

DISTRICT COURT, LARIMER COUNTY, STATE OF COLORADO  
CIVIL ACTION NO. 2016 CV 31131, Division/Courtroom 5C

**COMBINED NOTICE OF SHERIFF'S SALE OF REAL PROPERTY  
AND RIGHT TO CURE AND REDEEM  
#17000735**

Crystal Lakes Road and Recreation Association, Inc., a Colorado non-profit corporation; and Crystal Lakes Water and Sewer Association, Inc., a Colorado non-profit corporation,  
Plaintiff,

v.

Jeffrey Freeman, individually,  
Defendant.

Regarding: Lot 65, Crystal Lakes Eighth Filing, County of Larimer, State of Colorado.

Also known as: 121 Atakapa Court, Red Feather Lakes, Colorado 80545

TO THE ABOVE NAMED DEFENDANT, Please take notice:

You and each of you are hereby notified that a Sheriff's Sale of the referenced property is to be conducted by the Sheriff's Department of the County of Larimer, State of Colorado at 10 O'clock A.M., on the 29th day of June, 2017, at 2501 Midpoint Drive, Fort Collins, CO 80525, phone number (970) 498-5155. At which sale, the above described real property and improvements thereon will be sold to the highest bidder. Plaintiff makes no warranty relating to title, possession, or quiet enjoyment in and to said real property in connection with this sale.

**PLEASE NOTE THAT THE LIEN BEING FORECLOSED MAY NOT BE A FIRST LIEN ON THE SUBJECT PROPERTY.**

**Judgment is in the amount of \$7,380.92.**

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Last Publication: June 4, 2017

Published In: Loveland Reporter-Herald

**NOTICE OF RIGHT TO CURE AND RIGHT TO REDEEM**

RE: Sheriff Sale of Real Property under Decree of Judicial Foreclosure, pursuant to Court Order and C.R.S. 38-38 101 *et seq.*, Larimer County, State of Colorado

This is to advise you that a Sheriff's sale proceeding has been commenced through the office of the undersigned Sheriff pursuant to Court Order dated February 22, 2017, and C.R.S. 38-38-101 *et seq.* by Crystal Lakes Road and Recreation Association, the holder and current owner of a lien recorded on November 19, 2015 at Reception No. 20150077564 in the records of the Clerk and Recorder of Larimer County, State of Colorado. The foreclosure is based on a default under the Declaration of Unified Covenants, Conditions and Restrictions for Crystal Lakes Subdivision (Declaration") recorded with the Larimer County Clerk and Recorder on August 20, 2007 at reception no. 20070063997 (amending and restating the Protective Covenants of Crystal Lakes Development Co. Fifth Filing, recorded October 14, 1971, Reception #11125 of the Larimer County Public Records.), CLRR Bylaws, and Covenants of Crystal Lakes Water and Sewer Association (the "CLWS Covenants") recorded in Book 1594, at Page 624, and the Crystal Lakes Water and Sewer Association Amended Master Declaration ("Amended Master Declaration") recorded with the Larimer County Clerk and Recorder on October 3, 1975, in Book 1666, at Page 538. The Declaration establishes a lien for the benefit of Crystal Lakes Road and Recreation Association and Crystal Lakes Water and Sewer Association against real property legally described as follows:

Lot 65, Crystal Lakes Eighth Filing, County of Larimer, State of Colorado.

Also known as: 121 Atakapa Court, Red Feather Lakes, Colorado 80545

You may have an interest in the real property being affected, or have certain rights or suffer certain liabilities or loss of your interest in the subject property as a result of said foreclosure. You may have the right to redeem the real property or you may have the right to cure a default under the instrument being foreclosed. **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.** For the purpose of paying off, curing the default, or redemption as provided by the aforementioned laws, intent must be directed to or conducted at the Larimer County Sheriff's Office, Civil Division, 2501 Midpoint Drive, Fort Collins, CO 80525.

You are advised that the parties liable thereon, the owner of the property described above, or those with an interest in the subject property, may take appropriate and timely action under Colorado statutes, certain sections of which are attached hereto. In order to be entitled to take advantage of any rights provided for under Colorado law, you must strictly comply and adhere to the provisions of the law. Further, you are advised that the attached Colorado statutes merely set forth the applicable portions of Colorado statutory law relating to curative and redemption rights; therefore, you should read and review all the applicable statutes and laws in order to determine which requisite procedures and provisions control your rights in the subject property.

**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 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, 10<sup>th</sup> Floor  
Denver, Colorado 80203  
(800) 222-4444

Federal Consumer Financial Protection Bureau  
P.O. Box 4503  
Iowa City, Iowa 52244  
(855) 411-2372

[www.coloradoattorneygeneral.gov](http://www.coloradoattorneygeneral.gov)

[www.consumerfinance.gov](http://www.consumerfinance.gov)

All telephone inquiries for information should be directed to the office of the undersigned Sheriff at (970) 498-5155. The name, address and telephone number of the attorney representing the legal owner of the above described lien is Peter J. Dauster, Gast Johnson & Muffly, PC, 323 S. College Ave., Suite 1, Fort Collins, Colorado 80524, (970) 482-4846.

DATED: March 29, 2017.

Justin E. Smith, Larimer County Sheriff