

# OWNER'S INTENT TO CURE

Please legibly print the following information

Foreclosure Sale Number \_\_\_\_\_

Name \_\_\_\_\_

Current Street Address \_\_\_\_\_

City, State, Zip Code \_\_\_\_\_

Phone/Cell Number \_\_\_\_\_

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 that the Public Trustee obtain a written statement of the amount necessary to bring my loan current. I understand that I must bring in cash, certified funds or 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, C.R.S. 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 C.R.S. 38-38-104(1)

Please be advised that the Office of the Public Trustee does not give legal advice.

## Office of the Clear Creek County Public Trustee

Irene Kincade, Public Trustee

### HOW TO CURE THE DEFAULT ON A FORECLOSED PROPERTY

Colorado Revised Statute 38-38-104 makes provisions for a property owner to cure the default on his 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 Clear Creek 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 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, C.R.S.

#### **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