

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

2025-010714
Klamath County, Oregon
12/02/2025 08:36:02 AM
Fee: \$102.00

Send Tax Statements to:
Rogue Credit Union
1370 Center Drive
Medford, OR 97501

TRUSTEE'S DEED

THIS INDENTURE, made this 24th day of November, 2025, between JOSEPH E. KELLERMAN, hereinafter called Trustee, and ROGUE CREDIT UNION, as Beneficiary, hereinafter called the Second Party.

WITNESSETH:

RECITALS:

Charles A. Cochenour, as Grantor, executed and delivered to Rogue Credit Union, as Beneficiary, a trust deed recorded on March 30, 2021 as Instrument No. 2021-004842 in the office of the County Clerk of Klamath County, Oregon. In said trust deed, the real property therein and hereinafter described was conveyed by said Grantor to secure, among other things, the performance of certain obligations of the Grantor to the said Beneficiary. The said Grantor thereafter defaulted in its performance of the obligations secured by said trust deed as stated in the Notice of Default hereinafter mentioned and such default still existed at the time of the sale hereinafter described.

The consideration is \$206,297.02.

By reason of said default, the owner and holder of the obligations secured by said trust deed, being the Beneficiary above-named, declared all sums so secured immediately due and owing; a notice of default, containing an election to sell the said real property and to foreclose said trust deed by advertisement and sale to satisfy Grantor's said obligations was recorded in the Official Records of said county on July 9, 2025 as instrument number 2025-005817 thereof, to which reference now is made.

After the recording of said Notice of Default, as aforesaid, the undersigned Trustee gave notice of the time for and place of sale of said real property as fixed by him and as required by law; copies of the Trustee's Notice of Sale were timely mailed by U.S. Registered or Certified Mail to all persons entitled by law to such notice at their respective last known addresses; and the persons named in subsection 1 of Section 86.740 of Oregon Revised Statutes were timely served with or were timely given by mail said Notice of Sale, all as provided by law and at least 120 days before the day the Trustee conducted said sale. Further, the Trustee published a copy of said Notice of Sale in a newspaper of general circulation in each county in which the said real property is situated, once a week for four successive weeks; the last publication of said notice occurred at least twenty days prior to the date of such sale. The mailing, service and publication

of said Notice of Sale are shown by one or more affidavits or proofs of service duly recorded prior to the date of sale in the official records of said county, said affidavits and proofs, together with the said Notice of Default and Election to Sell and the Trustee's Notice of Sale, being now referred to and incorporated in and made a part of this Trustee's Deed as fully as if set out herein verbatim. On the date of said Notice of Sale, the undersigned Trustee had no actual notice of any person, other than the persons named in said affidavits and proofs having or claiming a lien on or interest in said described real property subsequent to the interest of the Trustee in the trust deed.

Pursuant to Trustee's Notice of Sale, the undersigned Trustee, or his duly appointed designee, on November 24, 2025, at the hour of 10:00 o'clock, a.m., of said day, standard of time as established by Section 187.100, Oregon Revised Statutes, and at the time and place so fixed for sale, to-wit: outside of the public entrance to the Klamath County Courthouse, 316 Main Street, Klamath Falls, OR 97601, Klamath County, Oregon, as aforesaid, in full accordance with the laws of the State of Oregon and pursuant to the powers conferred upon him by said trust deed, sold said real property in one parcel at public auction to the said Second Party for the sum of \$206,297.02, being the highest bidder and best bidder at such sale and said sum being the highest and best bid for said property. The true and actual consideration paid for this transfer is the sum last stated in terms of dollars.

NOW, THEREFORE, in consideration of the said sum credit-bid by the Second Party, and by the authority vested in said Trustee by the laws of the State of Oregon and by said trust deed, the Trustee does hereby convey unto the Second Party all interest which the Grantor had or had the power to convey at the time of Grantor's execution of said trust deed, together with any interest the said Grantor or its successors-in-interest acquired after the execution of said trust deed in and to the following described real property:

18015 Freight Road Lane, Klamath Falls, OR 97601

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.

TO HAVE AND TO HOLD the same unto the Second Party, its heirs, successors-in-interest and assigns forever.

In construing this instrument and whenever the context so requires, the masculine gender includes the feminine and the neuter and the singular includes the plural; the word "grantor" includes any successor-in-interest to the grantor, as well as each and all other persons owing an obligation, the performance of which is secured by said trust deed; the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest of the beneficiary first named above.

BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON TRANSFERRING FEE TITLE SHOULD INQUIRE ABOUT THE PERSON'S RIGHTS, IF ANY, UNDER ORS 195.300, 195.301 AND 195.305 TO 195.336

AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007. THIS INSTRUMENT DOES NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY THAT THE UNIT OF LAND BEING TRANSFERRED IS A LAWFULLY ESTABLISHED LOT OR PARCEL, AS DEFINED IN ORS 92.010 OR 215.010, TO VERIFY THE APPROVED USES OF THE LOT OR PARCEL, TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES, AS DEFINED IN ORS 30.930, AND TO INQUIRE ABOUT THE RIGHTS OF NEIGHBORING PROPERTY OWNERS, IF ANY, UNDER ORS 195.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007.

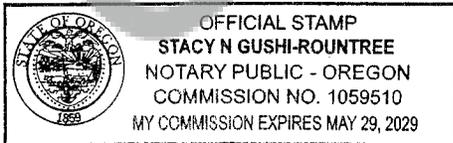
IN WITNESS WHEREOF, the undersigned Trustee has hereunto set his hand.

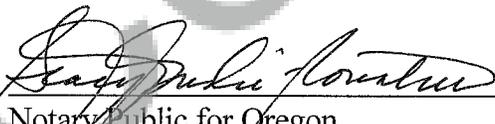


Joseph E. Kellerman
Successor Trustee

STATE OF OREGON)
) ss
County of Jackson)

On this 1st day of December, 2025, personally appeared before me the above-named Joseph E. Kellerman as Successor Trustee and acknowledged the foregoing Trustee's Deed to be his voluntary act and deed.





Notary Public for Oregon
My Commission Expires: May 29, 2029