

MTC, 47818-MS

APPOINTMENT OF SUCCESSOR TRUSTEE

Loan#: 7673171

RLS#: 726719

Title Ord#: MT47818-MS

KNOWN AS MEN BY THESE PRESENTS that: BENNY R. BOWMAN AND KATHERINE M. BOWMAN, HUSBAND AND WIFE is the grantor, and MOUNTAIN TITLE COMPANY is the trustee, and HIGHLAND COMMUNITY FEDERAL CREDIT UNION, ITS SUCCESSORS AND/OR ASSIGNS is the beneficiary under that certain trust deed dated SEPTEMBER 28, 1995 and recorded on OCTOBER 04, 1995, in Book No. VOL. M95, at Page No. 26871, as Instrument No. --- of the Mortgage Records of KLAMATH County, State of 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 STEVEN M. CARPENTER, 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: JULY 27, 1999

Beneficiary:

CENDANT MORTGAGE CORPORATION FKA PHH MORTGAGE SERVICES CORPORATION
FKA PHH US MORTGAGE CORPORATION FKA US MORTGAGE CORPORATION

By: _____

David McVey, Assistant Secretary

State of CALIFORNIA

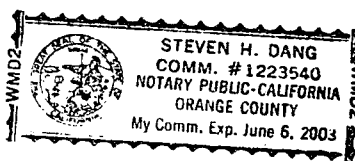
County of ORANGE

}
} ss.

On JULY 27, 1999, before me, Steven H. Dang, personally appeared David McVey, Assistant Secretary personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(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): Steven H. Dang



Recording Requested By:
T.D. SERVICE COMPANY

And When Recorded Mail To:
T.D. SERVICE COMPANY
1750 EAST FOURTH STREET
SUITE 800
SANTA ANA, CA 92705

State of Oregon, County of Klamath
Recorded 8/09/99, at 3:46 p.m.
In Vol. M99 Page 32031
Linda Smith,
County Clerk Fee \$10 - KR