Skagit County Auditor, WA

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

Loan Number 4770156463

SUBSTITUTION OF TRUSTEE

WHEREAS, GLENN J COTTER AND JULIE A COTTER was the original Trustor, GUARDIAN NORTHWEST TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR MORTGAGE CAPITAL ASSOCIATES, 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 03/22/2016, in the amount of \$314,000.00, and recorded in SKAGIT County, Washington, under Auditor File # 201603280181.

LOT 17 BAY MEADOWS

Parcel ID # P123859

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 03rd day of July in the year 2025 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR MORTGAGE CAPITAL ASSOCIATES, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

KOSTADINA EISELE

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 03rd day of July in the year 2025, by Kostadina Eisele as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (''MERS''), AS DESIGNATED NOMINEE FOR MORTGAGE CAPITAL ASSOCIATES, INC., 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.

SUSAN KLEIN

COMM EXPIRES: 2/28/2029

SUSAN KLEIN
Notary Public-State of Florida
Commission # HH 609530
My Commission Expires
February 28, 2029

CENCM 445498059 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) CITIMORTGAGE, INC. MIN 100133010007563221 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T032507-12:17:49 [C-2] ERCNWA1





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