Skagit County Auditor, WA

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

SUBSTITUTION OF TRUSTEE

WHEREAS, WILLIAM M CHAMBERS was the original Trustor, GUARDIAN NORTHWEST TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR BANNER 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 10/25/2011, in the amount of \$72,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 201110280094.

LOT 10, BLOCK 13, MAP OF SYNDICATE ADDITION TO THE TOWN OF LACONNER

Parcel ID # 4128-013-010-0100

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, LLC, a Washington limited liability company, as Trustee under said Deed of Trust.

Dated this 18th day of December in the year 2023 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BANNER 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 18th day of December in the year 2023, by Susan Hicks as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BANNER 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 MÇÇOY COMM EXPIRES: 12/18/2026

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

BANRC 439940043 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MORTGAGE MIN 100167900009208610 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T182312-10:17:25 [C-2] ERCNWA1

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