

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

**SUBSTITUTION OF TRUSTEE**

**WASHINGTON**  
COUNTY OF SKAGIT  
LOAN NO.: 0031595820

*RECORD 1ST*



PARCEL NO. P135610

LEGAL DESCRIPTION: LT 2, PLAT OF GARDEN MEADOWS

WHEREAS, the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR LADERA LENDING, INC., 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 FEBRUARY 23, 2022, executed by JEFFREY HULL, AN UNMARRIED PERSON, AND KATHRYN ZYHAILO, AN UNMARRIED PERSON, Trustor, to CHICAGO TITLE, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR LADERA LENDING, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on FEBRUARY 23, 2022 as Auditors File No. 202202230117 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 JANUARY 09, 2025.

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

TIPHANY JO WILLIAMS, VICE PRESIDENT

POD: 20241231  
SP8100114IM - SOT - WA



STATE OF IDAHO COUNTY OF BONNEVILLE ) ss.

On JANUARY 09, 2025, before me, TODD SLEIGHT, personally appeared TIPHANY JO WILLIAMS known to me to be the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR LADERA LENDING, INC., 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.



TODD SLEIGHT (COMMISSION EXP. 03/24/2029)  
NOTARY PUBLIC

