

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

Loan Number 0202105375

### SUBSTITUTION OF TRUSTEE

WHEREAS, MORGAN C CAGINGIN AND CHRISTOPHER CAGINGIN was the original Trustor, FIDELITY NATIONAL TITLE GROUP was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR SOFI BANK NATIONAL ASSOCIATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 07/14/2025, in the amount of \$170,000.00, and recorded in **SKAGIT** County, **Washington**, under **Auditor File # 202507180010**.

LT 24, HIGHLAND GREENS DIV III PUD REC NO. 201906260037

Parcel ID # P134791

WHEREAS, the undersigned is the designated nominee of 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 30th day of December in the year 2025  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED  
NOMINEE FOR SOFI BANK NATIONAL ASSOCIATION, BENEFICIARY OF THE SECURITY  
INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**



**MICHAEL PHILBERT**  
**VICE PRESIDENT**

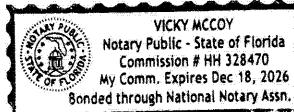
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA  
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 30th day of December in the year 2025, by Michael Philbert as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR SOFI BANK NATIONAL ASSOCIATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, 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.

  
**VICKI MCCOY**

COMM EXPIRES: 12/18/2026



CENRC 448894555 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) SOFI LENDING CORP. MIN 101644800006151451 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T302512-12:23:46 [C-2] ER-CNWA1



\*D0121165941\*