

When recorded return to:
Chad ward
Pilot Grove Savings Bank
619 9th st.
Fort Madison, IA 52627

Filed for record at the request of:



CHICAGO TITLE
COMPANY OF WASHINGTON

32650 State Route 20, Ste. E 202
Oak Harbor, WA 98277

Chicago Title
245472775

Title No.: 620059706
Escrow No.: 245472775

DEED OF TRUST
(For use in the State of Washington Only)

THIS DEED OF TRUST, made this 25th day of August, 2025 between

Andrew John Rump and Danielle Lynne Rump, a married couple

as GRANTOR(S),

whose address is 2420 Puget Way, Anacortes, WA 98221-4811

and

Chicago Title Company

as TRUSTEE,

whose address is 425 Commerical, Mount Vernon, WA 98273

and

Pilot Grove Savings Bank

as BENEFICIARY,

whose address is 619 9th st., Fort Madison, IA 52627

WITNESSETH: Grantor(s) hereby bargain(s), sell(s), and convey(s) to Trustee in trust, with power of sale, the following described real property in Skagit County, Washington:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Abbreviated Legal: (Required if full legal not inserted above.)

PTN GOV LT 2 & 3, SEC 21-35-1E, W.M. AND PTN TRACT 3, PLATE NO. 5 OF ANACORTES

TIDELANDS IN SEC 21-35-1E, W.M.

Tax Parcel Number(s): P31554, P31559, 350121-0-011-0000, 350121-0-016-0005

which real property is not used principally for agricultural or farming purposes, together with all the tenements, hereditaments, and appurtenances now or hereafter thereunto belonging or in any wise appertaining, and the rents, issues, and profits thereof.

This deed is for the purpose of securing performance of each agreement of Grantor(s) herein contained, and payment of the sum of One Million Four Hundred Thousand And No/100 Dollars (\$1,400,000.00) with interest, in accordance with the terms of a promissory note of even date herewith, payable to Beneficiary or order, and made by Grantor(s), and all renewals, modifications, and extensions thereof, and also such further sums as may be advanced or loaned by Beneficiary to Grantor(s), or any of his/her/their successors or assigns, together with interest thereon at such rate as shall be agreed upon.

To protect the security of this Deed of Trust, Grantor(s) covenant(s) and agree(s):

1. To keep the property in good condition and repair; to permit no waste thereof; to complete any building, structure, or improvement being built or about to be built thereon; to restore promptly any building, structure, or improvement thereon which may be damaged or destroyed; and to comply with all laws, ordinances, regulations, covenants, conditions, and restrictions affecting the property.

DEED OF TRUST
(continued)

2. To pay before delinquent all lawful taxes and assessments upon the property; to keep the property free and clear of all other charges, liens, or encumbrances impairing the security of this Deed of Trust.
3. To keep all buildings now or hereafter erected on the property described herein continuously insured against loss by fire or other hazards in an amount not less than the total debt secured by this Deed of Trust. All policies shall be held by the Beneficiary, and be in such companies as the Beneficiary may approve and have loss payable first to the Beneficiary, as its interest may appear, and then to the Grantor(s). The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such order as the Beneficiary shall determine. Such application by the Beneficiary shall not cause discontinuance of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of the Grantor(s) in insurance policies then in force shall pass to the purchaser at the foreclosure sale.
4. To defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee, and to pay all costs and expenses, including cost of title search and attorney's fees in a reasonable amount, in any such action or proceeding, and in any suit brought by Beneficiary to foreclose this Deed of Trust.
5. To pay all costs, fees, and expenses in connection with this Deed of Trust, including the expenses of the Trustee incurred in enforcing the obligation secured hereby and Trustee's and attorney's fees actually incurred, as provided by statute.
6. Should Grantor(s) fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances, or other charges against the property hereinabove described, Beneficiary may pay the same, and the amount so paid, with interest at the rate set forth in the note secured hereby, shall be added to and become a part of the debt secured in this Deed of Trust.
7. NO FURTHER ENCUMBRANCES: (OPTIONAL - Not applicable unless initialed by Grantor and Beneficiary). As an express condition of Beneficiary making the loan secured by this Deed of Trust, Grantor shall not further encumber, pledge, mortgage, hypothecate, place any lien, charge or claim upon, or otherwise give as security the property or any interest therein nor cause or allow by operation of law the encumbrance of the Trust Estate or any interest therein without the written consent of a Beneficiary even though such encumbrance may be junior to the encumbrance created by this Deed of Trust. Encumbrance of the property contrary to the provisions of this provision shall constitute a default and Beneficiary may, at Beneficiary's option, declare the entire balance of principal and interest immediately due and payable, whether the same be created by Grantor or an unaffiliated third party asserting a judgment lien, mechanic's or materialmen's lien or any other type of encumbrance or title defect.

Grantor initials

AK

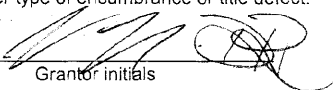
Beneficiary initials

IT IS MUTUALLY AGREED THAT:


1. In the event any portion of the property is taken or damaged in an eminent domain proceeding, the entire amount of the award or such portion as may be necessary to fully satisfy the obligation secured hereby, shall be paid to Beneficiary to be applied to said obligation.
2. By accepting payment of any sum secured hereby after its due date, Beneficiary does not waive its right to require prompt payment when due of all other sums so secured or to declare default for failure to so pay.
3. The Trustee shall reconvey all or any part of the property covered by this Deed of Trust to the person entitled thereto, on written request of the Grantor(s) and the Beneficiary, or upon satisfaction of the obligation secured and written request for reconveyance made by the Beneficiary or the person entitled thereto.
4. Upon default by Grantor(s) in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, all sums secured hereby shall immediately become due and payable at the option of the Beneficiary. In such event and upon written request of Beneficiary, Trustee shall sell the trust property, in accordance with the Deed of Trust Act of the State of Washington, at public auction to the highest bidder. Any person except Trustee may bid at Trustee's sale. Trustee shall apply the proceeds of the sale as follows: (1) to the expense of the sale, including a reasonable Trustee's fee and attorney's fee; (2) to the obligation secured by this Deed of Trust; and (3) the surplus, if any, shall be distributed to the persons entitled thereto.

DEED OF TRUST
(continued)

2. To pay before delinquent all lawful taxes and assessments upon the property; to keep the property free and clear of all other charges, liens, or encumbrances impairing the security of this Deed of Trust.
3. To keep all buildings now or hereafter erected on the property described herein continuously insured against loss by fire or other hazards in an amount not less than the total debt secured by this Deed of Trust. All policies shall be held by the Beneficiary, and be in such companies as the Beneficiary may approve and have loss payable first to the Beneficiary, as its interest may appear, and then to the Grantor(s). The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such order as the Beneficiary shall determine. Such application by the Beneficiary shall not cause discontinuance of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of the Grantor(s) in insurance policies then in force shall pass to the purchaser at the foreclosure sale.
4. To defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee, and to pay all costs and expenses, including cost of title search and attorney's fees in a reasonable amount, in any such action or proceeding, and in any suit brought by Beneficiary to foreclose this Deed of Trust.
5. To pay all costs, fees, and expenses in connection with this Deed of Trust, including the expenses of the Trustee incurred in enforcing the obligation secured hereby and Trustee's and attorney's fees actually incurred, as provided by statute.
6. Should Grantor(s) fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances, or other charges against the property hereinabove described, Beneficiary may pay the same, and the amount so paid, with interest at the rate set forth in the note secured hereby, shall be added to and become a part of the debt secured in this Deed of Trust.
7. **NO FURTHER ENCUMBRANCES:** (OPTIONAL - Not applicable unless initialed by Grantor and Beneficiary.) As an express condition of Beneficiary making the loan secured by this Deed of Trust, Grantor shall not further encumber, pledge, mortgage, hypothecate, place any lien, charge or claim upon, or otherwise give as security the property or any interest therein nor cause or allow by operation of law the encumbrance of the Trust Estate or any interest therein without the written consent of a Beneficiary even though such encumbrance may be junior to the encumbrance created by this Deed of Trust. Encumbrance of the property contrary to the provisions of this provision shall constitute a default and Beneficiary may, at Beneficiary's option, declare the entire balance of principal and interest immediately due and payable, whether the same be created by Grantor or an unaffiliated third party asserting a judgment lien, mechanic's or materialmen's lien or any other type of encumbrance or title defect.



Grantor initials



Beneficiary initials

IT IS MUTUALLY AGREED THAT:

1. In the event any portion of the property is taken or damaged in an eminent domain proceeding, the entire amount of the award or such portion as may be necessary to fully satisfy the obligation secured hereby, shall be paid to Beneficiary to be applied to said obligation.
2. By accepting payment of any sum secured hereby after its due date, Beneficiary does not waive its right to require prompt payment when due of all other sums so secured or to declare default for failure to so pay.
3. The Trustee shall reconvey all or any part of the property covered by this Deed of Trust to the person entitled thereto, on written request of the Grantor(s) and the Beneficiary, or upon satisfaction of the obligation secured and written request for reconveyance made by the Beneficiary or the person entitled thereto.
4. Upon default by Grantor(s) in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, all sums secured hereby shall immediately become due and payable at the option of the Beneficiary. In such event and upon written request of Beneficiary, Trustee shall sell the trust property, in accordance with the Deed of Trust Act of the State of Washington, at public auction to the highest bidder. Any person except Trustee may bid at Trustee's sale. Trustee shall apply the proceeds of the sale as follows: (1) to the expense of the sale, including a reasonable Trustee's fee and attorney's fee; (2) to the obligation secured by this Deed of Trust; and (3) the surplus, if any, shall be distributed to the persons entitled thereto.

DEED OF TRUST
(continued)

- 5. Trustee shall deliver to the purchaser at the sale its deed, without warranty, which shall convey to the purchaser the interest in the property which Grantor(s) had or had the power to convey at the time of his/her/their execution of this Deed of Trust, and such as he/she/they may have acquired thereafter. Trustee's deed shall recite the facts showing that the sale was conducted in compliance with all the requirements of law and of this Deed of Trust, which recital shall be prima facie evidence of such compliance and conclusive evidence thereof in favor of bona fide purchaser and encumbrancers for value.
- 6. The power of sale conferred by this Deed of Trust and by the Deed of Trust Act of the State of Washington is not an exclusive remedy; Beneficiary may cause this Deed of Trust to be foreclosed as a mortgage.
- 7. In the event of the death, incapacity, disability, or resignation of Trustee, Beneficiary may appoint in writing a successor trustee, and upon the recording of such appointment in the mortgage records of the county in which this Deed of Trust is recorded, the successor trustee shall be vested with all powers of the original trustee. The trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of an action or proceeding in which Grantor(s), Trustee, or Beneficiary shall be a party unless such action or proceeding is brought by the Trustee.
- 8. This Deed of Trust applies to, inures to the benefit of, and is binding not only on the parties hereto, but on his/her/their heirs, devisees, legatees, administrators, executors, and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby, whether or not named as Beneficiary herein.

[Signature]
Andrew John Rump

[Signature]
Danielle Lynne Rump

State of WA

County of Island

This record was acknowledged before me on 8/22/2025 by Andrew John Rump and Danielle Lynne Rump.

[Signature]

(Signature of notary public)
Notary Public in and for the State of WA
My appointment expires: _____

KAYLA SKINNER
NOTARY PUBLIC 159571
MY APPOINTMENT EXPIRES: 7-21-28



EXHIBIT "A"
Legal Description

PARCEL "A":

THAT PORTION OF THE SOUTH 15-1/2 ACRES OF GOVERNMENT LOT 2 IN SECTION 21, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M., DESCRIBED AS FOLLOWS:
BEGINNING AT THE NORTHWEST CORNER OF THE SOUTHWEST OF THE SOUTHEAST OF SAID SECTION, WHICH POINT BEARS NORTH 0 DEGREES 46'00" EAST A DISTANCE OF 1,339.81 FEET FROM THE SOUTH 1/2 CORNER OF SAID SECTION; THENCE SOUTH 89 DEGREES 41'05" WEST ALONG THE SOUTH LINE OF SAID GOVERNMENT LOT 2 A DISTANCE OF 3.55 FEET TO A POINT ON THE WEST LINE OF THE PLAT OF "WOODS ADDITION TO ANACORTES, WASHINGTON" AS PER PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 35, RECORDS OF SKAGIT COUNTY, WASHINGTON, AT WHICH POINT BEARS SOUTH 0 DEGREES 36'55" WEST A DISTANCE OF 13.75 FEET FROM THE NORTHWEST CORNER OF SAID PLAT AND WHICH POINT IS THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING SOUTH 89 DEGREES 41'05" WEST ALONG THE SOUTH LINE OF SAID GOVERNMENT LOT 2, A DISTANCE OF 98.13 FEET TO A POINT ON THE LINE OF MEAN HIGH TIDE AS SHOWN ON "PLATE 5, TIDE AND SHORE LANDS OF SECTION 21, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M., ANACORTES, HARBOR" ACCORDING TO THE OFFICIAL MAP THEREOF ON FILE IN THE OFFICE OF THE BOARD OF STATE LAND COMMISSIONERS AT OLYMPIA, WASHINGTON; THENCE NORTH 35 DEGREES 14'00" WEST ALONG SAID LINE OF MEAN HIGH TIDE, A DISTANCE OF 111.46 FEET; THENCE NORTH 29 DEGREES 59'00" EAST ALONG SAID LINE OF MEAN HIGH TIDE A DISTANCE OF 9.96 FEET; THENCE NORTH 89 DEGREES 41'05" EAST PARALLEL WITH THE SOUTH LINE OF SAID GOVERNMENT LOT 2, A DISTANCE OF 216.19 FEET; THENCE SOUTH 18 DEGREES 16'55" WEST A DISTANCE OF 91.14 FEET; THENCE SOUTH 89 DEGREES 56'55" WEST A DISTANCE OF 30.00 FEET TO THE NORTHWEST CORNER OF "WOODS ADDITION TO ANACORTES, WASHINGTON", AS PER PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 35, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE SOUTH 0 DEGREES 36'55" WEST A DISTANCE OF 13.75 FEET TO THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION.

PARCEL "B":

THAT PORTION OF GOVERNMENT LOT 2 AND GOVERNMENT LOT 3 OF SECTION 21, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M., DESCRIBED AS FOLLOWS:
BEGINNING AT THE SOUTHWEST CORNER OF SAID GOVERNMENT LOT 2 WHICH POINT BEARS NORTH 0 DEGREES 45'59" EAST A DISTANCE OF 1,339.98 FEET (NORTH 0 DEGREES 46'00" EAST A DISTANCE OF 1,339.81 FEET BY DEED) FROM THE SOUTH 1/2 CORNER OF SAID SECTION 21; THENCE SOUTH 89 DEGREES 40'16" WEST (SOUTH 89 DEGREES 41'05" WEST BY DEED) ALONG THE PROJECTED SOUTH LINE OF SAID GOVERNMENT LOT 2 A DISTANCE OF 3.55 FEET TO A POINT ON THE WEST LINE OF "WOODS ADDITION TO ANACORTES, WASHINGTON", AS PER PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 35, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE NORTH 0 DEGREES 36'55" EAST ALONG THE WEST LINE OF SAID PLAT, A DISTANCE OF 13.75 FEET TO THE NORTHWEST CORNER THEREOF; THENCE NORTH 89 DEGREES 56'55" EAST A DISTANCE OF 30.00 FEET; THENCE NORTH 18 DEGREES 16'55" EAST A DISTANCE OF 91.17 FEET (91.14 FEET BY DEED); THENCE SOUTH 89 DEGREES 40'16" WEST (SOUTH 89 DEGREES 41'05" WEST BY DEED) PARALLEL WITH THE SOUTH LINE OF SAID GOVERNMENT LOT 2 A DISTANCE OF 31.66 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING SOUTH 89 DEGREES 40'16" WEST A DISTANCE OF 159.35 FEET; THENCE NORTH 33 DEGREES 59'14" EAST A DISTANCE OF 45.85 FEET; THENCE SOUTH 72 DEGREES 59'14" EAST A DISTANCE OF 90.43 FEET; THENCE SOUTH 1 DEGREES 00'37" WEST A DISTANCE OF 10.94 FEET; THENCE NORTH 89 DEGREES 40'16" EAST A DISTANCE OF 10.38 FEET; THENCE NORTH 46 DEGREES 58'38" EAST A DISTANCE OF 36.34 FEET, THENCE SOUTH 23 DEGREES 08'27" EAST A DISTANCE OF 26.71 FEET TO THE TRUE POINT OF BEGINNING.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

PARCEL "C":

THAT PORTION OF TRACT 3, PLATE NO. 5 OF ANACORTES TIDE LANDS IN SECTION 21, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M. ACCORDING TO THE OFFICIAL MAP THEREOF ON FILE IN THE OFFICE OF THE COMMISSIONER OF PUBLIC LANDS, OLYMPIA, WASHINGTON, DESCRIBED AS FOLLOWS:
BEGINNING AT THE POINT OF INTERSECTION OF THE SOUTH LINE OF GOVERNMENT LOT 2 OF SAID SECTION, WITH THE LINE OF MEAN HIGH TIDE, AS SHOWN ON SAID PLATE 5, WHICH POINT BEARS SOUTH 89 DEGREES 41'05" WEST A DISTANCE OF 101.68 FEET FROM THE NORTHWEST CORNER OF THE

EXHIBIT "A"
Legal Description

SOUTHWEST OF THE SOUTHEAST ¼ OF SAID SECTION; THENCE SOUTH 89 DEGREES 41'05" WEST ALONG THE SOUTH LINE OF SAID GOVERNMENT LOT 2 EXTENDED WESTERLY A DISTANCE OF 125.02 FEET TO A POINT ON THE INNER HARBOR LINE, AS SHOWN ON SAID PLATE 5; THENCE NORTH 21 DEGREES 20'30" EAST ALONG SAID INNER HARBOR LINE, A DISTANCE OF 107.60 FEET, THENCE NORTH 89 DEGREES 41'05" EAST PARALLEL WITH THE SOUTHLINE OF SAID GOVERNMENT LOT 2 A DISTANCE OF 26.53 FEET TO A POINT ON SAID LINE OF MEAN HIGH TIDE; THENCE SOUTH 29 DEGREES 59'00" WEST ALONG SAID LINE OF MEAN HIGH TIDE, A DISTANCE OF 9.96 FEET; THENCE SOUTH 35 DEGREES 14'00" EAST ALONG SAID LINE OF MEAN HIGH TIDE A DISTANCE OF 111.46 FEET TO THE TRUE POINT OF BEGINNING.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

REQUEST FOR FULL RECONVEYANCE
Do not record. To be used only when note has been paid.

TO: TRUSTEE

The undersigned is the legal owner and holder of the note and all other indebtedness secured by the within Deed of Trust. Said note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said note above mentioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you thereunder.

Pilot Grove Savings Bank

Signature Date

By: _____
Print Name

Its: _____
Print Title