

WHEN RECORDED MAIL TO:  
FIRST AMERICAN MORTGAGE SOLUTIONS  
1795 INTERNATIONAL WAY  
IDAHO FALLS, ID 83402  
PH. 208-528-9895

**SUBSTITUTION OF TRUSTEE**

**WASHINGTON**  
COUNTY OF SKAGIT  
LOAN NO.: 9741842679

*RECORD 1ST*



PARCEL NO. P55710

LEGAL DESCRIPTION: LOTS 11 & 12, BLK 12, ANACORTES

WHEREAS, the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CALIBER HOME LOANS, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, located at P.O. BOX 2026, FLINT, MICHIGAN 48501-2026, the Beneficiary of that certain Deed of Trust dated JUNE 25, 2020, executed by STEPHEN M. HORRAS AND NELL M. RYAN; A MARRIED COUPLE, Trustor, to LAND TITLE & ESCROW COMPANY OF SKAGIT COUNTY, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CALIBER HOME LOANS, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on JUNE 26, 2020 as Auditors File No. 202006260133 in the Records of the County Auditor's Office for SKAGIT County, State of WASHINGTON.

WHEREAS, the Undersigned desires to appoint a new Trustee in the place and stead the Current Trustee; NOW, THEREFORE, in view of the premises, the Undersigned hereby appoints FIRST AMERICAN TITLE INSURANCE COMPANY, located at 1 FIRST AMERICAN WAY, SANTA ANA, CA 92707, as successor Trustee under said Deed of Trust, to have all the powers as Trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned has caused this Instrument to be executed on APRIL 14, 2022.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CALIBER HOME LOANS, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

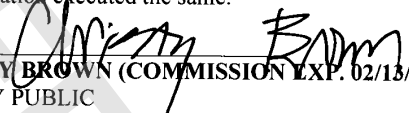
  
LISA M. CARTER, VICE PRESIDENT

POD: 20220411  
CF80501151M - SOT - WA  




STATE OF IDAHO COUNTY OF BONNEVILLE ) ss.

On APRIL 14, 2022, before me, CHRISTY BROWN, personally appeared LISA M. CARTER known to me to be the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CALIBER HOME LOANS, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.

  
CHRISTY BROWN (COMMISSION EXP. 02/13/2027)  
NOTARY PUBLIC

