



# Notices of Election and Demand Filed in Adams County

From November 18, 2025 Through November 18, 2025

Adams County Public Trustee makes no representation or warranties about the accuracy or adequacy of these reports.  
You should conduct your own due diligence.

**Foreclosure Number:** A202581549

**NED Date:** 11/18/2025 **Reception #:** 2025000067766  
**Original Sale Date:** 03/18/2026  
**Deed of Trust Date:** 07/29/2003 **Recording Date:** 07/31/2003 **Reception #:** C1184601  
**Re-Recording Date:** **Re-Recorded #:**

**Legal:** LOT 10, BLOCK 17, RIVER RUN SUBDIVISION FILING NO. 4, COUNTY OF ADAMS, STATE OF COLORADO.

**Address:** 11243 Kingston Street, Henderson, CO 80640

**Original Note Amt:** \$226,500.00 **LoanType:** Unknown **Interest Rate:** 3.875  
**Current Amount:** \$185,319.84 **As Of:** **Interest Type:** Adjustable

**Current Lender (Beneficiary):** U.S. Bank Trust National Association Not In Its Individual Capacity But Solely As Owner  
Trustee For RCF 2 Acquisition Trust  
**Current Owner:** Angel E. Towers  
**Grantee (Lender On Deed of Trust):** Mortgage Electronic Registration Systems, Inc. as nominee for CH Mortgage Company I LTD  
DBA Melody Mortgage Co, Its Successors and Assigns  
**Grantor (Borrower On Deed of Trust)** Angel E. Towers

**Publication:** Northglenn-Thornton Sentinel **First Publication Date:** 01/22/2026  
**Last Publication Date:** 02/19/2026

**Attorney for Beneficiary:** McCarthy & Holthus, LLP

**Attorney File Number:** CO-25-1026274-JH **Phone:** (877)369-6122 **Fax:** (186)689-47369

**Foreclosure Number:** A202581550

**NED Date:** 11/18/2025 **Reception #:** 2025000067769  
**Original Sale Date:** 03/18/2026  
**Deed of Trust Date:** 07/19/2023 **Recording Date:** 07/19/2023 **Reception #:** 2023000041114  
**Re-Recording Date:** **Re-Recorded #:**

**Legal:** LOT 6, BLOCK 2, DAHLIA HEIGHTS, COUNTY OF ADAMS, STATE OF COLORADO.

APN #: 0182306201017

**Address:** 4741 E 70th Ave, Commerce City, CO 80022

**Original Note Amt:** \$417,302.00 **LoanType:** FHA **Interest Rate:** 6.375  
**Current Amount:** \$408,307.39 **As Of:** 07/01/2025 **Interest Type:** Fixed

**Current Lender (Beneficiary):** COLORADO HOUSING AND FINANCE AUTHORITY  
**Current Owner:** Austin Garrett Timmons AND Charles Arthur Farrar, Jr.  
**Grantee (Lender On Deed of Trust):** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR  
UNIVERSAL LENDING CORPORATION, ITS SUCCESSORS AND ASSIGNS  
**Grantor (Borrower On Deed of Trust)** Austin Garrett Timmons AND Charles Arthur Farrar, Jr.

**Publication:** Northglenn-Thornton Sentinel **First Publication Date:** 01/22/2026  
**Last Publication Date:** 02/19/2026

**Attorney for Beneficiary:** Janeway Law Firm PC

**Attorney File Number:** 25-036232 **Phone:** (303)706-9990 **Fax:** (303)706-9994

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**Foreclosure Number:** A202581551

**NED Date:** 11/18/2025

**Reception #:** 2025000067767

**Original Sale Date:** 03/18/2026

**Deed of Trust Date:** 03/02/2023

**Recording Date:** 03/07/2023

**Reception #:** 2023000012056

**Re-Recording Date**

**Re-Recorded #:**

**Legal:** LOT 13, BLOCK 1, RANGE VIEW SECOND ADDITION, COUNTY OF ADAMS, STATE OF COLORADO

APN #: 0172132109006

**Address:** 6581 East 79th Avenue, Commerce City, CO 80022

**Original Note Amt:** \$422,211.00

**LoanType:** FHA

**Interest Rate:** 6.375

**Current Amount:** \$411,338.84

**As Of:** 07/01/2025

**Interest Type:** Fixed

**Current Lender (Beneficiary):** COLORADO HOUSING AND FINANCE AUTHORITY

**Current Owner:** Jose Ruiz

**Grantee (Lender On Deed of Trust):** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR  
PRIMARY RESIDENTIAL MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS

**Grantor (Borrower On Deed of Trust)** Jose Ruiz

**Publication:** Northglenn-Thornton Sentinel

**First Publication Date:** 01/22/2026

**Last Publication Date:** 02/19/2026

**Attorney for Beneficiary:** Janeway Law Firm PC

**Attorney File Number:** 25-036248

**Phone:** (303)706-9990

**Fax:** (303)706-9994

**Foreclosure Number:** A202581552

**NED Date:** 11/18/2025

**Reception #:** 2025000067768

**Original Sale Date:** 03/18/2026

**Deed of Trust Date:** 11/07/2022

**Recording Date:** 11/08/2022

**Reception #:** 2022000089928

**Re-Recording Date**

**Re-Recorded #:**

**Legal:** LOTS 12 AND 13, BLOCK 4, HAZELTINE HEIGHTS SUBDIVISION, COUNTY OF ADAMS, STATE OF COLORADO

**Address:** 8401 E 104th Way, Henderson, CO 80640

**Original Note Amt:** \$366,300.00

**LoanType:** FHA

**Interest Rate:** 7.250

**Current Amount:** \$357,250.30

**As Of:**

**Interest Type:** Fixed

**Current Lender (Beneficiary):** Primary Residential Mortgage, Inc.

**Current Owner:** Josh James Flood

**Grantee (Lender On Deed of Trust):** Mortgage Electronic Registration Systems, Inc. as nominee for Primary Residential Mortgage,  
Inc., Its Successors and Assigns

**Grantor (Borrower On Deed of Trust)** Josh James Flood

**Publication:** Northglenn-Thornton Sentinel

**First Publication Date:** 01/22/2026

**Last Publication Date:** 02/19/2026

**Attorney for Beneficiary:** McCarthy & Holthus, LLP

**Attorney File Number:** CO-25-1027609-JH

**Phone:** (877)369-6122

**Fax:** (186)689-47369

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**Foreclosure Number:** A202581553

**NED Date:** 11/18/2025

**Reception #:** 2025000067770

**Original Sale Date:** 03/18/2026

**Deed of Trust Date:** 09/15/2017

**Recording Date:** 09/18/2017

**Reception #:** 2017000081497

**Re-Recording Date**

**Re-Recorded #:**

**Legal:** LOT 14, BLOCK 2, GAMBLE DERBY SUBDIVISION, COUNTY OF ADAMS, STATE OF COLORADO.

APN #: 0182305421011

\*PURSUANT TO AFFIDAVIT OF SCRIVENER'S ERROR RECORDED ON JULY 11, 2023 AT RECEPTION NO. 2023000038948  
TO CORRECT LEGAL DESCRIPTION.

**Address:** 6471 Poplar St, Commerce City, CO 80022

**Original Note Amt:** \$196,377.00

**LoanType:** FHA

**Interest Rate:** 3

**Current Amount:** \$155,437.49

**As Of:** 11/01/2024

**Interest Type:** Fixed

**Current Lender (Beneficiary):** COLORADO HOUSING AND FINANCE AUTHORITY

**Current Owner:** Roxanne Orr

**Grantee (Lender On Deed of Trust):** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR  
UNIVERSAL LENDING CORPORATION, ITS SUCCESSORS AND ASSIGNS

**Grantor (Borrower On Deed of Trust)** Roxanne Orr

**Publication:** Northglenn-Thornton Sentinel

**First Publication Date:** 01/22/2026

**Last Publication Date:** 02/19/2026

**Attorney for Beneficiary:** Janeway Law Firm PC

**Attorney File Number:** 22-027933

**Phone:** (303)706-9990

**Fax:** (303)706-9994

**Foreclosure Number:** A202581554

**NED Date:** 11/18/2025

**Reception #:** 2025000067771

**Original Sale Date:** 03/18/2026

**Deed of Trust Date:** 03/27/2024

**Recording Date:** 03/29/2024

**Reception #:** 2024000016173

**Re-Recording Date**

**Re-Recorded #:**

**Legal:** LOT 12, BLOCK 6, BUFFALO HIGHLANDS FILING NO. 4, COUNTY OF ADAMS, STATE OF COLORADO.

**Address:** 9148 Salida Street, Commerce City, CO 80022

**Original Note Amt:** \$590,953.00

**LoanType:** FHA

**Interest Rate:** 6.875

**Current Amount:** \$583,737.52

**As Of:** 07/01/2025

**Interest Type:** Fixed

**Current Lender (Beneficiary):** COLORADO HOUSING AND FINANCE AUTHORITY

**Current Owner:** Diego A. Robles Pulido

**Grantee (Lender On Deed of Trust):** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR  
GUILD MORTGAGE COMPANY LLC, ITS SUCCESSORS AND ASSIGNS

**Grantor (Borrower On Deed of Trust)** Diego A. Robles Pulido

**Publication:** Northglenn-Thornton Sentinel

**First Publication Date:** 01/22/2026

**Last Publication Date:** 02/19/2026

**Attorney for Beneficiary:** Janeway Law Firm PC

**Attorney File Number:** 25-036237

**Phone:** (303)706-9990

**Fax:** (303)706-9994

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**Foreclosure Number:** A202581555

**NED Date:** 11/18/2025

**Reception #:** 2025000067772

**Original Sale Date:** 03/18/2026

**Deed of Trust Date:** 04/10/2006

**Recording Date:** 04/19/2006

**Reception #:** 20060419000399880

**Re-Recording Date**

**Re-Recorded #:**

**Legal:** LOT 4, BLOCK 1, NORFOLK PLACE SUBDIVISION FILING NO. 1, COUNTY OF ADAMS, STATE OF COLORADO.

**Address:** 1791 Norfolk St Unit A, Aurora, CO 80011

**Original Note Amt:** \$84,000.00

**LoanType:** Unknown

**Interest Rate:** 6.875

**Current Amount:** \$54,567.83

**As Of:**

**Interest Type:** Adjustable

**Current Lender (Beneficiary):** Bank of America, N.A.

**Current Owner:** Essex White and Carol White

**Grantee (Lender On Deed of Trust):** Wells Fargo Bank, N.A.

**Grantor (Borrower On Deed of Trust)** Essex White and Carol White

**Publication:** Northglenn-Thornton Sentinel

**First Publication Date:** 01/22/2026

**Last Publication Date:** 02/19/2026

**Attorney for Beneficiary:** McCarthy & Holthus, LLP

**Attorney File Number:** CO-25-1028632-JH

**Phone:** (877)369-6122

**Fax:** (186)689-47369