

**COMBINED NOTICE of SALE and RIGHT TO CURE OR REDEEM
FORECLOSURE SALE NO. F-2022-02**

To Whom It May Concern:

On April 4, 2022, the undersigned Public Trustee caused the *Notice of Election and Demand for Sale* relating to the *Deed of Trust* described below to be recorded in the County of Jackson records:

Original Grantor	Tyson D. Holmes
Original Beneficiary	Universal Lending Corporation
Current Holder of Evidence of Debt	Colorado Housing and Finance Authority
Date of Deed of Trust	September 6, 2018
County of Recording	Jackson
Recording Date of Deed of Trust	September 7, 2018
Recording Information	Reception No. 99557, in Book 191, at Page 671
Original Principal Amount	\$184,656.00
Outstanding Principal Balance	\$179,024.08

YOU ARE NOTIFIED AS FOLLOWS:

The current holder of the *Evidence of Debt* secured by the *Deed of Trust*, described herein, has filed *Notice of Election and Demand for Sale* with the undersigned Public Trustee, as provided by law, due to a default in payment as required by said *Deed of Trust*.

DESCRIPTION OF PROPERTY ("Property")

LOTS SIX (6) AND SEVEN (7), BLOCK TWO (2)
MORRIS ADDITION TO THE TOWN OF WALDEN
COUNTY OF JACKSON, STATE OF COLORADO

Also known by street and number as: 285 Washington Street, Walden, Colorado 80480

**THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED
BY THE LIEN OF THE DEED OF TRUST**

NOTICE OF SALE:

THEREFORE, Notice Is Hereby Given that I will, at public auction, at **10:00 a.m. on Wednesday, August 3, 2022, at the office of the Jackson County Public Trustee, 396 LaFever Street, Walden, Colorado**, sell to the highest bidder who has submitted bid funds to the undersigned as specified by C.R.S. §38-38-106(7), the said real property and all interest of the said Grantor and Grantor's heirs and assigns therein, for the purpose of paying the indebtedness provided in said *Evidence of Debt* secured by the *Deed of Trust*, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a *Certificate of Purchase*, all as provided by law.

First Publication: June 9, 2022
Last Publication: July 7, 2022
Name Of Publication: *The Jackson County Star*

NOTICE OF RIGHTS

YOU MAY HAVE AN INTEREST IN THE REAL PROPERTY BEING FORECLOSED, OR HAVE CERTAIN RIGHTS OR SUFFER CERTAIN LIABILITIES PURSUANT TO COLORADO STATUTES AS A RESULT OF SAID FORECLOSURE. YOU MAY HAVE THE RIGHT TO REDEEM SAID REAL PROPERTY OR YOU MAY HAVE THE RIGHT TO CURE A DEFAULT UNDER THE DEED OF TRUST BEING FORECLOSED. A COPY OF SECTIONS 38-38-103, 38-37-108, 38-38-104, 38-38-301, 38-38-302, 38-38-304, 38-38-305, AND 38-38-306 OF THE COLORADO STATUTES, AS SUCH STATUTES ARE PRESENTLY CONSTITUTED, WHICH MAY AFFECT YOUR RIGHTS, SHALL BE SENT WITH ALL MAILED COPIES OF THIS NOTICE. HOWEVER, YOUR RIGHTS MAY BE DETERMINED BY PREVIOUS STATUTES.

- **A NOTICE OF INTENT TO CURE FILED PURSUANT TO SECTION 38-38-104 SHALL BE FILED WITH THE PUBLIC TRUSTEE AT LEAST FIFTEEN (15) CALENDAR DAYS PRIOR TO THE FIRST SCHEDULED SALE DATE OR ANY DATE TO WHICH THE SALE IS CONTINUED;**
- **A NOTICE OF INTENT TO REDEEM FILED PURSUANT TO SECTION 38-38-302 SHALL BE FILED WITH THE PUBLIC TRUSTEE NO LATER THAN EIGHT (8) BUSINESS DAYS AFTER THE SALE;**
- **IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED.**

DATE: April 4, 2022

Letitia D. Willcox

Public Trustee in and for the County of Jackson, State of Colorado
PO Box 458, Walden, Colorado 80480 (970)723-4220

The names, address, business telephone number and bar registration numbers of the attorneys representing the legal holder of the indebtedness are:

Alison L. Berry, Reg. No. 34531, of the **Janeway Law Firm, LLC**,
9800 S. Meridian Blvd., Suite 400, Englewood CO 80112 (855)263-9295

The Attorneys above are acting as a debt collector and are attempting to collect a debt. Any information provided may be used for that purpose.

If the borrower believes that a lender or servicer has violated the requirements for a single point of contact in C.R.S. §38-38-103.1 or the prohibition on dual tracking in 38-38-103.2, the borrower may file a complaint with the Colorado Attorney General, the Federal Consumer Financial Protection Bureau (CFPB), or both, but the filing of a complaint will not stop the foreclosure process.

Colorado Attorney General
1300 Broadway, 10th Floor
Denver Colorado 80203
(800)222-4444

Consumer Financial Protection Bureau
PO Box 4503
Iowa City, Iowa 52244
(855)411-2372