

**RECORDING REQUESTED BY AND  
AFTER RECORDING MAIL TO:**  
UPF WASHINGTON INCORPORATED  
12410 E MIRABEAU PKWY #100  
SPOKANE VALLEY, WA 99216

Ref. No. 821192-S(P)(E)

**SUBSTITUTION OF TRUSTEE**

**MIN: 100045810002680426**

**MERS Phone: 1-888-679-6377**

WHEREAS, CHICAGO TITLE COMPANY OF WASHINGTON is the original Trustee; and the undersigned MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. (MERS), as designated nominee for Umpqua Bank, beneficiary of the security instrument, its successors and assigns, under that certain Deed of Trust executed by ALEKSANDR V GONCHAR, NINA N GONCHAR, OKSANA KAZAKOV, husband and wife and a single woman, as Trustor(s) on 7/5/2019 and was recorded in the office of the Skagit County Recorder, State of Washington on 7/12/2019 in Book N/A at Page N/A under Recording no. 201907120133, and covers the real property situate in Skagit County, Washington, as described therein.

WHEREAS, the undersigned nominee for the Beneficiary now desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee:

NOW THEREFORE, the undersigned nominee for the Beneficiary hereby substitutes and appoints UPF WASHINGTON, INCORPORATED, whose address is 12410 E. Mirabeau Parkway Suite 100, Spokane Valley, WA 99216, as Successor Trustee under said Deed of Trust.

Loan #: 8501406923

**MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS INC. (MERS), AS DESIGNATED NOMINEE  
FOR UMPQUA BANK, ITS SUCCESSORS AND  
ASSIGNS**

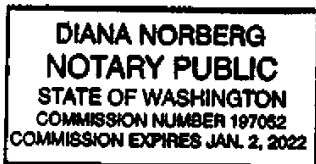
DATED 6/30/2020

BY: Michelle Steinmetz  
Michelle Steinmetz, Vice President

STATE OF WASHINGTON, COUNTY OF SPOKANE

On 06/30/2020, before me, the undersigned Notary Public, personally appeared MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., by and through Michelle Steinmetz, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Diana Norberg  
NOTARY PUBLIC in and for the State of WASHINGTON  
Printed Name: Diana Norberg  
My commission expires: 1/2/2022