

Return To:  
Home Point Financial Corporation  
C/O Nationwide Title Clearing,  
Inc. 2100 Alt. 19 North  
Palm Harbor, FL 34683

Loan Number 0000716799

**SUBSTITUTION OF TRUSTEE**

WHEREAS, GARY E MORRIS AND CHRISTINE L MORRIS was the original Trustor, CHICAGO TITLE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR HERITAGE 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 11/18/2016, in the amount of \$519,857.00, and recorded in **SKAGIT** County, **Washington**, under **Auditor File # 201611230198**.

LOT (S): 36 CEDAR RIDGE ESTATES DIV NO. 1  
Parcel ID #: P105738, 4622-000-036-0005

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 December in the year 2020**  
**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED**  
**NOMINEE FOR HERITAGE BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS**  
**SUCCESSORS AND ASSIGNS**



TRISTIN SMITH  
VICE PRESIDENT

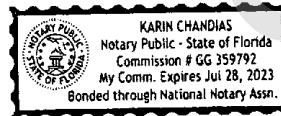
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

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 December in the year 2020, by Tristin Smith as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR HERITAGE 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.



KARIN CHANDIAS  
COMM EXPIRES: 07/28/2023



SMCRC 418977313 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
100172010300286167 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI  
48501-2026 DOCR T172012-12:20:17 [C-2] ERCNWA1



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