

COMBINED NOTICE- MAILING

CRS §38-38-103 FORECLOSURE SALE NO. 23-08

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust

On November 2, 2023, 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): Clifton Alan Pearce

Original Beneficiary(ies):MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FREEDOM MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS

Current Holder of Evidence of Debt: FREEDOM MORTGAGE CORPORATION

Date of Deed of Trust: July 27, 2020

County of Recording: Rio Blanco

Recording Date of Deed of Trust: August 05, 2020

Recording Information (Reception No. and/or Book/Page No.): 320468

Original Principal Amount: \$137,108.00

Outstanding Principal Balance: \$131,025.54

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.

The land hereinafter referred to is situated in the City of Rangely, County of Rio Blanco, State of CO, and is described as follows:

Lot 2, Lancaster Minor Subdivision according to the Plat thereof filed October 25, 2005 as Reception No. 282973, County of Rio Blanco, State of Colorado. Together with all private access roads and utility easements as shown by the Plat for Lancaster Minor Subdivision, according to the Plat thereof filed October 25, 2005 as Reception No. 282973. Being the same property conveyed from Secretary of Housing and Urban Development, Washington, D.C. to Clifton Alan Pearce, in severalty her heirs and assigns, forever be deed dated December 15, 2014 and recorded December 17, 2014 in instrument Number 309451 of Official Records.

Purported common address: 80 County Road 101, 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, 03/06/2024, 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: 1/11/2024

Last Publication: 2/8/2024

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

1300 Broadway, 10th Floor

Denver, Colorado 80203

(800) 222-4444

www.coloradoattorneygeneral.gov

Federal Consumer Financial Protection Bureau

P.O. Box 4503

Iowa City, Iowa 52244

(855) 411-2372

www.consumerfinance.gov

DATE: 11/06/2023

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:

Lynn M. Janeway #15592

Janeway Law Firm, P.C. 9800 S. Meridian Blvd., Suite 400, Englewood, CO 80112

Attorney File # 23-031178

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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