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.: 0125267617

PARCEL NO. P57281

LEGAL DESCRIPTION: LOTS 14-16, BLK 1, HAVEKOST'S ADD TO ANAC

WHEREAS. the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR WILLAMETTE VALLEY 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 FEBRUARY 01, 2021, executed by KELLY DENNY AND KAREN DENNY, HUSBAND AND WIFE, Trustor, to LAND TITLE COMPANY, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR WILLAMETTE VALLEY BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on FEBRUARY 08, 2021 as Auditors File No. 202102080175 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 JUNE 23, 2025.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR WILLAMETTE VALLEY BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

> Thacy alberton TRACY ALBERTSON, VICE PRESIDENT

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MIN: 100839500000440598 MERS PHONE: 1-888-679-6377 STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On JUNE 23, 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 WILLAMETTE VALLEY 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.

TODD SLEIGHT (COMMISSION EXP. 03/24/2029)

NOTARY PUBLIC

TODD SLEIGHT Notary Public - State of Idaho Commission Number 20230818 My Commission Expires Mar 24, 2029