

When Recorded Mail To:

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

SUBSTITUTION OF TRUSTEE

TSI # W868796G-E

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
SOU-NAY O'DWYER

Original Trustee:
CHICAGO TITLE COMPANY OF WASHINGTON

Original Beneficiary:
PEOPLES BANK

Dated : 06/09/2023
Recorded : 06/14/2023
Auditor's F/# : 202306140048
Book / Reel : N/A
Page : N/A

Re-Recorded :
Auditor's F/# :
Book / Reel :
Page :

Filed for record in SKAGIT County, State of WASHINGTON

Dated: 07/23/2025

PEOPLES BANK

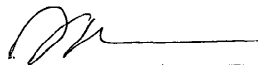


Daniel W. Ormerod, Acting Agent

State of Washington
County of Kitsap

On 07/23/2025, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Daniel W. 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 in and for the State of Washington
Residing at Silverdale, Washington

NOTARY PUBLIC
STATE OF WASHINGTON
JILL O'CONNOR
COMMISSION EXPIRES 01/10/2026
COMM LIC# 22005302