

**CHEYENNE COUNTY COLORADO  
TREASURER and PUBLIC TRUSTEE  
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## **FORECLOSURE PROCESS**

A foreclosure is commenced when a Notice of Election and Demand is recorded in the County Real Estate Records after the Public Trustee receives the required documentation from the foreclosing party or their legal advisor. Foreclosure notices are mailed to all parties as required by law.

The Combined Notice, which establishes the time and place of sale, is published for five consecutive weeks. Cheyenne County currently publishes their Combined Notices in the Range Ledger. It is important to note that the property owner owns the property through the sale and is the only person who can allow access, sell or transfer title to the property.

Foreclosure documents are public records and are recorded with the Cheyenne County Clerk and Recorder. Even though you may have cured your default, or the foreclosure action has otherwise been withdrawn, the records remain permanently available to the public for viewing.

## **BANKRUPTCY**

When a bankruptcy is filed, the bankruptcy court issues a court order, called an Automatic Stay, which prevents any creditor from attempting to collect any debt from the person who declared bankruptcy. Creditors, even though they are owed money, may not undertake foreclosure, repossession, eviction or seizure.

A bankruptcy filed by the property owner stops the foreclosure sale until one of the following occurs:

- The automatic stay is lifted
- The bankruptcy court abandons the property.
- The bankruptcy case is dismissed or closed.

The bankruptcy can affect the foreclosure in different ways, depending on the date and time of the filing of the bankruptcy.

The Public Trustee has used all reasonable efforts to ensure that the pages and other information on this website do not contain any inaccurate or out-of-date information; however, the office makes no guarantee or warranty about the accuracy or timeliness of the data.