



Truth-in-Sale of Housing Report

This is a visual disclosure report based on the current City of Saint Paul Truth-in-Sale of Housing Evaluator Guidelines and is valid for one year from the date of issuance and for the owner named.

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

Phone: 651-266-8989
Fax: 651-266-1919
Web: www.stpaul.gov/dsi

Property Address: 892 JESSAMINE AVE E

Date of Evaluation: Jun 29, 2023

Date of Expiration: Jun 28, 2024

This report is intended to provide basic information to the home buyer and seller prior to the time of sale.

This report WILL NOT be used to enforce the requirements of the Legislative Code; however, it will be used to determine if there is compliance with the requirements for sale within the City of Saint Paul, MN.

This is a multi-unit building, and buyers should inquire with management or current owners about building smoking policies.



MAJOR NOTIFICATIONS AND WARNINGS

For questions on these items, call the City's Information and Complaint Line at 651-266-8989

- Residential Type: Duplex
- Smoke Detectors:
 - Smoke Detector Present: Y
 - Smoke Detector Properly Located: Y
 - Smoke Detector Hard Wired (required in Single Family Homes): N
 - Smoke Detector Comments: C - This requirement is for single-family dwellings only.
- Open Permits:
 - This property has No Open Permits.
- Registered Vacant Building
 - Visit www.stpaul.gov/dsi or call 651-266-8989

HAZARDOUS

Basement Only

- Electrical wiring, outlets and fixtures

Bathroom(s)

- Electrical outlets and fixtures

Garage(s)/Accessory Structure(s)

- Electrical wiring, outlets and fixtures

Sleeping Room(s)

- Electrical outlets and fixtures

BELOW MINIMUM

Basement/Cellar

- Beams and Columns
- Foundation
- Stairs and Handrails

Bathroom(s)

- Plumbing fixtures

Exterior Space

- Cornice and trim(s)
- Doors (frames/storms/screens)
- Drainage (grade)
- Foundation
- Gutters and downspouts
- Open porches, stairways and deck(s)
- Outlets, fixtures and service entrance
- Windows (frames/storms/screens)

Garage(s)/Accessory Structure(s)

- Wall structure and covering

Hallways, Stairs and Entries

- Stairs and handrails to upper floors

Kitchen

- Condition of doors/windows/mechanical exhaust
- Electrical outlets and fixtures

Living and Dining Room(s)

- Electrical outlets and fixtures

Plumbing System

- Floor drain(s) (basement)
- Gas piping (all floors)
- Plumbing fixtures (basement)
- Waste and vent piping (all floors)
- Water heater(s), venting
- Water piping (all floors)

Report Rating Key (Where there are multiple rooms to a category, the Evaluator must specify the room to which a Comment is related)			
H: Hazardous Condition	B: Below Minimum	C: See Comments	M: Meets Minimum
Y: Yes	N: No	NV: Not Visible	NA: Not Applicable

CITY OF SAINT PAUL TRUTH-IN-SALE OF HOUSING REPORT

Address: 892 JESSAMINE AVE E
 Date of Evaluation: Jun 29, 2023
 Zoning District: RT1
 Present Occupancy: R-Duplex
 Number of Units Evaluated: Duplex

File Number: File#: 23-057689
 Owner: Us Bank Trust National Association Tr
 Client Name: Shellpoint c/o Lisa Proechel
 Client Contact: NA
 Evaluator Name: Jarrod McGill Inspecta-Homes,
 Evaluator Contact: Prim: 651-641-0641
 jmcgill@inspectahomes.com

Basement/Cellar

- | | | |
|-------------------------------------|---|--|
| 1. Stairs and Handrails | B | 1. B - Handrail lacks returns.B - Headroom less than 6 feet 8 inches. |
| 2. Basement/Cellar Floor | M | |
| 3. Foundation | B | 3. B - Areas of deterioration. |
| 4. Evidence of Dampness or Staining | Y | 4. C - Evidence of dampness and staining. |
| 5. First Floor, Floor System | M | |
| 6. Beams and Columns | B | 6. B - Improper support for beam in crawlspace.B - Adjustable column is not secured to beam or basement floor. |

Electrical Services

- | | |
|-----------------------------------|---------|
| 7a. Number of Electrical Services | 2 |
| 7b. Amps | 100 |
| 7c. Volts | 120-240 |

Basement Only

- | | | |
|--|---|--|
| 8. Electrical service installation/grounding | M | |
| 9. Electrical wiring, outlets and fixtures | H | 9. H - Exposed wiring in basement.H - Wiring for light fixture next to utility sink has been repaired with tape.C - Knob and tube wiring is present. |

Plumbing System

- | | | |
|--|---|--|
| 10. Floor drain(s) (basement) | B | 10. B - Floor drain is dry and full of debris. |
| 11. Waste and vent piping (all floors) | B | 11. B - Improper couplings installed at main waste/drain/vent line. |
| 12. Water piping (all floors) | B | 12. B - Missing backflow preventer at exterior faucet. |
| 13. Gas piping (all floors) | B | 13. B - Upper Unit Oven/Stove: Improper flexible gas line installed. |
| 14. Water heater(s), installation | M | |
| 15. Water heater(s), venting | B | 15. B - Evidence of spillage from flue. |
| 16. Plumbing fixtures (basement) | B | 16. B - Vent line for utility sink is corroded/cracked. |

Heating System(s)

The Evaluator is not required to operate the heating plant(s) except during the heating season, between October 15 and April 15.

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17a. Number of Heating Systems	1		
17b. Type	Forced Air		
17c. Fuel	Gas		
18. Installation and visible condition	M		
19. Viewed in operation (required in heating season)	N		
20. Combustion venting	M		
21a. Additional heating unit(s): Type	NA		
21b. Additional heating unit(s): Fuel	NA		
21c. Installation and visible condition	NA		
21d. Viewed in operation	NA		
21e. Combustion venting	NA		
Kitchen			
22. Walls and ceiling	M		
23. Floor condition and ceiling height	M		
24. Evidence of dampness or staining	N		
25. Electrical outlets and fixtures	B	25. B - Lower Unit: Outlets lacked power.B - Upper Unit: Reversed polarity in outlet on East wall.	
26. Plumbing fixtures	M		
27. Water flow	M		
28. Window size/openable area/mechanical exhaust	M		
29. Condition of doors/windows/mechanical exhaust	B	29. B - Upper Unit: Window on West wall is damaged.	
Living and Dining Room(s)			
30. Walls and ceiling	M		
31. Floor condition and ceiling height	M		
32. Evidence of dampness or staining	N		
33. Electrical outlets and fixtures	B	33. B - Lower Unit Living Room: Outlet on East wall is not grounded.B - Lower Unit Living Room: Reversed polarity in outlet on South wall.B - Lower Unit Dining Room: Reversed polarity in outlet on North wall.B - Lower Unit Dining Room: Only one outlet in room	
34. Window size and openable area	M		
35. Window and door condition	M		
Hallways, Stairs and Entries			
36. Walls, ceilings, floors	M		

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37. Evidence of dampness or staining N

38. Stairs and handrails to upper floors B

38. B - Headroom less than 6 feet 8 inches.

39. Electrical outlets and fixtures M

40. Window and door conditions M

Smoke Detectors

41a. Present Y

C - This requirement is for single-family dwellings only.

41b. Properly Located Y

41c. Hard-Wire N

Bathroom(s)

42. Walls and ceiling M

43. Floor condition and ceiling height M

44. Evidence of dampness or staining N

45. Electrical outlets and fixtures H

45. H - Lower Unit Bathroom: Light fixture integrated with outlet is not grounded. B - Upper Unit Bathroom: No outlet in bathroom.

46. Plumbing fixtures B

46. B - Lower Unit Bathroom: Improper coupling installed at sink drain line.

47. Water flow M

48. Windows size/openable area/mechanical exhaust M

49. Condition of windows/doors/mechanical exhaust M

Sleeping Room(s)

50. Walls and ceilings M

51. Floor condition, area and ceiling height M

52. Evidence of dampness or staining N

53. Electrical outlets and fixtures H

53. H - Upper Unit Bedrooms: Outlets are not grounded. B - Lower Unit and Upper Unit East Bedroom: Only one outlet in rooms.

54. Window size and openable area M

55. Window and door condition M

Enclosed Porches and Other Rooms

56. Walls, ceiling and floor condition NA

57. Evidence of dampness or staining NA

58. Electrical outlets and fixtures NA

59. Window and door condition NA

Attic Space

60. Roof boards and rafters M

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61. Evidence of dampness or staining	Y	61. C - Evidence of dampness and staining.
62. Electrical wiring/outlets/fixtures	M	
63. Ventilation	NV	
Exterior Space		
64. Foundation	B	64. B - Areas of deterioration.
65. Basement/cellar windows	M	
66. Drainage (grade)	B	66. B - Grade in areas does not allow surface water to drain away from building.
67. Exterior walls	M	
68. Doors (frames/storms/screens)	B	68. B - Entrance doors are wreathed and corroded.
69. Windows (frames/storms/screens)	B	69. B - Several windows have missing/damaged sash cords.B - Several windows lack locks.
70. Open porches, stairways and deck(s)	B	70. B - Deck steps have an improper footing and are loose.B - Decay/corrosion is present at bottom of deck column.B - Deck has areas of decayed wood.B - Handrail for deck is loose.
71. Cornice and trim(s)	B	71. B - Sections of decayed/damaged soffit and facias.
72. Roof structure and covering	M	
73. Gutters and downspouts	B	73. B - Section of missing gutter system on East end of building.
74. Chimney(s)	M	
75. Outlets, fixtures and service entrance	B	75. B - Missing cover for conduit on West end of building.
Garage(s)/Accessory Structure(s)		
76. Roof structure and covering	M	
77. Wall structure and covering	B	77. B - Section of South wall is damaged.C - Evidence of dampness and staining.
78. Slab condition	M	
79. Garage door(s)	M	
80. Garage opener(s)	Y	80. C - Garage door opener is unplugged.
81. Electrical wiring, outlets and fixtures	H	81. H - Wiring for light switch next to service door has been repaired with tape.
Fireplace/Woodstove		
82. Number of Units	NA	
83. Dampers installed	NA	
84. Installation	NA	
85. Condition	NA	
Insulation		
86a. Attic Insulation: Present	Y	
86b. Attic Insulation: Type	Loose fiberglass	

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86c. Attic Insulation: Depth 0-3 inches
 87a. Foundation Insulation: Present N
 87b. Foundation Insulation: Type None
 87c. Foundation Insulation: Depth None
 88a. Knee Wall Insulation: Present NA
 88b. Knee Wall Insulation: Type NA
 88c. Knee Wall Insulation: Depth NA
 89a. Rim Joist Insulation: Present N
 89b. Rim Joist Insulation: Type None
 89c. Rim Joist Insulation: Depth None

General

90. Carbon Monoxide Alarm M
 General Comments M

C - Gas to water heater is off.C - Sections of building and garage exterior are obstructed by vegetation.C - Power lines are in contact with tree branches.

LEGAL NOTICES:

Chapter 189 of the Saint Paul Legislative Code requires all single family, duplex, condo, townhouse and co-op homes for sale in the city to have a Truth-in-Sale of Housing disclosure report prepared and available to prospective buyers. A Truth-in-Sale of Housing disclosure report must be done for Contract-For-Deed sales.

A Truth-in-Sale of Housing (TISH) Disclosure Report in the City of Saint Paul is intended to provide basic information to the home buyer and seller prior to the time of sale. Failure to obtain a Truth-in-Sale of Housing disclosure report or failure to make that disclosure report available to prospective buyers, is a violation of law and is punishable as a misdemeanor carrying up to 90 days in jail and/or a \$1,000.00 fine.

A valid Truth-in-Sale of Housing disclosure report must be conspicuously displayed at the premises for all prospective buyers. TISH disclosure reports are also available online: <https://online.stpaul.gov/web/portal/public-search>

- This report WILL NOT be used to enforce the requirements of the Legislative Code; however, this evaluation form will be used to determine if there is compliance with the requirements for a hard-wired smoke detectors.
- This TISH report is based on the current Truth-in-Sale of Housing Evaluator Guidelines and is based upon different standards than the lender, Federal Housing Administration (FHA) or Veterans Administration (VA).
- This TISH is not warranted, by the City of Saint Paul nor by the evaluator for the condition of the building component, nor of the accuracy of this report.
- This TISH report covers only the items listed on the form and only those items visible at the time of the evaluation.
- The Evaluator is not required to operate the heating plant (except during the heating season), use a ladder to observe the condition of the roofing, disassemble items or evaluate inaccessible areas.
- This TISH report is valid for one year from the date of issue and only for the owner named on this report.
- If this building is used for any purpose other than a single family dwelling, it may be illegally zoned. To help you determine legal uses under the zoning ordinance, contact the Zoning Administrator at (651) 266-9008.
- Automatic garage doors should reverse upon striking an object. If it does not reverse, it poses a serious hazard and should be repaired or replaced immediately.
- All single family residences in Saint Paul must have at least one smoke detector connected to the electrical system (hard-wired). The detector must be located near sleeping rooms. For more information call Fire Prevention, (651)228-6230. (Saint Paul Legislative Code, Chapter 58.)
- Rainleaders connected to the sanitary sewer system must be disconnected. For more information call Public Works, Sewer Utility, and (651)266-6234.
- A house built before 1950 may have lead paint on/in it. If children ingest lead paint, they can be poisoned. For more information call Ramsey County Public Health, (651)292-6525.
- Neither the City of Saint Paul nor the Evaluator is responsible for the determination of the presence of airborne particles such as asbestos, noxious gases such as radon, or other conditions of air quality that may be present, nor the conditions which may cause the above.

Questions regarding this report should be directed to the evaluator. If you desire a reinspection and amended report, please contact your evaluator. They will perform a reinspection and file an amended report with the City of Saint Paul. The TISH evaluator may charge for this reinspection. Complaints regarding this report should be directed to Department of Safety and Inspections, Truth-in-Sale of Housing Program, Phone 651-266-8989.

Evaluator Statement:

I hereby certify I prepared this report in compliance with the Saint Paul Evaluator Guidelines, City of Saint Paul City Ordinance 189 and all other applicable policies and procedures of the Truth-in_Sale of Housing Board. I have utilized reasonable and ordinary care and diligence and I have noted all conditions found that do not conform to the minimum standards of maintenance. The report covers only those problems listed and reasonably visible at the time of my evaluation and does not warrant future useful life of any house component or fixture. I have included all required information pages with this report.

Evaluator Name: Jarrod McGill Inspecta-Homes, Inc.

Phone: Prim: 651-641-0641

Evaluation Date: Jun 29, 2023