18 - 1140

CITY OF MANITOWOC
WISCONSIN, USA
www.manitowoc.org

March 27, 2017

TO: Paul E. Bohnsak II

SUBJECT: Contemplated Special Assessments

PROPERTY: **812 Hawthorne Terrace**

PARCEL NO: **681-002-010**

SPECIAL ASSESSMENTS: **2017 R & R Sidewalk Program: Estimate $1106.00**

As of this date, there are approved or commenced improvements against the above property. Weed Cutting, Snow Shoveling, Sidewalk Construction and Repairs are performed as needed.

To view proposed street improvements in which a future assessment may be placed, please visit our website at http://www.manitowoc.org/DocumentCenter/View/19370 for the five-year Capital Plan. These improvements are proposed and are pending until approval of the Budget and Common Council. This information will not be given over the telephone.

The City of Manitowoc does not guarantee the accuracy of the information shown.

Sincerely,

, P.E.

Dan Koski, P.E.
Director of Public Infrastructure

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WISCONSIN, USA
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Director of Public Infrastructure

American Land Title Association

ALTA Settlement Statement - Combined
Adopted 05-01-2015

File No./Escrow No.: 198012757016	Stewart Title Company
Print Date & Time: 04/21/17 2:55 PM	**ALTA Universal ID:**
Officer/Escrow Officer: Kelly Schmitz	500 N. Broadway, Suite 900
Settlement Location:	St. Louis, MO 63102

Property Address:	Manitowoc County 812 Hawthorne Terrace Manitowoc, WI 54220
Buyer:	Angel Avina
Seller:	WELLS FARGO FINANCIAL WISCONSIN, INC 8480 Stagecoach Cir Frederick, MD 21701
Lender:	Flagstar Bank FSB
Settlement Date:	04/24/2017
Disbursement Date:	04/24/2017
Additional dates per state requirements:	

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	$45,912.00	Sale Price of Property	$45,912.00	
		Loan Amount		$43,616.00
		EMD		$500.00
		Prorations/Adjustments		
$150.62		2017 Levied assessment		$150.62
$606.57		City property taxes from 01/01/2017 to 04/24/2017		$606.57
		Loan Charges to Flagstar Bank FSB		
		Processing	$550.00	
		Underwritting	$450.00	
		Prepaid Interest ($5.70 per day from 04/24/2017 to 05/01/2017)	$39.88	
		Other Loan Charges		
		Lender Credits		$485.01
		Appraisal $485.00 Borrower-Paid Before Closing		
		Final inspection to Eau Clarie 0559	$150.00	
		Homeowner's Insurance Premium $362.00 Borrower-Paid Before Closing		

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File # 198012757016
Printed on: 04/21/17 2:55 PM

CITY OF MANITOWOC

WISCONSIN, USA
www.manitowoc.org

March 24, 2017

TO: PAUL E. BOHNSACK II - ATTORNEY AT LAW

I, Jennifer Hudon, City Clerk of and for the City of Manitowoc, Wisconsin, hereby declare that as of this date, members of my staff have found the following unpaid special assessments on file on the computerized system against the following described property and/or have knowledge thereof:

Parcel No.	681-002-010
Address	812 HAWTHORNE TER
Owner	WELLS FARGO FINANCIAL WI INC
Legal Descr.	SHOREWOOD MANOR PART LOTS 1 & 2 DESC V.555 P.231 BLK B
Special Assessments	PROJECT SC2016-0142 – SEAL COATING $569.78 DUE PLUS INTEREST. PLEASE CALL OUR OFFICE FOR PAYOFF AMOUNT.

This declaration extends only to those special assessments presently in my custody and it is understood that the City of Manitowoc does not guarantee the correctness or accuracy of this information.

As provided in Section 19.35 of the Wisconsin Statutes, any person may inspect any record on file in my office. (Special Assessment records, etc.)

Very truly yours,

Jennifer Hudon
City Clerk

JH:lab

P. S. - I WOULD SUGGEST A RESEARCH ALSO FOR UNPAID AMOUNTS AT THE OFFICES OF CITY TREASURER, DIRECTOR OF PUBLIC WORKS & CITY ENGINEER, MANITOWOC PUBLIC UTILITIES, COUNTY TREASURER, AND DIRECTOR OF BUILDING INSPECTION (FOR POSSIBLE CHARGES FOR MINI-SEWERS). AT THE PRESENT TIME THE CITY OF MANITOWOC DOES NOT HAVE A SOLAR ACCESS ORDINANCE

From: DTS Client Services Shared Mailbox client_services@stewart.com
Subject: RE: Subject: RE: FW: [External] Attn: Sharon Parker, ie. Spec Assessment letter recieved by Angel Avina ** Escalation Request** 198012757016 ** Urgent 2nd Request**
Date: Jul 11, 2018, 8:22:48 AM
To: Angel Avina angelavina@icloud.com
Cc: Jane Luchterhand jluchterhand@coldwellhomes.com

I don't know what the Claims team will accept...but reach out to them directly at the phone number/email listed below...

Thanks!

GAIL BELL
CTS Client Services Representative Lead
Centralized Title Services
Stewart Title Company

Phone: 888-346-5910
stewart.com | client_services@stewart.com

stewart title

Real partners. Real possibilities.™

NYSE: STC

From: Angel Avina [mailto:angelavina@icloud.com]
Sent: Wednesday, July 11, 2018 7:59 AM
To: DTS Client Services Shared Mailbox
Cc: Jane Luchterhand
Subject: Re: Subject: RE: FW: [External] Attn: Sharon Parker, ie. Spec Assessment letter recieved by Angel Avina ** Escalation Request** 198012757016 ** Urgent 2nd Request**

Can I send pic or can I fax??
Angel

| On Jul 11, 2018, at 7:37 AM, DTS Client Services Shared Mailbox
| <client_services@stewart.com> wrote:

A title claim should be submitted via the Stewart.com website http://www.stewart.com/en/contact-us.html

or using the below contact information.

Claims Department
(800) 729-1900, ext. 8253 | claims@stewart.com

Thank you

GAIL BELL
CTS Client Services Representative Lead
Centralized Title Services
Stewart Title Company

Phone: 888-346-5910
stewart.com | client_services@stewart.com

<image001.gif>
NYSE: STC

From: Jane Luchterhand [mailto:jluchterhand@coldwellhomes.com]
Sent: Tuesday, July 10, 2018 5:51 PM
To: DTS Client Services Shared Mailbox
Subject: Re: Subject: RE: FW: [External] Attn: Sharon Parker, ie. Spec Assessment letter recieved by Angel Avina ** Escalation Request** 198012757016 ** Urgent 2nd Request**

Hi Gail,

Thank You so much, your help is greatly

appreciated.... Angel is looking forward to getting this taken care of. We have submitted the title, closing statements, the bill from the city and proof that an attorney ordered the special assessment letters and received those assessments from our city. Not sure what more we could submit. All that info was attached several times to the many emails I sent.

Jane Luchterhand
Realtor
Coldwell Banker The Real Estate Group

1-920-901-8998
jluchterhand@coldwellhomes.com
ColdwellHomes.com

2406 Washington St. , Manitowoc, WI 54220

Wire Fraud Alert Before wiring funds, call the intended recipient at a number you know is valid to confirm the instructions. This sender does not have authority to bind a party to real estate contracts via written or verbal communication.

On Tue, Jul 10, 2018 at 2:01 PM, DTS Client Services Shared Mailbox <client_services@stewart.com> wrote:
Hello Jane,

I have escalated this to the Stewart title review team.

They should be reaching out to you and/or Angel Avina shortly.

Thank you

GAIL BELL
CTS Client Services Representative Lead
Centralized Title Services
Stewart Title Company

Phone: 888-346-5910
stewart.com | client_services@stewart.com

<image001.gif>
NYSE: STC

From: Jane Luchterhand [mailto:jluchterhand@coldwellhomes.com]
Sent: Tuesday, July 10, 2018 12:47 PM
To: Cliff Lounsbury; DTS Client Services Shared Mailbox; Leah Stewart; CTS - REOClosings-G-FULL Shared Mailbox; Angel Avina
Subject: Subject: RE: FW: [External] Attn: Sharon Parker, ie. Spec Assessment letter recieved by Angel Avina ** Escalation Request** 198012757016 ** Urgent 2nd Request**

HI Georgia,

Can you please help with this my client still has not received any help or correspondence on her claim which was obviously missed on a closing statement. All supporting documentation has been provided several times already. The time frame on this is starting to get way out of hand. The least someone can do is contact Angel and let her know whats going on. Every time I call I get transferred all over the US and then someone hassles me with the old "We can't talk to you routine". I was a lender for over 20 years and gave Stewart Title

along with all your local offices MILLIONS of dollars with of business and I am prepared to give Stewart title a million dollars worth of advertising. Please contact ANGEL AVINA AT 920-242-6131, 920-482-3145 AND ANGELAVINA@ICLOUD.COM. I believe the claim is under $1500.00....

From: DTS Client Services Shared Mailbox
Sent: Thursday, May 31, 2018 2:22 PM
To: Georgia Gibson <Georgia.Gibson@stewart.com>
Cc: 'Jane Luchterhand' <jluchterhand@coldwellhomes.com>; Leah Stewart <Leah.Stewart@stewart.com>; CTS - REOClosings-G-FULL Shared Mailbox <REOClosings@stewart.com>

Importance: High

Good Afternoon Georgia,

Can you please assist, I attached the original request sent on 05/16.

Thank you,

SHARON PARKER
Client Services
Stewart Centralized Title Services

Stewart Title Company
1410 East Renner, Suite 1[illegible]
Richardson, Texas 7508[illegible]
Client_Services@stewart.com

This email message is for the sole use of the intended recipient(s) and may contain confidential information. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply email and destroy all copies of the original message.

stewart title guaranty company

Maria Stavrakos
Claims Counsel
Stewart Title Guaranty Company
2055 W. Army Trail Road
Suite 110
Addison, IL 60101
Phone: 630.889.4035
Fax: 630.429.9490
Maria.stavrakos@stewart.com

June 29, 2018

Ms. Angel Avina
812 Hawthorne Terr
Manitowoc, WI 54220

Re: STGC File No. S023-0300707-18
Insured: Angel Avina
Policy No. O-9301-003858097

Stewart Title Guaranty Company ("Stewart") has completed its review of your title claim, and has come to a coverage determination. For the reasons disclosed in this letter, your claim is respectfully denied.

Your letter tendered a claim to Stewart regarding a letter you received from the City of Manitowoc, WI, regarding contemplated special assessments for the 2017 Sidewalk Program.

Your attention is directed to the following Covered Risks contained in the captioned owner's policy:

COVERED RISKS

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B, AND THE CONDITIONS, STEWART TITLE GUARANTY COMPANY, a Texas corporation (the "Company") insures, as of Date of Policy and, to the extent stated in Covered Risks 9 and 10, after Date of Policy, against loss or damage, not exceeding the Amount of Insurance, sustained or incurred by the Insured by reason of:

1. Title being vested other than as stated in Schedule A.
2. Any defect in or lien or encumbrance on the Title. This Covered Risk includes but is not limited to insurance against loss from
   (a) A defect in the Title caused by
      (i) forgery, fraud, undue influence, duress, incompetency, incapacity, or impersonation;
      (ii) failure of any person or Entity to have authorized a transfer or conveyance;
      (iii) a document affecting Title not properly created, executed, witnessed, sealed, acknowledged, notarized, or delivered;

(iv) failure to perform those acts necessary to create a document by electronic means authorized by law;

(v) a document executed under a falsified, expired, or otherwise invalid power of attorney;

(vi) a document not properly filed, recorded, or indexed in the Public Records including failure to perform those acts by electronic means authorized by law; or

(vii) a defective judicial or administrative proceeding.

(b) The lien of real estate taxes or assessments imposed on the Title by a governmental authority due or payable, but unpaid.

(c) Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.

3. Unmarketable Title.

4. No right of access to and from the Land.

5. The violation or enforcement of any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to

(a) the occupancy, use, or enjoyment of the Land;

(b) the character, dimensions, or location of any improvement erected on the Land;

(c) the subdivision of land; or

(d) environmental protection

If a notice, describing any part of the Land, is recorded in the Public Records setting forth the violation or intention to enforce, but only to the extent of the violation or enforcement referred to in that notice.

6. An enforcement action based on the exercise of a governmental police power not covered by Covered Risk 5 if a notice of the enforcement action, describing any part of the Land, is recorded in the Public Records, but only to the extent of the enforcement referred to in that notice.

7. The exercise of the rights of eminent domain if a notice of the exercise, describing any part of the Land, is recorded in the Public Records.

8. Any taking by a governmental body that has occurred and is binding on the rights of a purchaser for value without Knowledge.

None of the above-quoted Covered Risks are triggered by your captioned inquiry. Our research did not reveal any existing lien as a result of the proposed 2017 special assessment that would have been disclosed in the public records, thereby rendering Covered Risk 2(b) inapplicable

Additionally, uour attention is also directed to the following provision contained in your owner's policy:

SCHEDULE B
EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) that arise by reason of:

6. Special taxes or assessments, if any, payable with the taxes levied or to be levied for the year 2017 and subsequent years.

The letters from the City of Manitowoc indicate that these are contemplated special assessments for 2017 for approved or commenced improvements that are done as needed on the property. Given that the special assessments are to be levied for the year 2017, they fall within the above cited exception from coverage.

Based on the facts and the policy provision referred to above, your claim is respectfully denied. If you are aware of facts, or an interpretation of the legal effect of the facts and policy which would alter this conclusion, please provide them to me in writing within 30 days. If no response is received from you, I will close my file at that time. Although the reasons stated above are sufficient to deny the claim, they are not intended to be exclusive. Stewart reserves the right to establish additional grounds for denial should a further review of the file become necessary.

Very truly yours,

Maria Stavrakos

cc: Kelly Rickenbach, Esq.

From: Angel Avina angelavina@icloud.com
Subject: Not in agreement
Date: Jul 24, 2018, 11:20:03 AM
To: Maria.Stavrakos@stewart.com

Angel Avina
812 Hawthorne Terrace
Manitowoc, Wi. 54220

STGC file No. S023-0300707-18
Policy No. O-9301-003858097

Hello Maria,

I am sorry but I do not agree with this decision at all concerning my property.

When I brought all the info down to City Hall they pretty much agreed that I was NOT informed about any of this and that action was warrented.

Had I been I would of taken measures at the time of closing or proportion to.

Obviously it was known, since there is a paper trail showing that an attorney was inquiring about this property months prior to me even being aware of its existence.

I never received any letter nothing to even have a choice of contacting a private contractor for price comparisons.

The title company didn't bring this to my attention nor did Coldwell banker, yet I am the one being held responsible for something I knew nothing about.

That isn't right.

I appreciate any help that can be given .
Very Sincerely and with respect,
Angel Avina