

When Recorded Return To:  
JPMorgan Chase Bank, N.A.  
C/O Nationwide Title Clearing, Inc.  
2100 Alt. 19 North  
Palm Harbor, FL 34683  
Loan Number 1110886171

### SUBSTITUTION OF TRUSTEE

WHEREAS, BRYAN N GIBSON AND ERIN M GIBSON was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY LIMITED PARTNERSHIP, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 07/18/2015, in the amount of \$220,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 201507230080.

LOT 5, WEST VIEW EAST  
Parcel ID #: P122431, XREFID4851-000-005-0000

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.

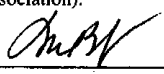
Dated on 11/22/19 (MM/DD/YYYY)  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY LIMITED PARTNERSHIP, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

By: 

Donna Acree  
VICE PRESIDENT

STATE OF LOUISIANA  
PARISH OF OUACHITA

On 11/22/19 (MM/DD/YYYY), before me appeared Donna Acree, to me personally known, who did say that he/she/they is/are the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY LIMITED PARTNERSHIP, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS and that the instrument was signed on behalf of the corporation (or association), by authority from its board of directors, and that he/she/they acknowledged the instrument to be the free act and deed of the corporation (or association).

  
Mary Blanche 64436  
Notary Public - STATE OF LOUISIANA  
Commission expires: LIFETIME

Mary Blanche  
Ouachita Parish, Louisiana  
Lifetime Commission  
Notary Public ID # 64436

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152  
CHAS6 409297453 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
100092210000663643 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI  
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