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

SUBSTITUTION OF TRUSTEE

WASHINGTON

RECORD 1ST



COUNTY OF SKAGIT LOAN NO.: 3546335377

PARCEL NO. **P110964**

LEGAL DESCRIPTION: LT. 13, WESTWCOD PUD

WHEREAS, the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR HORIZON BANK, 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 NOVEMBER 05, 2009, executed by EDWARD A FORSMAN AND SHIRLEY J FORSMAN, HUSBAND AND WIFE, Trustor, to WESTWARD FINANCIAL SERVICES, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR HORIZON BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on NOVEMBER 16, 2009 as Auditors File No. 200911160079 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 FEBRUARY 21, 2025. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR HORIZON BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

> Thaty alberton TRACY ALBERTSON, VICE PRESIDENT

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MIN: 100559500000041162 MERS PHONE: 1-888-679-6377

STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On FEBRUARY 21, 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 HORIZON BANK, 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 Gittliso

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

ASHLEY GITTINS Notary Public - State of Idaho Commission Number 2019078 t My Commission Expires Mar 29, 2025