RETURN TO: C. R. Hall Orion Financial Group, Inc. 2860 Exchange Blvd. # 100 Southlake TX 76092

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

The undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, whose address is P.O. Box 2026, Flint MI 48501-2026, hereby acknowledges that the below referenced deed of trust has been paid in full and, in consideration thereof, does hereby cancel and discharge said deed of trust.

Original Trustor: ANDREW C MORRIS AND RABECAH A. L. MORRIS, A MARRIED COUPLE

Trustee: SCOTT R. VALBY

Original Nominee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (MERS) AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, INC., BENEFICIARY OF THE

SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

Date of Deed of Trust: 1/25/2018 Note Amount: \$314,204.00 Date Recorded: January 31, 2018

Book/Page/Instrument Number: File # 201801310047

Property Address: 1610 11TH STREET, ANACORTES, WA 98221

IN WITNESS WHEREOF, the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, by the officer duly authorized, has executed the foregoing instrument on 08/07/2020.

WHEREAS, the undersigned MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS is the present Nominee under said Deed of Trust, and WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of SCOTT R. VALBY, A Corporation, the original Trustee thereunder, NOW, THEREFORE, the undersigned hereby substitutes NATIONWIDE TRUSTEE SERVICES, INC., a Washington Corporation, as Trustee under said Deed of Trust, and as Substitute Trustee, DOES HEREBY RECONVEY to the person or persons legally entitled thereto, without warranty, all the estate, title, and interest acquired by Trustee under said Deed of Trust. The land referred to in said Deed of Trust is situated in the State of Washington, County of Skagit.

By:

NATIONWIDE TRUSTEE SERVICES, INC., a Washington Corporation

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

Connie M. Riggsby, Vice President

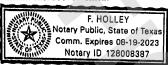
Charles Robert Hall, Assistant Secretary

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State of TX County of Tarrant

On 08/07/2020 before me, a Notary Public, in and for said county and state, personally appeared Charles Robert Hall, Assistant Secretary for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



Notary Public, F. Holley

My Commission Expires: 08/19/2023

State of TX
County of Tarrant

On 08/07/2020, before me, a Notary Public, in and for said county and state, personally appeared Connie M. Riggsby, Vice President for NATIONWIDE TRUSTEE SERVICES, INC., a Washington Corporation, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument, and he/she acknowledged to me that he/she executed the same.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

F. HOLLEY

Notary Public, State of Texas

Comm. Expires 08-19-2023

Notary ID 128008387

Notary Public, F. Holley

My Commission Expires: 08/19/2023