

**Record and Return To:**  
WELLS FARGO BANK, N.A.  
LIEN RELEASE DEPT  
T7408-01Y AU 0233287  
P.O. BOX 659250  
SAN ANTONIO, TX 78265-5150

Drafted By: **MICHAEL FINNERTY**

Loan #: **0566452355**  
Investor Loan #: **770392121**

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, **DERRICK C CHO AND KYUNGAE J CHO** was the original Trustor under that certain Deed of Trust of the Official Records of **Skagit County, WA;**

WHEREAS, the undersigned, **Wells Fargo Bank, N.A.**, as the present Beneficiary(s) under said Deed of Trust hereby substitutes a new trustee, **WELLS FARGO NATIONAL BANK WEST**, under said Deed of Trust, and **WELLS FARGO NATIONAL BANK WEST** as Trustee under said Deed of Trust does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by trustee under said Deed of Trust. And whereas the above said Deed of Trust has been paid in full.

Original Beneficiary: **WELLS FARGO BANK, N.A.**

Dated: **03/03/2020** Recorded: **03/23/2020** Instrument: **202003230005** Book: **N/A** Page: **N/A** in **Skagit County, WA** Loan Amount: **\$187,300.00**  
Property Address: **1520 34TH ST, ANACORTES, WA 98221-3353**

Parcel Tax ID: **35012500530104**

Legal: **LOT A OF CITY OF ANACORTES SHORT PLAT NO. ANA-96-003, APPROVED OCTOBER 9, 1996, AND RECORDED OCTOBER 10, 1996, IN VOLUME 12 OF SHORT PLATS, PAGES 153 AND 154, UNDER AUDITOR'S FILE NO. 9610100070, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4, SECTION 25, TOWNSHIP 35 NORTH, RANGE 1 EAST. W.M.**

Date: **02/24/2026.**

Current Beneficiary:  
**Wells Fargo Bank, N.A.**

New Trustee:  
**WELLS FARGO NATIONAL BANK WEST**

By: *Cynthia E Jones*

By: *Cynthia E Jones*

Name: **CYNTHIA E. JONES**

Name: **CYNTHIA E. JONES**

Title: **Vice President Loan Documentation**

Title: **Vice President Loan Documentation**

STATE OF **Minnesota** } S.S.  
COUNTY OF **Hennepin**

On **02/24/2026** before me, **ANDREA LYNN MORALES**, a Notary Public, personally appeared **CYNTHIA E. JONES** as **Vice President Loan Documentation of Wells Fargo Bank, N.A.** and **CYNTHIA E. JONES** as **Vice President Loan Documentation of WELLS FARGO NATIONAL BANK WEST**, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

*Andrea Lynn Morales*  
Notary Public: **ANDREA LYNN MORALES**  
My Commission Expires: **01/31/2027**

