

City of East Bethel
Housing and Redevelopment Authority
Regular Meeting – 6:30 p.m.
Date: April 2, 2014



	Item	
6:30 PM	1.0	Call to Order
6:31 PM	2.0	Adopt Agenda
6:32 PM	3.0	Approve Minutes- January 22, 2014
	Page 2-7	
6:45 PM	4.0	CBDG Grant Application-Septic System Repair, Coon Lake Beach
	Page 8-11	
6:55 PM	5.0	City SAC and WAC Loan Report
	Page 12-18	
7:15 PM	6.0	Adjourn

City of East Bethel
Housing and Redevelopment Authority Annual Meeting
January 22, 2014

The Housing and Redevelopment Authority (HRA) met on January 22, 2014 for the annual meeting at City Hall at 6:30 PM.

MEMBERS PRESENT: Bob DeRoche Ron Koller Heidi Moegerle

MEMBERS EXCUSED: Tom Ronning

ALSO PRESENT: Jack Davis, City Administrator

Call to
Order

DeRoche called the annual meeting to order at 6:34 PM.

Adopt
Agenda

Koller made a motion to adopt the January 22, 2014 Housing and Redevelopment Authority (HRA) annual meeting agenda. DeRoche seconded; all in favor, motion carries.

Minutes

DeRoche made a motion to approve the October 2, 2013 HRA Meeting Minutes. Koller seconded. DeRoche and Koller, aye; Moegerle, nay; motion carries.

Res. 2014-
01 Appoint
2014
Officers

Davis explained that according to the HRA By-Laws, the Board is required to elect HRA Officers at its annual meeting. The officers of the authority shall consist of a Chairperson, Vice Chairperson, a Secretary and an Executive Director. The Chairperson, Vice Chairperson and Secretary shall be members of the Board and shall be elected annually, and no Commissioner may serve as Chair and Vice-Chair at the same time. The current HRA Officers are as follows: Bob DeRoche, Chairperson; Tom Ronning, Jr., Vice-Chairperson and Ron Koller, Secretary.

Staff is recommending that the HRA adopt Resolution 2014-01 Appointing the 2014 HRA Officers.

DeRoche made a motion to nominate Ron Koller as the HRA Chair. Koller seconded; all in favor, motion carries.

DeRoche made a motion to nominate Tom Ronning as the HRA Vice Chair. Koller seconded; all in favor, motion carries.

DeRoche made a motion to nominate Heidi Moegerle as HRA Secretary. Moegerle, "I would rather not accept."

Moegerle made a motion to nominate Robert DeRoche as the HRA Secretary. DeRoche, "I would rather not accept."

DeRoche made a motion to adopt Resolution 2014-01 Appoint the 2014 HRA Officers, HRA Chair Ron Koller, HRA Vice Chair Tom Ronning and holding the Secretary position open until the open Council position is filled. Koller seconded; all in favor, motion carries.

Res. 2014-02
Designate Official Newspaper

Davis explained that State Statute requires that the East Bethel Housing and Redevelopment Authority publish its official notices in a newspaper that has general distribution throughout the City. The Housing and Redevelopment Authority is required to designate an official newspaper where legal notices will be published.

The Anoka County Union meets the publication and circulation requirements and it is also the City of East Bethel's official newspaper.

Resolution 2014-02 would designate the Anoka Union as the official newspaper for 2014. Staff is recommending the Housing and Redevelopment Authority Board adopt Resolution 2014-02 designating the Anoka County Union as the Official Newspaper for 2014.

Koller made a motion to adopt Resolution 2014-02 Designating the Anoka Union as the Official Newspaper for 2014 for the HRA. DeRoche seconded.

Moegerle, "I know that there are reasons why the Council has to have the Anoka Union be our official newspaper. Particularly how frequently it is published as well as the distribution it has. But, with regard to the HRA we seldom send out notices and is this a time when we could use the Anoka County Record in place of the Anoka Union? And, if not, why?" Davis, "We could. But, if we have to place a notice that doesn't fall within their publication dates we could face the same situation that we could as Council. As an example, I think it was in 2009 there was a public hearing that had to be published and it didn't even fall within the Anoka Union's publication deadlines. So, the Anoka Union had to be de-designated and the Star Tribune designated as the official newspaper and then the process reversed. I don't think last year we did any official notices on the HRA, but, I think it is better to keep everything together and consistent. And, also, the Anoka Union is published once a week. It does have a much wider circulation."

Moegerle, "Part of the reason I asked is John was here and we didn't allow him to make his speech. I do understand why the Anoka Union is the best fit, but, I think it is good that it be stated why the Record is not yet a good fit for us." Koller, "I believe next year when we do this again, we should hear both of them together." **All in favor, motion carries.**

Res. 2014-03
Designating Bank Depositories

Davis explained that Resolution 2014-03 identifies official depositories for East Bethel Housing and Redevelopment Authority funds. These agencies or institutions are the approved depositories for East Bethel Housing and Redevelopment funds to include checking, money market or investments.

Staff is recommending the Housing and Redevelopment Authority Board adopt Resolution 2014-03 designating the official depositories for 2014.

Moegerle made a motion to adopt Resolution 2014-03 Designating the Official Depositories for 2014. Koller seconded; all in favor, motion carries.

Res. 2014-04
Setting Meeting Dates

Davis explained that the Housing and Redevelopment Authority By-Laws require the HRA Board to hold an annual meeting preceding the second regular City Council meeting at 6:30 P.M. of the month of January in each year. The HRA must also hold regular meetings the first month of each quarter preceding the second regularly scheduled City Council meeting or at such other time as the Board may determine.

Staff recommends adoption of Resolution 2014-04 Setting the Meeting Dates for the

Housing and Redevelopment Authority meetings.

Moegerle made a motion to adopt Resolution 2014-04 Setting the Meeting Dates for the Housing and Redevelopment Authority meetings. Koller seconded; all in favor, motion carries.

CDBG
Grant
Application
Septic
System
Repair Coon
Lake Beach

Davis explained that Resolution 2013-72 Approving CDBG Grant Application, as approved by City Council at the December 18, 2013 Council Meeting authorized Staff to submit an application for Community Development Block Grant Funds for the purpose of assisting individual qualified home owners to repair or replace non-compliant septic systems in the Coon Lake Beach Neighborhood.

The application was submitted to the Anoka County Community Development Department on January 16, 2014. The time line and process for approval is outlined in your packet. We should receive notification by March or April as to the approval of this grant from the County. If we do get approved, then contracts can be signed and funding will be received by July. This is just an update to let you know the grant was submitted and the timeline for approval.

City SAC
and WAC
Loans

Davis explained that the City municipal project is complete and there are 13 businesses that are required to connect to the system. There is a substantial cost to these businesses owners for accessing the new utilities and City Council and the Economic Development Authority discussed ways to minimize the financial impact. As a result, "The Utility Infrastructure Loan Program" was approved by City Council on April 17, 2013 to address this situation. This program designated loan funds to qualified property owners for the purpose of paying SAC and WAC fees and up to \$5,000 in connection costs. The terms of loans were to be for 5 years at 4% and the maximum loan amount was \$37,800. December 31, 2013 was the deadline to apply for these funds.

In order to implement the program it was necessary to approve the transfer of up to \$281,400 from the HRA to the EDA to make funds available for this purpose. Resolution 2013-05 enabled the transfer to be complete and funds made available for the loan program.

As was previously reported, we had two applicants for the Loan Program, Northbound Woodworks (\$16,400) and Rickey Properties LLC (\$21,400). The primary requirement for loan eligibility is that all eligible applicants must be in good standing with the City and all property taxes, applicable city licenses, and utilities must be current and paid.

Rickey's Properties did not meet the loan requirements. Their loan has not been approved as of this date. Unless this is a matter that Council wishes to discuss further, this loan application will remain in an unapproved status. The amount of loans approved is \$16,400.

Moegerle, "What is the nature of failure of Rickey's property?" Davis, "They are in arrears on their taxes. They are not currently paid for 2013 for the second half and they are past due for 2009 and 2013." Moegerle, "Have you discussed this with them and do they have plans to bring this current?" Davis, "They have signed an agreement with the County where they are working on their 2009 and 2012. They haven't indicated when the second half of the 2013 taxes will be paid." Moegerle, "Is there any reason we could extend this out longer without causing problems with other people that could have applied and didn't?" Davis, "December 31st was kind of the arbitrary date because we were trying to get the

connections made by that time because the SAC fees were due by then. If we wanted to extend it further as long as they met the requirements, I would have no issue with that.” DeRoche, “I would have no problem with that.” Moegerle, “Did Rickey’s Properties know this was going to come up on our agenda?” Davis, “No, they did not.” Moegerle, “Because we would have to meet again if they became eligible, wouldn’t we? The HRA would need to take action with regard to their loans?” Davis, “No. The loans as long as they meet the program eligibility, we submit everything to you, but it was set up that staff would review this.” DeRoche, “What kind of time would be appropriate to extend?” Davis, “I would think 90 days and then review at that time.”

DeRoche made a motion to extend the City SAC and WAC Loan Program for 90 days. Koller seconded. Moegerle, “Clarification, for all of the businesses? Or for just Rickey’s Properties?” Davis, “I think it would have to be for all of the properties that owe SAC and WAC fees. And, I think this would have to be a Council action since it was originally approved by the Council.” Vierling, “That is correct. But you can pass a recommendation from the HRA to the Council.” **DeRoche amended his motion to a recommendation to Council. DeRoche and Koller, aye; Moegerle, nay; motion carries.**

HRA
Project
Goals

Davis explained that we have discussed these many times and staff would like the opinion of the HRA Board as to developing a project to submit for consideration. One of the things we want to do is look at two of these in particular. The East Side Utilities Project and/or the Our Savior’s Utilities Extension Project. We haven’t heard anything more from Our Saviour’s yet; however, the interest in the project is much greater than it has been in the past. We just want to know if you want us to develop a project breakdown of funding sources and present that. Is that something you wish to pursue?

Moegerle, “Where would our portion of these funds come from?” Davis, “That depends on the project. If it was the East Side project it would come from a multitude of sources. We would have to try to get cooperative agreement grants from MnDOT, utilize HRA funds, some of our Street Capital funds and try to bundle those together to come up with something that would meet the project cost estimates.” Moegerle, “Why isn’t there anyone here from either the East Side Redevelopment side or Our Saviour’s urging us to do this?” Davis, “We have been working with Our Saviour’s for the past three months on this. With the East Side people we have had two meetings in the past. This is something that the Council kind of expressed an interest in.” Moegerle, “Why aren’t we seeing this from the residents and business owners? If this was my business and it would positively impact it, I would be here championing it. And, this is empty once again, so I am doubtful that there is a real interest.” Davis, “There may not be. We want to have a meeting with that group again to see what the interest is. We would have to come up with an actual project and take it to them and have the cost and see if there is any interest.”

DeRoche, “For clarification, the \$600,000 and some odd dollars can go back to the taxpayers and doesn’t have to be used for HRA projects. It is my understanding that we can’t give that money back to the residents in tax relief, it has to be used for HRA projects.” Vierling, “I am not aware of any authority that allows the County or City to take HRA funding and pass it back to the taxpayer. It was collected for HRA purposes under a separate levy; it has to be used for HRA purposes. You could stop the levy. If you disband the HRA, at some point there is a process that those funds can come back into the City but you would have to follow that protocol and procedure to get there.”

DeRoche, “We can’t force the businesses to want to do it. I was going to ask when there is

going to be another business breakfast. Get everyone together and find out where they are at. We can't force the people." Moegerle, "And we can't do all the work. There is a certain point that they have to do the work." Davis, "I don't think as a group they will come to us and request this. There are other impacts and benefits to it and it will be easier to extend the services to potential developable properties on the east side is this should go in. I think this group should definitely be involved in it. Until we get some definite numbers and can show them the costs, those questions will remain unanswered. I am curious if you want us to pursue this or not."

DeRoche, "They are still bitter about how the water and sewer came in. And how the businesses on the west side are being forced to hook-up." Koller, "The people I have talked to on the east side don't want it." Davis, "If this is something we don't want to do, we aren't pushing it." DeRoche, "I think staff should make some calls and have another breakfast." Moegerle, "I think this is it. And you guys, when you are ready, you come to us. Then if there is nothing, fine, if there is something, great. We need the hook-ups on that side, we really do, but we can't force them." Davis, "We need to come up with a package to fund this. We would need to be creative to find outside sources and some of this might be grant sources, but we need to give them some information." Koller, "I think we should find out what Walt Osborne wants to do. I know he has been looking for a developer to take over that property and then he is going to need it." Davis, "We do have two stubs on that side of the road. It could be serviced in the future. And looking at trying to provide some other kind of things. I don't want to do the road and then come back two years later and tear it up. I would recommend you give us direction if you see fit to contact the businesses and prepare some numbers and see if they want to pursue it."

Koller made a motion to have City staff prepare some numbers of costs for the East Side Project and the Our Saviour's Project and talk to the businesses and see if they are interested. DeRoche seconded. Moegerle, "How much of a time commitment are we talking, is this going to be a quick and dirty?" Koller, "I wouldn't spend a lot of time on it. Just make up the paperwork and have a breakfast with them and see if they are interested. DeRoche, "I think the term quick and dirty is a lame term to use. If the concern is staff time, I think it is important that staff doesn't just throw something quick together and throw it at them and say, "Here you go." Moegerle, "It just means you don't spend a lot of time on it. I am sure it will be a fair work product." **All in favor, motion carries.**

Moegerle, "What about the Storefront Renovation Project, Village Green and Citywide Septic Improvement Project?" Davis, "Those were just some examples of other projects we can pursue. I think we can go ahead and make a presentation to the East Side Businesses and see if they are interested. If not we can look at those other projects." Moegerle, "With regard to the Storefront, I think that goes hand and hand with an education issue and it seems to make good sense. What about the water line extension to Village Green?" Davis, "There will be no hook-up from Village Green to Met Council. The only way that hook-up could happen was if the City assumed ownership of the Village Green water treatment facility for two weeks to one month. The proposal was it would be transferred to us and then to Met Council. And there will be no extension to the water line to them. And, it was decided that we did not want to take that risk." Moegerle, "What about the Septic System Improvement Loan?" Davis, "We do have an application in to Anoka County for CDBG funds and if that is not successful we can look at that as an alternative program."

Koller, "I think the Our Saviour's project is ongoing." Davis, "There is still interest in that and it is ongoing. Colleen has put them in touch with developers." Koller, "So they are still

discussing the senior housing then?” Davis, “That is correct.”

Adjourn **Moegerle made a motion to adjourn the HRA meeting at 7:08 PM. Koller seconded; all in favor, motion carries.**

Attest:

Wendy Warren
Deputy City Clerk

DRAFT



City of East Bethel Housing & Redevelopment Authority Agenda Information

Date:

April 2, 2014

Agenda Item Number:

Item 4.0

Agenda Item:

Coon Lake Beach Septic System Repair CDBG Application

Requested Action:

Project update and request for consideration of a Well Loan/Assessment Program

Background Information:

Resolution 2013-72 Approving CDBG Grant Application, as approved by City Council at the December 18, 2013 Council Meeting authorized Staff to submit an application for Community Development Block Grant Funds for the purpose of assisting individual qualified home owners to repair or replace non-compliant septic systems in the Coon Lake Beach Neighborhood.

The City of East Bethel applied for Community Development Block Grant (CDBG) funds from the Department of Housing and Community Development (HUD) through a program administered by Anoka County on January 15, 2014. The amount requested in the application was \$300,000. The Project funds will be used to assist Coon Lake Beach low and moderate income (LMI) households to upgrade or replace non-compliant or non-functioning septic systems. The City has been notified that the Anoka County Community Development Department's recommendation is for the award of \$200,000 for the program. The final decision will be made at the regular Anoka County Board meeting on April 22, 2014.

The basic criteria for distributing the funding of individual grant awards will be to assist those households who meet the HUD Area Median Income (AMI) guidelines. The priority for approval will be based on the income levels as shown in Attachment #1, Area Median Income Chart. Those with the lowest incomes are required to be served first if they can substantiate the following:

- Provide documentation of home ownership
- Certify permanent residency (in cases where incomes are equal, preference will be given to non-seasonal residents)
- Demonstrate the capability to physically and legally accommodate septic system improvements on the property owned by the applicant.
- Provide evidence that the system in question is non-compliant or a failed system

As soon as the City receives final approval of the grant award, the implementation process will be as follows:

- Meet with interested applicants to explain the program, the guidelines and the procedure for application for the funds and the procurement of services

- Provide applications to those who have interest in applying and explain the income survey portion of the applications
- Set a deadline for submission of ISTS (Individual Septic Treatment Systems) designs and costs from three certified septic designers and installers
- Submit income surveys to Anoka County for income verification
- Evaluate the eligible applicants in terms of their LMI status and the cost of their proposed improvements
- Establish the reimbursement procedure between the City and Anoka County for the disbursement and reimbursement of grant funds

Note: the project application and legal documents will be prepared after notice of final award.

Supplemental Well Assistance Program

In addition to providing funds for septic system compliance repairs, there may be circumstances where homeowners who qualify for the CBDG funds, may need to replace their wells to insure a non-contaminated source of water. HRA funds could be used to assist those homeowners through a Loan only program. This loan could be structured as a Special assessment where the City would hire the contractor based on competitive bidding to perform the well installation or repair and then assess the homeowner through property taxes. The qualification criteria would be the same as the septic program.

The City of East Bethel would allow the benefited property owner to reimburse the City through a special assessment at rates and length of assessment as yet to be determined. Special Assessments would be provided to Anoka County by November 20th of each year in order for them to be added to the property tax bill the following year.

Should we encounter a situation where a new well or substantial well repairs were required to meet basic water quality standards, the process and guidelines for approving this type of loan would have to meet the qualification under the income requirements along with the following:

- Provide documentation of home ownership
- Certify permanent residency (same as the septic funding requirements described above)
- Demonstrate the capability to physically and legally install a well with the required setbacks and other regulatory conditions that pertain to drilled wells
- Provide evidence that the well in question has failed or is a public health issue
- Approval of CBDG funds for septic system repair
- Provide evidence that all City taxes are current through pay 2013

Should this proposal be of interest to Council, HRA funds in the amount of \$50,000 could be designated as loans with terms and interest to be determined.

Attachments:

Area Median Income Chart

Recommendations:

Staff is seeking direction from the HRA as to comments on the CBDG Project and interest in establishing a loan program for well repair or replacement.

East Bethel Housing and Redevelopment Authority Action

Motion by:_____

Second by:_____

Vote Yes:_____

Vote No:_____

No Action Required:_____

Housing Activities

Complete all questions specific to this section if the project application involves housing-related activities. All projects related to housing will be reviewed to determine if they are a better fit with the HOME program funding. In the event the project may be better suited for HOME program funding, Anoka County Community Development will contact the agency before any further action is taken.

Income level of clients: Indicate the income level of the clients that will benefit from the project.

Income Limits Summary

HUD Area Median Incomes as of the date of application release. All income limits are subject to change and will prior to the release of program year funds. The incomes below are for references.

Household annual income maximum based on household size, and % of AMI, Effective 12/2012

Size/AMI	1	2	3	4	5	6	7	8
Very low 30%	\$17,300	\$19,800	\$22,250	\$24,700	\$26,700	\$28,700	\$30,650	\$32,650
Low 50%	\$28,850	\$32,950	\$37,050	\$41,150	\$44,450	\$47,750	\$51,050	\$54,350
Moderate 80%	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$79,900	\$85,050

Acquisition, Rehabilitation, Demolition, Clearance, and Conversion

Completely answer all applicable questions and be sure to attach required documentation as needed. This section allows Anoka County and HUD to review Uniform Relocation Act (URA) and Section 104(d) requirements. The applicant is responsible for completing applicable General Information Notices. Samples of the Notice are available by contacting Anoka County Community Development.

Environmental Considerations

The National Environmental Policy Act of 1969 (NEPA) is the basic national charter for the protection of the environment. HUD applies NEPA policy, goals and agency regulations regarding environmental review in 24 Part 50, "Protection and Enhancement of Environmental Quality." Anoka County is responsible for conducting environmental reviews for any HUD programs which may impact the environment.

All projects are reviewed for environmental impact as required by federal regulations. The environmental review must be conducted and approved before any funds may be committed to a project. Check all applicable statements to ensure the project's environmental review is



City of East Bethel Housing & Redevelopment Authority Agenda Information

Date:

April 2, 2014

Agenda Item Number:

Item 5.0

Agenda Item:

City SAC and WAC Loan Program

Requested Action:

HRA Loan Status Report

Background Information:

The City's portion of the Municipal Utility Project is complete and there are 13 businesses that are required to connect to the system. There is a substantial cost to these businesses owners for accessing the new utilities and City Council and the Economic Development Authority discussed ways to minimize the financial impact. As a result, "The Utility Infrastructure Loan Program" was approved by City Council on April 17, 2013 to address this situation.

The program provides for loan amounts to cover up to 4 City SAC and WAC and MCES SAC charges and an additional \$5,000 toward costs for the physical connection to the system. The initial maximum loan amount was \$37,800. December 31, 2013 was the original deadline to apply for these funds. The expiration of the Utility Infrastructure Loan Program was discussed at the January 22, 2014 HRA meeting and it was recommended that City Council extend this program for an additional 90 days. This extension would enable any remaining property owners to address any eligibility issues for loan applications that are outstanding. One loan has been approved from this fund and a second loan was tabled due to issues with eligibility.

Approved loans are for a five year period at an interest rate of 4%. Eligibility for the loan requires that all eligible applicants must be in good standing with the City and all property taxes, applicable city licenses, and utilities must be current and paid. Two of the affected properties in the service area have not paid their SAC and WAC fees and/or have not applied for these loan funds.

Council approved an extension of this program on February 5, 2014 for an additional 90 days.

In order to implement the program it was necessary to approve the transfer of up to \$281,400 from the HRA to the EDA to make funds available for this purpose. Resolution 2013-05 enabled the transfer to be complete and funds made available for the loan program.

As was previously reported, we had two applicants for the Loan Program, Northbound Woodworks (\$16,400) and Rickey Properties LLC.

Rickey's Properties did not meet the initial loan requirements. Staff has received notification from the Anoka County Property Records and Taxation Department that Rickey Properties, located at 18689 Buchanan St NE, East Bethel (32-33-23-21-0003), has a Confession of Judgment (#5084) set up for their delinquent taxes. They are currently up to date on their Confession of Judgment. Their next payment due is their first half 2014 taxes on May 15, 2014. They do not have a Confession of Judgment (COJ) payment due until December 31, 2014. A requirement of the plan with the County is to keep their current taxes paid. Anoka County received their 2013 tax payment on February 28, 2014.

Attachments:

Confession of Judgment and Amortization Schedule

Fiscal Impact:

Approval of the loan for Rickey's Properties LLC would be for an amount of \$21,656 (\$11,200 for City SAC and WAC Fees, \$5,456 for MCES SAC fees and \$5,000 for connection costs) for a term of 5 years at an interest rate of 4%.

Previously \$16,400 was transferred from the HRA to the Utility Infrastructure Loan Program. Approval of this loan (Rickey's Properties, LLC) would result in additional transfer of \$21,656 from the HRA fund balance to the Utility Infrastructure Loan Program or a total transfer of \$38,056.

Recommendations:

Staff is seeking comments from the HRA on this matter.

East Bethel Housing and Redevelopment Authority Action

Motion by:_____

Second by:_____

Vote Yes:_____

Vote No:_____

No Action Required:_____

STATE OF MINNESOTA,)
)
County of Anoka)

COJ No 5084

DISTRICT COURT,
Tenth Judicial District

IN THE MATTER OF CONFESSION OF JUDGMENT FOR DELINQUENT REAL ESTATE TAXES

32-33-23-21-0003

TO THE COURT ADMINISTRATOR OF ANOKA COUNTY, MINNESOTA:

I, Rickey Properties LLC, owner of the following described parcel of real property situated in Anoka County, Minnesota, to-wit:

LOT 1 BLOCK 1 SAUTERS COMMERCIAL PARK

upon which there are delinquent taxes for the year 2012, and prior years, as follows:

Year	Tax	Penalty	Interest*	Cost	Total
2012	\$18,919.56	\$2,648.73	\$898.70	\$0.00	\$22,466.99
2011	\$18,731.98	\$2,622.46	\$3,025.21	\$0.00	\$24,379.65
2010	\$18,503.11	\$2,590.44	\$5,097.60	\$0.00	\$26,191.15
2009	\$17,824.76	\$2,495.46	\$6,952.99	\$60.00	\$27,333.21
TOTAL	\$73,979.41	\$10,357.09	\$15,974.50	\$60.00	\$100,371.00
Down Payment:					\$20,074.20
Confession Fee:					\$50.00
Total Due:					\$20,124.20

do hereby offer to confess judgment under M.S. 279.37 in the sum of \$100,371.00, and waive all irregularities in the tax proceedings affecting such taxes and any defense or objections that I may have thereto, and direct judgment to be entered for the amount hereby confessed, less the sum of \$20,074.20 hereby tendered, being one-fifth of the amount of said delinquent taxes, costs, penalties and interest; I agree to pay the balance of said judgment in four equal annual installments, with interest at the rate provided in M.S. 279.03 (10.00% per annum), payable annually, on the installments remaining unpaid. Each annual installment is to be paid on or before December 31 of each year following the year in which this judgment is confessed. I also agree to pay current taxes on said parcel each year before they become delinquent, or within 30 days after final judgment in proceedings to contest such taxes under M.S. 278.01 to 278.13, inclusive.

*Interest is calculated through May 2, 2013.

Dated this May day of 2013, 2013.

(Owner) Rickey Properties LLC
(Address) 2311 144th Lane NE
Ham Lake, MN 55304

Accepted and filed in my office this 2nd day of May, 2013.

[Signature] County Auditor
Anoka County, Minnesota

Deputy

JUDGMENT

Pursuant to the terms of the foregoing confession, judgment is hereby entered for the sum of \$ 80,796.80.

Dated May 7th, 20 13

Jennifer Schlieper Court Administrator

(Seal)

Gina Roske Deputy

CERTIFICATE OF COURT ADMINISTRATOR

I HEREBY CERTIFY That the foregoing is a true and correct copy of the original thereof on file in my office.

Dated this 7th day of

Jennifer Schlieper
Court Administrator Anoka County, MN

May, 20 13

Gina Roske Deputy

(Seal)

SUMMARY STATEMENT OF TAX AND JUDGMENT

Total Amount of Taxes, Costs, Penalties and Accrued Interest..... \$100,371.00
 Initial payment of one-fifth thereon \$20,074.20
 Balance and amount of judgment \$80,296.80

Date of Judgement , 20__

SCHEDULE OF INSTALLMENTS AND PAYMENTS

Date When Due	Principal	Interest	Total	Date of Payment	Receipt Number	Current Taxes Paid	
						Year	Amount
12009, 2010, 2011, 2012	\$ 20,074.20	\$	\$ 20,074.20	5-2-13	3183902		\$
2	\$	\$	\$	\$	\$		\$
3	\$	\$	\$	\$	\$		\$
4	\$	\$	\$	\$	\$		\$
5	\$	\$	\$	\$	\$		\$
6	\$	\$	\$	\$	\$		\$
7	\$	\$	\$	\$	\$		\$
8	\$	\$	\$	\$	\$		\$
9	\$	\$	\$	\$	\$		\$
TOTALS	\$	\$	\$	\$	\$		\$

COJAMOR5

		5 YEAR					
		COJ AMORTIZATION SCHEDULE					
DATE PREPARED				05/02/2013			
COJ NUMBER				5084			
YEAR OF CONTRACT				2013			
DAYS REMAINING IN YEAR				243			
INTEREST RATE				10			
PRINCIPAL AMOUNT				\$80296.80			
PYMT NO	DUE DATE	YEAR	PRINCIPAL AMT DUE	INTEREST DUE	TOTAL DUE	AMOUNT REMAINING	
1	DEC 31,	2014	\$20074.20	\$13375.47	\$33449.67	\$60222.60	
2	DEC 31,	2015	\$20074.20	\$6022.26	\$26096.46	\$40148.40	
3	DEC 31,	2016	\$20074.20	\$4014.84	\$24089.04	\$20074.20	
4	DEC 31,	2017	\$20074.20	\$2007.42	\$22081.62	\$0.00	
				-----		-----	
		TOTALS		\$80296.80	\$25419.99	\$105716.79	
NOTE:		THIS SCHEDULE IS FOR ILLUSTRATIVE PURPOSES ONLY. ANY CHANGES IN INTEREST RATES OR PAYMENT DATES AND AMOUNTS WILL CHANGE THE INTEREST DUE.					



ANOKA COUNTY

RECEIPT NUMBER: 3183902

Page 1 of 1

Entered: 5/2/2013 1:57 PM

Interest Date: 5/2/2013

Cashier: mdteff

Drawer: 2

Amount Tendered: \$20,124.20

Less Change: \$0.00

Amount Applied: \$20,124.20

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
Miscellaneous			\$50.00	Recorder - Other Fees & Charges
32-33-23-21-0003	2012	31015-	\$16,750.13	Property Tax Principal
	2012	31015-	\$795.64	Property Tax Interest
	2012	31015-	\$2,345.01	Property Tax Penalty
	2012	02-COUNTY	\$21.62	Special Assessments Penalty
	2012	02-COUNTY	\$7.35	Special Assessments Interest
	2012	02-COUNTY	\$154.45	Solid Waste Management Charge
		TOTAL:	\$20,124.20	

Form of Payment	Amount	Reference	Payer
Personal Check	\$20,124.20	CK 4047	PAULETTE RICKEY
TOTAL:	\$20,124.20		

Thank you for your payment.

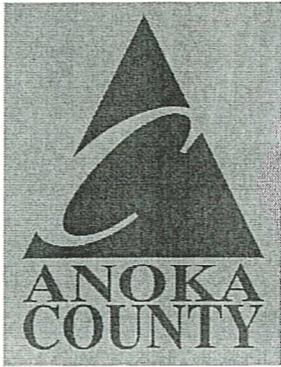
End of Receipt Number 3183902: 1 Page

PAULETTE RICKEY
2311 144TH LN NE
HAM LAKE MN 55304

RECEIPT NUMBER: 3183902

[PRTPROD]

Run: 5/2/2013 2:30:15 PM



C O U N T Y O F A N O K A

PROPERTY RECORDS AND TAXATION DIVISION

GOVERNMENT CENTER • 2100 3RD AVENUE • ANOKA, MN 55303
Fax (763) 323-5421

- Property Assessment
- Property Records and Public Service
- Property Tax Accounting and Research



May 9, 2013

Rickey Properties LLC
2311 144th Lane NE
Ham Lake, MN 55304

RE: Confession of Judgment #5084

Dear Rickey Properties LLC:

Enclosed please find a certified copy of the Confession of Judgment you signed on May 2, 2013. It has been fully executed by our office and filed in Court Administration.

As a reminder, you must keep your current taxes paid. Your 2013 taxes will be due and payable as usual, on May 15th and October 15th. Also, one annual installment must be paid on your Confession of Judgment each year. Your first Confession of Judgment payment is due no later than December 31, 2014. Please call me to calculate the interest due prior to attempting to make a payment on the plan.

If you have any questions, please call me at 763-323-5406.

Sincerely,

Susan R. Anderson