

Skamania County, WA  
Total: \$302.00 Pgs=2  
ASGN  
Request of: FIRST AMERICAN MORTGAGE SOLUTIONS  
eRecorded by: Simplifile

**2026-000233**

02/18/2026 11:29 AM

WHEN RECORDED MAIL TO:  
**FIRST AMERICAN MORTGAGE SOLUTIONS**  
1795 INTERNATIONAL WAY  
IDAHO FALLS, ID 83402  
PH. 208-528-9895

## SUBSTITUTION OF TRUSTEE

**WASHINGTON**  
COUNTY OF SKAMANIA  
LOAN NO.: 8052893388

*RECORD 1ST*



PARCEL No. 03102320040300

LEGAL DESCRIPTION: **LOT 2 TOWNSITE OF UNDERWOOD Bk A/Pg 14**

WHEREAS, the Undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR NAVY FEDERAL CREDIT UNION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, located at P.O. BOX 2026, FLINT, MICHIGAN 48501-2026, the current Beneficiary of that certain Deed of Trust dated **APRIL 11, 2024**, executed by **ROBERT KUGLER AND KRISTEN KUGLER, A MARRIED COUPLE**, Trustor, to **COLUMBIA GORGE TITLE**, Original Trustee, for the benefit of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR NAVY FEDERAL CREDIT UNION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on **APRIL 15, 2024** as Auditors File No. **2024-000440** in the Records of the County Auditor's Office for **SKAMANIA** County, State of **WASHINGTON**.

WHEREAS, the Undersigned desires to appoint a new Trustee in the place and stead the Current Trustee; NOW, THEREFORE, in view of the premises, the Undersigned hereby appoints **FIRST AMERICAN TITLE INSURANCE COMPANY**, located at **1 FIRST AMERICAN WAY, SANTA ANA, CA 92707**, as successor Trustee under said Deed of Trust, to have all the powers as Trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned has caused this Instrument to be executed on **FEBRUARY 18, 2026**.  
**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR NAVY FEDERAL CREDIT UNION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

**TRACY ALBERTSON, VICE PRESIDENT**

POD: 20260204  
NV8121523IM - SOT - WA

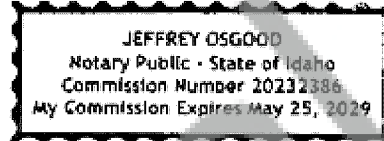


STATE OF **IDAHO** COUNTY OF **BONNEVILLE** ) ss.

On **FEBRUARY 18, 2026**, before me, **JEFFREY OSGOOD**, personally appeared **TRACY ALBERTSON** known to me to be the **VICE PRESIDENT** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS **DESIGNATED NOMINEE FOR NAVY FEDERAL CREDIT UNION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS** the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.



**JEFFREY OSGOOD (COMMISSION EXP. 05/25/2029)**  
NOTARY PUBLIC



Unofficial Copy