

APPOINTMENT OF SUCCESSOR TRUSTEE

Loan#: 3000259535 RLS#: 779447

KNOWN AS MEN BY THESE PRESENTS that: MINNIE JOYCE CAREY AND CLAUDE P CAREY AS TENANTS BY THE ENTIRETY is the grantor, and ASPEN TITLE AND ESCROW INC is the trustee, and COLORADO FEDERAL SAVINGS BANK is the beneficiary under that certain trust deed dated NOVEMBER 22, 1996 and recorded on NOVEMBER 27, 1996, in Book No. M 96, at Page No. 37385, 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: DECEMBER 23, 1999

Beneficiary:

THE BANK OF NEW YORK TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT SERIES 1997-A

By:

Kent H. E. Jancarz
Kenneth E. Jancarz, 1st VP/POA for The Bank of NY

State of Michigan }
County of Kalamazoo } ss.

On DECEMBER 23, 1999, before me, Carolyn Hippen, personally appeared Kenneth E. Jancarz, 1st VP/POA for The Bank of NY 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.

Carolyn Hippen
(Notary Name): CAROLYN HIPPEN
Notary Public, Kalamazoo County, MI
My Commission Expires Jan. 30, 2002

Recording Requested By:
T.D. SERVICE COMPANY

And When Recorded Mail To:
T.D. SERVICE COMPANY
1820 E. FIRST STREET
SUITE 300
SANTA ANA, CA 92705

State of Oregon, County of Klamath
Recorded 1/10/00, at 12:16 p.m.
In Vol. M00 Page 814
Linda Smith,
County Clerk Fee \$ 21.00

21