

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

Loan Number 2200141078

**SUBSTITUTION OF TRUSTEE**

WHEREAS, FLOYD A GARNER AND EDITH M GARNER, HUSBAND AND WIFE was the original Trustor, ROUTH, CRABTREE, OLSEN - JAMES MIERSMA was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR U.S. BANK N.A., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 07/12/2011, in the amount of \$143,000.00, and recorded in SKAGIT County, WASHINGTON, under Auditor File # 201107150075.

LOT 1, SKAGIT COUNTY SHORT PLAT NO. 162-79  
Parcel ID #: P49931

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 **U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION**, as Trustee under said Deed of Trust.

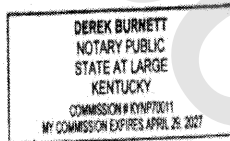
Dated this 21st day of January in the year 2026  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR U.S. BANK N.A., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

By:   
Stevie K. Kretz  
VICE PRESIDENT

STATE OF KENTUCKY  
COUNTY OF DAVIESS

This foregoing instrument was acknowledged before me on this 21st day of January in the year 2026 by Stevie K. Kretz as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR U.S. BANK N.A., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS. He/she/they is (are) personally known to me.

  
Derek Burnett  
Notary Public - STATE OF KENTUCKY  
Commission expires: 04/29/2027  
Notary Commission Number: KYNP70011



USRPD 44895524 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100021200003813580 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 T212601-10:05:27 [C-2] ERCNWA1



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