

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.: 0154264808

PARCEL NO. P115735; P116825

LEGAL DESCRIPTION: LT. 15, KABALO HEIGHTS, REC No. 200005250077

WHEREAS, the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BAY EQUITY LLC, 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 12, 2024, executed by GREGORY KEITH, AN UNMARRIED PERSON AND RENEE UMMEL, AN UNMARRIED PERSON, Trustor, to CHICAGO TITLE COMPANY OF WASHINGTON, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BAY EQUITY LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on APRIL 15, 2024 as Auditors File No. 202404150056 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 13, 2025.

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

TRACY ALBERTSON, VICE PRESIDENTPOD: 20250103  
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Page 1 of 2



DOCUMENT 1 OF 2

MIN: 100616600041756686  
MERS PHONE: 1-888-679-6377

STATE OF IDAHO COUNTY OF BONNEVILLE ) ss.

On JANUARY 13, 2025, before me, ASHLEY GITTINS, personally appeared TRACY ALBERTSON known to me to be the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BAY EQUITY LLC, 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.



ASHLEY GITTINS (COMMISSION EXP. 03/29/2025)  
NOTARY PUBLIC

