

When Recorded Mail To:

Trustee Services, Inc.
P.O. Box 2980
Silverdale, WA 98383-2980

SUBSTITUTION OF TRUSTEE

MIN # 1001359-0007016926-0
TSI # W541617G-E

MERS PHONE # 888-679-6377

TRUSTEE SERVICES, INC. whose address is
P.O. Box 2980, Silverdale, WA 98383
is hereby appointed successor trustee under that certain Deed of Trust described below:

Original Borrower:

MICHAEL O'DWYER AND SOU NAY O'DWYER, A MARRIED COUPLE AND KEVIN VAIL,
A MARRIED MAN AS HIS SEPARATE ESTATE

Original Trustee:

CHICAGO TITLE COMPANY

Designated Nominee of the Original Beneficiary:

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

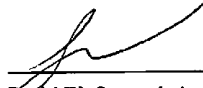
Dated : 08/28/2018
Recorded : 08/30/2018
Auditor's F/# : 201808300093
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Page :

Filed for record in SKAGIT County, State of WASHINGTON

Dated: 01/28/2019

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

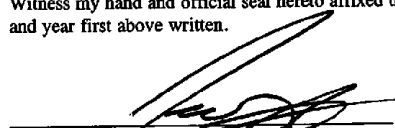


Daniel W. Ormerod, Assistant Vice President

State of Washington
County of Kitsap

On 01/28/2019, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Daniel W. Ormerod known to me to be the Assistant Vice President of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath state that he/she is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day
and year first above written.


Notary Public in and for the State of Washington
Residing at Silverdale

NOTARY PUBLIC
STATE OF WASHINGTON
JACOB HAMM
COMMISSION EXPIRES 04/29/2021
COMM LIC# 166000