

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

Loan Number 8192226281

**SUBSTITUTION OF TRUSTEE**

WHEREAS, CHERYL LYNN CHAVERS was the original Trustor, LAND TITLE AND ESCROW COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR BANK OF THE PACIFIC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 11/23/2020, in the amount of \$318,600.00, and recorded in **SKAGIT** County, **Washington**, under **Auditor File # 202011300171**.

PTN LOTS 10-12, REARRANGEMENT BLK 4, BOWMAN'S CENTRAL SHIP HARBOR WATER FRONT

Parcel ID # 3776-004-012-0111

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 31st day of October in the year 2025.  
**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BANK OF THE PACIFIC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**



LAUREN ASTLE  
VICE PRESIDENT

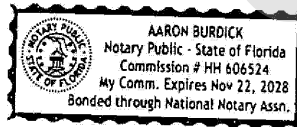
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA  
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 31st day of October in the year 2025, by Lauren Astle as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BANK OF THE PACIFIC, 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



PNMRC 447867879 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
100164301000451353 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI  
48501-2026 DOCR T312510-12:17:45 [C-2] ERCNWA1



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