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State of Oregon, County of Klamath
Recorded 11/09/04 9:19 a m
Vol M04 Pg 77067
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

101269

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: IMBRC 1972006 3000720247

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, DONNA M MITCHELL was the original Trustor, AMERITITLE was the original Trustee, and AMERICAS WHOLESALE LENDER was the original Beneficiary under that certain Deed of Trust dated 04/17/1998, in Klamath County, Oregon, under Doc # 57058 or Book M98 Page 13830' recorded on 04/27/1998.

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 HENRY L. BAUER, as Trustee under said Deed of Trust and directs the said HENRY L. BAUER to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.

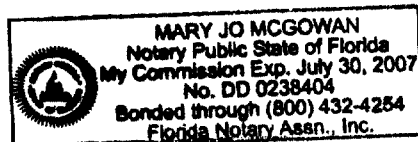
Dated: 10/28/2004

THE BANK OF NEW YORK, TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT SERIES 1998-A, INDYMAC BANK FSB AS ATTORNEY IN FACT FOR THE BANK OF NEW YORK

BY: [Signature]
TOM MCKINNON ASSISTANT VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on 10/28/2004 by TOM MCKINNON as ASSISTANT VICE PRESIDENT of THE BANK OF NEW YORK, TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT SERIES 1998-A, INDYMAC BANK FSB AS ATTORNEY IN FACT FOR THE BANK OF NEW YORK

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

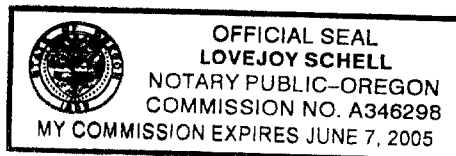


HENRY L. BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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: [Signature], as Trustee Dated: NOV 3 2004
HENRY L. BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me on NOV 3 2004 by HENRY L. BAUER

[Signature]
Notary Public



IMBRC 1972006 TRM189863