

<p><b>DISTRICT COURT, MONTEZUMA COUNTY, COLORADO</b>  Court Address: 865 North Park Street  Cortez, CO 81321  Telephone: (970) 565-1111</p> <hr/> <p>In the Matter of the Application of HOUSING SOLUTIONS FOR THE SOUTHWEST, INC., for an Order Authorizing the Public Trustee of the County of Montezuma, State of Colorado, to Sell Certain Property Under a Power of Sale Contained in a Deed of Trust.</p>	<p style="text-align: right;">DATE FILED  March 21, 2025 2:48 PM</p> <p style="text-align: center;"><b><u>COURT USE ONLY</u></b></p>
<p>Attorney or Party Without Attorney (Name and Address):  Josh W. Mack, Reg. #37858  Goldman, Nicholson &amp; Mack, P.C.  679 E. 2nd Avenue, Suite C  P.O. Box 2270  Durango, CO 81302  Phone Number: (970) 259-8747  E-mail: mack@gnm-law.com  FAX Number: (970) 259-8790</p>	<p>Case Number:</p> <p>Division                      Courtroom</p>
<p style="text-align: center;"><b>NOTICE OF RESPONSE DEADLINE – APRIL 18, 2025</b></p>	

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

HOUSING SOLUTIONS FOR THE SOUTHWEST, INC. (“Applicant”) has filed a Motion with this Court, claiming to be the owner and holder of a Promissory Note in the original principal amount of \$14,250.00 executed by the Borrower MILDRED PICKENS for the benefit of SOUTHWEST COMMUNITY RESOURCES, dated August 13, 1999 (the “Evidence of Debt”). The Evidence of Debt is secured by a Deed of Trust executed by MILDRED PICKENS, for the benefit of SOUTHWEST COMMUNITY RESOURCES, dated August 13, 1999, and recorded August 30, 1999, at Reception No. 482562 in the real property records of the County of Montezuma, Colorado (the “County Records”) securing the Note (the “Deed of Trust”), as subsequently modified by the Note and Deed of Trust Modification Agreement dated September 6, 2001, and recorded September 26, 2001, at Reception No. 498669 (“Modification”). Articles of Amendment to the Articles of Incorporation for a Nonprofit Corporation changing the name of SOUTHWEST COMMUNITY RESOURCES to HOUSING SOLUTIONS FOR THE SOUTHWEST, INC. were recorded December 5, 2024 at Reception No. 658980.

The Motion claims that Applicant has the right to foreclose the lien of the Deed of Trust because the covenants of the Deed of Trust have been violated as follows: Defaults have occurred under the Deed of Trust, including, but not limited to, the failure to timely make payments as

required under the Deed of Trust and the Evidence of Debt secured thereby, and, therefore, Applicant has elected to accelerate the entire indebtedness.

The Motion requests a Court Order authorizing the Public Trustee to sell the property situate in the County Montezuma, State of Colorado, more particularly described as follows:

Lot 7, Block 5, J.L. Foutz Addition to the Town of Mancos, as per the plat recorded in the office of the Clerk and Recorder, County of Montezuma, State of Colorado.

also known by street and number as: 456 N. Willow

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 **APRIL 18, 2025 BY 08:00 A.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 81302, 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 APRIL 18, 2025, BY 08:00 A.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, 10<sup>th</sup> 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 5233-2900, (855) 411-2372, <https://www.consumerfinance.gov/complaint/>. The filing of a complaint will not stop the foreclosure process.**

DATED this 20<sup>th</sup> day of March 2025.

**Goldman, Nicholson & Mack, P.C.**

*/s/ Josh W. Mack*

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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.**