

When Recorded Return To:
U.S. Bank
C/O Nationwide Title Clearing, LLC
2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 8400231224

SUBSTITUTION OF TRUSTEE

WHEREAS, MARK GONCHAR AND OKSANA GONCHAR, HUSBAND AND WIFE was the original Trustor, CHICAGO TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR NFM, INC. DBA NFM LENDING, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 12/18/2020, in the amount of \$345,323.00, and recorded in SKAGIT County, WASHINGTON, under Auditor File # 202012240052.

PTNS LTS 2 & 3, SHORT PLAT NO. 92-78, BEING A PTN. SW SE, SEC. 27-35-4E, W.M.
Parcel ID #: P37919, P37920

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 **U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION**, as Trustee under said Deed of Trust.


Dated this 7th day of September in the year 2023

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

By: 
Stevie K. Kretz
VICE PRESIDENT

STATE OF KENTUCKY
COUNTY OF DAVIESS

This foregoing instrument was acknowledged before me on this 7th day of September in the year 2023 by Stevie K. Kretz as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR NFM, INC. DBA NFM LENDING, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS. He/she/they is (are) personally known to me.


Katelyn Anderson
Notary Public - STATE OF KENTUCKY
Commission expires: 11/28/2024



USRPD 438598766 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100259100014820728 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 T062309-09:31:41 [C-2] ERCNWA1



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