

Return To:  
Citizens Bank N.A.  
C/O Nationwide Title Clearing, LLC  
2100 Alt. 19 North  
Palm Harbor, FL 34683



**SUBSTITUTION OF TRUSTEE**

WHEREAS, MICHELLE TALBOT AND JEFFREY D TALBOT was the original Trustor, CRAIG PARKER, ESQ. was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 09/22/2016, in the amount of \$154,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 201609270098.

LOT 26, MARINE HEIGHTS  
Parcel ID # 4695-000-026-0000

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.

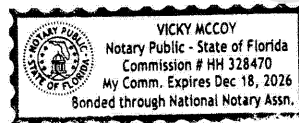
Dated this 07th day of July in the year 2025  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

LAUREN ASTLE  
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA  
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 07th day of July in the year 2025, by Lauren Astle as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

  
VICKY MCCOY  
COMM EXPIRES: 12/18/2026

CITRC 445386958 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) FULL SERVICE MIN 100092210001196601 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T072507-08:54:52 [C-2] ERCNWA1



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