Skagit County Auditor, WA

When Recorded Return To: JPMorgan Chase Bank, N.A. C/O Nationwide Title Clearing, LLC 2100 Alt. 19 North Palm Harbor, FL 34683

Loan Number 4028729726

SUBSTITUTION OF TRUSTEE

WHEREAS, NATHAN J GAINEY AND CLARE GAINEY was the original Trustor, RAINIER TITLE LLC was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR GUARANTEED RATE, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 04/04/2022, in the amount of \$498,750.00, and recorded in SKAGIT County, Washington, under Auditor File # 202204050101.

LOT 180, CEDA HEIGHTS PUD 1, PH. 2

Parcel ID # P126235

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 on 10 / 16 / 2024 (MM/DD/YYYY)
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR GUARANTEED RATE, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

By: KAMPLELL

Rhonda Bias Vice President

STATE OF LOUISIANA

Eva Reese 17070

PARISH OF OUACHITA

On 10 / 16 / 2024 (MM/DD/YYYY), before me appeared Rhonda Bias, to me personally known, who did say that he/she/they is/are the Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR GUARANTEED RATE, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS and that the instrument was signed on behalf of the corporation (or association), by authority from its board of directors, and that he/she/they acknowledged the instrument to be the free act and deed of the corporation (or association). **Eva Reese**

Ouachita Parish, Louisiana Lifetime Commision Notary Public ID # 17070

CHAS6 442699322 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100196399036997466 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 T152410-03:34:51 |C-1| RCNWA1

Notary Public - STATE OF LOUISIANA Commission expires: LIFETIME