

When Recorded Mail To:

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

SUBSTITUTION OF TRUSTEE

MIN # 100135900070048431
TSI # W885315G-E

MERS PHONE # 1-888-679-6377

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:
RAMON BRUCE OWENS
MARY ANN OWENS

Original Trustee:
LAND TITLE OF SKAGIT COUNTY

Original Beneficiary:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS DESIGNATED NOMINEE
FOR PEOPLES BANK BENEFICIARY OF THE SECURITY INSTRUMENT, ITS
SUCCESSIONS AND ASSIGNS

Dated : 12/04/2015
Recorded : 12/07/2015
Auditor's F/# : 201512070081
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Re-Recorded :
Auditor's F/# :
Book / Reel :
Page :

Filed for record in SKAGIT County, State of WASHINGTON

Dated: 12/24/2025

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



Lane T. Ormerod, Assistant Vice President

State of Washington
County of Kitsap

On 12/24/2025, before me, the undersigned, a Notary Public in and for
the State of Washington, duly commissioned and sworn, personally appeared
Lane T. 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
State of Washington
Gary W Enriquez
Commission Expires 10/27/2029
License # 145060



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