

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

Loan Number 9102382742

SUBSTITUTION OF TRUSTEE

WHEREAS, CLAY W COWDEN was the original Trustor, CHICAGO TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR 1ST SECURITY BANK OF WASHINGTON, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 08/22/2023, in the amount of \$466,825.00, and recorded in SKAGIT County, Washington, under Auditor File # 202308250049.

LT 15 & PTN LT 16, BLK 6, "PLAT OF THE TOWN OF SEDRO

Parcel ID # P75318

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 02nd day of January in the year 2026
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR 1ST SECURITY BANK OF WASHINGTON, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS




MACKENZIE EICHEN
VICE PRESIDENT

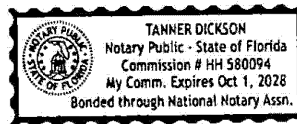
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 02nd day of January in the year 2026, by Mackenzie Eichen as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR 1ST SECURITY BANK OF WASHINGTON, 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.



TANNER DICKSON
COMM EXPIRES: 10/01/2028



PHLRC 449157376 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 101047600000254563 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T022601-11:00:10 [C-2] ERCNWA1



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