APPOINTMENT OF SUCCESSOR TRUSTEE

Loan#: 0086900735

RLS#: 304150

KNOWN AS MEN BY THESE PRESENTS that: STEVEN R. HANOVER AND VALERY F. HANOVER, AS TENANTS BY THE ENTIRETY is the grantor, and LUCY B. KIVEL, ESQ. is the trustee, and TMS MORTGAGE INC., DBA THE MONEY STORE is the beneficiary under that certain trust deed dated JUNE 13, 1996 and recorded on JUNE 1B, 1996, in Book No. M96 at Fage No. 18090 as Instrument No. 20030 of the Mortgage Records of KLAMATH County, State of OREGON.

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:	· · · · · · · · · · · · · · · · · · ·		_\
AGREEMENT	F NEW YORK AS TRUS DATED MAY 31 1996	TEE UNDER THE PO SERIES 1996-B	OLING AND SERVICING
By:	(Name, Title):	DAVID T. G ASSISTANT T	
the person(s, acknowledged authorized coinstrument t. acted, execu	DAVIDT CRESS (or proved to me on) whose name(s) is/ to me that he/she/ apacity(ies) and the he person(s), or the ted the instrument. and and official se	the basis of sa are subscribed to they executed the at by his/her/the entity upon be	ACHELARI personally tisfactory evidence) to be o the within instrument and e same in his/her/their eir signature(s) on the half of which the person(s) WILLIAM J. SACHELARI No. 015AE059962 Qualified in New York County Commission Expires May 6, 2001

Recording Requested By: T.D. SERVICE COMPANY

And When Recorded Mail To: T.D. SERVICE COMPANY 1820 B. First Street Suite 300 Santa Ana, CA 92705

DY.

State of Oregon, County of Klamath Recorded 12/06/99, at 2:/2p m. In Vol. M99 Page 47970 Linda Smith, County Clerk FeeS 10°