

When Recorded Return To:
Fay Servicing, LLC
C/O Nationwide Title Clearing, LLC
2100 Alt. 19 North
Palm Harbor, FL 34683
Client Loan # 380505

SUBSTITUTION OF TRUSTEE

WHEREAS, RICKY L MONROE AND DIANE M MONROE was the original Trustor, LAND TITLE CO. OF SKAGIT VALLEY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR FIRST FRANKLIN FINANCIAL CORP., AN OP. SUB. OF MLB&T CO., FSB, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 06/21/2007, in the amount of \$242,400.00, and recorded in SKAGIT County, Washington, under Auditor File # 200706290123.

W 75' LOTS 18-20, BLK 6, HENSLER'S 2ND TO ANAC.

Parcel ID # P57478

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 on 06/11/2025 (MM/DD/YYYY)
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR FIRST FRANKLIN FINANCIAL CORP., AN OP. SUB. OF MLB&T CO., FSB, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

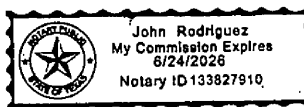
By:

Stephanie Hurless
Stephanie Hurless
Assistant Secretary

STATE OF Texas
COUNTY OF Dallas

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on 06/11/2025 (MM/DD/YYYY), by Stephanie Hurless as Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR FIRST FRANKLIN FINANCIAL CORP., AN OP. SUB. OF MLB&T CO., FSB, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, who, as such Stephanie Hurless being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

John Rodriguez
Notary Public - STATE OF Texas
Commission expires: 6/24/2026



FAYRC 445498653 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100425240014820432 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
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