

AFTER RECORDING, RETURN TO:

First American Title Insurance Company  
1795 International Way  
Idaho Falls, ID 83402  
Ref No.: 1292003017-50487


**SUBSTITUTION OF TRUSTEE**

The undersigned Columbia State Bank nka Umpqua Bank Successor in Interest to the FDIC Receiver for Summit Bank, the beneficiary, under that certain Deed of Trust described below does hereby appoint, First American Title Insurance Company as successor Trustee under the below described Trust Deed.

Said Deed of Trust dated 01/07/2009 executed by John G Kraft and Valerie K Kovacs Who Acquired Title as John Kraft and Valerie Kovacs, Husband and Wife, Trustor, for the benefit of Columbia State Bank nka Umpqua Bank Successor in Interest to the FDIC Receiver for Summit Bank, Original Beneficiary, and recorded on 01/09/2009 in Book n/a at Page n/a as Instrument No 200901090052, in the Office of the Recorder for Skagit County, State of Washington and cover real property situated in said county described as follows:


Tax ID: 360313-4-009-0500

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed on this date of: 6/4/2025.  
Columbia State Bank nka Umpqua Bank Successor in Interest to the FDIC Receiver for Summit Bank

  
By  
Jeffrey Osgood, Vice President

State of Idaho )  
County of Bonneville )

On 6/4/2025, before me, Tawnya Rainey, personally appeared Jeffrey Osgood, personally known to me and who acknowledged to be the Vice President for Columbia State Bank nka Umpqua Bank Successor in Interest to the FDIC Receiver for Summit Bank, and that as such officer, being authorized so to do, signed in behalf of the corporation and acknowledged that the corporation executed the same.

  
Tawnya Rainey  
Notary Public  
Comm. Expires: 5/5/2026

