

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

Loan Number 7003166885

**SUBSTITUTION OF TRUSTEE**

WHEREAS, JERRY E GARDNER SR AND CECELIA M GARDNER was the original Trustor, FIDELITY NATIONAL TITLE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR PENNYMAC LOAN SERVICES, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 06/06/2019, in the amount of \$278,910.00, and recorded in SKAGIT County, Washington, under Auditor File # 201906170005. LOT 14, PLAT OF RIVERVIEW, VOL 11 OF PLATS, PAGE 12 Parcel ID #: P78761

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 21st day of December in the year 2020 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PENNYMAC LOAN SERVICES, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

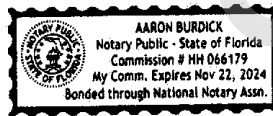
J. Borkowski  
JUSTIN BORKOWSKI  
VICE PRESIDENT

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 21st day of December in the year 2020, by Justin Borkowski as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PENNYMAC LOAN SERVICES, LLC, 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.

Aaron Burdick  
AARON BURDICK  
COMM EXPIRES: 11/22/2024



PNMRC 418849168 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100715970003646716 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T212012-10:17:05 [C-2] ERCNWA1



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