

2024-00041-OR

2025-003809

Klamath County, Oregon

05/21/2025 01:24:01 PM

Fee: \$122.00

WHEN RECORDED MAIL TO:

C/o Document Department – Trustee Services

7730 Market Center Ave, Suite 100

El Paso, TX 79912

Trustee Phone: (866) 960-8299

INDEXING FORM (COVER SHEET)

Document Title(s): **AFFIDAVIT OF MAILING OF DANGER NOTICE**

Grantor(s): **DEAN C PEDLAR JR**

Current Beneficiary of the Deed of Trust: **THE FEDERAL SAVINGS BANK**

Current Trustee of the Deed of Trust: **Premium Title Agency, Inc. DBA PTS Foreclosure Services**

Current Mortgage Servicer of the Deed of Trust: **PHH Mortgage Corporation**

Reference Number(s) of the Deed of Trust: **2021-011372**

Grantee(s): **Premium Title Agency, Inc. DBA PTS Foreclosure Services**

DECLARATION OF MAILING

iMailTracking, LLC
9620 Ridgehaven Court, Suite A
San Diego, CA 92123

Reference No: 2024-00041-OR
Mailing Number: 0050294-01
Type of Mailing: IMail - ORNOD-Danger Notice

I, **Charlene Broussard**, declare as follows:

I am, and at all times herein mentioned, a citizen of the United States, over the age of eighteen years and a resident of San Diego County, California. I am not a party to the action/matter identified in the document(s) referenced below. My business address is iMailTracking, LLC, 9620 Ridgehaven Ct., Ste. A, San Diego, CA 92123.

At the request of Premium Title Agency, Inc. DBA PTS Foreclosure Services on 12/31/2024, I deposited in the United States mail a copy of the attached document(s), in separate sealed envelopes, in accordance with the checked mailing classes listed below, postage prepaid, to the address list in Exhibit A which is attached hereto and made a part hereof.

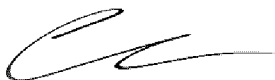
- ☒ First Class
- ☐ Certified
- ☐ First Class with Certificate of Mailing
- ☐ Certified with Return Receipt
- ☐ Certified with Return Receipt and Restricted Delivery
- ☒ Certified with Electronic Return Receipt
- ☐ Registered
- ☐ Registered International

Additional Services provided during the production of this mail order (if any):

None

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date and Location: 12/31/2024 San Diego, California



Charlene Broussard, Mail Production Specialist, iMailTracking, LLC

**NOTICE:
YOU ARE IN DANGER OF LOSING YOUR PROPERTY
IF YOU DO NOT TAKE ACTION IMMEDIATELY**

This notice is about your mortgage loan on your property at:
2503 WHITE AVE, KLAMATH FALLS, OR 97601

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called “foreclosure”.

The amount you would have had to pay as of **01/08/2025** to bring your mortgage loan current was **\$21,029.13**. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call (866) 960-8299 to find out the exact amount you must pay to bring your mortgage loan current and to get other details about the amount you owe. You may also get these details by sending a request by certified mail to:

Premium Title Agency, Inc. DBA PTS Foreclosure Services
7730 Market Center Ave Suite 100
El Paso, TX 79912
Trustee Phone: (866) 960-8299

**THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD
IF YOU DO NOT TAKE ACTION:**

Date and time: **05/22/2025** and **10:00 AM**

Place: In the lobby of the Klamath Falls County Courthouse, 316 Main Street, Klamath Falls, Oregon 97601

THIS IS WHAT YOU CAN DO TO STOP THE SALE:

1. You can pay the amount past due or correct any other default, up to five days before the sale.
2. You can refinance or otherwise pay off the loan in full anytime before the sale.
3. You can call PHH Mortgage Corporation [800-449-8767] to find out if your lender is willing to give you more time or change the terms of your loan.
4. You can sell your home, provided the sale price is enough to pay what you owe.

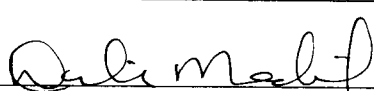
There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638). You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you can visit its website at <http://www.osbar.org>. Legal assistance may be available to you if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have any questions, talk to a lawyer or one of the organizations mentioned above before signing.

NOTICE TO VETERANS OF THE ARMED FORCES

If you are a veteran of the armed forces, assistance may be available from a county veterans' service officer or community action agency. The contact information for a local county veterans' service officer and community action agency may be obtained by calling a 2-1-1 information service.

DATED: December 20, 2024

 - Delia Madrid

By: Premium Title Agency, Inc. DBA PTS Foreclosure Services

Exhibit A to Declaration of Mailing

Postal Class:	First Class	
Mail Date:	12/31/2024	Sender: Premium Title Agency, Inc. DBA PTS Foreclosure Services
Type of Mailing:	IMail - ORNOD-Danger Notice	P.O. Box 105460
Attachment:	0050294-01 000 101633 Altisour000437	Atlanta GA 30348-5460

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(11)9690024890218263
DEAN C PEDLAR JR
AKA DEAN PEDLAR AKA DEAN C PEDLAR AKA DEAN CALEB PEDLAR JR AKA DEAN CALEB PEDLAR
2503 WHITE AVE
KLAMATH FALLS, OR 97601

Exhibit A to Declaration of Mailing

Postal Class:	Electronic - Ret	Sender: Premium Title Agency, Inc. DBA PTS Foreclosure Services
Mail Date:	12/31/2024	P.O. Box 105460
Type of Mailing:	IMail - ORNOD-Danger Notice	Atlanta GA 30348-5460
Attachment:	0050294-01 000 101633 Altisour000437	

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71969002484090862759
DEAN C PEDLAR JR
AKA DEAN PEDLAR AKA DEAN C PEDLAR AKA DEAN CALEB PEDLAR JR AKA DEAN CALEB PEDLAR
2503 WHITE AVE
KLAMATH FALLS, OR 97601

TS No.: 2024-00041-OR

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

2024-011144
Klamath County, Oregon
12/27/2024 08:39:02 AM
Fee: \$92.00

RE: Trust Deed from
DEAN C. PEDLAR, JR. Grantor

To: Premium Title Agency, Inc. DBA PTS Foreclosure
Services. **Successor Trustee**

After recording return to:
Premium Title Agency, Inc. DBA PTS Foreclosure
Services
7730 Market Center Ave Suite 100
El Paso, TX 79912

T.S. Number: 2024-00041-OR

Reference is made to that certain trust deed made by **DEAN C. PEDLAR, JR.** was grantor, **Fidelity National Title Insurance Company, A California Corporation** was trustee, and **The Federal Savings Bank AS LENDER 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 was beneficiary under that certain deed of trust dated, **07/09/2021**, recorded on **07/23/2021** in File No **2021-011372**, Book---, page--- of the records of Klamath county, State of Oregon covering the following described real property situated in the above-mentioned county and state:

Account No.: 633611 Map No.: 3809-033DD-02100

Lot 22 in Block 305 of DARROW ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

2503 WHITE AVE, KLAMATH FALLS, OR 97601
Klamath COUNTY

The undersigned hereby certifies upon information and belief after reasonable inquiry that no assignments of the trust deed by the trustee **Premium Title Agency, Inc. DBA PTS Foreclosure Services** or by the beneficiary **The Federal Savings Bank**, and no appointments of a successor trustee have been made except as recorded in the mortgage records of the county or counties in which the above-described real property is situated. Further, that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the said trust deed, or, if such action has been instituted, such action has been dismissed, except as permitted by ORS 86.752(7).

There is a default by grantor or other person owing an obligation, the performance of which is secured by said trust deed, or by grantor's successor in interest, with respect to provisions therein which authorize sale in the event of default of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums:

TOTAL REQUIRED TO REINSTATE AS OF 01/08/2025: \$21,029.13
TOTAL REQUIRED TO PAYOFF AS OF 01/08/2025: \$151,931.38

Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay may be greater. It will be necessary for you to contact the Trustee before the time you tender reinstatement or the payoff amount so that you may be advised of the exact amount you will be required to pay.

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said default being the following:

Installment of Principal and Interest plus impounds and/or advances which became due on 12/01/2023 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

Notice is hereby given that the beneficiary and trustee, by reason of said default, have elected and do hereby elect to foreclose said trust deed by advertisement and sale pursuant to ORS 86.705 to 86.815 and to cause to be sold at public auction to the highest bidder for cash the interest in the said described property which the grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the obligations secured by said trust deed and the expenses of the sale, including the compensation of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The sale will be held at the hour of **10:00 AM** in accord with the standard of time established by ORS 187.110 on **05/22/2025** at the following place: **In the lobby of the Klamath Falls County Courthouse, 316 Main Street, Klamath Falls, Oregon 97601**, County of Klamath, State of Oregon, which is the hour, date and place last set for sale. Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five (5) days before the date last set for sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying the sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney fees not exceeding the amounts provided by ORS 86.778 .

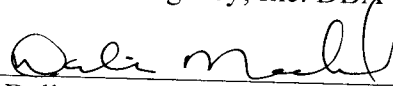
In construing this notice, the singular includes the plural the word "grantor" includes any successor in interest to this grantor as well as any other person owing an obligation, the performance of which is secured by the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

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Without limiting the trustee's disclaimer of representation or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.

Premium Title Agency, Inc. DBA-PTS Foreclosure Services

Dated: December 20, 2024



Delia Madrid, Trustee Sale Assistant
Premium Title Agency, Inc. DBA PTS
Foreclosure Services
7730 Market Center Ave Suite 100
El Paso, TX 79912
Trustee Phone: (866) 960-8299

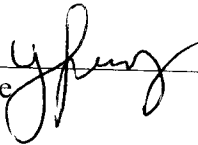
FOR TRUSTEES SALE INFORMATION PLEASE CALL
(866) 960-8299

STATE OF TEXAS
COUNTY OF EL PASO

On December 20, 2024 before me, Yosemite Lopez Campos, a Notary Public, Personally appeared Delia Madrid, Trustee Sale Assistant, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Notary Name



(Seal)

