

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

**2025-005817**  
**Klamath County, Oregon**  
07/09/2025 10:02:01 AM  
Fee: \$92.00

**NOTICE OF DEFAULT AND ELECTION TO SELL**

NOTICE is hereby given that the obligation secured by the Trust Déed 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 \$194,652.13 as of  
June 11, 2025, 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 24th day of  
November, 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.

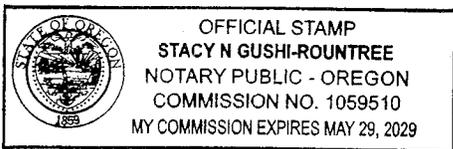
DATED this 9th day of July, 2025.

HORNECKER COWLING LLP

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

STATE OF OREGON            )  
  ) ss.  
County of Jackson         )

On this 9th day of July, 2025, personally appeared before me Joseph E. Kellerman, as Successor Trustee, and acknowledged said instrument to be his voluntary act and deed.



Stacy N Gushi-Rountree  
Notary Public for Oregon  
My Commission expires: May 29, 2029