

COMBINED NOTICE - MAILING  
CRS §38-38-103 FORECLOSURE SALE NO. 2025-001

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

On July 15, 2025, 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 San Juan records.

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| Original Grantor(s)  | Allison Ruijs and Ryan Ruis              |
| Original Beneficiary(ies)                                  | Christine Mullholand and Rick Mullholand |
| Current Holder of Evidence of Debt                         | Christine Mullholand and Rick Mullholand |
| Date of Deed of Trust                                      |  |
| County of Recording  | San Juan                                 |
| Recording Date of Deed of Trust                            | April 14, 2021                           |
| Recording Information (Reception No. and/or Book/Page No.) | 153467                                   |
| Original Principal Amount                                  | \$400,000.00                             |
| Outstanding Principal Balance                              | \$396,195.28                             |

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: Failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

Lots 22, 23 and 24 of Block 30, Town of Silverton

Purported common address: 220 E. 12th Street, Silverton, CO 81433.

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, 11/12/2025, at 1557 Greene Street, Silverton, CO 81433, 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.

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| First Publication   | 9/18/2025                      |
| Last Publication    | 10/16/2025                     |
| Name of Publication | Silverton Standard & The Miner |

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: 07/15/2025

Deanna Jaramillo, Public Trustee in and for the County of San Juan, State of Colorado



  
By: Deanna M. Jaramillo, Public Trustee

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

Eggleston Kosnik LLC 160 E 12th Street, Ste 7, Durango, CO 81301 (970) 403-1580

Attorney File #

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.