Skagit County Auditor, WA

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.: **8501410547**

PARCEL NO. **P117102**

LEGAL DESCRIPTION: Lt. 67, TINAS COMA, SKAGIT COUNTY, WA

WHEREAS, the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UMPQUA BANK, 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 JULY 17, 2019, executed by EUGENE V DE GUZMAN AND MARY GRACE A. SANTOS, A MARRIED COUPLE, Trustor, to CHICAGO TITLE COMPANY OF WASHINGTON, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UMPQUA BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on JULY 23, 2019 as Auditors File No. 201907230038 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 29, 2025.

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

TRACY ALBERTSON, VICE PRESIDENT

POD: 20251020 UB8011224IM - SOT - WA

Page 1 of 2

DOCUMENT 1 OF 2

MIN: 100045810002716642 MERS PHONE: 1-888-679-6377

STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On OCTOBER 29, 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 UMPQUA BANK, 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 Gittliso

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

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