

Return To:
First Technology Federal Credit Union
C/O Nationwide Title Clearing, LLC
2100 Alt. 19 North
Palm Harbor, FL 34683

SUBSTITUTION OF TRUSTEE

WHEREAS, JONATHAN E. FAY AND KAREN A. FAY was the original Trustor, FIRST AMERICAN TITLE was the original Trustee, and FIRST TECHNOLOGY FEDERAL CREDIT UNION was the original Beneficiary under that certain Deed of Trust dated 01/17/2025, in the amount of \$400,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 202501240004.

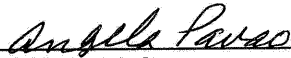
LT 1 THRU 8, BLK 142, MAP OF FIDALGO CITY

Parcel ID # P73184

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 17th day of December in the year 2025
FIRST TECHNOLOGY FEDERAL CREDIT UNION



ANGELA PAVAO

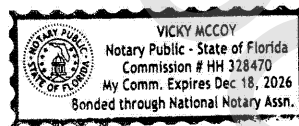
Vice President of Document Execution

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 17th day of December in the year 2025, by Angela Pavao as VICE PRESIDENT OF DOCUMENT EXECUTION of FIRST TECHNOLOGY FEDERAL CREDIT UNION, who, as such VICE PRESIDENT OF DOCUMENT EXECUTION 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



FTCRC 448926243 DOCR T172512-12:36:44 [C-2] ERCNWA1



D0120693508