Skagit County Auditor, WA

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

Loan Number 1100508033

SUBSTITUTION OF TRUSTEE

WHEREAS, JACOB E DEY AND NICOLE L DEY was the original Trustor, GUARDIAN NORTHWEST TITLE & ESCROW COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR BAY EQUITY LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 08/27/2020, in the amount of \$261,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 202009020046.

LOT 19, PLAT OF NORTH WOODS

Parcel ID # P120038

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 03rd day of October in the year 2025 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BAY EQUITY LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

MICHAEL PHILBERT 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 03rd day of October in the year 2025, by Michael Philbert as 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, 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.

AARON BURDICK

COMM EXPIRES: 11/22/2028

AARON BURDICK
Notary Public - State of Florida
Commission # HH 606524
My Comm. Expires Nov 22, 2028
Bonded through National Notary Assn.

NSMRC 447501357 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MRC MIN 100616600041100166 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T032510-12:40:16 [C-2] ERCNWA1

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