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11/20/2025 01:25 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
PH. 208-528-9895

SUBSTITUTION OF TRUSTEE

WASHINGTON

RECORD 1ST



COUNTY OF SKAGIT
LOAN NO.: 3546312137

PARCEL No. P127178

LEGAL DESCRIPTION: LT 76, "PLAT OF SKAGIT HIGHLANDS DIV V (PHASE 2)"

WHEREAS, the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PEOPLES 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 AUGUST 29, 2022, executed by SIMON HAM AND HYESHIN HAM, A MARRIED COUPLE AND DUK HAM, MARRIED AS SEPARATE PROPERTY, Trustor, to CHICAGO TITLE COMPANY OF WASHINGTON, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PEOPLES BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on AUGUST 31, 2022 as Auditors File No. 202208310060 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 20, 2025. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PEOPLES BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

TAWNYA RAINEY, VICE PRESIDENT

POD: 20251110
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Page 1 of 2



DOCUMENT 1 OF 2

MIN: 100135900070334815
MERS PHONE: 1-888-679-6377

STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On NOVEMBER 20, 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 PEOPLES 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