Skagit County Auditor, WA

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

Loan Number 8190139893

SUBSTITUTION OF TRUSTEE

WHEREAS, MICHAEL RYAN HORN AND VALERIE NGUYEN HORN was the original Trustor, GUARDIAN NORTHWEST TITLE & ESCROW 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 08/12/2020, in the amount of \$579,405.00, and recorded in SKAGIT County, Washington, under Auditor File # 202008180098.

PTN. LOT 441, SKYLINE NO. 3

Parcel ID # P59146

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 NATIONWIDE TITLE CLEARING, LLC, a Washington limited liability company, as Trustee under said Deed of Trust.

Dated this 21st 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

ALAN BAKER

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 21st day of January in the year 2025, by Alan Baker 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, 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

AARON BURDICK
Notary Public - State of Florida
Commission # HH 606524
Wy Comm. Expires Nov 22, 2028
Bonded through National Notary Assn.

PNMRC 443510801 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100164301000434649 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T212501-12:18:17 [C-2] ERCNWA1

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