

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.: 0158219279

PARCEL NO. P54362

LEGAL DESCRIPTION: PTN LOTS 1-5, BLK 22, SOUTHERN ADD TO MT VERNON

WHEREAS, the Undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR ON Q FINANCIAL, 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 **JUNE 11, 2024**, executed by **KATHERINE ANN OWENS AND NATHAN ALLEN HAPPEL**, EACH AN UNMARRIED PERSON, Trustor, to **LAND TITLE AND ESCROW COMPANY**, Original Trustee, for the benefit of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR ON Q FINANCIAL, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on **JUNE 13, 2024** as Auditors File No. **202406130027** 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 **MARCH 10, 2025**.

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

TRACY ALBERTSON, VICE PRESIDENTPOD: 20250228  
FM8020113IM - SOT - WA

STATE OF IDAHO COUNTY OF BONNEVILLE ) ss.

On **MARCH 10, 2025**, before me, **TODD SLEIGHT**, personally appeared **TRACY ALBERTSON** known to me to be the **VICE PRESIDENT** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR ON Q FINANCIAL, 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.



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

