

**COMBINED NOTICE of SALE and RIGHT TO CURE OR REDEEM  
FORECLOSURE SALE NO. F-2022-04**

To Whom It May Concern:

On June 27, 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:

<b>Original Grantor</b>	Toby L. Sanchez and Kathleen M. Sanchez
<b>Original Beneficiary</b>	Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Quicken Loans Inc.
<b>Current Holder of Evidence of Debt</b>	Rocket Mortgage, LLC F/K/A Quicken Loans, LLC F/K/A Quicken Loans Inc.
<b>Date of Deed of Trust</b>	November 18, 2017
<b>County of Recording</b>	Jackson
<b>Recording Date of Deed of Trust</b>	November 28, 2017
<b>Recording Information</b>	Reception No. 98998, in Book 191, at Page 112
<b>Original Principal Amount</b>	\$158,305.00
<b>Outstanding Principal Balance</b>	\$138,447.17

**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 21, 22, 23 AND 24 BLOCK 11  
RATHBUN AND MOORE'S SECOND ADDITION TO THE TOWN OF WALDEN,  
COUNTY OF JACKSON, STATE OF COLORADO

**Also known by street and number as: 707 4<sup>th</sup> 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, October 12, 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.

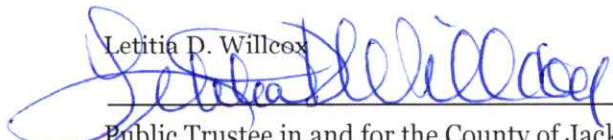
First Publication: August 25, 2022  
Last Publication: September 22, 2022  
Name Of Publication: *The Jackson County Star*

**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: June 27, 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:

Anna Johnston, Esq., Reg. No. 51978, of the *Barrett Frappier & Weisserman, LLP*,  
1391 Speer Boulevard, Suite 700, Denver, CO 80204 (303) 350-3711

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, 10<sup>th</sup> Floor  
Denver Colorado 80203  
(800)222-4444

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