

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

Loan Number 1006771534

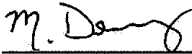
SUBSTITUTION OF TRUSTEE

WHEREAS, JERRY D. HOUSER AND JODY HOUSER was the original Trustor, FNTIC, A CA CORP. was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR FIRST DIRECT LENDING, A LIMITED LIABILITY COMPANY, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 09/22/2016, in the amount of \$289,240.00, and recorded in SKAGIT County, Washington, under Auditor File # 201610240130.
LOT(S): TRACT E SKAGIT COUNTY SHORT PLAT NO. 42-77
Parcel ID #: P70114

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 April in the year 2021
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR FIRST DIRECT LENDING, A LIMITED LIABILITY COMPANY, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

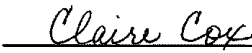


MELISSA DENNEY
VICE PRESIDENT

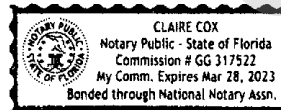
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

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 April in the year 2021, by Melissa Denney as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR FIRST DIRECT LENDING, A LIMITED LIABILITY COMPANY, 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



PNMRC 423522114 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
101277600001015410 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T212104-12:23:21 [C-2] ERCNWA1



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