

**COMBINED NOTICE - PUBLICATION  
(CRS §38-38-103) FORECLOSURE SALE NO. 2016-004**

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

On **December 27, 2016**, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the Ouray County records.

Original Grantor(s)	William B Miller
Original Beneficiary(ies)	Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Franklin American Mortgage Company
Current Holder of Evidence of Debt	Franklin American Mortgage Company
Date of Deed of Trust	June 14, 2013
County of Recording	Ouray
Recording Date of Deed of Trust	July 15, 2013
Recording Information (Reception No. and/or Book/Page No.)	At Reception No. 210364
Original Principal Amount	\$388,540.00
Outstanding Principal Balance	\$365,587.82

Pursuant to C.R.S. §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 of the terms thereof.

**THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.**

**All that certain plot, piece or parcel of land, situate, lying and being in Ouray County, Colorado, to wit: A tract of land lying in the NW1/4 of Section 11 and the NE1/4 of Section 10, all in Township 44 North, Range 8 West, N.M.P.M., according to the recorded Boundary Agreement Survey and Plat Filed 07-08-1994 at Reception No. 156931 and Boundary Agreement Survey and Plat Filed 09-17-2002 at Reception No. 178738, County of Ouray, State of Colorado.**

**Also known by street and number as: 3645 County Road 17, Ridgway, CO 81432-9514**

**THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.**

If applicable, a description of any changes to the deed of trust described in the notice of election and demand pursuant to affidavit as allowed by statutes:

**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, April 19, 2017, at the front entrance of the Ouray County Courthouse, 541 4<sup>th</sup> Street, Ouray, CO**, 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.

**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.**

<b>Colorado Attorney General</b>	<b>Federal Consumer Financial Protection Bureau</b>
<b>1300 Broadway, 10th Floor</b>	<b>P.O. Box 4503</b>
<b>Denver, Colorado 80203</b>	<b>Iowa City, Iowa 52244</b>
<b>(800) 222-4444</b>	<b>(855) 411-2372</b>
<b>www.coloradoattorneygeneral.gov</b>	<b>www.consumerfinance.gov</b>

First Publication	February 23, 2017
Last Publication	March 23, 2017
Name of Publication	Ouray County Plaindealer
DATE:	<u>December 28, 2016</u>

Jeannine Casolari

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Ouray County Public Trustee

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

Nichole Williams #49611  
Barrett Frappier & Weisserman, LLP  
1199 Bannock Street  
Denver, Colorado 80204  
Phone: 303/350-3711  
Fax : 303/813-1107  
Attorney File # 6405419

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.