

**Record and Return To:**  
Banner Bank - Commercial Loan  
Servicing  
110 S. Ferrall St.  
Spokane, WA 99202

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE OF DEED OF TRUST**

WHEREAS, **Duncan J. Frazier and Cheryl D. Frazier** was the original Trustor, **UPF Washington, Incorporated**, was the original Trustee, and **Banner Bank** was the original Beneficiary under that certain Deed of Trust, described below:

Dated: **12/19/2019** Recorded: **12/31/2019** Instrument: **201912310143** in **Skagit** County, **WA**

WHEREAS **Banner Bank at 110 S. Ferrall St., Spokane, WA 99202**, the "Grantor", is the present Beneficiary under said Deed of Trust, and WHEREAS, the Grantor desires to substitute a new Trustee under said instrument in place and instead of said original Trustee thereunder.

**NOW THEREFORE**, the Grantor hereby **substitutes Trustee Services, Inc., whose address is P.O. Box 2980, Silverdale, WA 98383-2980**

**Trustee Services, Inc.**, successor trustee, authorized to conduct business in the state and having been requested by the holder of the obligation secured by the instrument identified above to reconvey the estate granted to the Trustee under said instrument does hereby reconvey, release and remise to the person or persons legally entitled thereto, all the estate, title and interest acquired by Trustee under said instrument as described above.

IN WITNESS WHEREOF, this instrument was executed, signed and delivered by each of the undersigned on **11/25/2025**.

Current Beneficiary:  
**Banner Bank**

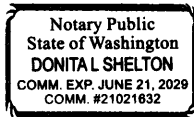
By:   
Name: **Jody Lawton**  
Title: **Vice President**

STATE OF **Washington** } S.S.  
COUNTY OF **Spokane** }

On **11/25/2025**, before me, **Donita L. Shelton**, Notary Public, personally appeared **Jody Lawton, Vice President of Banner Bank**, personally known to me (or proved to me the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she/he/they executed the same in her/his/their authorized capacity(ies), and that by her/his/their signature(s) on the instrument the person (s), or the entity upon behalf of which the person(s) acted, executed the instrument.


Witness my hand and official seal.

  
Notary Public: **Donita L. Shelton**  
My Commission Expires: **06/21/2029**  
Commission #: **21021632**



IN WITNESS WHEREOF, this instrument was executed, signed and delivered by the undersigned effective 11/25/2025

Trustee Services, Inc.

By: 

Name: Daniel W. Ormerod  
Title: President

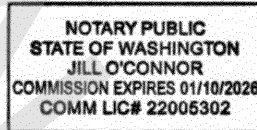
State of WA  
County of Kitsap

On 11/25/2025 before me, Jill O'Connor, Notary Public, personally appeared Daniel W. Ormerod, President of Trustee Services, Inc., who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity on behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Notary Public: Jill O'Connor  
My commission expires: 01/10/2026



Commission #: 22005302