

**2021-003169**

**Klamath County, Oregon**

**03/03/2021 11:30:01 AM**

**Fee: \$122.00**

AFTER RECORDING RETURN TO:  
Aldridge Pite, LLP  
111 SW Columbia Street, Suite 950  
Portland, OR 97201  
000553-000225

GRANTOR: TOMMY L. HARRIS  
GRANTEE: CIT BANK, N.A.

Cover page for recording stamp

CORRECTION OF ERRORS  
(CORRECTION OF TRUST DEED)

MUTUAL RESCISSION AGREEMENT, REINSTATEMENT OF  
DEED OF TRUST, AND SUBORDINATION OF DEED OF TRUST

When Recorded Mail To:

ALDRIDGE PITE, LLP  
4375 Jutland Dr., Ste. 200  
San Diego, CA 92117

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000553-000225

**CORRECTION OF ERRORS  
MUTUAL RESCISSION AGREEMENT, REINSTATEMENT OF DEED OF TRUST,  
AND SUBORDINATION OF DEED OF TRUST**

COMES NOW Federal National Mortgage Association ("Fannie Mae"), TOMMY L. HARRIS ("HARRIS"), CIT Bank, N.A. ("CIT"), the Secretary of Housing and Urban Development ("HUD"), and CLEAR RECON CORP. ("CRC") and jointly execute this Mutual Rescission Agreement (the "Agreement"), as follows:

WHEREAS, this Agreement pertains to real property commonly known as 16906 Camp Day Lane, Klamath Falls, OR 97601 ("Subject Property").

WHEREAS, HARRIS is the borrower under a promissory note secured by an Adjustable Rate Home Equity Conversion Line of Credit Deed of Trust ("Deed of Trust") encumbering the Subject Property. The Deed of Trust is dated October 17, 2008, and recorded on October 22, 2008, in the official records of Klamath County as instrument number 2008-014414;

WHEREAS, HUD is the beneficiary under a Deed of Trust ("HUD Deed of Trust") encumbering the Subject Property to secure only advances that HUD might have to make to HARRIS on the Deed of Trust. The HUD Deed of Trust is dated October 17, 2008, and recorded on October 22, 2008, in the official records of Klamath County as instrument number 2008-014416;

WHEREAS, CRC was appointed as the substituted Trustee under the Deed of Trust;

WHEREAS, CRC completed a nonjudicial foreclosure under the Deed of Trust, conveying title to CIT by a Trustee's Deed recorded on January 24, 2018, in the official records of Klamath County as instrument number 2018-000929;

WHEREAS, CIT conveyed title to the Subject Property to Fannie Mae by a Warranty Deed recorded in the official records of Klamath County on February 6, 2018, as instrument number 2018-001496.

WHEREAS, CIT and HARRIS reached a settlement of claims made in litigation that was pending in the United States District Court for the District of Oregon, Case No. 18-cv-00747;

WHEREAS, HUD agrees to subordinate the HUD Deed of Trust to the Deed of Trust;

WHEREAS, all parties agree to rescind the Trustee's Deed, reinstate the Deed of Trust as a voluntary encumbrance against the Subject Property with priority relating back to the date of original recording, October 22, 2008;

NOW THEREFORE, CIT, in its capacity as grantee under the Trustee's Deed, HARRIS, in their capacity as grantor and borrower under the Deed of Trust, and CRC, Trustee under the Trustee's Deed, do hereby RESCIND the Trustee's Deed recorded on January 24, 2018, in the official records of Klamath County as instrument number 2018-000929;

NOW THEREFORE, HARRIS, in his capacity as grantor and borrower under the Deed of Trust, CIT, as beneficiary under the Deed of Trust, and CRC, as substituted Trustee under the Deed of Trust, do hereby REINSTATE the Deed of Trust as a voluntary encumbrance on the Subject Property with priority relating back to the original recording of the Deed of Trust on October 22, 2008, in the official records of Klamath County as instrument number 2008-014414.

THE REMAINDER OF THIS PAGE IS INTENTIONALLY LEFT BLANK.

Date: JUN 28 2019

BY CIT BANK, N.A.

Juan Morales  
By: Cómpu-Link Corporation, dba Celink, pursuant  
to Special and Limited Power of Attorney  
Its: Assistant Secretary

STATE OF Texas )  
COUNTY OF Texas ): ss

On JUN 28 2019, personally appeared before me Juan Morales, the  
signer of the above instrument, who duly acknowledged to me that they executed the same.

WITNESS my hand and official seal.



NOTARY PUBLIC

Terri Taylor Terri Taylor

Date: \_\_\_\_\_

THE SECRETARY OF HOUSING AND URBAN  
DEVELOPMENT

By: \_\_\_\_\_  
Its: \_\_\_\_\_

STATE OF \_\_\_\_\_ )  
COUNTY OF \_\_\_\_\_ ): ss

On \_\_\_\_\_, personally appeared before me \_\_\_\_\_, the  
signer of the above instrument, who duly acknowledged to me that they executed the same.

WITNESS my hand and official seal.

NOTARY PUBLIC

\_\_\_\_\_

Date: \_\_\_\_\_

BY CIT BANK, N.A.

By: Compu-Link Corporation, dba Celink, pursuant  
to Special and Limited Power of Attorney  
Its: \_\_\_\_\_

STATE OF \_\_\_\_\_ )  
 ) : ss  
COUNTY OF \_\_\_\_\_ )

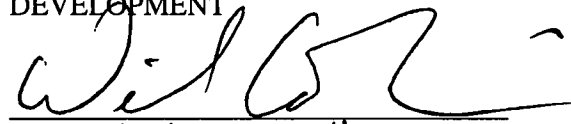
On \_\_\_\_\_, personally appeared before me \_\_\_\_\_, the  
signer of the above instrument, who duly acknowledged to me that they executed the same.

WITNESS my hand and official seal.

NOTARY PUBLIC

Date: 12/19/19

THE SECRETARY OF HOUSING AND URBAN  
DEVELOPMENT



By: William Collins  
Its: Acting Director  
National Servicing Center

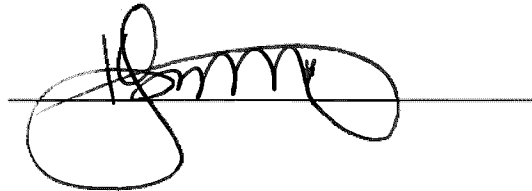
STATE OF Oklahoma )  
 ) : ss  
COUNTY OF Oklahoma )

On December 19, 2019, personally appeared before me William Collins, the  
signer of the above instrument, who duly acknowledged to me that they executed the same.

WITNESS my hand and official seal.

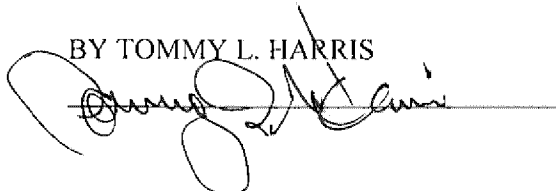


NOTARY PUBLIC



Date: 8/8/19

BY TOMMY L. HARRIS

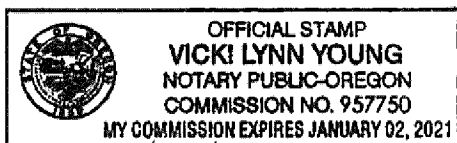


STATE OF OREGON )  
): ss

COUNTY OF Klamath )

On 8-8-19, personally appeared before me Tommy Harris, the signer of the above instrument, who duly acknowledged to me that he/she executed the same.

WITNESS my hand and official seal.



NOTARY PUBLIC



Date: 8/8/19

BY PATRICIA D. HARRIS

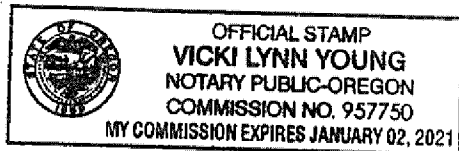


STATE OF OREGON )  
): ss

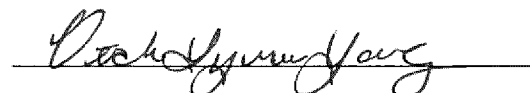
COUNTY OF Klamath )

On 8-8-19, personally appeared before me Patricia Harris, the signer of the above instrument, who duly acknowledged to me that he/she executed the same.

WITNESS my hand and official seal.




NOTARY PUBLIC



Date: JAN 27 2021

BY CLEAR RECON CORP.

  
By: **Monica Chavez**  
Its: **Authorized Signor**

STATE OF CALIFORNIA )  
COUNTY OF SAN DIEGO ): ss

On JAN 27 2021, personally appeared before me Monica Chavez, the signer of the above instrument, who duly acknowledged to me that he/she executed the same.

WITNESS my hand and official seal.

NOTARY PUBLIC

