| DISTRICT COURT, PUEBLO COUNTY, STATE OF COLORADO Court address: Pueblo Combined Court 501 N. Elizabeth St. | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Pueblo, CO 81003 IN THE MATTER OF THE APPLICATION OF | |
| INBANK FOR AN ORDER AUTHORIZING THE PUBLIC TRUSTEE OF PUBLIC COUNTY, STATE OF | ▲ FOR COURT USE ONLY ▲ |
| COLORADO, TO SELL CERTAIN REAL ESTATE UNDER A POWER OF SALE CONTAINED IN A DEED OF TRUST GRANTED BY JOETTE UCAR DHAMO, PELLUMB DHAMO, AND VERONICA UCAR | Case No.: |
| Attorney: | |
| Lisa K. Shimel, No. 13466 Address: OTTESON SHAPIRO LLP 7979 E. Tufts Avenue, Suite 1600 Denver, Colorado 80237 Phone: (720) 488-0220 Fax: (720) 488-7711 Email: lshimel@os.law | |
| NOTICE OF RESPONSE DEADLINE TO APPLICANT'S VERIFIED MOTION FOR | |

ORDER AUTHORIZING A FORECLOSURE SALE UNDER C.R.C.P. 120

WEDNESDAY MARCH 12, 2025, AT 8:15 A.M.

TAKE NOTICE THAT YOU MAY BE AFFECTED BY THE FORECLOSURE OF A DEED OF TRUST ON THE REAL PROPERTY DESCRIBED BELOW.

- InBank (the "Applicant") has filed a verified motion with this Court claiming to 1. be the holder of an evidence of debt pursuant to C.R.S. § 38-38-100.3, more particularly described as that certain Promissory Note in the original principal sum of \$271,776.00 dated January 4, 2024 ("Note"), payable to the order of Applicant and executed by Apollonia West Inc, Joette Ucar Dhamo, and Pellumb Dhamo ("Borrower").
- The Note is secured by that certain Deed of Trust, executed by Borrower, dated January 4, 2024 and recorded January 9, 2024 at Reception No. 2331861, in the records of the Clerk and Recorder, Pueblo County, Colorado ("DOT").
- The motion claims that the Applicant is entitled to foreclose the lien of the DOT 3. and to have the property described therein sold by the Public Trustee pursuant to statute because

the covenants of the DOT have been violated and invocation of the power of sale exist. The facts giving rise to the default include, but are not expressly limited to, the following:

Failure to pay monthly installments due under the terms of the Debt, failure to pay real estate taxes, and failure to comply with other obligations secured by the Trust Deed.

4. The motion requests a court order authorizing the Public Trustee of Pueblo County, State of Colorado to sell the following property which is encumbered by the DOT:

A TRACT OF LAND IN SECTIONS 29 AND 32, TOWNSHIP 20 SOUTH, RANGE 63 WEST OF THE 5TH P.M., DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF SAID SECTION 32; THENCE SOUTH 1205 FEET MORE OR LESS TO THE NORTH RIGHT OF WAY LINE OF THE EXCELSIOR DITCH; THENCE NORTH 83°53' WEST 500.5 FEET, MORE OR LESS, TO THE EAST LINE OF THE NICK CHUTICH TRACT; THENCE NORTH 1410 FEET, MORE OR LESS, TO THE SOUTH LINE OF HIGHWAY NO. 96; THENCE SOUTH 83°45' EAST 500.5 FEET, MORE OR LESS, TO THE WEST LINE OF SAID SECTION 29; THENCE SOUTH 333 FEET, MORE OR LESS, TO THE PLACE OF BEGINNING, EXCEPT ANY PORTION THEREOF CONVEYED TO THE STATE HIGHWAY COMMISSION OF COLORADO BY INSTRUMENT RECORDED APRIL 18, 1952 IN BOOK 1180 AT PAGE 519, COUNTY OF PUEBLO, STATE OF COLORADO.

Together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters.

Commonly known as: 35766 E. STATE HWY. 96, PUEBLO, CO 81006.

The Real Property described is **ALL** of the real property encumbered by the DOT.

- 5. Any interested person who disputes, on grounds within the scope of the hearing provided for in C.R.C.P. 120(d), the Applicant's right to an order authorizing a foreclosure sale may file and serve a response to the motion, as provided in C.R.C.P. 120(c). The response must describe the facts the respondent relies on in objecting to the issuance of an order authorizing a foreclosure sale and may include copies of documents which support the respondent's position.
- 6. The response shall be filed with the Clerk of this Court at DISTRICT COURT FOR PUEBLO COUNTY, located at 501 N. Elizabeth St. Pueblo, CO 81003, and served on Lisa K. Shimel, Attorney for Applicant, at Otteson Shapiro LLP, 7979 E. Tufts Avenue, Suite 1600, Denver, Colorado 80237, fax: (720) 488-7711, not later than Wednesday MARCH 12, 2025 at 8:15 A.M. The response shall include contact information for the respondent, including name, mailing address, telephone number, and, if applicable, an e-mail address. Service of the response on the Applicant shall be made in accordance with C.R.C.P. 5(b).

- 7. If a response is filed stating grounds for opposition to the motion within the scope of C.R.C.P. 120 as provided for in C.R.C.P. 120(d), the Court shall set the matter for hearing at a later date. The clerk shall clear available dates with the parties and counsel, if practical, and shall give notice to counsel and any self-represented parties who have appeared in the matter in accordance with the rules applicable to e-filing, no less than 14 days prior to the new hearing date.
- 8. IF NO RESPONSE IS FILED BY WEDNESDAY, MARCH 12, 2025 AT 8:15 A.M., AND IF THE COURT IS SATISFIED THAT VENUE IS PROPER AND THE MOVING PARTY IS ENTITLED TO AN ORDER AUTHORIZING A FORECLOSURE SALE, THE COURT SHALL FORTHWITH ENTER AN ORDER AUTHORIZING A FORECLOSURE SALE.
- 9. 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.
- 10. This Notice and Applicant's verified motion are being filed contemporaneously with the service of this Notice. The Court's Case No./Civil Action No. may be obtained by contacting the Court Clerk or the Applicant's attorneys.
 - 11. A copy of C.R.C.P. 120 is attached to this Notice as Exhibit 1.
- 12. IF YOU BELIEVE THAT THE LENDER OR SERVICER OF THIS MORTGAGE HAS VIOLATED THE REQUIREMENTS FOR A SINGLE POINT OF CONTACT IN § 38-38-103.1, C.R.S., OR THE PROHIBITION ON DUAL TRACKING IN § 38-38-103.2, C.R.S., YOU MAY FILE A COMPLAINT WITH THE COLORADO ATTORNEY GENERAL, THE FEDERAL CONSUMER PROTECTION FINANCIAL BUREAU, OR BOTH, AT THE ADDRESSES BELOW:

Office of the Attorney General Ralph L. Carr Colorado Judicial Center 1300 Broadway, 10th Floor Denver, CO 80203 Telephone: (720) 508-6000 www.coloradoattorneygeneral.gov Consumer Financial Protection Bureau P. O. Box 27170
Washington, DC 20038
Telephone: (855) 411-2372
www.consumerfinance.gov

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

Dated on this // day of February, 2025.

Filed electronically and the original signature is on file at Otteson Shapiro LLP

By:

Lisa K. Shimel, No. 13466 OTTESON SHAPIRO LLP

7979 E. Tufts Avenue, Suite 1600

Denver, Colorado 80237 Telephone: (720) 488-0220

COUNSEL FOR APPLICANT

Address of Applicant: 3615 Delgany St, Suite 1010 Denver, CO 80216