

situate in the County Montezuma, State of Colorado, more particularly described as follows:

Lots 20 and 21, Block 7, Smith Addition to the City of Cortez, CO as per the Plat of Record in the office of the Clerk and Recorder, County of Montezuma, State of Colorado.

also known by street and number as: 323 N. Washington

If you dispute the default or other facts claimed by Applicant to justify this foreclosure, or if you are entitled to protection against the foreclosure under the Servicemembers Civil Relief Act of 2003, as amended, you must make a typewritten response to the Motion, stating under oath the facts upon which you rely and attaching copies of all documents which support your position. This response must be filed with the Clerk of this Court, at 865 North Park Street, Cortez, CO 81321 on or before **JULY 23, 2024 BY 05:00 P.M.** and a copy of the response must also be mailed or delivered on or before the same date to Goldman, Nicholson & Mack, P.C., P.O. Box 2270, Durango, CO 81301, Attention: Josh W. Mack.

Any person who files a response may be required to pay a fee of \$192.00 at the time of the filing.

If this case is not filed in the county where your property or a substantial part of your property is located, you have the right to ask the Court to move the case to that county. If you file a response and the court sets a hearing date, your request to move the case must be filed with the court at least 7 days before the date of the hearing unless the request was included in your response.

The mailing address of the moving party is 295 Girard Street, Durango, CO 81303. The name, mailing address and telephone number of the person authorized to address loss mitigation requests is: Elizabeth Salkind, Executive Director of HOUSING SOLUTIONS FOR THE SOUTHWEST, INC., 295 Girard Street, Durango, CO 81303; (970)259-1086.

A copy of C.R.C.P. 120 is attached to this Notice.

IF NO RESPONSE IS FILED ON OR BEFORE JULY 23, 2024, BY 05:00 P.M. THE COURT MAY AUTHORIZE THE FORECLOSURE AND PUBLIC TRUSTEE'S SALE WITHOUT FURTHER NOTICE.

If you believe that the lender or servicer of this mortgage has violated the requirements for a single point of contact in section 38-38-103.1, Colorado Revised Statutes, or the prohibition on dual tracking in section 38-38-103.2, Colorado Revised Statutes, you may file a complaint with the Colorado attorney general, the federal Consumer Financial Protection Bureau, or both at: Colorado Attorney General, 1300 Broadway, 10th Floor, Denver, CO 80203, (720) 508-6000, <http://www.stopfraudcolorado.gov/about-consumer-protection/complaint-forms/mortgage-complaint-form>; Consumer Financial Protection Bureau, P.O. Box 2900, Clinton, IA 52333-2900, (855) 411-2372, <https://www.consumerfinance.gov/complaint/>. The filing of a complaint will not stop the foreclosure process.

DATED this 2nd day of July, 2024.

Goldman, Nicholson & Mack, P.C.

/s/ Josh W. Mack

Josh W. Mack, Reg. #37858

Post Office Box 2270

Durango, Colorado 81302

(970) 259-8747

Attorney for HOUSING SOLUTIONS FOR THE
SOUTHWEST, INC.

This communication concerns a debt which Goldman, Nicholson & Mack, P.C., acting as a debt collector, is attempting to collect. Any information obtained will be used for that purpose.