

BID

To: San Juan County Public Trustee of the County of San Juan, State of Colorado (hereinafter the 'officer').

Date: November 10, 2025

Christine Mullholand and Rick Mullholand, whose mailing address 475 South Street, Apt 207, Lafayette, IN 47901, bids the sum of \$498,436.52 in your Sale No. 2025-001 to be held at 10:00 am on November 12, 2025.

The following is an itemization of all amounts due the holder of the evidence of debt secured by the deed of trust or other lien being foreclosed.

Street address of property being foreclosed, 220 E 12th Street, Silverton, CO 81433

Regular/default rate of interest as of the date of sale: 3.5%/10%

Principal	\$396,195.28
Interest	\$0.00
Late charges	\$0.00
Allowable prepayment penalties or premiums	\$0.00
Default Interest	<u>\$87,444.82</u>
Category subtotal:	\$483,640.10
Other fees and costs advanced by the holder of evidence of debt:	\$0.00
Property, general liability, and casualty insurance	\$0.00
Property Inspections	\$0.00
Appraisals	\$7,719.32
Taxes and assessments	\$0.00
Utility charges owed or incurred	\$0.00
Owner association assessment paid	\$0.00
Permitted amounts paid on prior liens	\$0.00
Permitted lease payments	\$0.00
Less impound/escrow account credit	\$0.00
Plus impound/escrow account deficiency	<u>\$0.00</u>
Other (describe)	\$7,719.32
Category subtotal:	
Attorney fees and advances:	\$0.00
Attorney fees	\$5,027.50
Title commitments and insurances or abstractor charges	\$500.00
Court costs:	\$296.00
Statutory notice:	\$0.00
Postage:	\$33.60
Electronic transmissions	\$0.00
Photocopies	\$0.00
Telephone	\$0.00
Rule 120 Posting Costs:	\$0.00
Escrow Fee	\$220.00
Public Trustee Foreclosure Fees	\$0.00
Category subtotal:	<u>\$1,000.00</u>
	\$7,077.10
Officer fees and costs:	
Officer Statutory Fee	
Publication charges	\$0.00
COP Recording Fee	\$0.00
Confirmation Deed	\$0.00

Confirmation Deed Recording	<u>\$0.00</u>
Category subtotal:	<u>\$0.00</u>

Total due holder of the evidence of debt	<u>\$498,436.52</u>
Initial Bid	<u>\$498,436.52</u>
Deficiency	<u>\$0.00</u>

I enclose herewith the following:

1. Order authorizing sale.
2. Check, if applicable, to your order in the sum of \$0.00 covering the balance of your fees and costs.

Please send us the following:

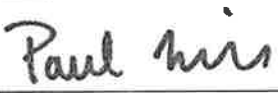
1. Promissory note with the deficiency, if any, noted thereon
2. Refund for overpayment of officer's fees and costs, if any

Name of the holder of the evidence of debt and the attorney for the holder:

Holder: Christine Mullholand and Rick Mullholand

Attorney: Eggleston Kosnik, LLC

By: Paul Kosnik

Signature: 

Attorney Registration number: 38663

Attorney Address: 160 E. 12th St., Ste 7, Durango, CO

81301 Attorney business telephone: 970-403-1580

IT IS, THEREFORE, ORDERED that the San Juan County Public Trustee is, pursuant to the provisions of that certain deed of trust recorded April 14, 2021, Reception No. 153467, of the records of the County of San Juan, State of Colorado, authorized to sell the property situate in the County of San Juan, State of Colorado, more particularly described as Lots 22, 23 and 24 of Block 30, Town of Silverton.

DATED this _____ day of _____, 2025.
September 17, 2025


District Court Judge

Pursuant to CRCP 120, in a case concerning a motion to authorize sale, the court can only consider the factors listed in CRCP120 (d)(1). Those factors are:

(A) the existence of a default authorizing exercise of a power of sale under the terms of the deed of trust described in the motion;

(B) consideration by the court of the requirements of the Servicemembers Civil Relief Act, 50 U.S.C. § 3931, as amended;

(C) whether the moving party is the real party in interest; and

(D) whether the status of any request for a loan modification agreement bars a foreclosure sale as a matter of law.

The response does not address any of the 4 defenses listed above. The Court is therefore required to grant the motion for order authorizing the sale of the property.

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