

WHEN RECORDED MAIL TO:  
**FIRST AMERICAN MORTGAGE SOLUTIONS**  
**1795 INTERNATIONAL WAY**  
**IDAHO FALLS, ID 83402**  
**PH. 208-528-9895**

**SUBSTITUTION OF TRUSTEE**

**WASHINGTON**  
**COUNTY OF SKAGIT**

*RECORD 1ST*PARCEL NO. **P119673**LEGAL DESCRIPTION: **UNIT 11, EAGLE RIDGE FAIRWAY VILLA, SEE P. 15**

WHEREAS, the Undersigned, **BANK OF AMERICA, N.A.**, located at **100 NORTH TRYON STREET, CHARLOTTE, NC 28255**, the Beneficiary of that certain Deed of Trust dated **OCTOBER 25, 2010**, executed by **DEXTER C ZERNIA, AND MONIKA R ZERNIA, HUSBAND AND WIFE**, Trustor, to **RECONTRUST COMPANY, N.A.**, Original Trustee, for the benefit of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR **BANK OF AMERICA, N.A.**, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on **NOVEMBER 09, 2010** as Auditors File No. **201011090056** 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 **APRIL 28, 2022**.

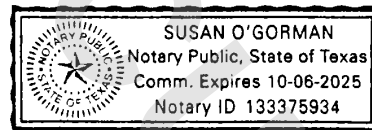
**BANK OF AMERICA, N.A.**, BY **FIRST AMERICAN MORTGAGE SOLUTIONS, LLC**, AS **ATTORNEY-IN-FACT**

  
**CHERYL FEY, VICE PRESIDENT**

STATE OF TEXAS COUNTY OF DALLAS ) ss.

On **APRIL 28, 2022**, before me, **SUSAN O'GORMAN**, personally appeared **CHERYL FEY** known to me to be the **VICE PRESIDENT** of **FIRST AMERICAN MORTGAGE SOLUTIONS, LLC**, AS **ATTORNEY-IN-FACT FOR BANK OF AMERICA, N.A.** 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.

  
**SUSAN O'GORMAN (COMMISSION EXP. 10/06/2025)**  
**NOTARY PUBLIC**



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 MERS PHONE: 1-888-679-6377