

When Recorded Return To:
U.S. Bank
C/O Nationwide Title Clearing, LLC
2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 6800532332

SUBSTITUTION OF TRUSTEE

WHEREAS, DONALD HOWARD AND KAREN HOWARD, HUSBAND AND WIFE was the original Trustor, CHICAGO TITLE INSURANCE CO. was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR PEOPLES BANK, A WA CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 04/25/2012, in the amount of \$159,992.00, and recorded in SKAGIT County, WASHINGTON, under Auditor File # 201205010049.

LOT 148, CEDAR HEIGHTS PUD 1, PH. 2
Parcel ID #: 4929-000-148-0000

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 **U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION**, as Trustee under said Deed of Trust.

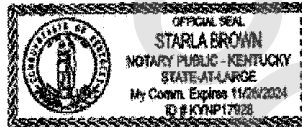
Dated this 13th day of March in the year 2023
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PEOPLES BANK, A WA CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

By: Stevie Kretz
Stevie K. Kretz
VICE PRESIDENT

STATE OF KENTUCKY
COUNTY OF DAVIESS

This foregoing instrument was acknowledged before me on this 13th day of March in the year 2023 by Stevie K. Kretz as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PEOPLES BANK, A WA CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS. He/she/they is (are) personally known to me.

Starla Brown
Starla Brown
Notary Public - STATE OF KENTUCKY
Commission expires: 11/28/2024



USRPD 437331478 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100135900060076251 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 T132303-10:43:26 [C-2] ERCNWA1



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