

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

**SUBSTITUTION OF TRUSTEE**

WHEREAS, **TODD M YOUNG AND JANNA L YOUNG** was the original Trustor, **UPF SERVICES, LLC** was the original Trustee, and **BANNER BANK** was the original Beneficiary under that certain Deed of Trust dated 12/03/2015, in the amount of \$80,000.00, and recorded in **SKAGIT** County, **Washington**, under **Auditor File # 201512070027**. Modification: 4/6/2020 INSTR # 202004060013 Modification: 8/23/2023 INSTR # 202308230075

LOTS 1 AND 2, BLOCK 9, QUEEN ANNE'S ADD TO ANACORTES, SKAGIT COUNTY

Parcel ID # P58719

WHEREAS, the undersigned is 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 12th day of December in the year 2025**  
**BANNER BANK**

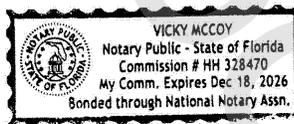
  
\_\_\_\_\_  
**SUSAN HICKS**  
**VICE PRESIDENT**

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  physical presence or  online notarization on this 12th day of December in the year 2025, by Susan Hicks as VICE PRESIDENT of BANNER BANK, 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.

  
\_\_\_\_\_  
**VICKY MCCOY**  
**COMM EXPIRES: 12/18/2026**



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