

<p>DISTRICT COURT, WELD COUNTY, COLORADO Court Address: 901 9th Avenue, P.O. Box 2038 (80632), Greeley, CO 80631</p> <hr/> <p>IN THE MATTER OF THE APPLICATION OF M&T BANK, FOR AN ORDER AUTHORIZING THE PUBLIC TRUSTEE FOR WELD COUNTY, STATE OF COLORADO, TO SELL CERTAIN REAL ESTATE CONTAINED IN A DEED OF TRUST.</p> <hr/> <p>Attorney or Party Without Attorney: Name: Ryan Bourgeois, Esq. Reg. No. 51088 Israel S. Saucedo, Esq. Reg. No. 61111 Carly Imbrogno, Esq. Reg. No. 59553</p> <p>BARRETT FRAPPIER & WEISSERMAN LLP Address: 1391 Speer Boulevard, Suite 700, Denver, Colorado 80204 Phone Number: (303) 350-3711 Fax Number: (303) 813-1107 E-mail: HAD@bdfgroup.com</p>	<p style="text-align: center;">▲ COURT USE ONLY ▲</p> <hr/> <p>Case Number:</p> <p>Div.: Ctrm:</p>
<p>NOTICE OF RESPONSE DEADLINE April 10, 2026</p>	

TO: THE PEOPLE OF THE STATE OF COLORADO, TO THE GRANTOR(S) IN THE DEED OF TRUST DESCRIBED HEREIN, AND TO THOSE PERSONS WHO APPEAR TO HAVE ACQUIRED A RECORD INTEREST IN THE REAL ESTATE THEREIN DESCRIBED, SUBSEQUENT TO THE RECORDING OF SUCH DEED OF TRUST, AND THOSE PERSONS WHOSE INTEREST IN THE REAL PROPERTY MAY BE AFFECTED, GREETINGS:

WHEREAS, JOSE RUIZ AND VIRGINIA PEARL RUIZ, Grantor (s) by a Deed of Trust dated September 06, 2007, recorded on September 10, 2007, in Book , at Page at Reception No. 3502746 and , in the records of the County of WELD, Colorado, to secure to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR SCME MORTGAGE BANKERS, INC., the payment of an Evidence of Debt of even date therewith for the principal sum of \$55,000.00, as provided in said Deed of Trust, conveyed to the WELD County Public Trustee, on the terms set forth in said Evidence of Debt and Deed of Trust, the following described real property (“Property”) situate in said County to-wit:

LOT 9, BLOCK 1, BILLINGS AND SYLVESTER'S SUBDIVISION, CITY OF GREELEY, COUNTY OF WELD, STATE OF COLORADO.

PURSUANT TO CORRECTIVE AFFIDAVIT RE: SCRIVENER’S ERROR PURSUANT TO C.R.S. § 38-35-109(5) RECORDED ON JANUARY 5, 2026 AT RECEPTION NO. 5075454

WHICH HAS THE ADDRESS OF: 129 13TH AVENUE, GREELEY, CO 80631

NOTICE is hereby given that M&T BANK, Petitioner herein, has filed its Motion with this Court seeking an Order of this Court authorizing a Public Trustee's sale under the power of sale contained in said Deed of Trust on the grounds that the indebtedness secured by said Deed of Trust is in default in that among other events of default the current Mortgagor has failed to pay monthly installments of principal and/or

interest, together with applicable late charges as provided in the subject Deed of Trust and Evidence of Debt.

NOTICE is also given that any interested party who: 1) disputes the existence of such default under the terms of said Deed of Trust and Evidence of Debt secured thereby, or 2) who disputes the existence of circumstances authorizing the exercise of the power of sale contained in said Deed of Trust, or who desires to raise such other grounds for the objection to the issuance of an Order Authorizing Sale which may exist pursuant to the Servicemembers Civil Relief Act, as amended, or 3) who disputes the real party in interest, or 4) otherwise disputes whether any request for loan modification bars a foreclosure sale as a matter of law, may file a response to Petitioner's Motion for Order Authorizing Sale. The response must describe the facts the respondent relies on in objecting to the issuance of an Order Authorizing Sale, and may include copies of documents which support the respondent's position. Said response must be in writing and filed with the Clerk of the District Court in and for the County of WELD, State of Colorado, at the address set forth on the next page, and shall be served upon the Petitioner pursuant to Rule 5(b) of the Colorado Rules of Civil Procedure at the office of Barrett Frappier & Weisserman, LLP, 1391 Speer Boulevard, Suite 700, Denver, Colorado 80204, telephone (303) 350-3711 by the response deadline. Response must also include contact information for the respondent including name, mailing address, telephone number and if applicable, an email address.

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 seven (7) days before the date of the hearing unless the request was included in your response.

Be advised that the Clerk of this Court has set the response deadline set forth below when and where any interested person may file a response if they so desire, with or without an attorney.

Response Deadline: **April 10, 2026**
Court Address: **District Court of WELD, County**
901 9th Avenue, P.O. Box 2038 (80632), Greeley, CO 80631

THE DEADLINE TO FILE A RESPONSE IS APRIL 10, 2026. THERE MAY OR MAY NOT BE A FILING FEE SHOULD THE RESPONDENT FILE AN ANSWER. IF NO RESPONSE IS FILED, THE COURT MAY WITHOUT ANY HEARING AUTHORIZE THE FORECLOSURE AND PUBLIC TRUSTEE'S SALE WITHOUT FURTHER NOTICE.

BARRETT FRAPPIER & WEISSERMAN, LLP
Attorney for Applicant

By: /s/ Carly Imbrogno

Ryan Bourgeois, Esq. Reg. No. 51088
 Carly Imbrogno, Esq. Reg. No. 59553

DATED: March 10, 2026

Israel S. Saucedo, Esq. Reg. No. 61111

Attorney for Petitioner's Address:
c/o Barrett Frappier & Weisserman, LLP
1391 Speer Boulevard, Suite 700
Denver, Colorado 80204

Petitioner's Address:
c/o M & T BANK
1 FOUNTAIN PLAZA
DEFAULT SERVICING, 6TH FLOOR
BUFFALO, NY 14203

IMPORTANT NOTICE

THE NOTICE AND MOTION IN THIS MATTER ARE BEING FILED SIMULTANEOUSLY WITH THE MAILING OF THIS NOTICE. YOU MAY OBTAIN THE COURT'S CASE/CIVIL ACTION NUMBER BY CONTACTING THE COURT OR OUR OFFICE.

This is an attempt to collect a debt. Any information obtained may be used for that purpose. If you received a bankruptcy discharge which included this debt, this notice is not intended and does not constitute an attempt to collect a debt against you personally; applicable law requires we provide you this notice and the disclosures herein. Furthermore, our client has rights to realize on the collateral securing the loan despite a discharge in bankruptcy.

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. THE FILING OF A COMPLAINT WILL NOT STOP THE FORECLOSURE PROCESS.

www.consumerfinance.gov

Colorado Attorney General
1300 Broadway, 10th Floor
Denver, Colorado 80203
(800) 222-4444
www.coloradoattorneygeneral.gov

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

Mailing List

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SPOUSE OF JOSE RUIZ
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VIRGINIA PEARL RUIZ
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SPOUSE OF VIRGINIA PEARL RUIZ
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MINERAL RESOURCES, INC.
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Occupant/Tenant
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Lessee
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