Skagit County Auditor, WA

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

## SUBSTITUTION OF TRUSTEE

WHEREAS, CYNTHIA J RITCHIE was the original Trustor, LAND TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR BANNER BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 09/12/2016, in the amount of \$305,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 2016/04/100162 201609190102

PTN LOT 2, SKAGIT BEACH #1

Parcel ID # 4008-000-002-0119

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, LLC, a Washington limited liability company, as Trustee under said Deed of Trust.

Dated this 08th day of March in the year 2024 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BANNER BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

TRACY ROGERS 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 08th day of March in the year 2024, by Tracy Rogers as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR BANNER BANK, 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.

VICKY MCCOY COMM EXPIRES: 12/18/2026

Notary Public - State of Florida Commission # HH 328470 My Comm. Expires Dec 18, 2026 Bonded through National Notary Assn.

BANRC 440503730 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MORTGAGE MIN 100167900009600287 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T082403-08:58:44 [C-2] ERCNWA1

