

Return To:
Arvest Central Mortgage Company
C/O Nationwide Title Clearing,
Inc. 2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 5777521646

SUBSTITUTION OF TRUSTEE

WHEREAS, SETH P COWAN AND MICHELLE A COWAN was the original Trustor, GUARDIAN NORTHWEST TITLE & ESCROW was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR WHIDBEY ISLAND BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 12/11/2013, in the amount of \$376,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 201312170054.
LOT 31, CEDAR RIDGE ESTATES DIV. #1
Parcel ID #: 46220000310000

WHEREAS, the undersigned is the designated nominee of the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes NATIONWIDE TITLE CLEARING, INC., a Washington State corporation, as Trustee under said Deed of Trust.

Dated this 05th day of November in the year 2019
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR WHIDBEY ISLAND BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS



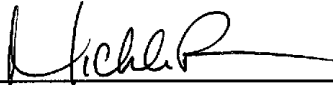
MARISSA LOPEZ

VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me on this 05th day of November in the year 2019, by Marissa Lopez as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR WHIDBEY ISLAND BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.



MICHELLE BROWN

COMM EXPIRES: 10/13/2020



MICHELLE BROWN
Notary Public - State of Florida
My Commission #GG 38514
Expires October 13, 2020

CMCRC 408969327 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100297810300219377 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T051911-01:14:47 [C-2] ERCNWA1



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