

**COMBINED NOTICE - PUBLICATION**

**CRS §38-38-103 FORECLOSURE SALE NO. 2026-0002**

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

On February 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 Delta records.

Original Grantor(s): Patricia V. Faas

Original Beneficiary(ies):

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR AMERICAN ADVISORS GROUP, ITS SUCCESSORS AND ASSIGNS

Current Holder of Evidence of Debt:

FINANCE OF AMERICA REVERSE LLC

Date of Deed of Trust: July 23, 2021

County of Recording: Delta

Recording Date of Deed of Trust: August 16, 2021

Recording Information (Reception No. and/or Book/Page No.): 731864

Original Principal Amount: \$412,500.00

Outstanding Principal Balance: \$142,138.38

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: THIS IS A HOME EQUITY CONVERSION DEED OF TRUST OR OTHER REVERSE MORTGAGE. BORROWER HAS DIED AND THE PROPERTY IS NOT THE PRINCIPAL RESIDENCE OF ANY SURVIVING BORROWER, RESULTING IN THE LOAN BEING DUE AND PAYABLE.

**THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN. THE SOUTH 105 FEET OF LOT 9, WILLOW HEIGHTS SUBDIVISION NO. 1, AMENDED, TO THE TOWN OF HOTCHKISS, COLORADO, COUNTY OF DELTA, STATE OF COLORADO.**

**APN #: 324330303009**

**Purported common address: 516 Willow Dr, Hotchkiss, CO 81419.**

**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 am on Wednesday, 07/22/2026, at Public Trustee's Office, Delta County Courthouse, 501 Palmer Street, Suite 202, Delta, CO 81416-1764, 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 4/15/2026

Last Publication 5/13/2026

Name of Publication: High Country Spotlight & Shopper

**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;**

DATE: 02/10/2026

/s/ Lisa J. Tafoya, Public Trustee in and for the County of Delta, State of Colorado

/seal/ By: Lisa J. Tafoya, Public Trustee

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

N. APRIL WINECKI #34861

Janeway Law Firm, P.C. 9540 MAROON CIRCLE SUITE 320, ENGLEWOOD, CO 80112 (303) 706-9990

Attorney File # 26-036817

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.

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