

**Instructions for Completing and Filing  
NOTICE OF INTENT TO REDEEM**  
(Public Trustee Foreclosure Sale)

1. Original Notice of Intent to Redeem must be filed with Public Trustee *in writing (not faxed or emailed)* at least 15 days prior to the end of the redemption period (by Day 60).

Public Trustee will date and time stamp the Intent to Redeem when received and immediately fax or email a request for redemption figures to the holder of the Certificate of Purchase or the attorney therefor.

2. We may accept an *owner* Intent to Redeem *after* Day 60 only upon receipt of written authorization from the foreclosing attorney or the holder of the Certificate of Purchase.

If we receive such an Intent to Redeem we immediately will fax or email the request for redemption figures to the foreclosing attorney or the holder of Certificate of Purchase. Attorney or holder must provide written authorization before we can release any figures to the owner. (It will be up to the attorney or client or the holder of the Certificate of Purchase as to whether to provide the redemption figures and the above and following time frames will not apply.)

3. The holder of the Certificate of Purchase or the attorney therefor shall submit to the Public Trustee seven (7) or more calendar days prior to the end of the redemption period or within ten (10) calendar days following receipt of the Intent to Redeem by the Public Trustee, whichever is earlier, a statement of the amount to redeem. (The 10-day count is begun on the first day after the intent to redeem is received.)
4. The statement may be amended from time to time, but in no event may the statement be amended after the seventh (7th) calendar day prior to the end of the period specified for redemption.
5. If the holder of the Certificate of Purchase fails to provide the Public Trustee with a statement of redemption figures within the period specified by statute, the Public Trustee shall calculate the amount necessary to redeem and shall transmit the redemption figures so calculated to the redeeming person no later than five (5) days prior to the end of the redemption period:

Interest Rate =	Rate on deed of trust or default rate
Per Diem Interest =	Bid × Interest Rate ÷ 365
Total Interest =	Per Diem Interest × number of days from sale through date of redemption
Redemption Total =	Bid + Total Interest + PT fees (redemption certificate and/or PT deed and/or wire transfer fees)

Example: If owner files an Intent to Redeem on Day 15 of the 75-day redemption period and at the end of business on Day 25 the foreclosing lender, the attorney therefor, or the holder of the Certificate of Purchase has not provided figures to the Public Trustee, we then calculate the redemption amount, as above.

6. This figure shall constitute a full redemption and payment thereof shall be deemed payment of all sums to which the holder of the Certificate of Purchase is entitled.

[Notice of Intent to Redeem form follows on next page.]

**NOTICE OF INTENT TO REDEEM**  
(Public Trustee Foreclosure Sale)

WRITTEN NOTICE hereby is given to the Public Trustee of the City and County of Denver, of the intention of \_\_\_\_\_, as

Name

[Check only one box]

- owner of the property being foreclosed.
- person liable for a deficiency after the foreclosure.

This notice of Intent to Redeem is being given to the Public Trustee at least **FIFTEEN** calendar days prior to the end of the redemption period (**day 60**).

The Public Trustee is requested to obtain from the holder of the Certificate of Purchase or his/her/their/its attorney a written statement of all sums necessary to redeem the foreclosure sale, in accordance with law.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_.

[Notarization not required ONLY when signed in the presence of a Deputy Public Trustee.]

State of Colorado }  
 } ss.  
 County of \_\_\_\_\_ }

The foregoing instrument was acknowledged before me this  
 \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_,  
 by \_\_\_\_\_.

Witness my hand and official seal.

My commission expires: \_\_\_\_\_

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Address

\_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Address

\_\_\_\_\_  
Telephone No(s).

\_\_\_\_\_  
Foreclosure No.

\_\_\_\_\_  
Fax No. (to send figures)

\_\_\_\_\_  
Email Address (to send figures)

\_\_\_\_\_  
Date Received in Office/Clerk's Initials

Date Law Firm Advised: \_\_\_\_\_

Date Information Given Owner: \_\_\_\_\_

## METHODS OF PAYMENT OF CURE AND/OR REDEMPTION FUNDS

1. All funds must be delivered to the Public Trustee's Office during normal business hours.
2. All payments to the Public Trustee shall be in the forms provided by [C.R.S. §38-37-108](#) which include:
  - a. Cash
  - b. Electronic transfer
  - c. Certified check
  - d. Cashier's check
  - e. Teller's check
  - f. Draft denominated as an official check that is a teller's check or a cashier's check
3. All checks must be made payable to Denver Public Trustee.
4. All checks must be drawn on banks chartered (doing business) in Colorado.
5. The name of the party with the right to cure/redeem (owner or lienholder) must be shown as the remitter on the face of the check. A title company may give its name thus: "As Agent for (name of redemptioner)"
6. **ANY OTHER FORM OR MEANS OF FUNDS SUBMISSION DOES NOT CONSTITUTE A VALID CURE OR REDEMPTION TENDER. THE OFFICE OF PUBLIC TRUSTEE IS NOT RESPONSIBLE FOR ANY CONSEQUENCES OF IMPROPER SUBMISSIONS.**

## WIRE TRANSFER INSTRUCTIONS

1. Please add a fee of \$15.00 to all amounts wired to the Public Trustee. This is to cover the fee charged by our bank.
2. Send to:  
JP Morgan Chase Bank  
1125 17th Street  
Denver, CO 80202  
  
Account of: City & County of Denver-Public Trustee  
ABA Number: 021000021  
Account Number: 478692658
3. **All wires must go Fedwire. NO bank internal wire transfers allowed.**
4. **Please reference the foreclosure number on all wire transfers and notify the Public Trustee's Office, 720-865-8684, of the wire transfer immediately upon confirmation.**

**NOTE:** When pre-registering to bid at a foreclosure sale and sending funds by wire transfer, please give instructions in your wire that the monies are for a *bid* on a foreclosure. Or, please call 720-865-8400, Option #1, to inform us you are wiring monies for a bid.

Any wire of funds for bidding on a foreclosure sale **must be completed the day before the sale**. Refer to the Foreclosure Sales Bids publication at our website or the Bid Book in our office for the foreclosing lender's bid, which your bid must exceed by at least \$1.00.

Denver Public Trustee: [http://denvergov.org/Public\\_Trustee/](http://denvergov.org/Public_Trustee/)