

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

Loan Number 0194859815

### SUBSTITUTION OF TRUSTEE

WHEREAS, DONALD PENZOTTI was the original Trustor, QUALITY LOAN SERVICING was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR NEIGHBORHOOD MORTGAGE, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 03/21/2025, in the amount of \$492,000.00, and recorded in **SKAGIT** County, **Washington**, under **Auditor File # 202503250042**.

LOT 1 AND PTN LOT 2, BLOCK 18, CLEAR LAKE

Parcel ID # P74885

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 22nd day of January in the year 2026

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR NEIGHBORHOOD MORTGAGE, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**

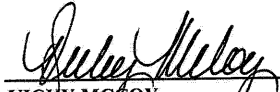
  
ANGELA PAVAO

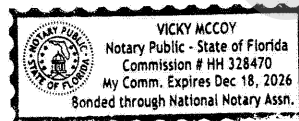
VICE PRESIDENT

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 22nd day of January in the year 2026, by Angela Pavao as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR NEIGHBORHOOD MORTGAGE, 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



CENRC 449156695 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) UNITED WHOLESALE MOR MIN 100618702502240016 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T222601-03:31:56 [C-1] ERCNWA1



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