



Help is available.

Foreclosures can be complicated. The Clerk and Recorder's Office and the Denver Office of Financial Empowerment and Protection (OFEP) have compiled this list of resources who may be able to help. OFEP can be reached at 720-944-2498 or email at FEC@denvergov.org. Reach us at 720-865-8400 or email foreclosures@denvergov.org.

Note: Each of the foreclosure resources listed in this document:

- Is an agency of federal, state or local government, or was created by an agency of federal, state or local government, and has housing counseling functions; or
- Is funded by the City and County of Denver for housing counseling; or
- Has been certified by the U.S. Department of Housing and Urban Development (HUD) as a housing counselor.

Local Resources

Colorado Foreclosure Hotline

Free service connecting homeowners with housing counseling.

1-877-606-HOPE

mandy@coloradoforeclosurehotline.org

www.coloradoforeclosurehotline.org

Colorado Housing Assistance Corporation

Free counseling for homeowners who are struggling to make payments.

303-572-9445

JillW@chaconline.org

www.chaconline.org

Colorado Housing Connects Helpline

Free, bilingual helpline handling all questions related to housing and home ownership.

1-844-926-6632

coloradohousingconnects.org

Community Resources and Housing Development

Free foreclosure prevention counseling in 30 Colorado counties.

303-428-1448

crhdc.org

Del Norte Neighborhood Development Corporation

Bilingual resource for delinquency counseling and more.

303-477-4774

www.delnortendc.org

Denver Housing Authority

Local housing resource offering financial and credit counseling.

720-956-3801

www.denverhousing.org

Homeowner's HOPE Hotline

Hotline provided by the Homeownership Preservation Foundation.

1-888-995-HOPE

www.995hope.org

NEWS ED CDC

Bilingual resource for counseling and workshops.

303-534-8342 x 100

www.newsed.org/housing-counseling

Northeast Denver Housing Center

Free housing counseling from a Denver nonprofit.

303-377-3334

htaylor@nedenverhousing.org

rbouobda@nedenverhousing.org

www.nedenverhousing.org

Southwest Improvement Council

Denver nonprofit providing counseling and other resources.

303-934-0923

lancegswic@gmail.com

www.swic-denver.org

Nationwide Resources

Housing and Urban Development/ Federal Housing Authority

Federal agency devoted to housing policy and concerns.

1-877-622-8525

www.hud.gov/topics/avoiding_foreclosure

Money Management International

Nonprofit credit counseling organization that offers a free, 24/7 foreclosure hotline.

1-866-889-9347

www.moneymanagement.org/avoiding-home-foreclosure

Neighborhood Assistance Corporation of America

Homeowner and community advocacy nonprofit providing counseling and assistance.

1-801-401-6222

www.naca.com/home-save

Resources for Veterans and Military

U.S. Armed Forces Veteran's Administration

The VA provides free financial counseling for veterans in danger of foreclosing on a VA mortgage.

877-827-3702

www.va.gov/housing-assistance/home-loans/trouble-making-payments/

Servicemembers Civil Relief Act Information

Qualifying servicemembers and their spouses may be entitled to debt relief during periods of military service.

1-800-342-9647

www.justice.gov/servicemembers/servicemembers-civil-relief-act-scr

Legal Assistance for Homeowners and Tenants

Colorado Affordable Legal Services

Low-cost legal firm specializing in tenant rights and eviction defense.

303-996-0010

www.coloradoaffordablelegal.com

Colorado Legal Services

Legal assistance for low-income Colorado residents with civil legal needs.

303-837-1321

www.coloradolegalservices.org

Denver Bar Association

Certifying organization providing free legal clinics and connecting citizens to legal support.

303-860-1115

www.denbar.org/Public/Pro-Bono-Legal-Assistance

Avoid Fraud and Report Suspected Fraud

FreddieMac

Federal loan provider offering fraud prevention resources.

sf.freddie.mac.com/working-with-us/fraud-prevention/overview

Denver District Attorney

Resources for reporting and researching suspected economic crimes.

720-913-9179

www.denverda.org/consumer-protection

Colorado Attorney General

Online form for reporting suspected mortgage fraud.

coag.gov/file-complaint/report-mortgage-fraud



Foreclosure Process Guide for Homeowners

For informational purposes only

Definitions of Key Terms

Auction

An event in which foreclosed properties are sold to the highest bidder. Denver's auctions are held weekly online on Thursdays, with exceptions for city holidays.

Bankruptcy

A procedure in which a borrower works with legal representation to assess, reorganize, and/or discharge debt obligations. Filing for bankruptcy pauses or restarts the foreclosure process, depending on the details of the homeowner's situation.

Borrower

The party responsible for paying a mortgage.

Cure

The act of paying the outstanding mortgage default. Curing a loan stops the foreclosure process.

Delinquency

When a borrower fails to make loan payments as required by the lender.

Foreclosure

The process resulting in the sale of a property to settle a mortgage debt.

Lender

The party that provides mortgage funds and terms to the borrower. The lender is also the party entitled to initiate foreclosure proceedings.

Publication

The process of publishing a notification of an anticipated foreclosure auction.

Public Trustee

The office which processes foreclosure documents and administers the foreclosure process. Every county in Colorado has a Public Trustee. In Denver County, this person is also the Clerk and Recorder.

Withdrawal

Closure of a foreclosure process before the auction.

Important documents

Important: Be sure to keep all documents and mail you receive from the Denver Clerk and Recorder. These are official documents that may be required by your legal counsel, housing counselor, or lender as you navigate the foreclosure process.

Combined Notice

Provides the homeowner notice of their right to cure, lienholders of their right to redeem, and all interested parties of the date of the scheduled auction.

Sent to all parties listed in the foreclosure filing within 20 days of the Notice of Election and Demand. A second Combined Notice is sent between 45 and 60 days prior to the first scheduled sale date.

Deed of Trust

Documents the agreement between the mortgage lender and the borrower in a property purchase.

Intent to Cure

Communicates the borrower's intent to pay off the default amount and cure the mortgage.

Note (Promissory Note)

Describes the payment conditions of the mortgage, including amount, manner, and parties involved. Provided to the lender at the closing for the property

Notice of Election and Demand (NED)

Provides information about a foreclosure from the lender's attorney. The file is received by the Public Trustee and recorded by the Clerk and Recorder. The date it is recorded is the start date for foreclosure proceedings.

Foreclosure Timeline

File received by the Public Trustee's office from lender



NED recorded within 10 business days, officially starting the foreclosure process



Combined Notice mailed within 20 calendar days of recording the NED



Second combined notice mailed, between 60 and 45 days prior to auction



Notice is published for five weeks, beginning 60 and 45 days before scheduled auction sale.



Auction date: last possible sale date on or prior to the 125th day after recording the NED