



AFTER RECORDING FORWARD TO :

Dovenmuehle Mortgage Inc.
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8924

Dovenmuehle Mortgage, Inc. 1426152003 DOWDY

Lender Id : V72
W8923876

SUBSTITUTION OF TRUSTEE

As of 02/19/2026

Account No.: MIN 100821560001903291

MERS Tel.: (888) 679 MERS

DEED OF TRUST REFERENCE :

Dated : 01/13/2012 Recorded : 01/30/2012

Instrument # : 2012179938 Book # : N/A Page # : N/A

Trustor : KEVIN L. DOWDY, A SINGLE PERSON.

Original Beneficiary : MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

("MERS"), AS DESIGNATED NOMINEE FOR KINECTA FEDERAL CREDIT UNION,

BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND/OR ASSIGNS

Trustees : FIRST AMERICAN TITLE INSURANCE

State : Washington County : SKAMANIA

Amount : \$199,000.00

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR KINECTA FEDERAL CREDIT UNION, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND/OR ASSIGNS , whose address is P.O. Box 2026, Flint, MI 48501-2026 and is the holder of the Deed of Trust herein above described.

NOW THEREFORE, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

("MERS"), AS DESIGNATED NOMINEE FOR KINECTA FEDERAL CREDIT UNION,

BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND/OR

ASSIGNS, hereby substitutes, TRUSTEE SERVICES, INC. whose address is

P.O. BOX 2980 SILVERDALE, WA 98383, as Trustee under said Deed of

Trust.

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

("MERS"), AS DESIGNATED NOMINEE FOR KINECTA FEDERAL CREDIT UNION,

BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND/OR ASSIGNS,

by the officer duly authorized, has duly executed the foregoing

instrument.

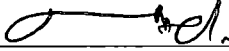
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

By:


MELANIE A. OERKFITZ VICE PRESIDENT

STATE OF Illinois
COUNTY OF LAKE

Sworn to and subscribed on 02/19/2026 , before me, HINABEN D PATEL, a Notary Public in and for the County of LAKE, State of Illinois, personally appeared MELANIE A. OERKFITZ VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), WHOSE ADDRESS IS P.O. BOX 2026, FLINT, MI 48501-2026, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



HINABEN D PATEL
Notary Expires : 05/11/2029



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