

Cure a Foreclosure

A cure amount is the amount necessary to bring a foreclosed loan current. The Public Trustee's foreclosure files only contain cure figures when an Intent to Cure has been filed and the figures have been received from the foreclosing attorney.

The only parties legally allowed to file an Intent to Cure include, but are not limited to: property owners, persons liable, grantor of evidence of debt and junior lien holders pursuant to C.R.S. 38-38-104(1). An Intent to Cure must be filed at least fifteen days prior to the date of the scheduled Public Trustee sale.

The Intent to Cure Form may be filed by email, fax, mail or in person at the office of the Gilpin County Public Trustee (**please call or email to verify that we received the document**). There is no fee to file and does not obligate the filer. Cure funds must be received in the Public Trustee's office by noon on the day before the sale and must be in the form of cash, certified funds or a verifiable wire transfer. Contact our office for wire instructions and fees.

Please do not expect to receive information of the amount due immediately after filing the form. The Public Trustee's Office must request that information from the lender or lender's attorney. Upon receipt of the figures from the lender or lender's attorney, the cure amount will be provided to you as requested. The figures may be good for only a limited time, so if you do not cure by the valid figure deadline set forth in the statement you will need to request an updated cure statement through the Public Trustee's Office.

The above information is provided only as an informational tool and is not intended to serve as legal advice.