Skagit County Auditor, WA

Return To: Gateway First Bank C/O Nationwide Title Clearing, Inc. 2100 Alt. 19 North Palm Harbor, FL 34683

Loan No 13299149

SUBSTITUTION OF TRUSTEE

WHEREAS, JAMMIE C NOVAK AND MATHEW J NOVAK was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST 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 05/13/2019, in the amount of \$301,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 201905170038.

LT3 PLAT OF CANDLE RIDGE Parcel ID #: 4610-000-003-0002

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 20th day of May in the year 2020 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

LAUREN ASTLE 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 by means of [X] physical presence or [] online notarization on this 20th day of May in the year 2020, by Lauren Astle as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST 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.

COMM EXPIRES: 12/18/2022

VICKY MCCOY NOTARY PUBLIC STATE OF FLORIDA COMM# GG285301 EXPIRES: 12/18/2022

GWMG1 412465310 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) PIF MIN 100287715002892797 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T202005-11:23:18 [C-2] ERCNWA1





D0050831708