

Return To:
LoanCare, LLC
C/O Nationwide Title Clearing, LLC
2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 0052663150
PLS ID 109
Investor ID 6FP

SUBSTITUTION OF TRUSTEE

WHEREAS, JUSTIN TERRIS AND NADEZHDA KIRICHKOV was the original Trustor, CHICAGO TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR NATIONS RELIABLE LENDING, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 07/06/2020, in the amount of \$350,533.00, and recorded in SKAGIT County, Washington, under Auditor File # 202007070039.

LT 19, TOTEM RIDGE, ACC TO THE PT THEREOF REC IN VOL 10 OF PT, PG 31, REC OF SKAGIT COUNTY, WASHINGTON.

Parcel ID # 4199-000-019-0002

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 NATIONWIDE TITLE CLEARING, LLC, a Washington limited liability company, as Trustee under said Deed of Trust.

Dated this 15th day of May in the year 2026
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR NATIONS RELIABLE LENDING, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

ALAN BAKER
VICE PRESIDENT

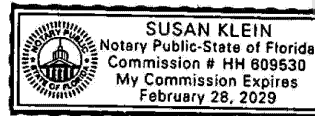
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 15th day of May in the year 2026, by Alan Baker as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR NATIONS RELIABLE LENDING, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

SUSAN KLEIN

COMM EXPIRES: 2/28/2029



LC002 451642073 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100611000002135076 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T152605-12:22:09 [C-2] ERCNWA1



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