After Recording Return To: Wachovia Bank, NA. C/o Moss Codilis 9420 Reseda Boulevard, #814 Northridge, CA 91324



9/11/2003 Page

1 of

3 4:00PM

FIRST AMERICAN TITLE CO.

File No.: 7258.22851/Schneider, Janelle

0044549426

Trustee's Deed

The GRANTOR, Northwest Trustee Services, PLLC, as present Trustee under that Deed of Trust (defined below), in consideration of the premises and payment recited below, hereby grants and conveys, without representation or warranty, expressed or implied, to Wachovia Bank, N.A., a National Banking Association, as Trustee for Long Beach Mortgage Loan Trust 2002-3, as GRANTEE, all real property (the Property), situated in the County of Skagit, State of Washington, described as follows:

Tax Parcel 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 3 of this document.

RECITALS:

- 1. This conveyance is made pursuant to the powers, including the power of sale, conferred upon the Grantee by that certain Deed of Trust between Janelle Schneider, a married woman as her separate estate, as Grantor, to Land Title, as Trustee, and Long Beach Mortgage Company, Beneficiary, dated 05/07/02, recorded 05/29/02, under Auditor's/Recorder's No. 200205290082, records of Skagit County, Washington and subsequently assigned to Wachovia Bank, National Association, a National Banking Association, as Trustee for Long Beach Mortgage Loan Trust 2002-3.
- 2. The Deed of Trust was executed to secure, together with other undertakings, the payment of one or more promissory note(s) ("Note") in the sum of \$148,750.00 with interest thereon, according to the terms thereof, in favor of Long Beach Mortgage Company and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.
- 3. The Deed of Trust provided that the Property is not used principally for agricultural or farming purposes and the Grantor has no actual knowledge that the Property is used principally for agricultural or farming purposes.
- 4. Default having occurred in the obligations secured and/or covenants of the Deed of Trust grantor, as set forth in Notice of Trustee's Sale described below, which by the terms of the Deed of Trust make operative the power to sell, the thirty-day advance Notice of Default was transmitted to the Deed of Trust grantor, or his successor in interest, and a copy of said Notice was posted or served in accordance with law.
- 5. Wachovia Bank, National Association, a National Banking Association, as Trustee for Long Beach Mortgage Loan Trust 2002-3, being then the holder or the nominee of the indebtedness secured by the Deed of Trust, delivered to said Grantor a written request directing Grantor to sell the Property in accordance with law and the terms of the Deed of Trust.

- 6. The defaults specified in the "Notice of Default" not having been cured, the Grantor, in compliance with the terms of the Deed of Trust, executed and on 05/20/03, recorded in the office of the Auditor of Skagit County, Washington, a "Notice of Trustee's Sale" of the Property under Auditor's File No. 200305200161.
- 7. The Grantor, in the "Notice of Trustee's Sale", fixed the place of sale as inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street, City of Mount Vernon, State of Washington a public place, at 10:00 o'clock a.m., and in accordance with the law caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to 90 days before the sale; further, the Grantor caused a copy of said "Notice of Trustee's Sale" to be published in a legal newspaper in each county in which the property or any part thereof is situated, once between the thirty-fifth and twenty-eighth day before the date of sale, and once between the fourteenth and the seventh day before the date of sale; and further, included with the Notice, which was transmitted to or served upon the Deed of Trust grantor or his successor in interest, a "Notice of Foreclosure" in substantially the statutory form, to which copies of the Note and Deed of Trust were attached.
- 8. During foreclosure, no action by the Beneficiary, its successors or assigns was pending on an obligation secured by the Deed of Trust.
- 9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given, as provided in chapter 61.24 RCW.
- 10. The defaults specified in the "Notice of Trustee's Sale" not having been cured ten days prior to the date of Trustee's Sale and said obligation secured by said Deed of Trust remaining unpaid, on 08/29/03, the date of sale, which was not less than 190 days from the date of default in the obligation secured, the Grantor then and there sold the Property at public auction to said Grantee, the highest bidder therefore, for the sum of \$157,266.22 (cash) (by the satisfaction in full of the obligation then secured by the Deed of Trust, together with all fees, costs and expenses as provided by statute).

This conveyance is made without representations or warranties of any kind, expressed or implied. By recording this Trustee's Deed, Grantee understands, acknowledges and agrees that the Property was purchased in the context of a foreclosure, that the trustee made no representations to Grantee concerning the Property and that the trustee owed no duty to make disclosures to Grantee concerning the Property, Grantee relying solely upon his/her/their/its own due diligence investigation before electing to bid for the Property.

DATED: September 9, 2003

SKAGIT COUNTY WASHINGTON REAL ESTATE EXCISE TAX

SEP 11 2003

Amount Paid

Deputy

STATE OF WASHING

COUNTY OF KING

GRANTOR

Northwest Trustee Services, PLLC*

Associate Manager

* Northwest Trustee Services, PLEC was formerly known as Northwest

Trustee Services, LLC

I certify that I know or have satisfactory evidence that 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 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: September 9, 2003

DOLORES L. SAN NICOLAS STATE OF WASHINGTON NOTARY ---- PUBLIC MY COMMISSION EXPIRES 2-16-05

NOTARY PUBLIC in and for the State of

Washington, residing at Kent

My commission expires 02/16/05

Skagit County Auditor

9/11/2003 Page

3 4:00PM

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.

200309110203 Skagit County Auditor

9/11/2003 Page 3 of 3 4:00PM