10/27/2025 03:45 PM Pages: 1 of 2 Fees: \$302.00

Skagit County Auditor, WA

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

SUBSTITUTION OF TRUSTEE

WASHINGTON

RECORD 1ST



COUNTY OF SKAGIT LOAN NO.: 0120254214

PARCEL NO. P123927: 4881-000-021-0000

LEGAL DESCRIPTION: LOT(S): 21 EASTGATE SOUTH

WHEREAS, the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"). AS DESIGNATED NOMINEE FOR FINANCE OF AMERICA 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 AUGUST 31, 2020, executed by JOSHUA LAITILA AND DEBBIE D LAITILA, HUSBAND AND WIFE, Trustor, to CHICAGO TITLE COMPANY OF WASHINGTON, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR FINANCE OF AMERICA MORTGAGE LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on AUGUST 31, 2020 as Auditors File No. 202008310251 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 FINANCE OF AMERICA MORTGAGE LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

> That alberton TRACY ALBERTSON, VICE PRESIDENT

POD: 20251016 FM8020113IM - SOT - WA

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DOCUMENT 1 OF 2

MIN: 100070202002604168 MERS PHONE: 1-888-679-6377

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 FINANCE OF AMERICA 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

vey Citters

ASHLEY GITTINS Notary Public - State of Idaho Commission Number 20190781 Ny Commission Expires Mar 29, 2031