

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

**SUBSTITUTION OF TRUSTEE**

WHEREAS, **JAMES L GARNER** was the original Trustor, **LAND TITLE COMPANY OF SKAGIT COUNTY** was the original Trustee, and **SKAGIT BANK** was the original Beneficiary under that certain Deed of Trust dated 01/29/2016, in the amount of \$20,000.00, and recorded in **SKAGIT** County, Washington, under **Auditor File # 201602030001**.


LOT 4, SP 92-38: BEING A PTN OF E 1/2, 20-36-4 E W.M.

Parcel ID # P102359

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 16th day of February in the year 2026**  
**BANNER BANK, SUCCESSOR BY MERGER TO SKAGIT BANK**

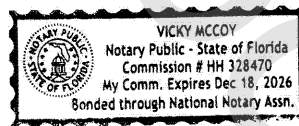
  
\_\_\_\_\_  
**SUSAN HICKS**  
**VICE PRESIDENT**

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 Susan Hicks as VICE PRESIDENT of BANNER BANK, SUCCESSOR BY MERGER TO SKAGIT BANK, 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.

  
\_\_\_\_\_  
**VICKY MCCOY**  
**COMM EXPIRES: 12/18/2026**



BANRC 449620429 CONSUMER DOCR T162602-12:18:53 [C-2] ERCNWA1



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