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J. MICHAEL J. JENNISON

And When Recorded Mail To:
HomeEq Servicing Corporation
P O BOX 13309
Mailcode #CA3501
Sacramento, CA 95813-3309

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APPOINTMENT OF SUCCESSOR TRUSTEE

Loan #: 0072877913 Customer #: 740 RLS #: 720822

WILLIAM C RICHARDS AND KIRBY M RICHARDS, HUSBAND AND WIFE is the grantor, and TMS MORTGAGE INC., DBA THE MONEY STORE is the beneficiary under that certain deed of trust dated FEBRUARY 22, 1996 and recorded on FEBRUARY 27, 1996, as Instrument No. 124678 in Book No. 155 at Page No. 750, in records of SKAMANIA County, State of WASHINGTON described as follows: As more fully described in said Deed of Trust.

The undersigned, who is the present beneficiary under said deed of trust, desires to appoint a new trustee in the place and stead of WASHINGTON ADMINISTRATIVE SCVES.

NOW, THEREFORE, in view of the premises, the undersigned hereby appoints T.D. ESCROW SERVICES, INC. DBA, T.D. SERVICE COMPANY as successor trustee under said deed of trust, to have all the powers of said original trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned beneficiary, a corporation, has caused its corporate name to be signed and affixed hereunto by its duly authorized officers.

Dated: JAN 10 2003

Beneficiary:

THE BANK OF NEW YORK AS TRUSTEE UNDER THE POOLING & SERVICING AGREEMENT DATED AS OF FEBRUARY 29, 1996 SERIES 1996-A BY HOMEQ SERVICING CORPORATION (SBM TO TMS MORTGAGE INC DBA THE MONEY STORE) ATTORNEY IN FACT

By: *[Signature]*
Juanita Jennette, Assistant Vice President

State of California)
County of Sacramento) ss.

On JAN 10 2003, before me, C. Belasco, personally appeared Juanita Jennette, Assistant Vice President 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): C. Belasco



Recording Requested By:
HOMEQ SERVICING CORPORATION