

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

SUBSTITUTION OF TRUSTEE

WHEREAS, **Joe Lubanski** was the original Trustor, **UPF WASHINGTON, INCORPORATED** was the original Trustee, and **BANNER BANK** was the original Beneficiary under that certain Deed of Trust dated 07/05/2019, in the amount of \$100,000.00, and recorded in **SKAGIT** County, **Washington**, under **Auditor File # 201907150010**.

LOT 18, ELK HAVEN ESTATES, AUDITOR'S FILE NO. 200208060083, SKAGIT COUNTY, WASHINGTON.

Parcel ID # P119397

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 30th day of September in the year 2025
BANNER BANK

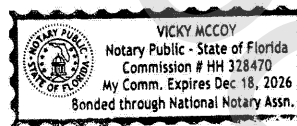

ANGELA PAVAO
VICE PRESIDENT

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 ☒ physical presence or ☐ online notarization on this 30th day of September in the year 2025, by Angela Pavao 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.


VICKY MCCOY
COMM EXPIRES: 12/18/2026



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