

COMBINED NOTICE - PUBLICATION
CRS §38-38-103 FORECLOSURE SALE NO. 2026-0064

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

On May 5, 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) JOHN A GARDNER
Original Beneficiary(ies) MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WATERSTONE MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS

Current Holder of Evidence of Debt PENNYMAC LOAN SERVICES, LLC
Date of Deed of Trust July 07, 2020
County of Recording Mesa
Recording Date of Deed of Trust July 16, 2020
Recording Information (Reception No. and/or Book/Page No.) 2933396
Original Principal Amount \$177,000.00
Outstanding Principal Balance \$155,544.17

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: FAILURE TO PAY PRINCIPAL AND INTEREST WHEN DUE TOGETHER WITH ALL OTHER PAYMENTS PROVIDED FOR IN THE EVIDENCE OF DEBT SECURED BY THE DEED OF TRUST AND OTHER VIOLATIONS THEREOF

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

PARCEL A: LOT 11 IN BLOCK 2 OF BELHAVEN SUBDIVISION COUNTY OF MESA, STATE OF COLORADO

PARCEL B: AN EASEMENT FOR DRIVEWAY, INGRESS AND EGRESS PURPOSES OVER THAT PORTION OF LOT 10 IN BLOCK 2 OF BELHAVEN SUBDIVISION SHOWN ON THE PLAT OF SAID SUBDIVISION AND LABELED THEREON AS "COMMON DRIVEWAY EASEMENT".

ALL IN COUNTY OF MESA, STATE OF COLORADO.

Purported common address: 589 BELHAVEN WAY, GRAND JUNCTION, CO 81501.

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, 09/02/2026 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/>

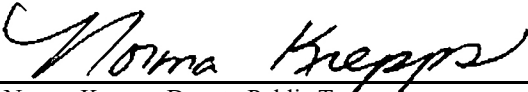
First Publication 7/8/2026
Last Publication 8/5/2026
Name of Publication THE DAILY SENTINEL

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: 05/05/2026

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




By: Norma Krepps, 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:

STEVEN BELLANTI #48306
MCCARTHY & HOLTHUS, LLP 7700 E. ARAPAHOE ROAD, SUITE 230, CENTENNIAL, CO 80112 (877) 369-6122
Attorney File # CO-26-1052220-JH

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.