

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

SUBSTITUTION OF TRUSTEE**WASHINGTON***RECORD 1ST*COUNTY OF SKAGIT
LOAN NO.: 0033427196

PARCEL No. P59958; 3826-000-048-0000

LEGAL DESCRIPTION: LOT 48 SKYLINE No. 10

WHEREAS, the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, A DIVISION OF CORNERSTONE CAPITAL BANK, SSB, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, located at P.O. BOX 2026, FLINT, MICHIGAN 48501-2026, the current Beneficiary of that certain Deed of Trust dated APRIL 17, 2024, executed by CHRISTOPHER SCOTT NEEDHAM AND ALISON BETH NEEDHAM A MARRIED COUPLE, Trustor, to SCOTT R. VALBY, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, A DIVISION OF CORNERSTONE CAPITAL BANK, SSB, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on APRIL 19, 2024 as Auditors File No. 202404190036 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 OCTOBER 24, 2024.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, A DIVISION OF CORNERSTONE CAPITAL BANK, SSB, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

DAWN GROVER, VICE PRESIDENT

POD: 20241018

SP8100114IM - SOT - WA



Page 1 of 2



DOCUMENT 1 OF 2

MIN: 100177059300039931
MERS PHONE: 1-888-679-6377

STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On **OCTOBER 24, 2024**, before me, **TIPHANY JO WILLIAMS**, personally appeared **DAWN GROVER** known to me to be the **VICE PRESIDENT** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, A DIVISION OF CORNERSTONE CAPITAL BANK, SSB, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS 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.

Tiffany Jo Williams

TIPHANY JO WILLIAMS (COMMISSION EXP. 05/03/2029)
NOTARY PUBLIC

TIPHANY JO WILLIAMS
Notary Public - State of Idaho
Commission Number 20231941
My Commission Expires May 3, 2029