Skagit County Auditor, WA

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

SUBSTITUTION OF TRUSTEE

WHEREAS, MICHAEL KRAJACK AND JENNIFER KRAJACK was the original Trustor, UPF WASHINGTON, INCORPORATED was the original Trustee, and BANNER BANK - ANACORTES BRANCH was the original Beneficiary under that certain Deed of Trust dated 10/02/2024, in the amount of \$120,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 202410100056.

LTS 15 & 16 BLK 85 MAP OF THE CITY OF ANACORTES

Parcel ID # 3772-085-016-0003

WHEREAS, the undersigned is 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 11th day of September in the year 2025 BANNER BANK

ANGELA PAVAO

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 11th day of September in the year 2025, by Angela Pavao as VICE PRESIDENT of BANNER BANK, 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.

TANNER DICKSON

COMM EXPIRES: 10/01/2028

Notary Public - State of Florida Commission # HH 580094 My Comm. Expires Oct 1, 2028 Bonded through National Notary Assn.

BANRC 446759057 CONSUMER DOCR T112509-12:19:51 [C-2] ERCNWA1

D0117518911