

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.: 8114082462

*RECORD 1ST*



PARCEL NO. 4753-000-015-0000

LEGAL DESCRIPTION: PTN LOT 15, KABALO HEIGHTS

WHEREAS, the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR KIND LENDING, 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 DECEMBER 29, 2024, executed by GREGORY KEITH, AN UNMARRIED PERSON AND RENEE MARIE UMMEL, WHO ACQUIRED TITLE AS RENEE UMMEL, AN UNMARRIED PERSON, EACH AS THEIR SEPARATE PROPERTY, Trustor, to LAND TITLE AND ESCROW COMPANY, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR KIND LENDING, LLC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on JANUARY 03, 2025 as Auditors File No. 202501030011 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 MARCH 30, 2026.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR KIND LENDING, LLC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

TODD SLEIGHT, VICE PRESIDENT

POD: 20260316  
SM8030119IM - SOT - WA



STATE OF IDAHO COUNTY OF BONNEVILLE ) ss.

On **MARCH 30, 2026**, before me, **TAWNYA RAINEY**, personally appeared **TODD SLEIGHT** known to me to be the **VICE PRESIDENT** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, **AS DESIGNATED NOMINEE FOR KIND LENDING, 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.

*Tawnya Rainey*

**TAWNYA RAINEY (COMMISSION EXP. 05/05/2026)**  
NOTARY PUBLIC

