

2024-009816

Klamath County, Oregon

11/12/2024 08:48:01 AM

Fee: \$87.00

After Recording Return to:
Joseph E. Kellerman
Hornecker Cowling LLP
14 N. Central Ave., Suite 104
Medford, OR 97501

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE is hereby given that the obligation secured by the Trust Deed described below is in default, and that the beneficiary has elected to foreclose the Trust Deed pursuant to ORS 86.705 to 86.795. No action is now pending to recover any part of the debt secured by the Trust Deed.

The Beneficiary Exemption Affidavit is on file with the Oregon Foreclosure Avoidance Program.

Information required by ORS 86.771 is as follows:

1. Grantor: Charles A. Cochenour
Trustee: AmeriTitle
Successor Trustee: Joseph E. Kellerman
14 N. Central Ave., Suite 104
Medford, OR 97501
Beneficiary: Rogue Credit Union
2. Property covered by the Trust Deed:
Lot 1 in Block 25 of FOURTH ADDITION TO KLAMATH RIVER ACRES,
according to the official plat thereof on file in the office of the County Clerk of
Klamath County, Oregon.
3. Trust Deed was recorded on March 30, 2021 as Instrument No. 2021-004842 in the
office of the County Clerk of Klamath County, Oregon.
4. Default for which foreclosure is made is failure of Grantor to make required
payments under the terms of the Promissory Note secured by the Trust Deed.
5. The sums owing on the obligation secured by the Trust Deed are \$186,576.06 as of
October 16, 2024, plus accrued but unpaid interest at the rate of 2.750%, plus
recoverable unpaid late fees, trustee's and attorney's costs and fees incurred, plus
such sums as Beneficiary may advance for the benefit of Grantor -- real property
taxes, Irrigation liens, and insurance premiums, etc.
6. The Beneficiary has and does elect to sell the property to satisfy the obligation.
7. The property will be sold in the manner prescribed by law on the 27th day of
March, 2025, at 10:00 a.m. standard time as established by ORS 187.110, outside

