

When Recorded Mail To:

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

SUBSTITUTION OF TRUSTEE

MIN # 1001359-0007036186-7
TSI # W887556G-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:
OLEG GONCHAR
ELENA NIKOLAYEVNA GONCHAR

Original Trustee:
CHICAGO TITLE COMPANY OF WASHINGTON

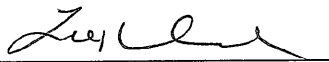
Original Beneficiary:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS DESIGNATED NOMINEE
FOR PEOPLES BANK BENEFICIARY OF THE SECURITY INSTRUMENT, ITS
SUCCESSORS AND ASSIGNS

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|---------------|----------------|---------------|---|
| Dated | : 02/28/2024 | Re-Recorded | : |
| Recorded | : 02/29/2024 | Auditor's F/# | : |
| Auditor's F/# | : 202402290029 | Book / Reel | : |
| Book / Reel | : N/A | Page | : |
| Page | : N/A | | |

Filed for record in SKAGIT County, State of WASHINGTON

Dated: 01/14/2026

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

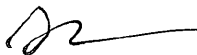


Lane T. Ormerod, Assistant Vice President

State of Washington
County of Kitsap

On 01/14/2026 , 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 in and for the State of Washington
Residing at Silverdale, Washington

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| <p>Notary Public State of Washington Jill OConnor Commission Expires 01/10/2030 License # 22005302</p> |
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