

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

Loan Number 1548364223

**SUBSTITUTION OF TRUSTEE**

WHEREAS, WARD R MACKENZIE AND CHRISTINA D MACKENZIE was the original Trustor, FIRST AMERICAN TITLE INSURANCE CO. was the original Trustee, and JPMORGAN CHASE BANK, N.A. was the original Beneficiary under that certain Deed of Trust dated 01/28/2025, in the amount of \$409,300.00, and recorded in SKAGIT County, Washington, under Auditor File # 202502030026.

LOTS 16, 17 & 18, BLK 101, AND ROW FOR RAILWAY, CITY OF ANACORTES  
Parcel ID # 3772-101-018-0014

WHEREAS, the undersigned is 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  
JPMORGAN CHASE BANK, N.A., by NATIONWIDE TITLE CLEARING, LLC, its Attorney-in-Fact

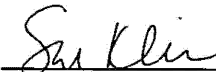


ALAN BAKER  
VICE PRESIDENT

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 Alan Baker as VICE PRESIDENT of NATIONWIDE TITLE CLEARING, LLC as Attorney-in-Fact for JPMORGAN CHASE BANK, N.A., 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  
COMM EXPIRES: 2/28/2029



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