

WHEN RECORDED MAIL TO:
FIRST AMERICAN MORTGAGE SOLUTIONS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402
PH. 208-528-9895

SUBSTITUTION OF TRUSTEE

WASHINGTON
COUNTY OF SKAGIT
LOAN NO.: 3525311272

RECORD 1st



PARCEL NO. P121970; P121998

LEGAL DESCRIPTION: LT 17, FIRCREST PLANNED UNIT DEVELOPMENT

WHEREAS, the Undersigned, **CHARLES SCHWAB BANK, SSB**, located at **1050 WOODWARD AVENUE, DETROIT, MI 48226**, the current Beneficiary of that certain Deed of Trust dated **MARCH 30, 2023**, executed by **MALLORY PARKS AND CHARLES FLEMING, WIFE AND HUSBAND**, Trustor, to **FIRST AMERICAN TITLE INSURANCE COMPANY**, Original Trustee, for the benefit of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR **ROCKET MORTGAGE, LLC**, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on **MARCH 31, 2023** as Auditors File No. **202303310071** in the Records of the County Auditor's Office for **SKAGIT** County, State of **WASHINGTON**.

WHEREAS, the Undersigned desires to appoint a new Trustee in the place and stead the Current Trustee; NOW, THEREFORE, in view of the premises, the Undersigned hereby appoints **FIRST AMERICAN TITLE INSURANCE COMPANY**, located at **1 FIRST AMERICAN WAY, SANTA ANA, CA 92707**, as successor Trustee under said Deed of Trust, to have all the powers as Trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned has caused this Instrument to be executed on December 30, 2025.

CHARLES SCHWAB BANK


MCKENZIE PALCHAK, AUTHORIZED AGENT

STATE OF MI COUNTY OF OAKLAND) ss.

On December 30, 2025, before me, **ANDREW CURD**, personally appeared **MCKENZIE PALCHAK** known to me to be the **AUTHORIZED AGENT** of **CHARLES SCHWAB BANK** the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.


ANDREW CURD (COMMISSION EXP. 10/19/2026)
 NOTARY PUBLIC

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| ANDREW CURD |
| NOTARY PUBLIC - STATE OF MICHIGAN |
| COUNTY OF OAKLAND |
| My Commission Expires October 19, 2026 |
| Acting in the County of Wayne |

POD: 20251219
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MIN: 100039035253112725
 MERS PHONE: 1-888-679-6377

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