Foreclosure Deadlines and Sale Options Worksheet

Use this to put your dates and numbers in one place before you decide how to handle a Colorado foreclosure. Fill it in from your own notices, your loan statement and your county public trustee. It uses no assumed dates, prices or percentages.

Property address: _____ County: _____ Prepared by: _____

	Your figure or answer
A. DATES (from your notices; confirm each with the county public trustee)	
1. Date the Notice of Election and Demand was recorded	
2. Scheduled sale (auction) date, and has it been continued? (yes / no)	
3. Notice of intent to cure due: no later than 15 calendar days before the sale	
4. Cure amount due to the public trustee by noon the day before the sale (ask for the cure statement)	
5. Dates the combined notices arrived (first, second)	
B. NUMBERS	
6. Loan payoff figure (from your servicer, with the date it is good through)	
7. Other liens: second mortgage, HOA dues, unpaid property taxes (list)	
8. Estimated sale price and where the estimate came from	
9. Estimated selling costs and closing costs	
10. Estimated amount left after payoff and costs (line 8 minus lines 6, 7 and 9)	
C. OPTIONS (mark what you are exploring, who you spoke to, the date)	
11. Cure / loan help (servicer contact, case number)	
12. Regular sale (agent, buyer or other; deadline to close)	
13. Short sale (lender approval needed; contact; status)	
14. Deed in lieu (lender contact; written answer on any remaining balance)	
D. IF SOMEONE OFFERS TO BUY (ask for everything in writing)	
15. Buyer name, address and phone; price and terms	
16. Cancellation deadline stated in the contract (date and time)	
17. Does the contract include the Colorado Foreclosure Protection Act notices? Ask an attorney. (yes / no / not sure)	

Free help: Colorado Foreclosure Hotline 1-877-601-4673 (listed by the Colorado Division of Real Estate); your county public trustee's office; a HUD-approved housing counselor; a Colorado attorney for legal questions.

General information only, not legal advice. Dates and rules depend on your loan and county and can change. Your notices control. Confirm everything with your county public trustee and a Colorado attorney.

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