

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.: 3566459857

RECORD 1ST



PARCEL NO. P124978 / 4902-000-066-0000

LEGAL DESCRIPTION: LOT(S): 66, SKAGIT HIGHLANDS DIV. IV

WHEREAS, the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BAY EQUITY LLC, 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 30, 2020, executed by JOSHUA J GILLESPIE AND NICOLE M GILLESPIE, HUSBAND AND WIFE, Trustor, to CHICAGO TITLE COMPANY, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BAY EQUITY LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on NOVEMBER 09, 2020 as Auditors File No. 202011090154 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 FEBRUARY 23, 2026. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BAY EQUITY LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

TRACY ALBERTSON, VICE PRESIDENT

POD: 20260213
QL8040120IM - SOT - WA



STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On **FEBRUARY 23, 2026**, before me, **ASHLEY GITTINS**, personally appeared **TRACY ALBERTSON** known to me to be the **VICE PRESIDENT** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR **BAY EQUITY LLC, 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.

Ashley Gittins

ASHLEY GITTINS (COMMISSION EXP. 03/29/2031)
NOTARY PUBLIC

