

After Recording, Return to:
Winston Khan
Northwest Trustee Services, PLLC
P.O. Box 4143
Bellevue, WA 98009-4143



200305200161

Skagit County Auditor

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File No. 7258.22851/Schneider, Janelle

Grantors: Northwest Trustee Services, PLLC
Wachovia Bank, National Association, a National Banking Association, as
Trustee for Long Beach Mortgage Loan Trust 2002-3

Grantee: Schneider, Janelle

FIRST AMERICAN TITLE CO.

73071-3

Notice of Trustee's Sale

Pursuant to the Revised Code of Washington 61.24, et seq.

I.

On **August 29, 2003**, at 10:00 a.m. inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street in the City of Mount Vernon, State of Washington, the undersigned Trustee (subject to any conditions imposed by the trustee to protect lender and borrower) will sell at public auction to the highest and best bidder, payable at time of sale, the following described real property, situated in the County(ies) of Skagit, State of Washington:

Tax Parcel ID No.: 330523-0-002-0100 P118479 & 330523-0-003-0208 P18241

Abbreviated Legal: Section 23, Township 33, Range 5; Ptn. SW 1/4, more particularly described on page 5 of this document.

SEE ATTACHED

Commonly known as: 28249 Lake Cavanaugh Road
Mount Vernon, WA 98273

which is subject to that certain Deed of Trust dated 05/07/02, recorded on 05/29/02, under Auditor's File No. 200205290082, records of Skagit County, Washington, from Janelle Schneider, a married woman as her separate estate, as Grantor, to Land Title, as Trustee, to secure an obligation in favor of Long Beach Mortgage Company, as Beneficiary, the beneficial interest in which was assigned by Long Beach Mortgage Company to Wachovia Bank, National Association, a National Banking Association, as Trustee for Long Beach Mortgage Loan Trust 2002-3, under an Assignment/Successive Assignments.

II.

No action commenced by the Beneficiary of the Deed of Trust is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's or Borrower's default on the obligation secured by the Deed of Trust.

III.

The Beneficiary alleges default of the Deed of Trust for failure to pay the following amounts now in arrears and/or other defaults:

	Amount due to reinstate by 05/19/03
A. Monthly Payments	\$9,153.97
B. Late Charges	\$457.73
C. Advances	\$0.00
D. Other Arrears	\$0.00
Total Arrearage	<u>\$9,611.70</u>
E. Trustee's Expenses (Itemization)	
Trustee's Fee	\$675.00
Attorneys' Fees	\$0.00
Title Report	\$645.72
Process Service	\$95.00
Statutory Mailings	\$66.00
Recording Fees	\$30.00
Publication	\$0.00
Other	\$0.00
Total Costs	<u>\$1,511.72</u>
Total Amount Due:	\$11,123.42

Other potential defaults do not involve payment to the Beneficiary. If applicable, each of these defaults must also be cured. Listed below are categories of common defaults which do not involve payment of money to the Beneficiary. Opposite each such listed default is a brief description of the action/documentation necessary to cure the default. The list does not exhaust all possible other defaults; any defaults identified by Beneficiary or Trustee that are not listed below must also be cured.

OTHER DEFAULT

ACTION NECESSARY TO CURE

Nonpayment of Taxes/Assessments

Deliver to Trustee written proof that all taxes and assessments against the property are paid current

Default under any senior lien

Deliver to Trustee written proof that all senior liens are paid current and that no other defaults exist

Failure to insure property against hazard

Deliver to Trustee written proof that the property is insured against hazard as required by the Deed of Trust

Waste

Cease and desist from committing waste, repair all damage to property and maintain property as required in Deed of Trust

Unauthorized sale of property (Due on Sale)

Revert title to permitted vestee

IV.

The sum owing on the obligation secured by the Deed of Trust is: Principal Balance of \$148,393.07, together with interest as provided in the note or other instrument secured from 10/01/02, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute.



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V.

The above-described real property will be sold to satisfy the expense of sale and the obligation secured by the Deed of Trust as provided by statute. The sale will be made without warranty, express or implied regarding title, possession, or encumbrances on August 29, 2003. The default(s) referred to in paragraph III, together with any subsequent payments, late charges, advances costs and fees thereafter due, must be cured by 08/18/03 (11 days before the sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time before the close of the Trustee's business on 08/18/03 (11 days before the sale date), the default(s) as set forth in paragraph III, together with any subsequent payments, late charges, advances, costs and fees thereafter due, is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 08/18/03 (11 days before the sale date), and before the sale by the Borrower, Grantor, any Guarantor or the holder of any recorded junior lien or encumbrance paying the entire balance of principal and interest secured by the Deed of Trust, plus costs, fees, and advances, if any made pursuant to the terms of the obligation and/or Deed of Trust.

VI.

A written notice of default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following address(es):

NAME AND ADDRESS

Janelle Schneider
28249 Lake Cavanaugh Road
Mount Vernon, WA 98273

John Doe Schneider,
spouse of Janelle Schneider
28249 Lake Cavanaugh Road
Mount Vernon, WA 98273

Janelle Schneider
9730 State Route 532, Suite F
Stanwood, WA 98292

John Doe Schneider,
spouse of Janelle Schneider
9730 State Route 532, Suite F
Stanwood, WA 98292

by both first class and either certified mail, return receipt requested, or registered mail on 04/10/03, proof of which is in the possession of the Trustee; and on 04/12/03 Grantor and Borrower were personally served with said written notice of default or the written notice of default was posted on a conspicuous place on the real property described in paragraph I above, and the Trustee has possession of proof of such service or posting.

VII.

The Trustee whose name and address are set forth below will provide in writing to anyone requesting it a statement of all foreclosure costs and trustee's fees due at any time prior to the sale.

VIII.

The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all their right, title and interest in the above-described property.



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IX.

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

X.

NOTICE TO OCCUPANTS OR TENANTS - The purchaser at the Trustee's Sale is entitled to possession of the property on the 20th day following the sale, as against the Grantor under the deed of trust (the owner) and anyone having an interest junior to the deed of trust, including occupants and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, Chapter 59.12 RCW.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com

DATED: May 19, 2003

Northwest Trustee Services, PLLC, Trustee

By

Authorized Signature

P.O. BOX 4143

Bellevue, WA 98009-4143

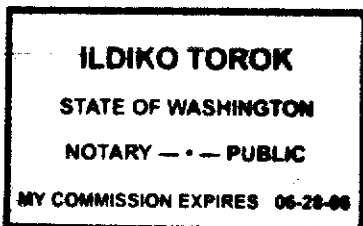
Contact: Winston Khan

(425) 586-1900

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Winston Khan is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/she) as the Associate Manager / Assistant Vice President of Northwest Trustee Services, PLLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 5/19/03



NORTHWEST TRUSTEE SERVICES, PLLC
(FKA NORTHWEST TRUSTEE SERVICES, LLC)
P.O. BOX 4143
BELLEVUE, WA 98009-4143
PHONE (425) 586-1900
FAX (425) 586-1997

Ildiko Torok
NOTARY PUBLIC in and for the State of
Washington, residing at Snodgrass
My commission expires 6/28/06

0044549426

File No: 7258.22851

Client: Washington Mutual Bank, F.A

Borrower: Schneider, Janelle

SERVING WASHINGTON, OREGON, IDAHO & ALASKA

This is an attempt to collect a debt and any information obtained will be used for that purpose.



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EXHIBIT "A"

PARCEL A:

That portion of the Northwest Quarter of the Southwest Quarter of Section 23, Township 33 North, Range 5 East of the Willamette Meridian, described as follows:

Beginning at a point on the East line of said Northwest Quarter of the Southwest Quarter, 500 feet North of the Southeast corner of said subdivision;
Thence due North along the East line of said subdivision a distance of 320 feet;
Thence North 77°00' West a distance of 554 feet;
Thence South 41°30' West a distance of 187 feet;
Thence South 65°00' East a distance of 732 feet to the point of beginning;

EXCEPT that portion lying Easterly of the line shown on survey recorded October 31, 1984, under Auditor's File No. 8410310011, which was established as the East line of subject property by Judgment entered January 23, 1985 in Skagit County Superior Court Cause No. 83-2-00521-6.

AND EXCEPT that portion which lies within the right of way of Lake Cavanugh Road No. 358.

PARCEL B:

That portion of the Northwest Quarter of the Southwest Quarter of Section 23, Township 33 North, Range 5 East of the Willamette Meridian, described as follows:

Beginning at the Southwest corner of said Section 23, said corner being common to Sections 23, 22, 26 and 27;
Thence North 1°37'15" East a distance of 1,312.86 feet to the Southwest corner of the Northwest Quarter of the Southwest Quarter of said Section 23;
Thence South 89°43'49" East a distance of 425.33 feet to a point on a 7° curve to the left having a tangent bearing North 40°42'07" East;
Thence Northeasterly along said curve a distance of 205.93 feet to the P.T. of said curve;
Thence North 26°17'13" East a distance of 352.15 feet;
Thence North 52°02'56" East a distance of 10.26 feet;
Thence North 26°20'58" West a distance of 53.81 feet to the true point of beginning;
Thence continuing North 26°20'58" West a distance of 150.47 feet;
Thence North 48°32'01" East a distance of 116.53 feet;
Thence South 65°00'00" East a distance of 154.30 feet;
Thence South 52°02'56" West a distance of 128.54 feet;
Thence South 37°57'04" East a distance of 10.00 feet to the P.C. of a 10.66° curve to the left;
Thence Southwesterly along said curve a distance of 88.51 feet to the true point of beginning.

ALL situated in Skagit County, Washington.

- END OF EXHIBIT "A" -



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