

Mr. Swanson, Hearing Board, and Whom this may concern,

My name is Kai Good, and I reside at 493 W. Lynnhurst Ave. St. Paul, MN 55104. On Wednesday, July 24, 2019, I received a notice of assessment for an unpaid garbage bill. Assessment #190119. (See attachment titled Notice of Assessment) I believe this is the result of an error that stems from a miscommunication a few months ago.

My wife, Katherine, and I purchased this house on January 18, 2019. (See attachment titled Proof of Closing Date, I have redacted the irrelevant personal information) The closing was presumably after the original garbage bill was sent, because the first we learned of this bill was the notice of non-payment we received on April 23, 2019. (See attachment titled Notice of Non-Payment) The previous owner, Robert McLean, as seen in the notice of non-payment and on the closing documents, seems to have not paid the trash bill and never informed us of the outstanding bill.

Immediately after being made aware of the outstanding bill on April 23, 2019, I called the City of St. Paul and Advanced Disposal to resolve the issue. There was some confusion as to which entity should process the payment. I attempted to pay the city over the phone, but was told I would need to pay Advanced Disposal directly. I ultimately paid Advanced Disposal directly over the phone as directed by the telephone rep with the city. (See attachments titled Garbage Collection Invoice Page 1, Advanced Disposal Payment Confirmation, and TCF Payment)

I was assured by the representative from Advanced Disposal that the payment would be communicated to the City of St. Paul, and that no further action was required on my end. As shown by these documents, I made two payments of \$198.52 on April 23, 2019. As also shown, my current amount due is \$0.00. (See attachment titled Garbage Collection Invoice Page 2) These payments were intended to satisfy the January-March 2019 and April-June 2019 billing periods.

I spent an hour on Thursday, July 25, 2019, being bounced between the Office of Fees and Assessments, Public Works, and Advanced Disposal. Over the course of my calls, I learned what likely happened was the representative with Advanced Disposal accidentally applied my payments towards the April-June 2019 period and paid ahead the July-September 2019 period instead of applying it towards the January-March 2019 period. Because the January-March bill still had not been paid, and the erroneously-processed payment on April 23 resulted in a wash, I have gone ahead and paid \$198.52 to the city. (See attachment titled Payment Confirmation for Assessment) I understand that the garbage fee is the responsibility of the current homeowner and not necessarily the responsibility of the owner at the time the invoice was issued. I am not contesting that we owed the original \$198.52, but I would prefer not to pay the \$29.79 late fee because this seems to be the result of a clerical error.

I would prefer to resolve this as soon as possible. If you feel this can be resolved over the phone without a need for a hearing, please feel free to give me a call or send me an email. I have provided my cellphone number and email address below.

Sincerely,  
Kai Good, Esq.  
(207)712-9572  
kai.vt.good@gmail.com

## Notice of Assessment



### Saint Paul City Council Public Hearing Notice Ratification of Assessment

#### OWNER OR TAXPAYER

Kai Good  
Katherine Good  
493 Lynnhurst Ave W  
St Paul MN 55104-3408

FILE # CG1902E3

ASSESSMENT #190119

PROPERTY ADDRESS  
493 LYNNHURST AVE W

PROPERTY ID NUMBER  
33-29-23-24-0057

**ASSESSMENT** Collection of delinquent Garbage Bill for services provided January through March, 2019.  
The proposed assessment for the above property is **\$228.31**.

The City previously mailed to you a final invoice for this service. Since the invoice was not paid by the due date, it is now being processed as an assessment on your property.

**LEGISLATIVE** PURPOSE: To assist in resolving disputed assessments.

**HEARING** TIME: Thursday, August 8, 2019 at 10:30 AM

PLACE: Room 330, Third Floor, City Hall-Court House, 15 W Kellogg Blvd

Written or oral statements by any owner will be considered at this hearing. The hearing officer will review your information and make a recommendation to the City Council. If you wish to attend this hearing, please fill out the form at: [www.stpaul.gov/hearinggarbage](http://www.stpaul.gov/hearinggarbage) within 5 days of receiving this notice.

**CITY COUNCIL** PURPOSE: To consider ratification of the assessment for delinquent Garbage Bill for services provided January through March, 2019.

**PUBLIC HEARING**

TIME: Wednesday, September 25, 2019 at 3:30 PM

PLACE: City Council Chambers, Third Floor, City Hall-Court House, 15 W Kellogg Blvd

Written or oral statements by any owner, along with any recommendations of the hearing officer, will be considered at this hearing. The City Council may decide to adopt the proposed assessment.

**PAYMENT** Per city ordinance you may prepay all or part of your delinquent Garbage Bill before it  
**OPTIONS** is approved as an assessment. Options to prepay:

1. Pay online at [www.stpaul.gov/assessments](http://www.stpaul.gov/assessments).
2. Pay in person with the City of Saint Paul at the address listed on the reverse side.
3. Mail payment to the address on the reverse side and include your name and property address.

If the assessment is approved, you will have until November 15, 2019 to pay before the City sends it to Ramsey County for collection with your 2020 property taxes. No interest is applied to this charge, but a \$2.50 flat fee will be added per city ordinance to cover administrative costs.

CONTINUED ON REVERSE SIDE

NOTIFICATION DATE 07/19/2019

## Proof of Closing Date

### Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

#### Closing Information

Date Issued 1/18/2019  
Closing Date 1/18/2019  
Disbursement Date 1/18/2019  
Settlement Agent Minnesota Title  
File #   
Property 493 Lynnhurst Ave W  
Saint Paul, MN 55104  
Sale Price

#### Transaction Information

Borrower Kai Good  
493 Lynnhurst Ave W  
Minneapolis, MN 55454  
Seller Robert McLean  
493 Lynnhurst Ave W  
Saint Paul, MN 55104  
Lender Broker Solutions Inc. dba New American  
Funding

#### Loan Information

Loan Term   
Purpose   
Product   
Loan Type   
Loan ID #   
MIC #

#### Loan Terms

Loan Amount

Interest Rate

Monthly Principal & Interest

See Projected Payments below for your  
Estimated Total Monthly Payment

Prepayment Penalty

Balloon Payment

Can this amount increase after closing?

NO

NO

NO

Does the loan have these features?

NO

NO

#### Projected Payments

Payment Calculation

Years 1-30

Principal & Interest

Mortgage Insurance

Estimated Escrow  
Amount can increase over time

Estimated Total  
Monthly Payment

Estimated Taxes, Insurance  
& Assessments

Amount can increase over time  
See page 4 for details

Monthly

This estimate includes

In escrow?

See Escrow Account on page 4 for details. You must pay for other property  
costs separately.

#### Costs at Closing

Closing Costs

Includes  in Loan Costs +  in Other Costs -   
in Lender Credits. See page 2 for details.

Cash to Close

Includes Closing Costs. See Calculating Cash to Close on page 3 for details.



## Notice of Non-Payment

Advanced Disposal Service  
PO Box 74008053  
Chicago, IL 60674-8053  
763-786-7233



**Re: Garbage Collection Services**  
Advanced Disposal Service

Date of Notice: 3/31/2019

Original Due Date: 1/27/2019  
New Amount Due: \$248.17

Account #: G4011004  
Service Location: 493 LYNNHURST AVE W

000732\*\*\*\*\* (1/1)  
ROBERT GEORGE MCLEAN  
493 LYNNHURST AVE W UNIT 1  
ST PAUL, MN 55104

-----  
*DETACH AND RETURN TOP PORTION WITH YOUR PAYMENT*

### PERIODIC NOTICE OF NON-PAYMENT

This notice is to advise you that a past due invoice for garbage collection services remains unpaid as of 3/31/2019. The balance is the responsibility of the property owner.

Per Sec. 220.07 of the City of Saint Paul Code of Ordinances, an additional late fee of five percent (5%) of the original amount due has been applied to your outstanding balance due to the failure to make payment by the due date listed. Additional monthly late fees of five percent (5%) of the original amount due will be applied each month for the first ninety (90) days of nonpayment. As provided by Minnesota Statute 443.29, unpaid rates charged may be certified to the County auditor with the taxes against such property served, and shall be collected as other taxes are collected.

*If you believe payment has been made, please contact customer service at  
763-786-7233, Monday through Friday (8:00 AM - 4:30 PM).*

Mail Payment To:

Advanced Disposal Service  
PO Box 74008053  
Chicago, IL 60674-8053

Pay by Credit Card:

Call customer service at 763-786-7233, or go  
online to [www.AdvancedDisposal.com/billpay](http://www.AdvancedDisposal.com/billpay)

Because your payment was not received by your garbage collection provider within two months of the original due date on your original invoice, the balance listed above plus penalties was certified and sent to the City of Saint Paul for notification of non-payment. The balance plus the established administrative fees will be assessed by the County Auditor to the Property Taxes for this property.

We thank you for your prompt attention to this matter.



# Garbage Collection Invoice Page 1



**Advanced Disposal**  
ADVANCED DISPOSAL  
CITY OF ST PAUL - G4  
309 COMO AVE  
ST PAUL MN 55103

Pay By Phone: 1-877-720-1583  
Phone PIN: 2180110040000

## RETURN SERVICE REQUESTED

003646 000006236



KAI GOOD & KATHERINE GOOD  
493 LYNNHURST AVE W UNIT 1  
SAINT PAUL MN 55104-3408

Advanced Disposal is a company bringing fresh ideas and solutions to a clean environment. How can we further help your business or home become greener and cleaner? Visit us at [www.AdvancedDisposal.com](http://www.AdvancedDisposal.com)

Should you have questions about charges, please see the back of this invoice, call your service representative or go to [www.AdvancedDisposal.com](http://www.AdvancedDisposal.com)

Thank you for your business!

## Account Information

Account Number G4011004  
Site Number 0000  
Invoice Date July 05, 2019  
Invoice Number G40000043611

## Account Summary

Previous Balance \$198.52  
Payments/Adjustments -\$397.04  
Current Invoice Amount \$198.52

**Amount Due \$0.00**  
**Due Date July 25, 2019**

## Invoice Breakdown

Current \$0.00  
30 days - past due \$0.00  
60 days - past due \$0.00  
90 days - past due \$0.00

It's easy being Green... sign up for ebill and auto pay at <http://www.AdvancedDisposal.com/billpay>

## Contact Us

763-786-7233  
City\_StPaul@AdvancedDisposal.com

## Previous Balance

04/23/19 Kubra Automated -\$198.52  
04/23/19 Kubra Automated -\$198.52

## Payments and Adjustments

CITY OF ST PAUL RESIDENT 332923240057 (0001)  
493 LYNNHURST AVE W ST PAUL, MN  
SITE PO: PO 332923240057 : Cont.ADS

Date	Description	Reference	Qty	Unit Price	Amount
1.00 - 0.30YD:RESIDENTIAL TRASH (002)					
07/05/19	MEDIUM TRASH CART (60-68 GALLONS)		3.00	23.25	69.75
07/01/19-09/30/19					
1.00 - 0.50YD:RESIDENTIAL TRASH (003)					
07/05/19	LARGE TRASH CART (90-98 GALLONS)		3.00	24.79	74.37
07/01/19-09/30/19					
	RR Cty Environmental Chg		144.12		40.35
	MNrsWasteMgt Tax 9.75%		144.12		14.05
	<b>SITE TOTAL</b>				<b>198.52</b>

G4190703001.bt-7291-000006236

## How to Pay Your Bill

### Online Bill Pay

Great for regular payments

Visit [www.advanceddisposal.com/billpay](http://www.advanceddisposal.com/billpay) to enroll in online bill pay methods.

With the Advanced Disposal online bill payment system, you are able to:

- Make a one-time payment
- Setup your account for automatic recurring payments

If you would like assistance, please contact us at 1-800-355-2108 and we will be happy to assist you in getting set up.

### Pay by Mail

Best for sending a regular check

Please mail your check made payable to Advanced Disposal to address listed below.

Please do not send correspondence to this address.

Please assist us by including the remittance portion (the perforated bottom section of your invoice) along with your check or money order to ensure your payment is posted quickly and accurately.

### Pay by Phone

Good for a one time payment

Call 1-877-720-1583 to make your payment by phone.

To ensure fastest service, please have your Phone PIN ready, which can be found at the top of your invoice.

We accept MasterCard, Visa, American Express and Discover. An automated voice service will process your payment. This option is ideal for making single payments.

PLEASE RETURN THIS PORTION WITH PAYMENT

Printed on recycled paper



**Advanced Disposal**

ADVANCED DISPOSAL  
CITY OF ST PAUL - G4  
309 COMO AVE  
ST PAUL MN 55103

Please Send All Correspondence to Above Address

IF PAYING BY CREDIT CARD, FILL OUT BELOW		CHECK CARD USING FOR PAYMENT	
CARD NUMBER	AMOUNT PAID	<input type="checkbox"/> VISA	
		<input type="checkbox"/> MASTER CARD	
SIGNATURE	EXP. DATE	<input type="checkbox"/> AMERICAN EXP.	
		<input type="checkbox"/> DISCOVER	

ACCOUNT # G4011004	INVOICE # G40000043611	AMT. ENCLOSED
INVOICE TOTAL \$198.52	BALANCE DUE \$0.00	

☐ Please check box for address change and print new address on reverse side.

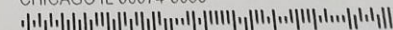
**Due Date: July 25, 2019**

### Customer Billing Address:

KAI GOOD & KATHERINE GOOD  
493 LYNNHURST AVE W UNIT 1  
ST PAUL, MN 55104-3408

Remit Payment To:  
(Please do not send CASH via mail)

ADVANCED DISPOSAL  
CITY OF ST PAUL - G4  
PO BOX 74008053  
CHICAGO IL 60674-8053



64 011004 0000 070519 0000043611 00019852 00000000 3



## Garbage Collection Invoice Page 2



**Advanced  
Disposal**

KAI GOOD & KATHERINE GOOD  
493 LYNNHURST AVE W UNIT 1  
SAINT PAUL MN 55104-3408

G41907031001 bs-7293-000006230

**Account Information**

Account Number	G4011004
Site Number	0000
Invoice Date	July 05, 2019
Invoice Number	G40000043811

Page 3 of 3



**Current Charges (Continued)**

Current Charges  
Amount Due

**\$198.52**  
**\$0.00**

**Advanced  
Disposal**

## Advanced Disposal Payment Confirmation



Tue 4/23/2019 3:13 PM

BillPay@AdvancedDisposal.com

Payment Confirmation

To: KAI.VT.GOOD@GMAIL.COM

Dear KAI V GOOD,

Thank you for using Advanced Disposal's online bill pay site. We appreciate your payment.

This email serves as confirmation of your payment made on 4/23/2019 for G4011004-0000 in the amount of \$ 198.52. The status of this payment is AUTHORIZED, the confirmation code is 076753.

Please click on the link below to access our website.

[www.AdvancedDisposal.com/billpay](http://www.AdvancedDisposal.com/billpay)

If you have any questions, please contact Advanced Disposal Customer Care at the number listed under the "Contact Us" section on your invoice.

Best Regards,

Advanced Disposal

TCF Payment

APR  
24

ADVANCED DISPOSAL

Campus Card Faculty Checking (\*8570)

Uncategorized Expense

-\$198.52



APR  
24

ADVANCED DISPOSAL

Campus Card Faculty Checking (\*8570)

Uncategorized Expense

-\$198.52





# Payment Confirmation for Assessment



Fri 7/26/2019 5:59 PM

Gmail 1 <italiakate@gmail.com>

Fwd: Payment Confirmation for Assessment Payment

To: kai.vt.good@gmail.com

Sent from my iPhone

Begin forwarded message:

**From:** Office of Financial Services Real Estate <[epaynoreph@usbank.com](mailto:epaynoreph@usbank.com)>  
**Date:** July 26, 2019 at 5:45:58 PM CDT  
**To:** [italiakate@gmail.com](mailto:italiakate@gmail.com)  
**Subject:** Payment Confirmation for Assessment Payment

\*\*\* PLEASE DO NOT RESPOND TO THIS EMAIL \*\*\*

Thank you for your payment.

This email is to confirm your payment submitted on Jul-26-2019 for Assessment Payment.

Confirmation Number: STPRAS000086225  
Payment Amount: \$198.52  
Scheduled Payment Date: Jul-29-2019  
Amount Due: \$198.52

Account Nickname: N/A  
Routing Transit Number: 011000138  
Account Number: \*0152  
Account Type: Checking  
Account Category: Consumer

If you have questions about this payment or need assistance, please view the payment online at <http://eproptv.logis.org/Assessments/PropertyAssessmentSearch.aspx>, or call Customer Service at (651)266-8858.

The above payment was processed with authorization to make a single entry ACH debit of the above listed account. If you did not authorize this payment please contact Customer Service at (651)266-8858.

Thank you for using the City of Saint Paul electronic payment system.

U.S. BANCORP made the following annotations

Electronic Privacy Notice. This e-mail, and any attachments, contains information that is, or may be, covered by electronic communications privacy laws, and is also confidential and proprietary in nature. If you are not the intended recipient, please be advised that you are legally prohibited from retaining, using, copying, distributing, or otherwise disclosing this information in any manner. Instead, please reply to the sender that you have received this communication in error, and then immediately delete it. Thank you in advance for your cooperation.