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12/24/2020 10:55 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.: 0117464404

PARCEL NO. P54544

LEGAL DESCRIPTION: LOT 71, THUNDERBIRD

WHEREAS, the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, 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 JANUARY 29, 2015, executed by JAMES HOUWELING AND REBEKAH E HOUWELING, HUSBAND AND WIFE, Trustor, to OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on JANUARY 30, 2015 as Auditors File No. 201501300097 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 DECEMBER 16, 2020. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

MELINDA CODY, VICE PRESIDENT

POD: 20201201

FM8020113IM - SOT - WA

Page 1 of 2

DOCUMENT 1 OF 2

MIN: 100350291001221513 MERS PHONE: 1-888-679-6377 STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On DECEMBER 16, 2020, before me, DAYNA JONES, personally appeared MELINDA CODY known to me to be the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 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.

DAYNA JONES (COMMISSION EXP. 05/05/2026)

NOTARY PUBLIC

DAYNA JONES Notary Public - State of Idaho Commission Number 54728 My Commission Expires May 5, 2026

FM8020113IM - SOT - WA LOAN NO. 0117464404

Page 2 of 2