

RETURN TO:

C. Riggsby
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

The undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR FIRST GUARANTY MORTGAGE CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, whose address is P.O. Box 2026, Flint MI 48501-2026, hereby acknowledges that the below referenced deed of trust has been paid in full and, in consideration thereof, does hereby cancel and discharge said deed of trust.

Original Trustor: **SCOTT G KOSA AND RENE J KOSA, HUSBAND AND WIFE**

Trustee: STEWART TITLE GUARANTY COMPANY

Original Nominee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (MERS) AS DESIGNATED NOMINEE FOR FIRST GUARANTY MORTGAGE CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

Date of Deed of Trust: 5/20/2022

Note Amount: \$331,705.00

Date Recorded: May 25, 2022

Book/Page/Instrument Number: File # 202205250085

Property Address: 24234 FEATHER LANE, SEDRO WOOLLEY, WA 98284

IN WITNESS WHEREOF, the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR FIRST GUARANTY MORTGAGE CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, by the officer duly authorized, has executed the foregoing instrument on 12/31/2024.

WHEREAS, the undersigned MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR FIRST GUARANTY MORTGAGE CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS is the present Nominee under said Deed of Trust, and WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of STEWART TITLE GUARANTY COMPANY, A Corporation, the original Trustee thereunder, NOW, THEREFORE, the undersigned hereby substitutes NATIONWIDE TRUSTEE SERVICES, INC., a Washington Corporation, as Trustee under said Deed of Trust, and as Substitute Trustee, DOES HEREBY RECONVEY to the person or persons legally entitled thereto, without warranty, all the estate, title, and interest acquired by Trustee under said Deed of Trust. The land referred to in said Deed of Trust is situated in the State of Washington, County of Skagit.



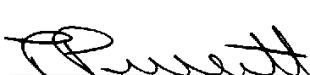
KOSA *24080110*

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NATIONWIDE TRUSTEE SERVICES, INC., a Washington Corporation MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR FIRST GUARANTY MORTGAGE CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS



Luke Selby, Vice President

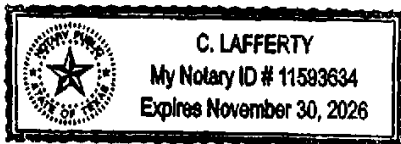
By: 


Tiffany Marie Prueitt, Assistant Secretary

State of TX
County of Tarrant

On 12/31/2024 before me, a Notary Public, in and for said county and state, personally appeared Tiffany Marie Prueitt, Assistant Secretary for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR FIRST GUARANTY MORTGAGE CORPORATION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



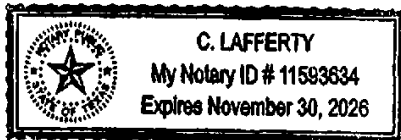



Notary Public, C. Lafferty
My Commission Expires: 11/30/2026

State of TX
County of Tarrant

On 12/31/2024, before me, a Notary Public, in and for said county and state, personally appeared Luke Selby, Vice President for NATIONWIDE TRUSTEE SERVICES, INC., a Washington Corporation, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument, and he/she acknowledged to me that he/she executed the same.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.





Notary Public, C. Lafferty
My Commission Expires: 11/30/2026

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WA Skagit BSI/BSI/RLS/STM