**Lost Instrument Bond Checklist**

Irene E. Josey, Treasurer & Public Trustee

(970) 498-7020 | efclose@larimer.org | [larimer.org/publictrustee](https://www.larimer.org/publictrustee)

For non-qualified holders, if the original promissory note has been lost, a **Lost Instrument Bond** must be finished to execute a Release of Deed

A **Lost Instrument Bond** ((C.R.S. 38-39-102(3)) is a Corporate Surety Bond issued by a company authorized to issue such bonds in the State of Colorado. Please contact your insurance company or complete additional research for further assistance with this matter.

**Failure to provide any of the following may result in rejection of the bond and request for release.**

* The bond should include:
	+ The holder of the evidence of debt (lender) listed as principal
	+ The public trustee of Larimer County is listed as obligee (the property must be in Larimer County)
	+ The grantor (beneficiary) name that matches the original parties to the Deed of Trust
	+ An effective date of the bond
	+ A valid through or expiration date for that bond that is good for at least six (6) years from the effective date
	+ A value equal to 1.5 times the original principal amount of the evidence of debt stated in the Deed of Trust
	+ The Recording Date and Reception Number from the Deed of Trust
	+ Signature of the Principal
	+ Signature of the Attorney-in-Fact (for the Insurance Company)
	+ Corporate Seal
* Additional Documents to be provided with the bond:
	+ A notarized Power of Attorney (POA) for the insurance company (signed by all appropriate parties)
	+ All other documents as noted on the Release of Deed Documentation Checklist, including a completed Release of Deed of Trust Form Without Production of Evidence (check box ‘B’) <http://www.e-ccta.org/Public_Trustee/Public_Trustee_forms_page.htm>
* Check payable to **Larimer County Public Trustee**
	+ Includes Release Fees and Recording Fees for the Release of Deed form, the Lost Instrument Bond, and the POA
		- Release fee: $15
		- Recording fee (first page): $13
		- Recording fee for additional pages: $5 each