

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

Loan Number 8209502071

SUBSTITUTION OF TRUSTEE

WHEREAS, IAN MCKELVEY was the original Trustor, CHICAGO TITLE COMPANY OF WASHINGTON was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR ON Q FINANCIAL, LLC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 07/11/2024, in the amount of \$425,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 202407300178.

LT 84, BLK 6, "HOLIDAY HIDEAWAY NO. 1

Parcel ID # 3926-006-084-0001

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 06th day of February in the year 2026
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR ON Q FINANCIAL, LLC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

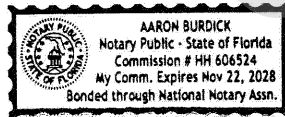
K. Eisele
KOSTADINA EISELE
VICE PRESIDENT

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 06th day of February in the year 2026, by Kostadina Eisele as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR ON Q FINANCIAL, LLC., 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.

Aaron Burdick
AARON BURDICK
COMM EXPIRES: 11/22/2028



PNMRC 449455415 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100418500022453818 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T062602-12:18:58 [C-2] ERCNWA1



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