Skagit County Auditor, WA

When Recorded Mail To:

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

SUBSTITUTION OF TRUSTEE

TSI # W855189G-E Loan Number: 4590345

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:

PHILIP W JOYCE AND SANDRA K JOYCE, WHO ACQUIRED TITLE AS SANDY K JOYCE

Original Trustee:

WASHINGTON SERVICES, INC.

Original Beneficiary: WASHINGTON FEDERAL

 Dated
 : 02/12/2015

 Recorded
 : 02/17/2015
 Re-Recorded
 :

 Auditor's F/#
 : 201502170137
 Auditor's F/#
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Filed for record in SKAGIT County, State of WASHINGTON

Dated: 03/27/2025

WASHINGTON FEDERAL BANK, fka Washington Federal

Lane T. Ormerod, Acting Agent

State of Washington County of Kitsap

On 03/27/2025, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Lane T. Ormerod to me known to be the Acting Agent 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 STATE OF WASHINGTON JILL O'CONNOR COMMISSION EXPIRES 01/10/2026 COMM LIC# 22005302

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