

WHEN RECORDED MAIL TO:
FIRST AMERICAN MORTGAGE SOLUTIONS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402
PH. 208-528-9895

SUBSTITUTION OF TRUSTEE

WASHINGTON
COUNTY OF SKAGIT
LOAN NO.: 4010012237

RECORD 1ST

PARCEL NO. P121482

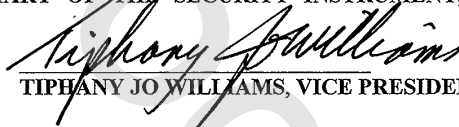
LEGAL DESCRIPTION: PTN. 5, RESERVE ADD TO TOWN OF MONTBORNE, AND PTN. SE NW, 6-33-5E, W.M.

WHEREAS, the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BAY EQUITY LLC, 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 DECEMBER 07, 2020, executed by KEN HUBBARD AND PATTI HUBBARD, A MARRIED COUPLE, Trustor, to CHICAGO TITLE COMPANY OF WASHINGTON, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BAY EQUITY LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on DECEMBER 14, 2020 as Auditors File No. 202012140077 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 SEPTEMBER 04, 2025.

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


TIPHANY JO WILLIAMS, VICE PRESIDENT

POD: 20250819
SM8030119IM - SOT - WA



STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On **SEPTEMBER 04, 2025**, before me, **TRACY ALBERTSON**, personally appeared **TIPHANY JO WILLIAMS** known to me to be the **VICE PRESIDENT** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR BAY EQUITY LLC, 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.


TRACY ALBERTSON (COMMISSION EXP. 03/29/2031)
NOTARY PUBLIC

