

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

Loan Number 1154761424

**SUBSTITUTION OF TRUSTEE**

WHEREAS, STEPHEN J SNYDER AND ROSALIE A SNYDER was the original Trustor, LAND TITLE 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 01/18/2011, in the amount of \$157,100.00, and recorded in SKAGIT County, Washington, under Auditor File # 201101250025.

LOT 2 SP 27-72; PTN NE 1/4 OF SE 1/4, 22-34-3 E W.M.

Parcel ID # 3403-220-015-0200

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 16th day of February 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

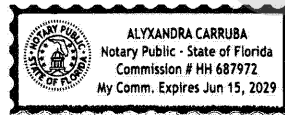
ALAN BAKER  
VICE PRESIDENT

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 16th day of February in the year 2026, by Alan Baker 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.

Alyxandra Carruba  
COMM EXPIRES: 6/15/2029



CHAS7 449792060 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
100135952205334012 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI  
48501-2026 DOCR T162602-08:51:20 [C-2] ERCNWA1



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