

Prepared by/return to:  
Old Republic Title  
P.O. Box 877  
West Jordan, UT 84088-9998

Loan No: 2241000141  
Request No: 233808  
MERS MIN: 1000199-0000218228-3; MERS Phone: 888-679-6377

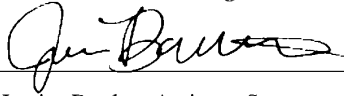
**Substitution of Trustee and Full Reconveyance**

WHEREAS, the undersigned, desires to substitute the Trustee under said deed of trust in the place and stead of the present trustee thereunder, and now, therefore, the undersigned hereby substitutes: **Old Republic National Title Insurance Company**, as trustee under said deed of trust, to have all the powers of said original trustee, effective immediately. Said Deed of Trust is described as follows:

Original Grantor: Karen Denny and Kelly Denny, wife and husband  
Original Grantee: Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for Guild Mortgage Company LLC, a California Limited Liability Company, beneficiary of the security instrument, its successors and assigns  
Original Trustee: McCarthy & Holthus, LLP  
Date of Deed of Trust: 01/07/2025  
Recording Date: 01/10/2025  
Recorded as.: 202501100022  
RECORDED IN THE OFFICIAL RECORDS OF Skagit COUNTY, STATE OF Washington  
Abbreviated Legal Description: Ptn Lots 4-11, Block 66, Mape of Fidalgo City  
Assessor's Property Tax Parcel/Account Number: P73065

In Witness Whereof, said duly authorized officers have executed this instrument dated 03/10/2026.

**Mortgage Electronic Registration Systems, Inc. ("MERS"), as  
designated nominee for Guild Mortgage Company LLC, a California  
Limited Liability Company, beneficiary of the security instrument,  
its successors and assigns**

By:   
\_\_\_\_\_  
Jessica Bartlett, Assistant Secretary

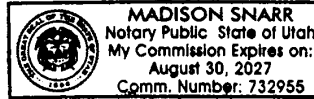
State of Utah  
County of Salt Lake

I certify that I know or have satisfactory evidence that Jessica Bartlett is the individual who appeared before me, and who acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the Assistant Secretary of Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for Guild Mortgage Company LLC, a California Limited Liability Company, beneficiary of the security instrument, its successors and assigns to be the free and voluntary act of such party for uses and purposes mentioned in the instrument.

Dated 03/10/2026.

Madison Snarr

Notary Public: Madison Snarr  
Commission Number: 732955  
Commission Expires: 08/30/2027



Old Republic National Title Insurance Company, as the successor Trustee, having received a written request to reconvey under said Deed of Trust, does hereby reconvey, without warranty, express or implied, to the person or persons entitled thereto, the estate held by the undersigned by virtue of the Deed of Trust.

Said deed of trust is described herein.

**Old Republic National Title Insurance Company**

By: Jessica Bartlett

Jessica Bartlett, Assistant Vice President

State of Utah  
County of Salt Lake

I certify that I know or have satisfactory evidence that Jessica Bartlett is the individual who appeared before me, and who acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the Assistant Vice President of Old Republic National Title Insurance Company to be the free and voluntary act of such party for uses and purposes mentioned in the instrument.

Dated 03/10/2026.

Madison Snarr

Notary Public: Madison Snarr  
Commission Number: 732955  
Commission Expires: 08/30/2027

