

When Recorded Mail To:

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

SUBSTITUTION OF TRUSTEE

TSI # W890562G-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:
JOHN T FREETO
SUSAN A FREETO

Original Trustee:
RECONVEYANCE PROFESSIONALS INC

Original Beneficiary:
WHIDBEY ISLAND BANK

Dated	: 11/09/2012	Re-Recorded	:
Recorded	: 11/15/2012	Auditor's F/#	:
Auditor's F/#	: 201211150092	Book / Reel	:
Book / Reel	: N/A	Page	:
Page	: N/A		

Filed for record in SKAGIT County, State of WASHINGTON

Dated: 02/17/2026

HERITAGE BANK,
successor in interest to and also dba Whidbey Island Bank



Daniel W. Ormerod, Acting Agent

State of Washington
County of Kitsap

On 02/17/2026 , 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 OConnor Commission Expires 01/10/2030 License # 22005302
