

COMBINED NOTICE - MAILING
CRS §38-38-103 FORECLOSURE SALE NO. 2024-F05

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

On April 23, 2024, 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 Phillips records.

Original Grantor(s)	JENNIFER HUGHES AND RODNEY SMITH
Original Beneficiary(ies)	1ST ALLIANCE LENDING LLC
Current Holder of Evidence of Debt	SERVBANK, SB
Date of Deed of Trust	April 30, 2019
County of Recording	Phillips
Recording Date of Deed of Trust	May 01, 2019
Recording Information (Reception No. and/or Book/Page No.)	244113
Re-Recording Date of Deed of Trust	October 01, 2021
Re-Recording Information (Reception No. and/or Book/Page No.)	247834
Original Principal Amount	\$201,286.00
Outstanding Principal Balance	\$218,785.08

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

LOTS 8 AND 10, BLOCK 35, ORIGINAL TOWN OF HOLYOKE, COUNTY OF PHILLIPS, STATE OF COLORADO

Purported common address: 421 SOUTH BELFORD AVENUE, HOLYOKE, CO 80734.

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 Thursday, 08/15/2024, at the Treasurer's Office in the Phillips County Courthouse, 221 S. Interoccean Ave., Holyoke CO 80734, 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	6/20/2024
Last Publication	7/18/2024
Name of Publication	Holyoke Enterprise

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.

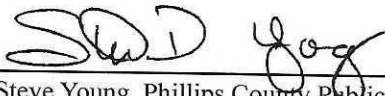
- **A NOTICE OF INTENT TO CURE FILED PURSUANT TO SECTION 38-38-104 SHALL BE FILED WITH THE PUBLIC TRUSTEE AT LEAST FIFTEEN (15) CALENDAR DAYS PRIOR TO THE FIRST SCHEDULED SALE DATE OR ANY DATE TO WHICH THE SALE IS CONTINUED;**
- **A NOTICE OF INTENT TO REDEEM FILED PURSUANT TO SECTION 38-38-302 SHALL 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.coag.gov

Consumer Financial Protection Bureau
PO Box 27170
Washington, DC 20038
(855) 411-2372
www.consumerfinance.gov

DATE: 04/23/2024

Steve D Young, Public Trustee in and for the County of Phillips, State of Colorado



By: Steve Young, Phillips County Public Trustee



The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

Janeway Law Firm LLC 9540 Maroon Circle Ste 320, Englewood, CO 80112 (805) 263-9295
Attorney File # 24-031875

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.