

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

**SUBSTITUTION OF TRUSTEE**

WHEREAS, GERALD E SCHWAFEL AND PATRICIA M SCHWAFEL, TRUSTEES OF THE SCHWAFEL FAMILY TRUST DATED SEPTEMBER 5, 1996 was the original Trustor, GUARDIAN NW TITLE INSURANCE COMPANY 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 09/05/2012, in the amount of \$213,000.00, and recorded in **SKAGIT** County, **Washington**, under **Auditor File # 201209100118**.

LOT 15E, PLAT OF MARINE HEIGHTS

Parcel ID # 4695-000-015-0000

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 15th day of April in the year 2024

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

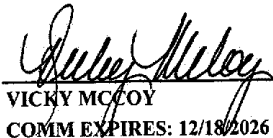


MACKENZIE EICHEN  
VICE PRESIDENT

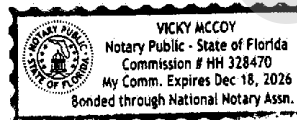
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA  
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 15th day of April in the year 2024, by Mackenzie Eichen 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.



VICKY MCCOY  
COMM EXPIRES: 12/18/2026



BANRC 440795982 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MORTGAGE  
MIN 100167900009229434 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI  
48501-2026 DOCR T152404-12:16:03 [C-2] ERCNWA1



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