

When Recorded Return To:
Indecomm Global Services
1427 Energy Park Drive
St. Paul, MN 55108

Substitution of Trustee

Date: 1-7-2026

Loan: 0863700589
Package: 82786194

Document: 8820529

First American Title Insurance Company whose address is **1795 International Way, Idaho Falls, ID 83402**, is hereby appointed successor trustee under that certain Deed of Trust described below:

Borrowers: **RACHAEL SPARWASSER**

Original Nominee of the Beneficiary: **Mortgage Electronic Registration Systems, Inc.**, as designated nominee for **CHAMPIONS FUNDING LLC.**, beneficiary of the security instrument, its successors and assigns

Original Trustee: **TIMIOS, INC.**

Loan Amount: **\$665,000.00**

Date of Deed of Trust: **November 12, 2024**

Date Recorded: **November 18, 2024**

Document Number: **202411180092**

Recorded in the official records of Skagit County, State of Washington

*****THIS MORTGAGE WAS ASSIGNED FROM MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS BENEFICIARY, AS NOMINEE FOR CHAMPIONS FUNDING LLC ITS SUCCESSORS AND ASSIGNS TO: U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF THE NEW RESIDENTIAL MORTGAGE LOAN TRUST 2025-NQM1 DATED 05/05/2025 AND RECORDED ON 05/05/2025 AS DOC # 202505050043.*****

Servbank, N.A.

By: *Debra M Steidl*

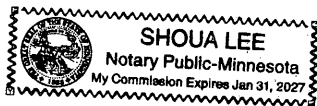
Debra M Steidl, Vice President



U08820529

STATE OF Minnesota)
COUNTY Ramsey) SS

This instrument was acknowledged before me on 1-7-2026 by **Debra M Steidl** as **Vice President of Servbank, N.A.**



Shoua Lee

Shoua Lee, Notary Public
Commission #: 31049342
My Commission expires: **January 31, 2027**

Prepared By:
Esther Indumathi Raja
1427 ENERGY PARK DR
ST. PAUL, MN 55108