the due date the full amount owed will be assessed to, and collected with, the taxes for this property as permitted by Saint Paul Legislative Code Chapter 43.**

NOTE: If the building is vacant due to a fire, you may have a 90 day exemption from the registration fee. You must still submit the enclosed Vacant Building Registration Form within 30 days informing us of your plans for the building to qualify for this exemption. At the end of 90 days your rehabilitation must be complete OR you must pay the \$2,085.00 registration fee.

6. Provide unencumbered access to all portions of the premises of the buildings to permit the Enforcement Officer to make a complete inspection.

Owners, agents, assignees and all responsible parties are required to comply with the following requirements of the Saint Paul Legislative Code:

1. Keep all buildings secure.
2. Keep all porches, stairs, and exterior premises free of refuse, junk and debris.
3. Cut grass and weeds.
4. Remove snow and ice from sidewalks.

Sale Requirements – Contact the Vacant Buildings section, 651-266-8989, for full details.

There is a fee of \$283.00 for the Sale Review Process.

VB1 – Current registration and fees; notify the City; restore utilities.

VB2 – No sale without City approval. Requirements include: current registration and fee payments, code compliance report, cost estimate for all repairs, a schedule for completion of the repairs, and proof of financial capability to complete all repairs.

VB3 – No sale without a Certificate of Code Compliance or Certificate of Occupancy.

**United States Bankruptcy Court
District of Minnesota**

In re Michael Todd Unger
Reyna Lopez Unger

Debtor(s)

Case No. 15-30976

Chapter 7

CERTIFICATE OF SERVICE

I hereby certify that on April 22, 2015, a copy of Chapter 7 Individual Debtors Statement of Intention was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

**Bank of America
Attn: Unit/CA6-919-02-41
Po Box 5170
Simi Valley, CA 93062**

/s/ Jeffrey H. Butwinick

**Jeffery H. Butwinick 0342208
Butwinick Law Office
7800 Metro Parkway
Suite 300
Minneapolis, MN 55425
651-210-5055 Fax: 651-204-6775
jeff@butwinicklaw.com**

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date April 22, 2015

Signature _____
Michael Todd Unger
Debtor

Date April 22, 2015

Signature _____
Reyna Lopez Unger
Joint Debtor