Skagit County Auditor, WA

Return To: Wells Fargo Home Mortgage C/O Nationwide Title Clearing, LLC 2100 Alt. 19 North Palm Harbor, FL 34683

Loan Number 0488590456

SUBSTITUTION OF TRUSTEE

WHEREAS, KRAMER R DUFFY AND AMANDA L FISHER was the original Trustor, LAND TITLE COMPANY OF SKAGIT COUNTY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR HERITAGE 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 05/18/2015, in the amount of \$84,500.00, and recorded in SKAGIT County, Washington, under Auditor File # 201505270105.

LOT D, SP 12-71; PTN TR. 14, PLATE 1, SAMISH RIVER ACREAGE

Parcel ID # P68662 P6866

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 WELLS FARGO NATIONAL BANK WEST, as Trustee under said Deed of Trust.

Dated this 06th day of November in the year 2023
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED
NOMINEE FOR HERITAGE BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS
SUCCESSORS AND ASSIGNS

SUSAN HICKS
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 06th day of November in the year 2023, by Susan Hicks as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR HERITAGE 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.

VICHY MCCOY

COMM EXPIRES: 12/18/2026

Notary Public - State of Florida Commission # HH 328470 My Comm. Expires Dec 18, 2026 Sonded through National Notary Assn.

WFHRC 439539717 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100172010300248423 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T062311-12:16:02 [C-2] ERCNWA1



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