

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.: 8501550659

PARCEL NO. P73505

LEGAL DESCRIPTION: LOTS 17-20, BLOCK 4, PLAT OF THE TOWNSITE OF GIBRALTER

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 **MAY 09, 2023**, executed by **JOSEPH WILLIAM FERRIER AND KATIE ROSE FERRIER, A MARRIED COUPLE**, Trustor, to **GUARDIAN NORTHWEST TITLE**, 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 **MAY 09, 2023** as Auditors File No. **202305090043** 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 **NOVEMBER 18, 2025**.  
**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR UMPQUA BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

TAWNYA RAINEY, VICE PRESIDENT

POD: 20251107  
UB8011224IM - SOT - WA



STATE OF IDAHO COUNTY OF BONNEVILLE ) ss.

On NOVEMBER 18, 2025, before me, TIPHANY JO WILLIAMS, personally appeared TAWNYA RAINEY 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.

*Tiffany Jo Williams*

TIPHANY JO WILLIAMS (COMMISSION EXP. 05/03/2029)  
NOTARY PUBLIC

TIPHANY JO WILLIAMS  
Notary Public - State of Idaho  
Commission Number 20231941  
My Commission Expires May 3, 2029