Skagit County Auditor, WA

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

Loan Number 0715537569

SUBSTITUTION OF TRUSTEE

WHEREAS, JUSTIN RAYMOND HUGGINS AND JANIS L. FEHRER was the original Trustor, CHICAGO TITLE INSURANCE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR UMPQUA BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 05/15/2020, in the amount of \$375,927.00, and recorded in SKAGIT County, Washington, under Auditor File # 202005280076.

LT A, S.P. NO. PL04-0740, BEING A PTN. SE 1/4, SEC. 1-34-4E, W.M.

Parcel ID # 340401-0-021-0300

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 19th day of November in the year 2025
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED
NOMINEE FOR UMPQUA BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS
SUCCESSORS AND ASSIGNS

ALAN BAKER

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 19th day of November in the year 2025, by Alan Baker as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UMPQUA BANK, 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.

SUSAN KLEIN

COMM EXPIRES: 2/28/2029

SUSAN KLEIN
Notary Public-State of Florida
Commission # HH 609530
My Commission Expires
February 28, 2029

MRCRC 448154253 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MRC MIN 100045810003042089 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T192511-12:20:36 [C-2] ERCNWA1



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