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, THOMAS KEARNES AND HARMEET GOSAL was the original Trustor, NORTHWEST FINANCIAL CORPORATION was the original Trustee, and BANNER BANK was the original Beneficiary under that certain Deed of Trust dated 03/21/2023, in the amount of \$229,500.00, and recorded in **SKAGIT** County, Washington, under Auditor File # 202303220044.

LT 4, "REPLAT OF FIRST ADDN, BIG LAKE WATER FRONT TRACTS, LTS 122 TO 127"

Parcel ID # 4222-000-004-0000

WHEREAS, the undersigned is 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 27th day of March in the year 2024 BANNER BANK

SUSAN HICKS

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 27th day of March in the year 2024, by Susan Hicks as VICE PRESIDENT of BANNER BANK, 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.

COMM EXPIRES: 12/18/2026

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

BANRC 440665134 MORTGAGE DOCR T272403-12:21:25 [C-2] ERCNWA1



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