

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

Loan Number 8193690392

SUBSTITUTION OF TRUSTEE

WHEREAS, REBECCA DARDEN AND MICHAEL DARDEN was the original Trustor, PIONEER TITLE COMPANY OF WASHINGTON was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP DBA SEBONIC FINANCIAL, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 12/07/2020, in the amount of \$289,955.00, and recorded in SKAGIT County, Washington, under Auditor File # 202012110114.

LOT: 8, 9, 10, AND 11, BLOCK: 7, SECTION: - PTN LOT 8, ALL LOTS 9-11, BLK 7, SIMILK BEACH TGW PTN VACATED STREET.

Parcel ID # P69287

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 05th day of October in the year 2026
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP DBA SEBONIC FINANCIAL, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS


CECELIA MANSFIELD

VICE PRESIDENT

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

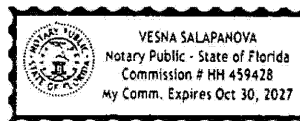
STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 05th day of October in the year 2026, by Cecelia Mansfield as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP DBA SEBONIC FINANCIAL, 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.


VESNA SALAPANOVA

VESNA SALAPANOVA

COMM EXPIRES: 10/30/2027



PNMRC 453898228 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100092214008503835 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T052610-12:21:18 [C-2] ERCNWA1



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