

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

Loan Number 8024603754

**SUBSTITUTION OF TRUSTEE**

WHEREAS, IGOR KAPARCHUK AND ALINA BORODINA was the original Trustor, CHICAGO TITLE OF WASHINGTON was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR ALTERRA GROUP, LLC A/K/A PANORAMA MORTGAGE GROUP, LLC DBA PACIFIC HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 05/18/2019, in the amount of \$361,000.00, and recorded in **SKAGIT** County, Washington, under Auditor File # 201905220041.

LOT 10, DIGBY HEIGHTS PHASE 1

Parcel ID # P128450

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 14th day of October in the year 2021**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR ALTERRA GROUP, LLC A/K/A PANORAMA MORTGAGE GROUP, LLC DBA PACIFIC HOME LOANS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS



\_\_\_\_\_  
MACKENZIE EICHEN  
VICE PRESIDENT

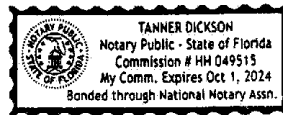
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

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 October in the year 2021, by Mackenzie Eichen as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR ALTERRA GROUP, LLC A/K/A PANORAMA MORTGAGE GROUP, LLC DBA PACIFIC HOME LOANS, 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.



\_\_\_\_\_  
TANNER DICKSON  
COMM EXPIRES: 10/01/2024



PNMRC 428230715 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 1006090003868331 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T142110-11-09:07 [C-2] ERCNWA1



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