

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

Loan Number 6995416407

SUBSTITUTION OF TRUSTEE

WHEREAS, ROBERT A HANCOCK AND TRACY R HANCOCK was the original Trustor, GAURDIAN NW TITLE ESCROW was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR BANNER 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 12/02/2011, in the amount of \$216,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 201112120102.

LOT 15 SHOREWOOD

Parcel ID # 4000-000-015-0013

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 09th day of September in the year 2025

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



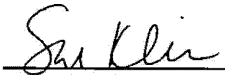
KOSTADINA EISELE

VICE PRESIDENT

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

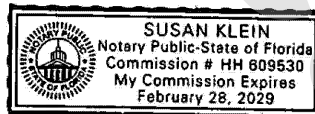
STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 09th day of September in the year 2025, by Kostadina Eisele as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BANNER 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

COMM EXPIRES: 2/28/2029



SMRCN 446998308 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) IMAGES
MIN 100167900009211010 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T092509-12:37:11 [C-2] ERCNWA1



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