

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.: 0157870361

LEGAL DESCRIPTION: LOT 96, ISLAND VIEW PARK

WHEREAS, the Undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, **AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, 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 28, 2024, executed by JAMES S FROST AND NATALIA R FROST, A MARRIED COUPLE, Trustor, to SCOTT R. VALBY, Original Trustee, for the benefit of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, **AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**, Original Beneficiary, and recorded on MAY 30, 2024 as Auditors File No. 202405300013 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 **DECEMBER 08, 2025**.
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), **AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**

TAWNYA RAINEY, VICE PRESIDENTPOD: 20251126
FM8020113IM - SOT - WA

STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On **DECEMBER 08, 2025**, before me, **TODD SLEIGHT**, personally appeared **TAWNIA RAINY** known to me to be the **VICE PRESIDENT** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, 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.



TODD SLEIGHT (COMMISSION EXP. 03/24/2029)
NOTARY PUBLIC

