

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

Loan Number 1159244441

### SUBSTITUTION OF TRUSTEE

WHEREAS, BRUCE W. LAVERS AND JOAN G. LAVERS was the original Trustor, LAND TITLE OF SKAGIT COUNTY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR PEOPLES BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 12/12/2016, in the amount of \$110,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 201612150114.

LOT 42, PLAT OF TWIN BROOKS PHASE 3 LU-05-024

Parcel ID # 6035-000-042-0000

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 14th day of July in the year 2025

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

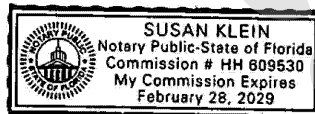
K. Eisele  
KOSTADINA EISELE  
VICE PRESIDENT

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 14th day of July in the year 2025, by Kostadina Eisele as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PEOPLES BANK, 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.

Susan Klein  
SUSAN KLEIN  
COMM EXPIRES: 2/28/2029



CHAS7 445931315 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
100135900070097743 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI  
48501-2026 DOCR T142507-12:35:45 [C-2] ERCNWA1



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