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THE BUSINESS JOURNAL

FRESNO • KINGS • MADERA • TULARE

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Kuppa Joy's next stop: The drive-thru

Edward Smith – STAFF WRITER

An express, drive-thru option will be the next item on Kuppa Joy's menu beginning next month at Cedar and Herndon avenues in Fresno.

The coffeehouse known for its quality and atmosphere recently purchased a coffee stand that

has switched hands several times since 2009 — from Caffè Evia to the Kauffy Shop and now Kuppa Joy.

With a Starbucks just across the corner, the 150 square-foot

Kuppa Joy | 5



PHOTO BY EDWARD SMITH | Kuppa Joy owner Zack Follett and his crew gut the old Kauffy Shop at Cedar and Herndon on Saturday, Sept. 9, 2017 and prepare it for opening in October.

High school students dominate competition at coding contest

Part of inaugural class at Phillip J. Patiño School of Entrepreneurship



PHOTO BY DONALD A. PROMNITZ | From left, Phillip J. Patiño School of Entrepreneurship students Atticus Martin, Mathew Rivera and Owen Levin, teacher Michael Padilla, principal Blair Sagardia, and students Lilly Simmons, Yvette Roblez and Kevin Quezadas stand for a photo in class. The team of seniors won the "Ignite In-Progress" prize at the 59 Days of Code Competition with Suvia, a smart sprinkler app. Their prize included \$5,000 for further development, along with branding and printing services, and free repositories.

Donald A. Promnitz – STAFF WRITER

A high school team in Fresno took 1st place for a new category in one of the biggest tech competitions in the Central Valley.

The team from the Phillip J. Patiño School of Entrepreneurship won the "Ignite In-Progress" prize at the recent 59 Days of Code competition at the Southwest Building in Fresno with their app, Suvia. The competition was the first one to be held since going on a three-year hiatus in 2014.

"Ignite is a track we created this year that focuses on a theme or

issue that's affecting the San Joaquin Valley, so each year they'll change," said Rebecca Miller, executive director at 59 Days of Code. "The first year we decided to go with water because it's very relevant right now."

Contestants were broken into two categories — Original and In-Progress. The In-Progress competition saw the teams work

Suvia | 3



RAISIN BARGAINING ASSOCIATION | Water from Monday's quick but powerful storm that hit the Valley pools in paper trays holding grapes set out to dry in the sun to become raisins.

Storm packs a punch on Valley's raisin crop

David Castellon – STAFF WRITER

After extremely heavy rains fell in just a matter of minutes Monday night on parts of the Valley, Monte Schutz was happy for Tuesday's sunny weather at his Caruthers vineyard.

Grapes sitting in paper trays between the rows of vines at various stages of drying in the sun had gotten soaked the night before, but for the most part they had dried by mid afternoon.

But wet fruit wasn't Schutz' immediate concern, as his 370-acre vineyard didn't have as much rain fall on it as it did in some parts of the Valley — some of which received as much as .1 to .2 inches in just 15 or 20 minutes.

This much rain dropping in a single summer storm isn't uncommon, but that usually happens over the course

Raisins | 5

PERIODICAL:
TIME
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FRIDAY, SEPTEMBER 15, 2017

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CONTRIBUTED | The campus of the Phillip J. Patiño School of Entrepreneurship in Fresno has a capacity of about 450 students, all of whom are tasked with creating their own business before they graduate.

Suvia | from 1

on and pitch an app already in the making. Derived from the Korean word for “water,” Suvia is a smart sprinkler app that uses sensors to detect the moisture levels in soil. The sprinklers will then only water the areas most in need, conserving water.

Suvia was the idea of Patiño senior Owen Levin, who came up with the app during the beginning of his 11th grade year.

“Our school gave us the task of trying to solve an issue that was current and present in our environment, and one of the issues was the drought,” Levin said. “There were a lot of protests and issues with water for agriculture, so I’ve been programming using sensor technology for the past two or three years. I tried to apply knowledge of sensors to solve the issue.”

Levin had hoped at first to use the

Suvia app to help in agriculture, but moved to the entry level of residential use.

“The year before, we had kind of decided we were going to do something with gaming,” said Lilly Simmons, a member of the Suvia team, “but when Owen was explaining the idea and the sensors and the impact it would have on the drought, we all were on board right away with it.”

Evaluation for the 59 Days of Code competition was broken into three stages — pitching the app, the showcase floor and the final pitch between the two finalists.

“We kind of split up the pitch in a simple way,” Simmons said. “[Levin] talks about the products and he’s the developer of it, and I’m more of the ‘let’s talk about the drought’ side, the problem, and I talk about our

Suvia | 4

Congratulations to
Dowling Aaron President
Leigh Burnside!



Dowling Aaron Incorporated is proud to announce the promotion of attorney Leigh Burnside to firm president. She is the firm’s first female president, and we are pleased to recognize her many years of service to our clients, shareholders, and fellow attorneys.

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Suvia | from 3

customers, our market, and I tie all of that together."

In the end, Suvia beat out the other finalist — Central Valley Software Solutions, LLC.

"I'm not really surprised with anything that they do. I kind of look at it as a normal thing — like they should win," said Michael Padilla, their teacher. "In the beginning, there was a lot of pride, like: 'Oh, wow. These guys are doing great things. They're winning competitions that only college students can enter,' but now, I'm getting to the point where it's just a normal thing — like that's what should happen."

The group is part of the first graduating class at Patiño, which officially opened in 2015. Principal Blair Sagardia has stated their win is just one more testament to their growth, having started at the school before construction was finished.

"And they were typical high school students with all their quirks and a lot of them were pretty immature," Sagardia said. "And we've seen them develop into these extraordinary young men and women who are complimented constantly on their ability to interact and present themselves as very mature beings."

Their prize included \$5,000, along with receiving branding services, printing services and free repositories towards helping get

Suvia | 5



About Phillip J. Patiño School of Entrepreneurship

Presented as a new model for secondary education, the Phillip J. Patiño School of Entrepreneurship puts a heavy emphasis on its students mastering computer literacy, web navigation, website creation, online marketing and coding. By graduation, students are expected to have developed, pitched and started their own business.

Located at 2000 E. Cambridge Ave. in Fresno, the \$12 million campus opened in 2015, and is one of the smallest high schools in the Fresno Unified School District with an inaugural 10th-grade class of about 150 students — for a total capacity of about 450 students in its 10-12 grade student body. With a school day that begins around 9 a.m., instruction is modeled after an actual work environment.

— Gabriel Dillard

Did you hear about the banker who created a commercial loan to help revitalize a neighborhood?



Bay Miry and his development partners aimed to reignite an urban neighborhood by restoring an abandoned firehouse. But the condition of the area made finding financing difficult.

That's when Tri Counties Bank Commercial Lender Tim Ching and his team came to the rescue. They worked with Bay and city leaders to create a commercial lending solution that renovated the firehouse into a hoppin' restaurant, revitalizing the area. Now that's service with a vision.

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CORRECTION

A story in the July 14 print edition of The Business Journal headlined “Movoto’s successful Fresno experiment” quotes the real estate firm’s CEO Imtiyaz Haque as saying that his agents represented about 3 percent of the homes listed for sale in the Fresno market in the six months since his local office had opened. An analysis of MLS data found that Movoto had represented — at the highest — only 1.59 percent of homes.

Suvia | from 4

their startup off the ground.

“I think there’s a lot of potential for this kind of system to really grow. These students are just really amazing and inspiring,” Miller said. “And for me, it feels really good to give them prize money because you know that kids like this are going to do big things in the world.”

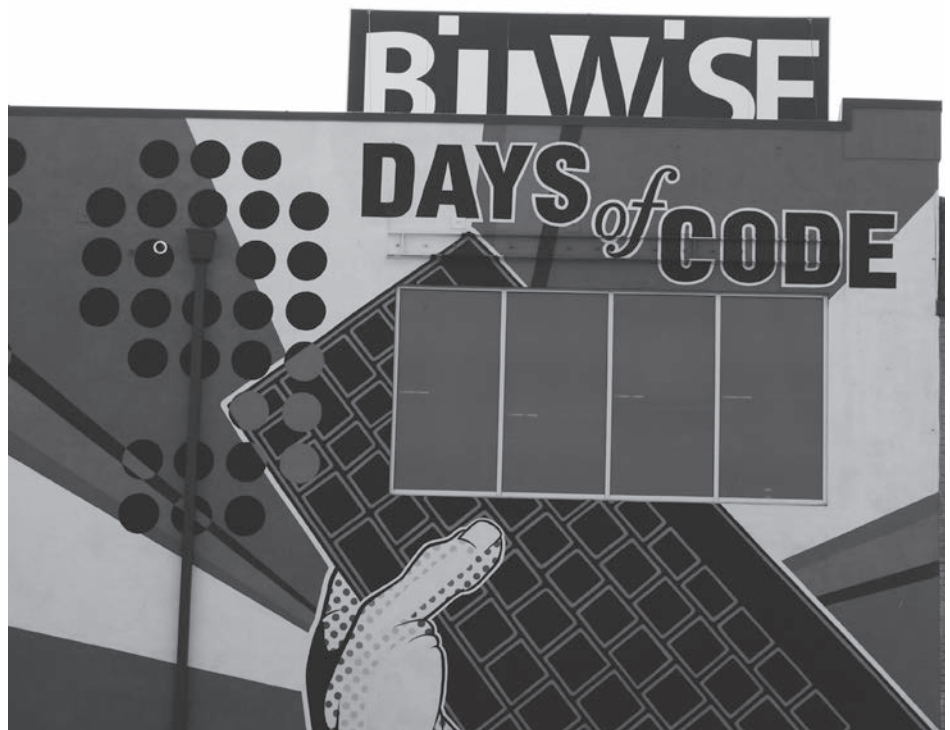
Currently, Suvia is still a rough prototype. Levin stated that the prize money will go towards further research and development to create a product for the marketplace.

Simmons said that the Suvia team is looking at growing their product in Fresno, which she stated is in the

early stages of a digital boom.

“So there’s kind of a tech revolution that’s been going on since the launch of Bitwise, and that’s shown through the revitalization of downtown Fresno,” Simmons said. “So everything that they’re doing down at the Fulton Mall and everything they’re doing with our school building up here and with our partnership with Bitwise, we feel has all been put into this soup that they’ve been stirring for all of these years. Now that we’re here, it’s kind of become this place where tech companies are thriving, just like how it was in the Silicon Valley.”

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



DONALD A. PROMNITZ | The mural for 59 Days of Code on the wall of Bitwise Stadium. 59 Days of Code, which is also a nonprofit, is aimed at bringing the Central Valley tech community together.

Raisins | from 1

of two or more hours, not in just a matter of minutes, said Scott Borgioli, a meteorologist and owner of WeatherAg.com, a forecasting service for the agricultural industry.

“It wasn’t the amount [of water], but it was the heaviness of the thunderstorm,” said Schutz, explaining that heavy droplets of rain hitting the ground tend to splash up dirt particles that can land on the grapes laid out in vineyards to dry and shrivel into raisins.

“It gets onto the grape, and it dries, the wrinkles cover up the sand and imbeds in it,” Schutz said of the dirt particles.

As for how extensive this embedding may have occurred at his and other raisin grape vineyards across the Valley, Schutz said that may not be known until the grapes are dried, collected and sent to a processor, where federal inspectors will determine if dirt got into the fruit.

If that happens, the solution isn’t a matter of just washing the raisins. Instead, they’ll have to undergo a process of being rehydrated in hot water, and then the more grape-like fruit would be washed and mechanically dehydrated back into raisins again.

“That’s something you want to

avoid. it’s very costly to a grower,” said Schutz, noting that after enduring a bad pricing year for raisins in 2016, many growers don’t have the spare funds.

And that’s not the only problem raisin producers are facing as a result of Monday’s storm, said Kalem Barserian, CEO of the Raisin Bargaining Association in Fresno, which negotiates prices for about a quarter of the raisins produced in California and essentially sets the price annually for most of the industry.

He said Monday evening’s storm wasn’t expected at all by most farmers, not that they could have done much to prepare beyond stopping their harvesting Monday morning ahead of the wet weather, as getting their already-harvested fruit out from between the rows of grape vines wasn’t an option.

Several paper trays covered in drying grapes were engulfed in water, and besides the problem of dirt splashing onto the fruit, grapes sitting in water can start to mold and ferment, Barserian explained.

“Certainly, growers are very concerned,” said Rick Stark, manager of grower relations for Sun-Maid Growers of California, a cooperative representing about 700 producers.

“The thing that is our first concern is that everybody get their crop

dry, and the most important time is immediately after a rain,” he said, noting that the best formula for that is hot temperatures and a little bit of breeze following the storm, he said.

And on Tuesday, Stark noted, “we couldn’t have ordered better weather today.”

Stark noted it may take days or weeks to determine the extent of damage to the Valley’s raisin crop and how that may result in losses in production.

But even if no more rain occurs during the rest of the grape harvest, Barserian said some losses seem likely, which would be a big blow to the industry, as a rainy spring followed by an abnormally hot summer already had resulted in expectations that the state’s raisin crop probably would be about 33 percent lower than normal.

In fact, he said that ahead of the storm, he was working to get support from Rep. Jim Costa, D-Fresno, to get a federal disaster declaration for this year’s raisin crop so some farmers could qualify for low-interest disaster loans to keep their vineyards afloat.

He added that damage from Monday’s storm could reduce this year’s raisin crop by as much as an additional 17 percent.

California has seen raisin production drop for years as a growing number of farmers have uprooted their grape vines in favor

of planting more profitable almond trees, said Barserian, noting that total production acreage for raisins in the state has dropped from about 280,000 acres in 2000 to about 155,000 last year.

On the bright side, after receiving disastrously low pricing for their raisins last year: \$1,100 a ton — about \$250 less than it cost farmers to produce each ton of raisins, on average — experts said prices were expected to rise to an average or better-than-average range of a least \$1,600-a-ton this year.

And if rain-related crop losses are high enough, that could further elevate the prices farmers receive for their raisins.

But that may not benefit them in the long run, Barserian said, noting that if raisin prices rise high enough, Kellogg’s and various other food service buyers could end up buying cheaper raisins from other countries, cutting into the U.S. shares of those markets.

But all of this is speculation, said Stark, who stressed that the extent of the Valley’s raisin crop damage from the storm will not be known for several days.

“There’s no sense speculating today.”

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

Kuppa Joy | from 1

stand seemed just right to Kuppa Joy owner Zack Follett.

“They have the money to do the research for the demographics and the traffic counts,” Follett said. “If they’re going in and investing, then there must be a coffee market there that I could try to get a little piece of.”

Not only is Cedar and Herndon new for the company, but so is drive-thru.

“This is an on-the-go society,” Follett said. “We can expand our footprint and connect to a whole other customer base.”

Follett, a Clovis native and former NFL linebacker with the Detroit Lions, sees the undertaking as an opportunity to reach new people, but the demands of reaching those people means a new set of challenges.

The difficulty will be with the time it takes to put out a cup of Kuppa Joy coffee compared to what some drive-thru customers might expect.

“We’re trying to deliver the best that we have and do it the fastest way possible,” Follett said. “I’m not open to a drive-thru if someone gets their drink, tastes it and it’s not the same.”

One way to meet that demand for faster service is to streamline the point-of-sale process.

For now, the store will conduct business in the conventional process of driving up, ordering and leaving, but Follett has been in talks with Revel POS Systems, looking for ways to innovate that process.

It will take a couple months to roll out, but an app would be available to pay and order from a smart phone. One side of the drive-thru will be dedicated

to those customers ready with their order so they can pick up their drink and be on their way.

Follett says that this new POS may be expensive, but cutting down on headaches makes the investment worthwhile.

Additionally, Follett won’t be offering some of the more time-consuming culprits like frappuccinos. Instead, the company will install freeze machines as a frozen alternative to the popular drink, available in a matter of seconds rather than minutes.

The whole process is a trial for Kuppa Joy, and the stand at Cedar and Herndon, expected to open next month, is the experiment.

“We come in and learn the drive-thru model, because we’re new to it,” Follett said. “In the background, we’re going to be working on the architecture to learn

how to build the official ‘Joy-Thru.’”

Follett needs to learn where to put icemakers, refrigerators and people so he can properly manage a fast-paced cafe designed and laid out to cater to a much different customer base than he’s sold to before.

For the employees already familiar with the operations there at Cedar and Herndon, Follett will be keeping them on staff. During renovations, they will be working at the other Kuppa Joy locations, learning the brewing methods and customer service at the Fresno and Clovis stores.

Quality and service has always been in the business model, according to Follett, and he hopes to pass it on first to his employees and finally to the customer.

Edward Smith | Reporter can be reached at: 490-3448 or e-mail edward@thebusinessjournal.com

REAL ESTATE



PHOTO BY MITCH HUTCHESON VIA GOOGLE | Founded in 1980, Riverside Nursery in Fresno is closing at the end of this weekend.

Fresno nursery to close for high-speed rail

After 37 years in business, a Fresno nursery on the path of the high-speed rail system will be closing its doors this week.

Riverside Nursery and Landscape Supplies announced the closure via an Aug. 31 Facebook post. The family owned nursery at 5215 N. Golden State Blvd., just north of Shaw Avenue, has been open since 1980.

"Despite giving it our very best effort to find a replacement site prior to our displacement, we have not succeeded," read the Facebook post.

"We can't thank you enough for all the patronage and wonderful experiences you have given us," the post continues.

Owner Mitch Hutcheson told The Fresno Bee in 2011 that about half of his nursery sits on the proposed rail right of way, and that plans to remodel the nursery and sell it to his son were in "limbo."

Hutcheson couldn't be reached for comment Tuesday afternoon.

The nursery is currently holding a closeout sale to clear all inventory, with a planned closing date on Sunday.

AGRICULTURE

POM Wonderful acquires Firebaugh firm

POM Wonderful, the largest grower and producer of pomegranates, pomegranate arils (seeds) and pomegranate juice in the United States, and the worldwide leader in California pomegranates and pomegranate-based products, has acquired Ruby Fresh, a leading processor and distributor of fresh pomegranates and arils.

Ruby Fresh is based in Firebaugh.

This acquisition, combined with existing operations, further enhances POM Wonderful's position as North America's leading pomegranate producer and distributor, according to a news release. Through it, POM Wonderful will be able to provide greater supplies during the North American season, increased access to arils beyond the traditional October to January season, as well as offering a wider variety of package sizes.

"The addition of Ruby Fresh to the POM Wonderful family significantly enhances our ability to provide customers with pomegranates and arils both during the North American season and outside of it," said Elizabeth Stephenson, president of POM Wonderful. "This season's crop is shaping up beautifully, and we're thrilled to be able to offer both delicious and healthy brands to even more consumers through this acquisition."

"POM Wonderful is a well-respected leader within the pomegranate industry," said David Anthony, head of sales for Ruby Fresh. "We're excited to be joining the Wonderful Company family and look forward to working together to grow the market for fresh pomegranates and arils."

Ruby Fresh's employees and physical operations will be integrated into POM Wonderful.

TECHNOLOGY

Instacart grocery delivery comes to Fresno

Instacart.com is launching its online grocery delivery service in Fresno starting this week.

The San Francisco-based company began offering home delivery of groceries about five years ago, starting in the Bay Area, and then expanding to other parts of the country, including Northern and Southern California.

In all, the service will be offered in 21 zip codes here, including those that

cover Fresno, Clovis, Herndon, Muscatel, Easton and Malaga.

But the service will not be available for all grocery stores, just Smart & Final, Costco and CVS. Customers will also be able to purchase pet supplies from local Petco stores.

Instacart promotes itself as something different, following a model similar in some ways to Uber and Lyft, in that customers will be able to go online to make their orders, and "personal shoppers" using their own cars will be sent to the stores and do the shopping.

As part of the service, customers can watch online as each item is taken off a shelf and scanned by their shopper's cell phone, and shoppers can communicate with the customers if items aren't in stock to find out if they can buy alternate items or to discuss concerns about the quality of produce, such as if the avocados ordered don't look good.

Through Nov. 1, local customers typing in the promo code HELLOFRESNO will get \$20 off their orders totaling \$35 or more.

Here is the list of Fresno County zip codes where Instacart will be offered: 93722, 93737, 93720, 93711, 93704, 93727, 93710, 93726, 93611, 93619, 93612, 93705, 93703, 93706, 93728, 93730, 93702, 93725, 93701, 93721, 93650.

RETAIL

Hustler Hollywood sets grand opening

Fresno's Hustler Hollywood store has set a grand opening date of Sept. 30, with a planned special appearance by controversial founder Larry Flynt.

Located at the former Silver Dollar Hofbrau location at 333 E. Shaw Avenue just off Highway 41, the 6 p.m. event is free and open to the public, according to a news release.

"Fresno is a great city, and we look forward to a long relationship with this wonderful community," Flynt said in a written statement.

Attendees are promised a celebration that will include food, drinks, giveaways and prizes along with gift bags for the first 50 people who come through the doors.

Controversy arose when the store began eyeing development back in 2015, when the company executed a lease for the property.

Sudden changes to the city's zoning codes that would have prevented the opening of the store prompted a lawsuit by HH-Fresno, LLC, claiming that the city violated the company's first amendment rights by targeting them as an adult-themed store.

In May of this year, the Fresno Bee reported that the City of Fresno settled with HH-Fresno, LLC, offering \$15,000 as compensation for the company's attorney fees.

EDUCATION

College of Sequoias to host immigration conference

The College of the Sequoias in Visalia will host a conference on immigration Sept. 23.

The free event, put on to inform the public about immigration law, immigrants rights and the status of current U.S. immigration policies, will be held from 8:30 a.m. to 2 p.m. in the Ponderosa room on the northeast end of the campus.

Parking throughout the college will be free that day, but it's recommended participants park in Lot 4.

The Immigration Conference is being co-sponsored by the college's Puente Project, a transfer-readiness program for historically underrepresented students at colleges, and various community organizations.

Participating organizations include the Coalition for Humane Immigration Rights, Central Valley Immigrant Integration Collaborative, Mi Familia Vota, Central California Legal Services and the California Department of Pesticide Regulation.

A working list of planned workshops include:

- Know the Latest Immigration Policies, which includes an update on the government's Deferred Action for Childhood Arrivals program.
- Know about English as a Second Language (ESL) Classes at COS.
- Know Your Options for College.
- Assembly Bill 540 and Dream Act Financial Aid for undocumented students wanting to attend college.
- Know Your Labor Rights.
- Know Your Environmental Rights.
- Pesticides and Your Health.
- Know How to Become a Citizen.
- Know Your Rights as a Victim of Crime.
- Visas and Other Protections.

Free legal consultations and childcare will be available during the event.

COS is located at 915 S. Mooney Boulevard, just south of Highway 198.

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LEADS

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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.

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

Boese Commercial would like to report the following transactions:

1,688 square feet of industrial warehouse at 3636 N Hazel #107 was leased to Andreas Leal from JR Papazian Management, LLC. Boese Commercial was the agent.

Newmark Grubb Pearson Commercial is reporting the following real estate transactions for publication:

800 square feet of office space at 7257 N. Maple, Suite 106 in Fresno, CA leased to Robert C. Pauline from Cedar Plaza, Inc. Scott Christensen of Newmark Grubb Pearson Commercial was the agent.

1,035 square feet of office space at 770 E. Shaw Avenue, Suite 126 in Fresno, C leased to Advine Agency from JCM Farming. Scott Christensen of Newmark Grubb Pearson Commercial was the agent.

1,920 square feet of retail space at 7274 N. Blackstone Avenue in Fresno, CA leased to Unlimited R us, Inc. from John Coss. Troy McKenney and Craig Holdener of Newmark Grubb Pearson Commercial were the agents.

4,400 square foot retail space at 2503 N. Blackstone Avenue in Fresno, CA leased to an undisclosed Tenant from 2545 Blackstone LP. Daniel Simon of Newmark Grubb Pearson Commercial was the agent.

Sale of 10,000 square foot office/warehouse space at 4658 E. Weathermaker Avenue in Fresno, CA to Dry Creek Investors, LLC from Elia Investors, LP. Ethan Smith, CCIM and Ron Stoltenberg of Newmark Grubb Pearson Commercial were the agents in cooperation with Bill Daly of Fortune Associates.

Sale of 30,000 square feet of industrial buildings at 711 S. 3rd Street in Chowchilla, CA

to David and Cheryl Salter from Brake Parts, Inc. from Brake Parts, Inc. Nick Audinio, SIOR of Newmark Grubb Pearson Commercial was the agent.

BANKRUPTCY

Stone's Auto Service
Case No: 17-13398-7
3015 Seaview Dr
Bakersfield CA 93312
Assets: \$40,575, Liability: \$116,020, Exemptions: \$33,974

Lopes Dairy
Case No: 17-13414-7
2027 Weyrich St
Tulare CA 93274
Assets: \$1,850,986, Liability: \$2,215,043, Exemptions: \$188,075

Performance Trailers Inc
Case No: 17-13416-13
12564 Appaloosa Rd
Madera CA 93636
Assets: \$0, Liability: \$0, Exemptions: \$0

Kreations
Case No: 17-13417-7
10329 Linden Rd
Dos Palos CA 93620
Assets: \$29,330, Liability: \$47,216, Exemptions: \$0

PPI Direct
Case No: 17-13436-11
45610 Corte Vista Clara
Temecula CA 92590
Assets: \$0, Liability: \$0, Exemptions: \$0

FEDERAL LIENS

American Construction Engineers
Doc No: 17-0101041, IRS tax lien
26375 Watts Valley Rd, Tollhouse, CA 93667
Amount: \$395,021

Green County Ag
Doc No: 17-0101046, IRS tax lien
243 E Weldon Ave, Fre, CA 93704
Amount: \$104,264

STATE LIENS

Spacetel llc
Doc No: 17-098788, EDD tax lien
3191 W Shaw Ave, Fresno, CA 93711
Amount: \$19,460

Iyer Health Shield llc
Doc No: 17-098793, EDD tax lien
1050 E Perrin Ave Ste 107, Fresno, CA 93720
Amount: \$5,911

JCF Freight Inc
Doc No: 17-098794, EDD tax lien
773 Oller St, Mendota, CA 93640
Amount: \$1,061

California Car Stereo
Doc No: 17-099398, Franchise Tax Board tax lien
6620 N Blackstone Ave #A, Fresno, CA 93710
Amount: \$7,124

British Auto Store
Doc No: 17-099866, Board of Equalization tax lien
5764 E Fountain Way Ste 107, Fresno, CA 93727
Amount: \$1,157

Big Country Coach Conversion Co
Doc No: 17-099867, Board of Equalization tax lien
10747 W Goshen Ave, Visalia, CA 93291
Amount: \$7,599

Hyetronics Sound & Security
Doc No: 17-099868, Board of Equalization tax

lien
3637 E Ventura Ave, Fresno, CA 93702
Amount: \$12,065

Ulises Ruiz Inc
Doc No: 17-0100123, Franchise Tax Board tax lien
118 E Escalon Ave #107, Fresno, CA 93710
Amount: \$2,523

DWY Industrial
Doc No: 17-0100518, EDD tax lien
2550 S East Ave Ste 120, Fresno, CA 93706
Amount: \$14,441

Khazar Industries Inc
Doc No: 17-0100519, EDD tax lien
2925 E Gilbert Ave, Fresno, CA 93721
Amount: \$3,036

Timel Enterprises Inc
Doc No: 17-0100522, EDD tax lien
6299 N Vista Ave, Fresno, CA 93722
Amount: \$2,925

Mr Sushi Japanese Restaurant
Doc No: 17-0100524, EDD tax lien
724 E Olive Ave, Fresno, CA 93728
Amount: \$1,491

Service Oil Co Inc
Doc No: 17-0100525, EDD tax lien
2385 S Cherry Ave, Fresno, CA 93706
Amount: \$3,623

Princess Nails
Doc No: 17-0100526, EDD tax lien
1050 Shaw Ave #E1123, Clovis, CA 93612
Amount: \$7,543

Aldaz Automotive Center
Doc No: 17-0100527, EDD tax lien
3056 Indianapolis Ave, Clovis, CA 93619
Amount: \$1,649

Speedee Oil Change & Tune Up
Doc No: 17-0100530, Board of Equalization tax lien
6504 N Blackstone Ave, Fresno, CA 93710
Amount: \$8,431

Todd's Cookhouse
Doc No: 17-0100531, Board of Equalization tax lien
1414 Clovis Ave, Clovis, CA 93612
Amount: \$57,156

Gottires and Auto Repair
Doc No: 17-0100532, Board of Equalization tax lien
6652 N Blackstone Ave, Fresno, CA 93710
Amount: \$3,925

First Mart Inc
Doc No: 17-0100523, EDD tax lien
4211 N 1st St, Fresno, CA 93726
Amount: \$5,525

Daniel's Mexican Grill llc
Doc No: 17-0101611, EDD tax lien
801 N Reed Ave, Reedley, CA 93654
Amount: \$5,899

Liberty Ltd
Doc No: 17-0101612, EDD tax lien
634 S Chestnut Ave, Fresno, CA 93702
Amount: \$7,882

Advanced Commercial Cleaners Inc
Doc No: 17-0101614, EDD tax lien
6673 W Ashlan Ave, Fresno, CA 93723
Amount: \$2,935

The Blyslly Corporation
Doc No: 17-0101615, EDD tax lien
2305 E Ashlan Ave, Fresno, CA 93726
Amount: \$1,778

Matilde's Cleaning
Doc No: 17-0101616, EDD tax lien

2848 E Simpson Ave, Fresno, CA 93703
Amount: \$561

Robertitos
Doc No: 17-0101619, Board of Equalization tax lien
15045 W Whitesbridge Ave, Kerman, CA 93630
Amount: \$18,140

El Brazero Restaurant
Doc No: 17-0101621, Board of Equalization tax lien
850 N Fresno St, Fresno, CA 93701
Amount: \$796

Sierra Mountain Feed & Supply
Doc No: 17-0101622, Board of Equalization tax lien
35625 E Kings Canyon Rd, Squaw Valley, CA 93675
Amount: \$2,430

Corcoran Auto Sale
Doc No: 17-0101623, Board of Equalization tax lien
1512 Dairy Ave, Corcoran, CA 93212
Amount: \$248,631

Sierra Mountain Feed & Supply
Doc No: 17-0101624, Board of Equalization tax lien
35625 E Kings Canyon Rd, Squaw Valley, CA 93675
Amount: \$2,223

Integrated Electric Inc
Doc No: 17-0101625, EDD tax lien
5404 W Lansing Way, Fresno, CA 93722
Amount: \$2,920

Ally Carriers Inc
Doc No: 17-0101626, EDD tax lien
4588 E Shields Ave, Fresno, CA 93726
Amount: \$18,557

Dunamis Group Home Inc
Doc No: 17-0101627, EDD tax lien
4991 E McKinley Ave Ste 113, Fresno, CA 93727
Amount: \$9,259

JCF Freight Inc
Doc No: 17-0101628, EDD tax lien
773 Oller St, Mendota, CA 93640
Amount: \$2,911

Ramos Landscape Development
Doc No: 17-0101629, EDD tax lien
3587 N Chateau Fresno Ave, Fresno, CA 93723
Amount: \$2,025

Lopez Landscape Construction
Doc No: 17-0101630, EDD tax lien
2706 W Ashlan Ave Sp 223, Fresno, CA 93705
Amount: \$6,452

Coast To Coast Seal Coating Inc
Doc No: 17-0101631, EDD tax lien
876 N DeWitt Ave, Clovis, CA 93611
Amount: \$2,435

Flor Oaxaquena Inc
Doc No: 17-0101632, EDD tax lien
6082 E Butler Ave, Fresno, CA 93727
Amount: \$1,698

Gonzales Mobile Center Inc
Doc No: 17-0101633, EDD tax lien
1081 O St, Firebaugh, CA 93622
Amount: \$805

River Park Travel llc
Doc No: 17-0101634, EDD tax lien
7468 N Fresno St, Fresno, CA 93720
Amount: \$289

Fine Food Restaurants Inc
Doc No: 17-0101981, Board of Equalization tax lien



(AP PHOTO/MIKE STEWART) | This July 21, 2012, photo shows Equifax Inc., offices in Atlanta. Credit monitoring company Equifax says a breach exposed social security numbers and other data from about 143 million Americans. The Atlanta-based company said Thursday, Sept. 7, 2017, that “criminals” exploited a U.S. website application to access files between mid-May and July of this year.

New lawsuits, gestures to customers in Equifax data breach

Ken Sweet - AP BUSINESS WRITER

(AP) — Equifax faces new lawsuits and is trying to make new gestures to customers in the wake of its disclosure last week that it exposed vital data like Social Security numbers of about 143 million Americans.

It’s already come under fire from members of Congress, state attorneys general, and customers.

The company and its competitors, TransUnion and Experian, gauge how much of a risk people are for borrowing money. So they have some of the most sensitive information about Americans’ financial lives — all of it a trove for identity theft.

Here’s the latest on what you need to know about the breach:

LAWSUITS

Several law firms have already announced lawsuits against Equifax, and are all seeking to become class-action cases. If a class-action lawsuit is approved, it would be one of the largest class-action suits, by number of

affected customers, in history.

Some state authorities have announced their own lawsuits against Equifax, including Massachusetts Attorney General Maura Healey.

Healey said Tuesday the Equifax breach “may be the most brazen failure to protect consumer data” her office has seen. Healey will claim in the lawsuit that Equifax violated state laws by not maintaining safeguards needed to protect people’s data.

WHAT IS EQUIFAX DOING?

Equifax, under pressure over how it’s handled the breach, now says it is allowing customers to freeze their credit reports for free for the next 30 days.

That comes after consumers calling the number Equifax set up complained of jammed phone lines and uninformed representatives, and initial responses from the website gave inconsistent responses. Many got no response, just a notice that they could return later to register for identity protection. Equifax says it’s fixed many of the issues people ran into.

The site is equifaxsecurity2017.com and the number is 866-447-7559. Equifax also says it’ll send a notice to all who had personally identifiable information stolen.

The Equifax breach “may be the most brazen failure to protect consumer data.”

Maura Healey
Massachusetts Attorney General

Equifax already had said it would be offering free credit monitoring for a year, which people can sign up for at the website. And it says it won’t automatically re-enroll people afterward to charge them.

WHAT SHOULD I DO?

Considering the size and scope of the breach, it’s probably better to assume

you were part of it. And ultimately, consumers will probably have to look out for themselves. They should:

— Closely monitor their own credit reports, which are available free once a year, and stagger them to see one every four months.

— Stay vigilant, possibly for a long time. Scammers who get ahold of the data could use it at any time — and with 143 million to choose from, they may be patient.

— Consider freezing your credit reports. That stops thieves from opening new credit cards or loans in your name, but it also prevents you from opening new accounts. So if you want to apply for something, you need to lift the freeze a few days beforehand.

WHO’S INVESTIGATING THIS?

State and federal authorities, as well as politicians. The chairmen of at least two U.S. House committees say they want to hold hearings.

Like the Wells Fargo sales scandal, the Equifax breach is causing bipartisan outrage and concern, but there has been no talk of any new laws to further regulate the industry. Credit bureaus like Equifax are lightly regulated

compared to other parts of the financial system.

Several state attorneys general have also said they would investigate, which could result in fines at the state level.

And the Consumer Financial Protection Bureau, the nation’s watchdog for financial issues, says it has the authority to investigate the data breach, and fine and sanction Equifax if warranted.

Company executives are also under scrutiny, after it was found that three Equifax executives sold shares worth a combined \$1.8 million just a few days after the company discovered the breach. Equifax said the three executives “had no knowledge that an intrusion had occurred at the time.”

Equifax’s stock has fallen more than 25 percent since Thursday. The company was scheduled to meet with investors publicly this week at a financial conference in New York, but pulled out and instead executives are giving one-on-one meetings with investors, a spokeswoman said.

WALT WHELAN

FOUNDER

WHELAN LAW GROUP

When did you start your law firm?

In April 1997, after spending two years with a law firm in Beverly Hills and 12 years in the business litigation department of McCormick Barstow in Fresno.

How did your sons get involved in your practice?

There was no plan over the years that my sons Brian and Lucas would join my law practice when they graduated from law school. I think they just each decided that they wanted to avoid the nonsense that often goes along with “working your way up” in a large law firm and wanted to dive right in doing trials. Each of them has done quite a lot of trial work on some very important and complex cases. They have been able to acquire way more trial experience than other attorneys practicing the same number of years at other firms.

How often do your cases go to trial?

We typically do three to four trials per year, which is relatively a lot, given the complex cases we usually handle.

What is it about the legal practice that you enjoy most?

I enjoy successfully guiding individuals and companies through the litigation process, helping them to solve their complex legal problems and achieving justice for them. When the best solution is to go to trial, I enjoy most of all the challenges of a trial, which requires an intense work effort and a keen awareness of the human beings involved.

What made you decide to open a winery?

It was an evolutionary thing. I planted a small winegrape vineyard at my family’s olive ranch near Porterville when I was 22, after studying in France and developing an interest in wine. That undertaking fell short when I went off to law school and the vineyard died in my absence. About 14 years ago, I moved to a 2-plus acre property in Clovis and planted another small vineyard. This time I stuck with it, got some help from a very good enology student at Fresno State, built an underground, air-conditioned cellar and started making some pretty good Syrah wine. (We won best of show at the Fresno County fair three years in a row.) I greatly enjoyed the winemaking process and the camaraderie of making wine with my eldest son, Brian, and his friends, Justin and Tony. Eventually, we decided that we wanted to go big-time and start a real winery. Out of sheer luck, we were able to buy an ideal 14-acre property in Madera that had virgin, undeveloped alluvial soil, a unique terrain and a relatively mild microclimate. Another key element was hiring Shayne Vetter as our winemaker. Shayne is a graduate of the Fresno State enology program who spent a couple of years helping to run the Fresno State Winery and who has absolutely hit the ground running for Toca Madera Winery. He is a hard worker who is utterly dedicated to making great wines.

What awards has Toca Madera won?

In 2017, Toca Madera Winery has won gold for our 2015 Mirame Rose at the San Francisco Wine Competition, a gold for our 2014 Temperanillo Reserve at the East Meets West Wine Competition, a gold for our 2015 Marsanne at the Orange County Fair, a gold for our Temperanillo Reserve at the International San Diego Wine Challenge and Best of Class of Region for our 2015 Contigo, our 2014 Temperanillo and our 2014 Cabernet/Syrah at the California State Fair.

Is there a particular wine that you consider your favorite?

Our Temperanillo Reserve is my favorite of our reds and our Contigo (a blend of Marsanne and Viognier) is my favorite of our whites.

What do you consider yourself to be first? A lawyer or a winery owner?

I am a trial lawyer who owns a winery on the side. The winery requires some oversight, but I am blessed with a lot of dedicated staff members who do most all of the winery work so I can stay focused on my “day job.”

What are some causes/organizations close to your heart?



What we do: The Whelan Law Group specializes in a wide variety of complex business and employment litigation cases, with a very active trial practice.

Education: Monache High School in Porterville 1975
Stanford University '79 (AB History)
UCLA School of Law '82 (JD)

Age: 60 years young.

Family: Married to Carol Zapata, PhD for 35 years (she teaches literature and Spanish language at Fresno State); five kids: Brian Whelan, JD (34); Vincent Whelan, MD (31); Lucas Whelan, JD (29); Celine Whelan (25); and Isabel Whelan (21).

I am a proud member of East Fresno Rotary, which is very active in helping many worthy causes in our community. I am also very proud that we have been able, through the winery, to help with fundraising efforts for local charities, especially Valley Children’s Hospital, which played a vital role in treating my son Vincent (now a doctor himself), who has fibrodysplasia ossificans progressive. The winery helped local charities to raise over \$35,000 last year alone.

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

Suckering the olive trees. Ten cents per tree. After the trees were grafted, it would sometimes take one half hour to sucker a tree. This was the 1960s in Central California (not Berkeley). We did what we were told and did not even think of going on strike.

Where do you see your businesses going in the future?

As for the law practice, we will continue to try complex business and employment cases. As for the winery, we want to play an active role with the Madera Vintners Association to publicize Madera County’s long-tradition of great winemaking using locally -grown wine grape varieties well-suited to our Valley climate, such as Temperanillo (originally from warm-weather Spain), Syrah (a Rhone variety popularized in France that also does very well here) and Muscat (aka Muscato). Great wines are being made in Madera and we want to play a role in raising people’s awareness of that fact.

What do you like to do in your spare time?

I have recently taken up running (in the place of boring gym work-outs) and have begun competing in 5Ks and 10Ks with a long-time friend against fellow weekend-warriors — old-guys like us. I also enjoy tending to my small vineyard and fruit/nut tree orchard in my backyard (84 varieties of fruit and nut trees — some pretty exotic).

Office Complexes

In the Central San Joaquin Valley - ranked by total square footage

2017	Office Complex Address	Total square footage	Total vacant square footage	Lease range per square foot	Type of complex	Number of buildings	Number of floors	Year of construction	Leasing Company and/or Leasing agent Phone
1	Fig Garden Financial Center 5200, 5250 & 5260 N. Palm Ave., Fresno	316,880	WND	WND	Multi-story Class A office	3	4	1984	Newmark Grubb Pearson Commercial Phil Souza Jeremy Reed Jessica Young 432-6200
2	The Village at River Park Fresno St. & Friant, Fresno	306,600	WND	WND	Office complex	9	4	1995-2009	Lance-Kashian Eric Peterson 930-2013
3	The Tower at Convention Center Court 815-819 M. Street, Fresno	270,000	WND	WND	WND	WND	WND	2003	Fortune Associates Brett Fugman Cap Capriotti Brandon Lamonica Ted Waldron 490-2500
4	Park Place 5-45 River Park Place, Fresno	198,723	10,000	WND	WND	WND	WND	2004-2009	Zinkin Development DeWayne Zinkin 224-8100
5	Woodward Centre 7108-7112 N. Fresno St., Fresno	187,000	WND	WND	Multi-story Class A	4	4	1999	Newmark Grubb Pearson Commercial Phil Souza Jeremy Reed Jessica Young 432-6200
6	IRS Building 1325 Broadway Plaza, Fresno	180,481	WND	WND	WND	1	6	2003	Manco Abbott, Inc. Michael Goldfarb Adam Goldfarb Greg Bethke 256-4011
7	Tulare/Akers Professional Center 5300 Tulare Ave, Visalia	177,330	WND	WND	WND	1	2	1999	Manco Abbott, Inc. Michael Goldfarb Adam Goldfarb Greg Bethke 256-4011
8	Park View Plaza 7 River Park Place East, Fresno	175,170	WND	WND	Office building	1	4	1991	Lance-Kashian Eric Peterson 930-2013
9	Fresno Supreme Buildings 215-440 W. Fallbrook, Fresno	139,988	28,254	WND	WND	WND	WND	1998	Fortune Associates Brett Fugman Cap Capriotti Brandon Lamonica Ted Waldron 490-2500
10	10 River Park Place East 10 River Park Place East, Fresno	123,185	WND	WND	Multi-story Class A	1	4	1994	Newmark Grubb Pearson Commercial Phil Souza Jeremy Reed Jessica Young 432-6200
11	The Aetna Building 1333-1385 E. Shaw Ave., Fresno	122,605	WND	WND	WND	Two	Two	1969, 1984	Manco Abbott, Inc. Michael Goldfarb Adam Goldfarb Greg Bethke 256-4011
12	The Tower at River Park 205 E. River Park Circle, Fresno	114,400	WND	WND	Office building	1	4	2009	Lance-Kashian Eric Peterson 930-2013
13	Village Courtyard 265 E. River Park Circle, Fresno	108,700	WND	WND	Office building	2	4	1995	Lance-Kashian Eric Peterson 930-2013
14	2440 Building at Civic Center Square 2440 Tulare St., Fresno	100,000	WND	WND	WND	WND	WND	2004	Fortune Associates Brett Fugman Cap Capriotti Brandon Lamonica Ted Waldron 490-2500
15	Channing Court 1680-1690 W. Shaw Ave., Fresno	78,510	WND	WND	Professional office	3	2	1988	Newmark Grubb Pearson Commercial Phil Souza Jeremy Reed Jessica Young 432-6200
16	Ashlan/99 Business Park WND	77,000	7,000	\$.85+	WND	6	1	1985	Robert Ellis Leasing & Investment, Inc. Robert Ellis 228-8900
17	Mariposa Mall 1900-1920 Mariposa Mall, Fresno	76,785	WND	WND	Multi-story office	2	3	1987	Newmark Grubb Pearson Commercial Phil Souza Jeremy Reed Jessica Young 432-6200
18	Boardwalk at Palm Bluffs Palm, Nees & Ingram, Fresno	74,572	3,000	WND	WND	WND	WND	2016-17	Fortune Associates Brett Fugman Cap Capriotti Brandon Lamonica Ted Waldron 490-2500
19	The Boardwalk 7766-7784 N. Palm, Fresno	74,000	40,000	WND	WND	WND	WND	WND	Fortune Associates Brett Fugman Cap Capriotti Brandon Lamonica Ted Waldron 490-2500
20	Sugar Pine Square 7647 North Fresno St. Fresno	73,982	6,175	WND	WND	WND	3	2013	Zinkin Development DeWayne Zinkin 224-8100



Meet the Capitalize Team: (L to R) Gary Mattozzi, Maria Lembo, Mason Rosenthal, Alan Rurik, Barbara James-File

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Office Complexes

In the Central San Joaquin Valley - ranked by total square footage

2017	Office Complex Address	Total square footage	Total vacant square footage	Lease range per square foot	Type of complex	Number of buildings	Number of floors	Year of construction	Leasing Company and/or Leasing agent Phone
21	1645-1735 E Street 1645-1735 E Street, Fresno	71,407	WND	WND	Office/ warehouse	3	1	1975	Newmark Grubb Pearson Commercial Phil Souza Jeremy Reed Jessica Young 432-6200
22	Plaza Del Rio 8405 N. Fresno St., Fresno	65,900	WND	WND	Office building	1	3	1994	Lance-Kashian Eric Peterson 930-2013
23	1510 E. Herndon 1510 E. Herndon, Fresno	62,610	49,337	\$1.65 NNN	Office	1	1	1995	Manco Abbott, Inc. Michael Goldfarb Adam Goldfarb Greg Bethke 256-4011
24	Craycroft Park 6425 N. Palm Ave., Fresno	60,000	22,063	WND	WND	WND	WND	1989-92	Fortune Associates Brett Fugman Cap Capriotti Brandon Lamonica Ted Waldron 490-2500
25	Riverview Professional Center 9477-9499 N. Fort Washington, Fresno	56,700	10,755	WND	WND	WND	WND	2001-2006	Zinkin Development DeWayne Zinkin 224-8100
26	Fresno Barstow Professional Office Fresno at Barstow, Fresno	55,212	11,425	WND	WND	WND	WND	1981	Fortune Associates Brett Fugman Cap Capriotti Brandon Lamonica Ted Waldron 490-2500
27	6873 N. West Avenue 6873 N. West Avenue, Fresno	50,340	WND	WND	WND	1	1	2006	Manco Abbott, Inc. Michael Goldfarb Adam Goldfarb Greg Bethke 256-4011
28	2011 Fresno St. 2011 Fresno St., Fresno	50,000	0	WND	WND	1	4	WND	Robert Ellis Leasing & Investment, Inc. Robert Ellis 228-8900
29	6121 N. Thesta Street 6121 N. Thesta St., Fresno	48,500	WND	WND	Multi-story Class A	1	3	2006	Newmark Grubb Pearson Commercial Phil Souza Jeremy Reed Jessica Young 432-6200
30	6051 N. Fresno Street 6051 N. Fresno Street, Fresno	46,608	WND	WND	Multi-story Class A	1	2	1988	Newmark Grubb Pearson Commercial Phil Souza Jeremy Reed Jessica Young 432-6200
31	The Exchange Place 2115 Kern Street, Fresno	45,000	8,000	\$1.00 full service	WND	1	1	1950	Robert Ellis Leasing & Investment, Inc. Robert Ellis 228-8900
32	3140 N. Millbrook 3104 N. Millbrook, Fresno	41,000	0	WND	WND	1	2	WND	Robert Ellis Leasing & Investment, Inc. Robert Ellis 228-8900
33	2520-2540 W. Shaw Lane 2520-2540 W. Shaw Lane, Fresno	40,000	0	WND	WND	2	1	WND	Robert Ellis Leasing & Investment, Inc. Robert Ellis 228-8900
34	Shields Bond Center 3355-85 E. Shields Ave./3331-33 N. Bond Ave., Fresno	38,487	0	WND	WND	4	1, 2	1985 remodeled 2013-2015	Robert Ellis Leasing & Investment, Inc. Robert Ellis 228-8900
35	83 E. Shaw Ave. 83 E. Shaw Ave., Fresno	38,380	4,300	WND	WND	WND	WND	1998 remodeled	Fortune Associates Brett Fugman Cap Capriotti Brandon Lamonica Ted Waldron 490-2500
36	5151 N. Palm Ave. 5151 N. Palm Ave., Fresno	37,507	0	WND	WND	WND	WND	1978	Fortune Associates Brett Fugman Cap Capriotti Brandon Lamonica Ted Waldron 490-2500
37	Copper River Professional Center 2152 E. Copper Ave, Fresno	34,647	7,563	\$1.75 NNN	WND	1	1	2010	Manco Abbott, Inc. Michael Goldfarb Adam Goldfarb Greg Bethke 256-4011
38	Coventry Square 6215-6255 N. Fresno St., Fresno	34,500	2,284	WND	WND	WND	WND	WND	Fortune Associates Brett Fugman Cap Capriotti Brandon Lamonica Ted Waldron 490-2500
39	1130 E. Shaw 1130 E. Shaw, Fresno	33,423	10,476	\$1.40 Modified Gross	WND	1	2	1979	Manco Abbott, Inc. Michael Goldfarb Adam Goldfarb Greg Bethke 256-4011
40	Gateway Office Complex 4991 E. McKinley Ave., Fresno	30,000	5,266	WND	WND	WND	WND	WND	Zinkin Development DeWayne Zinkin 224-8100



Johanson

BANKING

Premier Valley Bank has announced some promotions within the company. Marvell French has been promoted to Market President/Executive Vice President and Brad Fischer has been promoted to Sr. Vice President, Retail Banking Manager. Michelle Arthur has joined the bank as Vice President, Banking Center Manager.

EDUCATION

JTS (Johanson Transportation Service), a leading third-party supply chain solutions provider, announces that President/CEO **Larry Johanson** has been elected to the board of governors of the California State University, Fresno Foundation along with four other community leaders. A longtime supporter of the Craig School of Business at Fresno State, Johanson served as chair of the Business Associates board in 2008 and currently serves on the school's Business Advisory Council.

LEGAL

Lozano Smith, LLP, a leading public agency law firm, is pleased to announce the addition of Jim Sanchez to the firm's expanding Local Government Practice Group. Sanchez, former City Attorney for the cities of Sacramento, Fresno and Salinas, will practice out of the firm's Fresno and Monterey offices. He joins Lozano Smith on Oct. 1. Over his 33 years of experience, Jim has successfully served as lead counsel on countless high-profile and nuanced issues.

SMALL BUSINESS

The Visalia Chamber of Commerce welcomes 17 participants to the Leadership Visalia class of 2018. For more than 30 years, the Visalia Chamber of Commerce has worked to develop community leaders who will fill roles in the private, public, and non-profit sectors. The intensive leadership development course is designed to help emerging leaders in businesses and other community organizations further develop their skills, experience, and community knowledge. The 2017-2018 class will be facilitated by Dante Rosh, Leadership Development Coordinator, Visalia Chamber of Commerce.

Class members include:

Aldiva Rubalcava, Recovery Credit Repair, Inc.; Amalia Elias, Jo-Ann Stores West Coast Distribution Center; Andy Di Meo, Visalia Unified School District; Bryce Martinho, Visalia Ceramic Tile; Christen Hulsey, CASA of Tulare County; Dustin Hall, City of Visalia - Fire Department; Esperanza Alcazar, Gubler & Abbott, LLP; JC Palermo, Kaweah Delta Health Care District; Marina Rojas, Tulare County Association of Realtors; Matt Case, Central Valley Business Forms; Morgan Jones, Kawneer; Natalie Bolin, Tulare County HHSA - Child Welfare; Peter Deluyker, Morgan Stanley; Samantha Ferrero, County of Tulare; Shelley Ellis, Visalia Convention Center - City of Visalia; Yvette Florendo, Seals Construction Inc.; Zach Green, Zach Green Films

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Amount: \$6,072

Fifth Wheel Truck Stop Inc
Doc No: 17-0101982, Board of Equalization tax lien
3767 S Golden State Blvd, Fresno, CA 93725
Amount: \$16,503

Service Oil Co Inc
Doc No: 17-0101983, Board of Equalization tax lien
2385 S Cherry Ave, Fresno, CA 93706
Amount: \$18,812

Superior Pipe & Stainless Supply Inc
Doc No: 17-0101984, Board of Equalization tax lien
2611 E Church Ave, Fresno, CA 93706
Amount: \$15,378

Bellwether Inc
Doc No: 17-0101985, Board of Equalization tax lien
1281 E Alluvial Ave Ste 101, Fresno, CA 93720
Amount: \$106,998

Sugar Shack
Doc No: 17-0102036, EDD tax lien
386 W Sierra Ave, Clovis, CA 93612
Amount: \$1,551

Singh Truck Trailer Repair Ilc
Doc No: 17-0102041, EDD tax lien
3333 W Nielsen Ave Ste 12, Fresno, CA 93706
Amount: \$5,527

Old Mexico Taqueria Cantina
Doc No: 17-0102586, Board of Equalization tax lien
40083 Highway 41, Oakhurst, CA 93641
Amount: \$49,392

BJS Kountry Kitchen

Doc No: 17-0102587, Board of Equalization tax lien
200 W Shaw Ave Ste 103, Clovis, CA 93612
Amount: \$8,157

Cars R Us
Doc No: 17-0102589, Board of Equalization tax lien
3131 Whitson St, Selma, CA 93662
Amount: \$6,561

Family Market
Doc No: 17-0102590, Board of Equalization tax lien
1915 1st St, Selma, CA 93662
Amount: \$10,481

Superior Pipe & Stainless Supply Inc
Doc No: 17-0102591, Board of Equalization tax lien
2611 E Church Ave, Fresno, CA 93706
Amount: \$3,773

NEW BUSINESSES

FRESNO

Collect10

Epic Construction

Greenway Trucking

Blush

The Mechanic Supplier

Unique Concepts

Sound Off Life Productions

Uncle Tom's Cabin

Premiers Locksmith Service

Rakefet Unlimited

Good Times

Magnolia Crossing

A & R Agriculture

Luna's Balay

Apple Enterprise

Hubco-Crossroads

Darrell Herzog Roofing

Multi Services

TransmissionCity Inc

Sportstime

Manicured

Path To Independence

8Minsolar

Corks and Palette Mixer

Unique Trucking Ilc

Cheem Transport

Drop Ninja

Life Edit

At Production and Photography

New Era Satellite

Ohana Group

C&J Taxes

Central Bark

Sakura Chaya Tokyo Cuisine

El Jardin Boutique

Mel's Construction

Fiji Boys Trucking

Auto Smog Check

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From left to right: Deb Tillis, Elise Souza, Kristie Spencer, Cathy Freeman



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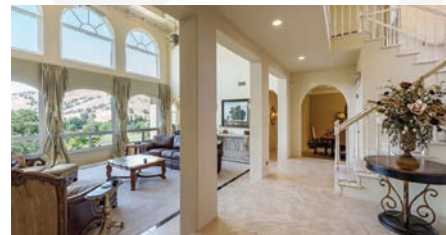
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21875 Rose of Sharon Ln

\$1,197,000

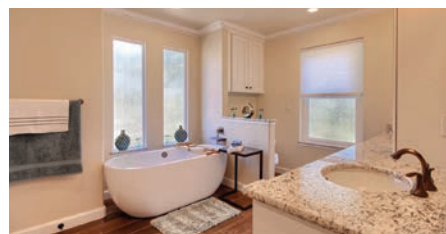


Poetic Beauty On The Water! Beautiful custom in desirable Woodward Lakes. Grand entry has a soaring ceiling & sweeping staircase. DR w/ French doors opens to a quaint patio. Formal LR & FR w/ lake views. Recently updated gourmet kitchen has gorgeous cabinetry, leather granite, SS appliances, tray ceiling, breakfast nook & bar. Master retreat w/ private balcony, spacious bath w/ sep tub, shower & dual sinks. 2 more bedrooms w/ balconies & a private office. Incredible backyard w/ private boat dock.

517 Mariners Circle

\$885,000 29637 Kit Carson Court

\$394,000



Beautiful Custom Built in desirable Yosemite Lakes Park-never been on the market! Pride of ownership really shows! Enjoy single level living w/ all 4 bdrs & 2.5 baths, 1.9 acre, kitchen, office & LR on the main level, plus a finished attic space. Move-in ready, up-dated home w/ vaulted ceilings, ton of natural light, open floor plan, granite counters throughout, bamboo wood floors & fully renovated ensuite master bathroom. The roof was replaced in 2016, New Tankless Rinnai hot water heater in 2016, Milgard dual pane windows & doors throughout.



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Gourmet Chef's Kitchen - decorator's home - Custom Designed & Built - Master Wing w/ balcony - amazing closet space

On the 3rd Fairway

\$519,500

3 beds, 2325 SqFt
Large Corner Lot - open floorplan - 3 car garage - Great Rm w/ fireplace - Amazing Views



Country Club Estate Home

\$619,700

3 beds, 3.5 baths, 2805 SqFt - 3 car garage - outdoor 1,760 SqFt entertaining area - granite counters - stainless steel appliances - very attractive



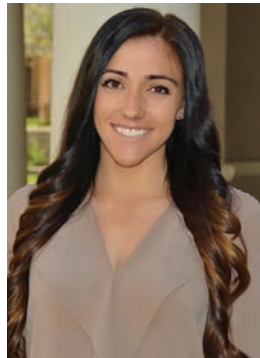
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PUBLIC NOTICES

page 18 September 15, 2017

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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)
T.S. No. 056764-CA APN: 510-203-13 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 11/25/2006. 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 10/18/2017 at 9:00 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 12/6/2006, as Instrument No. 2006-0256117, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **NAOMI L. JORDAN**, 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: LOT 3 OF TRACT NO. 4320, VILLAGE GREEN, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 54, PAGES 80 AND 81 OF PLATS, FRESNO COUNTY RECORDS. The street address and other common designation, if any, of the real property described above is purported to be: **5522 W WILLIS 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: \$9,098,214.10 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, using the file number assigned to this case 056764-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 San Diego, California 92117 09/15/2017, 09/22/2017, 09/29/2017

(1)
T.S. No. 056889-CA APN: 072-072-07 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 3/29/2007. 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 On 10/5/2017 at 10:00 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 4/9/2007, as Instrument No. 2007-0070771, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **LAURA LEE AMES**, 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: 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: The South 50 feet of the North 100 feet of Lots 27, 28, 29, 30, 31 and 32 in Block 15 of the Sunset Addition of the County of Coalinga, according to the map thereof recorded March 7, 1905, in Book 3, Pages 15 of Record of Surveys, in the Office of the County Recorder of said County; Said property is also described as Lot 26 in Block 82 of the City of Coalinga, according to the official map thereof recorded February 18, 1918, in Book 10, Pages 3 to 8, inclusive, of said Record of Surveys. The street address and other common designation, if any, of the

real property described above is purported to be: **325 FRESNO ST 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 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: \$189,867.89 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, using the file number assigned to this case 056889-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 San Diego, California 92117 09/15/2017, 09/22/2017, 09/29/2017

(1)
NOTICE OF TRUSTEE'S SALE TS # CA-16-7521-CS Order # 160374528-CA-VOI Loan # 9804346170 [PURSUANT TO CIVIL CODE Section 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR.] NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 3/1/2006. 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 to 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): **TOM GLENN**. A SINGLE MAN. Recorded: 3/6/2006 as Instrument No. 2006-0046195 in book xxx, page xxx of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 10/12/2017 at 10:00 AM. 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: \$87,024.41 The purported property address is: **1550 WEST ASHLAN AVENUE #224 FRESNO, CA 93705**. Assessor's Parcel No. 424-600-03. 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 CA-16-7521-CS. 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 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. 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: 8/30/2017 SUMMIT MANAGEMENT COMPANY, LLC 16745 W. Bernardo Dr., Ste. 100 San Diego, CA 92127 (866) 248-2679 (For NON SALE information only) Sale Line: 714-730-2727 or Login to: www.servicelinkasap.com Reinstatement Line: (800) 401-6587. Cecilia Stewart, Trustee Sale Officer. 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. 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. A-4631973 09/15/2017, 09/22/2017, 09/29/2017 09/15/2017, 09/22/2017, 09/29/2017

(1)
NOTICE OF TRUSTEE'S SALE T.S. No.: 2017-04064 Loan No.: L201507040 A.P.N.: 308-150-56 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 8/7/2015. 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. 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: **Paragon Virtue LLC, a California Limited Liability Company and Ghazyomer S. Baeshen, a(n) individual**. Duly Appointed Trustee: Entra Default Solutions, LLC 1355 Willow Way, Suite 115, Concord, California 94520. Recorded 8/12/2015 as Instrument No. 2015-0102942 in book , page of Official Records in the office of the Recorder of Fresno County, California, Date of Sale: 10/10/2017 at 10:00 AM. 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: \$289,582.03. Street Address or other common designation of real property: **12073 E SHAW AVE. CLOVIS, CA 93619**. 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, using the file number assigned to this case 2017-04064. 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: 9/6/2017 Entra Default Solutions, LLC Katie Milnes, Vice President A-4632473 09/15/2017, 09/22/2017, 09/29/2017 09/15/2017, 09/22/2017, 09/29/2017

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NOTICE OF TRUSTEE'S SALE TS No. **CA-16-704135-JP** Order No.: **13-0034111** 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**

TRUSTEE SALES

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OF TRUST DATED 7/23/2009. 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.

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 to 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): **THOMAS A ORTEGA AND DARLENE S ORTEGA HUSBAND AND WIFE AS JOINT TENANTS** Recorded: **7/28/2009** as Instrument No. **2009-0103035** and modified as per Modification Agreement recorded 5/5/2015 as Instrument No. 2015-0054631 of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **10/18/2017 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: **\$216,914.22** The purported property address is: **7229 WEST SAN MADELE AVENUE, FRESNO, CA 93723-9308** Assessor's Parcel No.: **505-292-34** **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-16-704135-JP**. 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** **O r Login to: http://www.qualityloan.com** **Reinstatement Line: (866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: **CA-16-704135-JP** IDSPub #0131443 9/15/2017 9/22/2017 9/29/2017 09/15/2017, 09/22/2017, 09/29/2017

(1) **NOTICE OF TRUSTEE'S SALE** TS # CA-17-8348-CS Order # 170188794-CA-VOI Loan # 9804903210 [PURSUANT TO CIVIL CODE Section 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR.] **NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 2/6/2008. 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 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 to 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): **RICARDO MOTA AND LUZ E. MOTA, HUSBAND AND WIFE.** Recorded: 2/28/2008 as Instrument No. 2008-0029316 in book xxx, page xxx of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: 10/12/2017 at 10:00 AM. 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: \$378,188.43. The purported property address is: **6995 EAST CORNELL AVENUE FRESNO, CA 93727.** Assessor's Parcel No. 310-615-16. **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 CA-17-8348-CS. 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 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. 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: 9/8/2017 **SUMMIT MANAGEMENT COMPANY, LLC** 16745 W. Bernardo Dr., Ste. 100 San Diego, CA 92127 (866) 248-2679 (For **NON SALE** information only) Sale Line: 714-730-2727 or Login to: www.servicelinkasap.com Reinstatement Line: (800) 401-6587. Cecilia Stewart, Trustee Sale Officer. 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. **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. A-4632662 09/15/2017, 09/22/2017, 09/29/2017 09/15/2017, 09/22/2017, 09/29/2017

(1) **NOTICE OF TRUSTEE'S SALE** Trustee Sale No. : 00000005914932 Title Order No.: 160071277 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 08/03/2007. 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 08/09/2007 as Instrument No. 2007-0151043 of official records in the office of the County Recorder of **FRESNO** County, State of **CALIFORNIA**. **EXECUTED BY: CARLOS MANUEL CERON BATRES, A MARRIED 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: 10/17/2017. TIME OF SALE: 10:00 AM. 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: **2010 E CORNELL AVE, FRESNO, CALIFORNIA 93703-1026.** APN#: 445-102-07. 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 \$123,008.38. 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.lpsasap.com for information regarding the sale of this property, using the file number assigned to this case 00000005914932. 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 2 714-730-2727** www.lpsasap.com **BARRETT DAFFIN FRAPPIER TREDER** and **WEISS, LLP** as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 09/12/2017 **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-4632970 09/15/2017, 09/22/2017, 09/29/2017 09/15/2017, 09/22/2017, 09/29/2017

(1) **NOTICE OF TRUSTEE'S SALE** Trustee Sale No. : 00000005964408 Title Order No.: 730-1603701-70 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 07/02/2007. 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 07/16/2007 as Instrument No. 2007-0135428 of official records in the office of the County Recorder of **FRESNO** County, State of **CALIFORNIA**. **EXECUTED BY: ROGELIO C DEJESUS, 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: 10/18/2017. 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: **3015 NORTH SELLAND AVENUE, FRESNO, CALIFORNIA 93722.** APN#: 433-481-36. 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 \$246,755.99. 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 for information regarding the sale of this property, using the file number assigned to this case 00000005964408. 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 **BARRETT DAFFIN FRAPPIER TREDER** and **WEISS, LLP** as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 09/12/2017 **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-4633049 09/15/2017, 09/22/2017, 09/29/2017 09/15/2017, 09/22/2017, 09/29/2017

(1) TSG No.: 8695159 TS No.: CA1700278582 FHA/VA/PMI No.: APN: 437-182-03 Property Address: 2015 EAST DAYTON AVENUE FRESNO, CA 93726 **NOTICE OF TRUSTEE'S SALE** YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 06/28/2007. **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 10/05/2017 at 10:00 A.M., First American Title Insurance Company, as duly appointed Trustee under and pursuant to Deed of Trust recorded 07/05/2007, as Instrument No. 2007-0129729, in book , page , of Official Records in the office of the County Recorder of **FRESNO** County, State of **California**. Executed by: **LORETTA JOYCE MITCHELL, SUCCESSOR OF THE WILLIAM WALLACE MITCHELL AND LORETTA JOYCE MITCHELL FAMILY TRUST DATED JANUARY 25, 1998,** 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) 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: **AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST**

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TRUSTEE SALES

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APN# 437-182-03 The street address and other common designation, if any, of the real property described above is purported to be: **2015 EAST DAYTON AVENUE, FRESNO, CA 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 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 \$218,755.93. 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/propertySearchTerms.aspx>, using the file number assigned to this case CA1700278582 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: 9/11/2017 First American Title Insurance Company 4795 Regent Blvd, Mail Code 1011-F Irving, TX 75063 Vanessa Varelas, Authorized Signor First American Title Insurance 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)939-0772NPP0315439 To: FRESNO BUSINESS JOURNAL 09/15/2017, 09/22/2017, 09/29/2017 09/15/2017, 09/22/2017, 09/29/2017**

T.S. No.: **2017-00704-CA**
A.P.N.:**430-263-07**
Property Address: **4632 E Donner Street, Fresno, CA 93726**
NOTICE OF TRUSTEE'S SALE PURSUANT TO CIVIL CODE § 2923.3(a) and (d), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR.
NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED
IMPORTANT NOTICE TO PROPERTY

OWNER:
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 03/22/2006. 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.
Trustor: **Patrice N Harper**
Duly Appointed Trustee: **Western Progressive, LLC**
Deed of Trust Recorded **03/29/2006** as Instrument No. **2006-0065212** in book ---, page--- and of Official Records in the office of the Recorder of **Fresno** County, California,
Date of Sale: **09/28/2017 at 10:00 AM**
Place of Sale:
AT THE W. ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY 1100 VAN NESS, FRESNO, CA 93724
Estimated amount of unpaid balance, reasonably estimated costs and other charges: **\$ 216,609.50**
NOTICE OF TRUSTEE'S SALE
THE TRUSTEE 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, A 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 the trustee in the hereinafter described property under and pursuant to a Deed of Trust described as: More fully described in said Deed of Trust. Street Address or other common designation of real property: **4632 E Donner Street, Fresno, CA 93726**
A.P.N.: **430-263-07**
The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above.
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 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: **\$ 216,609.50.**
Note: Because the Beneficiary reserves the right to bid less than the total debt owed, it is possible that at the time of the sale the opening bid may be less than the total debt.
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 of the Deed of Trust has executed and delivered to the undersigned a written request to commence foreclosure, and the undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located.
NOTICE OF TRUSTEE'S 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 this 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 **(866)-960-8299** or visit this Internet Web site [http://](http://www.altisource.com/MortgageServices/DefaultManagement/TrusteeServices.aspx)

www.altisource.com/MortgageServices/DefaultManagement/TrusteeServices.aspx using the file number assigned to this case **2017-00704-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: August 15, 2017
Western Progressive, LLC, as Trustee for beneficiary
C/o 1500 Palma Drive, Suite 237 Ventura, CA 93003
Sale Information Line: (866) 960-8299 <http://www.altisource.com/MortgageServices/DefaultManagement/TrusteeServices.aspx>
Trustee Sale Assistant
WESTERN PROGRESSIVE, LLC MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.
09/01/2017, 09/08/2017, 09/15/2017

NOTICE OF TRUSTEE'S SALE
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/23/2006. 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.
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: **JOHN EDWARD HARRIS AND KARRILEE HARRIS, HUSBAND AND WIFE / JOINT TENANTS**
Duly Appointed Trustee: Zieve, Brodnax & Steele, LLP Deed of Trust recorded 1/2/2007 as Instrument No. 2007-0000317 in book , page of Official Records in the office of the Recorder of Fresno County, California,
Date of Sale: **9/28/2017** at 9:00 AM
Place of Sale: Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724
Estimated amount of unpaid balance and other charges: **\$193,776.19**
Note: Because the Beneficiary reserves the right to bid less than the total debt owed, it is possible that at the time of the sale the opening bid may be less than the total debt owed.
Street Address or other common designation of real property: **4666 EAST PRINCETON AVENUE FRESNO, CA 93703**
Described as follows:
As more fully described on said Deed of Trust
A.P.N #: **447-132-04**
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 (800) 280-2832 or visit this Internet Web site www.auction.com, using the file number assigned to this case 17-47010. 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: **8/25/2017**
Zieve, Brodnax & Steele, LLP, as Trustee 30 Corporate Park, Suite 450 Irvine, CA 92606
For Non-Automated Sale Information, call: (714) 848-7920
For Sale Information: (800) 280-2832 www.auction.com
Christine O'Brien, Trustee Sale Officer
THIS FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION WE OBTAINED WILL BE USED FOR THAT PURPOSE. EPP 23102 9/1, 9/8, 9/15/17
09/01/2017, 09/08/2017, 09/15/2017

NOTICE OF TRUSTEE'S SALE TS No. CA-17-767811-JB Order No.: **8698549**
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 1/23/2013. 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 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): **ISABELLE S. LOPEZ, A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY** Recorded: **1/29/2013** as Instrument No. **2013-0012511-00** of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **9/25/2017 at 10:00am** Place of Sale: **AT THE W. ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY 1100 VAN NESS, FRESNO, CA 93724** Amount of unpaid balance and other charges: **\$193,535.29** The purported property address is: **2760 NORTH BRIX AVENUE, FRESNO, CA 93722** Assessor's Parcel No.: **312-825-06**
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 **877-518-5700** 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-17-767811-JB**. 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: 877-518-5700 Or Login to: http://www.qualityloan.com
Reinstatement Line: (866) 645-7711 Ext 5318 Quality Loan Service Corp. TS No.: **CA-17-767811-JB** IDSPub #0130986 9/1/2017 9/8/2017 9/15/2017
09/01/2017, 09/08/2017, 09/15/2017

NOTICE OF TRUSTEE'S SALE T.S. No. 16-20562-SP-CA Title No. 160347685-CA-VOI A.P.N. 433-486-02 **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 09/09/2006. 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: **Juan Ruiz**, a single man. Duly Appointed Trustee: National Default Servicing Corporation. Recorded 09/21/2006 as Instrument No. 2006-0201422 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 09/26/2017 at 10:00 AM. Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. Estimated amount of unpaid

TRUSTEE SALES

Continued | From 20

balance and other charges: \$118,291.26. Street Address or other common designation of real property: **3065 North Marty Avenue 131, aka 3065 N Marty 131, Fresno, CA 93722.** 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 16-20562-SP-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: 08/28/2017 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-4631279 09/01/2017, 09/08/2017, 09/15/2017

NOTICE OF TRUSTEE'S SALE T.S. No. 16-20578-SP-CA Title No. 160353379-CA-VOI A.P.N. 016-250-04 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 08/12/2005. 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. 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: **Alice S. Ferniza**, an unmarried woman. Duly Appointed Trustee: National Default Servicing Corporation. Recorded 08/23/2005 as Instrument No. 2005-0195089 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 09/26/2017 at 10:00 AM. 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: \$133,202.53. Street Address or other common designation of real property: **12461 C Street, aka 12461 W C, Biola, CA 93606.** 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 16-20578-SP-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: 08/28/2017 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-4631428 09/01/2017, 09/08/2017, 09/15/2017

NOTICE OF TRUSTEE'S SALE T.S. No. 17-30549-BA-CA Title No. 170194184-CA-VOI A.P.N. 075-352-06 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 02/07/2008. 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 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: **Ernesto O. Gutierrez**, a married man as his sole and separate property. Duly Appointed Trustee: National Default Servicing Corporation. Recorded 02/26/2008 as Instrument No. 2008-0027603 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 11/01/2017 at 9:00 AM. Place of Sale: Fresno Superior Courthouse, West Entrance to the County Courthouse Breezeway, 1100 Van Ness Avenue, Fresno, CA 93724. Estimated amount of unpaid balance and other charges: \$74,188.35. Street Address or other common designation of real property: **36588 Acorn Avenue, aka 36588 Acorn, Huron, CA 93234.** 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 800-280-2832 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 17-30549-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: 08/28/2017 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 800-280-2832; Sales Website: www.ndscorp.com/sales Zahara Joyner, Trustee Sales Representative A-4631755 09/01/2017, 09/08/2017, 09/15/2017

NOTICE OF TRUSTEE'S SALE TS No. CA-17-770967-RY Order No. 170188413-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 10/24/2005. 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. 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 to 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): **SWARAN SINGH, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY** Recorded: **10/31/2005** as Instrument No. **2005-0257581** of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **10/4/2017 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: **\$259,018.90** The purported property address is: **2064 S 9TH STREET, FRESNO, CA 93702-4473** Assessor's Parcel No.: **471-272-14 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-17-770967-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: 800-280-2832 Or Login to: http://www.qualityloan.com Reinstatement Line: (866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: **CA-17-770967-**

RY IDSPub #0130728 9/8/2017 9/15/2017 9/22/2017 09/08/2017, 09/15/2017, 09/22/2017

T.S. No. 050758-CA APN: 303-041-23 **NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 8/17/2006. 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 9/29/2017 at 10:30 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 8/25/2006, as Instrument No. 2006-0178837, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: JAIME ALDAZ-QUINONEZ AND MARIADE LA LUZ-ALDAZ, 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 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: LOT 22 IN BLOCK 18 OF THE TOWNSITE OF PINEDALE, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED MARCH 20, 1923 IN BOOK 9 OF PLATS AT PAGE 93, IN THE OFFICE OF THE COUNTY RECORDER OF THE COUNTY OF FRESNO. The street address and other common designation, if any, of the real property described above is purported to be: 266 WEST PINEDALE AVENUE PINEDALE, CA 93650 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: \$165,638.55 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

TRUSTEE SALES

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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, using the file number assigned to this case 050758-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 San Diego, California 92117 09/08/2017, 09/15/2017, 09/22/2017

T.S. No. 056405-CA APN: 445-252-05 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 1/24/2007. 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 9/29/2017 at 10:30 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 1/30/2007, as Instrument No. 2007-0019062, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **FRESNO COUNTY PUBLIC GUARDIAN, AS CONSERVATOR OF THE ESTATE OF RAGNHIL D L. WILLIAMS AKA ELSA WILLIAMS, A CONSERVATEE** 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: **1944 E HARVARD AVE FRESNO, CA 93703** 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: \$220,863.28 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, using the file number assigned to this case 056405-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 San Diego, California 92117 09/08/2017, 09/15/2017, 09/22/2017

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000006812028 Title Order No.: 170204879 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 09/21/2005. 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. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 09/27/2005 as Instrument No. 2005-0226991 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **KATHY SUGDEN AND HOWARD SUGDEN**, WIFE AND HUSBAND, 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: 10/10/2017. TIME OF SALE: 10:00 AM. 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: **213 W FEDORA AVE, FRESNO, CALIFORNIA 93705**. APN#: 435-124-04. 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 \$164,231.51. 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.lpsasap.com for information regarding the sale of this property, using the file number assigned to this case 00000006812028. 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 2 714-730-2727 www.lpsasap.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 08/28/2017 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-4631798 09/08/2017, 09/15/2017, 09/22/2017 09/08/2017, 09/15/2017, 09/22/2017

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000006583694 Title Order No.: 730-1701131-70 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 05/20/2014. 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. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 05/30/2014 as Instrument No. 2014-0060347-00 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **TORI MIDDLETON, A SINGLE WOMAN AND CYNTHIA MIDDLETON**, A SINGLE WOMAN 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: 10/18/2017. 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: **2318 WARREN AVE, FRESNO, CALIFORNIA 93705**. The West 60 feet of Lot 100 of Tract No. 1198, Fremont Estates No.3, in the City of Fresno, County of Fresno, State of California, according to the map recorded in Book 15 Page 42 of Plats, Fresno County Records, APN#: 442-242-20. 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 \$246,338.09. 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 for information regarding the sale of this property, using the file number assigned to this case 00000006583694. 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 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 08/29/2017 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-4631914 09/08/2017, 09/15/2017, 09/22/2017 09/08/2017, 09/15/2017, 09/22/2017

NOTICE OF TRUSTEE'S SALE T.S. No. 17-00290-CI-CA Title No. 170131324-CA-VOI A.P.N. 560-191-09 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 06/28/2005. 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. 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: **Peter Olorunfunmi**, a married man sole and separate. Duly Appointed Trustee: National Default Servicing Corporation. Recorded 07/07/2005 as Instrument No. 2005-0150772 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 10/04/2017 at 9:00 AM. Place of Sale: Fresno Superior Courthouse, West Entrance to the County Courthouse Breezeway, 1100 Van Ness Avenue, Fresno, CA 93724. Estimated

amount of unpaid balance and other charges: \$262,880.00. Street Address or other common designation of real property: **782 West Barcelona Lane, Clovis, CA 93619**. 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 800-280-2832 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 17-00290-CI-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: 08/29/2017 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 800-280-2832; Sales Website: www.ndscorp.com/sales Zahara Joyner, Trustee Sales Representative A-FN4631864 09/08/2017, 09/15/2017, 09/22/2017 09/08/2017, 09/15/2017, 09/22/2017

NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 7/7/2006. 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 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: **HOSETTA ROBERTSON, A WIDOW, AS SURVIVING JOINT TENANT** Duly Appointed Trustee: LAW OFFICES OF LES ZIEVE Deed of Trust recorded 7/14/2006 as Instrument No. 2006-0146697

TRUSTEE SALES

Continued | From 22

in book , page of Official Records in the office of the Recorder of Fresno County, California,
Date of Sale:**10/2/2017** at 10:00 AM
Place of Sale:
At the west entrance to the County Courthouse 1100 Van Ness, Fresno, CA
Estimated amount of unpaid balance and other charges: **\$95,097.21**
Note: Because the Beneficiary reserves the right to bid less than the total debt owed, it is possible that at the time of the sale the opening bid may be less than the total debt owed.
Street Address or other common designation of real property:
1550 WEST ASHLAN AVENUE #106 FRESNO, California 93705-1906
Described as follows:

As more fully described in said Deed of Trust
A.P.N #: **424-610-01**
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 (714) 848-9272 or visit this Internet Web site www.elitepostandpub.com, using the file number assigned to this case 16-44784. 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.

Dated: **8/31/2017**
LAW OFFICES OF LES ZIEVE, as Trustee
30 Corporate Park, Suite 450 Irvine, CA 92606
For Non-Automated Sale Information, call: (714) 848-7920
For Sale Information: (714) 848-9272 www.elitepostandpub.com
Christine O'Brien, Trustee Sale Officer
THIS FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION WE OBTAINED WILL BE USED FOR THAT PURPOSE. EPP 23133 9/8, 9/15, 9/22/17 09/08/2017, 09/15/2017, 09/22/2017

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000006829287 Title Order No.: 730-1705310-70 FHA/VA/PM No.: 045-7213683-703 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 07/23/2010. 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. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust

Recorded on 07/30/2010 as Instrument No. 2010-0096752-00 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **JAMES B. OLMOS, 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: 10/18/2017. 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: **6929 EAST ALTA AVE, FRESNO, CALIFORNIA 93727**. APN#: 313-744-12. 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 \$200,979.01. 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 for information regarding the sale of this property, using the file number assigned to this case 00000006829287. Information about postpomenents 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: 09/01/2017 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-4632271 09/08/2017, 09/15/2017, 09/22/2017 09/08/2017, 09/15/2017, 09/22/2017

APN: 312-621-10 TS No: CA06000026-15-3 TO No: 170186037-CA-VOI 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 February 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On October 31, 2017 at 10:00 AM, at the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721, 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 February 25, 2014 as Instrument No. 2014-0022903-00, of official records in the Office of the Recorder of Fresno County, California, executed by **ZER HER A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY**, as Trustor(s), in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for KINGS MORTGAGE SERVICES, INC. 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: **5587 WEST CARMEN AVENUE, 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 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 \$197,742.83 (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 In Source Logic at 702-659-7766 for information regarding the Trustee's Sale or visit the Internet Web site address listed below for information regarding the sale of this property, using the file number assigned to this case, CA06000026-15-3. 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: August 30, 2017 MTC Financial Inc. dba Trustee Corps TS No. CA06000026-15-3 17100 Gillette Ave Irvine, CA 92614 Phone: 949-252-8300 TDD: 866-660-4288 Stephanie Hoy, Authorized Signatory SALE INFORMATION CAN BE OBTAINED ON LINE AT www.insourcelogic.com FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766 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 33990, Pub Dates: 09/08/2017, 09/15/2017, 09/22/2017, FRESNO BUSINESS JOURNAL 09/08/2017, 09/15/2017, 09/22/2017

CIVIL

SUMMONS (CITACION JUDICIAL)
CASE NUMBER (*Número del Caso*): 16CECL03689
NOTICE TO DEFENDANT (*AVISO AL DEMANDADO*): Melchor R. Padua, an individual
YOU ARE BEING SUED BY PLAINTIFF (*LO ESTÁ 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), 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), the California Courts Online Self-Help Center (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), *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), *en el Centro de Ayuda de las Cortes de California,* (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.
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
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, SB #: 217222, Collection at Law, Inc., A.P.C., 3835 East Thousand Oaks Blvd., Suite R-349, Westlake Village, CA 91362; (818) 716-7630
DATE (*Fecha*): May 18, 2016
by J. Leal, Deputy (*Adjunto*) (*SEAL*)
9/1, 9/8, 9/15, 9/22/17
CNS-3046899#
FRESNO BUSINESS JOURNAL
09/01/2017, 09/08/2017, 09/15/2017, 09/22/2017

NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING.
W&I Code §366.26 Hearing: **10-30-2017**
Time: **8:00 A.M.**; DEPT: **21 SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO JUVENILE COURT**
Case No.: 15-300037
In The Matter Of **SKYLAR HALE**
DOB: 07-10-2009
JASMINE FLORES
DOB: 07-16-2015
Minors
TO: **ERIC MARTINEZ, FATHER OF THE MINORS, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINORS.**
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: **OCTOBER 30, 2017**
TIME: **8:00 A.M.**
PLACE: Department **21** 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 **ERIC MARTINEZ, FATHER OF THE MINORS, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINORS, BE TERMINATED AND THAT THE ABOVE MINORS BE FREED FOR ADOPTION.**
As the parent of the subject minors, 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 minors 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 **AUG 25, 2017**.
SHERAN MORTON,
Clerk of the Court.
By: ESTELA DE LA CRUZ, 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.
09/01/2017, 09/08/2017, 09/15/2017, 09/22/2017

PROBATE

(1)
NOTICE OF PETITION TO ADMINISTER ESTATE OF JUNE PORTER WILD aka JUNE P. WILD aka JUNE WILD CASE NO: 17CEPR00959
To all heirs, beneficiaries, creditors, contingent creditors, and persons who may

PROBATE

Continued | From 23

otherwise be interested in the will or estate, or both, of **June Porter Wild aka June P. Wild aka June Wild**

A Petition for Probate has been filed by **Constance T. Wild** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **Constance T. Wild** be appointed as personal representative to administer the estate of the decedent.

The petition requests the decedent’s will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

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:

October 16, 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.

Attorney for petitioner:
G. Dana French, Esq. (097297) WILD, CARTER & TIPTON
246 West Shaw Avenue
Fresno, CA 93704
(559) 224-2131
09/15/2017, 09/20/2017, 09/29/2017

(1)
NOTICE OF PETITION TO ADMINISTER ESTATE OF Edward Martínez Quijano aka Edward M. Quijano
CASE NO: 17CEPR00958

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **Edward Martínez Quijano aka Edward M. Quijano aka Edward Quijano** **A Petition for Probate** has been filed by **Gregory Quijano** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **Gregory Quijano** 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:

October 16, 2017, 9:00 A.M., Dept.: 303 1130 “O” Street, 3rd Floor - Dept. 303 Fresno, California 93724

B. F. Sisk Courthouse

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.

Attorney for petitioner:
Jennifer L. Walters, SBN: 261596
Walters & Associates
8469 N. Millbrook Ave., Ste. 104
Fresno, CA 93720
(559) 394-1280
09/15/2017, 09/20/2017, 09/29/2017

NOTICE OF PETITION TO ADMINISTER ESTATE OF Richard Gerald Petts
CASE NO: 17CEPR00861

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of

Richard Gerald Petts, Richard Petts **A Petition for Probate** has been filed by **Perry Franklin Ward III** in the Superior Court of California, County of FRESNO. The Petition for Probate requests that **Perry Franklin Ward III** be appointed as personal representative to administer the estate of the decedent.

The petition requests the decedent’s will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

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:

September 26, 2017, 9:00 A.M., Dept.: 303 1130 “O” Street, 3rd Floor - Dept. 303 Fresno, California 93721

Probate

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.

Attorney for Petitioner:
Lawvex, LLP
Gary L. Winter, Esq. SBN 244469
2565 Alluvial Avenue, Suite 102
Clovis, CA 93611
(888) 308-7003
09/01/2017, 09/06/2017, 09/15/2017

NOTICE OF PETITION TO ADMINISTER ESTATE OF RUBY M. FALCON, also known as RUBY FALCON
CASE NO: 17 CEPR 00887

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may

otherwise be interested in the will or estate, or both, of **RUBY M. FALCON, also known as RUBY FALCON and RUBY MONTEJANO FALCON**

A Petition for Probate has been filed by **BENJAMIN HURTADO** in the Superior Court of California, County of FRESNO.

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

The petition requests the decedent’s will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

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:

October 2, 2017, 9:00 A.M., Dept.: 303 1130 “O” Street, 3rd Floor - Dept. 303 Fresno, California 93724

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.

Attorney for petitioner:
GERALD M. TOMASSIAN SBN 133519
TOMASSIAN, PIMENTEL & SHAPAZIAN
3419 WEST SHAW AVENUE
FRESNO, CA 93711
(559) 277-7300
09/01/2017, 09/06/2017, 09/15/2017

NOTICE OF PETITION TO ADMINISTER ESTATE OF ETHEL JEAN EVANSKI aka ETHEL EVANSKI
CASE NO: 17CEPR00906

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **ETHEL JEAN EVANSKI aka ETHEL EVANSKI**

A Petition for Probate has been filed by **Cynthia Baladjanian** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **Cynthia Baladjanian** 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:

October 5, 2017, 9:00 A.M., Dept.: 303 1130 “O” Street, 3rd Floor - Dept. 303 Fresno, California 93724

B. F. Sisk Courthouse

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.

Attorney for petitioner:
Kenneth A. Baldwin, Esq., #13111 MCCORMICK, BARSTOW, SHEPPARD, WAYTE & CARRUTH LLP
7647 N. Fresno Street
Fresno, CA 93720
(559) 433-1300
09/01/2017, 09/06/2017, 09/15/2017

FICTITIOUS

(1)
FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201710005012

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

HEAVYWEIGHT FREIGHT at 748 W. SUSSEX WAY, FRESNO, CA 93705, FRESNO COUNTY:

Full Name of Registrant:
ERNEST YOUNG, 748 W. SUSSEX WAY, FRESNO CA 93705.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **09/11/2017.**

This business conducted by: **INDIVIDUAL. ERNEST YOUNG, OWNER.**

This statement filed with the Fresno County Clerk on: **09/11/2017.**

(Seal)
BRANDI L. ORTH, COUNTY CLERK.

By: ALISA SANDERS, 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.”
09/15/2017, 09/22/2017, 09/29/2017, 10/06/2017

(1)
FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201710005024

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

JR’S RENTALS at 9563 N. CONGRESS AVENUE, FRESNO, CA 93720, FRESNO COUNTY:

Full Name of Registrant:
SALVADOR RODRIGUEZ, JR., 9563 N. CONGRESS AVENUE, FRESNO, CA 93720

JENNY CECILIA NUNEZ-RODRIGUEZ, 9563 N. CONGRESS AVENUE, FRESNO, CA 93720.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **09/11/2017.**

This business conducted by: **MARRIED COUPLE. SALVADOR RODRIGUEZ, JR., CO-OWNER.**

This statement filed with the Fresno County Clerk on: **09/11/2017.**

(Seal)
BRANDI L. ORTH, COUNTY CLERK.

By: CHRYSTALL L. BABCOCK, 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.”
09/15/2017, 09/22/2017, 09/29/2017, 10/06/2017

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201710004435

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

Bio X, 6366 N. Fig Garden Dr., #103, Fresno, CA 93722, County of Fresno

Registrant:
Bio Xtermination, 6366 N. Fig Garden Dr., #103, Fresno, CA 93722

Registrant commenced to transact business under the Fictitious Business Name(s) listed

above on: n/a

This business is conducted by: Corporation Articles of Incorporation: C4045038

This Statement has been executed pursuant to section 17919 of the Business and Professionals 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 \$1,000).

\$/ Arturo Arenas, President

Filed with the Fresno County Clerk on August 10, 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
8/25, 9/1, 9/8, 9/15/17

CNS-3044384# FRESNO BUSINESS JOURNAL
08/25/2017, 09/01/2017, 09/08/2017, 09/15/2017

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201710004696

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

MATHEUS SAFETY SERVICES at 6726 N. DEWEY AVENUE, FRESNO, CA 93711, FRESNO COUNTY:

Full Name of Registrant:
MATHEUS INDUSTRIES LLC, 6726 N. DEWEY AVENUE, FRESNO, CA 93711.

Registrant has not yet commenced to transact business under the Fictitious Business Name listed above.

This business conducted by: **LIMITED LIABILITY CO.**

Articles of Incorporation
Number: 201717010313

PATTI LYNN MATHEUS, PRESIDENT.

This statement filed with the Fresno County Clerk on: **08/23/2017.**

(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.”

09/01/2017, 09/08/2017, 09/15/2017, 09/22/2017

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201710004713

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

J & R FARMS at 4655 W. CHURCH AVENUE, FRESNO, CA, 93706, FRESNO COUNTY:

Mailing Address:
1973 ALLUVIAL AVENUE, CLOVIS, CA 93611;

Full Name of Registrant:
JAGROOP SINGH BASRAON, 1973 ALLUVIAL AVENUE, CLOVIS, CA 93611

RAJVIR KAUR BASRAON, 1973 ALLUVIAL AVENUE, CLOVIS, CA 93611.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **08/24/2017.**

This business conducted by: **MARRIED COUPLE. JAGROOP SINGH BASRAON, CO-OWNER.**

This statement filed with the Fresno County Clerk on: **08/24/2017.**

(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.”

09/01/2017, 09/08/2017, 09/15/2017, 09/22/2017

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201710004823

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

GREWAL TRUCK LINES at 4077 W. DAYTON AVENUE, FRESNO, CA 93722, FRESNO COUNTY:

Full Name of Registrant:
JOTINDER SINGH, 4077 W. DAYTON AVENUE, FRESNO, CA 93722.

FICTITIOUS

Continued | From 24

Registrant commenced to transact business under the Fictitious Business Name listed above on: **08/30/2017**. This business conducted by: **INDIVIDUAL**. JOTINDER SINGH, OWNER. This statement filed with the Fresno County Clerk on: **08/30/2017**. (Seal) **BRANDI L. ORTH, COUNTY CLERK.** By: CHRYSTAL L. BABCOCK, 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.” 09/08/2017, 09/15/2017, 09/22/2017, 09/29/2017

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201710004737
The following person(s) is (are) conducting business as **CAPSTONE MEDICAL SALES AND SERVICES** at **923 EAST DARTMOUTH DRIVE, FRESNO, CA 93730, FRESNO COUNTY**. Full Name of Registrant: **MCKAY CHRISTIAN MOHUN**, 923 EAST DARTMOUTH DRIVE, FRESNO, CA 93730. Registrant commenced to transact business under the Fictitious Business Name listed above on: **08/25/2017**. This business conducted by: **INDIVIDUAL**. MCKAY CHRISTIAN MOHUN, OWNER. This statement filed with the Fresno County Clerk on: **08/25/2017**. (Seal) **BRANDI L. ORTH, COUNTY CLERK.** By: ANGELA DELGADO, 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.” 09/08/2017, 09/15/2017, 09/22/2017, 09/29/2017

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201710004872
The following person(s) is (are) conducting business as **CHEEMA TRANSPORT** at **2967 E BRANDYWINE LANE, FRESNO, CA 93720, FRESNO COUNTY, Phone (510) 750-9411**. Full Name of Registrant: **GURPREET SINGH**, 2967 E BRANDYWINE LANE, FRESNO, CA 93720, Phone (510) 750-9411. Registrant commenced to transact business under the Fictitious Business Name listed above on: **09/01/2017**. This business conducted by: **INDIVIDUAL**. GURPREET SINGH, OWNER. This statement filed with the Fresno County Clerk on: **09/01/2017**. (Seal) **BRANDI L. ORTH, COUNTY CLERK.** By: ALISA SANDERS, 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.” 09/08/2017, 09/15/2017, 09/22/2017, 09/29/2017

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201710004617
The following person(s) is(are) conducting business as: **Discount Liquor & Food, 3256 W. McKinley Ave., Fresno, CA 93722**, County of Fresno Registrant: Rameyers Enterprise, 518 E. Griffith Way, Fresno, CA 93704 Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: n/a This business is conducted by: Corporation Articles of Incorporation: C4019972 This Statement has been executed pursuant to section 17919 of the Business and Professionals 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 \$1,000).

S/ Megan A. Terzian, President Filed with the Fresno County Clerk on August 18, 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 9/8, 9/15, 9/22, 9/29/17 CNS-3049031# FRESNO BUSINESS JOURNAL 09/08/2017, 09/15/2017, 09/22/2017, 09/29/2017

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201710004439
The following person(s) is (are) conducting business as **G R PLUMBING** at **4838 E PINE AVENUE, FRESNO, CA 93727 FRESNO COUNTY, Phone (559) 454-8570**: Full Name of Registrant: **MARIA TERESA ZAMORA**, 4838 E PINE AVENUE, FRESNO, CA 93727, Phone (559) 454-8570 **GONZALO ROSAS**, 4838 E PINE AVENUE, FRESNO, CA 93727. Registrant commenced to transact business under the Fictitious Business Name listed above on: **08/01/1996**. This business conducted by: **MARRIED COUPLE**. MARIA TERESA ZAMORA, CO OWNER. This statement filed with the Fresno County Clerk on: **08/10/2017**. (Seal) **BRANDI L. ORTH, COUNTY CLERK.** By: ALISA SANDERS, 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.” 09/08/2017, 09/15/2017, 09/22/2017, 09/29/2017

MISC.

(1) **NOTICE INVITING PROPOSALS**
Sealed proposals or electronic proposals via Planet Bids will be received at the office of the Purchasing Manager of the City of Fresno, 2600 Fresno Street, Room 2156, Fresno, California 93721, all in accordance with the Specifications for: **FAX BRT CASH MANAGEMENT AND REVENUE COLLECTION SERVICES REQUEST FOR PROPOSALS NO. 3568** The City of Fresno is soliciting proposals to contract for the collection, sorting and counting of revenue and replenishment of card stock and receipt tape from ticket vending machines (TVM) located along the Bus Rapid Transit corridor operating on Blackstone and Kings Canyon/Ventura. This is for a one-year contract with two one-year extensions.. The RFP forms and specifications may be obtained from the Office of the Purchasing Manager (phone 559 621-1332) via the City’s web site: www.fresno.gov, *For Business* (to the right of the screen), *Bid Opportunities*. **Bid proposals may be submitted electronically via Planet Bids**
Bid Proposal forms, Instructions to Bidders and copies of the plans and/or specifications can also be obtained at the Office of the Purchasing Manager. **Proposals are to be submitted at the Office of the Purchasing Manager of the City of Fresno, 2600 Fresno Street, Room 2156, Fresno, CA 93721 prior to the opening at 3 p.m. on Tuesday, October 3rd, 2017, at which time they will be publicly opened and recorded.** **All proposals must be made on the proposal forms provided by the** Purchasing Manager and must be accompanied by a deposit in the amount of **one thousand dollars (\$1,000.00)** in the form of a Cashier’s or Certified Check, an irrevocable letter of credit, or a certificate of deposit, or a bidder’s bond of a corporate surety, authorized by the California Insurance Commissioner to do business in the State of California, payable and acceptable to the City of Fresno. All deposits will be held until a Contract has been executed with the successful Proposer or all proposals have been rejected. The City of Fresno hereby notifies all Proposers 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 or on any other basis prohibited by law. A proposal conference will be held at **10 a.m. on September 27th, 2017**, at the Office of the Purchasing Manager, 2600 Fresno Street, Room 2156, Fresno, California. Prospective Proposers are encouraged to attend. The meeting room is physically accessible. Services of an interpreter and additional accommodations such as assistive listening devices can be made available. Requests for accommodations should be made at least five working days but no later than 48 hours prior to the scheduled meeting/event. Please contact the Buyer listed on the cover at 559-621-1332 or Alex.Nazaroff@Fresno.gov. The City of Fresno reserves the right to reject any and all proposals. The Council of the City of Fresno retains the discretion to award a contract to one or more proposers. 09/15/2017

(1) **PUBLICATION OF SUMMARY OF PROPOSED ORDINANCE**
BOARD OF SUPERVISORS
COUNTY OF FRESNO
The Fresno County Board of Supervisors is giving notice that at their regularly scheduled meeting on September 26, 2017 (previously set for September 12, 2017) at 9:00 a.m., or as soon thereafter as the matter may be heard, at the Fresno County Hall of Records, Board of Supervisors Chambers, 3rd Floor, 2281 Tulare Street, Fresno, California, they will consider adoption of the ordinance summarized below. **SUMMARY OF PROPOSED ORDINANCE**
The proposed ordinance amends the Fresno County Master Schedule of Fees, Charges and Recovered Costs, by amending Subsection 1601 of Section 1600, related to fees charged to recover costs for services provided by the County’s Human Resources Department. The full text of this Ordinance will be available online at the Board of Supervisors webpage, <https://fresnocounty.legistar.com/Calendar.aspx> under the Agenda and Supporting Documents link at the September 26, 2017, meeting date or at the Clerk to the Board of Supervisors’ office at 2281 Tulare Street, Room 301, Fresno, California. Bernice E. Seidel Clerk, Board of Supervisors 09/15/2017

(1) **NOTICE OF MINOR ADJUSTMENT NOTICE IS HEREBY GIVEN** that on September 15, 2017, in accordance with the Minor Adjustment procedures of the Zoning Ordinance of the City of Clovis Municipal Code, the City Planner of the City of Clovis is reviewing the following request: **APPLICANT:** A-Plus Signs **USE:** To permit the increase and transfer of sign area of the lease space. **LOCATION:** 1850 Herndon Avenue, Suite 106 Any decision of this request will not be rendered until fifteen days from the date of notice. If you have any questions or comments regarding this request, please contact in writing, the City of Clovis, Planning Division, 1033 Fifth Street, Clovis, CA 93612 or contact me at 559-324-2341 and email at joycer@cityofclovis.com. **Joyce Roach, Planning Intern**
File No. MA2017-09
09/15/2017

(1) **Notice of Preparation of an Environmental Impact Report and Notice of Public Scoping Meeting for the Fifth Standard Solar Project Complex**
Si usted necesita información en español, por favor, llame al (530) 470-3550. EC&R Solar Development, LLC has submitted to The County of Fresno three Unclassified Conditional Use Permit (CUP) Applications (CUP 3562, 3563, and 3564) to allow the construction and operation of a 150 megawatt (MW) solar photovoltaic (PV) generation facility, a 20 MW solar PV generation facility, and a 20 MW energy storage facility. The Project site is located on twelve (12) parcels totaling 1,593.52 acres, generally located west of South Lassen Avenue (SR-269), north of West Jayne Avenue, east of South Lake Avenue, and west of West Gale Avenue, approximately three miles south of Huron. The County has determined that a project-level Environmental Impact Report (EIR) will be prepared. The EIR would describe the nature and extent of the environmental impacts of the Fifth Standard Solar Project Complex and would include mitigation measures to reduce, avoid, or eliminate adverse environmental impacts. **Project Description:**
The primary components of the Proposed Project include:

1. Fifth Standard Solar Facility (Fifth Standard): a 150 MW PV solar energy generation facility that is anticipated to require up to 1,400 acres of the Project site.
2. Stonecrop Solar Facility (Stonecrop): a 20 MW PV solar energy generation facility located adjacent to Fifth Standard and which would require less than 200 acres of the Project site.
3. Blackbriar Battery Storage Facility (Blackbriar): a 20 MW battery storage facility located adjacent to Fifth Standard and Stonecrop, and which would utilize less than 5 acres of the Project site.
4. A single onsite substation, located in the southwest corner of the Project site to provide the Project’s approximately 0.3-mile-long interconnection with the local transmission grid at PG&E’s Gates Substation. **Public Comment Period and Meeting:**
Members of the public are invited to provide comment on the scope of the environmental analysis to be conducted in the EIR during the public scoping period, beginning September 15, 2017, and ending at 5:00 pm on October 16, 2017. The County of Fresno invites interested parties to attend a public scoping meeting to learn more about the project, ask questions, and submit comments. The public scoping meeting will be held from **6:00 p.m. to 8:00 p.m. on Wednesday, September 27, 2017**, at the **Keenan Community Center**, 17094 Myrtle Street, Huron, CA. You may also submit written comments which must be postmarked or received by email by 5:00 pm on October 16, 2017. Please include a name, address, and telephone number in all correspondence. Send comments to: Fresno County Department of Public Works and Planning RE: Fifth Standard Solar Project Complex Public Comments Attention: Christina Monfette 2220 Tulare Street, 6th Floor, Fresno, CA 93721 **E-mail:** cmonfette@co.fresno.ca.us The Project Description can be viewed on the Fresno County website: <http://www.co.fresno.ca.us/viewdocument.aspx?id=74079> Published: September 15, 2017 09/15/2017

NOTICE OF PUBLIC LIEN SALE Business & 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 September 18, 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 Barajas, Cesar Alberto washers, table, totes Bowen, Clara totes, luggage, shelf Cano, Alice totes, chairs, vacuums Gamboa, Ray tv, table, dresser Hernandez, Veronica dresser, totes, xmas décor Howell, Ronnie tv, totes, couch Jett, Priscilla shelving, tv, totes Lowe, Debbie cabinet, totes, telescope Miller, Christa bookcase, headboard, totes Moore, James A tvs, fan, dishes Moreno, Carolina clothing, vacuum, dresser Oliver, James luggage, clothing, sleeping bag Ravizee, Adrian trunk, bicycle, trash can Ravizee, Adrian bicycle, clothing, shoes Ravizee, Adrian cart, clothing, shoes Robinson, Waleed computers, tools, bicycles Salcedo, Paloma cart, totes, clothing Sanchez, Maria plant, totes, chair Saykao, Kanal stereo, cds, tools Sconiers, Marissa totes, clothing, toys Thom, Shannon vacuum, clothing, totes Thom, Shannon chair, clothing, shoes Velasco, Jennifer clothes, luggage, tv Yepez, Peter cart, basket, totes **Signed: J Chavez Date: 8.20.17**
09/08/2017, 09/15/2017

NOTICE OF PUBLIC LIEN SALE Business & Professional code S21700
Notice is hereby given that a public lien sale of the following described personal property will be held on September 20, 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.
Benton, Larry couch, table, lamps Bo, Randy air compressor, tools, broom Celaya, Delene couch, table, luggage Contreras, Delia chair, table, clothing Chavez, Sergio crib, wall art, gas can Dentaform Corp cabinet, wood planks, totes Duarte, Carlos loveseat, luggage, tv Gholston, Carla car seat, totes, clothing Gomez, Lester bookcase, wall art, jacket Gonzales, Donna washer, dryer, microwave Gonzales, Donna washer, table, chair Guadarrama, Vincent shelf, engine, tools Hernandez, Maria C cooler, stereo, air pump Lara, Juan crib, tools, clothing Leon, Yesenia speakers, tools, chairs Lopez, Jessica Terry tables, chairs, totes Mager, Todd gas can, totes, clothing Marez, Raquel Esther chair, ent ctr, ac unit Marez, Raquel chair, table, toys Meraz, Daniel crib, stools, car

seat Muegge, Philip dresser, table, crates Murrietta, Andrina seasonal décor, heater, lamp Ortiz, Julie Ann couch, table, toys Osborne, Mariesa Ann luggage, clothing, baskets Perez, Carmelita luggage, clothing, table Schultz, Angelic clothing, totes, toys Torres, Manuel Anthony tv, dresser, cooler Torres, Juan tv, chair, microwave **Signed: J Chavez Date: 8.26.17**
09/08/2017, 09/15/2017

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY
Notice is hereby given that pursuant to Section 21700 of the Business and Professions Code, State of California, the undersigned will sell at Public Auction by competitive bidding on September 22nd at 1:30 p.m. at Security Public Storage, 2633 W. Shaw Ave., Fresno, CA 93711, City of Fresno, County of Fresno, State of California. The goods, chattels or personal goods and property of the tenants/units listed below.
A253 ERICA DOMINQUEZ
A267 LYNETTE M STOVER
B102 DANIEL JOHN ADDY
B115 WAYNE YAMAMURA
B132 TASHAMARIE SORONDO
D033 BOBBIE GENE SIMPSON
E030 JOAN G COX
E056 STEVE B WHEELER
E060 JOHN P MITCHELL
E122 RAMIRO ARELLANO
G007 BARBARA ALINE DOMINGUEZ
G030 CURTIS F WHITE
G038 DANIEL C MORA
G046 KRYSTAL CELESTE GALINDO
G118 ANTONIO B GRAY
G204 BRENDA KAY EDINGTON -TUCKER
G328 RENA M ROSE
H024 MARY R KRUSCHEN
H214 DYLAN A MEHALL
H329 FELICIA DENISE NAVARRO
H336 SAMUEL THOMAS PAUL DOTSON
Purchased goods are sold as is, and must be removed within one (1) day of purchase. Payment is to be with cash only and made at the time of purchase. This sale is subject to cancellation without notice in the event of settlement between owner and obligated party. Publication dates: September 8th, 2017 & September 15th, 2017
09/08/2017, 09/15/2017

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY
Notice is hereby given that pursuant to Section 21700 of the Business and Professions Code, State of California, the undersigned will sell at Public Auction by competitive bidding on September 22, 2017 at 11:00 A.M. at Security Public Storage, 4420 N. Blackstone Ave. City of Fresno, County of Fresno, State of California, the goods, chattels or personal goods and property of the tenants/units listed below.
Unit # _____ Name
A2024 Wendell M Carter
B1009 Marla Tamm
B1033 London Capri Rhinehart
B2020 Amanda Bulnes
B2039 Karina G Rogers
B2044 JB Moore
B2078 Kellie D Cunningham
B2134 Mary L Beckhurn
C1110 Curtis W Haggerty
C1112 Edwin Navarro
C2049 Angela A Palma
D043 Jason Shaw
E026 Paola Gutierrez
Purchased goods are sold as is, and must be removed within one (1) day of purchase. Payment is to be with cash only and made at the time of purchase. This sale is subject to cancellation without notice in the event of settlement between owner and obligated party. Security Public Storage, 4420 N. Blackstone Fresno, Ca. 93726 (559)-226-6655
09/08/2017, 09/15/2017

Notice is hereby given pursuant to Section 21700 known as California Self-Service Storage Facility Act. The undersigned will sell at public auction on September 20, 2017 at 10:00 AM personal property including, but not limited to furniture, clothing, tools, and / or other household items located at Fig Garden Self Storage Park, LLC, 5090 N. Weber Ave., Fresno, CA. 93722. Phone: 559-276-0500. Terms of payment are cash only. Sale subject to cancellation. Ruth Rodriguez Ashley N. Walls Grace L. Devaney Guadalupe Garcia To be published September 8, 2017 and September 15, 2017. 09/08/2017, 09/15/2017

It's national preparedness month. Do you feel safe?

September is National Preparedness Month and as we watch disasters unfold across our nation, you should ask yourself two questions:

**Do you feel safe?
Are you prepared?**

GUEST VIEW



Ralph Goldbeck

We live in a dangerous and complex world with numerous threats that affect the safety of our families and our community. In addition to man-made threats, there are natural disasters that can cause major disruptions to our daily lives and threaten our safety.

Are you, your family, business or house of worship prepared for a man-made or natural disaster?

We are very fortunate that Fresno is a relatively safe place to live compared to other parts of California and the nation. The majority of seismic activity occurs in other parts of the state and exposure to wildfires is centered in the foothills and mountain areas. Historically we have had limited experience with flooding, as our system of dams has helped

to minimize that concern. But this year's flooding in the South Valley reminds us that flooding does happen here. And, as recently reported by the Central Valley Flood Protection Board, a superstorm may come to us as early as this winter. One of our largest and least known threats is a potential blast and fallout from Mammoth Mountain — the second largest super volcano in the U.S. But that may take a few hundred years, so why do you need to be prepared now?

Disaster preparedness is a personal responsibility that each of us has as members of our community. Even though the events of 9/11 happened over 15 years ago, our country is threatened by multiple terrorist attacks and mass shootings each year. It is not a matter of if we will experience another attack, but a matter of when. In addition to headline-making disasters that may affect our city, there are numerous more frequent events such as residential and commercial fires, extreme heat, hazardous materials incidents that can be life changing events. A rapidly growing threat is from the cyber-attacks that are impacting countless individuals, businesses and organizations every day.

Our community is blessed to have the protection of great emergency responders; including our police, fire, EMS and public health agencies. In addition to our professional responders, our community has a second army of disaster preparedness volunteers such as the American Red Cross, Central California Animal Disaster Team (CCADT) and Fresno Citizen Corps. The Fresno Citizen Corps was founded after the events of 9/11 as a means to encourage individuals and organizations to prepare to respond to man-made or natural disasters. A key component of the Fresno Citizen Corps is the Community Emergency Response Team (CERT). CERT is a 20-hour training program, tailored to address emergencies and disasters that may affect the community. After completion of the course, CERT members are on call to respond to local emergencies and support our first responders. To date, Fresno CERT leaders have trained over 1,200 members of our community.

In addition to becoming CERT trained or volunteering to help the American Red Cross, CCADT or any of the many outstanding community service organizations, there are

several simple things that you should do to prepare you and your family or business for an emergency:

1. Get a Kit, Make a Plan, Stay Informed. Check out www.redcross.org/local/ca/central
2. Become CERT trained – Contact CitizenCorps@Fresno.gov
3. Learn more about preparedness for children, families, businesses and people with access and functional needs and visit www.Ready.gov, @ReadyGov or <http://www.facebook.com/FEMA>

While we should appreciate Fresno's low risk for disasters, don't let the false assumption that "it can't happen here" prevent you from taking practical steps before an emergency occurs. Not one of us is as strong as all of us working together. It is great to have the safety and protection of an outstanding group of first responders, but the fact of the matter is your safety and the safety of your community is your responsibility. Take action – be prepared.

Ralph Goldbeck is the chairman of the Fresno Citizen Corps Council, past board chair of the American Red Cross of Central California and partner/owner of Kitchens To Go built by Carlin.

Take advantage of September — the second New Year

As summer ends and stores stock their shelves with school supplies, September can feel like a fresh start for many small business owners. For some businesses and corporations, Oct. 1 marks the start of a new fiscal year. For others, September is a great time to bolster employee morale and shore up the systems that will carry their businesses into the hectic holiday season. Follow these tips and make the most of your September refresh.

REVIEW YOUR STRATEGIC PLAN

Before you can tackle any planning or reorganization, your first priority should be reviewing your business' strategic plan. "If you don't have one, make this a top priority to create a plan that will serve as the foundation of your annual goals," says Chuck Sinks, senior business advisor at CDC Small Business Finance in San Diego.

September is the time to examine the big picture — where you are now, where you want your business to go, and whether you're on track to getting there. "Once your plan is in place, you can evaluate your tactics and objectives and confirm that they are helping to move your organization toward your larger strategic vision," Sinks says.

EVALUATE EMPLOYEE PROGRESS AND GOALS

September is also a good time to check in with employees to ensure that they are setting and meeting goals. "If you don't already have this type of goal setting, September is a great time to start this process as it coincides perfectly with the calendar year," says Marc Prosser, co-founder and managing partner of Fit Small Business in New York.

Prosser recommends quarterly mini-reviews to help employees stay engaged and proactively handle potential issues without letting an entire year pass between reviews. "Goals are set for every three months with monthly progress reviews," he says. "We think three months is the perfect timeframe as it's long enough to have significant progress and short enough that the 'day of reckoning' is not some time in the distant future."

NFIB
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UPDATE PROCESSES, DOCUMENTS, AND BRAND IDENTITY

As you review your strategic plan and employee productivity, evaluate how your business' processes are functioning and look over frequently used forms, contracts, and other documentation to update if necessary.

Amanda Slavin, CEO and founder of CatalystCreativ in Las Vegas, says it can be easy to neglect crucial internal processes when you are focused on customer and client needs. "For five years, we have been so focused on so many other companies and other startups' growth that we have not had the time for our own," she says.

Use the renewed focus of fall to motivate employees to shift their focus internally before holiday business – and malaise – kick in. "Through September, we are focusing on reenergizing our team by creating streamlined internal processes, on-boarding materials, and value setting while also working on an entirely new external presence," Slavin says.

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

SHOULD CONGRESS APPROVE A PLAN TO LEGALIZE SO-CALLED 'DREAMERS' IN THE US?

President Donald Trump has set a six-month timeline to rollback Obama-era protections for "Dreamers" under the Deferred Action for Childhood Arrivals (DACA) program. This creates legal status for undocumented immigrants who arrived here as children. He has called on Congress to come up with legislation that would protect Dreamers. A strong majority (60 percent) of this week's web poll respondents believe Congress should approve such a plan, while 38 percent says it's not up to Congress and 2 percent is unsure. Seven hundred forty-one votes were cast.

YES:	60 %
NO:	38 %
NOT SURE:	2 %



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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.

- September 22 | Small Business
- September 29 | Education
- October 6 | Agriculture
- October 13 | Energy

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 Edward Smith at 559.490.3448 or e-mail edward@thebusinessjournal.com.

- September 22 | Health Care Plans
- September 29 | Colleges, Universities & Trade Schools
- October 6 | Agricultural Commodities
- October 13 | Interior Design Firms

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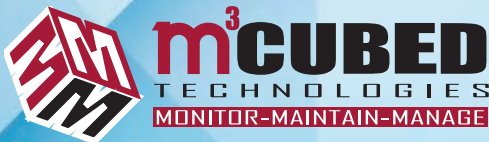


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