

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

Loan Number 6800361086

### SUBSTITUTION OF TRUSTEE

WHEREAS, BERNADETTE HALLIDAY, AS HER SEPARATE PROPERTY was the original Trustor, FIRST AMERICAN TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR BANK OF THE PACIFIC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 10/18/2010, in the amount of \$114,000.00, and recorded in SKAGIT County, WASHINGTON, under Auditor File # 201011020044.

LOT 6, 'PLAT OF RIVER'S COURT'  
Parcel ID #: P106808

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 U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, as Trustee under said Deed of Trust.

Dated this 2nd day of January in the year 2025

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

By: Stevie K. Kretz  
Stevie K. Kretz  
VICE PRESIDENT

STATE OF KENTUCKY  
COUNTY OF DAVIESS

This foregoing instrument was acknowledged before me on this 2nd day of January in the year 2025 by Stevie K. Kretz as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BANK OF THE PACIFIC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS. He/she/they is (are) personally known to me.

Katelyn Anderson  
Katelyn Anderson  
Notary Public - STATE OF KENTUCKY  
Commission expires: 11/28/2028



USRPD 443110293 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100164301000173544 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 T022501-11:46:38 [C-2] ERCNWA1



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