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98 FEB 18 AM 11:44

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Recording Requested By
T.D. Service Company

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

And When Recorded Mail To:

T.D. Service Company
P.O. Box 11988
1750 East Fourth Street
Suite 700
Santa Ana, CA 92711-1988

T.D. Service Co.
on this 18th day of Februray A.D., 1998
at 11:44 o'clock A. M. and duly recorded
in Vol. M98 of Mortgages Page 5157
Bernetha G. Letsch, County Clerk
By Kathleen Rosa
Fee. \$10.00 Deputy.

APPOINTMENT OF SUCCESSOR TRUSTEE

Title Ord# _____ Loan # 0071975662 RLS#: 160519

KNOWN AS MEN BY THESE PRESENTS that: HOWARD GRAVES AND DORIS JEAN GRAVES, AS TENANTS BY THE ENTIRETY is the grantor, and PRESTON, THORGRIMSON, SHIDLER, GATES & ELLIS C/O LUCY KIVEL, ESQ. is the trustee, and TMS MORTGAGE INC., A NEW JERSEY CORPORATION, DBA THE MONEY STORE is the beneficiary under that certain trust deed dated OCTOBER 19, 1994 and recorded on OCTOBER 20, 1994, in book/reel/volume No. M94 at page 32631 or as fee/file/instrument/microfilm/reception No. 89885 of the Mortgage Records of KLAMATH County, OREGON.

The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place of the original trustee named above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints DAVID A. KUBAT, as successor trustee under said trust deed; he to have all the powers of said original trustee, effective forthwith.

In construing this instrument and whenever the context hereof so requires, the masculine gender includes the feminine and the neuter and the singular number includes the plural.

IN WITNESS THEREOF, the undersigned beneficiary has hereto set his hand and seal; if the undersigned is a corporation, it has caused its corporate name to be signed and its corporate seal to be affixed hereunto by its officers duly authorized thereunto by order of its Board of Directors.

Dated: FEB 04 1998

Beneficiary: THE BANK OF NEW YORK; AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF NOVEMBER 30, 1994, SERIES 1994-D

By: [Signature]
(Name/Title): ALBERT M. FIORELLO
Assistant Treasurer

State of new YorkCounty of New York

On FEB 04 1998, before me, O. D. SCOTT, JR.
personally appeared Albert M. Fiorello,
Assistant Treasurer (X) personally known to me -OR- () proved
to me on the basis of satisfactory evidence to be the person(s) whose names(s)
is/are subscribed to the within instrument and acknowledged to me that
he/she/they executed the same in his/her/their authorized capacity(ies) and that
by his/her/their signature(s) on the instrument the person(s), or the entity
upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal

(Notary Name)

O. D. SCOTT, JR.
Notary Public, State of New York
No. 01SC5059313
Qualified in New York County
Commission Expires April 28, 1999



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