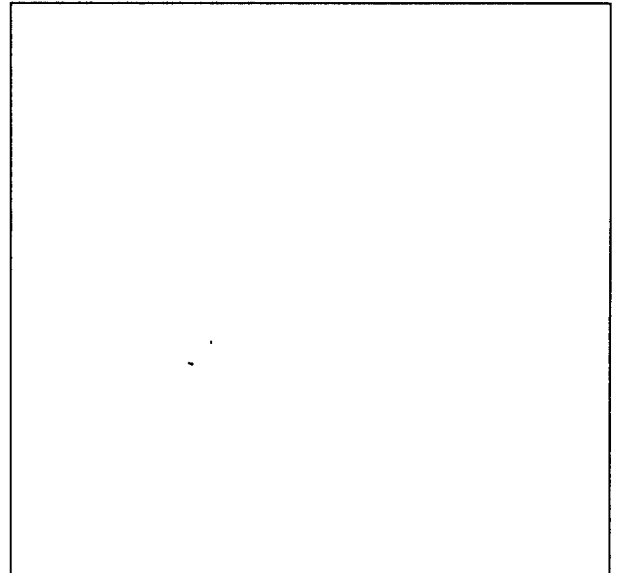


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After recording return to:
Christy Melhorn
PRESTON GATES & ELLIS LLP
222 SW Columbia St., Suite 1400
Portland, OR 97201

APPOINTMENT OF SUCCESSOR TRUSTEE

42999-50014/Michelle L. Harper

KNOW ALL MEN BY THESE PRESENTS, that Michelle L. Harper and Christopher L. Harper are the grantors, and Lucy E. Kivel Esq. is the trustee, and TMS Mortgage Inc., dba The Money Store, is the beneficiary under that certain trust deed dated November 17, 1998 and recorded on November 23, 1998 in Book M-98, Page 42848 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 and stead of the original trustee named above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints Linda Johannsen, an attorney who is an active member of the Oregon State Bar, whose address is 222 SW Columbia Street, Suite 1400, Portland, OR 97201-6632, as successor trustee under said trust deed, to have all the powers of said original trustee, effective immediately.

In construing this instrument, and whenever the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its board of directors.

DATED 7/31, 2000.

TMS Mortgage Inc., dba The Money Store

Berni Johnson

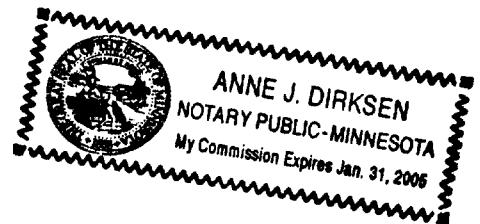
BERNI JOHNSON - ASST VICE PRESIDENT
Type Name and Title

STATE OF MINNESOTA)
) ss.
County of DAKOTA)

This instrument was acknowledged before me on 7/31, 2000, by BERNI JOHNSON
as ASST VICE PRESIDENT of TMS MORTGAGE INC., dba The Money Store

Anne J. Dirksen
Notary Public for Dakota County.
My commission expires: 1-31-2005

(SEAL)



APPOINTMENT OF SUCCESSOR TRUSTEE	
RE: Trust Deed from	Michelle L. Harper, Grantor
To	
	Linda Johannsen, Trustee
42999-50014	

State of Oregon, County of Klamath
Recorded 08/04/00, at 2:46 p. m.
In Vol. M00 Page 28659
Linda Smith,
County Clerk Fee \$ 26⁰⁰