

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

## AFFIDAVIT OF SERVICE AND MAILING TRUSTEE'S NOTICE OF SALE

I, Joseph E. Kellerman, being first duly sworn, depose and say and certify that:

1. I am the successor trustee under that certain Trust Deed executed and delivered by Charles A. Cochenour, Grantor to Rogue Credit Union, Beneficiary, recorded on March 30, 2021 as Instrument No. 2021-004842 in the office of the County Clerk of Klamath County, Oregon covering the following described real property, to wit:

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.

2. I gave notice of the sale (as required by ORS 86.764) of the real property described in the attached Trustee's Notice of Sale by mailing true copies thereof via both first-class and certified mail with return receipt requested to each of the following named persons or their legal representatives at their respective last known addresses, to wit:

Charles A. Cochenour  
18015 Freight Road Lane  
Klamath Falls, OR 97601  
*Nov. 12, 2024-First Class Mail*  
*Nov. 13, 204-Certified Return*  
*Receipt Mail*

All Occupants  
18015 Freight Road Lane  
Klamath Falls, OR 97601  
*Nov. 12, 2024-First Class Mail*  
*Nov. 13, 204-Certified Return*  
*Receipt Mail*

3. Said persons include (a) the Grantor in the Trust Deed, (b) any successor-in-interest to the Grantor whose interest appears of record or of whose interest the Trustee or the Beneficiary has actual notice, (c) any person, including the Department of Revenue or any other State agency, having a lien or interest subsequent to the Trust Deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

4. Each of the notices so mailed was certified to be a true copy of the original by the undersigned, attorney and successor trustee named in said Notice; each such copy was contained in a sealed envelope, with postage thereon fully pre-paid, and was caused to be deposited by me in the United States Post Office at Medford, Oregon on the dates as indicated above. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first-class delivery to the address indicated, and another such

notice was mailed with the proper form to request and obtain a return receipt with postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the Notice of Default and Election to Sell described in said notice of sale was recorded.

5. Attached is Proof of Service of the Trustee's Notice of Sale on grantor and all occupants as follows:

Charles A. Cochenour  
All Other Occupants  
18015 Freight Road Lane  
Klamath Falls, OR 97601  
*Nov. 27, 2024-Substitute service and follow-up mailing Nov. 28, 2024*

6. In the mailings noted in paragraph 2 above, and personal service noted in paragraph 5 above, a copy of House Bill 3630 and other required notices were attached to the Trustee's Notice of Sale in Grantor's envelope and in service upon the occupants.

7. Attached is Affidavit of Publication.

8. Attached is Affidavit of Service Re: Non-Military Service.

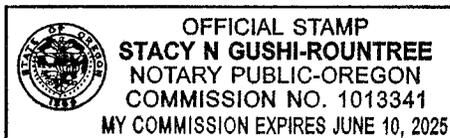
9. As used herein, the singular includes the plural, Trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

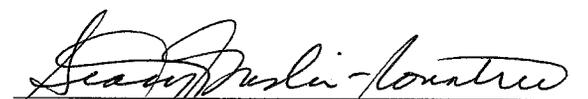
DATED this 20<sup>th</sup> day of March, 2025.

  
\_\_\_\_\_  
Joseph E. Kellerman, Successor Trustee

STATE OF OREGON        )  
  ) ss.  
County of Jackson        )

On this 20<sup>th</sup> day of March, 2025, Joseph E. Kellerman as Successor Trustee, personally appeared in the above-named matter and acknowledged the foregoing instrument to be his voluntary act and deed.



  
\_\_\_\_\_  
Notary Public for Oregon  
My Commission expires: June 10, 2025

## TRUSTEE'S NOTICE OF SALE

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 of the public entrance to the Klamath County Courthouse, 316 Main Street, Klamath Falls, OR 97601, Klamath County, Oregon.

8. Interested persons are notified of the right under ORS 86.778 to have this proceeding dismissed and the Trust Deed reinstated by payment of the entire amount then due, other than such portion as would not then be due had no default occurred, together with costs, trustee and attorney's fees, and by curing any other default complained of in this Notice, at any time prior to five days before the date last set for sale.
  
9. Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property 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 property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.
  
10. In construing this notice and whenever the context hereof so requires, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and their successors in interest, the word "trustee" includes any successor trustee and the word "beneficiary" includes any successor in interest of the beneficiary named in the Trust Deed, and any collateral beneficiary, and their successors in interest.

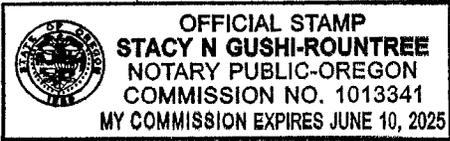
DATED this 12<sup>th</sup> day of November, 2024.

HORNECKER COWLING LLP

By: [Signature]  
Joseph E. Kellerman, Successor Trustee

STATE OF OREGON            )  
  ) ss.  
County of Jackson         )

On this 12<sup>th</sup> day of November, 2024, personally appeared before me Joseph E. Kellerman, as Successor Trustee, and acknowledged said instrument to be his voluntary act and deed.



[Signature]  
Notary Public for Oregon  
My Commission expires: June 10, 2025

**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 18015 Freight Road Lane, 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 October 16, 2024 to bring your mortgage loan current was \$186,576.06. 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 **541-779-8900** 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: **14 N. Central Avenue., Suite 104, Medford, Oregon 97501.**

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

Date and Time: March 27, 2025 at 10:00 a.m.

Place: Outside of the public entrance to the Klamath County Courthouse, 316 Main Street, Klamath Falls, OR 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 any time before the sale.
3. You can call **Joseph E. Kellerman** at **541-779-8900** 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 **1-800-452-7636** or you may visit its website at: **www.osbar.org**. Legal assistance may be available 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**.

**NOTICE TO VETERANS:**

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

**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.

DATED: November 12, 2024

Trustee name: Joseph E. Kellerman

Trustee signature: \_\_\_\_\_

Trustee telephone number: 541-779-8900

## **NOTICE TO RESIDENTIAL TENANTS**

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for March 27, 2025. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

### **PROTECTION FROM EVICTION**

**IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:**

- 60 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A FIXED TERM LEASE; OR

- AT LEAST 30 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A MONTH-TO-MONTH OR WEEK-TO-WEEK RENTAL AGREEMENT.

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 30 days, even though you have a fixed term lease with more than 30 days left.

You must be provided with at least 30 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- Is the result of an arm's-length transaction;

- Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and
- Was entered into prior to the date of the foreclosure sale.

ABOUT YOUR TENANCY  
BETWEEN NOW AND THE FORECLOSURE SALE:

RENT:

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT:

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

ABOUT YOUR TENANCY  
AFTER THE FORECLOSURE SALE

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 30 or 60 days. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and
- You must move out by the date the new owner specifies in a notice to you.

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 30 or 60 days. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

**IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER.**

If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

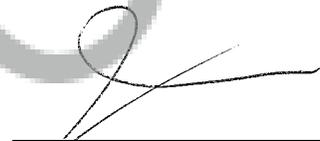
You may reach the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: [www.osbar.org](http://www.osbar.org). Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

**NOTICE TO VETERANS:**

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

Any questions regarding this matter should be directed to Joseph E. Kellerman, 541-779-8900.

Dated this 12<sup>th</sup> day of November, 2024.

  
\_\_\_\_\_  
Joseph E. Kellerman, Successor Trustee  
Hornecker Cowling LLP  
14 N. Central Ave., Ste. 104  
Medford, OR 97501

# PROOF OF SERVICE

**Client Info:**

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Hornecker Cowling LLP  
14 N. Central Avenue #104  
Medford, OR 97501

**Case Info:**

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**BENEFICIARY:**

ROGUE CREDIT UNION,  
-versus-

**GRANTOR:**

CHARLES A. COCHENOUR,

Court Case # \_\_\_\_\_

**Service Info:**

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I hereby certify that on **11/27/2024** at **02:41 PM**

Service: I Served **CHARLES A. COCHENOUR AND ALL OTHER OCCUPANTS** at **18015 FREIGHT ROAD LANE KLAMATH FALLS, OR 97601** by

Manner of Service: **Substitute Service**

A certified/true copy of:

**LETTER, TRUSTEE'S NOTICE OF SALE, NOTICE: YOU ARE IN DANGER OF LOSING YOUR PROPERTY IF YOU DO NOT TAKE ACTION IMMEDIATELY AND NOTICE TO RESIDENTIAL TENANTS** by personally leaving with **JOHN DOE , OCCUPANT**

I hereby certify that I enclosed a copy of **LETTER, TRUSTEE'S NOTICE OF SALE, NOTICE: YOU ARE IN DANGER OF LOSING YOUR PROPERTY IF YOU DO NOT TAKE ACTION IMMEDIATELY AND NOTICE TO RESIDENTIAL TENANTS** and a copy of this Proof of Service in a postpaid sealed wrapper properly addressed to:

**CHARLES A. COCHENOUR AND ALL OTHER OCCUPANTS** the above intended recipient at **18015 FREIGHT ROAD LANE KLAMATH FALLS, OR 97601** and deposited said wrapper in (a post office) official depository under exclusive care and custody of the United States Postal Service within the State of Oregon on **11/28/2024**.

**Served Description: (Approx)**

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Age: **MID 40'S**, Sex: **Male**, Race: **White-Caucasian**, Height: **6' 2"**, Weight: **220**, Hair: **Black** Glasses: **No**  
Other: **MUSTACHE**

I **Terry Griffin** , acknowledge that I am authorized to serve process, in good standing in the jurisdiction wherein the process was served and I have no interest in the above , action. Under penalties of perjury, I declare that I have read the foregoing document and that the facts stated in it are true.

Signature of Server: Terry Griffin  
Terry Griffin (Mar 20, 2025 10:54 PDT)

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**Terry Griffin**

**CPS Legal Support Services, LLC**

PO Box 1405  
Medford, OR 97501  
Phone: (541) 951-9357

Our Job # **37395** Client Ref # **24457-126**



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

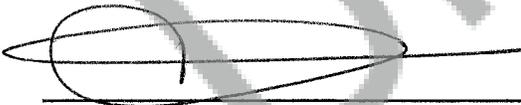
I, Heather Boozer, Advertising Specialist being duly sworn, depose and say that I am the principle clerk of the publisher of the Herald and News a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at 2701 Foothills Blvd, Klamath Falls, OR 97601 in the afore-said county and state: that I know from my personal knowledge that the Legal # 25015 TS. No. 24457-126 Cochenour  
our  
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: 01/11/25, 01/18/25, 01/25/25, 02/01/25

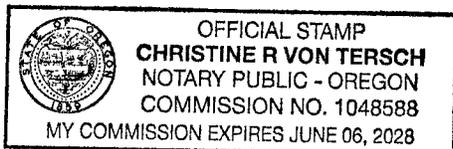
Total Cost: \$954.35

*Heather Boozer*

Subscribed and sworn by Heather Boozer before me on:  
On 3rd day of February, in the year of 2025



Notary Public of Oregon  
My commission expires June 6, 2028



**TRUSTEE'S NOTICE OF SALE**

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 of the public entrance to the Klamath County Courthouse, 316 Main Street, Klamath Falls, OR 97601, Klamath County, Oregon. 8. Interested persons are notified of the right under ORS 86.778 to have this proceeding dismissed and the Trust Deed reinstated by payment of the entire amount then due, other than such portion as would not then be due had no default occurred, together with costs, trustee and attorney's fees, and by curing any other default complained of in this Notice, at any time prior to five days before the date last set for sale. 9. Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property 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 property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale. 10. In construing this notice and whenever the context hereof so requires, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and their successors in interest, the word "trustee" includes any successor trustee and the word "beneficiary" includes any successor in interest of the beneficiary named in the Trust Deed, and any collateral beneficiary, and their successors in interest. DATED this 12th day of November, 2024. HORNECKER COWLING LLP By: /s/ Joseph E. Kellerman, Successor Trustee  
#25015 January 11, 18, 25, 2025, February 1, 2025

AFFIDAVIT OF SERVICE RE: NON-MILITARY SERVICE

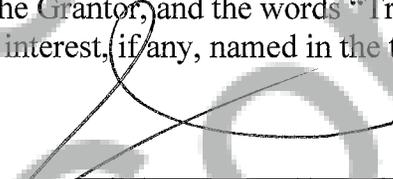
STATE OF OREGON        )  
  ) ss.  
County of Jackson        )

THIS IS TO CERTIFY that I am the Successor Trustee on that certain trust deed described as follows:

Grantor:                       Charles A. Cochenour  
Trustee:                       AmeriTitle  
Successor Trustee:         Joseph E. Kellerman  
  14 N. Central Ave., Suite 104  
  Medford, OR 97501  
Beneficiary:                 Rogue Credit Union  
Recording Date:             March 30, 2021  
Recording No:                2021-004842  
County of Recording:       Klamath County, Oregon

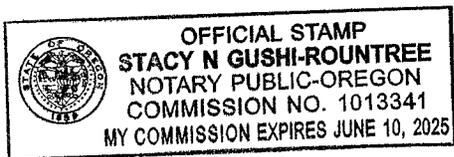
A notice of default with respect to the trust deed was recorded November 12, 2024 as document no. 2024-009816 in the official records of Klamath County, Oregon. To the best of my knowledge and belief, Grantor, and each of them, under said trust deed is not on active military duty.

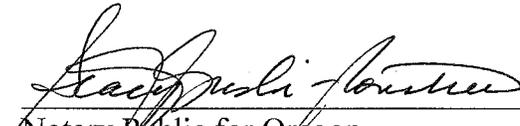
In construing this certificate, the singular includes the plural, the word "Grantor" includes any successor in interest to the Grantor, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any, named in the trust deed.

  
\_\_\_\_\_  
Joseph E. Kellerman

STATE OF OREGON        )  
  ) ss.  
County of Jackson        )

On this 20<sup>th</sup> day of March, 2025, Joseph E. Kellerman, as Successor Trustee, personally appeared in the above-named matter and acknowledged the foregoing instrument to be his voluntary act and deed.



  
\_\_\_\_\_  
Notary Public for Oregon  
My commission expires: June 10, 2025