

1/18/2007 Page

3 11:13AM

And when recorded mail to:

Premier Mortgage Services Of Washington Inc. C/O Option One Mortgage Corporation 6501 Irvine Center Drive Irvine, CA 92618

"LSI TITLE, FNDS DIVISION"

space above this line for recorder's use

TS #: 06-28178-WA

Title Order No. 6511595 CHICAGO TITLE CO.

106409861

NOTICE OF TRUSTEE'S SALE

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

NOTICE IS HEREBY GIVEN that the undersigned Trustee, Premier Mortgage Services of Washington, SUCCESSOR TRUSTEE, will on 04/20/2007, at 10:00 a.m. at the main entrance of the Superior Courthouse 205 W. Kincaid Street, Mt. Vernon, WA, will sell at public auction to the highest and best bidder, payable at the time of sale the following described real property, situated in the County of Skagit, State of Washington, to-wit:

LOT 3, AVON ACRES FIRST ADDITION, AS PER PLAT RECORDED IN VOLUME 7 OF PLATS, PAGE 93. RECORDS OF SKAGIT COUNTY, WASHINGTON, SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

And commonly known as:

16938 DONNELLY RD., MT VERNON, WA 98273-4773

Tax Account No.

P61900

which is subject to that certain Deed of Trust dated 09/09/2003, and filed for record 09/19/2003, as Instrument No. 2003 09190313, of Official Records Skagit County Washington, from REBECCA KEEFE, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, as Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION, as Trustee, to secure an obligation in favor of OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, as Beneficiary, the beneficial interest in which was assigned by mesne assignments to Wells Fargo Bank, N.A., as Trustee for ABFC Asset-Backed Certificates, Series 2004-OPT1.

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 Borrower's or Grantor's default on the obligation secured by the Deed of Trust.

HI.

The default (s) for which this foreclosure is made is/are as follows:

Failure to pay when due the following amounts which are now in arrears:

Payments From 9/1/2006 to 01/12/07 Late Charges Advances/Expenses **Grand Total:**

\$5,844.78 \$196.80 \$335.64

\$6,377,22

The sum owing on the obligation secured by the Deed of Trust is: The principal sum of \$99,758.23, together with interest as provided in the Note or other instrument secured from 08/01/2006, and such other costs and fees as are due under the Note or other instrument secured, and as are provided by statute.

The above described real property will be sold to satisfy the expense of sale and the obligation secured by said Deed of Trust as provided by statute. Said sale will be made without warranty, expressed or implied, regarding title, possession, encumbrances on 04/20/2007. The defaults referred to in Paragraph III must be cured by 04/09/2007, (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 04/09/2007, (11 days before the sale) the default as set forth in Paragraph III is cured and the Trustee's fees and costs are paid. The sale may be terminated any time after 04/09/2007, (11 days before the sale date) and before the sale, by the Grantor, any Guarantor, or the holder of any recorded junior lien or encumbrance paying the entire 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, and curing all other defaults.

VI.

A written Notice of Default was transmitted by the Beneficiary or Trustee to the Borrower and Grantor at the following addresses: 16938 DONNELLY RD., MT VERNON, WA 98273-4773

by both first class and certified mail on Fri Dec 8 00:00:00 EST 2006, proof of which is in the possession of the Trustee; and the Borrower and Grantor were personally served on Wed Dec 6 00:00:00 EST 2006, with said written Notice of Default or the written Notice of Default was posted in a conspicuous place on the real property described in Paragraph I above, and the Trustee has possession of proof of such service or posting.

The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, a statement of all costs and 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 interest in the above-described property.

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 (If applicable under RCS 61.24.040(9))

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.

Skagit County Auditor

1/18/2007 Page

3 11:13AM

2 of

Dated: 1/12/2007

Premier Mortgage Services of Washington, Inc., Successor Trustee

By: Kim Thorne

Its: Assistant Secretary

State of

California) ss.

County of

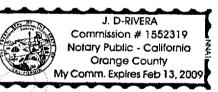
Orange)

On 1/12/2007, before me, J.D-Rivera, Notary Public, personally appeared Kim Thome, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

By: J. D-Rivera

For further information please contact:
Premier Mortgage Services of Washington Inc.
15500 S.E. 30th Place, #102
Bellevue, WA 98007
(800) 530-6224
For Sale Information, please call 714-573-1965





1/18/2007 Page

3 of

3 11:13AM