

2024-00041-OR

2025-003812

Klamath County, Oregon

05/21/2025 01:24:01 PM

Fee: \$92.00

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 PUBLICATION**

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**

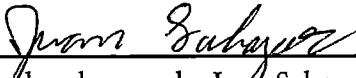
Grantee(s): **Premium Title Agency, Inc. DBA PTS Foreclosure Services**

**AFFIDAVIT OF PUBLICATION
STATE OF OREGON,
COUNTY OF KLAMATH**

I, Juan Salazar, Manager, being duly sworn, depose and say that I am the principle clerk of the publisher of the Herald and News a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at 2701 Foothills Blvd, Klamath Falls, OR 97601 in the aforesaid county and state: that I know from my personal knowledge that the Legal # 25010 TS#2024-00041-OR 2503 WHITE AVE a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

Insertion(s) in the following issues: 04/02/25, 04/09/25,
04/16/25, 04/23/25

Total Cost: \$2,041.02

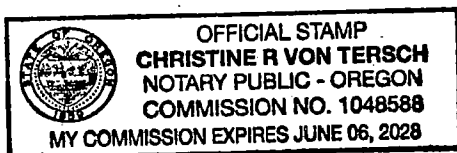


Subscribed and sworn by Juan Salazar before me on: On
27th day of April, in the year of 2025



Notary Public of Oregon

My commission expires June 6, 2028



TRUSTEE'S NOTICE OF SALE

T.S. Number: 2024-00041-OR

Reference is made to that certain trust deed made by **DEAN C. PEDLAR, JR.** as grantor, to **Fidelity National Title Insurance Company, A California Corporation** as trustee, in favor of **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, as beneficiary, dated **07/09/2021** recorded on **07/23/2021**, in the Records of Klamath County, Oregon, in book --- at page --- and/or as fee/file/instrument/microfilm/reception No. **2021-011372**, 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.

Commonly Known As:

2503 WHITE AVE, KLAMATH FALLS, OR 97601

Both the beneficiary **The Federal Savings Bank**, the beneficiary and the trustee **Premium Title Agency, Inc. DBA PTS Foreclosure Services** have elected to sell the said real property to satisfy the obligations secured by said trust deed and a Notice of Default has been recorded pursuant to ORS 86.752(3). The default for which the foreclosure is made is the 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

Therefore, notice hereby is given that **Premium Title Agency, Inc. DBA PTS Foreclosure Services** the undersigned trustee will on **05/22/2025** at the hour of **10:00 AM**, Standard of Time, **In the lobby of the Klamath Falls County Courthouse, 316 Main Street, Klamath Falls, Oregon 97601** as established by ORS 187.110, in the County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by grantor of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee.

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 masculine gender includes the feminine and the neuter, 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.

Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's Deed Upon Sale has been issued by the Trustee. If any irregularities are discovered within 10 days of the date of this sale, the Trustee will rescind the sale, return the buyer's money and take further action as necessary.

If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The Purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

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

NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIREMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771.

Premium Title Agency, Inc. DBA PTS Foreclosure Services

#25010 April 2, 9, 16, 23, 2025