

Return To:
Banner Bank
C/O Nationwide Title Clearing, LLC
2100 Alt. 19 North
Palm Harbor, FL 34683

SUBSTITUTION OF TRUSTEE

WHEREAS, ROXAN E R KRAFT AND KEITH G KRAFT was the original Trustor, GUARDIAN NORTHWEST TITLE & ESCROW was the original Trustee, and SKAGIT BANK was the original Beneficiary under that certain Deed of Trust dated 03/31/2016, in the amount of \$1,087,500.00, and recorded in SKAGIT County, Washington, under Auditor File # 201604060039.

LOT 7 TO 10, INCLUSIVE, BLOCK 197, MAP OF THE CITY OF ANACORTES

Parcel ID # P56204

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes NATIONWIDE TITLE CLEARING, LLC, a Washington limited liability company, as Trustee under said Deed of Trust.

Dated this 09th day of October in the year 2025
BANNER BANK, SUCCESSOR BY MERGER TO SKAGIT BANK



SUSAN HICKS
VICE PRESIDENT

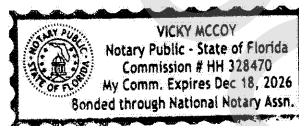
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 09th day of October in the year 2025, by Susan Hicks as VICE PRESIDENT of BANNER BANK, SUCCESSOR BY MERGER TO SKAGIT BANK, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.



VICKY MCCOY
COMM EXPIRES: 12/18/2026



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