

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

SUBSTITUTION OF TRUSTEE

WHEREAS, DAVID E BERKEY was the original Trustor, LAND TITLE AND ESCROW COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR BANNER BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 09/15/2023, in the amount of \$198,500.00, and recorded in SKAGIT County, Washington, under Auditor File # 202309200008.

LOT 10, KNOWLTON'S FIRST ADDITION

Parcel ID # P66266

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 31st day of December in the year 2025
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED
NOMINEE FOR BANNER BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS
SUCCESSORS AND ASSIGNS



MICHAEL PHILBERT
VICE PRESIDENT

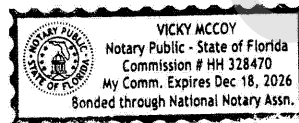
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 31st day of December in the year 2025, by Michael Philbert as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BANNER BANK, 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.



VICKY MCCOY
COMM EXPIRES: 12/18/2026



BANRC 448930748 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MORTGAGE
MIN 100167900010463022 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
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