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# THE BUSINESS JOURNAL

25th ANNIVERSARY

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THE FOCUS | 8



## BANKING AND FINANCE

• Reflecting on 50 years of the ATM

THE EXECUTIVE PROFILE | 9



**Wendy Sisneroz**  
Area Manager  
Opes Advisors, A  
Division of Flagstar  
Bank

THE LIST | 12

Wells Fargo tops the  
Financial Institutions list

This Week Online 6

People on the Move 13

Leads 10, 19

Public Notices 11, 19-29

Opinion 30

## Questions linger over snap closure of Porterville carpet mill

David Castellon – STAFF WRITER

Belinda Patterson said she never saw it coming. About a week before Royalty Carpet Mills informed its employees it was shutting its four plants, including its yarn mill in Porterville, Patterson said a saleswoman for the company was in her Porterville store — Rainbow House of Carpets — touting a new line of carpet that Patterson was excited about offering to her customers.

Royalty | 5



CONTRIBUTED | The Royalty Carpet Mills plant in Porterville, which has been open for more than 30 years, suddenly closed last week, leaving 140 jobless.



CONTRIBUTED | Growing marijuana at home may be a lot easier than starting a marijuana-related business now that recreational use and sales of the drug is legal in California.

*Editor's note: This is the latest in a series of articles looking at how the Valley's business landscape will change once licenses for businesses cultivating and selling recreational marijuana start being issued next year as a result of California voters passing Proposition 64.*

## Marijuana not the gold mine some entrepreneurs expect

David Castellon – STAFF WRITER

Just like the gold rush of the mid 1800s, thousands are looking to make it big in California's new recreational cannabis industry. But if you're planning to start a new business growing, selling or manufacturing cannabis and related products with

Cannabis | 4

## TV chef sees potential in Valley food scene



PHOTOS BY DONALD A. PROMNITZ | From left, Annex Kitchen general manager Thomas Medrano watches as television personality Simon Majumdar and Jimmy Pardini, the restaurant's head chef, enjoy peaches from the San Joaquin Valley. Majumdar visited Fresno to promote the food scene in the valley and the local produce.

Donald A. Promnitz – STAFF WRITER

International food personality Simon Majumdar paid a visit this week to Fresno, where he discussed the use of Valley-grown food with local restaurateurs and weighed in on Central

Majumdar | 3

## Fresno's Presort Center relocates operations to Dinuba

John Lindt – CONTRIBUTING WRITER

The Downtown Fresno-based Presort Center has relocated its printing and direct mail operation to Dinuba, purchasing a large vacant packinghouse in the Tulare County town.

Presort | 3

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CONTRIBUTED | Fresno's Presort Center has relocated its printing and direct mail operation to Dinuba after the lease on its Fresno facility came up.

### Presort | from 1

The Surabian and Sons facility, about 80,000 square feet, has been vacant for years after the company shut it down. The Presort Center is now located at the 2.5-acre property located at 225 W. Tulare Ave. in Dinuba.

Presort's HR Director Lynn Tayne said "we lost our lease" at the Downtown Fresno building at 1931 G St., using the opportunity to buy their own plant.

"They had to do very little to move in," said Dinuba City Manager Luis Patlan, who welcomes the fact the firm now employs more than 40 in Dinuba and has plans to hire in the future. The building purchase was made in March.

"We leased another building in Fresno for our drivers and other employees — so we will keep about 40 workers in Fresno," Tayne added.

The company has been in business for more than 25 years.

Presort advertises itself as "one of the largest independently owned print and mailing facilities on the West Coast."

Albert Surabian was a Dinuba pioneer in the fruit business, and in its day his company was one of the largest employers in the Dinuba community with 125 seasonal workers.

Surabian and his sons also worked with the City of Dinuba on development of the Surabian Industrial Park, where Ruiz Foods remains the anchor. It used to be the family fruit orchard.

### Majumdar | from 1

California's potential emergence as a hotspot for foodies.

"This area has a really neat food story," Majumdar said. "and it needs to tell it."

At the Annex Kitchen at 2257 W. Shaw Ave., Majumdar, who is known for his role as a judge in the Food Network program "Cutthroat Kitchen," emphasized the San Joaquin Valley's emergence into the food scene on Tuesday. This movement is an extension of the already prominent place of the Valley in growing and production. He further stressed the need for community building and collaboration in the restaurant community.

"Simon talks a lot about how to get the most out of your region and building food communities," said Jimmy Pardini, the head chef at the Annex Kitchen, "which I think is really important at this stage in the game for Fresno restaurants. The world's getting smaller with social media and we're seeing a lot of people do things around the country, and we wonder how they're doing it."

According to Majumdar, the San Joaquin Valley has the potential to be a major destination for foodies in the same manner as Napa Valley or Las Vegas. The key to this, he stated, is for local restaurants to use local produce. Majumdar is himself an outspoken advocate for the "locally-sourced" food trend and claims that the Central Valley has a unique advantage in this trend.

"The joy of here (is that) the local ingredients are top notch," Majumdar said. "And when you have ingredients that good... you have something potentially very exciting."

The chef also expressed the advantage brought about by a diverse variety of restaurants in the valley.

"Today I've chatted with Asian chefs, I've chatted with Peruvian chefs, I've chatted with people from Latin America, I've chatted with people who've cooked traditional American food, so I've heard from people from very diverse backgrounds," Majumdar said, "and I think that's a lot of the American story. You know, you ask me: 'what is American food?' The joy of that is it could be anything because you have such a wide diversity of people."

Majumdar, however, did stress that while the San Joaquin Valley did have a food story that needed to be told, it wasn't telling it well, and needed to improve its advertisement, as it is "too apologetic." To that end, he recommended attendance at the Fresno Food Expo, an annual showcase of ingredients and food products from the region.

"I travel all over the world," Majumdar said, "and this is one of the things I make time for every year."

The Fresno Food Expo, which organized the talk with Majumdar, will be held at the Fresno Convention Center from July 26-27.

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## Cannabis | from 1

expectations of easy money, think again, warned Chip Allee, recent transplant from Colorado to Clovis.

“My feeling overall is it’s crabs in a barrel — over regulated, overtaxed, a very difficult industry to survive in Colorado and everywhere else,” he said, using the metaphor of live crabs trying to climb out of a barrel only to be dragged down by those at the bottom.

“It’s essentially crabs in a barrel because of the fear associated with cannabis and the greed associated either with government agencies or anybody providing services and the overregulation. It’s having a direct impact on feasible margins in the business, and it’s happening everywhere,” Allee said.

Allee speaks from experience, as he’s the chief executive and financial officer for Ibannabi, Inc., which grows marijuana for recreational use in Aurora, Colo. That state, along with Washington, pioneered the legal sale and use of the drug with voter approval in November 2012.

Allee still runs the business, but the Fresno State graduate does so long distance from his home in Clovis, where he recently moved for personal reasons.

Coincidentally, California voters in November 2016 passed Proposition 64, which legalized the sales and use of marijuana for recreational purposes, and in January 2018, the State Board of Equalization is scheduled to begin issuing licenses for recreational marijuana-related businesses.

But don’t expect smooth sailing for new cannabis businesses, Allee warned.

“We started close to three years ago, because it was not legal in Aurora until then,” but it has hardly been easy for him and other pot-related businesses in Colorado and other states, he said.

“You face the usual challenges of any startup

business: Construction, planning, permitting, expenses, delays,” which often can culminate into big, underestimated problems, Allee said.

But other big problems the industry faces just about anywhere it has developed are overregulation and “larcenous” tax policies that often stems from cities, counties or states trying to wring out more money from pot-related businesses than from other businesses, he explained.

Despite the unfairness, “everybody agrees to [them], because they want to get some kind of compromise in place.”

In fact, in the same election that voters passed Prop. 64, voters in 37 California counties and cities approved ballot measures that created separate local taxes or fees on cannabis, the Los Angeles Times reports.

An article in the Emerald Report, an online website looking at Northern California’s cannabis industry, noted that by 2020 commercial pot sales across the state could total \$6.5 billion — an amount nearly rivaling sales in the state’s wine industry — and the law includes a flat state tax of 15 percent.

Add to that any additional taxes and fees that could be further imposed by the state, cities and counties, along with regulations that impose other costs that could eat at industry profit margins.

In Colorado, the burdensome regulations didn’t come all at once but over time, so the more established cannabis businesses had the resources to endure the added costs, Allee said.

BOE officials are working out their regulations for licensing California’s recreational cannabis businesses, while many cities across the state still are deciding whether to allow such businesses — with the city of Woodlake among the latest — let alone set up regulations and taxes for them.

Still, from what he has seen occur in Colorado and other parts of the country where recreational marijuana is legal, Allee warned startups here that “You’re going to have to be very well funded to have

any hope whatsoever to make it in the cannabis business.”

He added that if you plan to get into this new industry without being well financed or getting educated on the industry, “You’re probably going to lose.”

Despite the clear challenges, Allee is looking into the possibility of expanding his business — which sells pot under the “Blue Mountain” brand in Colorado — by starting a California division.

“We want to stick with what we know, which is cultivation and branding,” while staying out of the sale and manufacturing sides, the latter referring to processing oil, making edible cannabis products, etc.

It’s too early to tell where in the state the company might set up such an operation, but Allee said “We know where we’re not going to start, which is Fresno County, because the county is obstructive and hostile to cannabis.”

He noted that there are some Valley communities that seem receptive to cannabis businesses, the city of Coalinga among them.

Communities here in the Valley or elsewhere have golden opportunities to welcome the cannabis industry and become hubs for such businesses, generating tax revenues in the process, Allee said.

“You cannot continue to lose money out of some sort of dedication to the [anti-pot] movement. It all boils down to business,” he said, noting that the Valley is in a good position because it has lots of agricultural land for growers and lower land prices than in Southern California and coastal parts of the state.

“It’s going to be the friendly municipalities with lower costs,” that are going to draw these businesses and reap the financial benefits, Allee said. “We’re talking big money.”

David Castellon | Reporter can be reached at: 490-3464 or e-mail david@thebusinessjournal.com

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## Royalty | from 1

Aaron Jeffries, a mechanic at the Porterville plant for nearly three years, said he was no less caught off guard when he and most of his 139 co-workers gathered the morning of June 14 at the Porterville plant for a special meeting scheduled by their bosses.

"The first thing that they said was that the plant is closing down for good, and they gave me a packet with stuff about what to do with my 401(k) and stuff, but they never told me why they were closing."

And when employees asked what had happened, their supervisors "kind of got off the subject," Jeffries recounted.

Not that they had much time to ask questions, as the workers were told they had the day to gather their belongings — a tool chest and his tools, in Jeffries' case — and leave.

"We had no clue at all," said Jeffries, adding that the plant was shorthanded and looking to hire people, and he knew of no financial problems for Royalty.

Jason Ridenour, economic development and housing manager for the city of Porterville, said he met with the plant manager and other Royalty officials about six months ago, and "they said business was better than it had been during the recession, and they were building back up."

As such, he said, "As far as we knew, development was up, so things were better" for the carpet company.

After hearing about the closure and layoffs last week, Patterson said she called the saleswoman to offer sympathy, and the woman — who had been in her job just three months — said she was in the dark about what happened.

"Nobody knows. It's very strange. Everyone was very surprised," Patterson added.

The closure announcement also applied to Royalty's facilities in Santa Ana and Irvine — the latter its headquarters — where yarns woven in Porterville were manufactured into carpets under the Royalty name and those of its subsidiaries.

Attempts to call the headquarters office yielded only a recorded message, stating that "Effective immediately, Royalty Carpet Mills; Camelot Carpet Mills; Moda, LLC; and Pacific Crest Mills are closed and will not reopen."

Floor Covering News, a trade publication, reported on the closure on its website but provided no information what happened to the carpet maker that had been in business nearly half century.

The Orange County Business Journal reported that Royalty ranked as one of Orange County's larger privately held companies, with an estimated 400 workers there and \$100 million in yearly sales as of a few months ago.

The newspaper also cited undisclosed sources as stating that a deal already is in place to sell the Orange County carpet plants.

Real estate sources contacted in the Valley knew of no such deals in the works for Royalty's Porterville mill at 600 S. E St., nor has it been listed for sale. The facility, which opened in 1986, has a 200,000-square-foot

building sitting on 13 acres.

Jeffries said the last full work day in Porterville was on Friday, June 9, when employees were told not to come in the following Monday and Tuesday and instead come in at 9 a.m. on Wednesday, June 14 for a meeting.

No reason was given, and in retrospect Jeffries said he should have been suspicious, because only one mill was running on the Friday, "and we usually have 30 or 40 machines [running] at the same time."

As people left for the day, some speculated a merger might be in the works, but there was no talk of a closure.

A phone call this week to the Porterville plant was directed to the voicemail of Dennis Johnson — identified on his LinkedIn profile as vice president of manufacturing — who didn't return the call.

Efforts to contact Royalty's president and CEO, Andrea Greenleaf, were unsuccessful. She took over in 2013 after her father — the company's founder — Mike Derderian died.

Prior to that, Greenleaf had run the company's Pacific Crest division — a commercial carpet maker — for 20 years. Floor Covering News reported that within 18 months after taking over the top spot, Greenleaf reportedly purchased new equipment and oversaw the start of 50 new carpet lines.

Royalty wasn't one of the nation's largest carpet makers, as it focused on making high-end carpets instead of cheaper, more affordable ones, Patterson said.

Days after the closure, some carpet retailers were waiting to see if their final orders from Royalty would come in, among them Patterson, who is scheduled to install a roll at a house next week.

One positive is that the Porterville employees received 60 days pay as severance for their job losses, Jeffries said.

Still, the 24-year-old is the primary provider for his girlfriend and their 3-year-old son, and he said the severance — along with pay from his side job cleaning an auto mechanic's shop — isn't enough to get by very long.

And the jobs lost mostly weren't minimum-wage jobs, as most of the people who worked at the Royalty mill were skilled workers, Jeffries said.

So far, his former employer isn't offering him and his former co-workers any assistance to find jobs or get retrained for other careers, he noted.

"They just told us to go to the unemployment office. [That] they would help us out."

The city of Porterville, working with Tulare County Employment Connection, attempted to help Wednesday by putting on an event to educate the displaced Royalty workers about the services available to them.

For his part, Jeffries said that it's highly unlikely he'll find a job requiring his skillset anywhere in the Valley or in California, so "I probably will have to leave the state to find another job working with textile machines."

David Castellon | Reporter can be reached at: 490-3464 or e-mail david@thebusinessjournal.com

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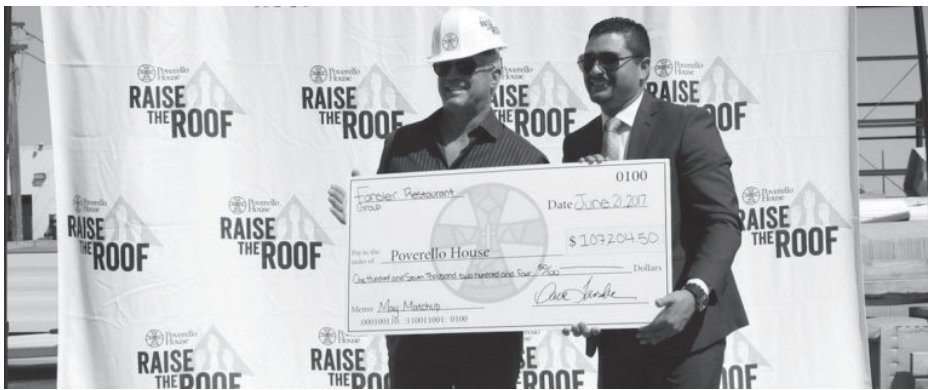


PHOTO BY DONALD A. PROMNITZ | Fansler Restaurant Group owner Dave Fansler, left, presents a check for \$107,204.50 to Poverello House executive director Cruz Avila.

# Restaurateur Fansler makes big donation to Poverello House

A new project being undertaken by the Poverello House has received a massive boost thanks to a donation from the Fansler Restaurant group.

The check, which was worth \$107,204.50, was presented by Fansler Restaurant Group owner Dave Fansler on Wednesday.

"It's a true testament to community support, community engagement, and the fact that Fansler has been a longtime supporter of the Poverello House," said Poverello House Executive Director Cruz Avila. "He really wanted to reach out to the community to give back in a way that would really serve the needy, our homeless population."

Fansler Restaurant Group, which runs Pismo's Coastal Grill, Yosemite Ranch and Westwoods BBQ in Fresno, generated the money through its "May Matchup" fundraiser. Through the month of May, patrons at Fansler restaurants donated to the Poverello house with the company matching the donations until they reached \$100,000. Patrons contributed \$57,204 by the end of the month.

The check will go to the construction of a new food distribution warehouse.

"We're a restaurant company, so serving food to the community is something that we're sensitive to," Fansler said. "And so that is a lot of what the Poverello House does and they're doing it for unfortunate people in the community, and so we wanted to contribute to that."

The current project will also include an operations center and a permanent space for health, housing and social services.

In 2007, the firm was sold to French multinational corporation Schneider Electric.

## RETAIL

### Olive Garden to open new restaurant

The popular Italian food chain Olive Garden is expecting to open a new restaurant next week, featuring its newest design and logo.

Located at 6725 N. Riverside Dr., the new Olive Garden will have its official ribbon cutting at 10 a.m. Monday with Fresno city officials, in partnership with the Fresno Chamber of Commerce. The 7,500 square foot building for the restaurant will have a guest capacity of 250 people and is expected to generate 175 new jobs in the surrounding community, according to a news release.

"The new restaurant will feature an updated design with new artwork, fabrics and materials, lighting, seating, countertops and flooring," the release said, "as well as a display of the new 'Olive Garden Italian Kitchen' logo sign."

The restaurant will be headed by Enrique Vargas, who will serve as general manager.

The restaurant will be the newest addition to the Marketplace at El Paseo shopping center near Herndon Avenue and Highway 99. Last month a leasing report for the shopping center also confirmed that Cracker Barrel would be locating there.

## AGRICULTURE

### Kings County crop values fall

The combined value of crops, livestock and other agricultural goods sold in 2016 by Kings County farmers, ranchers and others totaled more than \$2 billion last year.

That's a decline of nearly 1 percent, or more than \$18.8 million, compared

to 2015 sales and marks the county's second-straight year of declining ag sales since hitting a record sales mark of \$2.4 billion in 2014.

While the lingering effects of California's record drought and low releases of irrigation water to farms from the San Joaquin Delta kept some land fallow for the year, particularly on Kings County's west side, Steve Schweizer, the county's deputy agriculture commissioner, said low valuations on many of the county's major ag commodities were the main culprit.

"Prices were just down for a lot of the commodities," particularly among field crops, he said.

In fact, looking at the list of average prices paid for Kings County field crops, only pasture range hay had a better average selling price last year than in 2015.

Alfalfa hay, for example sold, on average, for \$142 a ton last year, \$40 less than in the prior year. Pima cotton seed showed a dramatic price difference, selling for \$255 a ton last year compared to \$340 a ton in 2015.

"Production for some commodities were up, including cotton," which helped offset some of the pricing declines, Schweizer said.

## REAL ESTATE

### Home sales mostly up in Valley

The Central Valley market for existing single-family homes mostly saw a monthly and annual bump last month, according to new data from the California Association of Realtors.

Fresno's median single-family home price for May was \$250,000, up 4.2 percent from the month prior and 7.8 percent from May 2016. Sales were also up in Fresno in May — 10.4 percent from the month prior and 9.9 percent from a year ago.

In Kings County, the median single-family home price for May was \$211,000, down 9.1 percent from the month prior and also down 1.9 percent from a year ago. On the bright side, May sales were up 17.1 percent compared to April, but down 6.8 percent from a year ago.

Madera County's May median home price was \$255,000, up 6.3 percent from April and also up 19.4 percent from a year ago. Sales for May, though, were down 12.7 percent from April and also down 23.6 percent from a year ago.

In Tulare County, the median home price in May was \$225,000, up 4.7 percent from the month prior and up 9.8 percent from a year ago. Tulare County sales for May were up 21.4 percent on a monthly basis, and up 6.1 percent on an annual basis.

The Valley was mostly in line with a statewide market rebound in May. California's median price was \$550,200, up 2.3 percent month-over-month and up 5.8 percent year over year. Sales were also up 5.4 percent month over month and 2.6 percent year over year.

## NONPROFITS

### Valley Allstate offices collecting food

Nineteen Allstate insurance offices in Fresno, Clovis, Visalia and Dinuba will accept through the end of the month non-perishable food that will be donated to local food banks.

The company's CAN Hunger Food Drive, which kicked off Monday, involves more than 150 participating Allstate offices throughout California.

"One in eight Californian's don't know where their next meal will come from. One in four of those affected are children who rely on subsidized school meals. During the summer months, your local food bank takes action and provides food to those who are in need," states a press release issued by Liz Wynn, executive director of the Visalia Emergency Aid Food Pantry, one of the participating food banks.

"Collecting donations is vital to help those suffering from hunger. This is why Allstate agents are partnering with your local Feeding America food bank and collecting donations," the statement continues.

"This is the first time we have done a food drive of this sort" in California, said Nicole Clark, an Allstate spokeswoman.

She said that besides collecting food, each of the participating Allstate offices has committed to award its annual \$1,000 Helping Hands grant — which each of the company's offices can choose to award to a nonprofit — to a local food bank.

So the Visalia Emergency Aid Food Pantry will receive a total of \$5,000 from the five participating Allstate offices in that city, Wynn said.

To see a list of Central Valley Allstate offices accepting food donations, go online to <http://conta.cc/2tpVzIT>.

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# Taking a hard look at long-term care insurance

## GUEST VIEW

Nicolas Allen, CFP®



For many Americans, buying insurance to cover your home, car and health is standard practice. But long-term care insurance is a mystery for many, even though it offers important financial

protection against some of life's uncertainties.

The goal of long-term care (LTC) insurance is to protect the policy owner from footing the entire bill of an extended stay in a health care facility, such as a nursing home or rehabilitation center.

Because there's no telling whether you will need long-term care in the future, and the costs can run very high if you do, it's worth your while to learn about your long-term care insurance options and make an informed decision.

It's possible that at some point later in life you may need specialized care. For example, as you get older, your physician may discharge you to a nursing home following a hospitalization for surgery or illness. Fortunately, Medicare will cover qualified stays up to 100 days. Sometimes, however, deteriorating mental or physical health caused by an accident, illness or dementia will lead to an extended stay in a nursing home or ongoing in-home nursing care. When this happens, even families that are in a good financial position may need to balance the expense of long-term care with their other priorities.

While Medicaid will cover long-term care costs after 100 days, this federal program requires individuals to first deplete their personal savings, among other qualifications. For this reason, even individuals who are financially comfortable may want to carefully consider long-term care insurance.

Here are some factors to think about as you consider long-term care insurance:

- Your age and health may affect your eligibility. Purchasing a policy when you're relatively young and healthy may mean more years of payments, but it also helps you lock in a benefit that may not be available when you're older or in the event you experience a health issue. The cost of a policy tends to increase with age, particularly after age 60 when health problems start to become more common. If you have a pre-existing condition, or a family history of one, you may not be eligible to purchase certain policies. Carefully

review the fine print to see if any conditions are excluded from coverage.

- Long-term care insurance policies come in many forms — from barebones to all the bells and whistles. Price is only one factor to consider. Compare components of the policies side-by-side to see which plan may make sense for you. Evaluate facilities and programs in your area so that you can match your service expectations with what various policies may cover.
- Most plans are tied to the need for assistance with a pre-determined number of activities of daily living (ADLs) such as dressing, showering and eating. You will pay more if you want a policy that requires fewer concurrent ADLs to trigger benefits.
- Consider nursing home costs in your area to determine whether you want to buy coverage on the higher or lower end of the spectrum. Choose a daily benefit — or the amount of expenses covered each day — you can live with, as you will be expected to make up the difference.
- Most plans have an elimination period, which is the amount of time that must elapse before your insurance covers the bill. This "gap" in benefits ranges from 30 to 180 days. You are responsible for 100 percent of the costs before your benefits begin.
- Inflation protection is a common plan rider that can help offset rising costs of care by increasing your eligible lifetime benefits under the plan. It's worth considering if you can afford the cost of a more generous lifetime limit.
- Your financial advisor can help you calculate whether your projected future income and assets can withstand the cost of long-term care if the need arises. If there's any doubt, a long-term care insurance policy may make sense. Together you can review your options and choose a plan that helps you meet your long-term goals for financial security.

**Nicolas Allen, CFP®** is a Financial Advisor with Ameriprise Financial Services, Inc. in Fresno, CA. He specializes in fee-based financial planning and asset management strategies and has been in practice for 9 years. To contact him, consider <http://www.ameripriseadvisors.com/nicolas.j.allen>, (559) 490-7030 option 2, or 7433 N. First Street, Suite 102 Fresno, CA 93720.

Better Business Bureau® Serving Central California & Inland Empire Counties

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WIKIPEDIA USER NENYED | ATMs turn 50 next week, inviting a closer look at how they work and what's in store for their future.

# How secure are today's ATMs? 5 questions answered

**Pradeep Atrey** - UNIVERSITY AT ALBANY,  
STATE UNIVERSITY OF NEW YORK

**Editor's note:** Automated teller machines, better known as ATMs, are turning 50 on June 27. Computer science professor Pradeep Atrey, from the University at Albany, State University of New York, explains the security features and concerns of modern cash machines.

## How does an ATM work?

In the broadest sense, an ATM works by accepting a cash request from a user, verifying the user's authority to access a particular bank account, ensuring that account has enough money to fulfill the request and dispensing the money — all without the assistance of a bank clerk or teller.

From the very beginning, all the way back to the first ATM placed in use in London in 1967, the user's identity was the main problem banks needed to solve. Rather than today's plastic card with a magnetic strip and embedded microchip, the first machine accepted a slip of paper with a mildly radioactive substance — carbon-14 — printed on it in a particular pattern. The machine matched the pattern to a number code entered by the user. If it matched, and if the funds were available, the machine dispensed up to £10 (an amount worth just over US \$200 today).

When using modern ATMs, a customer inserts a plastic card into the machine's reader, which registers either the data encoded on the card's magnetic strip or its embedded chip. It prompts the customer for a personal identification number, usually called a PIN, often four or six digits long.

If the card and PIN match, then the customer can deposit money, check an account balance or, most commonly,

request a cash withdrawal. When the customer specifies an amount of money, the machine uses an internet connection or a phone line to connect to the customer's bank, verifying the funds are available and dispensing the cash.

## What security issues do ATMs have?

Because ATMs contain large amounts of cash, they are attractive targets for criminals. The most brazen thefts have involved physically stealing the ATM as a whole, though muggers have also accosted ATM users, who, unsurprisingly, are likely to be carrying cash.

As a result, most ATMs today have built-in cameras, to record evidence in case of a mugging or other crime, or to monitor people who might be tampering with the machine.

A more sophisticated theft involves covertly monitoring the device and its users. Thieves can install small cameras in different places on an ATM, sometimes hidden by plastic panels that look like normal parts of the machine. With those, they can capture the card number, its expiration date, the name on the card, and even the three-digit card verification value (CVV) number on the back. That's more than enough information to use the card to make unauthorized online purchases look legitimate. Fraudsters may also sell the data in online black markets.

By installing fake card slots, or even extra attachments (called "skimmers") on top of the existing card slot, attackers can read the information on cards' magnetic strips. That can help them make fake duplicate cards to use in other ATMs.

Hidden cameras also let thieves watch users enter their PINs. A recent

study found that a thermal camera can also capture PINs, by identifying which number keys are slightly warmed, because they were pressed by the user. Specifically, the researchers found that PIN detection accuracy could be up to 78 percent when the heat traces on the key pad are captured within 30 seconds of authentication. A similar study reveals that it was possible to find all four digits of the PIN from a distance of 35 centimeters and if the thermal camera was placed at an angle between 30 and 45 degrees. However, it was much harder to identify the correct sequence of the digits.

## Can ATMs be hacked?

Tech-savvy criminals have several options for hacking ATMs. The outer casings of ATMs often conceal hidden USB ports, used for software maintenance and update. If an attacker can locate the hidden port, he can insert a portable USB drive with a malicious program installed, taking control of the machine. That essentially allows the attacker to dispense cash without using a card.

A few years ago, a new attack became popular. Called a "black box" attack by police, the theft involves cutting holes in the ATM casing and physically disconnecting cables between the computer and the mechanism that actually dispenses the cash. Plugging another computer into the cash dispenser's controls lets an attacker order it to release large amounts of cash.

The ATM's telecommunications connection offers another means of attack. By intercepting communications between the machine and the bank, an attacker can collect useful card and account data. That may also offer a way to remotely install malicious software and take control of the machine itself:

for instance, to issue commands to dispense cash.

## What security measures are or can be deployed?

ATM-related fraud and theft can't be completely prevented. Banks are working to develop additional security measures, such as the three-digit CVV on the back of cards. Individuals can also take preventive measures to protect themselves when using ATMs:

- If your bank issues them, use a chip-enabled card. They provide improved security by verifying the physical card is genuine, and not a fake duplicate.

- It is often safer to use an indoor ATM, rather than one directly on the street, which can be accessed more easily by criminals either before or after your transaction.

- Check the ATM to see if it looks like it has been physically altered or damaged, if anything is attached to the built-in card reader (to read the magnetic strip) or if there are any small cameras around the keypad. Avoid using it if anything looks suspicious.

- Be careful of your surroundings and the people in the ATM area. A person behind you in line may be trying to catch a glimpse of the PIN you enter on the keypad.

- Cover the key pad when entering your PIN so no observer or spy camera can see it.

If you enter the correct PIN but the transaction fails, immediately contact the bank that issued the card to warn them that there might be a problem with the machine or your account.

## How can new technology make ATMs more secure?

As the ever-escalating arms race between ATM security professionals and criminals continues, customers will find themselves urged to use increasingly advanced security methods to identify themselves at ATMs. One method is two-factor authentication, which adds an additional layer of security a user must pass before being allowed access to an account.

Often used when logging in to online services like social media and email systems, two-factor authentication has most commonly involved entering not only the PIN but also a numeric code received by text message on the user's phone and valid for only a short period of time.

This method, no longer considered secure because it is so easy to falsely simulate cellphone numbers, is being phased out in favor of smartphone apps that generate new codes every few seconds — or even physical keys. Without this one-time code, an attacker can't access the victim's bank account.

Future methods of user authentication at ATMs are likely to involve biometrics, like fingerprints, which could augment — or even replace — the cards and PINs that have gotten banks and users through the past 50 years of automated banking.

*This article was originally published on **The Conversation**, an independent and nonprofit source of news, analysis and commentary from academic experts.*

# WENDY SISNEROZ

AREA MANAGER

OPES ADVISORS, A DIVISION OF FLAGSTAR BANK



## Tell us a little about your career to your current position:

I started in this business in 1992 as a “set-up girl” and worked my way through being a processor, funder, loan officer assistant and a loan officer. In 2011 I decided to move into the management side. I was a sales manager for a year, before being promoted to a branch manager for three years and then moved into a district manager position before coming to Opes Advisors as an area manager. My area includes offices in Modesto, Fresno, Merced and Patterson.

## What sets Opes Advisors apart from other lenders/wealth managers?

The main thing that sets Opes Advisors apart from other lenders is our culture. We also offer our unique modeling software of wealth management advice. You don’t need to be a millionaire for us to assist with complimentary advice about financial planning during your mortgage loan process. And there is no additional requirement of the borrower for this.

## How is Opes Advisors expanding in the Central Valley?

We want to open more branches in additional locations to be able to service the expanding housing market within the Central Valley.

## How would you characterize the current residential real estate market in the Valley?

Exploding! A lot of our markets have a real supply and demand problem and houses are selling quickly with multiple offers above asking price being submitted.

## We’ve heard a lot of people in the Bay Area are getting priced out of the home market and moving here. Is that true?

We are seeing that as a trend again.

## What causes/organizations are close to your heart?

My husband is the head pastor of a church in Weston Ranch, which is an urban community at the south end of Stockton that needs a lot of love



**What we do:** Opes Advisors, a Division of Flagstar Bank, provides real estate financing and wealth management advice for everyone from first time homebuyers to real estate investors. Opes Advisors developed the first real estate decision technology to fuse mortgage lending services with financial advice, providing clients with a personal financial model that empowers more effective home buying decisions. With the added strength of Flagstar Bank, the fifth largest bank mortgage originator, Opes Advisors delivers local expertise with its competitively priced mortgage programs, along with financial planning and investment services from its Wealth Management division. Opes Advisors has over 39 retail locations in California, Oregon, and Washington and has expanded its ability to provide service across the nation.

**Education:** Some college and then just strict experience.

**Age:** 45

**Family:** I have a husband of 8 years, four boys ranging in age from 24 to 15, a daughter-in-law and a two-year-old granddaughter.

and attention. We moved into that neighborhood to be some sort of light within a community that desperately needs some transformation.

## What are your roots in the Central Valley?

I have lived in the Central Valley all my life. I lived in Sacramento until 1995 when I moved to Stockton and have been here ever since.

## What was your very first job and what did you learn from it?

My first job was working at a McDonald’s. I learned the responsibility of showing up every day, no matter what and I also learned that if I work hard, I can move forward and better myself every day.

## What do you like to do in your spare time?

I love to chase after my granddaughter and to bake. Both are extreme therapy for me and what I turn to when my soul needs soothing.

# LEADS

## THE CONTENTS

Real Estate	10
Bankruptcy	10
Federal Liens	10
State Liens	10
New Businesses	10

The Leads information found in this issue of The Business Journal is a sampling from the Business Leads Download Center. The Business Leads Download Center is available free with your paid subscription to The Business Journal. For questions about the content listed in this section or how to obtain a subscription to The Business Journal, contact Ashley Webster at 559.490.3481 or e-mail [ashley@thebusinessjournal.com](mailto:ashley@thebusinessjournal.com).

**HOW IT WORKS:** The Business Journal's Leads listings are designed to help you find the latest legal transactions to grow your business. Find out who's new in town, who's going out of business and what neighborhoods are becoming a hotspot for new business. We've pulled information from the county clerks' and recorders offices in Fresno, Kings, Madera and Tulare counties to bring you the latest in business news. No matter what business you are in, you can gain a competitive advantage from these Leads each week.

## REAL ESTATE

**COLLIERS INTERNATIONAL** is reporting the following real estate transactions:

3,000 square feet at 3649 W. Shaw Ave. in Fresno to Health Care Clinic from Shaw Marketplace Pak, LLC. Brett Todd and Ted Fellner were the agents in cooperation with Retail California.

34,200 square feet at 2925 S. Elm Ave., Ste. 101 in Fresno to Barney & Company from SPAN Development, LLC. Buk Wagner and Charlie Schuh were the agents in cooperation with Newmark Grubb.

3,138 square feet at 7675 N. Ingram Ave., Ste. 101 in Fresno to Realty ONE Group from Russell G. Smith, Inc. Zack Kaufman was the agent in cooperation with Realty ONE Group.

SOLD: 5,400 square feet at 4684 & 4708 N. Marty in Fresno. Buyer – RLIEU Property, LLC. Seller – RC Gray Family Limited Partnership. Steve Rontell was the agent.

**RETAIL CALIFORNIA** is reporting the following real estate transactions:

953 square feet of retail space at 8034 N. Cedar Ave. in Fresno leased to Lori Semas, dba Allstate Insurance, from J & V Fresno LLC. Nick Frechou and John Lee of Retail California were the agents.

1,107 square feet of retail space at 3064 N. Cedar Ave. in Fresno leased to

Fiesta Insurance from Duckett-Wilson Development Co. Michael Arfsten was the agent in cooperation with Jon Cox of Commercial Retail Associates.

1,620 square feet of retail space at 840 Herndon Ave., #107 in Clovis leased to Clovis Black Belt from DN Clovis, LLC and Rich North Freeway, LLC. Peter Orlando and Lewis Smith of Retail California were the agents.

1,750 square feet of retail space at 15010 Whitesbridge Ave. in Kerman leased to Metrocom MDB, Inc., dba Metro PCS, from Kerman Shopping Plaza, LLC. Nick Frechou of Retail California was the agent in cooperation with Brett Todd and Ted Fellner of Colliers International.

**PEARSON REALTY** is reporting the following real estate transactions:

147.34 acres of almonds located near Shields & Russell Avenues between I-5 & Ca Aqueduct. Jon Daggett and Bill Hopkins were the agents.

85.65 acres of citrus located on the southeast corner of Avenue 336 & Road 172, E. of Ivanhoe, Tulare Co. Roy Pennebaker and Matt McEwen were the agents.

154.80 acres of open land located on the south side of Shields, on the west side of Ca Aqueduct, west of Firebaugh. Mario DeFrancesco III represented the buyer.

61.00 acres of citrus located on Road 224, Terra Bella, Tulare Co. Roy Pennebaker and Matt McEwen were the agents.

**NEWMARK GRUBB PEARSON COMMERCIAL** is reporting the following real estate transactions:

1,000 square feet of industrial space at 5494 E. Lamona Ave., Ste. 124, in Fresno leased to Chris Morgan, dba CR Quality Painting, from Brent Kincaid. Daniel Simon of Newmark Grubb Pearson Commercial was the agent.

1,100 square feet of industrial space at 1421 N. Clovis Ave., Ste. 101, in Fresno leased to Arian Mendoza Diaz, dba Steak On Wheels, from Ragus Family Trust. Daniel Simon of Newmark Grubb Pearson Commercial was the agent.

1,436 square feet of office space at 10 River Park Place East, Ste. 208, in Fresno leased to Rebecca Medina, Attorney, from State Compensation Insurance Fund. Phil Souza, Jeremy Reed and Jessica Young of Newmark Grubb Pearson Commercial were the agents in cooperation with Brandon Lamonica of Fortune Associates.

Sale of 6,056 square foot office building at 7783 N. Ingram in Fresno to JMKB Holdings, LLC from Boardwalk at Palm Bluffs, LP. Phil Souza, Jeremy Reed and Jessica Young were the agents with cooperation from Fortune Associates.

Sale of 25,700 square foot parcel known as Lot 2 in the Dry Creek Business Park located north of Herndon Ave. and west of Highway 168 in Clovis to Ross Ford from the Stoffel Trust. Ron Stoltenberg and Ethan Smith, CCIM of Newmark Grubb Pearson Commercial were the agents.

Sale of 28,487 square foot office building at 1551 E. Shaw Ave. in Fresno to Sean

Reis from Procom Investments. Phil Souza, Jeremy Reed, Jessica Young and Brett Visintainer, CCIM of Newmark Grubb Pearson Commercial were the agents.

Sale of 32,400 square foot office building at 120 N. Clovis Ave. in Clovis to Rocklin 65, LLC from 120 N. Clovis, LLC. Phil Souza, Jeremy Reed and Jessica Young of Newmark Grubb Pearson Commercial were the agents in cooperation with Robert Ellis of Robert Ellis Leasing & Investments.

Sale of 19.20 acres of land at 13960 Murphy St. in San Martin to Wah Yat Holding Corp. from Olivas Family, LLC. Lou Ginise, SIOR and Jeff Wolpert, ALC of Newmark Grubb Pearson Commercial were the agents in cooperation with Daniel Wong WL Investment Group.

Sale of 72 acres of industrial land near Orange Ave. and North Pointe Drive in Fresno to Seefried Industrial Properties, Inc. from G4 Enterprises, LTD. Ethan Smith, CCIM of Newmark Grubb Pearson Commercial was the agent.

## BANKRUPTCY

### Bonanza Furniture

Case No: 17-12243-13  
907 S Rogers St  
Fresno CA 93727  
Assets: \$0, Liability: \$0, Exemptions: \$0

### Mountain View Ag Services Inc

Case No: 17-12272-7  
PO Box 83  
Sultana CA 93666  
Assets: \$769,242, Liability: \$706,476, Exemptions: \$128,075

### Milagrosa Trucking

Case No: 17-12276-13  
1507 N Palm Ave  
Fresno CA 93728  
Assets: \$174,078, Liability: \$114,899, Exemptions: \$105,280

### Jack's Guns

Case No: 17-12284-7  
9721 Texas Hill Rd  
Coulterville CA 95311  
Assets: \$309,968, Liability: \$480,956, Exemptions: \$40,417

### Rio Vista Realty

Case No: 17-12287-7  
9895 W Barstow Ave  
Fresno CA 93723  
Assets: \$97,312, Liability: \$47,060, Exemptions: \$189,366

## FEDERAL LIENS

### Central Grease Inc

Doc No: 17-063427, IRS tax lien  
PO Box 201, Biola, CA 93606  
Amount: \$81,348

### Djras Corp

Doc No: 17-063428, IRS tax lien  
438 E Shaw Ave Ste 215, Fresno, CA 93710  
Amount: \$9,075

### Cal West Ag Services Inc

Doc No: 17-014515, IRS tax lien  
2370 W Cleveland Ave, Madera, CA 93638  
Amount: \$13,120

### JT A G Service

Doc No: 17-031760, IRS tax lien  
881 W Morton Ave, Porterville, CA 93257

Amount: \$31,180

## STATE LIENS

### TCCI Enterprises

Doc No: 17-060747, Franchise Tax Board tax lien  
4770 E Richert Ave, Fresno, CA 93726  
Amount: \$73,557

### CVC Enterprises Inc

Doc No: 17-061267, Franchise Tax Board tax lien  
9772 N Willey Ct, Fresno, CA 93720  
Amount: \$3,037

### Edmunds Enterprises Inc

Doc No: 17-061729, EDD tax lien  
1271 N Wishon Ave, Fresno, CA 93728  
Amount: \$3,383

### Laxmi India Cuisine

Doc No: 17-061731, Board of Equalization tax lien  
2373 E Shaw Ave, Fresno, CA 93710  
Amount: \$14,136

### Left Over Freight Transportation

Doc No: 17-082551, EDD tax lien  
PO Box 4004, Clovis, CA 93613  
Amount: \$3,933

### Grossmayer & Associates llc

Doc No: 17-062646, Franchise Tax Board tax lien  
735 N Locan Ave, Fresno, CA 93737  
Amount: \$5,543

### Mid Valley Builders

Doc No: 17-063063, EDD tax lien  
1865 Herndon Ave #K56, Clovis, CA 93611  
Amount: \$906

### Presort Center of Fresno llc

Doc No: 17-063070, EDD tax lien  
1931 G St, Fresno, CA 93706  
Amount: \$54,642

### Elite Wireless

Doc No: 17-063071, EDD tax lien  
5635 N Figarden Dr Ste 105, Fresno, CA 93722  
Amount: \$497

### Vega's Auto Sales

Doc No: 17-063076, Board of Equalization tax lien  
825 S Topeka Ave, Fresno, CA 93721  
Amount: \$97,323

### Ave Inn

Doc No: 17-063077, Board of Equalization tax lien  
3649 N Blackstone Ave, Fresno, CA 93726  
Amount: \$1,500

### Mid Valley Builders

Doc No: 17-063824, EDD tax lien  
1865 Herndon Ave #K56, Clovis, CA 93611  
Amount: \$50

## NEW BUSINESSES

### FRESNO

Central Valley Collision Center

Blue Sky Applications Inc

JC Littleton Family Farms

Casey's Cleaning Plus

Yours Truly Auto Detail

Leon Properties

S & M Transport

Lineal Designs

R & N Transport

Hook It Up Installation Service

Mountain Mike's Pizza of Clovis

Yecats Fashions

California Financial Services

Made Men Unlimited

Inhome Healthcare Services

Exclusive Motorsports

Louis Frame & Wheel

Sierra Mobile Auto Service

D & L Painting

Cen Cal Screen Printing

Designhaus Graphics

Fredway Trucking

MLV Construction Group

Auto Friends

## MADERA

Honey Badger Ag

Might Appliance Repair

Gabby's Fruit Basket

BKC Farms

S & S Welding

Crescent View South II Public Charter School

Sanctuary BMX

State Foods Madera

Signature Land Development

## TULARE

We Buy Cores

J's Drive In

Acme Can Cleaning

Crazy Mex Recycling

Jim Henry Trucking

Sierra Appliance Service

## KINGS

Kings County Recycling

El Rey Supermercado

Hanford Surgery Center

Young's Quality Express Transport

Kings Valley Academy II

Leon's

# PUBLIC NOTICES

page 11

June 23, 2017

## READERS INDEX

Trustee Sales	11
Civil	26
Probate	27
Fictitious	27
Miscellaneous	28

Public notices contain information that must, by law, be published in order to make that information available to the general public. First-time publications will be designated with a (1) in the top left corner of the listing. Publication dates appear in the lower left corner of the notice beginning with the first publication and ending with the last.

## TRUSTEE SALES

(1) **NOTICE OF TRUSTEE'S SALE** TS No. CA-17-765040-BF Order No.: 730-1702494-70 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED TO THE COPY PROVIDED TO THE MORTGAGOR OR TRUSTOR (Pursuant to Cal. Civ. Code 2923.3) **YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 3/12/2010. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.**

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): **Efren R Rodriguez, a single man** Recorded: 3/18/2010 as Instrument No. 2010-0035565 of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 7/26/2017 at 9:00 AM Place of Sale: **At the Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724. At the West Entrance to the County Courthouse Breezeway** Amount of unpaid balance and other charges: \$238,661.76 The purported property address is: **2210 E JON DRIVE, FRESNO, CA 93720-4135** Assessor's Parcel No.: **568-053-02** **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and

date for the sale of this property, you may call **800-280-2832** for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: **CA-17-765040-BF**. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. **QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** Date: **Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 619-645-7711** For **NON SALE information only Sale Line: 800-280-2832** Or **Login to: http://www.qualityloan.com** **Reinstatement Line: (866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: **CA-17-765040-BF** IDSPub #0127583 6/23/2017 6/30/2017 7/7/2017 06/23/2017, 06/30/2017, 07/07/2017

(1) **NOTICE OF TRUSTEE'S SALE** Trustee Sale No. 130617 Title No. 730-1700615-70 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED TO THE COPY PROVIDED TO THE MORTGAGOR OR TRUSTOR (Pursuant to Cal. Civ. Code 2923.3) **YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 08/18/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** On 07/13/2017 at 2:00 PM. The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 08/24/2005, as Instrument No. 2005-0197193, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by **Young I. Choi**, a Married Man as His Sole and Separate Property. **WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT** or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States), At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: **FULLY DESCRIBED IN THE ABOVE DEED OF TRUST.** APN 567-151-02 The street address and other common designation, if any, of the real property described above is purported to be: **9937 North Granville Avenue,**

**Fresno, CA 93720** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$511,648.08 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and written Notice of Default and Election to Sell. The undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. Dated: 6/12/2017 **THE MORTGAGE LAW FIRM, PLC** Adriana Durham/Authorized Signature 41689 Enterprise Circle North, Ste. 228, Temecula, CA 92590 (619) 465-8200 **FOR TRUSTEE'S SALE INFORMATION PLEASE CALL 714-730-2727** The Mortgage Law Firm, PLC, may be attempting to collect a debt. Any information obtained may be used for that purpose. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 for information regarding the trustee's sale or visit this Internet Web site - [www.servicelinkASAP.com](http://www.servicelinkASAP.com) - for information regarding the sale of this property, using the file number assigned to this case: 130617. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-4623152 06/23/2017, 06/30/2017, 07/07/2017 06/23/2017, 06/30/2017, 07/07/2017

(1) **NOTICE OF TRUSTEE'S SALE** TS No. **CA-15-694338-RY** Order No.: **150302848-CA-VOI** NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED TO THE COPY PROVIDED TO THE MORTGAGOR OR TRUSTOR (Pursuant to Cal. Civ. Code 2923.3) **YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 9/21/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay

the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): **RANDALL F. COX AND DIANA L. COX, HUSBAND AND WIFE** Recorded: 9/29/2006 as Instrument No. 2006-0209607 of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 7/17/2017 at 10:00 AM Place of Sale: **At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724** Amount of unpaid balance and other charges: **\$827,339.05** The purported property address is: **12029 NORTH ARMSTRONG AVE, CLOVIS, CA 93619-8681** Assessor's Parcel No.: **581-030-08** **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **916-939-0772** for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: **CA-15-694338-RY**. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. **QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** Date: **Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 619-645-7711** For **NON SALE information only Sale Line: 916-939-0772** Or **Login to: http://www.qualityloan.com** **Reinstatement Line: (866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: **CA-15-694338-RY** IDSPub #0127663 6/23/2017 6/30/2017 7/7/2017 06/23/2017, 06/30/2017, 07/07/2017

(1) T.S. No. 049795-CA APN: 459-272-18 **NOTICE OF TRUSTEE'S SALE** IMPORTANT NOTICE TO PROPERTY OWNER: **YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 7/20/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT**

**MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER** On 7/18/2017 at 10:30 AM, **CLEAR RECON CORP.**, as duly appointed trustee under and pursuant to Deed of Trust recorded 8/9/2005, as Instrument No. 2005-0180249, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **CARLOS ALVAREZ, A MARRIED MAN AS HIS SOLE & SEPARATE PROPERTY WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93724** all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: **MORE FULLY DESCRIBED ON SAID DEED OF TRUST** The street address and other common designation, if any, of the real property described above is purported to be: **212 NORTH U STREET FRESNO, CA 93701-2439** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$117,052.59 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (844) 477-7869 or visit this Internet Web site [WWW.STOXPOSTING.COM](http://WWW.STOXPOSTING.COM), using the file number assigned to this case 049795-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. **FOR SALES INFORMATION: (844) 477-7869 CLEAR RECON CORP. 4375 Jutland Drive Suite 200 San Diego, California 92117** 06/23/2017, 06/30/2017, 07/07/2017

Continued | 19

# Financial Institutions

In the Central San Joaquin Valley - ranked by market share as of June 30, 2016

	Name 2017 address 2016 City	phone website	Market share	Deposits	No. of offices	Year founded	Parent company	Top executive
1 (1)	<b>Wells Fargo</b> 8405 N. Fresno St. Fresno	437-3151 wellsfargo.com	21.92%	\$4.40B	25	1852	Wells Fargo	Sandy Raco, Central Valley pres
2 (2)	<b>Bank of America</b> 5292 N. Palm Ave. Fresno	261-8622 bankofamerica.com	17.02%	\$3.42B	33	1904	Bank of America Corp	Mark Riley, Sr. VP/market pres
3 (3)	<b>Bank of the West</b> 515 E. Shaw Ave. Fresno	227-7777 bankofthewest.com	8.74%	\$1.76B	15	1874	PNP Paribas	Bob Shaffer, Sr.VP/regional mgr
4 (4)	<b>Union Bank, National Association</b> 1458 Kern St. Fresno	233-0591 unionbank.com	7.27%	\$1.46B	18	1996	MUFG American Holdings Corp	Paulino Alaniz, manager
5 (5)	<b>JP Morgan Chase Bank</b> 1079 E. Prosperity Tulare	688-6637 jpmorganchase.com	6.45%	\$1.30B	23	1799	JP Morgan Chase & Co.	Erica Barrios, manager
6 (6)	<b>Bank of the Sierra</b> 86 N. Main St. Porterville	888-454-BANK bankofthesierra.com	5.52%	\$1.11B	20	1978	Sierra Bancorp.	Kevin McPhaill, pres/CEO
7 (7)	<b>Central Valley Community Bancorp (CVCY)</b> 7100 N. Financial Dr. Ste. 101 Fresno	298-1775 cvcb.com	4.54%	\$911.31M	14	1979	Central Valley Community Bancorp (CVCY)	Lawrence Cardoso, Sr.VP/regional manager
8 (8)	<b>Citibank, National Association</b> 4191 N. Blackstone Ave. Fresno	221-2142 citi.com	4.02%	\$807.00M	11	1812	Citigroup	Timothy Ledford, area manager
9 (10)	<b>Westamerica Bank</b> 2150 West Shaw Avenue Fresno	800-848-1088 or 437-4914 westamerica.com	3.45%	\$377.30M	12	1884	Westamerica Bancorporation	Robert Baker, regional VP/Sr. market mgr.
10 (13)	<b>Premier Valley Bank</b> 255 E. River Park Cr#180 Fresno	438-2002 premiervalleybank.com	3.45%	\$674.40M	2	2001	Heartland Financial	Michael Martinez, pres.
11 (12)	<b>United Security Bank</b> 2151 W. Shaw Ave. Fresno	225-0101 unitedsecuritybank.com	2.72%	\$545.76M	10	1987	United Security Bancshares	Dennis Woods, pres/CEO
12 (11)	<b>Rabobank, N. A.</b> 45 River Park Place West Fresno	447-7900 rabobankamerica.com	2.70%	\$542.42M	7	1972	Rabobank Group	Anker Fanoë, chief retail banking officer
13 (9)	<b>Pacific Western Bank</b> 776 E. Shaw Ste. 101 Fresno	222-8443 pacificwesternbank.com	2.42%	\$485.55M	3	1982	Pacwest Bancorp	Kee Xiong, manager
14 (14)	<b>California Bank &amp; Trust (ZB,N.A.)</b> 7060 N. Fresno St. Fresno	438-2600 calbanktrust.com	1.88%	\$3.78B	2	1972	Zions Bancorporation	Charles Rigsbee, SVP, regional manager, Georgia Worsham
15 (18)	<b>Murphy Bank</b> 5180 N. Palm, Ste. 101 Fresno	225-0225 murphybank.com	1.57%	\$210.28M	1	1984	Murphy USA	Mike Falge, president
16 (17)	<b>Fresno First Bank</b> 7690 N. Palm Ave. Fresno	439-0200 FresnoFirstBank.com	1.56%	\$320.00M	1	2005	Communities First Financial Corporation	Steve Miller, president/CEO
17 (15)	<b>Citizens Business Bank</b> 7110 N. First Street Fresno	261-0222 cbbank.com	1.50%	\$301.05M	4	1974	CVB Financial	Susan Woesner, sr.VP
18 (19)	<b>Suncrest Bank</b> 501 W. Main St. Visalia, Ca. 93291	802-1000 www.suncrestbank.com	1.07%	\$333.21M	4	2007	N/A	Ciaran McMullan, President/CEO
19 (NR)	<b>Tri Counties Bank</b> 720 N. Marks Ave. Ste. 101 Fresno, Ca. 93711	435-8089 tcbk.com	0.47%	\$93.42M	3	1975	TriCo Bancshares	David Allumbaugh
20 (19)	<b>Security First Bank</b> 663 W Nees Ave Fresno	225-1700 securityfirstfresno.com	0.42%	\$87.28M	1	2007	N/A	Steve Jones, pres/CEO

Key: WND-Would Not Disclose N/A Not Available/Not Applicable  
All data has been provided by representatives of the businesses listed, Business Journal research and FDIC.

Research: Chris Rose

Original Publication Date: June 23, 2017  
E-mail: [chris@thebusinessjournal.com](mailto:chris@thebusinessjournal.com)



CONTRIBUTED | Danny Yarbrough, 19, takes a picture with Sgt. Hector Madrigal of the California Highway Patrol. Yarbrough carried the torch for the annual Law Enforcement Torch Run this week in Fresno.

## Athletes, cops run for charity in Fresno

Donald A. Promnitz – STAFF WRITER

Temperatures in the triple digits failed to discourage dozens of officers and athletes from taking part in Fresno's annual Law Enforcement Torch Run, aimed to raise money for the Special Olympics.

"It's just a good event to try and raise money for our local athletes," said Fresno County Sheriff's Office Public Information Officer Tony Botti. "This is one of our biggest fundraisers of the year."

The 10-mile run, which started Tuesday morning at Chukchansi Park and ended at the Dog House Grill at 2789 E. Shaw Ave., saw officers and investigators from the Sheriff's Office, Fresno Police Department, Clovis Police Department, California Highway Patrol and Fresno County District Attorney's Office dash with the special olympians that the charity was held to benefit.

According to Fresno County Sheriff's Dep. Freddie Henson, the more than 30 runners were able to raise approximately \$5,000 from private donors to help the Special

Olympics Northern California Summer Games, which will be held this weekend at UC Davis. Henson, one of the organizers of the event, has been taking part in the Torch Run for all 14 years that he has been on the force.

"The relationships I've built with the athletes and giving back and how humble they are, and the experiences that I've experienced throughout the years with the athletes has humbled me," Henson said. "And I enjoy spending time with the athletes and helping them."

In addition to the officers, the run served as a warmup for some of the 4,000 Special Olympians from Fresno who will be competing in Davis. Among them was Danny Yarbrough, 19, who carried the torch during the event.

"I've made a bunch of friends down at the Special Olympics around meeting new people," Yarbrough said, "and I made friends up there that I'll probably see this year."

Donald A. Promnitz | Writer can be reached at: 490-3461 or e-mail donald@thebusinessjournal.com



## PEOPLE ON THE MOVE



PHOTO CONTRIBUTED | Jordan Cody was named 2017 Veteran of the Year by Assemblyman Jim Patterson.

### GOVERNMENT

Assemblyman Jim Patterson honored Marine Corps veteran and Fresno State student Jordan Cody as the 2017 Veteran of the Year at a ceremony in Sacramento on Wednesday. Cody served his country honorably in Afghanistan

through three deployments and is a student assistant in the Fresno State Veterans Education Program where he provides invaluable mentorship and guidance for incoming veteran students who likely feel as unsure about going back to school as he did.

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In April 2017, Central Valley Community Bancorp entered into a definitive merger agreement to acquire Folsom Lake Bank with three full-service offices in Folsom, Rancho Cordova and Roseville, which is expected to be completed during fourth quarter 2017.

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## TRUSTEE SALES

Continued | From 11

(1) T.S. No. 054028-CA APN: 506-266-02 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/2/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER On 7/13/2017 at 10:30 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 10/6/2006, as Instrument No. 2006-0214540, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **DERRICK K. JOHNSON AND JACQUELINE JOHNSON**, HUSBAND AND WIFE AS JOINT TENANTS WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: MORE FULLY DESCRIBED ON SAID DEED OF TRUST The street address and other common designation, if any, of the real property described above is purported to be: **6356 N BRIX AVE FRESNO, CA 93722** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$299,067.80 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 758-8052 or visit this Internet Web site [WWW.HOMESARCH.COM](http://WWW.HOMESARCH.COM), using the file number assigned to this case 054028-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not

immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR SALES INFORMATION: (800) 758-8052 CLEAR RECON CORP. 4375 Jutland Drive Suite 200 San Diego, California 92117 06/23/2017, 06/30/2017, 07/07/2017

(1) T.S. No. 054183-CA APN: 561-212-03 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 9/12/1996. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER On 8/23/2017 at 9:00 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 9/16/1996, as Instrument No. 96123862, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **DANNA M SWADLEY**, A SINGLE WOMAN WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY, FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: MORE FULLY DESCRIBED ON SAID DEED OF TRUST The street address and other common designation, if any, of the real property described above is purported to be: **351 WEST CHENNAULT AVENUE CLOVIS, CALIFORNIA 93611** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$77,589.27 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and

date for the sale of this property, you may call (800) 280-2832 or visit this Internet Web site [WWW.AUCTION.COM](http://WWW.AUCTION.COM), using the file number assigned to this case 054183-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR SALES INFORMATION: (800) 280-2832 CLEAR RECON CORP. 4375 Jutland Drive Suite 200 San Diego, California 92117 06/23/2017, 06/30/2017, 07/07/2017

(1) T.S. No. 053368-CA APN: 481-343-08 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 11/13/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER On 7/26/2017 at 9:00 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 11/19/2007, as Instrument No. 2007-0208222, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **CLAUDIA YVETTE AGUIRRE, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY AND MARGARITA LOPEZ, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY** WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY, FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: MORE FULLY DESCRIBED ON SAID DEED OF TRUST The street address and other common designation, if any, of the real property described above is purported to be: **5228 EAST GEARY STREET FRESNO, CA 93727** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$166,413.08 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this

notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 280-2832 or visit this Internet Web site [WWW.AUCTION.COM](http://WWW.AUCTION.COM), using the file number assigned to this case 053368-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR SALES INFORMATION: (800) 280-2832 CLEAR RECON CORP. 4375 Jutland Drive Suite 200 San Diego, California 92117 06/23/2017, 06/30/2017, 07/07/2017

(1) NOTICE OF TRUSTEE'S SALE T.S. No.: 2016-03820 Loan No.: 370496074 A.P.N.: 563-161-11 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. [PURSUANT TO CIVIL CODE 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO ABOVE IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR.] YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/20/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2424h(b), (payable at the time of sale in lawful money of the United States), will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: **SAMUEL A. JAMES AND JOANNE S. JAMES**, HUSBAND AND WIFE AS JOINT TENANTS. Duly Appointed Trustee: ENTRA DEFAULT SOLUTIONS, LLC 1355 Willow Way, Suite 115, Concord, California 94520. Recorded 1/8/2007 as Instrument No. 2007-0003495 in book , page of Official Records in the office of the Recorder of Fresno County, California, Date of Sale: 7/18/2017 at 2:00 PM. Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. Amount of unpaid balance and other charges: \$184,710.28. Street Address or other common designation of real property: **1063 NORTH ASH AVENUE CLOVIS, CA 93611**. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. We are attempting to collect a debt and any information we obtain will be used for that purpose. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The

law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this Internet Web site [www.servicelinkASAP.com](http://www.servicelinkASAP.com), using the file number assigned to this case 2016-03820. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 6/12/2017 ENTRA DEFAULT SOLUTIONS, LLC Katie Milnes, Vice President A-4623766 06/23/2017, 06/30/2017, 07/07/2017 06/23/2017, 06/30/2017, 07/07/2017

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No. 131645 Title No. 95516666 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/23/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 07/13/2017 at 2:00 PM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 11/01/2007, as Instrument No. 2007-0200036, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by **Anna Marie Admire**, a Married Woman, as Her Sole and Separate Property, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States), At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 083-271-03. The street address and other common designation, if any, of the real property described above is purported to be: **665 South Coalinga Street, Coalinga, CA 93210**. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$100,227.70. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and written Notice of Default and Election to Sell. The undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. Dated: 6/19/2017 THE MORTGAGE LAW FIRM, PLC Adriana Durham/ Authorized Signature 41689 Enterprise Circle North, Ste. 228, Temecula, CA 92590 (619) 465-8200. FOR TRUSTEE'S SALE INFORMATION PLEASE CALL 714-730-2727. The Mortgage Law Firm, PLC. may be attempting to collect a debt. Any information obtained may be used for that purpose. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to

Continued | Next Page

## TRUSTEE SALES

Continued | From 19

investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 for information regarding the trustee's sale or visit this Internet Web site -www.servicelinkASAP.com- for information regarding the sale of this property, using the file number assigned to this case: 131645. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-FN4623761 06/23/2017, 06/30/2017, 07/07/2017  
06/23/2017, 06/30/2017, 07/07/2017

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 0000005519772 Title Order No.: 160187539 FHA/VA/PM No.: 25615706 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/13/2013. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 10/31/2013 as Instrument No. 2013-0151227 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **JOE ANTHONY DE LA CRUZ**, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 07/25/2017. TIME OF SALE: 2:00 PM. PLACE OF SALE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93721. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **504 W MORRIS AVE, FRESNO, CALIFORNIA 93704**. APN#: 416-341-08. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$306,723.83. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that

lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site www.servicelinkASAP.com for information regarding the sale of this property, using the file number assigned to this case 0000005519772. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES and POSTING 714-730-2727 www.servicelinkASAP.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 06/15/2017 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-FN4624180 06/23/2017, 06/30/2017, 07/07/2017  
06/23/2017, 06/30/2017, 07/07/2017

(1) TSG No.: 170052422 TS No.: CA1700277337 FHA/VA/PMI No.: APN: 449-334-02 Property Address: 1563, 1565, 1567 AND 1569 WEST HARVEY AVENUE FRESNO, CA 93728-2717 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 04/06/2004. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 07/13/2017 at 10:00 A.M., T.D. Service Company, as duly appointed Trustee under and pursuant to Deed of Trust recorded 04/21/2004, as Instrument No. 2004-0086445, in book , page , of Official Records in the office of the County Recorder of FRESNO County, State of California. Executed by: **DANIEL A LOPEZ-GALVAN**, A SINGLE MAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (Payable at time of sale in lawful money of the United States). At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724 All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST APN# 449-334-02 The street address and other common designation, if any, of the real property described above is purported to be: **1563, 1565, 1567 AND 1569 WEST HARVEY AVENUE , FRESNO, CA 93728-2717** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$152,711.05. The beneficiary under said Deed of Trust has deposited all documents evidencing the obligations secured by the Deed of Trust and has declared all sums secured thereby immediately due and payable, and has caused a written Notice of

Default and Election to Sell to be executed. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and if applicable, the rescheduled time and date for the sale of this property, you may call (916)939-0772 or visit this Internet Web http://search.nationwideposting.com/propertySearch/Terms.aspx, using the file number assigned to this case CA1700277337 Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. Date: T.D. Service Company 4000 W. Metropolitan Drive, Ste 400 Orange, CA 92868 T.D. Service Company MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE FOR TRUSTEES SALE INFORMATION PLEASE CALL (916)939-0772NPP0309759 To: FRESNO BUSINESS JOURNAL 06/23/2017, 06/30/2017, 07/07/2017  
06/23/2017, 06/30/2017, 07/07/2017

(1) NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST LOAN: CF-1027 / YOUNG OTHER: 91207730 T.S. #: 17024-CF NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED.\*PURSUANT TO CIVIL CODE Section 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO ABOVE IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT, BUT TO THE COPIES PROVIDED TO THE TRUSTOR. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/9/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE is hereby given that REDWOOD TRUST DEED SERVICES, INC., as trustee, or successor trustee, or substituted trustee pursuant to the Deed of Trust executed by **KENDRICK L. YOUNG**, a married man, as his sole and separate property, recorded on 11/20/2006 as Instrument No. 2006-0244864 in Book --, Page -- of Official Records in the office of the County Recorder of FRESNO County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded 3/14/2017 in Book --, Page --, as Instrument No. 2017-0032357-00 of said Official Records, WILL SELL on 7/13/2017 At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 at 2:00 PM AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at the time of sale in lawful money of the United States), all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State hereinafter described: LOT 116 OF TRACT NO. 2666 OF COUGAR ESTATES NO. 11, IN THE CITY OF CLOVIS, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 31, PAGES 74 AND 75 OF PLATS, FRESNO COUNTY RECORDS. Assessor's Parcel Number:

499-343-09. The property address and other common designation, if any, of the real property described above is purported to be: **2335 Fordham Avenue, Clovis, CA**. The undersigned Trustee disclaims any liability for any incorrectness of the property address and other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the undersigned within 10 days of the date of first publication of this Notice of Sale. The property heretofore described is being sold "as is". The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of sale is: \$66,134.58. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. Said sale will be made, but without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided therein, and the unpaid principal balance of the Note(s) secured by said Deed of Trust with interest thereon as provided in said Note(s), fees, charges and expenses of the trustee and the trusts created by said Deed of Trust. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. Dated: June 15, 2017 REDWOOD TRUST DEED SERVICES, INC., as said Trustee ATTN: ROBERT CULLEN P.O. BOX 6875 SANTA ROSA, CA 95406-0875. ROBERT CULLEN, President. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 or visit this Internet Web site: www.servicelinkASAP.com, using the Trustee Sale number assigned to this file, T.S. #17024-CF. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-4624300 06/23/2017, 06/30/2017, 07/07/2017  
06/23/2017, 06/30/2017, 07/07/2017

(1) APN: 464-142-14 TS No: CA05000120-17-1 TO No: 170028641 NOTICE OF TRUSTEE'S SALE (The above statement is made pursuant to CA Civil Code Section 2923.3(d)(1). The Summary will be provided to Trustor(s) and/or vested owner(s) only, pursuant to CA Civil Code Section 2923.3(d)(2).) YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED August 28, 1990. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On July 26, 2017 at 09:00 AM, West Entrance to the County Courthouse Breezeway, Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724, MTC Financial Inc. dba Trustee

Corps, as the duly Appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust recorded on September 11, 1990 as Instrument No. 90108671, of official records in the Office of the Recorder of Fresno County, California, executed by JULIA BALDERAS, AN UNMARRIED WOMAN, as Trustor(s), in favor of HOME SAVINGS OF AMERICA, F.A. as Beneficiary, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, in lawful money of the United States, all payable at the time of sale, that certain property situated in said County, California describing the land therein as: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 838 W EDEN AVENUE, FRESNO, CA 93706 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note(s) secured by said Deed of Trust, with interest thereon, as provided in said Note(s), advances if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligations secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of this Notice of Trustee's Sale is estimated to be \$11,355.39 (Estimated). However, prepayment premiums, accrued interest and advances will increase this figure prior to sale. Beneficiary's bid at said sale may include all or part of said amount. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the California Financial Code and authorized to do business in California, or other such funds as may be acceptable to the Trustee. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed Upon Sale until funds become available to the payee or endorsee as a matter of right. The property offered for sale excludes all funds held on account by the property receiver, if applicable. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. Notice to Potential Bidders If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a Trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a Trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same Lender may hold more than one mortgage or Deed of Trust on the property. Notice to Property Owner The sale date shown on this Notice of Sale may be postponed one or more times by the Mortgagee, Beneficiary, Trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about Trustee Sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call Auction.com at 800.280.2832 for information regarding the Trustee's Sale or visit the Internet Web site address www.Auction.com for information regarding the sale of this property, using the file number assigned to this case, CA05000120-17-1. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: June 15, 2017 MTC Financial Inc. dba Trustee Corps TS No. CA05000120-17-1 17100 Gillette Ave Irvine, CA 92614 Phone: 949-252-8300 TDD: 866-660-4288

Continued | Next Page

## TRUSTEE SALES

Continued | From 20

Myron Ravelo, Authorized Signatory SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.Auction.com](http://www.Auction.com) FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832 Trustee Corps may be acting as a debt collector attempting to collect a debt. Any information obtained may be used for that purpose. ISL Number 32292, Pub Dates: 06/23/2017, 06/30/2017, 07/07/2017, FRESNO BUSINESS JOURNAL 06/23/2017, 06/30/2017, 07/07/2017

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No. 131509 Title No. 170073731 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/13/2015, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 07/13/2017 at 2:00 PM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 10/16/2015, as Instrument No. 2015-0134580-00, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by Thai Thor, a Married Man as His Sole and Separate Property, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States), At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 313-772-02. The street address and other common designation, if any, of the real property described above is purported to be: 503 S. Kona, Fresno, CA 93727. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$203,592.77. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and written Notice of Default and Election to Sell. The undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. Dated: 6/15/2017 THE MORTGAGE LAW FIRM, PLC Adriana Durham/ Authorized Signature 41689 Enterprise Circle North, Ste. 228, Temecula, CA 92590 (619) 465-8200 FOR TRUSTEE'S SALE INFORMATION PLEASE CALL 714-730-2727. The Mortgage Law Firm, PLC, may be attempting to collect a debt. Any information obtained may be used for that purpose. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown

on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 for information regarding the trustee's sale or visit this Internet Web site - [www.servicelinkASAP.com](http://www.servicelinkASAP.com) - for information regarding the sale of this property, using the file number assigned to this case: 131509. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-4624308 06/23/2017, 06/30/2017, 07/07/2017 06/23/2017, 06/30/2017, 07/07/2017

(1) NOTICE OF TRUSTEE'S SALE TS No. CA-16-75752-CL Order No.: 730-1613180-70 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED TO THE COPY PROVIDED TO THE MORTGAGOR OR TRUSTOR (Pursuant to Cal. Civ. Code 2923.3) YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/29/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor (s): **Jeffrey D Simonian and Terri E Simonian** Recorded: 7/23/2007 as Instrument No. 2007-0140109 of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 7/17/2017 at 10:00 AM Place of Sale: **At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724** Amount of unpaid balance and other charges: **\$2,204,360.69** The purported property address is: **1381 E DECATUR AVE, FRESNO, CA 93720** **Legal Description: Please be advised that the legal description set forth on the Deed of Trust is in error. The legal description of the property secured by the Deed of Trust is more properly set forth and made part of Exhibit "A" as attached hereto.** The land referred to in this Report is situated in the City of Fresno, County of Fresno, State of California, and is described as follows: Lot 31 of Tract No. 3700, Cedar View Estates, according to the map thereof recorded in Book 43 Pages 81 and 82 of Plats, in the Office of the County Recorder of said County. APN: 404-113-08. Assessor's Parcel No.: **404-113-08** **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee,

or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **916-939-0772** for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: **CA-16-75752-CL**. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. **QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** Date: **Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 916-939-0772 Or Login to: <http://www.qualityloan.com> Reinstatement Line: (866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: CA-16-75752-CL IDSPub #0128063 6/23/2017 6/30/2017 7/7/2017 06/23/2017, 06/30/2017, 07/07/2017

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No. 17-00027-2 Loan No: 82184309 APN 016-480-01 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. (The above statement is made pursuant to CA Civil Code Section 2923.3 (d)(1). The Summary will not be recorded pursuant to CA Civil Code Section 2923.3(a). It will be mailed to the Trustor(s) and/or vested owner(s) only, pursuant to CA Civil Code Section 2923.3(d) (2).) YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED August 21, 2008. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On July 13, 2017, at 02:00 PM, at the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA, FIDELITY NATIONAL TITLE COMPANY, as the duly appointed Trustee (the "Trustee"), under and pursuant to the power of sale contained in that certain Deed of Trust recorded on August 21, 2008, as Instrument No. 2008-0119268 of official records in the office of the Recorder of Fresno County, CA, executed by: **YANG TONG XIONG AND NENG LEE, HUSBAND AND WIFE AS JOINT TENANTS**, as Trustor (the "Trustor"), in favor of UNITED STATES OF AMERICA ACTING THROUGH THE RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE, as Beneficiary, and any modifications thereto are collectively referred to herein from time to time as the "Deed of Trust", WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, in lawful money of the United States, all payable at the time of sale, that certain property situated in said County, California describing the land therein as: LOT 25 OF TRACT NO. 5322, IN THE COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 76 OF PLATS AT PAGES 6, 7 AND 8, FRESNO COUNTY RECORDS. A CERTIFICATE OF CORRECTION RECORDED MAY 30, 2008 AS DOCUMENT NO. 2008-78605 OF OFFICIAL RECORDS, (the "Property") NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the Property itself. Placing the highest bid at a trustee auction does not automatically

entitle you to free and clear ownership of the Property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the Property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this Property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the Property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this Property, you may call 714.730.2727 or visit this Internet Website [www.servicelinkasap.com](http://www.servicelinkasap.com), using the file number assigned to this case 17-00027-2. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale. The real Property heretofore described is being sold "as is". The street address and other common designation, if any, of the real Property described above is purported to be: **4932 NORTH RAISIN STREET MAY ALSO BE KNOWN AS 12588 WEST B, BIOLA, CA.** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining unpaid balance of the obligations secured by and pursuant to the power of sale contained in that certain Deed of Trust (together with any modifications thereto). The total amount of the unpaid balance of the obligations secured by the Property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of this Notice of Trustee's Sale is estimated to be \$132,409.28 (Estimated), provided, however, prepayment premiums, accrued interest and advances will increase this figure prior to sale. Beneficiary's bid at said sale may include all or part of said amount. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the California Financial Code and authorized to do business in California, or other such funds as may be acceptable to the trustee. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed Upon Sale until funds become available to the payee or endorsee as a matter of right. The Property offered for sale excludes all funds held on account by the Property receiver, if applicable. THE ESTIMATED OPENING BID AT THE TIME OF THE INITIAL SALE DATE WILL BE \$47,751.00. THE ESTIMATED MARKET VALUE IS \$120,000.00. DATE: June 15, 2017 FIDELITY NATIONAL TITLE COMPANY, TRUSTEE 17-00027-2 1101 Investment Blvd., Suite 170 El Dorado Hills, CA 95762 916-636-0114. Sara Berens, Authorized Signature. SALE INFORMATION CAN BE OBTAINED ON LINE AT [www.servicelinkasap.com](http://www.servicelinkasap.com) AUTOMATED SALES INFORMATION PLEASE CALL 714.730.2727 A-4624488 06/23/2017, 06/30/2017, 07/07/2017 06/23/2017, 06/30/2017, 07/07/2017

(1) NOTICE OF TRUSTEE'S SALE T.S. No. 17-30270-BA-CA Title No. 15-0009528 A.P.N. 503-200-29 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/19/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check(s) must be made payable to National Default Servicing

Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: **David Christensen** Duly Appointed Trustee: National Default Servicing Corporation Recorded 02/28/2008 as Instrument No. 2008-0029664 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 07/20/2017 at 2:00 PM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 Estimated amount of unpaid balance and other charges: \$87,331.26 Street Address or other common designation of real property: **7856 N Vista, Fresno, CA 93722 A.P.N.: 503-200-29** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this Internet Web site [www.ndscorp.com/sales](http://www.ndscorp.com/sales), using the file number assigned to this case 17-30270-BA-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 06/24/2017 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1230 Columbia Street, Suite 680 San Diego, CA 92101 Toll Free Phone: 888-264-4010 Sales Line 714-730-2727; Sales Website: [www.ndscorp.com/sales](http://www.ndscorp.com/sales) Zahara Joyner, Trustee Sales Representative A-4624122 06/23/2017, 06/30/2017, 07/07/2017 06/23/2017, 06/30/2017, 07/07/2017

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST LOAN: EVANS OTHER: F1702004-LM TS NUMBER:F1702004 LRC A.P. NUMBER 424-222-11 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED February 4, 2014, UNLESS YOU

Continued | Next Page

## TRUSTEE SALES

Continued | From 21

TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE is hereby given that CHICAGO TITLE COMPANY, a California Corporation, as duly appointed trustee under and pursuant to Deed of Trust executed by DAVID EVANS, A MARRIED MAN recorded on 02/07/2014 as Instrument No. 2014-0016953-00 in Book N/A Page N/A of Official records in the office of the County Recorder of FRESNO County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded 02/24/2017 in Book N/A, Page N/A, as Instrument No. 2017-0025503 of said Official Records, WILL SELL on 06/29/2017 at the Van Ness Avenue exit from the County Courthouse 1100 Van Ness, Fresno, CA 93721 at 2:00 P.M. AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state), all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State hereinafter described: THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA AND IS DESCRIBED AS FOLLOWS: THE CONDOMINIUM ESTATE CONSISTING OF: (A) UNIT NO. 3 OF LOT NO. 17 OF WEST SHAW ESTATES, AS SHOWN UPON THE AMENDED MAP ENTITLED TRACT NO. 2253, WEST SHAW ESTATES FILED FOR RECORD MAY 10, 1970, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, IN VOLUME 25, PAGE 44 OF PLATS, FRESNO COUNTY RECORDS, AS SHOWN ON EXHIBIT "A" ATTACHED TO THE CONDOMINIUM PLAN DATED JUNE 1, 1970, RECORDED JUNE 19, 1970 IN BOOK 5795 OF OFFICIAL RECORDS OF FRESNO COUNTY, PAGE 848 AND AS DEFINED IN THE DECLARATION OF RESTRICTIONS. (ENABLING DECLARATION ESTABLISHING A PLAN FOR CONDOMINIUM OWNERSHIP OF PORTION WEST SHAW ESTATES). DATED JUNE 16, 1970 RECORDED JUNE 19, 1970 IN BOOK 5795 OF OFFICIAL RECORDS OF FRESNO COUNTY, PAGE 848; AND AS SUPPLEMENTED, MODIFIED AND AMENDED BY THE DECLARATION OF ANNEXATION DATED NOVEMBER 16, 1970, RECORDED JANUARY 14, 1971 IN BOOK 5852, PAGE 492 OF OFFICIAL RECORDS OF FRESNO COUNTY; (B) AN UNDIVIDED 1/4 INTEREST IN COMMON AREA "A" OF LOT NO. 17 AS SHOWN ON EXHIBIT "A" AFORESAID AND AS DEFINED IN THE DECLARATION OF RESTRICTIONS, AND IN THE DECLARATION OF ANNEXATION BEING ALL OF SUCH LOT NO. 17 AND THE IMPROVEMENTS THEREON, EXCEPT FOR THE UNITS; AND (C) AN UNDIVIDED 1/28 INTEREST IN COMMON AREA "B" AS SHOWN ON SUCH EXHIBIT "A" AND AS DEFINED IN SUCH RESTRICTIONS, BEING LOT 22 AND THE IMPROVEMENTS THEREON, AS SHOWN UPON THE AMENDED MAP ENTITLED TRACT NO. 2253, WEST SHAW ESTATES, FILED FOR RECORD MAY 10, 1970 IN VOLUME 25, PAGE 44 OF PLATS, FRESNO COUNTY RECORDS. The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 2585 WEST FAIRMONT AVE 103, FRESNO, CA 93705. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation if any, shown herein. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. NOTICE TO POTENTIAL BIDDERS: If you considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the

property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 for information regarding the trustee's sale or visit this Internet Web site [www.ServiceLinkASAP.com](http://www.ServiceLinkASAP.com) for information regarding the sale of this property, using the file number assigned to this case F1702004. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and the trusts created by said Deed of Trust, to-wit: \$40,207.01 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The Beneficiary May elect to bid less than their credit bid. The Beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located and more than 3 months have elapsed since such recordation. SALE INFORMATION CAN BE OBTAINED ON LINE AT [www.ServiceLinkASAP.com](http://www.ServiceLinkASAP.com) AUTOMATED SALES INFORMATION PLEASE CALL (714) 730-2727 Dated: 05/25/2017 CHICAGO TITLE COMPANY, a California Corporation, as said Trustee 7330 N. PALM AVE., SUITE 101 (93711), P.O. BOX 60016 FRESNO, CA, 93794-0016 (559) 451-3700 By L. R. Cavalla Assistant Secretary A-4622187 06/09/2017, 06/16/2017, 06/23/2017 06/09/2017, 06/16/2017, 06/23/2017

T.S. No. 026436-CA APN: 504-203-13 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 5/19/2009. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER On 8/1/2017 at 10:30 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 5/28/2009, as Instrument No. 2009-0072036, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **LISA M FLORES, A SINGLE WOMAN, AND YVONNE L CASTILLO, A SINGLE WOMAN, AS JOINT TENANTS** WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93724 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: MORE FULLY DESCRIBED ON SAID DEED OF TRUST The street address and other common designation, if any, of the

real property described above is purported to be: **6124 NORTH CASPIAN AVENUE FRESNO, CALIFORNIA 93723** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$226,297.45 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (844) 477-7869 or visit this Internet Web site [WWW.STOXPOSTING.COM](http://WWW.STOXPOSTING.COM), using the file number assigned to this case 026436-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR SALES INFORMATION: (844) 477-7869 CLEAR RECON CORP. 4375 Jutland Drive Suite 200 San Diego, California 92117 06/09/2017, 06/16/2017, 06/23/2017

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 131258 Title No. 95516489 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 08/23/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 06/29/2017 at 2:00 PM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 08/29/2006, as Instrument No. 2006-0182012, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by James Phipps, an Unmarried Man, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States). At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 510-240-77. The street address and other common designation, if any, of the real property described above is purported to be: 5455 W. Santa Ana, Fresno, CA 93722. The

undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$118,099.60. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and written Notice of Default and Election to Sell. The undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. Dated: 6/5/2017 THE MORTGAGE LAW FIRM, PLC Adriana Durham/ Authorized Signature 41689 Enterprise Circle North, Ste. 228, Temecula, CA 92590 (619) 465-8200. FOR TRUSTEE'S SALE INFORMATION PLEASE CALL 714-730-2727. The Mortgage Law Firm, PLC, may be attempting to collect a debt. Any information obtained may be used for that purpose. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 for information regarding the trustee's sale or visit this Internet Web site -[www.servicelinkASAP.com](http://www.servicelinkASAP.com) for information regarding the sale of this property, using the file number assigned to this case: 131258. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-FN4622715 06/09/2017, 06/16/2017, 06/23/2017 06/09/2017, 06/16/2017, 06/23/2017

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000006195606 Title Order No.: 160240422 FHA/VA/PM No.: 82513730 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 11/30/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 12/13/2007 as Instrument No. 2007-0220478 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: LLOYD J GONZALES, AND DORA S GONZALES, HUSBAND AND WIFE AS JOINT TENANTS, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S

CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 07/11/2017. TIME OF SALE: 2:00 PM. PLACE OF SALE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93721. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: 955 EAST ALLUVIAL AVENUE, FRESNO, CALIFORNIA 93720. APN#: 303-272-35. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$224,109.35. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site [www.servicelinkASAP.com](http://www.servicelinkASAP.com) for information regarding the sale of this property, using the file number assigned to this case 00000006195606. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES AND POSTING 714-730-2727 [www.servicelinkASAP.com](http://www.servicelinkASAP.com) BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 06/02/2017 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-FN4622724 06/09/2017, 06/16/2017, 06/23/2017 06/09/2017, 06/16/2017, 06/23/2017

T.S. No. 17-0056-11 NOTICE OF TRUSTEE'S SALE NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED 注: 本文件包含一个信息摘要 참고사항: 본첨부 문서에 정본 요약서가 있습니다 NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACION DE ESTE DOCUMENTO TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKAP LJU Y: KEM THEO ĐÀY LÀ BÀN TRÌNH BAY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY PLEASE

Continued | Next Page

## TRUSTEE SALES

Continued | From 22

NOTE THAT PURSUANT TO CIVIL CODE § 2923.3(d)(1) THE ABOVE STATEMENT IS REQUIRED TO APPEAR ON THIS DOCUMENT BUT PURSUANT TO CIVIL CODE § 2923.3(a) THE SUMMARY OF INFORMATION IS NOT REQUIRED TO BE RECORDED OR PUBLISHED AND THE SUMMARY OF INFORMATION NEED ONLY BE MAILED TO THE MORTGAGOR OR TRUSTOR. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 2/20/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: JOSE A. HERNANDEZ, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY Duly Appointed Trustee: The Wolf Firm, A Law Corporation Recorded 2/28/2007 as Instrument No. 2007-0042884 of Official Records in the office of the Recorder of Fresno County, California, Street Address or other common designation of real property: 849 B STREET FRESNO, CA 93706 A.P.N.: 467-165-02 Date of Sale: 7/5/2017 at 10:00 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724 Amount of unpaid balance and other charges: \$133,239.24, estimated The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 916-939-0772 or visit this Internet Web site www.nationwideposting.com, using the file number assigned to this case 17-0056-11. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 5/31/2017 The Wolf Firm, A Law Corporation 2955 Main Street, 2nd Floor Irvine, California

92614 Foreclosure Department (949) 720-9200 Sale Information Only: 916-939-0772 www.nationwideposting.com Sindy Clements, Foreclosure Officer PLEASE BE ADVISED THAT THE WOLF FIRM MAY BE ACTING AS A DEBT COLLECTOR, ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION YOU PROVIDE WILL BE USED FOR THAT PURPOSE. NPP0309419 To: FRESNO BUSINESS JOURNAL 06/09/2017, 06/16/2017, 06/23/2017 06/09/2017, 06/16/2017, 06/23/2017

NOTICE OF TRUSTEE'S SALE T.S. No. 17-30194-BA-CA Title No. 17-0001567 A.P.N. 406-250-37 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 08/31/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, (cashier's check(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: Aram G Atikian, Akabi Atikian who acquired title as Aram Atikian and Agapi Atikian, husband and wife as joint tenants Duly Appointed Trustee: National Default Servicing Corporation Recorded 10/16/2006 as Instrument No. 2006-0220393 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 07/06/2017 at 2:00 PM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 Estimated amount of unpaid balance and other charges: \$312,319.09 Street Address or other common designation of real property: 6342 N Dolores Ave, Fresno, CA 93711 A.P.N.: 406-250-37 The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court,

pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 17-30194-BA-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 06/07/2017 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1230 Columbia Street, Suite 680 San Diego, CA 92101 Toll Free Phone: 888-264-4010 Sales Line 714-730-2727; Sales Website: www.ndscorp.com/sales Zahara Joyner, Trustee Sales Representative A-4622379 06/09/2017, 06/16/2017, 06/23/2017 06/09/2017, 06/16/2017, 06/23/2017

**T.S. No.: 17-13144-01**  
**NOTICE OF TRUSTEE'S SALE**  
**YOU ARE IN DEFAULT UNDER A DEED OF TRUST, ASSIGNMENT OF LEASES AND RENTS, FIXTURE FILING, AND SECURITY AGREEMENT; REQUEST FOR NOTICE (HEREINAFTER REFERRED TO AS 'DEED OF TRUST') DATED 12/16/2013. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.**

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Original Trustor(s): **Abdolsattar Deldar, a married man as his sole and separate property**

Duly Appointed Trustee: **WT Capital Lender Services, a California corporation** Recorded **12/30/2013, as Instrument No. 2013-0174091-00** of Official Records in the office of the Recorder of Fresno County, California  
Date of Sale: **6/30/2017 at 10:00 AM**  
Place of Sale:

**AT THE MAIN ENTRANCE TO THE BUILDING LOCATED AT 7522 NORTH COLONIAL AVENUE, FRESNO, CALIFORNIA**

Amount of unpaid balance and other charges: **\$632,504.74** Estimated Street Address or other common designation of real property: **2491 West Shaw Avenue, Fresno, CA**

Legal Description: **LOT 13 OF TRACT NO. 2819, WEST SHAW FINANCIAL PARK, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED DECEMBER 21, 1977 IN BOOK 31 PAGE 81 OF PLATS, FRESNO COUNTY RECORDS. A.P.N.: 424-580-13**

The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.

NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear

ownership of the property. You should also be aware that the lien being auctioned off

may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property.

NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may visit the Internet Web site address listed below for information regarding the sale of this property, using the file number assigned to this case file number. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

Date: June 2, 2017

WT Capital Lender Services, a California corporation  
7522 North Colonial Avenue, Suite 101  
Fresno, California 93711  
**(559) 222-4644**

**WTCap.com**  
By **Debra Francesconi, Senior Vice President**  
06/09/2017, 06/16/2017, 06/23/2017

NOTICE OF TRUSTEE'S SALE T.S. No.: 17-17945 A.P.N.: 460-312-05 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. PURSUANT TO CIVIL CODE Section 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO ABOVE IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/19/1995. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE. Trustor: GARY GARCIA, AN UNMARRIED MAN. Duly Appointed Trustee: Carrington Foreclosure Services, LLC. Recorded 6/19/1995 as Instrument No. 95072646 in book , page of Official Records in the office of the Recorder of Fresno County, California, Described as follows: As more fully described in the Deed of Trust Date of Sale: 7/13/2017 at 2:00 PM. Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. Amount of unpaid balance and other charges: \$38,469.11 (Estimated). Street Address or other common designation of real property: 4572 E ILLINOIS AVE FRESNO, CA 93702. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE. Trustor: GARY GARCIA, AN UNMARRIED MAN. Duly Appointed Trustee: Carrington Foreclosure Services, LLC. Recorded 6/19/1995 as Instrument No. 95072646 in book , page of Official Records in the office of the Recorder of Fresno County, California, Described as follows: As more fully described in the Deed of Trust Date of Sale: 7/13/2017 at 2:00 PM. Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. Amount of unpaid balance and other charges: \$38,469.11 (Estimated). Street Address or other common designation of real property: 4572 E ILLINOIS AVE FRESNO, CA 93702. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.

any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only. THIS NOTICE IS SENT FOR THE PURPOSE OF COLLECTING A DEBT. THIS FIRM IS ATTEMPTING TO COLLECT A DEBT ON BEHALF OF THE HOLDER AND OWNER OF THE NOTE. ANY INFORMATION OBTAINED BY OR PROVIDED TO THIS FIRM OR THE CREDITOR WILL BE USED FOR THAT PURPOSE. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 or visit this Internet Web site www.servicelinkASAP.com , using the file number assigned to this case 17-17945. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 06/06/2017 Carrington Foreclosure Services, LLC 600 City Parkway West, Suite 110-A Orange, CA 92688 Automated Sale Information: (714) 730-2727 or www.servicelinkasap.com for NON-SALE information: 888-313-1969 Shirley Best, Trustee Sale Specialist A-4623056 06/09/2017, 06/16/2017, 06/23/2017 06/09/2017, 06/16/2017, 06/23/2017

T.S. No. 054308-CA APN: 427-340-11 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 1/21/2014. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER On 7/12/2017 at 9:00 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 1/28/2014, as Instrument No. 2014-0009168-00, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: LAYNE HURST AND JUDITH M. HURST, HUSBAND AND WIFE AS JOINT TENANTS WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY, FRESNO

Continued | Next Page

## TRUSTEE SALES

Continued | From 23

SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: MORE FULLY DESCRIBED ON SAID DEED OF TRUST The street address and other common designation, if any, of the real property described above is purported to be: 4919 N MILLBROOK #128 FRESNO, CALIFORNIA 93726 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$149,468.96 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 280-2832 or visit this Internet Web site [WWW.AUCTION.COM](http://WWW.AUCTION.COM), using the file number assigned to this case 054308-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR SALES INFORMATION: (800) 280-2832 CLEAR RECON CORP. 4375 Jutland Drive Suite 200 San Diego, California 92117 06/16/2017, 06/23/2017, 06/30/2017

T.S. No. 048260-CA APN: 447-074-16 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 8/23/1999. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER On 7/26/2017 at 9:00 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 8/30/1999, as Instrument No. 1999-0128564, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: EVELYN CHRISTOPHER, AN UNMARRIED WOMAN WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT

UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY, FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: MORE FULLY DESCRIBED ON SAID DEED OF TRUST The street address and other common designation, if any, of the real property described above is purported to be: 2906 N ROWELL AVE FRESNO, CA 93703-1544 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$52,799.69 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 280-2832 or visit this Internet Web site [WWW.AUCTION.COM](http://WWW.AUCTION.COM), using the file number assigned to this case 048260-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR SALES INFORMATION: (800) 280-2832 CLEAR RECON CORP. 4375 Jutland Drive Suite 200 San Diego, California 92117 06/16/2017, 06/23/2017, 06/30/2017

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 0000006209191 Title Order No.: 160249438 FHA/VA/PMI No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 05/20/2013. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 05/29/2013 as Instrument No.

2013-0076359 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: MATTHEW E BERRYHILL, A SINGLE MAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 07/18/2017. TIME OF SALE: 2:00 PM. PLACE OF SALE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93721. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: 5521 N ELLENDALE AVE, FRESNO, CALIFORNIA 93722. APN#: 509-234-09. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$209,133.89. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site [www.servicelinkASAP.com](http://www.servicelinkASAP.com) for information regarding the sale of this property, using the file number assigned to this case 0000006209191. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES AND POSTING 714-730-2727 [www.servicelinkASAP.com](http://www.servicelinkASAP.com) BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 06/07/2017 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-FN4623059 06/16/2017, 06/23/2017, 06/30/2017 06/16/2017, 06/23/2017, 06/30/2017

NOTICE OF TRUSTEE'S SALE Trustee's Sale No. CA-PEB-17017293 NOTE: PURSUANT TO 2923.3(C) THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. [PURSUANT TO CIVIL CODE SECTION 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO ABOVE IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE

TRUSTOR.] YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/1/2013. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this Internet Web site [www.lpsasap.com](http://www.lpsasap.com), using the file number assigned to this case, CA-PEB-17017293. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. On July 6, 2017, at 02:00 PM, AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, in the City of FRESNO, County of FRESNO, State of CALIFORNIA, PEAK FORECLOSURE SERVICES, INC., a California corporation, as duly appointed Trustee under that certain Deed of Trust executed by KHALIL FARSAKH, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY, as Trustors, recorded on 12/4/2013, as Instrument No. 2013-0164243, of Official Records in the office of the Recorder of FRESNO County, State of CALIFORNIA, under the power of sale therein contained, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Property is being sold "as is - where is". TAX PARCEL NO. 452-135-34. Property address: 901-911 N. Blackstone Ave., Fresno, CA 93701. All that certain real property situated in the County of Fresno, State of California, described as follows: Parcel A of Lot Line Adjustment 2006-06 as Document No. 20070096343 of Official Records of Fresno County, and more particularly described as follows: Lots 8, 9, 10 and 11, of Block 3, of Supplemental Map of Englewood Addition, in the City of Fresno, County of Fresno, State of California, according to the map thereof recorded in Book 3 of Record of Surveys, at Page 40, Fresno County Records. EXCEPTING therefrom the East 8.00 feet thereof. Note: For information purposes only, the purported street address of said land as determined from the latest County Assessor's Roll is: 901-911 N. BLACKSTONE AVE, FRESNO, California. The Assessor's Parcel Number, as determined from the latest County Assessor's Roll is: 452-135-34. An inspection of said land has not been made, and no assurances are hereby given or implied as to the location of the land herein described. From information which the Trustee deems reliable, but for which Trustee makes no representation or warranty, the street address or other common designation of the above described property is purported to be 901-911 N. BLACKSTONE AVE, FRESNO, CA 93701. Said property is being sold for the purpose of paying the obligations secured by said Deed of Trust, including fees and expenses of sale. The total amount of the unpaid principal balance, interest thereon, together with reasonably estimated costs, expenses and advances at the time of the initial publication of the Notice of Trustee's Sale is \$376,501.54. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of

the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. WE ARE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. SALE INFORMATION LINE: 714-730-2727 or [www.lpsasap.com](http://www.lpsasap.com) Dated: 6/8/2017 PEAK FORECLOSURE SERVICES, INC., AS TRUSTEE, By Shelley Chase, Foreclosure Administrator A-4623297 06/16/2017, 06/23/2017, 06/30/2017 06/16/2017, 06/23/2017, 06/30/2017

APN: 427-235-15 T.S. No.: 2017-1122 NOTICE OF TRUSTEE'S SALE. YOU ARE IN DEFAULT UNDER A SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS DATED 03/01/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or federal national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges, and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: Ravinder Pal Singh and Anjeet Kaur, husband and wife as joint tenants Duly Appointed Trustee: S.B.S. TRUST DEED NETWORK, A CALIFORNIA CORPORATION recorded 03/16/2007, as Instrument No. 2007-0054545, in book XX, page, XX of Official Records in the office of the Recorder of Fresno County, California. Date of Sale: 07/10/2017 Time: 10:00 AM Place of Sale: AT THE W. ENTRANCE TO THE COUNTY COURTHOUSE BREEZE WAY, 1100 VAN NESS, FRESNO, CA 93724. Amount of unpaid balance and other charges: \$410,753.98 Property being sold "as in - Where is" Street Address or other common designation of real property: 4615 North Cedar Avenue, Fresno, CA 93727. A.P.N.: 427-235-15. THE BENEFICIARY MAY ELECT, IN ITS DISCRETION, TO EXERCISE ITS RIGHTS AND REMEDIES IN ANY MANNER PERMITTED UNDER THE DEED OF TRUST, TO COLLECT THE RENTS, ISSUES AND PROFITS OF SAID PROPERTY. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may

Continued | Next Page

## TRUSTEE SALES

Continued | From 24

charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **FOR SALES INFORMATION, PLEASE CALL** (855)986-9342, or visit this Internet Web site [www.superiordefault.com](http://www.superiordefault.com) using the file number assigned to this case **2017-1122**. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: **06/02/2017. S.B.S. TRUST DEED NETWORK, A CALIFORNIA CORPORATION, 31194 La Baya Drive, Suite 106, Westlake Village, California, 91362 (818)991-4600.** By: **Colleen Irby, Trustee Sale Officer.** WE ARE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. **(06/16/17, 06/23/17, 06/30/17 TS#-2017-1122 SDI-6360)**  
06/16/2017, 06/23/2017, 06/30/2017

**NOTICE OF TRUSTEE'S SALE** Trustee Sale No. : 00000006257521 Title Order No.: 160283609 FHA/VA/PMI No.: 045-7540199-703 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 09/13/2011. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 09/16/2011 as Instrument No. 2011-0123543 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **DEANNA E. COX** AN UNMARRIED WOMAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 07/26/2017. TIME OF SALE: 9:00 AM. PLACE OF SALE: FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **1188 W MESA AVE, FRESNO, CALIFORNIA 93711.** APN#: 407-182-10. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$222,238.98. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the

property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 for information regarding the trustee's sale or visit this Internet Web site [www.auction.com](http://www.auction.com) for information regarding the sale of this property, using the file number assigned to this case 00000006257521. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AUCTION.COM, LLC 800-280-2832 [www.auction.com](http://www.auction.com) BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 06/08/2017 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-4623129 06/16/2017, 06/23/2017, 06/30/2017  
06/16/2017, 06/23/2017, 06/30/2017

**NOTICE OF TRUSTEE'S SALE** Trustee Sale No. : 20120015000502 Title Order No.: 120033295 FHA/VA/PMI No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 04/27/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 05/08/2007 as Instrument No. 2007-0090871 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **ROBERT BRAMBILA AND NIDIA BRAMBILA**, HUSBAND AND WIFE, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 07/18/2017 TIME OF SALE: 2:00 PM PLACE OF SALE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93721. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **5517 S EAST AVE, FRESNO, CALIFORNIA 93725** APN#: 334-090-77 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$350,840.63. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written

Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site [www.servicelinkASAP.com](http://www.servicelinkASAP.com) for information regarding the sale of this property, using the file number assigned to this case 20120015000502. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES and POSTING 714-730-2727 [www.servicelinkASAP.com](http://www.servicelinkASAP.com) BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 06/09/2017 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-4623259 06/16/2017, 06/23/2017, 06/30/2017  
06/16/2017, 06/23/2017, 06/30/2017

Trustee Sale No. 200TE-066740 Loan No. TE7737 Title Order No. 91207623 **NOTICE OF TRUSTEE'S SALE** NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED 注: 本文件包含一个信息摘要 참고사항: 본 첨부 문서에 정보 요약서가 있습니다 NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACION DE ESTE DOCUMENTO TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP LUJY Y: KEM THEO DAY LA BAN TRINH BAY TOM LUOC VE THONG TIN TRONG TAI LIEU NAY [PURSUANT TO CIVIL CODE § 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO ABOVE IS NOT ATTACHED TO THE RECORDED OR PUBLISHED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR.] YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 07-28-2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 07-06-2017 at 10:00 AM, PLM LOAN MANAGEMENT SERVICES, INC as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 08-11-2006, Instrument 2006-0167306 of official records in the Office of the Recorder of FRESNO County, California, executed by: **ROJELIO EXCINIA AND ROSALIE A. EXCINIA, HUSBAND AND WIFE, AS JOINT TENANTS**, as Trustor, STEVEN BUTLER AND LINDA BUTLER, HUSBAND AND WIFE AS COMMUNITY PROPERTY, AS TO AN UNDIVIDED 12,700/159,700.00 BENEFICIAL INTEREST ;BETSY BLISS, AN UNMARRIED WOMAN, AS TO AN UNDIVIDED 30,000/159,700.00 BENEFICIAL INTEREST GLENROY PARTNERS, A GENERAL PARTNERSHIP, AS TO AN UNDIVIDED 34,000/159,700.00 BENEFICIAL INTEREST HEINEGG FAMILY TRUST DTD 12/4/98, CHRISTIAN F.

HEINEGG AND MARCIA J. HEINEGG TRUSTEES, AS TO AN UNDIVIDED 50,000/159,700.00 BENEFICIAL INTEREST JENNIFER HALL, A SINGLE WOMAN., AS TO AN UNDIVIDED 33,000/159,700.00 BENEFICIAL INTEREST, as Beneficiary, will sell at public auction the trustor's interest in the property described below, to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. The sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Place of Sale: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE AT 1100 VAN NESS AVENUE, FRESNO, CA 93724 Amount of unpaid balance and other charges: \$155,560.73 (estimated) Street address and other common designation of the real property purported as: **5096 EAST FILLMORE AVE., FRESNO, CA 93727** APN Number: 463-131-48 LEGAL DESCRIPTION: PARCEL 1: THE EAST 60 FEET OF LOT 18 OF HUNTINGTON BOULEVARD ACRES, IN THE COUNTY OF FRESNO STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 7 PAGES 24 OF PLATS, RECORDS OF SAID COUNTY. PARCEL 2: THE WEST 20 FEET OF THE EAST 70 FEET OF LOT 16 OF HUNTINGTON BOULEVARD ACRES, IN THE COUNTY OF FRESNO, STATE OF CALIFORNIA ACCORDING TO THE MAP THEREOF RECORDED FEBRUARY 17 1914, IN BOOK 7 PAGE 24 OF PLATS, FRESNO COUNTY RECORDS. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is". The following statements; **NOTICE TO POTENTIAL BIDDERS** and **NOTICE TO PROPERTY OWNER** are statutory notices for all one to four single family residences and a courtesy notice for all other types of properties. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call NATIONWIDE POSTING & PUBLICATION at (916) 939-0772 or visit this Internet Web site [www.nationwideposting.com](http://www.nationwideposting.com) using the file number assigned to this case 200TE-066740. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. DATE: 06-12-2017 FOR TRUSTEE'S SALES INFORMATION, PLEASE CALL (916) 939-0772, OR VISIT WEBSITE: [www.nationwideposting.com](http://www.nationwideposting.com) PLM LOAN MANAGEMENT SERVICES, INC, AS TRUSTEE (408)-370-4030 ELIZABETH GOBNEY, VICE PRESIDENT PLM LOAN MANAGEMENT SERVICES, INC IS A DEBT COLLECTOR

ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NPP0310029 To: FRESNO BUSINESS JOURNAL PUB: 06/16/2017, 06/23/2017, 06/30/2017  
06/16/2017, 06/23/2017, 06/30/2017

**NOTICE OF TRUSTEE'S SALE** Trustee Sale No. : 00000006592612 Title Order No.: 730-1701450-70 FHA/VA/PM No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 02/22/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 03/01/2006 as Instrument No. 2006-0043272 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **NIKI F. HALL AND ERIC W. HALL**, WIFE AND HUSBAND AS JOINT TENANTS, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 07/26/2017. TIME OF SALE: 9:00 AM. PLACE OF SALE: FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **5675 E TARPEY DR, FRESNO, CALIFORNIA 93727.** APN#: 495-022-08. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$162,928.86. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 for information regarding the trustee's sale or visit this Internet Web site [www.auction.com](http://www.auction.com) for information regarding the sale of this property, using the file number assigned to this case 00000006592612. Information about

Continued | Next Page

## TRUSTEE SALES

Continued | From 25

postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AUCTION.COM, LLC 800-280-2832 www.auction.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 06/12/2017 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-FN4623488 06/16/2017, 06/23/2017, 06/30/2017 06/16/2017, 06/23/2017, 06/30/2017

## CIVIL

(1) SUMMONS (CITACION JUDICIAL): NOTICE TO DEFENDANT: (AVISO AL DEMANDADO): THE UNKNOWN HEIRS, ASSIGNS AND DEVISEES OF STUART QUAN; DEBI QUAN; and DOES 1 THROUGH 20, inclusive YOU ARE BEING SUED BY PLAINTIFF: (LO ESTA DEMANDANDO EL DEMANDANTE): NEW PENN FINANCIAL LLC DBA SHELLPOINT MORTGAGE SERVICING NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below. You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center ([www.courtinfo.ca.gov/selfhelp](http://www.courtinfo.ca.gov/selfhelp)), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court. There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site ([www.lawhelpcalifornia.org](http://www.lawhelpcalifornia.org)), the California Courts Online Self-Help Center ([www.courtinfo.ca.gov/selfhelp](http://www.courtinfo.ca.gov/selfhelp)), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. ¡AVISO! Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación. Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y mas información en el Centro de Ayuda de las Cortes de California ([www.sucorte.ca.gov](http://www.sucorte.ca.gov)), en la biblioteca de leyes de su condado o en la corte que le quede mas cerca. Si no puede pagarla cuota de presentación, pida al secretario de la corte que le de un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin mas advertencia. Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, ([www.lawhelpcalifornia.org](http://www.lawhelpcalifornia.org)), en el Centro de Ayuda de las Cortes de California, ([www.sucorte.ca.gov](http://www.sucorte.ca.gov)) o poniéndose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las

cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 o mas de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso. Case Number (Número del Caso): 17CECG00631 The name and address of the court is: (El nombre y dirección de la corte es): SUPERIOR COURT OF CALIFORNIA 1130 O STREET FRESNO, CA 93721 The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is: (El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es): LAUREL I. HANDLEY (SBN 231249) CHARLES A. CORREIA (SBN 86123) ALDRIDGE PITE, LLP, 4375 JUTLAND DRIVE, SUITE 200 SAN DIEGO, CA 92177-0935 (858)750-7600 (619) 590-1385 DATE (Fecha): 03/1/2017, A. MAYO (Secretario), by, Deputy (Adjunto) A-4624653 06/23/2017, 06/30/2017, 07/07/2017, 07/14/2017 06/23/2017, 06/30/2017, 07/07/2017, 07/14/2017

## NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING.

W&I Code §366.26 Hearing: 08-16-2017 Time: 8:00 A.M.; DEPT: 22 SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO JUVENILE COURT Case No.: 17-300074 In The Matter Of KASSIDY PARR DOB: 03-12-2017 Minor TO: STEVE ERIKSSON, FATHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINOR. This is to notify you that you are cited to appear at the hearing below, pursuant to Welfare and Institutions Code §366.23 and §366.26: DATE: AUGUST 16, 2017 TIME: 8:00 A.M. PLACE: Department 22 Juvenile Dependency Court, 1100 Van Ness, Fresno, California 93724-0002 PLEASE TAKE NOTICE THAT AT THIS HEARING FRESNO COUNTY, THROUGH ITS DEPARTMENT OF SOCIAL SERVICES, WILL RECOMMEND TO THE COURT THAT THE PARENTAL RIGHTS OF STEVE ERIKSSON, FATHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINOR, BE TERMINATED AND THAT THE ABOVE MINOR BE FREED FOR ADOPTION.

As the parent of the subject minor, you are cited to and may appear at Court as indicated above in order to express your opinion as to whether your parental rights should be terminated so that the minor can be adopted. This is also to advise you that you have certain legal rights and protections, including the right to oppose these proceedings. You have the right to hire an attorney of your choice to represent you. If you are unable to retain a lawyer, you may request that the judge appoint one for you, who shall be the Public Defender or a private attorney. If you cannot afford to pay the cost of legal counsel to represent you, the fee will be paid by Fresno County. This notice and citation is dated MAY 30, 2017. SHERAN MORTON, Clerk of the Court. By: PAULA CHA, Deputy.

DISOBEDIENCE TO THIS CITATION BY FAILING TO APPEAR MAY SUBJECT THE PARTY SERVED TO ARREST AND PUNISHMENT FOR CONTEMPT OF COURT.

FRESNO COUNTY DEPARTMENT OF SOCIAL SERVICES, 2135 Fresno Street, Suite 403, Fresno CA 93721 Telephone Number: (559) 600-1975, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF SOCIAL SERVICES. 06/02/2017, 06/09/2017, 06/16/2017, 06/23/2017

SUMMONS (CITACION JUDICIAL) NOTICE TO DEFENDANT: (AVISO AL DEMANDADO): JESUS M. SOTO TORRES, individually and dba ACROMEX; ACROMEX; PABLO (LAST NAME UNKNOWN); and DOES 1 to 75, inclusive YOU ARE BEING SUED BY PLAINTIFF: (LO ESTA DEMANDANDO EL DAMANDANTE): ALMA ROSA MADRIGAL GARCIA, NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center ([www.courtinfo.ca.gov/selfhelp](http://www.courtinfo.ca.gov/selfhelp)), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site ([www.lawhelpcalifornia.org](http://www.lawhelpcalifornia.org)), the California Courts Online Self-Help Center ([www.courtinfo.ca.gov/selfhelp](http://www.courtinfo.ca.gov/selfhelp)), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. ¡AVISO! Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación. Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California ([www.sucorte.ca.gov](http://www.sucorte.ca.gov)), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, ([www.lawhelpcalifornia.org](http://www.lawhelpcalifornia.org)), en el Centro de Ayuda de las Cortes de California, ([www.sucorte.ca.gov](http://www.sucorte.ca.gov)) o poniéndose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 ó más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

CASE NUMBER: (Número del Caso): VCU266984 The name and address of the court is: (El nombre y dirección de la corte es) TULARE COUNTY SUPERIOR COURT 221 S. Mooney Blvd. Visalia, California 93291 The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is: (El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado es). Raul V. Uribe, Esq., #279413 PEREZ, WILLIAMS, MEDINA & RODRIGUEZ, LLP 1432 Divisadero Fresno, California 93721 (559) 445-0123 (559) 265-4509 DATE: (Fecha) SEP 19 2016 Clerk, (Secretario) by SHARON K. BAKER, Deputy (Adjunto) (SEAL)

COMPLAINT--Personal Injury, Property Damage, Wrongful Death SUPERIOR COURT OF CALIFORNIA, COUNTY OF TULARE STREET ADDRESS: 221 S. Mooney Blvd. Visalia, California 93291 CASE NUMBER: VCU 266984 PLAINTIFF: ALMA ROSA MADRIGAL GARCIA DEFENDANT: JESUS M. SOTO TORRES, individually and dba ACROMEX; ACROMEX; PABLO (LASTNAME UNKNOWN); and DOES 1 to 75, inclusive

UNKNOWN); and DOES 1 to 75, inclusive COMPLAINT--Personal Injury, Property Damage, Wrongful Death Type: (check all that apply): MOTOR VEHICLE

Personal Injury Jurisdiction (check all that apply): ACTION IS AN UNLIMITED CIVIL CASE (exceeds \$25,000)

1. Plaintiff (name or names): ALMA ROSA MADRIGAL GARCIA alleges causes of action against defendant (name or names): JESUS M. SOTO TORRES, individually and dba ACROMEX; ACROMEX; PABLO (LAST NAME UNKNOWN); and DOES 1 to 75, inclusive 2. This pleading, including attachments and exhibits, consists of the following number of pages:4 3. Each plaintiff named above is a competent adult 5. Each defendant named above is a natural person a. except defendant (name): DOES 1 TO 75, INCLUSIVE

(5) other (specify): The capacities of the DOE defendants are unknown at this time. b. except defendant (name): ACROMEX (1) a business organization, form unknown 6. The true names of defendants sued as Does are unknown to plaintiff. b. Doe defendants (specify Doe numbers): DOES 1 to 75 are persons whose capacities are unknown to plaintiff.

8. This court is the proper court because c. injury to person or damage to personal property occurred in its jurisdictional area. 10. The following causes of action are attached and the statements above apply to each (each complaint must have one or more causes of action attached): a. Motor Vehicle

11. Plaintiff has suffered a. wage loss c. hospital and medical expenses d. general damage f. loss of earning capacity g. other damage (specify): Economic and non-economic damages are not presently known or ascertained to date. 13. The relief sought in this complaint is within the jurisdiction of this court.

14. Plaintiff prays for judgment for costs of suit; for such relief as is fair, just, and equitable; and for a. (1) compensatory damages The amount of damages is (in cases for personal injury or wrongful death, you must check (1):

(1) according to proof (3) Other: Interest at the legal rate pursuant to Civil Code §3291.

Date: September 14, 2016 /s/ Raul V. Uribe FIRST CAUSE OF ACTION--Motor Vehicle

ATTACHMENT TO Complaint (Use a separate cause of action form for each cause of action.)

Plaintiff (name): ALMA ROSA MADRIGAL GARCIA MV- 1. Plaintiff alleges the acts of defendants were negligent; the acts were the legal (proximate) cause of injuries and damages to plaintiff; the acts occurred on (date): October 2, 2014 at (place): The accident occurred at or near Road 120 and Avenue 400, in the City of Cutler, County of Tulare, State of California. MV- 2. DEFENDANTS

a. The defendants who operated a motor vehicle are (names): PABLO (LASTNAME UNKNOWN); and Does 1 to 75, inclusive

b. The defendants who employed the persons who operated a motor vehicle in the course of their employment are (names): JESUS M. SOTO TORRES, individually and dba ACROMEX; ACROMEX; and Does 1 to 75, inclusive

c. The defendants who owned the motor vehicle which was operated with their permission are (names): JESUS M. SOTO TORRES, individually and dba ACROMEX; ACROMEX; and Does 1 to 75, inclusive

d. The defendants who entrusted the motor vehicle are (names): JESUS M. SOTO TORRES, individually and dba ACROMEX; ACROMEX; and Does 1 to 75, inclusive

e. The defendants who were the agents and employees of the other defendants and acted within the scope of the agency were (names): Defendants, each and all, and Does 1 to 75, inclusive

AMENDMENT TO COMPLAINT SUPERIOR COURT OF THE STATE OF CALIFORNIA IN AND FOR THE COUNTY OF TULARE Case No.: VCU266984 ALMA ROSA MADRIGAL GARCIA, Plaintiff,

v. JESUS M. SOTO TORRES, individually, and dba ACROMEX; ACROMEX; PABLO (LASTNAME UNKNOWN); and DOES 1 to 75, inclusive, Defendants Upon filing the Complaint herein, plaintiff

being ignorant of the true names of defendants, and having designated said defendants in the Complaint by fictitious name, to wit:

DOE 1 and having discovered the true name of the defendant, to wit:

JOSE GARCIA Plaintiff hereby amends her Complaint by inserting the true name in the place and stead of such fictitious name, as follows:

JOSE GARCIA Wherever it appears in said Complaint. Dated: March 15, 2017

PEREZ, WILLIAMS, MEDINA & RODRIGUEZ, LLP By /s/ ANTONIO RODRIGUEZ, JR

Attorney for Plaintiff STATEMENT OF DAMAGES (Personal Injury or Wrongful Death) (CCP § 585)

SUPERIOR COURT OF CALIFORNIA COUNTY OF TULARE 221 S. Mooney Blvd. Visalia, California 93291 CASE NO. VCU266984

PLAINTIFF: Alma Rosa Madrigal Garcia DEFENDANT: Jesus M. Soto Torres, et al. To: Jose Garcia

Plaintiff: Alma Rosa Madrigal Garcia seeks damages in the above-entitled action, as follows:

1. General damages: a. Pain, suffering, and inconvenience: \$ 100,000.00.

b. Emotional distress: \$ 100,000.00 2. Special damages: a. Medical expenses (to date): \$ 22,000.00.

b. Future medical expenses (present value): \$ 40,000.00. c. Loss of earnings (to date): \$ 25,000.00

d. Loss of future earning capacity (present value) \$ 50,000.00. Date: March 16, 2017

Signed: Raul V. Uribe, Esq. #279413 PEREZ, WILLIAMS, MEDINA & RODRIGUEZ, LLP

1432 Divisadero Fresno, California 93721 TELEPHONE NO.: (559) 445-0123

ATTORNEY FOR: Plaintiff NOTICE OF CONTINUED CASE MANAGEMENT CONFERENCE

CASE NUMBER: VCU266984 SUPERIOR COURT OF CALIFORNIA, COUNTY OF TULARE

221 S. Mooney Blvd. Visalia, California 93291

ALMA ROSA MADRIGAL GARCIA, Plaintiff v. JESUS M. SOTO TORRES, individually, and dba ACROMEX; ACROMEX; PABLO (LAST NAME UNKNOWN); and DOES 1 to 75, inclusive, Defendants

TO ALL PARTIES HEREIN AND THEIR ATTORNEYS OF RECORD: NOTICE IS HEREBY GIVEN that a continued Case Management Conference has been set in the above captioned matter for July 17, 2017, at 8:30 a.m. in the Tulare County Superior Court - Visalia, Department 7 located at 221 S. Mooney Blvd., Visalia, California.

Attorneys for all parties are ordered to appear in person or by telephone. Dated: May 31, 2017

PEREZ, WILLIAMS, MEDINA & RODRIGUEZ, LLP By: /s/ RAUL V. URIBE

1432 DIVISADERO FRESNO, CALIFORNIA 93721 (559) 445-0123

Attorney for Plaintiff 06/09/2017, 06/16/2017, 06/23/2017, 06/30/2017

SUMMONS (CITACION JUDICIAL) CASE NUMBER (Número del Caso): 15 CE CL 07136

NOTICE TO DEFENDANT (AVISO AL DEMANDADO): Sandra Martínez, an individual

YOU ARE BEING SUED BY PLAINTIFF (LO ESTA DEMANDANDO EL DEMANDANTE): WELLS FARGO BANK, N.A.

NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center ([www.courtinfo.ca.gov/selfhelp](http://www.courtinfo.ca.gov/selfhelp)), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may

## CIVIL

Continued | From 26

be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site ([www.lawhelpcalifornia.org](http://www.lawhelpcalifornia.org)), the California Courts Online Self-Help Center ([www.courtinfo.ca.gov/selfhelp/](http://www.courtinfo.ca.gov/selfhelp/)), or by contacting your local court or county bar association. **NOTE:** The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case.

**¡AVISO!** Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación. Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California ([www.sucorte.ca.gov](http://www.sucorte.ca.gov)), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

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The name and address of the court is (*El nombre y dirección de la corte es*): Superior Court of CA, Fresno, 1130 O Street, Fresno, CA 93721-2220

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is (*El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es*): Jon O. Blanda, Esq. (SB# 217222), 3835 East Thousand Oaks Blvd, Suite R349, WV, CA 91362; (818) 716-7630  
DATE (*Fecha*): Sep 28 2015  
by M. BAISDON, Deputy (*Adjunto*)  
(SEAL)

6/9, 6/16, 6/23, 6/30/17  
CNS-3018488#  
FRESNO BUSINESS JOURNAL  
06/09/2017, 06/16/2017, 06/23/2017, 06/30/2017

**NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING.**  
W&I Code §366.26 Hearing: **08-30-2017**  
Time: **8:00 A.M.**; DEPT: **22**  
**SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO JUVENILE COURT**  
Case No.: **16-300084**  
In The Matter Of  
**YSIDRIO MIRAMONTES**  
DOB: **07-27-2013**  
Minor

TO: **MATTHEW CAMPBELL**, FATHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINOR.  
This is to notify you that you are cited to appear at the hearing below, pursuant to Welfare and Institutions Code §366.23 and §366.26.  
DATE: **AUGUST 30, 2017**  
TIME: **8:00 A.M.**  
PLACE: Department 22 Juvenile Dependency Court, 1100 Van Ness, Fresno, California 93724-0002

PLEASE TAKE NOTICE THAT AT THIS HEARING FRESNO COUNTY, THROUGH ITS DEPARTMENT OF SOCIAL SERVICES, WILL RECOMMEND TO THE COURT THAT THE PARENTAL RIGHTS OF **MATTHEW CAMPBELL**, FATHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINOR, BE TERMINATED AND THAT THE ABOVE MINOR BE FREED FOR ADOPTION.

As the parent of the subject minor, you are cited to and may appear at Court as indicated above in order to express your opinion as to whether your parental rights should be terminated so that the minor can be adopted. This is also to advise you that you have certain legal rights and protections, including the right to oppose these proceedings. You have the right to hire an attorney of your choice to represent you. If you are unable to retain a lawyer, you may request that the judge appoint one for you, who shall be the Public Defender or a private attorney. If you cannot afford to pay the cost of legal counsel to represent you, the fee will be paid by Fresno County.

This notice and citation is dated **JUN 6, 2017**.  
SHERAN MORTON,  
Clerk of the Court.  
By: PAULA CHA, Deputy.

**DISOBEDIENCE TO THIS CITATION BY FAILING TO APPEAR MAY SUBJECT THE PARTY SERVED TO ARREST AND PUNISHMENT FOR CONTEMPT OF COURT.**

FRESNO COUNTY DEPARTMENT OF SOCIAL SERVICES, 2135 Fresno Street, Suite 403, Fresno CA 93721 Telephone Number: (559) 600-1975, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF SOCIAL SERVICES.  
06/09/2017, 06/16/2017, 06/23/2017, 06/30/2017

**ORDER TO SHOW CAUSE FOR CHANGE OF NAME SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO**  
1130 "O" STREET  
Fresno, CA 93724-2201  
PETITION OF: **Brittany D. Micheli**  
FOR CHANGE OF NAME  
CASE NUMBER:  
**17CECG01975**

TO ALL INTERESTED PERSONS:

1. Petitioner: **Brittany Deann Micheli** filed a petition with this court for a decree changing names as follows:  
Present name: a. **Brittany Deann Micheli** Proposed name: **Brittany Deann Beal**.

2. THE COURT ORDERS all persons interested in this matter shall appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing.

a. Date: **July 31, 2017**, Time: **9:00 a.m.** Dept: **404**.  
b. The address of the court is: Superior Court of California County of Fresno Civil Division 1130 O Street Fresno, CA 93724.

3. a. A copy of this Order to Show Cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in this county: THE BUSINESS JOURNAL.  
Date: 06/08/2017

**MARK E. CULLERS**, Judge of the Superior Court.  
PETITIONER OR ATTORNEY: **Julia Ann Brungess #105524**  
**Teri Ann Kezirian #253902**  
5250 North Palm Avenue, Suite 430  
Fresno, CA 93704  
Telephone No: (559) 226-4008  
Fax No.: (559) 226-1046  
ATTORNEY FOR:  
**Brittany D. Micheli**  
06/16/2017, 06/23/2017, 06/30/2017, 07/07/2017

**ORDER TO SHOW CAUSE FOR CHANGE OF NAME SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO**  
1130 "O" STREET  
Fresno, CA 93724-2201  
PETITION OF: **Brittany D. Micheli and Chaz C. Micheli on behalf of Harper L. Micheli**  
FOR CHANGE OF NAME  
CASE NUMBER:  
**17CECG01987**

TO ALL INTERESTED PERSONS:

1. Petitioner: **Brittany Deann Micheli** and Chaz C. Micheli on behalf of Harper L. Micheli filed a petition with this court for a decree changing names as follows:  
Present name: a. **Harper Leigh Micheli** Proposed name: **Harper Leigh Beal**.

2. THE COURT ORDERS all persons interested in this matter shall appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing.

a. Date: **7/31/2017**, Time: **9:00 a.m.** Dept: **401**.  
b. The address of the court is: Superior Court of California County of Fresno Civil Division 1130 O Street Fresno, CA 93724.

3. a. A copy of this Order to Show Cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in this county: THE BUSINESS JOURNAL.  
Date: 06/13/2017

**SAMUEL J. DALESANDRO**, Judge of the Superior Court.  
PETITIONER OR ATTORNEY: **Julia Ann Brungess #105524**  
**Teri Ann Kezirian #253902**  
5250 North Palm Avenue, Suite 430  
Fresno, CA 93704  
Telephone No: (559) 226-4008  
Fax No.: (559) 226-1046  
ATTORNEY FOR:  
**Brittany D. Micheli and Chaz C. Micheli**  
06/16/2017, 06/23/2017, 06/30/2017, 07/07/2017

## PROBATE

(1)  
**NOTICE OF PETITION TO ADMINISTER ESTATE OF LINDA MARIE JAMES**  
CASE NO: **16 CE PR 01177**  
To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **LINDA MARIE JAMES**  
A Petition for Probate has been filed by **JODY ELDER** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **JODY ELDER** be appointed as personal representative to administer the estate of the decedent.

The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

**A hearing on the petition will be held in this court as follows:**  
**July 11, 2017, 9:00 A.M., Dept.: 303**  
**1130 "O" Street, 3rd Floor - Dept. 303**  
**Fresno, California 93724**

**PROBATE DIVISION**  
If you object to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

If you are a creditor or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

You may examine the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

Petitioner:  
**JODY ELDER**

7661 N DANTE AVE  
FRESNO, CA 93722  
(559) 974-5607  
IN PRO PER  
06/23/2017, 06/28/2017, 07/07/2017

## FICTITIOUS

(1)  
FICTITIOUS BUSINESS NAME STATEMENT  
File No. 2201710003209  
The following person(s) is(are) conducting business as:  
**JOHN AVILA COMMUNICATIONS**, 2187 N MICHELLE AVE, SANGER, CA 93657 County of FRESNO  
Registrant:  
**JOHN PHILLIP AVILA JR.**, 2187 N MICHELLE AVE, SANGER, CA 93657  
Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: N/A.

This business is conducted by: an Individual  
This Statement has been executed pursuant to section 17919 of the Business and Professions code.

I declare that all information in this statement is true and correct. (A registrant who declares as true information, false declarations are a misdemeanor punishable by a fine up to \$1000.)  
S/JOHN PHILLIP AVILA JR  
Filed with the Fresno County Clerk on 06/07/2017.

A New Fictitious Business Name Statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under Federal, State, or common law (See Section 14411 et seq., Business and Professions Code).

New Filing  
6/23, 6/30, 7/7, 7/14/17  
CNS-3022851#  
FRESNO BUSINESS JOURNAL  
06/23/2017, 06/30/2017, 07/07/2017, 07/14/2017

(1)  
FICTITIOUS BUSINESS NAME STATEMENT  
File No. 2201710003338  
The following person(s) is(are) conducting business as:  
**KINGS VALLEY ACADEMY II**, 177 Holston Drive, Lancaster, CA 93535 - 4570  
County of LOS ANGELES  
Mailing Address:  
177 Holston Drive, Lancaster, CA 93535 - 4570

Registrant:  
Crescent View South, Inc., 177 Holston Drive, Lancaster, CA 93535 - 4570  
Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: 5/26/2017.

This business is conducted by: a Corporation  
Articles of Incorporation: LLC/AI No C2668254  
This Statement has been executed pursuant to section 17919 of the Business and Professions code.

I declare that all information in this statement is true and correct. (A registrant who declares as true information, false declarations are a misdemeanor punishable by a fine up to \$1000.)  
Crescent View South, Inc.  
S/ Stephen J. Gocke, CEO,  
Filed with the Fresno County Clerk on 06/13/2017.

A New Fictitious Business Name Statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under Federal, State, or common law (See Section 14411 et seq., Business and Professions Code).

New Filing  
6/23, 6/30, 7/7, 7/14/17  
CNS-3016886#  
FRESNO BUSINESS JOURNAL  
06/23/2017, 06/30/2017, 07/07/2017, 07/14/2017

(1)  
FICTITIOUS BUSINESS NAME STATEMENT  
File No. 2201710003337  
The following person(s) is(are) conducting business as:  
**CRESCENT VALLEY PUBLIC CHARTER SCHOOL II**, 177 Holston Drive, Lancaster, CA 93535 - 4570 County of LOS ANGELES  
Mailing Address:  
177 Holston Drive, Lancaster, CA 93535 - 4570  
Registrant:  
**DESERT SANDS PUBLIC CHARTER, INC.**, 177 Holston Drive, Lancaster, CA 93535 - 4570  
Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: 5/26/2017.  
This business is conducted by: a Corporation

Articles of Incorporation: LLC/AI No C2460629

This Statement has been executed pursuant to section 17919 of the Business and Professions code.

I declare that all information in this statement is true and correct. (A registrant who declares as true information, false declarations are a misdemeanor punishable by a fine up to \$1000.)  
**DESERT SANDS PUBLIC CHARTER, INC.**

S/ Stephen J. Gocke, CEO,  
Filed with the Fresno County Clerk on 06/13/2017.

A New Fictitious Business Name Statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under Federal, State, or common law (See Section 14411 et seq., Business and Professions Code).

New Filing  
6/23, 6/30, 7/7, 7/14/17  
CNS-3016790#  
FRESNO BUSINESS JOURNAL  
06/23/2017, 06/30/2017, 07/07/2017, 07/14/2017

**FICTITIOUS BUSINESS NAME STATEMENT**  
File No. **2201710002556**

The following person(s) is (are) conducting business as  
**Four Corners Yoga at 2289 E. Lester Ave., Fresno, CA, 93720, Fresno County, Phone (858) 997-9832.**

Full Name of Registrant:  
**Liana Christine Pierce**, 2289 E. Lester Ave., Fresno, CA 93720.  
Registrant has not yet commenced to transact business under the Fictitious Business Name listed above.

This business conducted by: **Individual**.  
Liana Pierce, OWNER.  
This statement filed with the Fresno County Clerk on: **05/05/2017**.  
(Seal)

**BRANDI L. ORTH, COUNTY CLERK.**  
By: **SONIA LOPEZ, DEPUTY.**

"NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME."  
06/02/2017, 06/09/2017, 06/16/2017, 06/23/2017

**FICTITIOUS BUSINESS NAME STATEMENT**  
File No. **2201710002575**

The following person(s) is (are) conducting business as  
**BRANDON DBA CENTRAL CALIFORNIA SCREENMOBILE** at **3337 MONVISO LN, CLOVIS, CA 93619, FRESNO COUNTY.**

Full Name of Registrant:  
**BRANDON WLASICHUK**, 3337 MONVISO LN., CLOVIS, CA 93619.  
Registrant has not yet commenced to transact business under the Fictitious Business Name listed above.

This business conducted by: **INDIVIDUAL**.  
**BRANDON WLASICHUK, OWNER.**  
This statement filed with the Fresno County Clerk on: **05/05/2017**.  
(Seal)

**BRANDI L. ORTH, COUNTY CLERK.**  
By: **RACHEL CABRAL, DEPUTY.**

"NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME."  
06/02/2017, 06/09/2017, 06/16/2017, 06/23/2017

**FICTITIOUS BUSINESS NAME STATEMENT**  
File No. 2201710002770

The following person(s) is(are) conducting business as:  
**Vlaj Clothing Company, 78 Joshua Ave., Clovis, CA 93611**, County of Fresno  
Registrant:  
Kathryn Elizabeth Garcia, 78 Joshua Ave., Clovis, CA 93611  
Michael Anthony Garcia, 78 Joshua Ave., Clovis, CA 93611  
Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: n/a

This business is conducted by: Married Couple  
This Statement has been executed pursuant to section 17919 of the Business and Professions code.

I declare that all information in this statement is true and correct. (A registrant who declares

Continued | Next Page

## FICTITIOUS

Continued | From 27

as true information, false declarations are a misdemeanor punishable by a fine up to \$1,000.

S/ Kathryn Elizabeth Garcia, Co-Owner  
Filed with the Fresno County Clerk on May 15, 2017

A new Fictitious Business Name Statement must be filed before the expiration.

The filing of this statement does not of itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under Federal, State, or common law (See Section 14411 et seq., Business and Professions Code).

New Filing  
6/2, 6/9, 6/16, 6/23/17

CNS-3016070#

FRESNO BUSINESS JOURNAL  
06/02/2017, 06/09/2017, 06/16/2017,  
06/23/2017

**FICTITIOUS BUSINESS  
NAME STATEMENT**

**File No. 2201710003048**

The following person(s) is (are) conducting business as

**TAKO KOREAN FUSION BBQ** at  
**6107 N. Colonial Ave. Fresno, CA 93704,  
FRESNO COUNTY, Phone (559) 515-4543.**

Full Name of Registrant:

**Eun Joo Mullings**, 6107 N. Colonial Ave.  
Fresno, CA 93704, Phone (559) 515-4543.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **02/01/2012**.

This business conducted by: **INDIVIDUAL**.  
Eun Joo Mullings, Owner.

This statement filed with the Fresno County Clerk on: **05/31/2017**.

(Seal)

**BRANDI L. ORTH,  
COUNTY CLERK.**

By: **VICTORIAL VILICANA, DEPUTY.**

"NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME."

06/16/2017, 06/23/2017, 06/30/2017,  
07/07/2017

## MISC.

(1)  
IN THE SUPERIOR COURT OF THE STATE OF CALIFORNIA  
IN AND FOR THE COUNTY OF FRESNO  
In the Matter of GRAND JURORS  
for the  
FISCAL YEAR 2017-2018.

Pursuant to, and in accordance with, the provisions of Part 2, Title 4, Chapter 2, Articles 2 and 4 of the Penal Code of the State of California;

IT IS HEREBY ORDERED that the estimated number of Grand Jurors that will, in the opinion of the Court, be required for the transaction of the business of the Court during the ensuing fiscal year, commencing July 1, 2017, shall be nineteen (19).

IT IS FURTHER ORDERED that the drawing of said Grand Jurors shall be held on June 27, 2017, at 3:00 p.m., in the Department of the Presiding Judge, Department 54 of the above-entitled Court, 1100 Van Ness Avenue, Fresno, California. DATED this 12th day of June, 2017.

/s/ KIMBERLY A. GAAB

Presiding Judge

IN THE SUPERIOR COURT OF THE STATE OF CALIFORNIA  
IN AND FOR THE COUNTY OF FRESNO  
In the Matter of GRAND JURORS  
for the  
FISCAL YEAR 2017-2018.

Pursuant to, and in accordance with, the provision of Part 2, Title 4, Chapter 2, Article 4 of the Penal Code of the State of California, the undersigned Judges of the above-entitled Court do hereby place in the possession of and file with the Jury Commissioner a list of thirty-five (35) persons selected and listed by us to serve as Grand Jurors in the above-entitled Court during the fiscal year 2017-2018; and we hereby certify that said selection and list of persons complies with the requirements of law and in accordance with the order heretofore made, designating the number of Grand Jurors that will, in the opinion of the Court, be required for business thereof during said fiscal year commencing July 1, 2017.

Dated this 12th day of June, 2017.

/s/ Hon. Kimberly A. Gaab

Dept. 54

Presiding Judge

/s/ Hon. Alan M. Simpson

Dept. 503

Assistant Presiding Judge

/s/ Hon. Jonathan B. Conklin

Dept. 72

/s/ Hon. Arlan L. Harrell

Dept. 62

/s/ Hon. Gary D. Hoff

Dept. 71

/s/ Hon. Kimberly Nystrom-Geist

Dept. 99A

/s/ Hon. Mark W. Snauffer

Dept. 501

/s/ Hon. D. Tyler Tharpe

Dept. 202

2017 - 2017 PROSPECTIVE GRAND

JURORS

Nominated by the Judges of the Superior

Court/

Hon. Kimberly A. Gaab, Presiding Judge

Name

1. Bagetakos, George

2. Boggess, Shari

3. Calandra, Linda

4. Castro-Ayala, Mary

5. Chandler, Gary

6. Clark, David Charles

7. Coburn, Michael

8. Duerksen, Darrick

9. Edmiston, James

10. Ellithorpe, Tom

11. Etcheverry, Matthew

12. Fox, Robert

13. Grauer, John

14. Hill, John

15. Jennings, Deborah

16. Johnson, David

17. Keele, Matthew

18. Klassen, Stanley

19. Larson, Thomas

20. Leary, Regina

21. Maroney, Al

22. Pau, Brenda

23. Regonini, William

24. Saint-Fleur, Pierre

25. Scheline, Steven

26. Sellick, Raymond

27. Smith, William Charles

28. Stafford, Janita

29. Thomas, Gaines

30. Tiller, Darlene

31. Torres, Mary

32. Ward, Harry

33. Wilder, Lawrence

34. Wilkins, Timothy

35. Williams, Thomas

06/23/2017

(1)  
NOTICE TO CREDITORS OF BULK SALE  
(SECS. 6104, 6105 U.C.C.)

Notice is hereby given to the Creditors of: Beer Monument Works, Inc., Seller(s), whose business address(es) is: 641 10th Avenue, Kingsburg, CA 93631, that a bulk transfer is about to be made to: John Elisarraraz, Buyer(s), whose business(es) address is: 641 10th Avenue, Kingsburg, CA 93631.

The property to be transferred is located at: 641 10th Avenue, Kingsburg, CA 93631.

Said property is described in general as: All stock in trade, fixtures, equipment, goodwill and other property of that Retail-Monument, Grave Head Stone business known as **Beer Monument Works, Inc.**, and located at: 641 10th Avenue, Kingsburg, CA 93631.

The bulk sale is intended to be consummated at the office of: CHICAGO TITLE COMPANY, 40037 HWY 41, Oakhurst, CA 93644. The bulk transfer will be consummated on or after the 20th day of July, 2017.

This bulk transfer is subject to Section 6106.2 of the California Commercial Code. If Section 6106.2 applies, claims may be filed at CHICAGO TITLE COMPANY, Escrow Division, Escrow No. FWF-5011700440GR, 40037 HWY 41, Oakhurst, CA 93644. Phone: (559)683-5675, Fax: (559)683-4688.

This bulk transfer does NOT include a liquor license transfer. All claims must be received at this address by the 19th day of July, 2017. So far as known to the Buyer(s), all business names and addresses used by the Seller(s) for the three (3) years last past, if different from the above, are:

NONE  
IN WITNESS WHEREOF, the undersigned have executed this document on the date(s) set forth below.

Signature /s/ John Elisarraraz

Date June 15, 2017

06/23/2017

(1)  
NOTICE FOR CONSULTING SERVICES

THE CITY OF FRESNO IS INVITING CONSULTANTS TO SUBMIT "STATEMENTS OF QUALIFICATIONS" FOR A BIOSOLIDS MASTER PLAN AT THE FRESNO/CLOVIS REGIONAL WASTEWATER RECLAMATION FACILITY

The City of Fresno (City) is requesting Statements of Qualifications (SOQ) from qualified engineering firms for the preparation of a Biosolids Master Plan (BMP) for the Clovis/Fresno Regional Wastewater Reclamation Facility (RFRF). This project has been identified in the City's proposed FY17/18 budget, which goes to

Council in June 2017 for final approval. The start of this project is subject to Council approval of the FY 17/18 budget.

The RFRF has a rated capacity of 80 mgd, currently averages 60 mgd of effluent daily and produced 17,000 dry metric tons (85,000 wet tons -average of 22% solids) of Biosolids yearly. The facility currently contracts the off-haul / composting and recycling of the Class B Biosolids for further treatment and re-use.

The BMP will provide a review of current State and Federal regulations relevant to Biosolids Treatment, review the existing RFRF Biosolids processing, review treatment technologies including: Sludge Thickening, Digestion, Dewatering, Composting and Thermal Drying. The BMP will also review disposal and re-use options including off-site composting, contracted biosolids management, landfilling, land application and energy recovery options. Finally, the BPM will provide concise recommendations for treatment alternatives including further processing of current Class B Biosolids to a higher quality resulting in more beneficial reuse options.

The Qualifications should be brief and should include the following:

1. Information concerning your companies experience in preparing a Biosolids Master Plan for other municipal agencies.
2. Key staff resumes highlighting recent project experience. Any sub-consultants required to complete the work should also be listed.
3. Listing of responsible Project Manager including a resume.
4. Listing of client references associated with similar completed projects.

The proposed schedule for hiring the Consultant is as follows:

Deadline for submission of SOQ's to City - by **4:00 p.m. on July 24, 2017**  
Consultant Selection - August 2017  
Contract Negotiations including project costs and schedule - September 2017

Professional consultant services are individually selected for a specific project based upon experience of the consultant, special knowledge of the subject matter, ability to perform the services in the time allowed, record of success on similar work, ability to conduct presentations to City Council, project coordination and key project interaction, as well as fees to be paid. Ultimately, the consultant selected will be the firm evaluated to provide the best overall value to the City.

The City reserves the right to accept or reject any or all proposals and may select, and negotiate with one or more respondents concurrently. The City reserves the right to make the selection of a respondent based on any or all factors of value, whether quantitatively identifiable or not, including, but not limited to, the anticipated initiative and ability of the respondent to perform the services set forth herein. Furthermore, the City reserves the right to modify or adjust the scope and schedule for the project as may be necessary.

Each firm submits a SOQ package at its own risk. No compensation will be due any firm for preparation of a written SOQ. The City can cancel the project at any time without consequence.

Consultant selection shall be in accordance with established City Consultant selection policy. Fresno Municipal Code Section 4-109 provides for a local preference to local firms as defined in said section.

The minimum insurance requirements for this project will be professional liability insurance (errors and omissions) with limit of liability of not less than \$1,000,000 and commercial general liability of not less than \$1,000,000. The City's standard contract will be used which includes a conflict of interest statement, and completion of a statement of economic interest. Copies of the City's Standard Contract, Local Preference and Consultant Selection Policies are available on request. The actual insurance limits may be adjusted during negotiation; however the minimums will remain at \$1,000,000.

The City of Fresno hereby notifies all respondents that no person shall be excluded from participation in, denied any benefits of, or otherwise discriminated against in connection with the award and performance of any contract on the basis of race, religious creed, color, national origin, ancestry, physical disability, mental disability, medical condition, marital status, sex, age, sexual orientation, ethnicity, status as a disabled veteran or veteran of the Vietnam era.

**Regulated Communication in City Procurement Process Ordinance**

The Regulated Communications in City Procurement Process Ordinance (Article 6, Chapter 4 of the Fresno Municipal Code) became effective May 7, 2004. With certain specified exceptions, the Ordinance provides that no Respondent, Bidder, Proposer (as the case may be) shall initiate, engage in, or continue any communication to or with any City elected official concerning or touching upon any matter which is the subject of this competitive procurement process. Any Respondent, Bidder, Proposer or elected official (as the case may be) who

initiates, engages in, continues in, or receives any regulated communication shall file the written disclosure required by the Regulated Communications in City Procurement Process Ordinance.

Any Respondent, Bidder, or Proposer violating the Regulated Communications in City Procurement Process Ordinance may be disqualified from participating in this procurement process and/or determined to be non-responsible. Additionally, the City may set aside the award of a contract, prior to its execution, to a party found to have violated the Ordinance.

Note: The full text of Fresno Municipal Code Chapter 4, Article 6 may be obtained at the City Clerk's office and may be viewed on the City's website at <http://www.fresno.gov>, reference from there the "Bid Opportunities" link under the "For Business" heading, "Other Purchasing Information," and then "Mayor/Council Communications Ordinance". Additional information can be found under the "FREQ ASK QUESTIONS" on the same page.

## Debarment

A respondent who has been determined by the Council to be non-responsible may be debarred from bidding or proposing upon or being awarded any contract with the City or City of Fresno Redevelopment Agency, or from being a subcontractor or supplier at any tier upon such contract, in accordance with the procedures in Resolution 2003-130 adopted by Council on April 29, 2003. The initial period of any such debarment shall not be less than one year or more than three years. A respondent may request a hearing, in accordance with Resolution 2003-130, upon receipt of a notice of proposed debarment from the City Manager or his/her designee. A copy of the Resolution may be obtained from the City Clerk's Office, 2600 Fresno Street, Fresno, California 93721.

If your firm is interested in participating with this project, please submit five (5) copies of your Statement of Qualifications to: Matthew L. Bullis, PE  
Department of Public Utilities  
2101 G Street, Building A  
Fresno, CA 93706

Deadline for submission of SOQ's to City - by **4:00 p.m. on July 24, 2017**

The City will be utilizing a standard City Consultant Agreement and no exceptions to the agreement will be made. A copy will be made available to you during the interview process.

Should you have any procedural questions, please feel free to call me at (559) 621-1632. If you have project related or technical related questions please email me at [matthew.bullis@fresno.gov](mailto:matthew.bullis@fresno.gov) and I will respond to all recipients of the original SOQ. The purpose of the group response is to minimize responses and eliminate any unfair advantages.

Sincerely,  
Matthew L. Bullis, PE  
Professional Engineer  
Department of Public Utilities  
Utilities, Planning & Engineering  
2101 G Street, Building A  
Fresno, CA, 93706  
Phone: (559) 621-1632 - FAX: (559) 498-4126

Matthew.Bullis@fresno.gov

Cc: Brian Spindor

Michael Carbajal

Rick Staggs

Thomas Esqueda

06/23/2017

(1)  
PUBLIC HEARING NOTICE  
MALAGA COUNTY WATER DISTRICT  
to Consider Proposals for CDBG Grant Funds

The Malaga County Water District will hold a public hearing to consider activities that could be financed by the Federal Community Development Block Grant (CDBG) Program. The funding period for proposals is during FY 2018-2019.

The meeting will be held on July 11, 2017, at 6:00 p.m. at the District Offices, 3580 S. Frank Avenue, Fresno, CA 93725. Interested individuals and organizations are encouraged to attend to voice activity recommendations for their community or neighborhood.

CDBG is a Federal grant program administered by Fresno County to address housing and community development needs of low and moderate income persons. Types of eligible activities include public works improvements such as water, sewer, streets and drainage, fire protection facilities and equipment, solid waste facilities, libraries and community centers.

For further information, please contact Jim Anderson, General Manager, Malaga County Water District at (559) 485-7353 or the Fresno County Community Development office at (559) 600-4292.

06/23/2017

(1)  
NOTICE OF PUBLIC COMMENT PERIOD AND PUBLIC HEARING FOR THE ADOPTION OF THE

**2016-2017 CDBG ANNUAL ACTION PLAN AND FOR THE PROPOSED AMENDMENT TO THE 2015-16 ANNUAL ACTION PLAN**

The City of Clovis will have copies of the 2017-2018 Annual Action Plan for the Community Development Block Grant (CDBG) Program available for public review and comment. Copies will be available during a 24-day comment period beginning June 23, 2017 and ending at the close of business on July 17, 2017, at the following locations:

· Clovis City Hall: 1033 Fifth Street, Clovis, CA 93612

· Clovis Senior Center: 850 4th Street, Clovis, CA 93612

· Fresno County Public Library in Clovis: 1155 Fifth Street, Clovis, CA 93612

· City of Clovis Web Site: [www.cityofclovis.com](http://www.cityofclovis.com)

A public hearing will be held on July 17, 2017 at 6:00 p.m. in the City of Clovis Council Chambers located at 1033 Fifth Street in Clovis. Citizens may provide their views and comments on the new Consolidated Plan and the proposed use of CDBG funds for the 2017-2018 program year. The 2017-2018 CDBG allocation from the U.S. Department of Housing and Urban Development (HUD) is \$689,077, with an additional \$85,000 of project savings from a prior year's CDBG allocation. The proposed use of funds for the 2017-2018 program year are as follows:

· Housing Rehabilitation \$232,900.05  
· ADA Improvements Various Locations \$100,000.00  
· Helm/Ashlan Alley Reconstruction \$115,000.00

· Area-Based Policing \$103,361.55  
· Micro-Enterprise Program \$85,000.00  
· Administration \$137,815.40

Back-up Projects

· Housing Rehabilitation

· Gettysburg/Norwich Alley Reconstruction

In addition, the City of Clovis is proposing to amend the 2015-2016 Annual Action Plan by cancelling the following project:

· Micro-Enterprise Program \$85,000.00

By cancelling the project from the 2015-16 Annual Action Plan, the City of Clovis is proposing to reallocate the cancelled funds as part of the 2017-18 Annual Action Plan.

By this Notice, the City of Clovis invites parties that have an interest or may be impacted by the activities discussed in the Plan to attend the Public Hearing. Citizen participation is considered an important element of the Consolidated Plan process and is encouraged by the U.S. Department of HUD and the City of Clovis. All written comments received by the close of business on July 17, 2017, at the address below will be considered and included as attachment in the Consolidated Plan document.

Additional information concerning the proposed projects and the CDBG Program can be obtained by contacting:

Heidi Crabtree, Housing Program Coordinator  
1033 Fifth Street, Clovis, CA 93612  
(559) 324-2094

In compliance with the Americans with Disabilities Act, if you need special assistance or translation services to participate in this meeting, please contact Heidi Crabtree at (559) 324-2094. Notification 48-hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility.

06/23/2017

(1)  
AVISO DE PERÍODO DE COMENTARIOS PÚBLICOS Y AUDIENCIA PÚBLICA PARA LA ADOPCIÓN DEL

PLAN DE ACCIÓN ANUAL DE CDBG 2016-2017 Y PARA LA PROPUESTA DE ENMIENDA AL

2015-16 PLAN DE ACCIÓN ANUAL PLAN

La Ciudad de Clovis tendrá copias del Plan de Acción Anual 2017-2018 para el Programa de Subsidios Globales de Desarrollo de la Comunidad (CDBG) disponible para revisión y comentario público. Las copias estarán disponibles durante un período de comentarios de 24 días que comenzará el 23 de junio de 2017 y terminará al cierre de operaciones el 17 de julio de 2017 en los siguientes lugares:

· Ayuntamiento de Clovis: 1033 Fifth Street, Clovis, CA 93612

· Clovis Senior Center: 850 4th Street, Clovis, CA 93612

· Biblioteca Pública del Condado de Fresno en Clovis: 1155 Fifth Street, Clovis, CA 93612

· Sitio Web de la Ciudad de Clovis: [www.cityofclovis.com](http://www.cityofclovis.com)

Una audiencia pública se llevará a cabo el 17 de julio de 2017 a las 6:00 p.m. en la Ciudad de las Cámaras del Consejo Clovis ubicado en 1033 Fifth Street en Clovis. Los ciudadanos pueden proporcionar sus opiniones y comentarios sobre el nuevo Plan

Continued | Next Page

## MISCELLANEOUS

Continued | From 28

Consolidado y el uso propuesto de los fondos CDBG para el año del programa 2017-2018. La asignación de CDBG 2017-2018 del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD) es de \$ 689,077, con \$ 85,000 adicionales de ahorro de proyecto de la asignación de CDBG del año anterior. El uso propuesto de fondos para el año del programa 2017-2018 es el siguiente:

- Rehabilitación de vivienda \$232,900.05
  - Mejoras de ADA - Varias Ubicaciones \$100,000.00
  - Helm / Reconstrucción Alley Ashlan \$115,000.00
  - Vigilancia Basada en el Área \$103,361.55
  - Programa de Microempresas \$85,000.00
  - Administración \$137,815.40
- Proyectos de respaldo
- Rehabilitación de viviendas
  - Reconstrucción del callejón de Gettysburg / Norwich

Además, la Ciudad de Clovis propone enmendar el Plan de Acción Anual 2015-2016 cancelando el siguiente proyecto:

- Programa de Microempresas \$ 85,000.00
- Al cancelar el proyecto del Plan de Acción Anual 2015-16, la Ciudad de Clovis propone reasignar los fondos cancelados como parte del Plan de Acción Anual 2017-18.

Mediante este aviso, la Ciudad de Clovis invita a las partes que tienen un interés o puedan verse afectados por las actividades mencionadas en el Plan para asistir a la audiencia pública. La participación ciudadana se considera un elemento importante del proceso de plan consolidado y se siente alentado por el Departamento de HUD EE.UU. y la Ciudad de Clovis. Todos los comentarios escritos recibidos por el cierre de las operaciones el 17 de julio de 2017, en la dirección que a continuación serán considerados e incluidos como archivo adjunto en el documento de plan consolidado.

Información adicional relativa a los proyectos propuestos y el programa CDBG puede obtenerse poniéndose en contacto con:

Heidi Crabtree, Coordinador del Programa de Vivienda  
1033 Fifth Street, Clovis, CA 93612  
(559) 324-2094

En cumplimiento de los Americanos con Discapacidades, si necesita servicios especiales de asistencia o de traducción a participar en esta reunión, por favor, póngase en contacto con Heidi Crabtree al (559) 324 a 2.094. Notificación de 48 horas antes de la reunión permitirá a la ciudad para hacer los arreglos razonables para garantizar la accesibilidad.  
06/23/2017

## (1) NOTICE TO CREDITORS OF BULK SALE

(SECS. 6101-6111 U.C.C.)

Notice is hereby given to the creditors of **K DMALHI, INC.**, ("Seller"), whose business address is 3475 E. Belmont Avenue, Fresno, CA 93702, that a bulk sale is about to be made to **NG TAHHAN, INC.**, whose address is 36491 Yamas Drive, Wildomar, CA 92595.

The property to be transferred is located at 3475 E. Belmont Ave, City of Fresno, County of Fresno, State of California. Said property is described as: **FIXTURES, EQUIPMENT AND GOODWILL OF THE BUSINESS KNOWN AS KAY'S LIQUOR.**

The bulk sale will be consummated on or after **July 12, 2017**, at **First American Title Company, 7010 North Palm Avenue, Fresno, CA 93650** pursuant to Division 6 of the California Code.

This bulk sale is subject to Section 6106.2 of the California Commercial Code. **ALL CLAIMS TO BE SENT C/O First American Title Company, 1004-5450189, 7010 North Palm Avenue, Fresno, CA 93650.** The last date for filing claims shall be **July 11, 2017.**

So far as known to Buyer, all business names and addresses used by Seller for the three years last past, if different from the above, are: NONE.

Dated: **June 20, 2017**

FIRST AMERICAN TITLE

By: /s/ Linda Ramos, Escrow Agent

06/23/2017

## (1) NOTICE OF PUBLIC HEARING

**NOTICE IS HEREBY GIVEN** that on **Monday, July 10, 2017, at 6:00 p.m.**, a public hearing will be conducted in the Council Chamber of the Clovis Civic Center, 1033 Fifth Street, Clovis, CA 93612. The Clovis City Council will consider the following item:

A. **CUP2017-02** A request to appeal the Planning Commission's approval of a conditional use permit for an 80-unit multi-family development on approximately

5.58 acres of land located at the northeast corner of Bullard and Temperance Avenues. Vandenberghe Properties, Inc, property owner; Motschieder Consulting, Inc., project applicant; Centerline Design, LLC., project representative. Appeal filed by Tom Abshere. The Planning Commission Recommends approval of CUP2017-02.

This project is in substantial conformance with the environmental analysis performed for the 2014 General Plan Update and the 2014 Development Code Update. No major revisions will be required with the adopted Environmental Impact Report to accommodate the proposed project, therefore, subject to California Government Code Section 65457 no further environmental review is required for this project.

All interested parties are invited to comment in writing to the Planning Division by no later than 3:00 p.m. on Monday, July 10, 2017, and/or to appear at the hearing described above to present testimony in regard to the above listed request. Questions regarding this item should be directed to Bryan Araki, City Planner at (559) 324-2346 or email at [bryana@cityofclovis.com](mailto:bryana@cityofclovis.com).

If you would like to view the City Council Agenda and Staff Reports, please visit the City of Clovis Website at [www.cityofclovis.com](http://www.cityofclovis.com). Select "City Council Agendas" from right side of the main page under "Frequently Visited." Reports will be available approximately 72 hours prior to the meeting time.

If you challenge a project in court, you may be limited to raising only those issues you or someone else raised at the public hearing described in this notice, or in written correspondence delivered to the City at, or prior to, the public hearing.

Dwight D. Kroll, AICP, Planning and Development Services Director  
PUBLISH: Friday, June 23, 2017, *The Business Journal*  
06/23/2017

## (1) PUBLIC NOTICE ADOPTED ORDINANCE NO. 17-006 SUMMARY

NOTICE is hereby given that at its regularly scheduled meeting on June 20, 2017, the Fresno County Board of Supervisors adopted Ordinance No. 17-006, an Ordinance of the County of Fresno, State of California, amending section 2.48.020 of the Fresno County Code.

## SUMMARY OF ORDINANCE

On June 6, 2017, the Board of Supervisors conducted the first hearing to amend the Fresno County Ordinance Code, by amending Section 2.48.020 (the "Proposed Ordinance"). The Proposed Ordinance would allow the Board of Supervisors to appoint up to three (3) members of the Planning Commission who reside in the same Supervisorial District where the Board determines that doing so would be in the interests of the residents Fresno County.

The full text of this Ordinance is available online at <https://fresnocounty.legistar.com/Calendar.aspx> under the June 20, 2017 meeting date, or at the office of the Clerk to the Board of Supervisors, 2281 Tulare Street, Room 301, Fresno, California. This Ordinance was adopted by the following vote:

AYES: Supervisors Borgeas, Magsig, Mendes, Pacheco, Quintero

NOES: None

ABSENT: None

ATTEST:

Bernice E. Seidel

Clerk, Board of Supervisors

06/23/2017

## (1) PUBLIC NOTICE ADOPTED ORDINANCE NO. 17-007 SUMMARY

NOTICE is hereby given that at its regularly scheduled meeting on June 20, 2017 the Fresno County Board of Supervisors adopted Ordinance No. 17-007, an Ordinance of the County of Fresno, State of California, amending section 3800 of the Fresno County Code.

## SUMMARY OF ORDINANCE

On June 6, 2017, the County conducted the first hearing of the Ordinance to amend the Fresno County Master Schedule of Fees, Charges and Recovered Costs, which amends section 3800- General Services, relating to recovery of costs for Fleet Services, Security Services and Facility Services, where subsection 3803 is deleted, subsections 3801 and 3802 remain unchanged and subsections 3804, 3809, 3810, 3811, 3812, and 3813 are updated. The full text of this Ordinance is available online at <https://fresnocounty.legistar.com/Calendar.aspx> under the June 20, 2017 meeting date, or at the office of the Clerk to the Board of Supervisors, 2281 Tulare Street, Room 301, Fresno, California. This Ordinance was adopted by the

following vote:

AYES: Supervisors Borgeas, Magsig,

Mendes, Pacheco, Quintero

NOES: None

ABSENT: None

ATTEST:

Bernice E. Seidel

Clerk, Board of Supervisors

06/23/2017

## (1) NOTICE OF PUBLIC HEARING CITY OF FOWLER PLANNING COMMISSION July 6th, 2017

**NOTICE IS HEREBY GIVEN** that on Thursday, July 6th 2017, at 6:30 p.m. or as soon thereafter as the matter can be heard, the Fowler Planning Commission will hold a public hearing at the City Hall Council Chambers at 128 S. 5th Street, Fowler, California to consider the following application:

**Site Plan Review (SPR) No. 14-05 (Maxco Packaging Facility):** Site Plan Review Application No. 14-05 proposes to construct an approximately 280,000 square foot building (main building) for the construction and manufacturing of fresh produce containers. Approximately 20 acres of the approximately 26-acre total site area would be paved and utilized for truck trailer storage. The building will have an additional 42,000 square foot covered dock area cantilevered from the southwest side of the building across a future railroad spur. During a future Phase, a 12,519 square foot detached office is planned to be constructed in the future along the southeast side of building (any lost vehicle parking would be replaced on-site). An on-site percolating pond and 168-stall vehicle parking area are also proposed.

**Environmental Finding.** An Initial Study/Mitigated Negative Declaration (IS/MND) has been completed for the project. All environmental impacts have been analyzed pursuant to the California Environmental Quality Act (CEQA).

The decision of the Planning Commission is final unless appealed to the City Council. The Commission requests your participation and the public is welcome to speak at the hearing. If you challenge any action in court, you may be limited to only those issues raised at the public hearing, or in written correspondence delivered to the Community Development Department at, or prior to, the public hearing.

A staff report will be available to the public at least three days prior to the hearing and may be reviewed at Fowler City Hall located at 128 S. 5th Street. Any questions regarding this notice should be directed to Trevor Stearns, Assistant City Planner, at 559/834-3113, ext. 122.  
06/23/2017

## (1) PUBLIC NOTICE ADOPTED ORDINANCE NO. 17-008 SUMMARY

NOTICE is hereby given that at its regularly scheduled meeting on June 20, 2017, the Fresno County Board of Supervisors adopted Ordinance No. 17-008, an Ordinance of the County of Fresno, State of California, amending section 4300 of the Fresno County Code.

## SUMMARY OF ORDINANCE

On June 6, 2017, the County conducted the first hearing of the Ordinance to amend the Fresno County Master Schedule of Fees, Charges and Recovered Costs, which amends section 4300- Information Technology Services, relating to recovery of costs for Information Technology Services and PeopleSoft

Operations, where subsections 4316 and 4318 are deleted, and subsections 4301, 4302, 4303, 4304, 4305, 4306, 4307, 4308, 4309, 4310, 4311, 4312, 4313, 4314, 4315, 4317, 4319, 4320, 4321, 4322, 4323, 4324, 4325, 4326, 4327, 4328, and 4329 are updated.

The full text of this Ordinance is available online at <https://fresnocounty.legistar.com/Calendar.aspx> under the June 20, 2017 meeting date, or at the office of the Clerk to the Board of Supervisors, 2281 Tulare Street, Room 301, Fresno, California.

This Ordinance was adopted by the following vote:

AYES: Supervisors Borgeas, Magsig,

Mendes, Pacheco, Quintero

NOES: None

ABSENT: None

ATTEST:

Bernice E. Seidel

Clerk, Board of Supervisors

06/23/2017

## (1) NOTICE OF PUBLIC HEARING

**NOTICE IS HEREBY GIVEN** that on the morning of Wednesday, July 12, 2017 beginning at 9:30 a.m., a public hearing will be conducted in the Sierra Conference Room of the Clovis Civic Center. The Planning

Division will consider the following item:

**AUP2017-7**, A request to approve an Administrative Use Permit to allow for a farmers market to operate within a portion of the parking lot located at 795 W. Herndon avenue. Bre Thorne Clovis Commons LLC, owner; Peter De Young, applicant.

All interested parties are invited to appear at this time to present testimony in regard to the subject item. If you have questions or comments regarding this item, please contact Lily Cha at (559) 324-2335 or at [lilyc@cityofclovis.com](mailto:lilyc@cityofclovis.com). Lily Cha, Assistant Planner  
Agency File No.: AUP2017-07  
PUBLISH: June 23, 2017  
06/23/2017

## (1) NOTICE OF PUBLIC LIEN SALE Business &amp; Professional code S21700

**Notice is hereby given that a public lien sale of the following described personal property will be held at the hour of 8:00 A.M. on July 07, 2017 located at 1385 N. Maple Ave., Fresno, County of Fresno, State of California. The property is stored by Derrel's Mini Storage, Inc.**

Balboa, Delia table, bed frame, bikes Barrett, Robert ladder, guitar, drum set Barron, Christine chair, totes, desk Benavides, Brenda bed frame, tote, table Block, Clemmie tv, freezer, ac unit Bowen, Clara luggage, walker, totes Contreras, Rosenda totes, table, bed frame Embrey, Tom tv stand, table, file cabinet Estrada, Brandy totes, dresser, shop vac Garcia, Aaron table, chairs, toys Garcia, Shellye chest, tv, ladder Gutierrez, Leonard recliner, chairs, shelves Harvey, Zeldia luggage, radio, cooler Helmuth, Erica bikes, chair, tarp Higgins, Tori clothes, dresser, fan Howlin, Michelle bed frame, totes, vacuum Jenkins, Barbara chairs, x-mas décor, tote Jett, Priscilla shelf, chair, table Jimenez, Angelica vacuum, tv, cabinet Lee, Mai Vang fish tank, tv stand, chair Lewis, Elaine tv, dresser, headboard Lopez, Renna fridge, bed frame, broom Lozano, Estela fishing poles, totes, tools Lujano, Jason totes, speaker, table Martinez, Carlos clothes, totes, basket Martinez, Trina clothes, toys, hair dryer Miller, Elizabeth totes, clothes, stove Meza, Marc tv, dolly, bed frame Minardi, Ryan totes, chairs, table Moore, Lawrence tv, fan, washer Morales, Lisa fan, area rug, trash can Morrissey, Serina scooter, weed eater, toys Phillips, Deanna lamp, clothes, luggage Phillips, Eugene tote, ice chest, clothes Pittman, Dominique totes, clothes, toys Prado, Carlos totes, chair, basket Ramirez, Maria Isabel toys, walker, luggage Ramos, Christopher mirror, lamp, bike Riojas, John washer, dryer, bed frame Robinson, Debra sofa, table, bbq Rooters, Justin stool, table, toys Salinas, Patricia tote, nativity set Sustaita, Eleazar bed frame, wall art, lamp Toms, Cynthia totes, fridge, dryer Tomes, Veronica totes, dresser, vacuum Torrecillas, Norma luggage, clothes, tote Vang, Ka tool box, bike, chair Vasquez, Salvador mirror, cabinet, shoes Vinsonhahler, Vance ent., center, table, clothes Yang, Charlie clothes, pillow, toy Zambrano, Francisco luggage, radio, clothes

**Signed: J Chavez Date: 06.12.17**  
06/23/2017, 06/30/2017

## (1) PUBLIC NOTICE

In accordance with Sec. 106 of the Programmatic Agreement, T-Mobile West, LLC proposes to install a new antenna structure at 25217 South Derrick Avenue Coalinga, CA 93210. Please direct comments to Gavin L. at 818-898-4866 regarding site SC10416A.

6/23, 6/26/17

CNS-3023758#

FRESNO BUSINESS JOURNAL

06/23/2017, 06/30/2017

## (1) REQUEST FOR BIDS

In general, the Work consists of furnishing and installing the arsenic, iron and manganese treatment plant at Raymond and Sierra Lakes and interconnection with the, piping, electrical and uranium treatment system by WRT.

1. Sealed bids will be received by the Hillview Water Company at the office of Hillview Water Company prior to 2:05 p.m. (local time) on July 14, 2017 at 40312 Greenwood Way, Oakhurst, CA 93644, and following said deadline all bids will be publicly opened and read. Bids shall be submitted in a sealed envelope with the name of the bidder, the name of the project and the statement **"Do Not Open Until the Time of Bid Opening."** Bids received after said deadline will be returned unopened to the bidder.

2. A non-mandatory **pre-bid meeting and project site tour** will be held on June 29, 2017 at 10:00 AM beginning at Hillview Water Company office at 40312 Greenwood Way, Oakhurst, CA 93644. Venders shall

personally examine the project site prior to bidding.

3. A full set of Bidding Documents is available for examination at the office of Provost & Pritchard Consulting Group, 286 W. Cromwell, Fresno, CA 93711. Charges for documents will be as follows:

Complete base set of full-size Bidding Documents (specifications and full-size drawings) \$50.00

CD of Complete set of full size Bidding Documents \$25.00

Mailing, if required \$25.00

Charges are not refundable, whether the documents are returned or not.

Bidding Documents may also be examined at Hillview Water Company.

4. Prevailing Wage Rates: Pursuant to Section 1770, California Labor Code, the successful Bidder shall pay not less than the prevailing rate of per diem wages as determined by the Director of California Department of Industrial Relations. A copy of such prevailing rate is on file at the offices of the Hillview Water Company, which copy will be made available for examination during business hours to any party on request.

5. Bidders shall furnish a Bid Security with their Bidder's Proposal in the amount of 10% of the base bid amount.

6. OWNER reserves the right after opening Bids to reject any or all Bids, to waive any informality or non-responsiveness in a Bid, or to make award to the lowest responsive, responsible Bidder and reject all other Bids, as it may best serve the interest of the OWNER.

7. Contractor's License Classification: In accordance with the provisions of California Public Contract Code, Section 3300, Hillview Water Company has determined that bidder shall possess a valid **Class A Contractor's License** issued by the State of California at the time of Bid opening and for the duration of the contract. Failure to possess the specified licenses shall render the Bid as non-responsive and shall act as a bar to award of the contract to any bidder not possessing said license at the time of Bid opening.

8. The Contractors' State License Board may be contacted at 9821 Business Park, Sacramento, CA 95827; PO Box 26000, Sacramento, CA 95826; (800) 321-2752.

BY THE ORDER OF THE BOARD

OF THE Hillview Water Company

James Foster, General Manager

06/23/2017, 07/05/2017

## NOTICE OF PUBLIC LIEN SALE Business &amp; Professional code S21700

**Notice is hereby given that a public lien sale of the following described personal property will be held at the hour of 8:00 A.M. on June 29, 2017 located at 5340 E. Kings Canyon Rd., Fresno, County of Fresno, State of California. The property is stored by Derrel's Mini Storage, Inc.**

Ashford, Darryl trunks, air compressor, heater Audelo, Monique bbq, microwave, cooler Avita, Natalie totes, clothing, lamp Butler, Michael sofa, toaster, tables Carrasco Jr, Luis couch, totes, lawn mower Coello, Arturo L chairs, table, bed frame Fernandez, Rut chair, headboard, sofa Garcia, Roque tv, fridge, chairs Guerrero, Vickie luggage, chairs, totes Lozano, Pamela washer, clock, skateboard Martinez, Alonzo toys, walker, totes Moreno, Adriana compressor, shop vac, tv Prendez, Leonard L. recliner, toys, totes Puentes, Guillermo couch, fan, totes Schlueter, Aaron tv, headboard, chair Silva, Margarita couch, table, vacuum Starks, Weldon lamp, vacuum, totes Walker, Asaib tv, washer, chair Woods, Latosha couch, dresser, bench Ybarra, Andre tool box, bike, shoes

Signed: J. Chavez Date: 5.28.17

06/16/2017, 06/23/2017

## NOTICE OF PUBLIC LIEN SALE Business &amp; Professional code S21700

**Notice is hereby given that a public lien sale of the following described personal property will be held on June 28, 2017 at 8:00 A.M. located at 3330 E. Tulare Street, Fresno, County of Fresno, State of California. The property is stored by Derrel's Mini Storage, Inc.**

Alexander, Joseph Sr lamp, fish net, tv Bustinza, Laura Estrellita trunk, vacuum, linens Cabrera, Patricia speakers, clothing, dresser Duarte, Carlos luggage, tv, loveseat Duarte, Christopher speakers, toolbox, wheelchair Garcia, Jose A tires, weights, totes Gonzalez, Eduardo fridge, washer, dryer Gonzalez, Eduardo table, bicycle, clothing Guajardo, Lupe dresser, table, cooler Hansbur, Sharara totes, dresser, linens Ochoa, Frank tv, cleaner, stereo Medina-Barreto, Miguel chair, dryer, totes Robison, Annette bookshelf, printer, totes Segura, Hector Javier china cabinet, totes, toys Sandoval, Manuel bike frames, tires, clothing Timms, Shekia tv, table, dresser Ybarra, Jesse luggage, bicycle, totes

**Signed: J Chavez Date: 6.09.17**

06/16/2017, 06/23/2017

# Sacramento lawmakers stymie recall effort

Members of the California Legislature apparently believe they have the power to change outcomes they don't like. This is like awarding the NBA Championship to Cleveland by retroactively mandating that all of



## GUEST VIEW

Jon Coupal

Golden State's three point baskets be counted as only two. While basketball is not on the minds of lawmakers, they are working to interfere with something of much greater value to average Californians, their constitutional right to recall elected officials. The Sacramento politicians think they have found a way to derail what appears to be a successful grassroots effort to recall state Sen. Josh Newman, who cast a key vote imposing a new \$5.2 billion annual gas and car tax on already overburdened taxpayers.

The power of recall is a powerful tool of direct democracy. The secretary of state's website says, "Recall is the power of the voters to remove elected officials before their terms

expire. It has been a fundamental part of our governmental system since 1911 and has been used by voters to express their dissatisfaction with their elected representatives."

In the 29th Senate District, covering parts of Orange, Los Angeles and San Bernardino counties, voters have been busy exercising their right to recall their tax-raising representative Josh Newman. Much to the surprise of Sacramento insiders, it looks like the campaign will succeed in gathering enough signatures to force the senator to be held accountable in a special election — already the secretary of state has instructed county registrars to begin counting the signatures. The chance that the recall of one of their own will be successful has lawmakers panicking. Their solution is to surreptitiously change the recall rules that have been in place for over a century.

With little notice, the Legislature amended Senate Bill 96, as it was about to pass in connection with the state budget on June 15, for the purpose of changing the rules governing the current recall effort. The purpose of the bill is shamelessly transparent: "It is the Legislature's

intent that the changes made by this act in the Elections Code apply retroactively to recalls that are pending at any stage at the time of the act's enactment..."

Their end game is delay. They want to delay the ultimate vote on ousting Newman for as long as possible, despite the constitutional guarantee to have the vote as quickly as possible — between 60 days and 180 days from the recall petitions having been certified.

Here's how they do it: First, they try to delay the petition review process by requiring the county Registrars of Voters to check the validity of every signature submitted. Normally, the registrars are permitted to check a random sample of the signatures, saving both time and money.

Second, and more disturbing, is the provision buried deep in the text that states, "Notwithstanding any other law, the Secretary of State shall not certify the sufficiency of the signatures [on the recall petitions] until the Legislative Joint Budget Committee has 30 days to review and comment on the estimate [of recall costs] submitted by the Department of Finance."

Here's the kicker. The Department of Finance is part of the governor's office and the bill does not require the governor's office to prepare that analysis under any time limit. Gov. Brown, who has already come out against the recall, can simply delay that report indefinitely, which, in turn, would hold up certification of the recall effort and the ultimate election.

Perhaps it should come as no surprise that those in power in Sacramento will stop at nothing to retain their power and influence, putting their own interests ahead of those of average Californians. But lawmakers who disrespect voters should be wary. Polls show that nearly 60 percent of Californians oppose the new gas tax. The higher taxes will kick in just before the beginning of next year's election season. Voters are very likely to remember who is responsible and choose to retire multiple representatives, not just a single senator, in the regularly scheduled 2018 election.

**Jon Coupal** is president of the Howard Jarvis Taxpayers Association. This was originally published at [ocregister.com](http://ocregister.com).

## Biz owners at home: Prepping for the family vacation

A family vacation can be the ultimate bonding experience. Whether you're after adventure or relaxation, these trips can create long-lasting memories for everyone involved. And with a little bit of preparation, you can put your mind completely at ease and know that everything back home is safe.

### Simple tips to get prepared

In the days leading up to your trip, make a checklist of the items you want to bring with you. Check the list — then check it again, because it's easy to forget vacation essentials like flip-flops or sunglasses on your way out the door.

When you start packing, be sure to remember any specialty toiletries or prescription medications that may be hard to find at your destination. You may need to use travel-sized bottles if you are flying with carry-on luggage. Also remember to pack special items for your kids like a stuffed animal or their "blankie" to keep them comfortable while away from home. If you're doing any special activities on your trip, don't forget important gear like a snorkel mask or ski gloves.

Be sure to check the weather forecast for your destination. After all, beaches aren't always 86 degrees and sunny. Bring extra layers like pants and hoodies so you can effortlessly adjust to changing temperatures. The weather can also affect what activities your family is able to do. Plan out your days, but leave room for flexibility and have backup plans in case you're stuck inside.

If you plan on picking up any souve-

nirs while you're away, make sure you leave a little extra room in your suitcase. You don't want to be figuring out how to ship porcelain figurines and coffee mugs two hours before your flight home.

### Safety and security at home

In addition to getting ready for your trip, there are also a few safety and security checks you can make to your house before you leave. Put a hold on your mail to ensure the safety of any private documents and to prevent a buildup in your mailbox. An overflowing mailbox can tip off home intruders that a house is empty.

Line up a trusted neighbor or friend to stop by the house a few times throughout the trip to make sure everything is A-OK. If you're still concerned, you can also alert local police about your vacation timeline.

On the day of your departure, make sure all doors and windows are locked. Also ensure that the oven, stove, and all other appliances are completely turned off. For an added security measure, leave a light or the TV on a timer to make it seem like someone is home.

It's also important to be smart about social media posts. Although you might want to share your adventures with family and friends, it's safer to wait until you come home so people don't see your posts and know your house is empty.

Founded in 1943, and headquartered in Nashville, Tennessee, the **National Federation of Independent Business** is America's leading small-business advocacy association.

**NFIB**  
The Voice of Small Business.

DO YOU FEEL LIKE YOUR BANK PROVIDES SAFE, SECURE MOBILE/ ONLINE SERVICES?

With more people using banking apps on their smartphones, financial institutions are increasingly looking toward security measures to keep their customers' assets safe. A big majority (72 percent) of respondents to this week's web poll feel their bank provides safe, secure services, while 17 percent say no and 11 percent is unsure.

One hundred eleven votes were cast.

**YES 72 PERCENT**  
**NO 17 PERCENT**  
**NOT SURE 11 PERCENT**

# THE BUSINESS JOURNAL

FRESNO | KINGS | MADERA | TULARE

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## Upcoming Focus Topics

Each week, The Business Journal takes an in-depth look at an industry or an issue facing the Valley with its Focus section. We welcome input from the business community. If you would like to be considered as a source for an upcoming focus, please call the editorial department at 559.490.3400 or e-mail: editor@thebusinessjournal.com.

- June 30 | Architecture
- July 7 | Agriculture
- July 14 | Energy
- July 21 | Health Care

## Upcoming Lists

Each week, The Business Journal ranks the Valley's hottest growth industries from tourism to health care to mortgage lenders. To be considered for one of our lists, please contact Chris Rose at 559.490.3448 or e-mail: chris@thebusinessjournal.com.

- June 30 | Architectural Firms
- July 7 | SBA Lenders
- July 14 | Security & Alarm Companies
- July 21 | Foundation

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All submissions must include name, business affiliation and telephone number, and must not contain slanderous or libelous material. Please limit your letters to 250 words. Guest commentaries should be limited to 600 words. All letters and commentaries are subject to editing for clarity, length, spelling and grammar.

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Submit news and photos (in .jpg or .tif format) of your company's new hires and promotions. Please label your images with the last name of the individual. Faxed or paper photos cannot be used.

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**Phone** | 559.490.3400 ask for advertising

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## Events

The Business Journal hosts the Annual Corporate Golf League and the Best of Central Valley Business Awards, Book of Lists Party. For more information on these and other events please contact Kaysi Curtin.

**Phone** | 559.490.3400 ask for Kaysi

**E-mail** | kaysi@thebusinessjournal.com

**Online** | [www.thebusinessjournal.com](http://www.thebusinessjournal.com) > Event calendar

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# THE BUSINESS JOURNAL

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## The LIST



Make sure your company is included in our weekly lists. If you are eligible for an upcoming list, please contact Researcher Chris Rose at [chris@thebusinessjournal.com](mailto:chris@thebusinessjournal.com) or 559-490-3448 to share your information. Tens of thousands of people use our lists as a map to the Central Valley business community each week. Don't get left out.

## UPCOMING LISTS

3/31	Business Technology Services	8/18	Fine Dining Establishments
4/7	Food Processors	8/25	Golf Courses
4/14	Hotels	9/1	Senior Living
4/21	Museums	9/8	Meeting Facilities
4/28	Nonprofit Organizations	9/15	Office Complexes
5/5	Credit Unions	9/22	Health Care Plans
5/12	Commercial Contractors	9/29	Colleges, Universities & Trade Schools
5/19	Commercial Real Estate Brokers	10/6	Agricultural Commodities
5/26	Oldest Family-Owned Businesses	10/13	Interior Design Firms
6/2	Fastest Growing Municipalities	10/20	Property Management
6/9	Birthing Centers	10/27	Events & Attractions
6/16	Radio Stations	11/3	Minority-Owned Businesses
6/23	Financial Institutions	11/10	Shopping Centers
6/30	Architectural Firms	11/17	Fastest Growing Companies
7/7	SBA Lenders	11/24	Chambers of Commerce
7/14	Security & Alarm Companies	12/1	Breweries & Wineries
7/21	Foundations	12/8	Accounting Firms
7/28	Private Sector Employers	12/15	Multi-Family Residential Complexes
8/4	Hospitals	12/22	Top Save Mart Center Events
8/11	Law Firms	12/29	Most Expensive Home Sales



RANKED  
**TOP 5 BANK**  
 IN THE U.S.<sup>1</sup>

Bank Director Magazine, 2016



**BANKING**

**LENDING**

**INVESTING<sup>2</sup>**

Checking, Deposits & Liquidity

Receivables & Payables

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Data Management

International Services

Online Banking

Commercial Real Estate

SBA Loans

Lines of Credit

Asset-Based Lending

Term Loans

Home Lending

CitizensTrust  
**Wealth Management\***

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CitizensTrust  
**Investment Services\***

<sup>2</sup>Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Citizens Business Bank and CitizensTrust Investment Services are not registered broker/dealers and are not affiliated with LPL Financial.

\* Not FDIC Insured | Not Bank Guaranteed | May Lose Value

*54 locations serving the Central Valley, Ventura County, Santa Barbara County, Los Angeles County, Orange County, San Diego County, and the Inland Empire area of California.*



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<sup>1</sup>Among Banks with \$5 Billion to \$50 Billion in Assets. CVB Financial Corp. is the holding company for Citizens Business Bank.

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