

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

Loan Number 0046481404

**SUBSTITUTION OF TRUSTEE**


WHEREAS, MARIA GEINAH L. GUMBAN AND PATRICK C. GUMBAN was the original Trustor, STEWART TITLE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR AMERICAN FINANCIAL RESOURCES, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 10/14/2019, in the amount of \$315,396.00, and recorded in **SKAGIT** County, **Washington**, under **Auditor File # 201910180014**.

LOT 91, CEDAR HEIGHTS PUD, PH. 1  
Parcel ID #: P125787

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 23rd day of March in the year 2021**  
**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AMERICAN FINANCIAL RESOURCES, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**

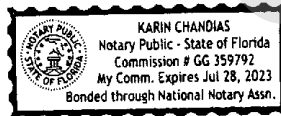
  
\_\_\_\_\_  
**TALIA QIAO**  
**VICE PRESIDENT**

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  physical presence or  online notarization on this 23rd day of March in the year 2021, by Talia Qiao as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR AMERICAN FINANCIAL RESOURCES, INC., 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**



LC002 422251687 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100336300022448424 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T232103-12:20:23 [C-2] ERCNWA1



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