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State of Oregon, County of Klamath
 Recorded 11/05/2002 8:24 a. m.
 Vol M02, Pg 63747
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

WHEN RECORDED, RETURN TO:
 RICHARD W KELLY
 4603 PINEGROVE RD
 KLAMATH FALLS, OR 97603-8907

CMI
 P.O. BOX 1800
 FARMINGTON HILLS, MI 48333-9904
 CMI ACCOUNT #9111184248
 PREPARED BY: PAM A HARRISON
 MIN:

**SUBSTITUTION OF TRUSTEE &
 DEED OF FULL RECONVEYANCE**

CITIMORTGAGE INC. F/K/A CITICORP MORTGAGE, INC., ATTORNEY IN FACT FOR CITIBANK FSB is the owner and holder of the Note secured by the Deed of Trust, dated made by RICHARD W KELLY AND VICKI L KELLY, JOINT TENANTS as Grantor (s) to FIRST AMERICAN TITLE INSURANCE as Trustee, for the benefit of CITIBANK, F.S.B. which Deed of Trust was recorded on JULY 15, 1999 under Book M99 Page 28332 Document No. N/A in the office of the County Recorder of KLAMATH State of Oregon. Deed Date: 7-15-99

CITIMORTGAGE INC. F/K/A CITICORP MORTGAGE, INC., ATTORNEY IN FACT FOR CITIBANK FSB Hereby substitutes Lance N. Wessell, Attorney at Law, as Trustee in lieu of the above named Trustee under said Deed of Trust

Lance N. Wessell hereby accepts said appointment as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty expressed or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, CITIMORTGAGE INC. F/K/A CITICORP MORTGAGE, INC., ATTORNEY IN FACT FOR CITIBANK FSB and Lance N. Wessell have caused these presents to be executed by their duly authorized officers on the date written herein below.

[Signature]
 Lance N. Wessell, Trustee

CITIMORTGAGE INC. F/K/A CITICORP MORTGAGE, INC.,
 ATTORNEY IN FACT FOR CITIBANK FSB

By: [Signature]

S. PINKERTON ASSISTANT SECRETARY

State of Michigan) ss
 County of Oakland)

On OCTOBER 25, 2002 Personally appeared before me S. PINKERTON who, being duly sworn, did say that he/she is the ASSISTANT SECRETARY of CITIMORTGAGE INC. F/K/A CITICORP MORTGAGE, INC., ATTORNEY IN FACT FOR CITIBANK FSB, and that said instrument was signed on behalf of said entity by authority of its board of directors; and acknowledged said instrument to be its voluntary act and deed.

Before me: [Signature]

For _____

Notary Public

My Commission expires:

DAVID F. MICKUS
 NOTARY PUBLIC, WAYNE COUNTY, MICHIGAN
 ACTING IN OAKLAND COUNTY, MICHIGAN
 MY COMMISSION EXPIRES FEB 14, 2005

State of Oregon, County of Multnomah) ss
 On the 31st day of October, 2002 personally appeared before me Lance N. Wessell and acknowledged the foregoing instrument to be his voluntary act and deed.

Before me: [Signature]

Notary Public, My Commission Expires:

