

Return To:
JPMorgan Chase Bank, N.A.
C/O Nationwide Title Clearing, LLC
2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 1465169404

SUBSTITUTION OF TRUSTEE

WHEREAS, BART M LOVRIC AND XIAOMEI YANG was the original Trustor, LAND TITLE AND ESCROW OF SKAGIT COUNTY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR PEOPLES BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 07/25/2012, in the amount of \$270,000.00, and recorded in **SKAGIT** County, **Washington**, under **Auditor File # 201207310122**.

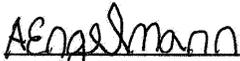
LOT 4, ROCK RIDGE WEST

Parcel ID # P119046

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 23rd day of January in the year 2026
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PEOPLES BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS


AMANDA ENGELMANN

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 23rd day of January in the year 2026, by Amanda Engelmann as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PEOPLES BANK, 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.


SUSAN KLEIN

SUSAN KLEIN

COMM EXPIRES: 2/28/2029



CHAS7 449487733 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
10013590060078513 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T232601-12:38:30 [C-2] ERCNWA1



D0122299046