

RESOLUTION OF THE CITY COUNCIL

No 83

Approved August 17, 1995

RECEIVED
CITY CLERK
AUG 17 1995

RESOLVED, That the City Collector is authorized to cause the taxes for the year 1994 and prior to be abated on those properties located along Plat 54, Lots 87 and 83, situated along 100 and 114 Gallup Street, in the amount of Three Thousand, Eight Hundred Sixty-Eight Dollars, Ninety-Six Cents (\$3,868.96) in accordance with the application filed by SWAP.

IN CITY-COUNCIL

AUG 3 1995

READ AND PASSED

Evelyn T. Fargnoli
ACTING PRES.

Michael R. Clement
CLERK



IN CITY COUNCIL.

11
FIRST READING
6 1995
REFERRED TO COMMITTEE ON
FINANCE

Michael R. Clement
CLERK

THE COMMITTEE ON

FINANCE
Approves Passage of
The Within Resolution

John M. Malone
July 10, 1995 Chairman

Councilman Hollis, by Request

CAROLYN F. BRASSIL
CITY COLLECTOR



VINCENT A. CIANCI, JR.
MAYOR

FINANCE DEPARTMENT

CITY COLLECTOR

June 23, 1995

Mr. Michael Clement
City Clerk
City Clerk's Office
City Hall

Dear Mr. Clement:

I am requesting that the following SWAP application filed by Maggie Baysah and Corvah Baysah, be approved for the abatement of taxes for the year 1994 and prior.

<u>Plat</u>	<u>Lot</u>	<u>Location of Property</u>	<u>Abatement Amount</u>
54	87	100 Gallup	1,713.87
54	83	114 Gallup	2,155.09

Sincerely,

Carolyn F. Brassil

Carolyn F. Brassil
City Collector



439 Pine Street
Providence, R. I. 02907
401•272•0526 fax 272•5653

MEMORANDUM

DATE: May 30, 1995

TO: Carolyn Brassil
Tax Collector

FROM: Carla Young
Executive Director

SUBJECT: Property Tax Abatement
114 Gallup Street / 100 Gallup Street
Old 54/83 Old 54/87
New 54/902

Mrs. Brassil;

Enclosed please find the application for the abatement of taxes for the above properties.

We demolished 100 Gallup Street and divided the lot to create two larger lots of which this is one. There is no longer a structure at 100 Gallup Street.

The escrow agreement has been submitted to you under separate cover by our Attorney John Garrahy. Your assistance in processing this application will be greatly appreciated.

Please give me a call if you have any questions or need any further paperwork.

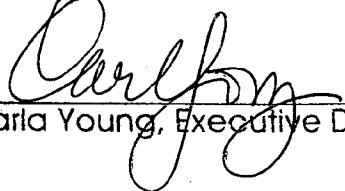
cc: Councilman John Rollins
Councilwoman Albina Young
Thomas Deller - Planning and Development
File - Property - 114 Gallup Street / Baysah

To Whom it may Concern,

SWAP, Inc. does hereby depose and say that:

The property located at: 114 GALLUP STREET was vacant, abandoned and in a serious state of disrepair at the time of purchase on 4/5/94

SWAP intends to sell this property to a qualified, low-income homesteader, and a condition of sale shall be that said Buyer occupy and utilize this property as their primary residence for more than one year. Deed restrictions concerning the resale of the property are also a condition of purchase.


Carla Young, Executive Director, SWAP, Inc.

Signed and Sworn by me, this 30th day of May, Nineteen Hundred and Ninety Five.

Notarized in Providence RI

Notary Darryl Horton

Commission Expires: My Commission Expires June 8, 1995

100 GALLUP STREET

APPLICATION FOR TAX ABATEMENT

Pursuant to Section 21-131 of the Providence Code of Ordinances of the City of Providence, the categories of property which qualify for abatement shall be abandoned buildings with back taxes owing that are required by qualifying homesteaders
Building address:

Assessor's Office Plat No. 54 Lot No. 87

Present Owner: SWAP, Inc

Owners for Previous Three Years:

Year Owner Account No.

1994 SWAP, Inc.

1993 Delroy L. Campbell To SWAP, INC.

1992 Delroy L. Campbell

Date of Purchase by present owner: 4/13/93

Is building vacant? N/A yes no

If yes, has the building been vacant for over 90 days N/A yes no

Is the building boarded? N/A yes no

If no, is it scheduled to be boarded? N/A yes no

Have all building permits been applied for and complied with?
N/A yes no

Is the building in compliance with the Providence Minimum Housing Standards? N/A yes no

Is there clear title to the property, but for municipal liens?
x yes no

Will there be occupancy by owner for at least one year? N/A yes no

Other Comments:

~~This building was demolished as part of neighborhood revitalization and the land given to adjacent lots with rehabbed homes~~

NOTE: No application will be considered unless accompanied by the following documentation:

1. Sworn Affidavit of occupancy by owner for at least one year
 2. Certification of building inspector that building permits have been applied for and complied with.
 3. Certification form the division of minimum housing that the property is in compliance with the Providence Minimum Housing Standards.
 4. A certificate of clear title, but for municipal liens.
- I hereby state that the within information provided on said application is true and accurate.

STATE OF RHODE ISLAND
PROVIDENCE, SC.

Subscribed and sworn to before me on this 30th day of May, 1995.

David Horton

My Commission Expires June 8, 1995

Clegg
Executive Director SWAP, Inc.

APPLICATION FOR TAX ABATEMENT

Pursuant to Section 21-131 of the Providence Code of Ordinances of the City of Providence, the categories of property which qualify for abatement shall be abandoned buildings with back taxes owing that are

required by qualifying homesteaders

Building address:

Old: 83

Assessor's Office Plat No. 54 Lot No. New: 902

Present Owner: SWAP. Inc

Owners for Previous Three Years:

Year Owner

Account No.

1994 SWAP, Inc.

16418225

1993 Resolution Trust Corp. to Providence Redevelopment Agency

1992 Resolution Trust Corp as Conservator of ComFed Savings Bank

Date of Purchase by present owner: 4/5/94

Is building vacant? ☒ yes ☐ no (at time of application)

If yes, has the building been vacant for over 90 days ☒ yes ☐ no

Is the building boarded? ☒ yes ☐ no

If no, is it scheduled to be boarded? ☐ yes ☐ no

Have all building permits been applied for and complied with?
☒ yes ☐ no

Is the building in compliance with the Providence Minimum Housing Standards? ☒ yes ☐ no

Is there clear title to the property, but for municipal liens?
☒ yes ☐ no

Will there be occupancy by owner for at least one year? ☒ yes ☐ no

Other Comments:

This building has been completely renovated inside and out by SWAP;
there is a Purchase and sale Agreement for sale of this property to
a qualified first time homebuyer/homesteader at the time of this application

NOTE: No application will be considered unless accompanied by the following documentation:

1. Sworn Affidavit of occupancy by owner for at least one year
 2. Certification of building inspector that building permits have been applied for and complied with.
 3. Certification form the division of minimum housing that the property is in compliance with the Providence Minimum Housing Standards.
 4. A certificate of clear title, but for municipal liens.
- I hereby state that the within information provided on said application is true and accurate.

Carl J. [Signature]
Executive Director - SWAP, Inc.

STATE OF RHODE ISLAND
PROVIDENCE, SC.

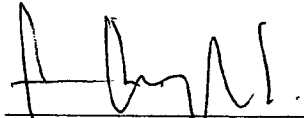
Subscribed and sworn to before me on this 30th day of May, 1995.

David [Signature]

My Commission Expires June 8, 1995

WE, **Corvah and Maggie Baysah**, do hereby depose and say that:

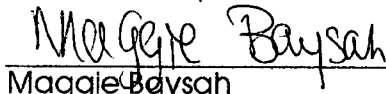
1. WE have purchased from SWAP, Inc. the property located at 114 Gallup Street Providence RI and that:
2. WE intend to occupy and utilize this property as our primary residence for more than one year.



Corvah Baysah

5/8/95

Date




Maggie Baysah

5/8/95

Date

Signed and Sworn before me this 8th day of MAY 1995.

Notarized in 

Notary: 
STEVEN P. CORRADES

Commission Expires: 12/19/95

28

MUNICIPALITY

CERTIFICATE OF USE AND OCCUPANCY

No. 3914

THIS IS TO CERTIFY that the (2) Two Story Constructed

5B (1) One Family Dwelling

erected on Map: 54 Block: 902 Parcel: _____

Street and No.: 114 Gallup Street

Owner: SWAP Use Zone: R-3

Architect or Engineer: _____

Contractor: T.E.M. Construction Builders
Reg. No.: _____

Building Permit No.: 1552/94 Plan No.: _____

has been inspected and the following occupancy thereof

is hereby authorized: Use Group: R-3

Construction Type: 5B

Occupancies: Max. Allowable floor
live loads per sq. ft.

Occupancy
Load

Basement: Household Storage

1st Floor: (1) One Family Dwelling

2nd Floor: Sleeping rooms for unit

3rd Floor: _____

Other: _____

Remarks: _____

This Certificate must be posted where required by the State Building
Code, and permanently maintained in a conspicuous place at or
close to the entrance of the building or structure referred to above.

Jan. 26 '19 95

Ramona J. Rigg
Building Official

Expiration Date none

MERLIN A. DeCONTI, JR., P.E.

Director



VINCENT A. CIANCI, JR.

Mayor

Department of Inspection and Standards

"Building Pride In Providence"

Date: 1/27/95

To: SWAP

Property: 114 GALLUP

Certificate of Compliance

Congratulations, your property listed above has been found to be in compliance with the Minimum Housing Standard of the City of Providence as of the date of this notice.

Sincerely,

A handwritten signature in cursive script, appearing to read "April H. Wolf".

April H. Wolf
Deputy Director of Building Safety

ISSUED BY



Commonwealth.
Land Title Insurance Company

POLICY NUMBER
207-087525

OWNER'S POLICY OF TITLE INSURANCE

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, COMMONWEALTH LAND TITLE INSURANCE COMPANY, a Pennsylvania corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
2. Any defect in or lien or encumbrance on the title;
3. Unmarketability of the title;
4. Lack of a right of access to and from the land.

The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title, as insured, but only to the extent provided in the Conditions and Stipulations.

IN WITNESS WHEREOF, COMMONWEALTH LAND TITLE INSURANCE COMPANY has caused its corporate name and seal to be hereunto affixed by its duly authorized officers, the Policy to become valid when countersigned by an authorized officer or agent of the Company.

COMMONWEALTH LAND TITLE INSURANCE COMPANY

Attest:

James J. Lynch Jr.
Secretary



By:

[Signature]
President

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the affect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
- (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy; or
 - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the estate or interest insured by this policy.
4. Any claim, which arises out of the transaction vesting in the Insured the estate or interest insured by this policy, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on:
 - (a) the transaction creating the estate or interest insured by this policy being deemed a fraudulent conveyance or fraudulent transfer; or
 - (b) the transaction creating the estate or interest insured by this policy being deemed a preferential transfer except where the preferential transfer results from the failure:
 - (i) to timely record the instrument of transfer; or
 - (ii) of such recordation to impart notice to a purchaser for value or a judgment or lien creditor.

**OWNER'S POLICY
SCHEDULE A**

Amount of Insurance: \$65,000.00
Date of Policy: May 10, 1995 at 10:08 a.m.
Policy Number: 207-087525

This policy valid only if Schedule B and Face Page are attached.

Note: A loan policy on the encumbrance described in this Schedule has been issued naming as the insured: CITIZENS MORTGAGE CORPORATION, and/or RHODE ISLAND HOUSING AND MORTGAGE FINANCE CORPORATION, organized and existing under the laws of the State of Georgia, whose address is 900 Circle 75 Parkway, Suite 1500, Atlanta, GA 30339.

1. Name of insured: MAGGIE N. BAYSAH and CORVAH BAYSAH
2. The estate or interest in the land herein and which is covered by this policy is Fee Simple.
3. The estate or interest referred to herein is at Date of Policy vested in the Insured.
4. The land herein described is encumbered by the following mortgage or trust deed, and assignments:

Mortgage from MAGGIE N. BAYSAH and CORVAH BAYSAH to CITIZENS MORTGAGE CORPORATION in the amount of \$64,900.00 dated May 8, 1995 and recorded in the Land Evidence Records for the CITY of PROVIDENCE, Rhode Island, on May 10, 1995 at 10:09 a.m., at page , and assigned to RHODE ISLAND HOUSING & MORTGAGE FINANCE CORPORATION by assignment dated May 8, 1995 and recorded in the Land Evidence Records for the CITY of PROVIDENCE, Rhode Island, on May 10, 1995 at 10:10 a.m..

and the mortgages or trust deeds, if any, shown on Schedule B hereof.

5. The land referred to in this policy and described in Deed to Insured is:

All that certain parcel of land with the buildings thereon situated on 114 GALLUP STREET, CITY of PROVIDENCE, PROVIDENCE County, Rhode Island, all more particularly described in Exhibit A attached hereto and made a part hereof.

OWNER'S POLICY
SCHEDULE B

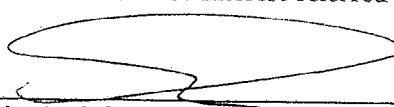
Owner's Policy Number: 207-087525

This policy does not insure against loss or damage by reason of the following:

1. Rights or claims of parties other than Insured or Mortgagor in actual possession of any or all of the property.
2. Unrecorded easements, discrepancies or conflicts in boundary lines, shortage in area and encroachments which an accurate and complete survey would disclose.
3. Unfiled mechanics' or materialsmen's liens.
4. The mortgage, if any, referred to in Item 4 of Schedule A. (This exception does NOT apply to Loan Policies).
5. Real Estate Taxes and Assessments (including Liens not yet due and payable) as follows:
Real estate taxes assessed as of 12/31/94 not yet due and payable.
6. Restrictions in Book 2695, at page 185, in Book 2695, at page 190, in Book 2695, at page 205, in Book 2695, at page 195, in Book 2932, at page 317, in Book 2932, at page 335, and in Book 2933, at page 1.
7. Rehabilitation Notice in Book 2568 at page 177.
8. Terms and Conditions of a Land Purchase Agreement recorded April 8, 1994 at 9:21 a.m..
9. Terms and Conditions of a deed from Providence Redevelopment Agency to S.W.A.P. Inc. recorded April 8, 1994, at 9:22 a.m..

Exceptions numbered N/A are hereby deleted from the owner's policy.

Note: Unless Schedule B Part II is attached to the Loan Policy there are not subordinate matters that affect title to the estate or interest referred to in Schedule A.


Authorized Officer or Agent
THOMAS W. MADONNA, ESQ.

Policy Number: 554-562910

SCHEDULE B
Part II

In addition to the matters set forth in Part I of this Schedule, the title to the estate or interest in the land described or referred to in Schedule A is subject to the following matters, if any be shown, but the Company insures that such matters are subordinate to the lien or charge of the insured mortgage upon said estate or interest:

Affordability Mortgage from MAGGIE N. BAYSAH and CORVAH BAYSAH to CITIZENS MORTGAGE CORPORATION dated May 8, 1995 and recorded in the Land Evidence Records for the CITY of PROVIDENCE, Rhode Island, on May 10, 1995 at 10:11 a.m..

Assignment of Affordability Mortgage from CITIZENS MORTGAGE CORPORATION to Affordable Housing Trust by assignment dated May 8, 1995 and recorded in the Land Evidence records for the CITY of PROVIDENCE, Rhode Island, on May 10, 1995 at 10:12 a.m..

Mortgage from MAGGIE N. BAYSAH and CORVAH BAYSAH to Providence Plan Housing Corporation in the amount of \$5,273.86 dated May 9, 1995 and recorded in the Land Evidence Records of the CITY of PROVIDENCE, State of Rhode Island on May 10, 1995 at 10:13 a.m..

EXHIBIT "A".

That lot of land, with all buildings and improvements thereon, situated on the southerly side of Gallup Street, in the City of Providence and State of Rhode Island, laid out and delineated as Lot No. 126 (one hundred twenty six) on that Plat entitled, "The Philo S. White Plat in Providence, R.I. by J.A. Latham August 1889" and recorded in the office of the Recorder of Deeds in said Providence in Plat Book 18 at page 56 and (copy) on Plat Card No. 608, and that certain westerly-most portion of said Lot 125, said portion of Lot 125 being bounded and described as follows: Commencing at an iron rod set in the northeasterly corner of said Lot 126 on said Plat, said point also being the northwesterly corner of said Lot 125; thence running easterly along Gallup Street a distance of eleven (11) feet to a point; thence turning an interior angle of $92^{\circ} 47' 00''$ and running southerly a distance of seventy-five and $9/100$ (75.09) feet, more or less, to a point on the southerly line of said Lot 125; thence turning an interior angle of $87^{\circ} 13' 00''$ and running westerly a distance of eleven (11) feet to an iron rod set in the southeasterly corner of said Lot 126, said point also being the southwesterly corner of said Lot 125; thence turning an interior angle of $92^{\circ} 47' 00''$ and running along the boundary of said Lots 125 and 126, a distance of seventy-five and $9/100$ (75.09) feet, more or less, to the point and place of beginning



CITY OF PROVIDENCE
CITY COLLECTOR

COUNTER BILL

REAL ESTATE

DATE: JUN 14 1995

ACCOUNT #: 19000870

SWAP INC

*

439 PINE ST

PROVIDENCE, RI 02907

QTR 1 1,713.87

QTR 2 0.00

QTR 3 0.00

QTR 4 0.00

TOTAL 1,713.87

ORIG TAX: 1,913.87 CREDITS: 200.00

INTEREST _____

054-0087-0000 100 GALLUP

TOT DUE _____

COLLECTOR'S STUB: WHEN PAYING BY MAIL DETACH AND RETURN IN ENVELOPE. MAKE CHECK PAYABLE TO CITY COLLECTOR.



DATE: JUN 14 1995 CITY COLLECTOR, CITY OF PROVIDENCE ACCOUNT #: 19000870

SWAP INC

*

439 PINE ST

PROVIDENCE, RI 02907

QTR 1 1,713.87

QTR 2 0.00

QTR 3 0.00

QTR 4 0.00

TOTAL 1,713.87

ORIG TAX: 1,913.87 CREDITS: 200.00

054-0087-0000 100 GALLUP

YR	ACCT NBR	PROP VALUE	TOTAL TAX DUE	CREDITS	TOTAL TAX BAL
94	19000870	31,200	671.29	100.00	571.29
93	3066905	31,200	571.29	0.00	571.29
92	3066905	31,200	671.29	100.00	571.29
			=====	=====	=====
			1,913.87	200.00	1,713.87

NOTE: NO INTEREST IS SHOWN ON THIS STATEMENT. INTEREST WILL BE
APPLIED TO ALL PAST DUE BALANCES AT TIME PAYMENT IS MADE.

TAX _____ INTEREST _____ CHARGES _____



**CITY OF PROVIDENCE
CITY COLLECTOR**

COUNTER BILL

DATE: JUN 14 1995

SWAP INC
*
439 PINE ST
PROVIDENCE, RI 02907

ORIG TAX: 2,351.07 CREDITS: 195.98

054-0083-0000 114 GALLUP

REAL ESTATE

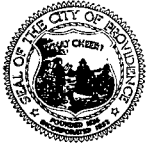
ACCOUNT #: 19000870

QTR 1 2,155.09
QTR 2 -21.06
QTR 3 -21.06
QTR 4 -21.05
TOTAL 2,155.09

INTEREST -----

TOT DUE -----

COLLECTOR'S STUB: WHEN PAYING BY MAIL DETACH AND RETURN IN ENVELOPE. MAKE CHECK PAYABLE TO CITY COLLECTOR.



DATE: **CITY COLLECTOR, CITY OF PROVIDENCE** ACCOUNT #: 19000870

SWAP INC
*
439 PINE ST
PROVIDENCE, RI 02907

ORIG TAX: 2,351.07 CREDITS: 195.98

054-0083-0000 114 GALLUP

QTR 1 2,155.09
QTR 2 -21.06
QTR 3 -21.06
QTR 4 -21.05
TOTAL 2,155.09

YR	ACCT NBR	PROP VALUE	TOTAL TAX DUE	CREDITS	TOTAL TAX BAL
94	16418225	42,800	783.69	0.06	783.63
93	90023012	42,800	783.69	0.00	783.69
92	90023012	42,800	783.69	195.92	587.77
			=====	=====	=====
			2,351.07	195.98	2,155.09

NOTE: NO INTEREST IS SHOWN ON THIS STATEMENT. INTEREST WILL BE APPLIED TO ALL PAST DUE BALANCES AT TIME PAYMENT IS MADE.

TAX _____ INTEREST _____ CHARGES _____