

WHEN RECORDED MAIL TO:  
FIRST AMERICAN MORTGAGE SOLUTIONS  
1795 INTERNATIONAL WAY  
IDAHO FALLS, ID 83402  
PH. 208-528-9895

**SUBSTITUTION OF TRUSTEE**

**WASHINGTON**  
COUNTY OF SKAGIT  
LOAN NO.: 4000994734

*RECORD 1ST*



PARCEL NO. P105052

LEGAL DESCRIPTION: LOT(S): 8 AND PTN., 7, ELK RUN ESTATES

WHEREAS, the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, INC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, located at P.O. BOX 2026, FLINT, MICHIGAN 48501-2026, the current Beneficiary of that certain Deed of Trust dated OCTOBER 09, 2020, executed by JESSICA K SPRAGUE AND MICHAEL A GLOVER, A MARRIED COUPLE, Trustor, to SCOTT R. VALBY, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, INC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on OCTOBER 13, 2020 as Auditors File No. 202010130068 in the Records of the County Auditor's Office for SKAGIT County, State of WASHINGTON.

WHEREAS, the Undersigned desires to appoint a new Trustee in the place and stead the Current Trustee; NOW, THEREFORE, in view of the premises, the Undersigned hereby appoints FIRST AMERICAN TITLE INSURANCE COMPANY, located at 1 FIRST AMERICAN WAY, SANTA ANA, CA 92707, as successor Trustee under said Deed of Trust, to have all the powers as Trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned has caused this Instrument to be executed on JANUARY 26, 2026. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, INC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

TIPHANY JO WILLIAMS, VICE PRESIDENT

POD: 20260112  
CM8060119IM - SOT - WA



STATE OF IDAHO COUNTY OF BONNEVILLE ) ss.

On JANUARY 26, 2026, before me, KATIE OLSON, personally appeared TIPHANY JO WILLIAMS known to me to be the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, INC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.

*Katie Olson*

KATIE OLSON (COMMISSION EXP. 02/26/2027)  
NOTARY PUBLIC

