

**OWNER'S INTENT TO CURE
FILE IMMEDIATELY AT NO COST TO PROTECT YOUR RIGHTS**

Please legibly print the following information:

Foreclosure Sale Number _____

Name _____

Current Street Address _____

City, State, Zip Code _____

Phone/Email Address _____

Fax Number _____

If you are working with a Title Company or Realtor®, please supply the name of the Title Company, a contact person or the name of the Realtor® and a phone number.

Title Company or Realtor® name _____

Contact Person's Name and Phone Number _____

To Whom It May Concern:

Please let this serve as written notice of Intent to Cure the default of my loan with

Name of Lender _____

I am requesting the Public Trustee to obtain a written statement of the amount necessary to bring my loan current. I understand that I must bring in cash, certified funds, teller's check or a draft denominated as an official check that is a teller's check or a cashier's check as those terms are defined in and governed by the "Uniform Commercial Code," Title 4, CRS by 12 noon the day before the scheduled sale date in order to cure this loan. **I understand that it is my responsibility to contact the Office of the Public Trustee for updated figures for the amount to cure as interest, late fees, attorney fees, etc., continue to accrue.** The signature below verifies that I filed my Intent to Cure at least **fifteen (15)** days prior to the scheduled sale date.

Original Signature of Owner, Grantor or Lien Holder _____

Date Signed _____

A COPY OF THE WARRANTY DEED OR THE EVIDENCE GIVING YOU THE RIGHT TO CURE MUST BE ATTACHED PURSUANT TO CRS 38-38-104(1).

Please be advised that the Office of the Public Trustee does not give legal advice. For counseling and assistance with the foreclosure process, please refer to our "Homeowner/Tenant Help" brochure. You may contact us at 100 Jefferson County Parkway, Suite 2510/1540 Golden, CO 80419-1540. Phone Number: 303- 271-8580 Fax: 303-271-8588 or email: eforeclosures@jeffco.us

Office of the Jefferson County Public Trustee

Margaret T. Chapman, Public Trustee

HOW TO CURE THE DEFAULT ON A LOAN ON A PROPERTY IN FORECLOSURE

CRS 38-38-104 makes provisions for a property owner to cure the default on his/her mortgage before it goes to foreclosure sale.

Filing an Intent to Cure

The Intent to Cure form must be filed with the Office of the Public Trustee **fifteen (15) days** prior to the scheduled foreclosure sale date.

The owner must provide evidence of ownership. This may be in the form of the recorded Warranty Deed, Quitclaim Deed, etc. If you do not have the document, a recorded copy may be obtained at the Clerk and Recorder's Office of Jefferson County.

Upon receipt of the completed Intent to Cure form, the Public Trustee will request the cure amount from the attorney for the foreclosing party. The foreclosing party must provide the cure amount to the Office of the Public Trustee on or before **twelve (12) noon** on the **seventh (7) calendar day** prior to the sale date. Failure to provide these figures will postpone the foreclosure sale for no longer than two (2) weeks.

You will be contacted as soon as the Office of the Public Trustee receives the cure figures. The funds must be presented to the Office of the Public Trustee no later than **twelve (12) noon** the day before the scheduled foreclosure sale date. The funds must be in the form of cash, certified funds, teller's check or a draft denominated as an official check that is a teller's check or a cashier's check as those terms are defined in and governed by the "Uniform Commercial Code," Title 4, CRS

SOME THINGS TO REMEMBER:

- * The Public Trustee cannot accept late Intent to Cure forms.
- * It may take 14 days to receive the cure amount. Please file your Intent to Cure as soon as possible.
- * It is your responsibility to contact the office of the Public Trustee for updated figures for the amount to cure as interest, late fees, attorney fees, etc., continue to accrue.
- * Please provide a working phone number or email address where we may contact you with the cure amount.

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