

RECORDING REQUESTED BY AND  
AFTER RECORDING MAIL TO:  
UPF WASHINGTON INCORPORATED  
12410 E MIRABEAU PKWY #100  
SPOKANE VALLEY, WA 99216

Ref. No. 610171-S(P)(E)

**SUBSTITUTION OF TRUSTEE**

MIN: 100186300001733508

MERS Phone: 1-888-679-6377

WHEREAS, Land Title Insurance Company is the original Trustee; and the undersigned Mortgage Electronic Registration Systems Inc (MERS), as nominee for Umpqua Bank, beneficiary of the security instrument, its successors and assigns, is the present Beneficiary under that certain Deed of Trust executed by JOY L RUSKO, a single person, as her separate property, as Trustor(s) on 12/13/2012 and was recorded in the office of the Skagit County Recorder, State of Washington on 12/21/2012 in Book N/A at Page N/A under Recording no. 201212210002, and covers the real property situate in Skagit County, Washington, as described therein.

WHEREAS, the undersigned nominee for the Beneficiary now desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee:

NOW THEREFORE, the undersigned nominee for the Beneficiary hereby substitutes and appoints UPF WASHINGTON, INCORPORATED, whose address is 12410 E. Mirabeau Parkway Suite 100, Spokane Valley, WA 99216, as Successor Trustee under said Deed of Trust.

Loan #: 1428777690

**MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS INC (MERS), AS NOMINEE FOR UMPQUA  
BANK, ITS SUCCESSORS AND ASSIGNS**

DATED 4/19/2019

BY: 

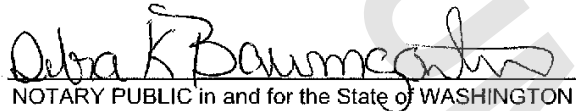
Michelle Steinmetzer, Vice President

STATE OF WASHINGTON, COUNTY OF SPOKANE

On 04/19/2019, before me, the undersigned Notary Public, personally appeared Michelle Steinmetzer, 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 entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

DEBRA K BAUMGARTNER  
NOTARY PUBLIC  
STATE OF WASHINGTON  
COMMISSION NUMBER 149124  
COMMISSION EXPIRES AUG. 12, 2022



NOTARY PUBLIC in and for the State of WASHINGTON

Printed Name:

Debra K Baumgartner

My commission expires:

8/12/2022