202011020011

11/02/2020 08:30 AM Pages: 1 of 2 Fees: \$19.00 Skagit County Auditor

WHEN RECORDED MAIL TO: FIRST AMERICAN MORTGAGE SOLUTIONS 1795 INTERNATIONAL WAY IDAHO FALLS, ID 83402 PH. 208-528-9895

SUBSTITUTION OF TRUSTEE

WASHINGTON

RECORD 1ST

COUNTY OF SKAGIT LOAN NO.: 0440535731

PARCEL NO. P101751

LEGAL DESCRIPTION: PTN LOT 8, ALL LOTS 9-12, BLOCK 2, CENTRAL ADD TO SEDRO (AKA LOT D SURVEY 9302030092)

WHEREAS, the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UMPQUA BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, located at P.O. BOX 2026, FLINT, MICHIGAN 48501-2026, the Beneficiaryof that certain Deed of Trust dated APRIL 24, 2015, executed by MICHAEL R MORGAN AND CARRIE L. MORGAN, HUSBAND AND WIFE, Trustor, to GUARDIAN NORTHWEST TITLE & ESCROW, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UMPQUA BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on APRIL 30, 2015 as Auditors File No. 201504300145 in the Records of the County Auditor's Office for SKAGIT County, State of WASHINGTON.

WHEREAS, the Undersigned desires to appoint a new Trustee in the place and stead the Current Trustee; NOW, THEREFORE, in view of the premises, the Undersigned hereby appoints FIRST AMERICAN TITLE INSURANCE COMPANY, located at 1 FIRST AMERICAN WAY, SANTA ANA, CA 92707, as successor Trustee under said Deed of Trust, to have all the powers as Trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned has caused this Instrument to be executed on OCTOBER 22, 2020.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UMPQUA BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS

SUCCESSORS AND ASSIGNS

LISA M. CARTER, VICE PRESIDENT

POD: 20201001

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DOCUMENT 1 OF 2

MIN: 100045810000876224 MERS PHONE: 1-888-679-6377 STATE OF IDAHO

COUNTY OF BONNEVILLE) ss.

On OCTOBER 22, 2020, before me, TAWNYA RAINEY, personally appeared LISA M. CARTER known to me to be the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UMPQUA BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.

Jany Rainey (Commission exp. 05/05/2026)

NOTARY PUBLIC

TAWNYA RAINEY Notary Public - State of Idaho Commission Number 20201703 My Commission Expires May 5, 2026