

Skamania County, WA  
Total: \$304.50 Pgs=2  
AOR  
Request of: FIRST AMERICAN MORTGAGE SOLUTIONS  
eRecorded by: Simplifile

**2026-000235**  
02/18/2026 11:31 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.: 1428780561

*RECORD 1ST*



PARCEL No. 02053220031400

LEGAL DESCRIPTION: **LOT 3, Of Sp-414**

WHEREAS, the Undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR **STERLING SAVINGS BANK DBA STERLING BANK, 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 **DECEMBER 21, 2012**, executed by **TROY R. WINDHAM AND SUSAN J. WINDHAM, HUSBAND AND WIFE**, Trustor, to **CHICAGO TITLE**, Original Trustee, for the benefit of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR **STERLING SAVINGS BANK DBA STERLING BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**, Original Beneficiary, and recorded on **DECEMBER 31, 2012** as Auditors File No. **2012182373** 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 **STERLING SAVINGS BANK DBA STERLING BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**

**TRACY ALBERTSON, VICE PRESIDENT**

POD: 20260130  
UB8011224IM - SOT - WA

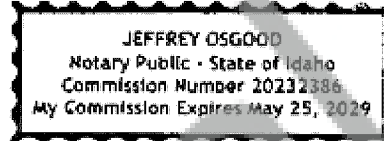


STATE OF **IDAHO** COUNTY OF **BONNEVILLE** ) ss.

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 STERLING SAVINGS BANK DBA STERLING BANK, 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



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