

COMBINED NOTICE - PUBLICATION
CRS §38-38-103 FORECLOSURE SALE NO. 2026-0084

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

On June 18, 2026, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of Mesa records.

Original Grantor(s)	CHRISTOPHER R CROSS
Original Beneficiary(ies)	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS
Current Holder of Evidence of Debt	COLORADO HOUSING AND FINANCE AUTHORITY
Date of Deed of Trust	June 30, 2021
County of Recording	Mesa
Recording Date of Deed of Trust	June 30, 2021
Recording Information (Reception No. and/or Book/Page No.)	2988415
Original Principal Amount	\$220,924.00
Outstanding Principal Balance	\$200,091.93

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: BORROWER'S FAILURE TO MAKE TIMELY PAYMENTS AS REQUIRED UNDER THE EVIDENCE OF DEBT AND DEED OF TRUST

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 4 IN BLOCK 7 OF LYNWOOD SUBDIVISION, COUNTY OF MESA, STATE OF COLORADO.
APN #: 294525123026

Purported common address: 2775 1/2 MONROE CT, GRAND JUNCTION, CO 81503.

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

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, 10/21/2026 via remote, web-based auction service, 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. <https://www.mesa.realforeclose.com/>

First Publication	8/26/2026
Last Publication	9/23/2026
Name of Publication	THE DAILY SENTINEL

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;

DATE: 06/18/2026

Arna Hoffman, Public Trustee in and for the County of Mesa, State of Colorado



Monica Hattstaedt

By: Monica Hattstaedt, Deputy Public Trustee

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

N. APRIL WINECKI #34861
JANEWAY LAW FIRM, P.C. 9540 MAROON CIRCLE STE 320, ENGLEWOOD, CO 80112 (303) 706-9990
Attorney File # 26-037059

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.