

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

**SUBSTITUTION OF TRUSTEE****WASHINGTON***RECORD 1ST*COUNTY OF SKAGIT  
LOAN NO.: 6014090241

PARCEL NO. P75445

LEGAL DESCRIPTION: LTS 13 &amp; 14, BLK 14, TOWN OF SEDRO

WHEREAS, the Undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, **AS DESIGNATED NOMINEE FOR UNITED WHOLESALE MORTGAGE, 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 **SEPTEMBER 13, 2024**, executed by **ELIZABETH RANKIN AND SPENCER PATRICK DUFFY, A MARRIED COUPLE**, Trustor, to **QUALITY LOAN SERVICING**, Original Trustee, for the benefit of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, **AS DESIGNATED NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**, Original Beneficiary, and recorded on **SEPTEMBER 17, 2024** as Auditors File No. **202409170128** 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 **OCTOBER 27, 2025**.

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

**TRACY ALBERTSON, VICE PRESIDENT**POD: 20251017  
SM8030119IM - SOT - WA

STATE OF IDAHO COUNTY OF BONNEVILLE ) ss.

On **OCTOBER 27, 2025**, before me, **ASHLEY GITTINS**, personally appeared **TRACY ALBERTSON** known to me to be the **VICE PRESIDENT** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS **DESIGNATED NOMINEE FOR UNITED WHOLESALE MORTGAGE, 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.



**ASHLEY GITTINS (COMMISSION EXP. 03/29/2031)**  
NOTARY PUBLIC

