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06/29/2026 09:22 AM Pages: 1 of 1 Fees: \$301.00
Skagit County Auditor

When Recorded Return To:
Indecomm Global Services
1427 Energy Park Drive
St. Paul, MN 55108

Substitution of Trustee

Date: **June 8, 2026**
MIN: 100783000003392488
MERS Phone: 888-679-6377

Loan: 8020104447
Package: 82955973

Document: 9003660

First American Title Insurance Company whose address is **1795 International Way, Idaho Falls, ID 83402**, is hereby appointed successor trustee under that certain Deed of Trust described below:

Borrowers: **NICHOLAS LUBANSKI AND CASSANDRA LUBANSKI**
Original Nominee of the Beneficiary: **Mortgage Electronic Registration Systems, Inc., as designated nominee for HIGHLANDS RESIDENTIAL MORTGAGE, L.P, beneficiary of the security instrument, its successors and assigns**
Original Trustee: **CHICAGO TITLE**
Loan Amount: **\$510,400.00**
Date of Deed of Trust: **October 30, 2020**
Date Recorded: **October 30, 2020**
Document Number: **202010300251**
Recorded in the official records of Skagit County, State of Washington

Mortgage Electronic Registration Systems, Inc., as designated nominee for HIGHLANDS RESIDENTIAL MORTGAGE, L.P, beneficiary of the security instrument, its successors and assigns

By:

DEBRA M STEIDL, Vice President

STATE OF **Minnesota**)
COUNTY **Ramsey**) SS



U09003660

This instrument was acknowledged before me on **June 8, 2026**, by **DEBRA M STEIDL** as **Vice President of Mortgage Electronic Registration Systems, Inc., as designated nominee for HIGHLANDS RESIDENTIAL MORTGAGE, L.P, beneficiary of the security instrument, its successors and assigns.**

Jeffrey S Keogler, Notary Public
Commission #: **1191549400102**
My Commission expires: **January 31, 2030**

Prepared By:
Sandhiya Sivaraj
1427 ENERGY PARK DRIVE
ST. PAUL, MN 55108



JEFFREY S. KEOGLER
Notary Public-Minnesota
My Commission Expires Jan. 31, 2030