

COMBINED NOTICE - MAILING
CRS §38-38-103 FORECLOSURE SALE NO. 2026-0080

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

On June 10, 2026, 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 Mesa records.

Original Grantor(s)	CRYSTAL M TABOR
Original Beneficiary(ies)	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GUILD MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS
Current Holder of Evidence of Debt	COLORADO HOUSING AND FINANCE AUTHORITY
Date of Deed of Trust	July 27, 2018
County of Recording	Mesa
Recording Date of Deed of Trust	July 31, 2018
Recording Information (Reception No. and/or Book/Page No.)	2849244
Original Principal Amount	\$141,135.00
Outstanding Principal Balance	\$144,509.24

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: BORROWER'S FAILURE TO MAKE TIMELY PAYMENTS AS REQUIRED UNDER THE EVIDENCE OF DEBT AND DEED OF TRUST.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 3A, SOUTHRIDGE TOWNHOMES, COUNTY OF MESA, STATE OF COLORADO.

APN: 2943-344-05-006 LOAN MODIFICATION RECORDED ON 9/10/2018 AT RECEPTION NO. 2854067 TO INCLUDE PAGE 3 OF THE PUD RIDER.

Purported common address: 106 ANNA CT, GRAND JUNCTION, CO 81503.

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, 10/07/2026 via remote, web-based auction service, 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. <https://www.mesa.realforeclose.com/>

First Publication	8/12/2026
Last Publication	9/9/2026
Name of Publication	THE DAILY SENTINEL

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.

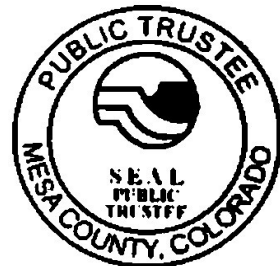
- A NOTICE OF INTENT TO CURE FILED PURSUANT TO SECTION 38-38-104 SHALL BE FILED WITH THE PUBLIC TRUSTEE AT LEAST FIFTEEN (15) CALENDAR DAYS PRIOR TO THE FIRST SCHEDULED SALE DATE OR ANY DATE TO WHICH THE SALE IS CONTINUED;
- A NOTICE OF INTENT TO REDEEM FILED PURSUANT TO SECTION 38-38-302 SHALL BE FILED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

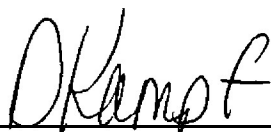
Colorado Attorney General
1300 Broadway, 10th Floor
Denver, Colorado 80203
(800) 222-4444
www.coag.gov

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

DATE: 06/10/2026

Arna Hoffman, Public Trustee in and for the County of Mesa, State of Colorado





By: Denise Kampf, Deputy Public Trustee

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

LAMA M. BADDAH #62210

JANEWAY LAW FIRM, P.C. 9540 MAROON CIRCLE STE 320, ENGLEWOOD, CO 80112 (303) 706-9990

Attorney File # 26-037770

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.