

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

Loan Number 8000090079

SUBSTITUTION OF TRUSTEE

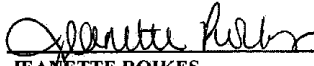
WHEREAS, BRIAN K. SMITH AND EMILY A. SMITH was the original Trustor, UNISOURCE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR BNC NATIONAL BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 10/22/2012, in the amount of \$417,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 201306280142.

PTN LOT 19, BIG LAKE WATER FRONT TRS
Parcel ID #: 3862-000-019-0000

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, INC., a Washington State corporation, as Trustee under said Deed of Trust.

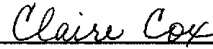
Dated this 17th day of August in the year 2020
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BNC NATIONAL BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

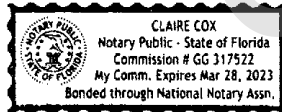

JEANETTE ROIKES
VICE PRESIDENT

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 17th day of August in the year 2020, by Jeanette Roikes as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BNC NATIONAL 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.


CLAIRE COX
COMM EXPIRES: 03/28/2023



PNMRC 415142440 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100141300300188549 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T172008-12:28:13 [C-2] ERCNWA1



D0055383127