

After Recording Return to:  
**First American Mortgage Solutions**  
4795 Regent Blvd FL 2 MC-3007  
Irving, TX 75063

This space for Recorder's use



Case Nbr: 40108875

Ref Number: 8013686301

Tax ID: 488200-0-056-0000

1/17/2025

Property Address:

4215 CHERRY LANE

ANACORTES, WA 98221

WA0-R-ST 40108875 E 12/3/2024 LRP001

Recording Requested By:  
**Navy Federal Credit Union**  
Prepared By:  
**AUDREY B TRUMBLE**  
855-369-2410  
3001 Hackberry Rd  
Irving, TX 75063

### SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

**NAVY FEDERAL CREDIT UNION**, the present beneficiary for the Deed of Trust described below, does hereby substitute **First American Title Insurance Company** as Trustee under said Deed of Trust in place of **DCBL, INC., A WASHINGTON CORPORATION**.

**First American Title Insurance Company**, the present trustee under the Deed of Trust described below, in consideration of full payment and satisfaction of the debt secured thereunder, does hereby reconvey, without warranty, to the person(s) legally entitled thereto all of the estate, title and interest under the Deed of Trust described below:

Original Beneficiary: **NAVY FEDERAL CREDIT UNION**  
Made By: **BRUCE W HAY JR AND SUSIE W HAY, HUSBAND AND WIFE**  
Original Trustee: **DCBL, INC., A WASHINGTON CORPORATION**  
Date of Deed of Trust: **6/28/2006**  
Loan Amount: **\$29,900.00**

Recorded in **Skagit County, WA** on: **7/26/2006**, book **N/A**, page **N/A** and instrument number **200607260068**

Property Legal Description:

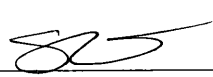
**LOT 56 "THE ORCHARD P.U.D" ACCORDIGN TO THE PLAT THEREOF RECORDED JANUARY 19, 2006 UNDER AUDITOR'S FILE NO 200601190126 RECORDS OF SKAGIT COUNTY WASHINGTON, SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON. ABBREV. LEGAL: LOT 56 "THE ORCHARD P.U.D." REC. 1/19/06 A'S FILE NO. 200601190126. PERMANENT PARCEL NUMBER: 488200-0-056-0000 BRUCE W. HAY, JR. AND SUSIE W. HAY, HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP 4215 CHERRY LANE, ANACORTES WA 98221**

IN WITNESS WHEREOF, the undersigned has caused this Substitution of Trustee and Deed of Reconveyance to be executed on **12/3/2024**

**NAVY FEDERAL CREDIT UNION**

**First American Title Insurance Company**

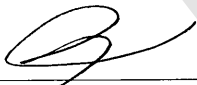
By:   
Emma F. Vogel, Authorized Agent

By:   
Sabrina Wickline, Vice President

State of TX, County of Dallas

On 12/3/2024, before me, Naima Smair, a Notary Public, personally appeared Emma F. Vogel, Authorized Agent of NAVY FEDERAL CREDIT UNION and Sabrina Wickline, Vice President for First American Title Insurance Company personally known to me, or proved to me on the basis of satisfactory evidence, to be the person(s) whose name(s) is/are subscribed to the within document and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the document the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

  
Notary Public: Naima Smair  
My Commission Expires : 4/5/2028

