

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

Loan No: 8601039970
Request No: 262080
MERS MIN: 100019900003041306; 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: Tony Chao an unmarried person

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: 06/05/2025

Recording Date: 06/06/2025

Recorded as.: 202506060049

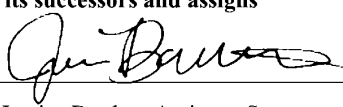
RECORDED IN THE OFFICIAL RECORDS OF Skagit COUNTY, STATE OF Washington

Abbreviated Legal Description: Lot 1, Plat of Metcalfe Meadows

Assessor's Property Tax Parcel/Account Number: P113059/4706-000-001-0000

In Witness Whereof, said duly authorized officers have executed this instrument dated 08/13/2026.

**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

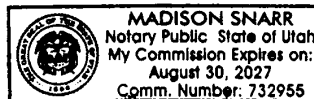
State of Utah
County of Salt Lake

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 08/13/2026.

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 08/13/2026.

Madison Snarr

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

