

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

Client Loan # 122182

### SUBSTITUTION OF TRUSTEE

WHEREAS, RUSSELL G LANKER AND JENNIFER A LANKER was the original Trustor, JOAN H ANDERSON, EVP ON BEHALF OF FLAGSTAR BANK, FSB was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR AMERICA ONE FINANCE INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 04/19/2005, in the amount of \$156,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 200505030073. Re-Record: 06/17/2005 INSTR: 200506170062

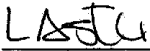
LOT 45, THE MEADOW, PHS. II

Parcel ID # P106514

WHEREAS, the undersigned is 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 03rd day of December in the year 2024  
**BRIGHTHOUSE LIFE INSURANCE COMPANY FKA METLIFE INSURANCE COMPANY USA, by  
FAY SERVICING LLC, its Attorney-in-Fact**



LAUREN ASTLE  
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 03rd day of December in the year 2024, by Lauren Astle as VICE PRESIDENT of FAY SERVICING LLC as Attorney-in-Fact for BRIGHTHOUSE LIFE INSURANCE COMPANY FKA METLIFE INSURANCE COMPANY USA, 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.



AARON BURDICK

COMM EXPIRES: 11/22/2028



FAYRC 443119527 DOCR T032412-11:53:55 [C-1] ERCNWA1



\*D0109939357\*