

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

Loan Number 6850278350

SUBSTITUTION OF TRUSTEE

WHEREAS, KAREN M. COOLEY, AN UNMARRIED WOMAN was the original Trustor, LAND TITLE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR WHIDBEY ISLAND 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 12/08/2010, in the amount of \$202,000.00, and recorded in SKAGIT County, WASHINGTON, under Auditor File # 201012200132.

Modification: AUDITOR FILE #: 201101140103, MTG RECORDED DATE: 01/14/2011
PTN E 1/2 SE 1/4, 7-36-4 E W.M.; PTN LOT 8, BLK. 5, ALGER
Parcel ID #: P49090

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 **U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION**, as Trustee under said Deed of Trust.

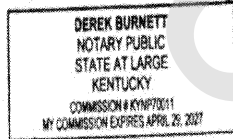
Dated this 19th day of March in the year 2026
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR WHIDBEY ISLAND BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

By: Lisa M. Hauser
Lisa M. Hauser
VICE PRESIDENT

STATE OF KENTUCKY
COUNTY OF DAVIESS

This foregoing instrument was acknowledged before me on this 19th day of March in the year 2026 by Lisa M. Hauser as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR WHIDBEY ISLAND BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS. He/she/they is (are) personally known to me.

Derek Burnett
Derek Burnett
Notary Public - STATE OF KENTUCKY
Commission expires: 04/29/2027
Notary Commission Number: KYNP70011



USRPD 450355180 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) OCR LIEN
RELEASE MIN 100297810300118249 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026,
Flint, MI 48501-2026 T172603-03:51:46 [C-2] ERCNWA1



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