

Return To:
PennyMac Loan Services, LLC
C/O Nationwide Title Clearing,
Inc. 2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 8026355157

SUBSTITUTION OF TRUSTEE

WHEREAS, NICHOLAS L LUBANSKI AND CASSANDRA D LUBANSKI was the original Trustor, FIDELITY NATIONAL TITLE COMPANY OF OREGON was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR BANNER 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 08/01/2019, in the amount of \$345,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 201908060098.
SECTION 5, TOWNSHIP 35 NORTH, RANGE 4 EAST, N 1/2 SE 1/4
Parcel ID #: P35796

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 24th day of November in the year 2020
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED
NOMINEE FOR BANNER BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS
SUCCESSORS AND ASSIGNS

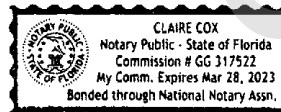
J. Borkowski
JUSTIN BORKOWSKI
VICE PRESIDENT

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 24th day of November in the year 2020, by Justin Borkowski as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BANNER 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.

Claire Cox
CLAIRE COX
COMM EXPIRES: 03/28/2023



PNMRC 417961431 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100167900009894583 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T242011-12:17:34 [C-2] ERCNWA1



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