

COMBINED NOTICE - PUBLICATION
CRS §38-38-103 FORECLOSURE SALE NO. 2026-0072

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

On May 27, 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)	TERRY RAGSDALE
Original Beneficiary(ies)	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC, ITS SUCCESSORS AND ASSIGNS
Current Holder of Evidence of Debt	MORTGAGE SOLUTIONS OF COLORADO, LLC D/B/A MORTGAGE SOLUTIONS FINANCIAL
Date of Deed of Trust	January 29, 2018
County of Recording	Mesa
Recording Date of Deed of Trust	January 30, 2018
Recording Information (Reception No. and/or Book/Page No.)	2828983
Original Principal Amount	\$185,000.00
Outstanding Principal Balance	\$204,197.09

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 MAKE TIMELY PAYMENTS AS REQUIRED UNDER THE EVIDENCE OF DEBT AND DEED OF TRUST.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 10 IN BLOCK 2 OF VALLI HI VILLAGE, COUNTY OF MESA, STATE OF COLORADO.
PARCEL ID NUMBER: 294310405005

Purported common address: 3191 1/2 ELM AVE, GRAND JUNCTION, CO 81504.

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.

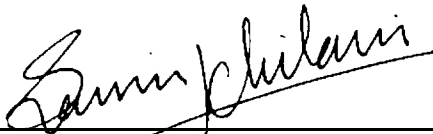
THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 A.M. on Wednesday, 09/23/2026 via remote, web-based auction service, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose 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	7/29/2026
Last Publication	8/26/2026
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: 05/27/2026

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


By: 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:

LAMA M. BADDAAH #62210
JANEWAY LAW FIRM, P.C. 9540 MAROON CIRCLE STE 320, ENGLEWOOD, CO 80112 (303) 706-9990
Attorney File # 22-027116

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.