

**From:** Irvine, Lisa  
**To:** John Handeland  
**Cc:** Gibney, Gregory; Newcomer, Raimonda; Bryant Hammond; Jeremy Jacobson  
**Subject:** Wells Fargo Bank, 250 Front Street  
**Date:** Wednesday, September 7, 2022 9:54:14 AM  
**Attachments:** image001.png  
Check 16155.pdf  
RE.docx  
PP.docx  
RE Wells Fargo Bank 250 Front Street.msg  
**Importance:** High

Caution! This message was sent from outside your organization.

Nome Common Council,

As authorized agent for Wells Fargo Bank, we mailed payment for Real Estate Parcel 001.242.29 in the amount \$5,577.60 and Business Personal Property Parcel 50298 in the amount of \$829.17 via USPS certified mail on 10/18/2021 – which was 14 days prior to the 11/1/2021 due date. Please see below Proof of Mailing from USPS. We did not see anywhere on the bill where it states, “postmarks not accepted”, and the attached check was cashed on 11/4/2021.

Certificate of Mailing — Firm (Domestic)		
Name and Address of Sender Wells Fargo Bank c/o Ryan, LLC PO Box 4900 Scottsdale, AZ 85261	TOTAL NO. of Pieces Listed by Sender 6	TOTAL NO. of Pieces Received at Post Office
Postmaster, per (name of receiving employee) PB26299		
USPS Tracking Number Firm-specific Identifier Tax Payment(s) Check Number(s): 16155 Total Payment: 6406.77	Address (Name, Street, City, State, and ZIP Code™) City of Nome 102 Division Street Nome, AK 99762	Postage Fee Special Handling Parcel Airlift

U.S. POSTAGE  ZIP 85254 \$ 002.82 02 4W 0000349619 OCT 18 2021  


We received notice that the taxes were delinquent and penalties and interest had accrued and both myself and my colleague, Raimonda Newcomer, emailed a copy of the posted check as well as the proof of mailing to <https://www.nomealaska.org/contact>. We did not hear back and believed our cashed check was sufficient proof of payment.

When we received a 2022 tax bill with the delinquent amount on it, we reached out again and was in contact with Jeremy Jacobson in the City Clerk's office. We respectfully asked to have the penalties removed as we are not in control of the mail, and Jeremy stated that postmarks are not accepted. We requested he send the current amounts due (please see attached printouts and amounts provided) which we paid.

We were then contacted by Wells Fargo informing us they were attempting to get a permit from the city; however, there was \$3.55 in property taxes due and we needed to pay ASAP so we could get the permit. We again reached out and spoke to Bryant Hammond who explained to us that the amounts provided to us were not correct and we had the additional payment due. I explained we were provided the amounts of which to pay and could these extra fees be removed and was denied.

This has been a very frustrating situation. We looked back to 2014 at our payments on these accounts, and they were always sent around the same time for the second installment and we have never had this issue.

We are respectfully asking for the \$581.14 charged to us in penalty and interest be refunded as we feel:

1. The 2<sup>nd</sup> installment payment was made according to the tax bill and due date
2. We have no control over the mail and believed two weeks was sufficient time
3. We do not see on the bill where it stated "postmarks not accepted".

Thank you for your time and consideration.

Lisa Irvine, as agent for Wells Fargo Bank

Lisa Irvine  
Manager, Property Tax Commercial  
Ryan  
5780 Fleet Street  
Suite 300  
Carlsbad, California 92008

442.244.2427 Office  
760.518.9913 Mobile

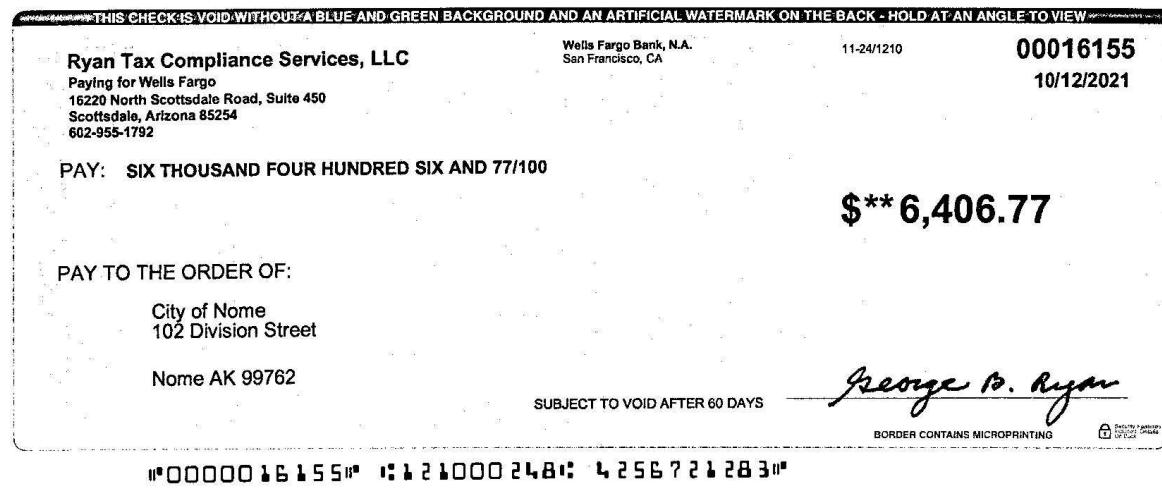


## Transaction Search

## Print Images

Date/Time Printed: 08/22/2022 1:02 PM PDT

Check 16155 - 6,406.77 USD



## Item Details

Account Number 4256721283

Item Sequence Number 003687809230

Account Name LLC RYAN

Bank ID 121000248

Check 16155

Amount 6,406.77 USD Debit

Status Check Paid

Posting Date 11/04/2021

As of Date 11/04/2021

Photos - Wells Fargo Bank (Nome AK 99762 - Personal Property Acct #50298) - Screenshot 2022-07-13\_.png

See all photos Add to

Caselle Connect® > Property Tax Collection > Personal Property Inquiry

Personal property account: WELLS FARGO BANK #103325 (50298) Balance: 1,746.19

Personal Property Account Personal Properties Property Value History Transactions Period Summary Payoff

Period	Taxes	Interest	Penalty	Miscellaneous	Payments	Balance
01/01/2012 - 12/31/2012	566.14	.00	.00	.00	566.14-	.00
01/01/2013 - 12/31/2013	780.03	.00	.00	.00	780.02-	.01
01/01/2014 - 12/31/2014	2,239.71	.00	.00	.00	2,239.71-	.00
01/01/2015 - 12/31/2015	1,827.24	.00	.00	.00	1,827.24-	.00
01/01/2016 - 12/30/2016	1,551.55	8.86	62.06	.00	1,622.48-	.01-
01/01/2017 - 12/31/2017	1,641.81	2.42	11.91	.00	1,656.14-	.00
01/01/2018 - 12/31/2018	1,480.99	.00	.00	.00	1,480.99-	.00
01/01/2019 - 12/31/2019	1,561.65	.00	.00	.00	1,561.65-	.00
01/01/2020 - 12/31/2020	1,422.82	.00	.00	.00	1,422.82-	.00
01/01/2021 - 12/31/2021	1,658.34	8.90	66.33	.00	1,658.36-	75.21
01/01/2022 - 12/31/2022	1,670.98	.00	.00	.00	.00	1,670.98

Display  Period balance  Running balance

City of Nome Jeremy A:\csldata | Wed, Jul 13, 2022 1:14 PM

Type here to search

1:14 PM 7/13/2022

Caselle Connect® > Property Tax Collection > Real Property Inquiry

Owner:  Owner  of 1028

Property: 001.242.29 (250 FRONT ST.) Balance: 11,661.13 Status: Active

Property Owners Land Records Property Value History Property Sales Transactions Period Summary Payoff Documents Property History

Period	Taxes	Interest	Penalty	Miscellaneous	Payments	Balance
01/01/2012 - 12/31/2012	9,827.40	.00	.00	.00	9,827.40-	.00
01/01/2013 - 12/31/2013	10,190.40	.00	.00	.00	10,190.40-	.00
01/01/2014 - 12/31/2014	11,116.80	.00	.00	.00	11,116.80-	.00
01/01/2015 - 12/31/2015	10,190.40	.00	.00	.00	10,190.40-	.00
01/01/2016 - 12/30/2016	10,190.40	.00	.00	.00	10,190.40-	.00
01/01/2017 - 12/31/2017	9,264.00	.00	.00	.00	9,264.00-	.00
01/01/2018 - 12/31/2018	10,190.40	.00	.00	.00	10,190.40-	.00
01/01/2019 - 12/31/2019	12,043.20	.00	.00	.00	12,043.20-	.00
01/01/2020 - 12/31/2020	12,084.80	.00	.00	.00	12,084.80-	.00
01/01/2021 - 12/31/2021	11,155.20	59.72	446.21	.00	11,155.20-	505.93
01/01/2022 - 12/31/2022	11,155.20	.00	.00	.00	.00	11,155.20

Display   
 Period balance  Running balance

City of Nome Jeremy A:\csldata Wed, Jul 13, 2022 9:13 AM

Type here to search 53°F Partly sunny 9:13 AM 7/13/2022

**From:** [Bryant Hammond](#)  
**To:** [Irving, Lisa](#)  
**Cc:** [Gibney, Gregory](#); [Newcomer, Raimonda](#)  
**Subject:** RE: Wells Fargo Bank, 250 Front Street  
**Date:** Wednesday, August 24, 2022 3:11:50 PM  
**Attachments:** [image001.png](#)  
[20220824144133.pdf](#)

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External mail. Click links or attachments from trusted sender only.

Good afternoon,

I looked into this account. See attached and below for supporting documentation. In Jeremy's email of 7/15, he quoted you a payoff amount of 505.93. Unfortunately, this was the incorrect amount. The interest routine in our software needs to be manually run every month. Usually this happens within a day or two of the 1<sup>st</sup>. In July, it appears it was run on 7/19. Jeremy was looking at the aggregated period summary tab rather than the transactions tab and didn't notice that the amount he was quoting did not include the July interest. In the Clerk's Office, we are supposed to check the transactions tab to ensure the interest is up to date and manually calculate, if needed, to ensure the payoff quote is correct. I apologize for this oversight.

I've attached the receipt and accompanying paperwork from the 2021 second half payment. The envelope is date stamped on the 3<sup>rd</sup> of November, which is after the due date for second half. Bank deposits for each day are made via the Wells Fargo dropbox and processed the next morning by a teller prior to opening. The dates and time periods appear to be routine for a check having arrived on the 3<sup>rd</sup>. I don't see any red flags in the record. Well's Fargo should have received several delinquent letters concerning the 2021 taxes, as the interest accumulated at \$3.22 per month. I can dig these out and pass them along if needed.

The City of Nome has a payment portal on the website: <https://www.nomealaska.org/finance/page/online-payments> [[Nomealaska.org](https://www.nomealaska.org/)]. We can accept credit cards and echecks through the portal. The card's incur a 2.5% convenience fee, but the echecks are a flat \$2.00. If you handle a large number of accounts in this jurisdiction, we can work out an ACH payment / details file. We've been doing this with Wells Fargo for the past few years and it's working out well. I highly recommend looking into this if the check request turnaround is tighter than 3 weeks.

I recommend not relying on the mail for timely delivery. It's frequently late and it's not uncommon to see a month delay. Remote location (no roads connect us to you), weather (if planes don't land, we don't get mail, freight etc), and staffing issues at the post office contribute to delays that are quite frustrating to folks used to 2day delivery. That standard of service simply isn't possible here.

You're welcome to request a waiver for taxes, but must do so in writing to the Nome Common Council. If the request is received prior to 5PM on Thursday September 8, then it will go into the September 12 agenda for determination. They may or may not grant your request.

Let me know if you have any questions,

Bryant Hammond  
Clerk

Date	Type	Description	Amount	Land Record	Taxing Entity
07/01/2021	Tax	Tax billing	11,155.20	LandType1	City of Nome - Real
07/29/2021	Pmt	001.242.29 - 21 - PRPTX	5,577.60- *	*	
11/02/2021	Int	Interest billing 11/21	37.18	LandType1	City of Nome - Real
11/02/2021	Pen	Penalty billing 11/21	446.21	LandType1	City of Nome - Real
11/03/2021	Pmt	001.242.29 - 2021 - PRPTX	5,577.60- *	*	
12/01/2021	Int	12/21 Interest billing	3.22	LandType1	City of Nome - Real
01/01/2022	Int	01/22 Interest billing	3.22	LandType1	City of Nome - Real
02/01/2022	Int	02/22 Interest billing	3.22	LandType1	City of Nome - Real
03/01/2022	Int	03/22 Interest billing	3.22	LandType1	City of Nome - Real
04/01/2022	Int	04/22 Interest billing	3.22	LandType1	City of Nome - Real
05/01/2022	Int	05/22 Interest billing	3.22	LandType1	City of Nome - Real
06/01/2022	Int	06/22 Interest billing	3.22	LandType1	City of Nome - Real
07/01/2022	Int	07/22 Interest billing	3.22	LandType1	City of Nome - Real
07/01/2022	Tax	Tax billing	11,155.20	LandType1	City of Nome - Real
07/29/2022	Pmt	TAX# 001.242.29 - 2021 - PRPTX	505.93- *	*	
07/29/2022	Pmt	TAX# 001.242.29- 2021 - 2022 - PRPTX	5,577.60- *	*	
08/02/2022	Int	08/22 Interest billing	.02	LandType1	City of Nome - Real
08/02/2022	Pen	08/22 Penalty billing	.26	LandType1	City of Nome - Real

**From:** Irvine, Lisa <Lisa.Irvine@ryan.com>

**Sent:** Wednesday, August 24, 2022 2:18 PM

**To:** Bryant Hammond <BHammond@nomealaska.org>

**Cc:** Gibney, Gregory <Gregory.Gibney@ryan.com>; Newcomer, Raimonda <Raimonda.Newcomer@ryan.com>

**Subject:** Wells Fargo Bank, 250 Front Street

Thank you for speaking with me Bryant! Attached are the emails regarding the penalty and interest charges.

Lisa

Lisa Irvine  
 Manager, Property Tax Commercial  
 Ryan  
 5780 Fleet Street  
 Suite 300  
 Carlsbad, California 92008

442.244.2427 Office  
 760.518.9913 Mobile

City of Nome  
102 Division St  
PO Box 281  
Nome AK 99762  
(907) 443-6663

Check No. 00016155

Check Date: 10/12/2021

Amount Paid: >>>>>\$6,406.77

Receipt No: 3.009105 Nov 3, 2021

001.242.29  
WELLS FARGO BANK/NBA/THOMPSON TAX SERVICE  
P.O. BOX 2609  
CARLSBAD CA 92018

Previous Balance: 6,060.99  
PROPERTY TAX COLLECTION  
001.242.29 - 2021 - PRPTX 5,577.60  
11.1051.0049  
Real Property AR

Total: 5,577.60  
New Balance: 483.39

50298  
WELLS FARGO BANK #103325  
P.O. BOX 2609  
C/O RYAN, LLC  
CARLSBAD CA 92018

Previous Balance: 901.02  
PERSONAL PROPERTY TAX  
50298 - PERSTX - 2021 829.17  
11.1052.0049  
Personal Property AR

Total: 829.17  
New Balance: 71.85

CHECK-GEN FUND  
Check No: 16155 6,406.77  
Payor:  
RYAN TAX COMPLIANCE SERVICES, LLC  
Total Applied: 6,406.77

Change Tendered: .00  
11/03/2021 3:27 PM  
your payment  
'NOME  
/THOMPSON TAX SERVICE  
COUPON CARLSBAD CA 92018

Vendor No: NOME Voucher Name: City of Nome						Check No.: 00016155 Check Date: 10/12/2021
Number	Amount	Year	Install	Prop. ID	Cost Center	
	5,577.60 829.17	2021 2021	2 2	103325 103325		

PLEASE DETACH BEFORE DEPOSITING CHECK

Total Amount Due: \$ 11,155.20

Please detach coupon and return this portion with your payment

Make Checks Payable to: CITY OF NOME

2nd HALF WELLS FARGO BANK/NBA/THOMPSON TAX SERVICE  
COUPON P.O. BOX 2609  
CARLSBAD CA 92018

TAX ID #: 001.242.29

Please check for address corrections and indicate change(s) above.

1st Half Tax Due 8/2/21  
\$ 5,577.60

Payment must be received by 5:00 p.m. at city hall to avoid penalty and interest.

TAX ID #: 001.242.29

Please check for address corrections and indicate change(s) above.

2nd Half Tax Due 11/1/21  
\$ 5,577.60

Payment must be received by 5:00 p.m. at city hall to avoid penalty and interest.

Ryan Tax Compliance Services, LLC  
Paying for Wells Fargo  
16220 North Scottsdale Road, Suite 450  
Scottsdale, Arizona 85254  
602-955-1792

Check No. 00016155

Check Date: 10/12/2021

Amount Paid: >>>>>\$6,406.77

City of Nome

102 Division Street

Nome AK 99762

Vendor No: NOME  
Voucher Name: City of Nome

Check No.: 00016155  
Check Date: 10/12/2021

Ryan Tax Compliance Services, LLC

Parcel/Account #	Reference Number	Amount	Year	Install	Prop. ID	Cost Center
001.242.29 50298	NOME NOME	5,577.60 829.17	2021 2021	2 2	103325 103325	
TOTALS		6,406.77				

PLEASE DETACH BEFORE DEPOSITING CHECK

Total Amount Due: \$ 11,155.20

Please detach coupon and return this portion with your payment

Make Checks Payable to: CITY OF NOME

1st HALF WELLS FARGO BANK/NBA/THOMPSON TAX SERVICE  
COUPON P.O. BOX 2609  
CARLSBAD CA 92018

Please detach coupon and return this portion with your payment

Make Checks Payable to: CITY OF NOME

2nd HALF WELLS FARGO BANK/NBA/THOMPSON TAX SERVICE  
COUPON P.O. BOX 2609  
CARLSBAD CA 92018

TAX ID #: 001.242.29

Please check for address corrections and indicate change(s) above.

1st Half Tax Due 8/2/21  
\$ 5,577.60

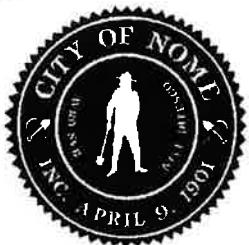
Payment must be received by 5:00 p.m. at city hall to avoid penalty and interest.

TAX ID #: 001.242.29

Please check for address corrections and indicate change(s) above.

2nd Half Tax Due 11/1/21  
\$ 5,577.60

Payment must be received by 5:00 p.m. at city hall to avoid penalty and interest.



**CITY OF NOME**  
102 Division Street / PO Box 281  
Nome, Alaska 99762  
Phone: 907-443-6663  
Fax: 907-443-5345

WELLS FARGO BANK/NBA/THOMPSON TAX SERVICE  
P.O. BOX 2609  
CARLSBAD CA 92018

RECEIVED JUN 29 2021

Payment may be made online at: [www.nomealaska.org](http://www.nomealaska.org).  
Follow the link "Online Payments" from the homepage.

**If you pay a monthly mortgage, CHECK WITH  
YOUR LENDER to ensure correct payment is  
made on your behalf.**

## Official 2021 Tax Bill

The City of Nome makes every reasonable attempt to assure that property owners receive their assessment notices and tax bills timely. It is however, the responsibility of the property owner to make sure the City has the most current information available.

**FAILURE TO RECEIVE A TAX NOTICE DOES  
NOT RELIEVE THE TAXPAYER FROM  
PAYING THEIR TAXES ON TIME.**

The first half payment is due at City Hall by 8/2/21 and the second half payment is due at City Hall by 11/1/21. Attached below are "COUPONS" for your use.

**NO FURTHER BILLS WILL BE SENT UNLESS  
YOUR TAX ACCOUNT BECOMES DELINQUENT.**

If an installment is not paid in full by the due date, the unpaid balance of that installment becomes delinquent. Penalty of 8% and interest of 8% per annum shall accrue on the unpaid balance of the delinquent taxes from the due date until paid in full.

Property Information		Property Value Assessments	
Tax Lot#: 001.242.29 Location: 250 FRONT ST. Legal Description Block: K Lot: 1 NAME TOWNSITE		Land Value: \$ 233,200.00 Improvements: \$ 696,400.00 Assessed Value: \$ 929,600.00 Exemption: \$ 0.00 Taxable Value: \$ 929,600.00	
Description	Mill Rate	Amount Due	
Previous Tax Balance 12/31/2021 Real Property Taxes	8/2/21	12.0	.00 \$ 5,577.60
12/31/2021 Real Property Taxes	11/1/21	12.0	\$ 5,577.60
<b>2021 Tax Amount Due:</b>		\$ 11,155.20	
<b>Total Amount Due:</b>		\$ 11,155.20	

Please detach coupon and return this portion with your payment

Make Checks Payable to: **CITY OF NOME**

**1st HALF** WELLS FARGO BANK/NBA/THOMPSON TAX SERVICE  
**COUPON** P.O. BOX 2609  
CARLSBAD CA 92018

**TAX ID #:** 001.242.29

Please check for address corrections and indicate change(s) above.

**1st Half Tax Due** 8/2/21  
\$ 5,577.60

Payment must be received by 5:00 p.m. at city hall to avoid penalty and interest.

Please detach coupon and return this portion with your payment

Make Checks Payable to: **CITY OF NOME**

**2nd HALF** WELLS FARGO BANK/NBA/THOMPSON TAX SERVICE  
**COUPON** P.O. BOX 2609  
CARLSBAD CA 92018

**TAX ID #:** 001.242.29

Please check for address corrections and indicate change(s) above.

**2nd Half Tax Due** 11/1/21  
\$ 5,577.60

Payment must be received by 5:00 p.m. at city hall to avoid penalty and interest.



**CITY OF NOME**  
102 Division Street  
Nome, Alaska 99762  
Phone: 907-443-6663  
Fax: 907-443-5345

WELLS FARGO BANK #103325  
P.O. BOX 2609  
C/O RYAN, LLC  
CARLSBAD CA 92018

RECEIVED JUN 29 2021

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Property Information		Property Value Assessments	
BUSINESS SUPPLIES/COMPUTERS		6,158.00	
FURNITURE/FIXTURES		91,118.00	
MACHINERY & EQUIPMENT		40,918.00	
<b>Grand Total</b>		<b>\$ 138,194.00</b>	
Description		Mill Rate	Amount Due
12/31/2021 Personal Property Taxes	8/2/21	12.0	\$ 829.17
12/31/2021 Personal Property Taxes	11/1/21	12.0	\$ 829.17
<b>Total Amount Due</b>		<b>\$ 1,658.34</b>	

Please detach coupon and return this portion with your payment

Make Checks Payable to: **CITY OF NOME**

1st HALF WELLS FARGO BANK #103325  
COUPON P.O. BOX 2609  
C/O RYAN, LLC  
CARLSBAD CA 92018

ACCOUNT # 50298  
Please check for address corrections and indicate change(s) above.

1st Half Tax Due 8/2/21  
\$ 829.17

Payment must be received by 5:00 p.m. at city hall to avoid penalty and interest.

Please detach coupon and return this portion with your payment

Make Checks Payable to: **CITY OF NOME**

2nd HALF WELLS FARGO BANK #103325  
COUPON P.O. BOX 2609  
C/O RYAN, LLC  
CARLSBAD CA 92018

ACCOUNT # 50298  
Please check for address corrections and indicate change(s) above.

2nd Half Tax Due 11/1/21  
\$ 829.17

Payment must be received by 5:00 p.m. at city hall to avoid penalty and interest.

Check No. 00016155

Check Date: 10/12/2021

Amount Paid: >>>>> \$6,406.77

Check No.: 00016155

Check Date: 10/12/2021

Int	Year	Install	Prop. ID	Cost Center
50 7	2021 2021	2 2	103325 103325	

801.02  
829.17  
829.17  
71.85  
6,406.77  
SERVICES, LLC  
6,406.77  
.00  
321 3:27 PM

10  
155.20

return this portion with your payment

Checks Payable to: CITY OF NOME

HALF WELLS FARGO BANK/NBA/THOMPSON TAX SERVICE  
PON P.O. BOX 2609  
CARLSBAD CA 92018

ID #: 001.242.29

Please check for address corrections and indicate change(s) above.

2nd Half Tax Due 11/1/21  
\$ 5,577.60

Payment must be received by 5:00 p.m. at city hall to avoid penalty and interest.

1st Half Tax Due	8/2/21
	\$ 5,577.60
Payment must be received by 5:00 p.m. at city hall to avoid penalty and interest.	

2nd Half Tax Due	11/1/21
	\$ 5,577.60
Payment must be received by 5:00 p.m. at city hall to avoid penalty and interest.	



RECEIVED  
NOV 03 2021  
CITY OF NOME  
CLERKS DEPARTMENT

