

**From:** [Zimny, Joanna \(CI-StPaul\)](#)  
**To:** [Anfinson, Byron J](#)  
**Subject:** RE: 2062 Como Ave- 1253 Cleveland Ave- 2075 Scudder St.Trower Anfinson R-R Ltr.5-14-21  
**Date:** Thursday, July 8, 2021 8:18:00 AM  
**Attachments:** [174 Page St.loan agreement sample.pdf](#)  
[412 Holly Ave.Transfer loan agreement Sample.pdf](#)  
[489 Sherburne Ave.RR Transfer loan agreement SAMPLE ONLY Redacted.pdf](#)  
[523 Desnoyer RR Transfer loan agreement -SAMPLE ONLY.pdf](#)  
[830 University Ave W-RR Transfer loan agreement-SAMPLY ONLY.pdf](#)  
[image006.png](#)  
[image007.png](#)  
[image008.png](#)

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That's outside my wheelhouse, probably a better question for an attorney. If Mr. Trower intends to sell and have a third party rehabilitate the property, pending transfer of title, the contract used for this transaction will need to be approved by the Legislative Hearing Officer. The title cannot transfer until the rehab is completed.

I attached samples again of how this has been done in the past. A COD has never been used as far as I'm aware, but that doesn't necessarily mean it can't happen. The key is the title transfer.

Joanna



**Joanna Zimny**

Legislative Hearing Executive Assistant  
Legislative Hearing Office  
Pronouns: she/her/hers  
Saint Paul City Hall  
Suite 310  
15 W. Kellogg Blvd.  
Saint Paul, MN 55102  
P: 612-266-8515

[joanna.zimny@ci.stpaul.mn.us](mailto:joanna.zimny@ci.stpaul.mn.us)

[www.StPaul.gov](http://www.StPaul.gov)

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**From:** Anfinson, Byron J <Byron@cbburnet.com>  
**Sent:** Wednesday, July 7, 2021 4:10 PM  
**To:** Zimny, Joanna (CI-StPaul) <joanna.zimny@ci.stpaul.mn.us>  
**Subject:** Re: 2062 Como Ave- 1253 Cleveland Ave- 2075 Scudder St.Trower Anfinson R-R Ltr.5-14-21

**Think Before You Click:** This email originated **outside** our organization.

Hi Joanna - Can the Seller sell these homes via Contract for Deed so that a Buyer can do the code compliance work and then when complete/certified, receive a deed from the Seller?

Byron Anfinson  
Realtor, SRS, Notary, BSIE  
Coldwell Banker Realty  
1991 Ford Parkway  
Saint Paul, MN 55116  
(612) 702-1117 m

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**From:** Zimny, Joanna (CI-StPaul) <[joanna.zimny@ci.stpaul.mn.us](mailto:joanna.zimny@ci.stpaul.mn.us)>  
**Sent:** Wednesday, July 7, 2021 2:18 PM  
**To:** Anfinson, Byron J <[Byron@cbburnet.com](mailto:Byron@cbburnet.com)>  
**Subject:** RE: 2062 Como Ave- 1253 Cleveland Ave- 2075 Scudder St.Trower Anfinson R-R Ltr.5-14-21

Attached is the last letter sent to you and Mr. Trower.

The legislative hearing is on Tuesday July 13 between 9 and 11 am. You should be on our list to call in that morning as you participated in the last hearings, but I will confirm with our hearing coordinator.

Let me know if you have any other questions,

Thanks,  
Joanna



**Joanna Zimny**  
Legislative Hearing Executive Assistant  
Legislative Hearing Office  
Pronouns: she/her/hers  
Saint Paul City Hall  
Suite 310  
15 W. Kellogg Blvd.  
Saint Paul, MN 55102  
P: 612-266-8515

[joanna.zimny@ci.stpaul.mn.us](mailto:joanna.zimny@ci.stpaul.mn.us)  
[www.StPaul.gov](http://www.StPaul.gov)

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**From:** Anfinson, Byron J <[Byron@cbburnet.com](mailto:Byron@cbburnet.com)>  
**Sent:** Wednesday, July 7, 2021 2:12 PM  
**To:** Zimny, Joanna (CI-StPaul) <[joanna.zimny@ci.stpaul.mn.us](mailto:joanna.zimny@ci.stpaul.mn.us)>  
**Subject:** Re: 2062 Como Ave- 1253 Cleveland Ave- 2075 Scudder St.Trower Anfinson R-R Ltr.5-14-21  
**Importance:** High

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Hi Joanna - The owner of these properties has a follow up meeting with Marsha Moreno, I believe on Friday. he would like me to be on the call as well, as I am helping him get the homes ready to sell. Can you confirm the hearing on Friday and add me to the call?

Byron Anfinson - 612-702-1117

Byron Anfinson  
Realtor, SRS, Notary, BSIE  
Coldwell Banker Realty  
1991 Ford Parkway  
Saint Paul, MN 55116  
(612) 702-1117 m

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**From:** Zimny, Joanna (CI-StPaul) <[joanna.zimny@ci.stpaul.mn.us](mailto:joanna.zimny@ci.stpaul.mn.us)>  
**Sent:** Friday, May 14, 2021 10:50 AM  
**To:** Anfinson, Byron J <[byron@cbburnet.com](mailto:byron@cbburnet.com)>  
**Cc:** Magner, Steve (CI-StPaul) <[steve.magner@ci.stpaul.mn.us](mailto:steve.magner@ci.stpaul.mn.us)>; Sheffer, Vicki (CI-StPaul) <[vicki.sheffer@ci.stpaul.mn.us](mailto:vicki.sheffer@ci.stpaul.mn.us)>; Soley, Reid (CI-StPaul) <[reid.soley@ci.stpaul.mn.us](mailto:reid.soley@ci.stpaul.mn.us)>; Yannarely, Joe (CI-StPaul) <[joe.yannarely@ci.stpaul.mn.us](mailto:joe.yannarely@ci.stpaul.mn.us)>  
**Subject:** 2062 Como Ave- 1253 Cleveland Ave- 2075 Scudder St.Trower Anfinson R-R Ltr.5-14-21

Attached please find a letter regarding the above matter.

Thank you,  
Joanna



**Joanna Zimny**  
Legislative Hearing Executive Assistant  
Legislative Hearing Office  
Pronouns: she/her/hers  
Saint Paul City Hall  
Suite 310  
15 W. Kellogg Blvd.  
Saint Paul, MN 55102  
P: 612-266-8515  
[joanna.zimny@ci.stpaul.mn.us](mailto:joanna.zimny@ci.stpaul.mn.us)  
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**\*Wire Fraud is Real\*. Before wiring any money, call the intended recipient at a number you know is valid to confirm the instructions. Additionally, please note that the sender does not**

have authority to bind a party to a real estate contract via written or verbal communication.