Return To: USAA Federal Savings Bank C/O Nationwide Title Clearing, Inc 2100 Alt. 19 North Palm Harbor, FL 34683

Loan Number 1821807433

SUBSTITUTION OF TRUSTEE

WHEREAS, POLIN HO AND RITCHIE HO was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR USAA FEDERAL SAVINGS BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 06/01/2017, in the amount of \$275,000.00, and recorded in SKAGIT Country, Washington, under Auditor File # 201706060016.

LOT 108 HIGHLANDS GREENS DIVISION 1 PHASE A Parcel ID #: P131941

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

NOW, THEREFORE, the undersigned hereby substitutes NATIONWIDE TITLE CLEARING, INC., a Washington State corporation, as Trustee under said Deed of Trust.

Dated this 14th day of February in the year 2020 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR USAA FEDERAL SAVINGS BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

KATELYNN DESROSIERS 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 14th day of February in the year 2020, by Katelynn Desrosiers as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR USAA FEDERAL SAVINGS BANK, 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.

VICKY MOCOY

COMM EXPIRES: 12/18/2022

VICKY MCCOY NOTARY PUBLIC STATE OF FLORIDA COMM# GG285301 EXPIRES: 12/18/2022

NSMRC 411032628 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) USAA MIN 100105630007414283 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T142002-01:07:05 [C-2] ERCNWA1



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