COMBINED NOTICE - MAILING
CRS §38-38-103 FORECLOSURE SALE NO. 18-11

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:
On November 15, 2018, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of Rio Blanco records.
Original Grantor(s): SK Global Investment, Inc.
Original Beneficiary(ies): Shinhan Bank America
Current Holder of Evidence of Debt: Shinhan Bank America
Date of Deed of Trust: November 19, 2007
County of Recording: Rio Blanco
Recording Date of Deed of Trust: November 20, 2007
Recording Information (Reception No. and/or Book/Page No.): 290569
Original Principal Amount: $1,100,000.00
Outstanding Principal Balance: $764,034.94
Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.
THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.
Parcel No. I:
Lots 20, 21 and 22 Block F White Subdivision according to the Plat thereof filed February 23, 1946 as Reception No. 69377 Town of Rangely, Colorado TOGETHER WITH the South half of the vacated alley between South Grand Avenue and South Sunset adjacent to Lot 22, as vacated by Ordinance No. 569 of the Town of Rangely. Said Ordinance being recorded June 23, 1997 in Book 531, Page 658, Reception No. 260023
Parcel No. II:
Lots 1,2,3 and 4 Block C White Subdivision according to the Plat thereof filed February 23, 1946 as Reception No. 69377 Town of Rangely, Colorado TOGETHER WITH the North half of the vacated alley between South Grand Avenue and South Sunset adjacent to said Lots 1,2,3 and 4, as vacated by Ordinance No. 569 of the Town of Rangely. Said Ordinance being recorded June 23, 1997 in Book 531, Page 658, Reception No. 260023, and together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters.
Also know and numbered as: 117 S. Grand Ave. & 203 W. Main Street, Rangely, CO 81648
Also known by street and number as: 117 S. Grand Ave. & 203 W. Main Street, Rangely, CO 81648.
THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

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 as provided by law and in said Deed of Trust.
THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 A.M. on Wednesday, 03/20/2019, at Office of the Public Trustee, Rio Blanco County Courthouse, 555 Main Street, Meeker CO 81641, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), 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: 1/24/2019
Last Publication: 2/21/2019
Name of Publication: Rio Blanco Herald Times

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 SAID 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;

● IF THE BORROWER BELIEVES THAT A LENDER OR SERVICER HAS VIOLATED THE REQUIREMENTS FOR A SINGLE POINT OF CONTACT IN SECTION 38-38-103.1 OR THE PROHIBITION ON DUAL TRACKING IN SECTION 38-38-103.2, THE BORROWER MAY FILE A COMPLAINT WITH THE COLORADO ATTORNEY GENERAL, THE FEDERAL CONSUMER FINANCIAL PROTECTION BUREAU (CFPB), OR BOTH. THE FILING OF A COMPLAINT WILL NOT STOP THE FORECLOSURE PROCESS.

Colorado Attorney General	Federal Consumer Financial Protection Bureau
1300 Broadway, 10th Floor	P.O. Box 4503
Denver, Colorado 80203	Iowa City, Iowa 52244
(800) 222-4444	(855) 411-2372
www.coloradoattorneygeneral.gov	www.consumerfinance.gov

DATE: 11/15/2018
Rhonna Waldref, Public Trustee in and for the County of Rio Blanco, State of Colorado
By: Rhonna Waldref, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:
Alan M. Keeffe #15090
Sherman & Howard 633 Seventeenth Street Suite 3000, Denver, CO 80202-3622 (303) 297-2900
Attorney File # 49137123.1
The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.
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