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09/16/2026 02:14 PM Pages: 1 of 2 Fees: $302.00
Skagit County Auditor, WA

UNOFFICIAL DOCUMENT

WHEN RECORDED MAIL TO:
FIRST AMERICAN MORTGAGE SOLUTIONS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402
PH. **208-528-9895**

SUBSTITUTION OF TRUSTEE

WASHINGTON ***RECORD 1ST***
COUNTY OF **SKAGIT**
LOAN NO.: **8501560400** PARCEL NO. **P133811**

LEGAL DESCRIPTION: **LOT 10, PLAT OF FRAZIER HEIGHTS**

WHEREAS, the Undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UMPQUA BANK, 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 **AUGUST 22, 2024**, executed by **AFFAN HALEEM AND RAIYA JAMIL, A MARRIED COUPLE**, Trustor, to **GUARDIAN NORTHWEST TITLE & ESCROW**, Original Trustee, for the benefit of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UMPQUA BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**, Original Beneficiary, and recorded on **AUGUST 28, 2024** as Auditors File No. **202408280094** 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 **SEPTEMBER 16, 2026**.

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

Tracy Albertson

TRACY ALBERTSON, VICE PRESIDENT

STATE OF **IDAHO** COUNTY OF **BONNEVILLE**) ss.

On **SEPTEMBER 16, 2026**, before me, **ASHLEY GITTINS**, personally appeared **TRACY ALBERTSON** known to me to be the **VICE PRESIDENT** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UMPQUA BANK, 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.

Ashley Gittins

ASHLEY GITTINS (COMMISSION EXP. 03/29/2031)
NOTARY PUBLIC

ASHLEY GITTINS
Notary Public - State of Idaho
Commission Number 20190781
My Commission Expires Mar 29, 2031

UNOFFICIAL DOCUMENT