

WHEN RECORDED MAIL TO:
FIRST AMERICAN MORTGAGE SOLUTIONS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402
PH. 208-528-9895

SUBSTITUTION OF TRUSTEE

WASHINGTON
 COUNTY OF SKAGIT
 LOAN NO.: **0157870361**

RECORD 1ST



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 RAINNEY, VICE PRESIDENT

POD: 20251126
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MIN: 100177059900017345
 MERS PHONE: 1-888-679-6377

STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On **DECEMBER 08, 2025**, before me, **TODD SLEIGHT**, personally appeared **TAWNYA 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

