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08/31/2026 08:31 AM Pages: 1 of 2 Fees: $605.50
Skagit County Auditor, WA

UNOFFICIAL DOCUMENT

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

Loan No: 5832006281
Request No: 264375
MERS MIN: 100019958320062819; 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: Jeffrey Richards and Elizabeth Waite Richards, husband and wife
Original Grantee: Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for Guild Mortgage Company, a California Corporation, beneficiary of the security instrument, its successors and assigns
Original Trustee: Fidelity National Title Company of Washington
Date of Deed of Trust: 08/25/2020
Recording Date: 08/31/2020
Recorded as.: 202008310210
RECORDED IN THE OFFICIAL RECORDS OF Skagit COUNTY, STATE OF Washington
Abbreviated Legal Description: Lot 4, Block 1, Holiday Hideaway No. 1
Assessor's Property Tax Parcel/Account Number: P65685/3926-001-004-009

In Witness Whereof, said duly authorized officers have executed this instrument dated 08/31/2026.

Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for Guild Mortgage Company LLC, F/K/A Guild Mortgage 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, F/K/A Guild Mortgage 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 08/31/2026.

Madison Snarr

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

MADISON SNARR
Notary Public State of Utah
My Commission Expires on:
August 30, 2027
Comm. Number: 732955

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, 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 08/31/2026.

Madison Snarr

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

MADISON SNARR
Notary Public State of Utah
My Commission Expires on:
August 30, 2027
Comm. Number: 732955

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