

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

Loan Number 8017015025

### SUBSTITUTION OF TRUSTEE

WHEREAS, BRANDON LOWRY AND RHONDA LOWRY was the original Trustor, FIDELITY NATIONAL TITLE INSURANCE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR PEOPLES 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 01/17/2018, in the amount of \$276,760.00, and recorded in SKAGIT County, Washington, under Auditor File # 201801230043.  
LOTS 13, 14 & W 1/2 LOT 15, BLK I, G. KELLOGGS ADD. TO ANAC  
Parcel ID #: 3801-001-015-0006

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 14th day of May in the year 2021  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PEOPLES BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

D. J. Thompson

DANIEL J. THOMPSON  
VICE PRESIDENT

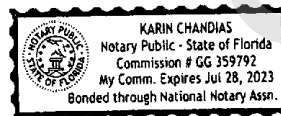
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA  
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 14th day of May in the year 2021, by Daniel J. Thompson as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PEOPLES 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.

Karin Chandias

KARIN CHANDIAS  
COMM EXPIRES: 07/28/2023



PNMRC 424068674 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
101284001171103006 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI  
48501-2026 DOCR T142105-12:17:09 [C-2] ERCNWA1



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