Skagit County Auditor, WA

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

Loan Number 1006051429

SUBSTITUTION OF TRUSTEE

WHEREAS, PETER B ORMSBY AND GREGORY ANN ORMSBY was the original Trustor, CRAIG PARKER, ESQ. was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 08/07/2017, in the amount of \$172,278.00, and recorded in SKAGIT County, Washington, under Auditor File # 2017/08110054 201708110054. LOT(S): 2 AND 21 BLOCK: 14 CLEAR LAKE Parcel ID #: P074854, P074862

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 28th day of December in the year 2020 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

CRaves CHRISTOPHER ROIKES

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 28th day of December in the year 2020, by Christopher Roikes as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, 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

COMM EXPIRES: 03/28/2023

CLAIRE COX Notary Public - State of Florida Commission # GG 317522 My Comm. Expires Mar 28, 2023 Bonded through National Notary Assn.

PNMRC 419038795 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100092212001066503 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T282012-07:43:19 [C-2] ERCNWA1





D0066939016