01/19/2022 02:56 PM Pages: 1 of 2 Fees: \$222.50

Skagit County Auditor, WA

After Recording Return to: CoreLogic P.O. Box 9232 Coppell, TX 75019

This space for Recorder's use

Case Nbr: 39415354 Ref Number: 1433541230

Tax ID: 35071620040300

3/15/2022

Property Address:

38182 STATE ROUTE 20 CONCRETE, WA 98237 WA0M-R~ST39415354 E 1/19/2022 LRP001 Recording Requested By: UMPOUA BÂNK

Prepared By:

AUDREY B TRUMBLE **Assistant Secretary** 855-369-2410 3001 Hackberry Rd

Irving, TX 75063

MIN #: 100186300001926375

MERS Phone #: 888-679-6377

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., whose address is P.O. Box 2026, Flint, MI 48501-2026, AS DESIGNATED NOMINEE FOR STERLING SAVINGS BANK DBA STERLING BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, the present beneficiary for the Deed of Trust described below, does hereby substitute Nationwide Trustee Services, Inc., A Washington Corporation as Trustee under said Deed of Trust in place of CHICAGO TITLE INSURANCE COMPANY

Nationwide Trustee Services, Inc., A Washington Corporation, the present trustee under the Deed of Trust described below, in consideration of full payment and satisfaction of the debt secured thereunder, does hereby reconvey, without warranty, to the person(s) legally entitled thereto all of the estate, title and interest under the Deed of Trust described below:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. Original Beneficiary

("MERS"), AS DESIGNATED NOMINEE FOR STERLING SAVINGS BANK DBA STERLING BANK, BENEFICIARY OF THE SECURITY

INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

Made By: JAMES J. BANNISTER AND PATTI BANNISTER, A MARRIED

COUPLE

Original Trustee: CHICAGO TITLE INSURANCE COMPANY

Date of Deed of Trust: 7/16/2013 Loan Amount: \$170,000.00

Recorded in Skagit County, WA on: 7/23/2013, book N/A, page N/A and instrument number 201307230059

FOR APN/PARCEL ID (S): P108793 / 350716-2-004-0300 LOT 3 OF SKAGIT COUNTY SHORT PLAT NO. 22-88, APPROVED JUNE 7, 1988, RECORDED JULY 17, 1989, IN VOLUME 8 OF SHORT PLATS, PAGE 143, UNDER AUDITOR'S FILE NO. 8907170018, RECORDS OF SKAGIT COUNTY. WASHINGTON; BEING A PORTION OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 16, TOWNSHIP 35 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN. SITUATED IN SKAGIT COUNTY, WASHINGTON

IN WITNESS WHEREOF, the undersigned has caused this Substitution of Trustee and Deed of Reconveyance to be executed on 1/19/2022

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC. ("MERS"),
AS DESIGNATED NOMINEE FOR
STERLING SAVINGS BANK DBA
STERLING BANK, BENEFICIARY OF THE
SECURITY INSTRUMENT, ITS
SUCCESSORS AND ASSIGNS

Nationwide Trustee Services, Inc., A Washington Corporation

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OLIVIA M WILLIAMS-GALLOWAY, Vice President

CUTARA A. ADLEY, Agent and Attorney in Fact through Power of Attorney

CYNTHIA GAY

State of TX, County of Dallas

On 1/19/2022, before me, Cynthia Gay, a Notary Public, personally appeared OLIVIA M WILLIAMS-GALLOWAY, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR STERLING SAVINGS BANK DBA STERLING BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS and CUTARA A. ADLEY, Agent and Attorney in Fact through Power of Attorney of Nationwide Trustee Services, Inc., A Washington Corporation personally known to me to be the person(s) whose name(s) is/are subscribed to the within document and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the document the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

(Sero

Notary Public: Cynthia Gay My Commission Expires: 3/6/2024

TX - Signor1 and Trustee Signor (MERS)

COMM #132392935
NOTARY PUBLIC - TX
CITY OF IRVING
DAILAS COUNTY
EXPIRES 3/6/2024