

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.: 2014663047

RECORD 1ST



PARCEL NO. P124318

LEGAL DESCRIPTION: LOT 4 LAKEVIEW HEIGHTS

WHEREAS, the Undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR STERLING SAVINGS BANK DBA STERLING BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, located at P.O. BOX 2026, FLINT, MICHIGAN 48501-2026, the current Beneficiary of that certain Deed of Trust dated OCTOBER 12, 2012, executed by LANCE HO AND WEN CHUN LO, HUSBAND AND WIFE, Trustor, to GUARDIAN NORTHWEST TITLE, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR STERLING SAVINGS BANK DBA STERLING BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on OCTOBER 22, 2012 as Auditors File No. 201210220051 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 DECEMBER 01, 2023. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR STERLING SAVINGS BANK DBA STERLING BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

TRACY ALBERTSON, VICE PRESIDENT

POD: 20231124
RP8020117IM - SOT - WA



STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On **DECEMBER 01, 2023**, before me, **ASHLEY RYDALCH**, personally appeared **TRACY ALBERTSON** known to me to be the **VICE PRESIDENT** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS **DESIGNATED NOMINEE FOR STERLING SAVINGS BANK DBA STERLING BANK, 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.

Ashley Rydalch

ASHLEY RYDALCH (COMMISSION EXP. 03/29/2025)
NOTARY PUBLIC

