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State of Oregon, County of Klamath  
Recorded 08/03/04 8:35 a m  
Vol M04 Pg 50742  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

91818

WHEN RECORDED, MAIL TO:  
Nationwide Title Clearing  
2100 Alt. 19 North  
Palm Harbor, FL 34683  
L#: IMBRC 656175 3000123798

**SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE**

WHEREAS, ANTHONY ROYAL & RAMONA L ROYAL was the original Trustor, ASPEN TITLE & ESCROW INC was the original Trustee, and MERITAGE MORTGAGE, LLC was the original Beneficiary under that certain Deed of Trust dated 06/06/1996 in Klamath County, Oregon, under Doc # 20071 or Book M96 Page 18181 recorded on 06/18/1996 .

WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes H.Stephen Bauer, as Trustee under said Deed of Trust and directs the said H.Stephen Bauer to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.

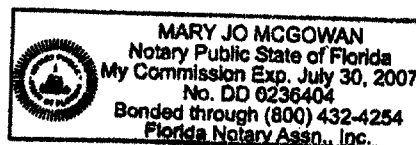
Dated: 07/14/2004

THE BANK OF NEW YORK TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT SERIES 1997-A; INDYMAC BANK FSB AS ATTORNEY IN FACT FOR THE BANK OF NEW YORK

BY: STEVE ROGERS ASSISTANT VICE PRESIDENT

STATE OF FLORIDA COUNTY OF Pinellas  
This instrument was acknowledged before me on 07/14/2004 by STEVE ROGERS as ASSISTANT VICE PRESIDENT of THE BANK OF NEW YORK TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT SERIES 1997-A; INDYMAC BANK FSB AS ATTORNEY IN FACT FOR THE BANK OF NEW YORK

MARY JO MCGOWAN  
Notary Public/Commission expires 07/30/2007



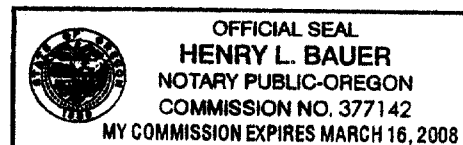
H.Stephen Bauer, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, without warranty, the estate, title and interest now held by the the undersigned in and to the premises more fully described in said Deed of Trust.

BY: H.Stephen Bauer, as Trustee Dated: JUL 28 2004

STATE OF OREGON COUNTY OF MULTNOMAH  
This instrument was acknowledged before me

on JUL 28 2004 by H.Stephen Bauer

Notary Public



IMBRC 656175 TRM73690