City of Colorado Springs Land Use Review Division 30 S. Nevada Ave., Suite 701 Colorado Springs, CO 80903

Dear Planning Commission Board,

We are writing in response to the petition to revoke/suspend the short term rental permit number: A-STRP-22-0278 at 5135 Wild Rose Lane, Colorado Springs, Co 80918. As owners, we understand the Ordinance 19-101 for an owner occupied short term rental (STR) and have utilized the house in that capacity. We are aware of formal complaints to Neighborhood Services in the past due to our neighbors' general dissatisfaction with STR, but their reasoning is unjustified since no wrongdoing or violations have ever occurred from our guests and the guidelines of an owner occupied permit have been adhered to by the homeowners.

The appellants have expressed their general dissatisfaction with STR from the very first guests and have made formal complaints to Neighborhood Services with baseless claims such as illegal occupancy count, utilizing the house as a non-occupied STR, falling short of the 185-day count, and non-substantiated claims of party/privacy/security violations to the neighborhood. Although the appellants have been making these same complaints since February 2022, they have provided no substantial proof to support any of it. It would seem that if they have had these same complaints from the beginning, they would be able to formulate proof to support their objections. Instead, as homeowners, we have had over a year's track record of no violations or disturbances occurring. We respect the privacy of our neighbors and vet our guests by having strict policies to ensure that.

We were surprised by this latest appeal as this permit has already been audited in the past and determined to meet all STR requirements of an owner occupied permit. Even from the perspective of the appellant in both of their complaint letters, the appellants acknowledge we were occupying the house the months of October, November, December and January and then began some short-term renting in January/February. In the appellant's own writing, we had occupied the house in a capacity of 100-120 days during the first few months of the permit and then began renting it in a small capacity at the beginning of the year. This is the exact definition of compliance of an owner occupied STR permit.

This complaint, as well as the occupancy count, was already investigated by Sean Cope, Senior Code Enforcement Officer in March 2022 and again by City Councilman, Dave Donelson in April when they both interviewed us. We reviewed with them the months we have occupied the house and how we are abiding by the 185-day obligations of our permit. In fact, we are still puzzled why an investigation should have been permitted in early March when the neighbors even stated in their complaint that we were occupying the house into January of 2022. At the very least, Mr. Cope should have informed them that with the information they have provided and

how the appellants acknowledged that the applicants were living in the home for the first 4 months and only needed 65 more days to fulfill the permit, the Planning Department must wait until September 1, 2022 or over 185 days to pass. Furthermore, any additional days resided by the residents would be calculated in that total. It should also be noted that our permit was installed from October 6th, 2021-October 31st, 2022 and extended over a 391 day period, versus the typical 365 days, and an investigation should not have started until 331 days had passed (120 days confirmed occupied October thru January, 26 additional days in October of 2021, and 185 days to expire) to determine if we were occupying the house. Instead, we have been facing baseless claims from the beginning of the neighbor's knowledge of our short term renting.

The Land Use Review Division (LURD) rule states a 185-day minimum requirement, but does not set precedence on how that is achieved before the permit expires. For example, an owner can short term rent every other month, only on the weekends, when they "snow-bird" to Florida, or any variation in between. While it should never be necessary that a property owner have to explain to his neighbors how his 185-day requirements are met, it will be addressed. Our STR permit was originally granted on October 6th, 2021. From the 5-month span of the issue date until February, not a single complaint from our neighbors about renting or occupying our property occurred. Rather, only at the end of February did the complaints begin. This is simply due to the fact that we chose to meet the requirements by occupying our house in the first half of our permit. In the first six months, approximately 80-85% of the necessary days were already met and the remainder was fulfilled by the October 31, 2022 expiration. So it is no surprise to us that the appellants complained that they did not "observe us occupying the house" during the high tourist summer season, as we were already in compliance with the 185-day count.

Furthermore, the appellants seem confused by the definition of an owner occupied STR. Occupancy simultaneously with guests is not the determining factor between owner occupied and non-owner occupied status. With an owner occupied permit, a homeowner logically can "move out of the residence" during the span of time that a guest occupies the home and return when they leave. We have correctly indicated that on the application: "*I will not be present during a majority of the rental period (I will be living on a different property/ traveling)*." With that being said, we abide by the requirement to have a 24-hour point of contact on file with the Planning Department who can respond within 1 hour in the case of an emergency.

A new application guideline was installed on August 8, 2022 and now includes proof of residency requirement of either a valid driver's license, valid vehicle registration, voter registration, or a dependent's school registration. After providing the requested proof, the appellant's claim that this documentation is "unreliable, may be outdated, and does not provide conclusive proof that the applicant has lived at the property for a minimum of 185 days." How can providing the requested documentation for the application in the latest guidelines of proof of residency now be obsolete just six weeks after installation? Furthermore, a contention has been concluded (even before the document has even been retrieved) that we have violated an Affidavit of Occupancy (that is in no condition part of the application) with a mortgage lender. This is furthest from the truth and needs to be addressed. The affidavit in question is irrelevant for the following reasons: 1) the affidavit requires only "one borrower," to participate 2) the loan had been closed over a year ago

and we have no further obligation to it and 3) the affidavit, if still in place, would have expired in October 2022. The Affidavit of Occupancy in question is a non-issue and we should not be subjected to the statement that it violates our attestation.

Finally, we strongly detest the notion that an appellant can make false accusations with no proof to support their claims. The appellants have been calculating a plan since February of 2022, and have given us harassing emails, texts and confrontations and with each encounter that they will put a stop to our STR. Yet, in all this span and multiple complaints to the Planning Department, they cannot provide any substance of proof to support a single adverse effect to the community or can determine how many days we have occupied home. We were even approached in July and informed by the appellant that "every neighbor would be heading to the City Land Use Review Division in September and hand delivering a letter to formally object to a renewal." So, we were not surprised by their latest attempt that occurred in late September.

We are hoping that this issue can be finally resolved and the appellants would finally cease and desist from these unwarranted complaints. The continual negative phone calls, text and emails have been detrimental to our family. It has simply escalated with the latest notion to install video surveillance on our family, and has been the chief reason to protect the privacy and innocence of our children and avoid their advancements. With separation of our houses an acre apart, and no actual covenants on privacy fences, there has not been any violations with regards to trespassing, security, privacy, speeding, excessive noise levels or illegal street parking. All adverse complaints have been pure speculation and have not occurred. We have learned to properly vet our guests and inform them that we will not condone parties, large gatherings, unregistered guests, overnight street parking, driving above the posted speed limit, and anyone congregating outside after 9:30pm. This goes well beyond the Good Neighborhood Guidelines. Finally, the claim that auto and pedestrian traffic has increased well above the vehicle and pedestrian count that a family of nine brings into the neighborhood with gatherings with our friends and family is preposterous.

We do not believe that any other applicant has been singled out with excessive requirements and proof beyond what is established in the application process than what has been brought forward by these appellants. It should only be necessary that an applicant provide what is established in the application process and not be requested to produce "additional evidence" with no guidance from LURD as what is considered "actual proof." It appears that the newest guidelines are what is "unreliable, outdated, and do not provide conclusive proof" if an applicant is subjected to this additional scrunity. Furthermore, to subject an applicant by revoking a permit due to a 185 minimum day count when guidance is not given to any applicant on what "proof is conclusive enough" is a travesty as it allows any neighbor to make false accusations at any time with no recourse to their statements. To claim that any neighbor would know more about a 185 occupancy day count than the actual homeowners is absurd, especially considering the biased nature of some neighbors towards STR properties.

It is apparent that neighbors at Eagle Vista Estates desire STR enforcement, yet their HOA has never had rules in place regarding short term rentals. Instead they look to the city, and their

multiple complaints have led to unnecessary use of our time and energy that have already been resolved with investigations in the past by Sean Cope and City Councilman, Dave Donelson, and others at the Land Use Review Division. Furthermore, it should not be a duty of a neighbor in "policing or surveillance" of a property owner's occupancy count, days in residence, or any other requirements when rules are already established to provide validation by the Planning and Development Commission. A neighborhood should never be turned into a Police State. We have already met the standards in the application, have a strong track record, and now have exceeded them with the additional documentations of proof of primary residency and 185 day occupancy count.

We see no legitimate reason why the permit should be revoked/suspended when the rules set forth have been consistently followed, we occupy the house, LURD has never contacted us with a violation, and none of the "privacy/security/party issues" that the appellants have speculated about have ever resulted in a reported violation or public citation. Attempting to revoke a permit, without any past violations or proof from the appellant, is unwarranted and we are hoping that the Commission will come to the same conclusion as those on the Land Use Review Division that has upheld the position when these same complaints were investigated in the past. Please contact us if there are further questions as we would like to conclude this matter in its entirety.

Sincerely,

Ante

Sean and Jenny Vostatek Property Owners, 5135 Wild Rose Lane

Questions for the Planning Committee

- 1. If the guidelines were just updated on August 8th, 2022, why are the required documents no longer relevant to support primary residence and 185 day count?
- 2. Why is one applicant subjected to provide further proof of primary residence from the rest of STR permit owners, but no one is willing to guide the applicant on what proof may now be considered conclusive evidence?
- 3. After a year's track record of no public citations, and no Notice of Violations from the Code Enforcement, why are accusations by the appellant without supporting evidence allowed to proceed towards a possible suspension? The appellants are repeating the same offenses of non-owner occupied and privacy/security/party complaints from a year ago when an investigation showed compliance each time.
- 4. With no clear definition of how an applicant is to *record and report* the 185 day count (outside of attestation) you are now subjecting an applicant to suspension?
- 5. Why is an affidavit of occupancy from a mortgage lender now the standard for ordinance 19-101 when it has never been brought forward before our application?

In the updated 2022-2023 guidelines, the applicant is requested to provide two sources of proof of primary residence, but is now told that is not sufficient and is outdated and irrelevant.

By not supporting your own guidelines implemented August 8th, 2022 that have just been updated the following is occurring:

- Neighbors have the right to tell me that my own house is not my primary residence.
- Neighbors have the right to tell me when I am home and when I am not.
- Neighbors have the right to bring up unfounded accusations of what is possible to occur that might result in an adverse effect.
- Neighbors have the right to invade my privacy to justify camera surveillance on my family.

Dear Carli,

After reviewing the documents, I see some discrepancies that I would like corrected in the Appeal History. On the latest letter dated September 25th, the appellants claim that we "moved out in January 2022," yet the Appeal History states "December." Although I disagree with their "move out" statement, dates do matter, and I understand that if we are going to be "counting days" at the hearing we at least need to have a starting point with each side to come to a common ground. Therefore, it should be stated according to the appellants own word of January 2022.

I am also confused with the statements, "a message was sent to the Vostateks and then to Councilman Dave Donelson…" as it is very unclear what those statements mean. More than a message was sent as an investigation occurred with both Sean Cope and Dave Donelson where each conversed with us about our occupancy count (which was in compliance) and occupying the house with the 185 minimum day ordinance. We discussed the same story as the appellants: that we were occupying the home in the months of October thru January 2022 before beginning to short term rent and we understood that we had remaining days to occupy. They both agreed that residing and short term renting in the manner we were functioning was in compliance with the Ordinance 19-101.

I believe it needs to be stated very clearly that at those dates in March and April, an investigation occurred and the conclusion was that the Vostateks were in compliance with an Owner occupied STR permit and no further action was to be taken by the Vostateks. That's what we were informed of with those conversations and we never had any further contact outside of these events stating that we were not in compliance with an owner occupied permit.

Finally, given that both parties acknowledge occupying the house for the first 4 months of the permit, it should also be noted that the permit extended beyond a typical year and was actually 391 days in length, as opposed to 365, and those additional 26 days need to be included in the calculation. So, if we never further occupied the house beyond those first four months, the first date of non-compliance to the Ordinance would have begun no earlier than September 2022. That would be true, provided that we had no additional days of occupancy to add to the total. However, we were never contacted to provide further information of additional days of residency or any days for that matter during this entire time. As the Appeal History is written now, it appears that we were not in compliance beginning in June, which at the most would have been only roughly 120 days and it contradicts the appellants own letter that states we occupied much longer.

I am hoping we can get these common ground facts properly stated in the Appeal History so that we can resolve this matter.

Sincerely,

Vostatek

Enclosed: Proof of primary residence for owners – valid driver's license, valid vehicle registration, voter registration, dependent's school registration and house deed.

| Original Note and Deed of Trust Returned to: SEAN F VOSTATEI WHEN RECORDED RETURN TO: Air Academy Federal Credi Prepared/Received by: Air Academy Federal Credit Union | |
|--|---|
| REQUEST FOR FULL / PARTIAL RELEASE OF DEED OF TRUST AND RELEASE BY HOLDER DEBT PURSUANT TO § 38-39-102(1)(a) AND (3), COLORADO REVISEI 01/10/2022 | R OF THE EVIDENCE OF DEBT WITHOUT PRODUCTION OF EVIDENCE OF DISTATUTES Date |
| SEAN F VOSTATEK, JENNY E VOSTATEK | Original Grantor (Borrower) |
| | Current Address of Original Grantor, Assuming Party, or Current Owner |
| Check here if current address is unknown | |
| AIR ACADEMY FEDERAL CREDIT UNION | Original Beneficiary (Lender) |
| 01/06/2012 | Date of Deed of Trust |
| 01/18/2012 | Date of Recording and/or Re-Recording of Deed of Trust |
| 212005865 | Recording Information |

222006406 PGS

TD1000 N

1

Chuck Broerman, Clerk and Recorder

212005865 County Rept. No. and/or Film No. and/or Book/Page No. and/or Torrens Reg. No.

TO THE PUBLIC TRUSTEE OF EI Paso (The County of the Public Trustee who is the appropriate grantee to whom the above Deed of Trust should grant an interest in the property described in the Deed of Trust.)

PLEASE EXECUTE AND RECORD A RELEASE OF THE DEED OF TRUST DESCRIBED ABOVE. The indebtedness secured by the Deed of Trust has been fully or partially paid and/or the purpose of the Deed of Trust has been fully or partially satisfied in regard to the property encumbered by the Deed of Trust as described therein as to a full release or, in the event of a partial release, only that portion of the real property described as: (IF NO LEGAL DESCRIPTION IS LISTED THIS WILL BE DEEMED A FULL RELEASE.)

Pursuant to § 38-39-102(3), Colorado Revised Statutes, in support of this Request for Release of Deed of Trust, the undersigned, as the owner of the evidence of debt secured by the Deed of Trust described above, or a Title Insurance Company authorized to request the release of a Deed of Trust pursuant to § 38-39-102(3)(c), Colorado Revised Statutes, in lieu of the production or exhibition of the original evidence of debt with this Request for Release, certifies as follows:

- 1. The purpose of the Deed of Trust has been fully or partially satisfied.
- 2. The original evidence of debt is not being exhibited or produced herewith.
- 3. It is one of the following entities (check applicable box):
- a. 🗹 The holder of the original evidence of debt that is a qualified holder, as specified in § 38-39-102(3)(a), Colorado Revised Statutes, that agrees that it is obligated to indemnify the Public Trustee for any and all damages, costs, liabilities, and reasonable attorney fees incurred as a result of the action of the Public Trustee taken in accordance with this Request for Release;
- The holder of the evidence of debt requesting the release of a Deed of Trust without producing or exhibiting the original evidence of b. debt that delivers to the Public Trustee a Corporate Surety Bond as specified in § 38-39-102(3)(b), Colorado Revised Statutes; or
- c. 🗌 A Title Insurance Company licensed and qualified in Colorado, as specified in § 38-39-102(3)(c), Colorado Revised Statutes, that agrees that it is obligated to indemnify the Public Trustee pursuant to statute incurred as a result of the action of the Public Trustee taken in accordance with this Request for Release and that has caused the indebtedness secured by the Deed of Trust to be satisfied in full, or in the case of a Partial Release, to the extend required by the holder of the indebtedness.

Air Academy Federal Credit Union 9810 N. Union Blvd, Colorado Springs, Colorado, 80924

Name & Address of the Holder of the Evidence of Debt Secured by Deed of Trust (Lender)

or name and address of the Title Insurance Company Authorized to Request the Release of a Deed of Trust

Angela L Kerr, Mortgage Operations Mgr, 9810 N. Union Blvd, Colorado Springs, Colorado, 80924 Name, Title and Address of Officer, Agent, or Attorney of the Holder of the Evidence of Debt Secured by Deed of Trust (Lender)

Angela L Kerr, Mortgage Operations Mgr State of Colorado, County of El Paso The foregoing instrument was acknowledged before

*If applicable, insert title of officer and name of current holder and owner

Angela L Kerr, Mortgage Operations Mgr, Air Academy Federal Credit Union

me on 01/12/2022 (date) by*

Rev.09/09

05/10/2024 Date Commission Expires

STATE OF COLORADO NOTARY ID 20164017975 MY COMMISSION EXPIRES MAY 10, 2024 cally Notarized in Person via Simplifile DAN 20164017975-390826

KELLY BROWN NOTARY PUBLIC

1/13/2022 11:55 AM \$13.00 DF \$0.00

\$13.00

Electronically Recorded Official Records El Paso County CO

(Notary Seal)

Notary Public

Witness my hand and official seal

RELEASE OF DEED OF TRUST

WHEREAS, the Grantor(s) named above, by Deed of Trust, granted certain real property described in the Deed of Trust to the Public Trustee of the County referenced above, in the State of Colorado to be held in trust to secure the payment of the indebtedness referred to therein; and WHEREAS, the indebtedness secured by the Deed of Trust has been fully or partially paid and/or the purpose of the Deed of Trust has been

fully or partially satisfied according to the written request of the holder of the evidence of debt or Title Insurance Company authorized to request the release of the Deed of Trust;

NOW THEREFORE, in consideration of the premises and the payment of the statutory sum, receipt of which is hereby acknowledged, l, as the Public Trustee in the County named above, do hereby fully and absolutely release, cancel and forever discharge the Deed of Trust or that portion of the real property above in the Deed of Trust, together with all privileges and appurtenances thereto belonging.

| 67 | Public Trustee | Date | |
|---------------------|---------------------------|--|--------------|
| and internet seen a | Tan Tan | in / P | t |
| relativites are, | Deputy Public Trus Mar | stee Date ria Dent January 13, 2022 | and Networks |

01/18/2012 01:38:13 212005865 PGS 9 \$51.00 DF \$ 0

Electronically Recorded Official Records El Paso County CO Wayne W. Williams Clerk and Recorder TD1000 N

After Recording Return To: AIR ACADEMY FEDERAL CREDIT UNION ATTN: FINAL DOCUMENT DEPARTMENT 9810 NORTH UNION BLVD. COLORADO SPRINGS, CO 80924

LOAN #: 180192 L64

[Space Above This Line For Recording Data] -

DEED OF TRUST

MIN 1000840-9909008704-9

DEFINITIONS

، ، ج

1200

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16. (A) "Security Instrument" means this document, which is dated JANUARY 6, 2012, together with all Riders to this document.

(B) "Borrower" is SEAN F VOSTATEK AND JENNY E VOSTATEK, JOINT TENANTS.

Borrower is the trustor under this Security Instrument. (C) "Lender" is AIR ACADEMY FEDERAL CREDIT UNION.

Lender is a FEDERAL CREDIT UNION, THE UNITED STATES OF AMERICA. BLVD., COLORADO SPRINGS, CO 80924.

organized and existing under the laws of Lender's address is 9810 NORTH UNION

County, Colorado.

(D) "Trustee" is the Public Trustee of El Paso (E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated JANUARY 6, 2012. The Note \$159,004.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JANUARY 1, 2022.

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property." (H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

Adjustable Rate Rider Balloon Rider 1-4 Family Rider V.A. Rider

Condominium Rider Planned Unit Development Rider Biweekly Payment Rider

Second Home Rider Other(s) [specify]

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

COLORADO-Single Family-Famile Mae/Freddie Mac UNIFORM INSTRUMENT Form 3006 1/01 Page 1 of 9 © 1999-2007 Online Documents. Inc.

Г

Initials: T

After Recording Return To: AIR ACADEMY FEDERAL CREDIT UNION ATTN: FINAL DOCUMENT DEPARTMENT 9810 NORTH UNION BLVD. COLORADO SPRINGS, CO 80924



LOAN #: 180192 L64

[Space Above This Line For Recording Data] -

DEED OF TRUST

MIN 1000840-9909008704-9

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16. (A) "Security Instrument" means this document, which is dated JANUARY 6, 2012, together with all Riders to this document. (B) "Borrower" is SEAN F VOSTATEK AND JENNY E VOSTATEK, JOINT TENANTS.

Borrower is the trustor under this Security Instrument. (C) "Lender" is AIR ACADEMY FEDERAL CREDIT UNION.

Lender is a FEDERAL CREDIT UNION, THE UNITED STATES OF AMERICA. BLVD., COLORADO SPRINGS, CO 80924.

organized and existing under the laws of Lender's address is 9810 NORTH UNION

(D) "Trustee" is the Public Trustee of El Paso

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as County, Colorado. a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated JANUARY 6, 2012. plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later \$159,004.00 than JANUARY 1, 2022.

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property." (H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]: Adjustable Rate Rider

Condominium Rider Second Home Rider Balloon Rider Planned Unit Development Rider Other(s) [specify] 1-4 Family Rider Biweekly Payment Rider V.A. Rider

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial

COLORADO--Single Family--Fannie Mae/Freddle Mac UNIFORM INSTRUMENT Form 3006 1/01 © 1999-2007 Online Documents, Inc. Page 1 of 9

Initials: 3

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization. (L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers. (M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property. (O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower, in consideration of the debt and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described El Paso [Type of Recording Jurisdiction] of

[Name of Recording Jurisdiction]: Lot 16, Eagle Vista Estates, County of El Paso, State of Colorado. APN #: 63200-05-016

which currently has the address of 5135 Wild Rose Lane, Colorado Springs,

Colorado 80918 ("Property Address"): [Zip Code]

[Street] [City]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record and liens for taxes for the current year not yet due and payable.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the

COLORADO--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3006 1/01 © 1999-2007 Online Documents, Inc. Page 2 of 9

Initials



1ª

.

| COLORADO | VEHICLE REGISTRATION | | El Paso | | L0090623998 |
|-----------------------------|--------------------------|------|-------------------------|-----------|---------------------------|
| Vehicle Type Passenger | Vehicle Id | | Plate | Tab | Expire 05/31/2023 |
| Year Make 2012 LINC | Model | | iel Type hanol / Gas | | Body Style UP |
| Color WHITE | Empty Weight GVW 6100 | GVWR | GVW HIGH | Bus Type | Title Number |
| Purchase Date 12/15/2012 | Fleet Number Unit Number | HVUT | Carrier | Miles | Emission Expire 5/31/2019 |
| Registered Ow | ner | | | Dual Regi | stration Type |
| VOSTATEK SEA | N F | | | Dual Id | Dual Expire |

TAX AND FEE RECEIPT Vehicle Id

L0090623998

Transaction Date Credits 20-Nov-2022 0.00

VOSTATEK SEAN F

Registered Owner

THIEVES HAVE BEEN KNOWN TO USE THE ADDRESS FROM A REGISTRATION CARD TO STEAL FROM THE VEHICLE'S OWNER. FOR ADDED SECURITY, YOU ARE ENCOURAGED TO KEEP ONLY THIS REGISTRATION CARD IN YOUR VEHICLE. IT DOES NOT CONTAIN YOUR ADDRESS.

20-Nov-2022

| COLORADO | VEHICLE R | EGISTRATIO | I NC | El Paso | | L0090623998 |
|---------------------------|--------------------|-------------|---------------------------------------|------------------------|-----------|---------------------------|
| Vehicle Type Passenger | Ve | ehicle Id | i i i i i i i i i i i i i i i i i i i | Plate | Tab | Expire 05/31/2023 |
| Year Make 2012 LINC | Model | | | el Type hanol / Gas | | Body Style UP |
| Color WHITE | Empty Weig 6100 | ht GVW | GVWR | GVW HIGH | Bus Type | Title Number |
| Purchase Date 12/15/2012 | Fleet Number | Unit Number | HVUT | Carrier | Miles | Emission Expire 5/31/2019 |
| Registered Ow | ner/Address | | | | Dual Regi | stration Type |
| VOSTATEK SEA | | | | | Dual Id | Dual Expire |

20-Nov-2022

COLORADO SPRINGS CO 80918-3961

El Paso

3

Total Fees

0101000105

El Paso

0.00

| Vehicle Type | 1 | ehicle Id | ON | El Paso | | L0090583034 |
|---------------|--------------------|-------------|------|----------|----------|-----------------|
| Passenger | | enicle Id | | Plato | Tab | Expire |
| Year Make | Model | | 5 | -1 T | | 03/31/2023 |
| 2017 FORD | | | | iel Type | | Body Style |
| Color | Empt Mr. | | Ga | as | | PV |
| SILVER | Empty Weig 5900 | ght GVW | GVWR | GVW HIGH | Bus Type | internoci |
| Purchase Date | Fleet Number | Unit Number | | | | Not Issued |
| 2/26/2016 | i teet namber | Unit Number | HVUT | Carrier | Miles | Emission Expire |
| legistered Ow | nor | | | | | 3/31/2024 |
| | | | | | | tration Type |

Dual Id Dual Expire

El Paso 20-Nov-2022

th Cyfrydd yl ol

THIEVES HAVE BEEN KNOWN TO USE THE ADDRESS FROM A REGISTRATION CARD TO STEAL FROM THE VEHICLE'S OWNER. FOR ADDED SECURITY, YOU ARE ENCOURAGED TO KEEP ONLY THIS REGISTRATION CARD IN YOUR VEHICLE. IT DOES NOT CONTAIN YOUR ADDRESS.

| COLORAD | O VEHICLE F | REGISTRATI | ON | El Paso | | 1000000 |
|---------------------------|--------------------|--------------------------|----------|----------------|------------|-----------------------|
| Vehicle Type Passenger | | /ehicle Id | | Plato | Tab | L0090583034 Expire |
| Year Make | Model | | - | | | 03/31/2023 |
| 2017 FORD | | | FL Ga | iel Type as | | Body Style PV |
| Color SILVER | Empty Weig 5900 | ght GVW | GVWR | GVW HIGH | Bus Type | Title Number |
| Purchase Date | Fleet Number | Unit Number | HVUT | C | | Not Issued |
| 12/26/2016 | | one number | пуот | Carrier | | Emission Expire |
| Registered Ow | ner/Address | | | | | 3/31/2024 |
| | | | | | Dual Regis | stration Type |
| 5135 WILD ROS | ELN | | | | | |
| COLORADO SPR | RINGS CO 80918 | -3961 | | | Dual Id | Dual Expire |
| | | Contraction and a series | | | | erer cybile |

El Paso

20-Nov-2022

Total Fees

0101000104

H

TAX AND FEE RECEIPT Vehicle Id

Transaction Date Credits 20-Nov-2022 0.00

0.00

Registered Owner

L0090583034



67161

El Paso County, Colorado

MARK LOWDERMAN, TREASURER DATE January 8, 2022

> PROPERTY TAX STATEMENT TAXES FOR 2021 DUE 2022

TYPE OF PROPERTY REAL PROPERTY SCHEDULE (ACCOUNT) NUMBER 63200-05-016 PROPERTY LOCATION 5135 WILD ROSE LN PROPERTY DESCRIPTION LOT 16 EAGLE VISTA ESTATES CO SPGS

| TAX DISTRICT FBC | ACTUAL VALUE | \$ 712,537 | ASSESSED VALUE \$ 50,950 | |
|--|---|---|---|--|
| TAX RATE 0.007120 0.000165 0.003929 0.000165 0.041889 0.002165 0.003490 0.000839 | TAX AUTHORITY * EL PASO COUNTY EPC ROAD & BRIDGE SHA * CITY OF COLORADO SPF EPC-COLORADO SPGS RC COLO SPGS SCHOOL NO COLO SPGS SCHOOL NO * PIKES PEAK LIBRARY * SOUTHEASTERN COLO N EL PASO COUNTY TABOR | RINGS DAD & BRIDGE SHARE 11 - GEN 11 - BOND WATER CONSERVANCY | TAX AMOUNT 362.76 8.41 200.18 8.41 2,134.24 110.31 177.82 42.75 -38.42 | |
| | *TEMPORARY TAX RATE R | EDUCTION/TAX CREDIT | | |
| 0.059762 | TOTAL TAX RATE | TOTAL TAXES PAYABLE | \$ 3,006.46 | |

CHECK NO: 848508

AIR ACADEMY AIR ACADEMY PEDERAL CREDIT UNION Colorado Springs

10

034926 / M 3505601

Air Academy Federal Credit Union P.O. Box 62910 Colorado Springs, CO 80962-2910

Account Detail FROM PRIMARY SHARES Balance Available 0.00 0.00

Payee JENNY E VOSTATEK

JENNY E VOSTATEK 5135 WILD ROSE LN COLORADO SPRINGS CO 80918-3961

.,

~

Ref: ACCOUNT CLOSED

NON-NEGOTIABLE Chk 848508 24 FEB 16 08:17 Br 36-266 Amt 1440.40

In accordance with the Uniform Commercial Code Article 3, Section 3-312, a declaration of loss cannot become enforceableuntil the 90th day following the date of the check. DETACH BEFORE DEPOSITING 76745



Colorado Early Colleges Online Campus 321 Inverness Dr. S Englewood, CO 80112 303-872-3391 www.coloradoearlycolleges.org/onlinelearning

Monday, November 28th, 2022

To whom it may concern:

This letter is to certify that is currently enrolled Part-Time at Colorado Early Colleges Online Campus for the 2022-2023 school year under the following address:

5135 Wild Rose Ln. Colorado Springs, CO 80918

Any further questions or concerns should be directed to CEC Online Campus: 303-872-3391.

Sincerely,

Sarah Whetstone Director of Admissions Colorado Early Colleges Online Campus



November 18, 2022

Re: Registration letter for Isaac Vostatek

To Whom it May Concern,

This letter is to confirm that5139currently registered as a student in hisof Walsingham.

5135 Wild Rose Ln, Colorado Springs, Colorado 80919 is good standing at *The Chesterton Academy of our Lady*

Isaac's projected graduation date is May 26, 2023

Please feel free to address any questions concerning Isaac's status at the school to me at the contact information below.

Thank you

Mark Langley

Headmaster

olwclassical.org

216-215-4382

headmaster@olwclassical.org



Office of Admissions and Enrollment

11/18/2022

To Whom It May Concern,

This is to verify that both students, are enrolled at St. Gabriel Classical Academy for the 2022/2023 school year and are registered under the address:

5135 Wild Rose Ln., Colorado Springs, CO 80918

If you have any further questions, please contact our school office at 719-418-5670.

Sincerely,

Michelle Trinca Administrative Assistant St. Gabriel Classical Academy mtrinca@stgabrielcos.com





November 30, 2022

To Whom It May Concern,

This is to verify thatis enrolled inat Regina Caeli Academy in Littleton, CO. Shecurrently resides at 5135 Wild Rose Ln, Colorado Springs, CO 80918.

Ad Majorem Dei Gloriam,

Nicole E Juba

Nicole E. Juba Executive Director Regina Caeli, Corporate Office 1565 Holcomb Bridge Road | Roswell, GA 30076-2517 Vox: 678.878.2500 | Fax: 866.242.1042 http://rcahybrid.org

Regina Caeli Academy is a 501(c)(3) charitable organization and your donation may be tax deductible. Please consult a tax professional. Our tax ID number is 80-0063491. No goods or services were provided in exchange for this donation.

| Your eligibility to register to | ovote | | | | |
|---|--|--|--|---|--|
| Are you a citizen of the United Are you at least 16 years of ag | States of America? | an election in which you inte | end to vote | Yes V Yes V Yes V | No No No |
| Your name | | | | | |
| VOSTATEK | JENNY | ELIZABETH | | | |
| (Last name) | (First name) | (Middle name) | (Suffix) | - | |
| Your identifying information | 1 | | | | |
| Your birth yea | Your gender ide | ntity Female |] м | | Other |
| Your contact information | | | | | |
| Your residential address | | | | | |
| 5135 Wild Rose Ln | | | | 0010 | |
| STSS WILL HOSE LTI (Street add | dress) | COLO SPRINGS (City or Town) | | ZIP Code) | El Paso (County) |
| Your mailing address (if differen | | (ony of fown) | | | (County) |
| 5135 Wild Rose Ln | | Colorado Springs | со | 80918 | UNITED STATES OF AMERICA |
| (Mailing ad | and the second sec | (City or Town) | (State) | (ZIP Code) | (Country) |
| Address where you would like y | our ballot mailed (if different from yo | | 51 (S. 1965) | (/ | (,) |
| 5135 Wild Rose Ln | | Colorado Springs | co | 80918 | UNITED STATES OF AMERICA |
| (Mailing ad | the second s | (City or Town) | (State) | (ZIP Code) | (Country) |
| Your phone number | | ax number | | | |
| Election information by ema | all | | | | |
| I want to receive election inform | | | | | |
| Your ballot preference, if Ur American Constitution An All Major Parties' Ballots | naffiliated oproval Voting 🔲 Democratic [| Green Libertaria | n 🗌 R(| epublican 🗌 | Unity |
| Self-affirmation and electron | nic signature | | | | |
| Warning: A violation of the self provided by law. It is a class 1 r agree to the following statemer | -affirmation you are about to make in nisdemeanor to swear or affirm false | s a criminal act under the law aly as to your qualifications to | o of this sta o register to | ate and will sub vote. | ject you to the penalties |
| | | sident of Colorado for at leas | t 22 days i | ahteen on or b | fore an election I intend to |
| vote in; I am at least sixteen general election to be eligibl sentence of detention or con I provided is my sole legal p | years old and I understand that I m le to vote in a primary election; and nfinement in a correctional facility, ja lace of residence; I certify under pe st of my knowledge and belief; and t | ust be at least seventeen and at least eighteen to be eligible il or other location for a felon naity of perjury that the inform | e to vote in y convictio nation I hav | n. I further affin reprovided on | tion. I am not serving a rm that the residence address this |
| vote in; I am at least sixteen general election to be eligibl sentence of detention or con I provided is my sole legal p application is true to the bes | I years old and I understand that I m le to vote in a primary election; and infinement in a correctional facility, ja lace of residence; I certify under pe | ust be at least seventeen and at least eighteen to be eligible il or other location for a felon naity of perjury that the inform hat I have not nor will I, cast r | e to vote in y convictio nation I hav more than | n. I further affine le provided on one ballot in an | tion. I am not serving a rm that the residence address this y election. |
| vote in; I am at least sixteen general election to be eligibl sentence of detention or con I provided is my sole legal p application is true to the bes | a years old and I understand that I m le to vote in a primary election; and nfinement in a correctional facility, ja lace of residence; I certify under pe st of my knowledge and belief; and t gnature on file with the Department of | ust be at least seventeen and at least eighteen to be eligible il or other location for a felon naity of perjury that the inform hat I have not nor will I, cast r | e to vote in y convictio nation I hav more than | n. I further affine le provided on one ballot in an | tion. I am not serving a rm that the residence address this y election. |

| Colorado Online Voter Regis | tration Confirma | tion E -Fil | ed 11/19/2022 02:49 PM |
|--|--|--|---|
| Your eligibility to register to vote | | | |
| Are you a citizen of the United States of America? Are you at least 16 years of age? Have you lived in Colorado for at least 22 days immediately b | efore an election in which you inter | Yes V Yes V nd to vote? Yes V | No No No |
| Your name | | | |
| VOSTATEK SEAN | FREDERICK | | |
| (Last name) (First name) | (Middle name) | (Suffix) | |
| Your identifying information | | | |
| Your birth yea Your gende | er identity Female | Male | Other |
| Your contact information | | | |
| Your residential address | | | |
| 5135 Wild Rose Ln | COLO SPRINGS | 80918 | El Paso |
| (Street address) | (City or Town) | (ZIP Code) | (County) |
| Your mailing address (if different from residential address) | | | |
| ····· | Colorado Springs | <u>CO</u> <u>80919</u> | UNITED STATES OF AMERICA |
| (Mailing address) | (City or Town) | (State) (ZIP Code) | (Country) |
| Address where you would like your ballot mailed (if different from | Colorado Springs | CO 80919 | UNITED STATES OF AMERICA |
| (Mailing address) | (City or Town) | (State) (ZIP Code) | (Country) |
| Your phone number | Fax number | | - |
| Election information by email | | | |
| If you select this option, you will receive upcoming election in | formation by email Ema | il address | |
| | | | |
| · · · · · · · · · · · · · · · · · · · | | | |
| Your political party affiliation | | | |
| | | | |
| Your ballot preference, if Unaffiliated | | | |
| American Constitution Approval Voting Democra | atic 🗌 Green 🗌 L bertariar | n 🦳 Republican 🗌 | Unity |
| Self-affirmation and electronic signature | | | |
| Warning : A violation of the self-affirmation you are about to m provided by law. It is a class 1 misdemeanor to swear or affirm | | | bject you to the penalties |
| I agree to the following statements: | | | |
| | | | |
| I affirm that I am a citizen of the United States; I have beer vote in; I am at least sixteen years old and I understand the general election to be eligible to vote in a primary election sentence of detention or confinement in a correctional fac I provided is my sole legal place of residence; I certify und application is true to the best of my knowledge and belief; | hat I must be at least seventeen an ; and at least eighteen to be eligibli ility, jail or other location for a felon der penalty of perjury that the inform | d turning eighteen on or l e to vote in any other ele y conviction. I further aff nation I have provided or | before the date of the next ction. I am not serving a firm that the residence address n this |
| I authorize the use of my signature on file with the Depart | ment of State or the Department of | Revenue for voter regist | ration purposes. |
| Date (mm/dd/yyyy) 11/19/2022 | | | |



Evolve Vacation Rental 717 17th Street, Floor 21 Denver, CO 80202

Hello Jenny Vostatek,

At your request we here at Evolve have put together an outline of the days that you yourself have occupied your Evolve property.

2021

October 1-31st -31 day stay (Reason-using the home)

This would be 31 total days that you used the property yourself in October 2021.

November 1st-30th -30 day stay (Reason-using the home)

This would be 30 total days that you used the property yourself in November 2021.

December 1st-28th -28 day stay (Reason-using the home)

This would be 28 total days that you used the property yourself in December 2021.

2022

January 2nd-12th -11 day stay (Reason - using the home)

January 14th-19th -6 day stay (Reason - using the home)



January 21st-25th -5 day stay (Reason-using the home)

This would be 22 total days that you used the property yourself in January 2022.

February 2nd-3rd -2 day stay (Reason - using the home)

February 6th-10th -5 day stay (Reason - using the home)

February 12th-15th -4 day stay (Reason - using the home)

February 19th-23rd -5 day stay (Reason - using the home)

This would be 16 total days that you used the property yourself in February 2022.

March 3rd-5th -3 day stay (Reason -using the home)

March 9th-10th -2 day stay (Reason -using the home)

March 12th-14th -3 day stay (Reason -using the home)

March 18th-23rd -6 day stay (Reason -using the home)

This would be 14 total days that you used the property yourself in March 2022.

April 4th-6th -3 day stay (Reason -using the home)

April 9th-12th -4 day stay (Reason -using the home)

April 15th-20th -6 day stay (Reason -using the home)

This would be 13 total days that you used the property yourself in April 2022.



May 2nd-6th -5 day stay (Reason -using the home)

May 15th-20th -6 day stay (Reason -using the home)

May 30th -1 day stay (Reason -using the home)

This would be 12 total days that you used the property yourself in May 2022.

June 1st-3rd, 3 day stay (Reason-using the home)

June 5th-6th, 2 day stay (Reason-using the home)

June 15th-16th, 2 day stay (Reason-using the home)

June 19th-20th, 2 day stay (Reason-using the home)

June 25th-26th, 2 day stay (Reason-using the home)

This would be 11 total days that you used the property yourself in June 2022.

July 23rd-25th, 3 day stay (Reason-using the home)

This would be 3 total days that you used the property yourself in July 2022.

August 1st-7th, 7 day stay (Reason-using the home)

August 21st-26th, 6 day stay (Reason-using the home)



August 30th-31st, 2 day stay (Reason-using the home)

This would be 15 total days that you used the property yourself in August 2022.

September 1st-6th, 6 day stay (Reason-using the home)

September 19th-23rd, 5 day stay (Reason-using the home)

September 25th-30th, 6 day stay (Reason-using the home)

This would be 17 total days that you used the property yourself in September 2022.

October 3rd-5th, 3 day stay (Reason-using the home)

October 10th-13th, 4 day stay (Reason-using the home)

October 22nd-24th, 3 day stay (Reason-using the home)

October 29th-30th, 2 day stay (Reason-using the home)

This would be 12 total days that you used the property yourself in October 2022.

The total days the Owner occupied the property from October 1st, 2021- October 31st, 2022 is 224.