

When Recorded Mail To:

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

SUBSTITUTION OF TRUSTEE

TSI # W899122G-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:
JESSICA PENROD, AN UNMARRIED PERSON AND MATTHEW CUMMINGS, AN UNMARRIED
PERSON.

Original Trustee:
CHICAGO TITLE - MOUNT VERNON

Original Beneficiary:
WHATCOM EDUCATIONAL CREDIT UNION

Dated	: 06/30/2022	Re-Recorded	:
Recorded	: 07/01/2022	Auditor's F/#	:
Auditor's F/#	: 202207010092	Book / Reel	:
Book / Reel	: N/A	Page	:
Page	: N/A		

Filed for record in SKAGIT County, State of WASHINGTON

Dated: 05/05/2026

WHATCOM EDUCATIONAL CREDIT UNION



Lane T. Ormerod, Acting Agent

State of Washington
County of Kitsap

On 05/05/2026 , before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Lane T. 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

<p>Notary Public State of Washington Charlotte Larson Commission Expires 04/02/2029 License # 21013684</p>
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