ancela K. Belk COMM. /1083903 HOTARY PUBLIC - CALIFORNIA - PA LOS ANOBLES COLUNTY : My comm. Expires sensity M. 2002

56294

RECORDING REQUESTED BY COUNTRYWIDES

[WHEN RECORDED RETURN TO]

The Bank of New York Trustee under the Pooling and Servicing Agreement Series
1997 — at 101 Barclay Street
New York, NY 10286 Corp. Trust - MBS

12039

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STATE OF OREGON

County of Klamath