

TS No.: 2025-00097-OR

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

2025-009284

Klamath County, Oregon

10/17/2025 08:24:02 AM

Fee: \$97.00

RE: Trust Deed from
**CHARLES ALAN SMITH AND MICHALA JEAN
SCHADER AS TENANTS BY THE ENTIRETY**
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

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Reference is made to that certain trust deed made by **CHARLES ALAN SMITH AND MICHALA JEAN SCHADER AS TENANTS BY THE ENTIRETY** was grantor, **Old republic National Title Insurance company** was trustee, and **Mason McDuffie Mortgage Corporation, 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, **08/22/2022**, recorded on **08/24/2022** in File No **2022-010300**, 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.: 502931 MAP NO.: 3908-036DA-05500

Lots 23, 24 and 25 in block 7 of MIDLAND according to the official plat thereof on file in the office of the county clerk of Klamath county Oregon

201 OLD MIDLAND RD, MIDLAND, OR 97634
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 **PHH Mortgage Corporation**, the beneficiary 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).

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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 11/07/2025:	\$18,618.48
TOTAL REQUIRED TO PAYOFF AS OF 11/07/2025:	\$208,818.84

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 12/1/2024 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 **03/13/2026** 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

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

Dated: October 16, 2025

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

STATE OF TEXAS
COUNTY OF EL PASO

On October 16, 2025 before me, Yosemite Lopez Campos, 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)

