


After Recording Return to:
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 Case Nbr: 38034791 Ref Number: 8501358303 Tax ID: 02053230010100 6/20/2020 Property Address: 10351 WASHOUGAL RIVER RD WASHOUGAL, WA 986717023 WAQM-R-ST38034791 6/3/2020 LRP001	Recording Requested By: UMPQUA BANK Prepared By: JESSICA DELPIT Assistant Secretary 855-369-2410 3001 Hackberry Rd Irving, TX 75063
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MIN #: 100045810002195920 MERS Phone #: 888-679-6377

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., whose address is P.O. Box 2026, Flint, MI 48501-2026, AS DESIGNATED NOMINEE FOR UMPQUA BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, the present beneficiary for the Deed of Trust described below, does hereby substitute Nationwide Trustee Services, Inc., A Washington Corporation as Trustee under said Deed of Trust in place of COLUMBIA GORGE TITLE.

Nationwide Trustee Services, Inc., A Washington Corporation, the present trustee under the Deed of Trust described below, in consideration of full payment and satisfaction of the debt secured thereunder, does hereby reconvey, without warranty, to the person(s) legally entitled thereto all of the estate, title and interest under the Deed of Trust described below:

Original Beneficiary	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UMPQUA BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS
Made By:	LARRY VERLE GARDNER AND ROSEMARY DENISE GARDNER, HUSBAND AND WIFE
Original Trustee:	COLUMBIA GORGE TITLE
Date of Deed of Trust:	2/6/2018
Loan Amount:	\$150,000.00

Recorded in Skamania County, WA on: 3/5/2018, book N/A, page N/A and instrument number 2018000424


Property Legal Description:
A TRACT OF LAND IN THE SOUTHWEST QUARTER OF SECTION 32, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS : LOT 1 OF THE R AND L GARDNER SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 347, SKAMANIA COUNTY RECORDS. LOT 1 R & L GARDNER SP BK 3 / PG 347

IN WITNESS WHEREOF, the undersigned has caused this Substitution of Trustee and Deed of Reconveyance to be executed on **6/4/2020**

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC. ("MERS"),
AS DESIGNATED NOMINEE FOR UMPQUA
BANK, BENEFICIARY OF THE SECURITY
INSTRUMENT, ITS SUCCESSORS AND
ASSIGNS**

**Nationwide Trustee Services, Inc., A Washington
Corporation**

By: 
**RATANAPHONE VILAYLUETH, Vice
President**

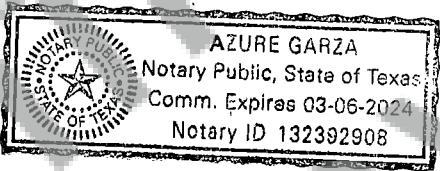
By: 
Audrey B Trumble, Authorized Signor

State of **TX**, County of **Dallas**

On **6/4/2020**, before me, **AZURE GARZA**, a Notary Public, personally appeared **RATANAPHONE VILAYLUETH, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR UMPQUA BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS** and **Audrey B Trumble, Authorized Signor of Nationwide Trustee Services, Inc., A Washington Corporation** personally known to me to be the person(s) whose name(s) is/are subscribed to the within document and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the document the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.





Notary Public: **AZURE GARZA**
My Commission Expires : **3/6/2024**