

Prepared by/return to:

Old Republic Title

P.O. Box 877

West Jordan, UT 84088-9998

Loan No: 5142002212

Request No: 011751

MERS MIN: 100019951420022122 MERS Phone: 888-679-MERS

Substitution of Trustee and Full Reconveyance

WHEREAS, the undersigned, who is the present beneficiary of the deed of trust described below, desires to substitute the Trustee under said deed of trust in the place and stead of the present trustee thereunder, and now, therefore, the undersigned hereby substitutes: **Old Republic National Title Insurance Company**, as trustee under said deed of trust, to have all the powers of said original trustee, effective immediately.

Old Republic National Title Insurance Company, as the successor Trustee, having received a written request to reconvey from the present Beneficiary under said Deed of Trust, does hereby reconvey, without warranty, express or implied, to the person or persons entitled thereto, the estate held by the undersigned by virtue of the Deed of Trust.

Said deed of trust is described as follows:

Original Grantor: Jeffrey Richards and Elizabeth Waite Richards husband and wife as joint tenants

Original Beneficiary: Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for Guild Mortgage Company, a California Corporation, beneficiary of the security instrument, its successors and assigns

Original Trustee: Fidelity National Title Company of Washington

Date of Deed of Trust: 08/11/2017

Recording Date: 08/15/2017

Recorded as.: 201708150125

RECORDED IN THE OFFICIAL RECORDS OF Skagit STATE OF Washington

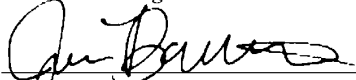
Abbreviated Legal Description: Lot 4, Block 1, Holiday Hideaway No. 1

Assessor's Property Tax Parcel/Account Number: 3926-001-004-0009

In Witness Whereof, said duly authorized officers have executed this instrument dated 10/06/2020.

BENEFICIARY

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for Guild Mortgage Company, a California Corporation, beneficiary of the security instrument, its successors and assigns

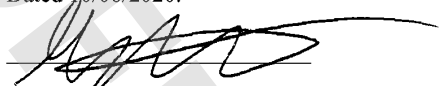
By: 

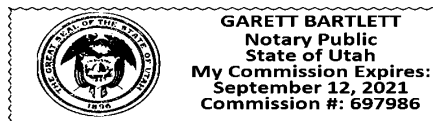
Jessica Bartlett, Assistant Secretary

State of Utah
County of Salt Lake

I certify that I know or have satisfactory evidence that Jessica Bartlett is the individual who appeared before me, and who acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for Guild Mortgage Company, a California Corporation, beneficiary of the security instrument, its successors and assigns to be the free and voluntary act of such party for uses and purposes mentioned in the instrument.

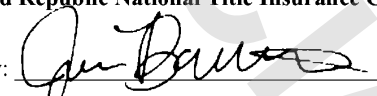
Dated 10/06/2020.


Notary Public: Garrett Bartlett
Commission Number: 697986
Commission Expires: 09/12/2021



TRUSTEE

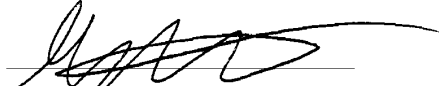
Old Republic National Title Insurance Company

By: 
Jessica Bartlett, Assistant Vice President

State of Utah
County of Salt Lake

I certify that I know or have satisfactory evidence that Jessica Bartlett is the individual who appeared before me, and who acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the Assistant Vice President of Old Republic National Title Insurance Company to be the free and voluntary act of such party for uses and purposes mentioned in the instrument.

Dated 10/06/2020.


Notary Public: Garrett Bartlett
Commission Number: 697986
Commission Expires: 09/12/2021

