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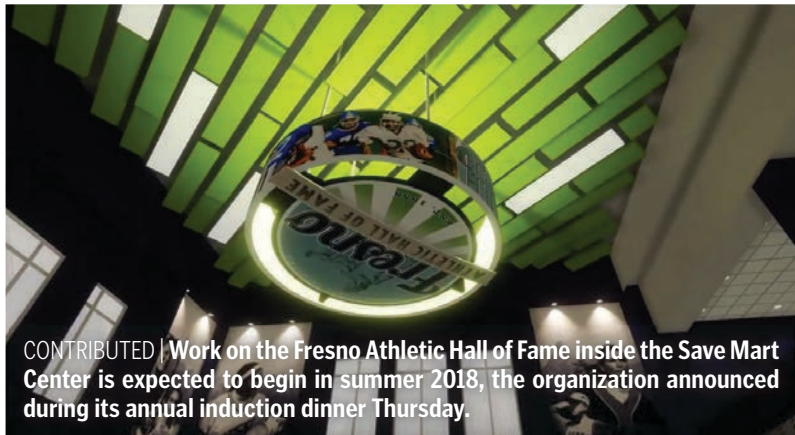
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# THE BUSINESS JOURNAL

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CONTRIBUTED | Work on the Fresno Athletic Hall of Fame inside the Save Mart Center is expected to begin in summer 2018, the organization announced during its annual induction dinner Thursday.

## Construction of Fresno Athletic Hall of Fame to begin next year

David Castellon – STAFF WRITER

After nearly 60 years of effort, actual construction of the Fresno Athletic Hall of Fame could begin next year.

A 1,900-square-foot section of the southwest wing of the Save Mart Center will become an interactive museum honoring exceptional athletes from Fresno and those who have participated and excelled in sports here.

Hall of Fame | 3

## Faraday Future aims to disrupt its supply chain

### Startup seeks suppliers who also are innovators

David Castellon – STAFF WRITER

Executives for electric car startup Faraday Future said they want to disrupt the car industry, and that includes the relationships they'll have with suppliers after their new manufacturing plant in Hanford begins making vehicles next year.

"We need a structured supply base, but we need more than that. We need a supply base that owns technology and can develop technology," said Pablo Ucar, head of supply chain for Faraday Future, which is looking to go up against Tesla, Inc. and the internal combustion engine carmakers in building all-electric cars with zero emissions.

Faraday announced in August a lease to take over the former Pirelli Tire plant on Hanford's south end to convert into its first

Faraday | 12



PHOTO BY DAVID CASTELLON | Rodney Wilson, left, Visalia branch manager of Electric Motor Shop & Supply, speaks with executives from Faraday Future about his company possibly becoming a supplier to the startup electric car manufacturer during last week's South Valley Industrial Summit in Tulare.

## Once a felony, crime of knowingly passing HIV downgraded

Donald A. Promnitz – STAFF WRITER

A new law signed by Gov. Jerry Brown, which takes away the felony charge of knowingly passing HIV to a partner, is being met with controversy in the Central Valley.

Authored by state Sen. Scott Weiner (D-San Francisco) and Assemblyman Todd Gloria (D-San Diego), SB 239 reduces the criminal charge to a misdemeanor. This would reduce the sentencing down from an eight-year sentence in a state prison to six months in a county jail.

"Today, California took a major step toward treating HIV as a public health issue, instead of treating people living with HIV as criminals," Wiener said at the bill's signing. "HIV should be treated like all other serious infectious diseases, and that's what SB 239 does."

HIV | 7



PHOTO BY DAVID CASTELLON | Voters in the Tulare County city of Farmersville will vote next week on whether to tax commercial marijuana cultivators under the state's new recreational pot law.

## Cities welcome, shun legal cannabis businesses

David Castellon – STAFF WRITER

Like it or not, cannabis is about to become part of our lives, and on Tuesday residents of the rural Tulare County city of Farmersville will help decide how big a part it may have in their lives.

That's when the city will hold a special election on two measures, one on whether to tax marijuana-growing operations in the city limits.

Admittedly, it's a case of putting the cart before the horse, as the Farmersville City Council hasn't decided yet whether to allow such businesses in the city limits, John

Pot | 4

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CONTRIBUTED | The Hall of Fame exhibit is expected to focus more on the life stories of its members, and serve as an inspiration to children delivered via the latest technology.

## Hall of Fame | from 1

"We have agreed with Fresno State and our partners that we are going to proceed with Phase 1 of our project," said Walt Byrd, Jr., president of the Fresno Athletic Hall of Fame.

A key component of the planned venue are interactive features, particularly touch-screen computers that will allow the public to look up and view the stories of various athletes, some of which would include videos of them telling their own stories, Byrd noted.

And the information will not just include statistics and rundowns of their accomplishments in sports. Byrd said a big part of the information provided will deal with the character of the athletes and the obstacles they overcame in their lives to accomplish what they did, with hopes they will inspire school groups and children with their families who visit the Hall of Fame.

"We're not just building a shrine to honor athletes — putting up plaques and trophies on the wall. All of the people who have contributed to our project, that's not what they're looking for. What they're looking for is something that is going to make a difference in the county, and we think this opportunity to take these stories of these great athletes and convert them into life lessons for kids kind of takes it to a different level," Byrd said.

And there are many rich stories to be told, he added.

"We're going to do this first class, and I think for a lot of people in this county, they have no idea of the great athletes that are from this area."

"Our home in the Save Mart Center will be home to teaching the ethical values inherent in sports to our youth through lessons in trustworthiness, respect, responsibility, fairness, caring and citizenship," the Hall of Fame governing board states on its website.

Since 1958, the Hall of Fame's governing board has selected 335 athletes for induction, including the five added Thursday night at the organization's \$75-a-plate annual Enshrinement and Fundraiser Dinner.

But there never has been a brick-and-mortar hall of fame for the public to visit.

Earlier this year, the governing board announced an agreement in which Fresno State will make a portion of the Save Mart Center available to house the Hall of Fame, but the organization needed to raise about \$1.5 million to construct it.

A fundraising campaign over the past year has raised more than \$293,700 in straight donations and pledges, along with an additional \$256,900 in pledges through 2019.

That leaves more than \$949,000 that still needs to be raised to fully fund the project.

For his part, Byrd said in an interview prior to Thursday night's dinner —

when the plans to go forward with the construction were publically announced — that he expects to raise all the money by the time the work on building the Hall of Fame is completed.

"We've reached out to all of our inductees. We think that's a great resource for us," he said. "We've talked to all of the philanthropic people in the Fresno County area. Unfortunately, they are the same people who are asked to donate to a variety of different causes. They are being gracious enough to support us."

"We have a director of our development campaign. His job is to be out in the community, making as many contacts, talking about our project, and hopefully something will come of that."

Current plans are to start work on the Hall of Fame next summer, but how far Phase 1 can go will depend on the success of the fundraising from this point forward, Byrd said.

"Phase 1 needs to look amazing. It needs to look finished. It doesn't need blank walls," and paying for that shouldn't be a problem, as the brick-and-mortar aspects of the hall are the least expensive, he said.

"The technology is the expensive piece," not just the touch screens, but software and projectors that will constantly display onto screens hanging from the ceiling videos of the athletes of various eras, as well as live sporting events, Byrd said.

"That's the unknown. That's the expensive stuff. How much can we do," at least initially?

And that technological component is important, said Byrd, explaining that once it's fully in place, "Now it's an environment you can learn in, rather than just look at plaques on the wall."

"Our technology, we want it to be interactive so it appeals to this generation, which is the cell phone generation. They want to be involved, and we want to create exhibits that are involving these kids."

Of course, the Athletic Hall of Fame will feature static displays with photos and memorabilia of various athletes and an area dedicated to Fresno State athletes. "People are going to walk into the Save Mart Center, which is really a pretty boring building, and they'll walk over to that corner and be blown away by what they see," Byrd said.

### Get involved

Donations to help fund the building of the Fresno Athletic Hall of fame, go online to [www.fresnoahof.org](http://www.fresnoahof.org) and click on the "Campaign for Character" box.

If you would like to get involved with the Hall of fame, call Kevin Goessling at 559-448-0677 or email him at [kevin@fresnoahof.org](mailto:kevin@fresnoahof.org).

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



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### Pot | from 1

Jansons said in an interview late last month, on his last day as Farmersville's city manager after accepting a city manager job up north in Windsor.

"What the council was adamant about is they didn't want [retail sales] in the city of Farmersville, but it would consider allowing one or more businesses at the production level," essentially, a growing operation, he said.

### Motivating factor

And city officials aren't shy about saying the motivation is the potential added tax revenues cannabis businesses could bring, as "The city has experienced deficits in its general fund for several years now. It's essential to try to right the ship, to provide for police and fire and recreational services and to avoid any cutbacks in those areas," Jansons said.

Certainly, cannabis has been at least on the fringes of life for many Californians after voters here passed in 1996 the Compassionate Care Act, allowing for the growing, selling and medicinal use of marijuana by and for people with doctors' recommendations.

Despite the law, some communities put strong restrictions on the medical marijuana industry, particularly here in the Valley, while in other parts of the state the rules for growing and selling pot were less restrictive, and the industry flourished there.

Then, two decades after making medical marijuana legal, California voters passed Proposition 64 in November of last year, making sales and use of cannabis for recreational legal.

But neither the state nor most of its cities were going to make buying cannabis as easy as it would be to walk into a liquor store and buy a six-pack of beer.

Instead, plans to start recreational marijuana-related businesses were put on hold by state officials who have spent nearly a year so far developing a series of rules governing who can be licensed to run businesses involving cannabis.

### Rules forthcoming

State officials haven't yet released those licensing rules for 20 types of cannabis businesses that include cultivation, distribution, product manufacturing and retail sales. And three agencies — California's Department of Public Health, Department of Food and Agriculture and the Bureau of Cannabis Control — will begin issuing the first temporary licenses in January 2018.

Despite the last year of lead time, some communities are just getting around to deciding whether to allow marijuana-related businesses to set up shop, Farmersville among them.

Jansons noted that the other initiative on Farmersville's ballot next week is whether to raise the city's sales tax by a half cent, estimated to bring an extra \$280,000 a year to the city's coffers.

But a good-sized cannabis-cultivating operation or multiple operations could bring in \$100,000 to \$3 million a year for the tiny city, Jansons said, making passage of that initiative more potentially lucrative for the city.

One caveat for cultivators setting up shop in Farmersville is that the growing can't be done outdoors, but rather inside enclosed buildings, probably using artificial lights and hydroponics rather than sunlight and soil.

Farmersville has no vacant, large warehouses or manufacturing buildings that would fit the bill for would-be cannabis growers, which means any commercial cultivators would have to build grow sites in areas zoned for industrial use.

### Citizens decide

As for the indoor cultivation rule and other rules for cannabis growing in Farmersville, the City Council already has a set, but members will not vote to approve them and whether or not to even allow cannabis cultivation businesses in the city limits until after they see the results of next week's election to tax cultivators.

"If the voters were to deny the taxation structure on Nov. 7, it's likely the council would revert to a full ban and no longer entertain this idea, because — again — we are only pursuing this out of necessity, even though a slight majority of the population in Farmersville did vote to approve Prop. 64," Jansons said.

If the voters approve the tax and the Farmersville City Council follows suit in allowing commercial cultivation, the city would be in a deep minority among Valley communities allowing any sort of commercial cannabis businesses to operate in them.

### Bans abound

Fresno, Tulare, Kings and Madera counties all have banned recreational cannabis-related businesses outright in their unincorporated areas, and the Fresno City Council's parallel decision to be a "dry" city as far as pot is concerned has garnered much attention over the intense, hard-fought debates that preceded the votes.

Michael Green, president of the Fresno Cannabis Association, said it's hard to keep track among all the state's 58 counties and 482 cities where commercial cannabis will be allowed and to what degree.

But those that are allowing it in the Valley are cherry picking what sorts of businesses they'll approve and what they won't.

In the city of Hanford, for example, indoor cultivation, manufacturing, lab testing and distribution of marijuana by licensed and permitted businesses will be allowed, but the city council stopped short of allowing retail sales.

The city also set limits on allowing just two of each type of business in each category, along with allowing two "campuses," areas where cannabis-related businesses can operate in proximity of one another.

In Mendota, the city council there still is deciding on whether to allow any cannabis businesses, but if that happens, officials already have decided on to a plan to create an "overlay district" — 100 acres of undeveloped land on the north end owned by the city after plans to build a solar farm there fell through.

Basically, any cannabis businesses would have to buy a portion of that land



PHOTO BY DAVID CASTELLON | The Tulare County town of Woodlake will also vote next week on taxing commercial marijuana businesses. It is one of the few towns in the Central Valley where retail sales have also been OKd.

#### Pot | from 4

and build and operate there, explained City Councilman Robert Silva.

He added that Mendota officials already are interviewing applicants before a decision on whether to sell any of the land and to allow cannabis businesses in Mendota has been made.

"We did surveys, and community

talks, and the public wants it for taxes and job creation, but they and the council don't want any storefronts in the community," Silva said.

#### Green light in western Fresno County

Green said that in the Valley, Coalinga looks to have the most liberal ordinance on commercial cannabis.

Voters there passed a local measure

permitting retail sales back in November 2016 on the chance that Prop. 64 might be approved.

With the law's passage, city leaders took action to allow most other types of cannabis businesses, with the exception of outdoor cultivation, said Sean Brewer, the city's community development director.

He said that these new businesses

could bring \$3 million a year in added tax revenues into his city, and officials there already are looking at applicants seeking permits to operate there.

"You have to show through an operations statement and business plan you are complying with state and local rules" and pass a background check, said Brewer, adding that so far no applications have been denied.

And in Woodlake, a few miles northeast of Farmersville, the city council voted to allow indoor cultivation, manufacturing, distribution, lab testing and retail sales of cannabis.

"I think a lot of cities see there are opportunities to raise revenues," said Jason Waters, Woodlake's community development director.

And while added taxes from cannabis businesses would go to the city's coffers, Waters noted that part of the money would go to pay for code enforcement and other work to ensure local cannabis businesses are following state laws and local ordinances.

Despite having the rules for cannabis businesses in place, Woodlake voters — like the Farmersville voters — will decide in their own special election on Tuesday whether to impose taxes on them, as votes are required before cities can initiate new taxes.

"Something else we considered, is when we allowed it, we put a lot of rules in place," said Jason Waters, Woodlake's community development director.

"Cities have to be pretty clear in what they allow in their cities and what they won't allow."

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

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## HEALTH CARE



PHOTO CONTRIBUTED BY KAISER | Kaiser Permanente Fresno, along with three other area hospitals, have received an "A" rating for patient safety by the Leapfrog Group, joining one-third of more than 2,600 US hospitals surveyed.

## Valley hospitals earn 'A' for safety

Three hospitals in the Central Valley—Kaiser Permanente in Fresno, Madera Community Hospital and Adventist Medical Center in Selma—received the top score of "A" from the Leapfrog Group's fall 2017 Safety Grade.

The Leapfrog Group, an independent national nonprofit run by employers and other large purchasers of health benefits, released its Hospital Safety Scores after examining publicly available data on patient injuries, medical and medication errors and infection at U.S. hospitals, which were assigned letter grades for their safety records.

"Receiving a top grade of 'A' for patient safety is a testament to Kaiser Permanente Fresno's commitment to providing high-quality health care," said Debbie Hemker, RN, senior vice president and area manager at Kaiser Permanente. "We are honored to be recognized once again for providing safe care to our patients, members and the communities we serve."

Less than one-third of more than 2,600 hospitals surveyed in the U.S. received an "A" rating in the biannual report, which began in 2012.

Developed under the guidance of Leapfrog's Blue Ribbon Expert Panel, the Leapfrog Hospital Safety Grade uses 30 national performance measures to produce a single letter grade representing a hospital's overall performance in keeping patients safe from preventable harm and medical errors. The Leapfrog Hospital Safety Grade methodology has been peer reviewed published in the Journal of Patient Safety.

Here's how other facilities in the Central Valley scored:

- Saint Agnes Medical Center (Fresno) — B
- Clovis Community Medical Center — B
- Adventist Medical Center Hanford — B
- Kaweah Delta Medical Center (Visalia) — B
- Community Regional Medical Center (Fresno) — C
- Sierra View Medical Center (Porterville) — C
- Tulare Regional Medical Center — D

## FINANCE

### Shopping center lands \$24M loan

A Clovis shopping center is the beneficiary of a \$24 million permanent financing loan, announced one of the largest commercial finance companies in the US.

The 127,764 square-foot Trading Post Shopping Center at Clovis and Herndon avenues had sat mostly vacant for several years when Rich Development Enterprises, LLC, purchased the center in 2015 with a plan to rehab the property.

Two anchor spaces were vacant at the time, and only 20 percent of the center was occupied. Rich Development — which also developed the Marketplace at El Paseo shopping center in northwest Fresno — expanded and brought in national and regional tenants including Sprouts, Ross, Skechers, Tuesday Morning, Dollar Tree, Deli Delicious, Union Bank and Pieology Pizza.

Walker & Dunlop of Maryland originally arranged the construction line of credit for the property's rehab, and has now converted the floating rate construction loan to a fixed rate, permanent loan without requiring updated third-party reports, said Jeff Hudson, managing director of Walker & Dunlop.

"Our client has done an incredible job with this property, and we are thrilled that we were given the opportunity to play a role in this success story," Hudson added.

Located near Highway 168, the Trading Post is situated in one of the newest retail growth corridors in the area, according to a news release.

"The financial experience and expertise of Jeff and the entire Walker & Dunlop team were invaluable to our turnaround plan," said Joseph Rich, general partner of Rich Development, in a statement. "We have worked with Jeff Hudson and his team for over thirty years and are once again very pleased with their results."

Walker & Dunlop has closed 59 retail loans in the first half of 2017 — nearly double the number of retail transactions in the first half of last year.

## LEGAL

### Law firm has new digs

Sagaser, Watkins & Wieland PC, the largest locally owned employment law firm in the Central Valley, has a new home in Fresno's Fig Garden Financial Center.

The firm has a dozen attorneys dedicated to employment and labor law that were previously spread between two offices.

"We have been growing for years," said Howard Sagaser, shareholder of the firm, in a statement. "Now with our move to the Fig Garden Financial Center, we are able to serve our growing client demand with room to accommodate our projected growth."

The firm defends clients in matters such as wage and hour, discrimination and wrongful termination, retaliation and harassment, as well as labor relations, collective bargaining, and business litigation.

"We are increasingly becoming the place for employment and labor law attorneys to grow their practice," stated Ian Wieland, shareholder of the firm. "We pride ourselves in our strong local roots and understanding the needs of businesses in the valley."

Fig Garden Financial Center was purchased earlier this year for a reported \$55 million by the Assemi family, which heads Fresno homebuilder Granville Homes.

It features 320,000 square-feet of Class A office space.

## MEDIA

### Fresno Bee has a new publisher

Ken Riddick, top executive at The Modesto Bee, will replace Tom Cullinan as president and publisher of The Fresno Bee and two other McClatchy newspapers in the region.

Riddick, who will also oversee The Tribune in San Luis Obispo and Merced-Sun Star, will assume his new role Nov. 6. Cullinan, who has served in the role since 2012, is retiring effective Nov. 3, McClatchy reported in a new release.

"Ken has demonstrated great digital leadership at The Modesto Bee, as evidenced by digital-only growth of 44 percent over two years," said Gary Wortel, McClatchy's west regional publisher, in a statement. "Modesto has been one of the company's leaders in audience growth as well, and he recently completed the Bee's move to a new location that beautifully reflects the future workspace of a digital media company."

With more than 30 years of newspaper experience — and an expertise in digital media — Riddick began his career with McClatchy in 1995 as pictures editor with The Fresno Bee. He was promoted to Fresno's managing editor for new media and director of interactive media in 1999. He continued his career in and out of the McClatchy organization, finally returning in 2010 as the vice president of digital for The Charlotte Observer, then becoming president and publisher of The Modesto Bee in 2014.

"I am truly excited and humbled to be headed back to Fresno," stated Riddick. "The chance to return and contribute to the digital future of these three media companies is a dream-come-true."

Riddick, a native of Texas who holds a journalism degree from the University of Texas, and his wife Catherine plan to move back to the Fresno area.

## SMALL BUSINESS

### Fresno business sales flourish

Fresno's market for businesses up for sale experienced higher growth and value in its third quarter this year compared to the same period a year earlier, according to a report by BizBuySell.com.

The website monitors, tracks and reports on business sale transactions.

Across the nation, the website reported 2,589 closed transactions over the quarter, an increase of 499 — 24 percent — over the third quarter of 2016.

In Fresno, sales did much better, with BizBuySell reporting a total of 43 businesses changing hands in the third quarter of this year, a 79 percent increase over the previous year.

Not only did more businesses put themselves up for sale, but the median asking price increased by nearly 45 percent, according to the website, which didn't include business sales not posted on it.

During the months of July, August and September, 10 Fresno businesses valued at more than \$1 million sold, making up the largest percentage of the businesses listed.

The next highest number was for eight businesses valued between \$100,000 and \$200,000, followed by seven businesses that sold between \$500,000 and \$1 million.

The median asking price for all Fresno businesses listed on the website to have sold over those months was \$328,900.

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**HIV | from 1**

Wiener's legislation comes at a time when HIV is being found in a high rate among millennials. According to statistics released by the Centers for Disease Control and Prevention, 37 percent of those diagnosed in 2015 were between the ages of 20 and 29.

In Fresno County, 98 new cases of HIV/AIDS were reported in 2016. Jena Adams Fresno County Public Health Department's supervising communicable disease specialist, said that this is actually down from 102 new cases in 2015.

The bill was met with opposition in the Central Valley. Assemblymembers Jim Patterson (R-Fresno), Frank Bigelow

desire to avoid stigma, Linn said that special laws for certain illnesses is nothing unprecedented.

"This is not a novel idea," Linn said. "I mean, back in the early part of the 20th century when tuberculosis was rampant, it was very common for jurisdictions to pass laws where people knew that they had tuberculosis and had been diagnosed with it could not come within the city limits."

One of the main cited reasons for the bill was the protection of sex workers, and 95 percent of HIV-specific criminal cases in California have been related to prostitution. Sen. Wiener also argued that criminalization and social stigma keep those who are potentially infected with HIV from getting tested.

While declining to comment on SB 239, Adams said that one of the main causes among millennials for not getting tested for HIV is a lack of understanding and concern, despite it being a life-altering illness.

"I don't think HIV is on the radar for Millennials You don't really hear about HIV that often like you did back in the '80s and early '90s," Adams said. "And I think a lot of that has to do with all of the advancements that have been made."

Adams stated that with advancements in treatment of HIV/AIDS, there isn't a strong message of prevention among younger people compared to when AIDS first emerged as a public health crisis.

"When I started this job in 1994, young people knew because they heard the message all the time — it was everywhere," she said. "They knew they needed to get tested every six months to know their status, the importance of using protection. And those messages aren't as voiced as often as they were back then."

Others have pointed out the possibility of persons with HIV infecting others either intentionally or without regards to a partner's safety and health. For example, Thomas Guerra pleaded no contest in San Diego for knowingly spreading HIV in 2015. A native to the San Joaquin Valley, Guerra said at his sentencing that he had "no remorse" for his actions. The charge in this case was a misdemeanor.

"We certainly want to punish people that go out and intentionally infect other citizens in the state of California. That's a crime — it's bodily injury they're admitting if in fact they infect someone with HIV," Linn said. "It's no different than breaking their jaw, or creating some form of mayhem to the citizen."

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

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David Linn,  
Madera County District Attorney

(R-O'Neils), Devon Mathis (R-Visalia) and Rudy Salas (D-Bakersfield) voted against SB 239, Salas being one of only two Democrats to do so.

It has received further criticism by Madera County District Attorney David Linn.

"I believe that it was a mistake for the senate and the legislature to pass it, and it was even a bigger mistake for the governor to sign this bill," Linn said. "I think it's another example of Gov. Brown's administration trying to do away with the laws in California."

Assemblyman Dr. Joaquin Arambula (D-Fresno) voted in favor of the bill.

"I voted for SB 239 to bring parity with laws regarding all other communicable diseases and end a stigmatizing law adopted over 25 years ago when we had a very limited medical understanding of HIV," Dr. Arambula said. "Evidence shows that the increased penalty did not serve any public benefit."

While saying that he understood the



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## Welcome to our New Members!

The Fresno Chamber of Commerce represents nearly 1,200 members throughout the Central Valley. We'd like to welcome our newest members for the month of September.

**Regency Property Management**

**Rabobank**

**Homes for Heroes**

**Synergy Admin Solutions, LLC**

**The Growth Coach of Central Valley**

**Monarch Home Services**

**Golden 1 Credit Union**

**Monster City Studios**

**Adecco**

We'd also like to welcome our newest Chairman's Circle Members!



For more information regarding membership, call the Fresno Chamber at 559-495-4800 or email [info@fresnochamber.com](mailto:info@fresnochamber.com)

2331 Fresno Street | Fresno, CA 93721 | 559-495-4800 | [www.fresnochamber.com](http://www.fresnochamber.com)

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FILE PHOTO | Dora Westerlund, CEO of Fresno Hispanic, cuts the ribbon on the new Downtown Business Hub in Fresno in 2011. The organization recently partnered with the Opportunity Fund to expand microfinance opportunities in the Valley.

## New Opportunity Fund promotes biz loans in a week with Fresno expansion

Edward Smith – STAFF WRITER

The Fresno Area Hispanic Foundation recently expanded its portfolio of small business lenders to include Opportunity Fund, a San Jose-based community development financial institution (CDFI).

The nonprofit Fresno Area Hispanic Foundation, based out of Fresno's Downtown Business Hub, works with small business owners, helping entrepreneurs succeed and network with staff to provide support while they grow, according to Yery Olivares, chief operating officer for the organization, which serves the entire San Joaquin Valley.

"We hold their hand along the way of starting or expanding a business," Olivares said. "We're with them from the moment they start a business and [we make] sure to help them develop their business plan to the moment of their grand opening to the moment they decide they want to expand. We're with them for the life of the business."

One of the services the organization provides is helping those business owners apply for loans.

For small businesses without the credit history to back up an application, CDFIs are tools to "fill in the gaps" where traditional financing leaves off, according to Daniel Fernandez, director of microlending at Opportunity Fund.

CDFIs began in 1992 as a way to provide disadvantaged communities with access to funding to start up businesses.

Along with the Small Business Administration, they use money from banks and investors to give out loans that might be considered riskier to other lenders.

The SBA has a loan program that will work with CDFIs by providing funds to lend to small business.

The difference between other CDFIs and Opportunity Fund is that the SBA does not insure Opportunity Fund.

Instead, it uses grants and loans from private organizations to fund small business loans.

So, while Opportunity Fund may have to depend on different kinds of fundraising to get capital, it approves loans with its own established guidelines.

One of these is the amount of time it takes for businesses to get cash after applying.

Typical turnaround for a more standard CDFI, according to Fernandez, might be between 30 and 60 days, but for Opportunity Fund, they might be able to get a loan to someone in as little as seven days.

"It allows us to be even more lenient and even more liberal with our credit and our underwriting to help borrowers that would fall out of even the most liberal CDFI," Fernandez said.

During the pilot year of Opportunity Fund's Community Partner Program, which Fresno Area Hispanic Foundation is now participating in, Opportunity Fund partnered with 17 technical assistance organizations, providing 225 loans for a total of \$3.7 million in Southern California.

Loans range from \$2,600 to \$50,000

for working capital, equipment and vehicles.

Many business owners find that their limited time in business makes qualifying for loans more difficult.

Though requirements for CDFIs might be less stringent, they do come with a price.

"[Rates are] not intended to be competitive," Fernandez said. "Because CDFIs get a lot of their capital from banks, they're positioned as spring boards and launch pads to get a borrower into a traditional bank book of business, which is why banks donate to CDFIs — to build a pipeline for themselves."

Rates typically pick up where banks leave off, according to Fernandez, which means starting between 7 and 8 percent and, for Opportunity Fund, cap off at around 18 percent.

For under-qualified small business owners, however, loans from CDFIs may be starkly competitive compared to merchant cash advances, which many businesses may look to because of how easy it is to qualify.

"When you go to these other lending services, they don't ask for that much," Olivares said. "Sometimes small business owners don't want to deal with going through these processes... It's easy for them to take a loan with really high interest rates because they need that money."

Much of what online small business lenders provide are not technically loans, according to Fernandez. Instead, they work like a cash advance, where the terms include a percentage of sales to be paid at much higher rates.

"They're technically not loans, they're cash advances they don't need to be presented as such," Fernandez said. "They come without promissory notes, [and] they come without full disclosure of the rates."

Sometimes these rates can end up being 40-70 percent, even in to triple digits at times.

The Fresno Area Hispanic Foundation has a technical assistance program to help businesses navigate through all these terms and establish a plan to get them through what they need.

"If you don't qualify now, we can help you get there so you don't have to worry about paying a high interest loan," Olivares said.

The Fresno Area Hispanic Foundation says it has helped more than 5,000 startup and existing businesses across the Central Valley.

"Our partnership with Opportunity Fund has brought new and unique opportunities for Central Valley businesses to access responsible, low cost loans in an efficient and timely manner. Our missions align as we help advance the economic well-being of small businesses and lead them to economic self-sufficiency," said Dora Westerlund, CEO of the Fresno Area Hispanic Foundation. "We are excited to work with Opportunity Fund's team as they understand the diversity of our community and are able to be innovative in providing solutions to the challenges our business community face in accessing capital."



OPPORTUNITY FUND | The Opportunity Fund in San Jose is a community development financial institution that relies on private donations, such as those gathered at so-called "Taste of Microfinance" events throughout the state.



# ROGER DELPH

PRESIDENT & CEO

RLMK INC., VISALIA

**Tell us about your business.**  
I started as a part-time employee working afternoons at a McDonald's restaurant in Dayton, Ohio, in 1969 through a high school work-experience program. I continued to advance through McDonald's training programs, taking on different positions within the corporation over the next 20 years, before owning my own franchise in 1990. My family now owns and runs 27 McDonald's restaurants from Selma south to Bakersfield.  
You could say we're in the people business. We employ about 1,500 people, from entry-level high schoolers, to people who want to work part-time while they attend college, to people who have graduated college and are looking for careers, to people who are raising families. Our leadership must be versatile, understanding and flexible to the employees' needs.  
In addition, you could say we're in the hospitality business, as our employees must understand the needs of our consumers — who are all different in many ways — and how to deliver the products they ordered in ways that most satisfy their needs.

**What was the best business advice you ever received and whom did it come from?**  
Over the years, I had so many people that were my role models in business, including Tom Doran and Webb Blessley, two McDonald's regional managers who advised me when I was in my early 20s to treat people like you want to be treated, have fun and enjoy your family. I am blessed to have known and worked alongside both these men.

**Who has been the biggest influence on your career?**  
The person I was always influenced by was my mother. My father passed when I was 6 years old, and my mother raised five children as a single parent. She was smart and wise beyond belief, and she instilled in me a work ethic and an attitude to never give up.

**What are your roots in the Central Valley?**  
My wife Linda and I relocated from Sacramento to Visalia in 1990 to become McDonald's franchisees. My son, Matthew, was just 2 years old and Kevin wasn't born yet. We started with three locations in Visalia and one in Lindsay. Our family's roots are firmly planted in Visalia and have grown through business relations with local people we've met over the years. Our kids attended local schools and were involved in sports. Our sons completed their education at Fresno State and Azusa Pacific University, and both returned to Visalia, where they now are part of our family business. We have met so many great people over the years that have become a big part of our family's life, and Visalia continues to be a great place to put your roots down and raise a family.

**What was your favorite job and what did you learn from it that you bring to your present career?**  
McDonald's was my first job, but my favorite job in the organization was being a business consultant, advising the owner-operators about their restaurants, among them a retired state Supreme Court judge. So, you have 10 or 12 successful business owners you consult with, and I think what I learned from them helped form me into the businessman I am today. Among the things they taught me is that in the McDonald's business, it's all about the people — the people you employ and how they serve the customers — and they are the ones who are going to make you successful.

**What do you foresee as the next big food trend?**  
It's so trendy; I don't know what the next big trend will be. I still have the equipment for McPizzas. I believe our McDonald's brand is positioned for today and for years to come. Our restaurants have progressed over the years with the additions of dining rooms, drive-thru service and breakfast. We are continuing to change with mobile ordering, both at the restaurant and on mobile devices. We have started delivery in many areas that allow our great food to be delivered to your home. Trends come and go, but if you are offering customers great food at affordable prices in a modern restaurant, served by great people, we will be serving guests for many years to come.



**Education:** I am a high school graduate who graduated in 1973 from Hamburger University in Oak Brook, Illinois, the training center for McDonald's restaurants.

**Age:** 63 years young

**Family:** Married to my wife, Linda, for 31 years. We worked together for several years before we started our adventure together. We have two sons, Matthew, 29, and Kevin, 26.

**California is coming to the end of the first year of a new law that progressively raises the minimum wage over five years to \$15 an hour. How have your restaurants and other small businesses been affected?**  
Back in the early 1970s, McDonalds ran a commercial in which the entire population of Badger — then 15 people — was brought to Visalia and fed Big Mac meals. At the time, the minimum wage was \$1.45 an hour, and a Big Mac, small fry and small coke cost 99 cents. Today, minimum wage is \$10.50 an hour, and feeding Big Mac meals to 15 people would cost a little under \$63.00. Over the years, restaurant costs have increased — as have the prices consumers pay — but in most industries those higher costs start with the increasing minimum wage. When the point of your product value exceeds the price the consumer is willing to pay, you must find other ways to stay profitable and remain a viable business. It starts with reducing the number of employees and available work hours for the remaining employees. The decision-making process to hire employees becomes more difficult. There is a tipping point or a sweet spot for the balance of cost of goods versus the cost to produce them. The current and future minimum wage increases will affect our ability to balance cost increases, employee needs and business viability.

**What are the future plans for your business?**  
I believe our business will grow, and we expect to add at least one restaurant next year. Our two sons are firmly planted as franchise owners in the business, and it will soon be time to allow the younger generation to take our business to a different level, so I'm sure they will expand in ways that I can't foresee.



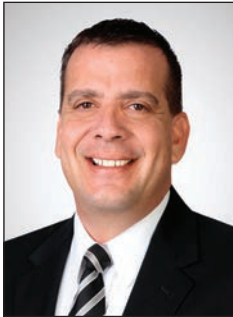
# Minority-Owned Businesses

In the Central San Joaquin Valley - ranked by number of full time employees, if tied by number of part time employees.

2017 2016	Name of company Address	Phone	2016 Gross Revenues	Full-time employees	Part-time employees	Minority group	Primary business	Year founded locally Location of headquarters	Top local executive(s)
1 (1)	<b>Ruiz Food Products, Inc.</b> P.O. Box 37 Dinuba, CA 93618	591-5510	WND	3,600	WND	Hispanic	Manufacturer of frozen prepared foods	1964 Dinuba	Kim Ruiz Beck, chairman
2 (2)	<b>AmeriGuard Security Services, Inc.</b> 5470 W. Spruce Ave., Ste. 102 Fresno, CA 93722	271-5984	WND	540	65	Hispanic	Private security, patrol services, burglar alarms and security camera installations, access control and armed alarm response	2000 Fresno	Lawrence Garcia, president/ CEO
3 (3)	<b>Richard Heath &amp; Associates, Inc.</b> 590 W. Locust Ave., Ste. 103 Fresno, CA 93650	447-7000	WND	230	WND	African-American	Energy solutions	1979 Fresno	Cynthia Bruno, CEO
4 (4)	<b>La Tapatia Tortilleria, Inc.</b> 104 E. Belmont Ave. Fresno, CA 93701	441-1030	\$25 mil.	167	4	Hispanic	Mexican food manufacturing, tortillas and chips	1969 Fresno	WND
5 (7)	<b>Falcon Private Security, Inc.</b> 130 W. Shaw Ave. Ste. 105 Clovis, CA 93612	226-1990	\$4 mil.	106	8	WND	Security guard and patrol services	2004 Fresno	Michael B. Safwat, CEO
6 (6)	<b>Selma Pallet Inc.</b> 1651 Pacific St. Selma, CA 93662	896-7171	\$13 mil.	85	0	Hispanic	Pallet manufacturing and repair	1980 Selma	Lupe Romero, Vera Romero, Lynette Wilson, Louis Wilson
7 (NR)	<b>Salazar Restaurant Enterprises</b> P.O. Box 1 Selma, CA 93662	896-8767	\$7 mil.	70	122	Hispanic	Mexican restaurant	1942 Selma	Karl Salazar, president, Lorraine Salazar Vasquez, VP
8 (NR)	<b>Que Pasa Mexican Cafe</b> 1549 Hillman St. Tulare, CA 93274	684-0600	WND	50	15	WND	Restaurant	2001 Bakersfield	Baldo V. Cisneros, owner
9 (NR)	<b>Borga Steel Buildings and Components, Inc.</b> 300 W. Peach St. Fowler, CA 93625	834-5375	WND	50	WND	Native American	Pre-engineered metal buildings and components	2014 Fowler	Ron Heskett, president
10 (10)	<b>Valley Network Solutions, Inc.</b> 364 W. Fallbrook Ave., Ste. 101 Fresno, CA 93711	650-2600	WND	35	WND	Asian	Managed network services, voice and data network design, sales, support and repair services	1996 Fresno	Daniel Duffy, CEO
11 (NR)	<b>MBTechnology</b> 188 S. Teilman Ave Fresno, CA 93706	800-621-9281	WND	32	WND	African-American, Asian	Roofing manufacturer	1983 Fresno	Steve Tejeda, controller
12 (9)	<b>JP Marketing</b> 7589 N. Wilson Ave. Ste. 103 Fresno, CA 93711	438-2180	\$8 mil.	27	2	Hispanic	Advertising agency	1994 Fresno	Jane Olvera Quebe, president
13 (NR)	<b>Valley Lahvosh Baking Co., Inc.</b> 502 M St. Fresno, CA 93721	485-2700	WND	26	WND	Armenian	Bakery	1922 Fresno	Agnes Saghatelian, president/ owner
14 (13)	<b>MJ Avila Company, Inc</b> 7258 W. Rialto Ave Fresno, CA 93723	276-1258	WND	15	0	Hispanic	Construction	1980 Fresno	Mary Jo Avila, president
15 (12)	<b>Deli Delicious Franchising, Inc.</b> 2495 W. Shaw Ave. Fresno, CA 93711	435-5305	WND	15	WND	WND	Franchise sandwich shops	1995 Fresno	Mohammad Hobab, president
16 (14)	<b>Kirkus Steam Cleaning</b> 2763 S. Elm Ave. Fresno, CA 93706	266-1612	WND	10	0	African-American, Mexican-American	Clean exhaust hoods, kitchen appliances in restaurants, hospitals and colleges	1979 Fresno	Marianne Burks, secretary/ treasurer, Miguel Garcia, VP
17 (17)	<b>Green Fin Realty, Inc.</b> 7493 N. Ingram Ave., Ste. 101 Fresno, CA 93711	439-2820	WND	6	1	Hispanic	Real Estate	2014 Fresno	Todd Mitchell, co-owner/ office manager, Linda L Mitchell, broker/co-owner
18 (16)	<b>Gonzalez Architects</b> 7545 N. Del Mar Ave., Ste. 203 Fresno, CA 93711	497-1542	\$971,000	6	WND	Hispanic	Architecture	1994 Fresno	Juan M. Gonzalez, architect/ CEO
19 (NR)	<b>Tri City Engineering, Inc.</b> 4630 W. Jennifer Ave., Ste. 101 Fresno, CA 93722	447-9075	WND	4	0	Hispanic	Civil engineers and land surveyors	1984 Fresno	Dan Jauregui, Marilu Morales, Oscar M. Ramirez, engineer
20 (19)	<b>Transcription Resource</b> 3924 E. Cortland Ave. Fresno, CA 93726	224-2625	WND	1	WND	African-American	Legal, medical and general transcription	1999 Fresno	Mary L. Neal, owner/CEO



# PEOPLE ON THE MOVE



Welch



Neloms



CONTRIBUTED | Sugar Pine Christian Camps in Oakhurst has received a key accreditation from the American Camp Association.

## EDUCATION

The American Camp Association announced that Sugar Pine Christian Camps in Oakhurst has received ACA-Accredited Camp status. ACA Accreditation means that Sugar Pine Christian Camps submitted to a thorough (up to 300 standards) review of its operation by the American Camp Association— from staff qualifications and training to emergency management — and complied with the highest standards in the industry.

## BANKING

Central Valley Community Bank announced the addition of **Timothy L. Welch**, Investment Representative for the Central Valley Investment Services department and dual employee with Investment Centers of America, Inc. Welch brings over 25 years of financial services and professional investment management

experience to Central Valley Community Bank. His responsibilities include managing and developing client relationships with non-deposit investments, in addition to business development throughout Fresno and Madera counties. Welch can be reached directly at (559) 673-0395 ext. 3407.

## GOVERNMENT

Fresno Mayor Lee Brand and City Manager Wilma Quan-Schecter announced that **Parvin Neloms Jr.** has been named the City of Fresno's new Parks, After School, Recreation and Community Services (PARCS) Director. He takes over the position currently being held by Interim PARCS Director Bruce Rudd. Neloms began his position with the city on Oct. 30. Mr. Neloms most recently served as the Director of Parks and Recreation with the City of Miami Gardens in Florida, a position he assumed in February of 2014.



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## Faraday | from 1

manufacturing plant, with current expectations to deliver the first cars late next year.

### Modern partnerships

Ucar was among a group of four Faraday executives who spoke last week at the first South Valley Industrial Summit at the California Edison Energy Education Center in Tulare.

Organizers said the event was an opportunity for people in manufacturing and other industries to network, as well as to learn about a new type of industry coming to the Valley, represented by Faraday and GreenPower Motor Co., the latter a Canadian manufacturer of electric-powered busses that is building its first U.S. manufacturing plant in Porterville.

Many of the estimated 240 people who attended the event — among them Rodney Wilson, Visalia branch manager of Electric Motor Shop & Supply — wanted to know what part they can play in electric vehicle manufacturing.

“They represent a new era, a new type of business that we really haven’t had here before. We really want to grow our business, doing business with them,” he said.

### A vision of the future

Wilson said his company is positioned to help this new, high profile industry

“If we can find the right kind of contract ... it could put our name on the map,” he said.

That’s the sort of thinking that Faraday is looking for among potential suppliers and service providers, Ucar said.

During the Faraday presentation, he told the crowd that his company doesn’t intend to follow traditional supply methods, because new technology is changing so fast that suppliers need to be ready to change what they make or provide quickly.

“And we need [suppliers] who can stomach this, because that’s going to take some risks.”

Ucar said he also wants suppliers who can tell him and other Faraday executives how to make a better car.

“We are problem solvers, and need suppliers who are problem solvers,” he said, explaining that his company’s suppliers need to be innovators in their own right, whether they make steering wheels or the software and computer hardware that currently makes up about 30 percent of the FF 91, the first luxury electric car model Faraday intends to produce.

### Suppliers as problem solvers

“We cannot engineer everything. That would be



PHOTO BY DAVID CASTELLON | Leonel Leal, a Lindsay native and senior manager of manufacturing and engineering at Faraday Future, addresses the audience attending last week’s South Valley Industrial Summit in Tulare. Behind him is an artist’s rendering of how the former Pirelli Tire plant in Hanford will look when it is up and running, producing all-electric cars starting next year.

stupid,” Ucar explained. “We need to leverage our suppliers. We don’t want to reinvent the wheel. Our suppliers are building these parts every day. They know how to make it better than us. They know more than us. They should be investing in new technologies.”

Faraday executives said they might update their car models every two years instead of every four or more years, as is common in the rest of the auto industry.

In addition, they said, competition in the fledgling electric vehicle — or “EV” — industry is fierce, with traditional car companies working on all-electric vehicles along with startups, Tesla and Faraday among them.

### California is the focal point

Leonel Leal, a Lindsay native who now is senior manager over manufacturing and engineering at Faraday Future, told the crowd that California is the focal point of this new EV industry, with at least 19 car-manufacturing startups he knows of in the state and about 200 other businesses developing parts and components for electric cars, including autonomous driving systems.

And the Valley, with its central location in the state, has a prime opportunity to become a hub for this new industry, much like Detroit became the initial hub for the U.S. auto industry after Henry Ford established the Ford Motor Co. there in 1903, Leal noted, adding that shortly after that, 125 car companies

sprouted up in Detroit.

“The Central Valley is literally in the middle of the largest [recent] innovation in the automotive industry,” Leal said.

“The exciting part is this disruption will create trillions of dollars of new business and growth. For the Central Valley and companies like FF, this is a great opportunity to use new thinking to be part of that innovation.

### The talent is here

Leal said he believes there are several companies already in the Valley capable of taking what they already do and adapting it to serving the needs of a carmaker.

Mike Betts, chairman and CEO of Betts Company in Fresno, agreed. His business has three divisions, mostly making after-market parts for cars and trucks, though the company’s industrial spring division also supplies the agricultural, irrigation and industrial industries.

He said he’d like to add being an original parts manufacturer for Faraday Future to the list.

“It’s a pretty big fish. They’re bringing a new dimension to California — the Central Valley — that we haven’t had before,” he said.

He said that from his discussion with the Faraday team, they want to do much of their business locally, which reduces transport costs and makes audits of the suppliers’ and manufacturers’ operations — common practice in the auto industry — easier.

“I think there are a lot of

companies, like ourselves, that will need to identify opportunities there and then invest in going after those opportunities,” he said.

### Multiplier effect

Not that he expects all the companies Faraday Future will work with to be local. Odds are, the company may end up contracting for some goods and services outside the Valley, and some of those outside businesses may set up shop here to work with the carmaker, Betts said.

Still, of the five to seven local, additional jobs each of the estimated 1,000 workers Faraday plans to hire is expected to generate, he said, “My guess is at least half of them will be local companies that are willing to invest and willing to grow.”

Faraday Future has set up a website where businesses interested in working with the carmaker can tell company officials about what they do.

“You need to be very specific at what you’re good at. I don’t want 100 things. We want the best of the best,” Ucar noted. “I need specific suppliers who can give me specific answers to my problems.”

He added that Faraday isn’t yet looking for suppliers to produce after-market parts and accessories for its cars, but a team is looking into that, “because it’s a huge potential business.”

### Good people needed

Besides looking at innovation among suppliers, Faraday officials said they’re seeking

comparable qualities in employees.

Ucar said he looks to hire problem solvers. “Experience is important, a capacity to learn and innovate is what I’m looking for — the capacity to learn and absorb new technologies.”

Still, not everybody is suited to working for a startup, as they don’t tend to have the stability and many elements in place that bigger, more established companies tend to have, said Phil Bethell, senior director of manufacturing and engineering for Faraday Future.

For startups, he said, change is a constant, as “Our plans, our visions, they are maturing as we grow the company, and as we mature as a company, they may change. So you may be hired for one job and end up doing another job, and some people can’t deal with that.”

“So, finally, people who are flexible, who are open to that change and open to adapt, that’s two of the critical things we always look for.”

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

### WANT TO WORK WITH FARADAY FUTURE?

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**\$1,650,000**



**4747 N First Street**  
Fresno, CA 93726

Attractive garden style office located in North Fresno. Adjacent to Fashion Fair mall. Just minutes to freeway 41. Conveniently located near several banks, shopping, and restaurants.

18,300 sq ft | 20.064 sq ft lot  
**\$2,100,000**

All projections, opinions, assumptions or estimates are supplied for example only, may not represent current or future performance of the property. Any and information pertaining to the location, demographics and the site plan is supplied by sources believed to be reliable. We do not guarantee the accuracy of information and make no warranty or representation thereto. All information is presented here with the possibility of errors, omissions, change of price, rental or other conditions, prior sale, lease or financing, or withdrawal without notice.



# THOMAS MILLER

REALTOR®

**559-285-0680**

**TMiller@realtyconcepts.com**

**www.TMillerRE.com**

REALTOR® | Commercial | CalBRE# 01325235



**REALTY  
CONCEPTS**





CalBRE# 01905348 | CalBRE# 01923447



**Derek | (559) 244-1294**  
**Kerry | (559) 907-7570**



REALTY  
CONCEPTS

**9632 N. Buttonwood Court, Fresno, CA - \$369,000**



- Clovis Unified School District
- Large lot with RV Parking
- 3 car garage
- 3 bedroom / 2.5 bath
- Upgrades throughout the home
- Pebble sheen pool

**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](mailto:ashley@thebusinessjournal.com).

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

**REAL ESTATE**

**Retail California** is reporting the following transactions for publication:

58,137 square feet of land at the southwest corner of Lacey Boulevard and Highway 43 in Hanford, CA leased to Cotti Food Corporation, doing business as Taco Bell from 198/43, LLC. Michael Kennedy and Michael Arfsten of Retail California were the agents.

2,155 square feet of retail space at 373 E. Shaw Avenue in Fresno, CA leased to Jerrel, a California limited partnership, doing business as UPS Store, from MCS Mission Village, LLC. Michael Kennedy with Retail California was the agent in cooperation with Brett Todd of Colliers International.

1,683 square feet of retail space at 7723 N. Blackstone Avenue, Suite 108 in Fresno, CA leased to Hoi Tran, doing business as Poki Restaurant, from Dewayne Zinkin Universal Park Shopping Center. Michael Kennedy of Retail California was the agent in cooperation with Harold Zinkin of Commercial West Associates.

1,458 square feet of retail space at 6759 N. Cedar Avenue in Fresno, CA leased to Liana Liz Hang, doing business as Massage Therapy, from Cedar Plaza, Inc. Dick Ellsworth of Newmark Grubb Pearson Commercial was the agent in cooperation with Michael Kennedy of Retail California.

1.1 acres of land at the southeast corner of Herndon Avenue and Riverside Drive in Fresno, CA leased to Navjeet S. Chahal and Rajbir Chahal from Herndon, LLC. Lewis Smith of Retail California was the agent in cooperation with Troy Mathias of Commercial West Associates.

Sale of 35,000 square foot retail property at 2263 E. Lacey Boulevard in Hanford, CA to Panda Express from 198/43, LLC. Michael Kennedy, Michael Arfsten and Lewis Smith of Retail California were the agents.

**BUSINESS MARKETPLACE**



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[FirstImpressionsConsulting.com](http://FirstImpressionsConsulting.com)



**Newmark Grubb Pearson Commercial** is reporting the following transactions:

2,045 square foot office space at 10 River Park Place East, Suite 208 in Fresno, CA leased to Brown Armstrong, CPA from State Compensation Insurance Fund. Phil Souza, Jeremy Reed and Jessica Young of Newmark Grubb Pearson Commercial were the agents in cooperation with Tony Cortopassi of CBRE.

Sale of 34,568 square foot building at 7535 N. Palm Avenue in Fresno, CA to FFDA Properties LLC from Electrostatic Stimulators. Phil Souza, Jeremy Reed, Jessica Young and Brett Visintainer, CCIM of Newmark Grubb Pearson Commercial were the agents.

Sale of 134,159 square feet of vacant land at West Avenue and Dan Ronquillo Boulevard in Fresno, CA to an undisclosed Buyer from Horizon Enterprises, LP. Nick Audino, SIOR of Newmark Grubb Pearson Commercial was the agent in cooperation with Nicole Parent of Guarantee Real Estate.

**Boese Commercial** is reporting the following transactions:

2,500 square feet of industrial warehouse at 4323 N Selland Ave #101 was leased to Law Office of Daryl Freedman from JR Papazian Management, LLC. Boese Commercial was the agent.



Leads | from 15

**Commercial Retail Associates, Inc.** is reporting the following transactions:  
3,556 square feet at 997 E. Champlain Dr., Suite 160 in Fresno from Calvin, Inc. to Luxe Salon & Spa. Kevin Grossman, Nathan Negri, Sam Bogdanovich and Jon Cox were agents.

2,400 square feet at the southeast corner of Chestnut Avenue and Kings Canyon Road in Fresno from Eastgate Center to Stanton Optical. Shane Anderson and Doug Cords were agents in cooperation with Jack Jackson of Tailwind Commercial.

BANKRUPTCY

**Ivan's Jumpers**  
Case No: 17-14024-7  
1398 Rebecchi Circle  
Firebaugh CA 93622  
Assets: \$7,347, Liability: \$103,475, Exemptions: \$12,347

**Jimenez Trucking**  
Case No: 17-14035-7  
1533 W River Ave  
Porterville CA 93257  
Assets: \$29,325, Liability: \$116,060, Exemptions: \$29,325

**Sequoia Fire Protection Design**  
Case No: 17-14059-7  
624 Del Mar Dr  
Bakersfield CA 93307  
Assets: \$175,051, Liability: \$253,709, Exemptions: \$38,473

**Simply Frosted**  
Case No: 17-14063-7  
5467 N Dilbert Ave  
Fresno CA 93722  
Assets: \$5,431, Liability: \$89,095, Exemptions: \$3,027

**Sanpersons Transport Inc**  
Case No: 17-14074-7  
6890 Arlene Dr  
Winton CA 95388  
Assets: \$180,730, Liability: \$317,257, Exemptions: \$102,930

**JJ's Technical Services**  
Case No: 17-14087-13  
5508 N Prospect Ave  
Fresno CA 93711  
Assets: \$0, Liability: \$0, Exemptions: \$0

**Real Hospitality LLC**  
Case No: 17-14129-11  
2400 Camino Del Rio Ct  
Bakersfield CA 93308  
Assets: \$0, Liability: \$0, Exemptions: \$0

FEDERAL LIENS

**Res Recovery Inc**  
Doc No: 17-0127641, IRS tax lien  
PO Box 771, Kingsburg, CA 93631  
Amount: \$198

**Marcus Enterprises Ilc**  
Doc No: 17-0127655, IRS tax lien  
PO Box 12386, Fresno, CA 93777  
Amount: \$2,848

**Vigilant Private Security Inc**

Doc No: 17-0131410, IRS tax lien  
2100 N Winery Ave #102, Fresno, CA 93703  
Amount: \$12,578

**Pro Inventory Auditing**  
Doc No: 17-0131412, IRS tax lien  
PO Box 27473, Fresno, CA 93729  
Amount: \$4,709

**Goodmons Auto Repair**  
Doc No: 17-0131419, IRS tax lien  
6638 N Blackstone Ave, Fresno, CA 93710  
Amount: \$7,576

**Mia Bella Foods**  
Doc No: 17-0131420, IRS tax lien  
1869 E Hedges Ave, Fresno, CA 93703  
Amount: \$188,999

**Gonzalez Transport Inc**  
Doc No: 17-0131719, IRS tax lien  
1297 Oller St, Mendota, CA 93640  
Amount: \$581

**24 Hour Wheels Inc**  
Doc No: 17-025829, IRS tax lien  
35788 Highway 41, Coarsegold, CA 93614  
Amount: \$20,882

**Earth Wind & Solar Inc**  
Doc No: 17-025830, IRS tax lien  
35788 Highway 41, Coarsegold, CA 93614  
Amount: \$24,075

**Pacific Metal Fab & Design Inc**  
Doc No: 17-025831, IRS tax lien  
497 S Pine St, Madera, CA 93637  
Amount: \$23,454

STATE LIENS

**Café Via**  
Doc No: 17-0127196, EDD tax lien  
6640 N Blackstone Ave Ste 106, Fresno, CA 93710  
Amount: \$1,396

**Digital Protection Services Inc**  
Doc No: 17-0127197, EDD tax lien  
PO Box 6300, Fresno, CA 93703  
Amount: \$5,910

**Mark Woodley Fire Protection Inc**  
Doc No: 17-0127204, EDD tax lien  
PO Box 6300, Fresno, CA 93703  
Amount: \$3,065

**El Rincon Americano**  
Doc No: 17-0128014, EDD tax lien  
1514 E Manning Ave, Reedley, CA 93654  
Amount: \$3,566

**J Clausen Farms Inc**  
Doc No: 17-0128028, EDD tax lien  
PO Box 400, Cantua Creek, CA 93608  
Amount: \$9,356

**Mendrin Family Farms Inc**  
Doc No: 17-0128085, EDD tax lien  
18720 W McKinley Ave, Kerman, CA 93630  
Amount: \$241

**3rd Millennium Investment**  
Doc No: 17-0128019, EDD tax lien  
5 E River Park Pl E Ste 102, Fresno, CA 93720  
Amount: \$3,306

**Guevara & Lopez Corporation**  
Doc No: 17-0128084, EDD tax lien  
3473 W Shields Ave #35, Fresno, CA

93722  
Amount: \$1,835

**Sunner & Son Express**  
Doc No: 17-0129671, Board of Equalization tax lien  
5773 E Christine Ave, Fresno, CA 93727  
Amount: \$570

**Sideworks Automotive Technology**  
Doc No: 17-0129672, Board of Equalization tax lien  
1509 Menlo Ave Ste 101, Clovis, CA 93611  
Amount: \$5,031

**Golden State Mechanical Engineering**  
Doc No: 17-0130344, EDD tax lien  
1440 E Portland Ave, Fresno, CA 93720  
Amount: \$12,082

**Fresno Floor Covering**  
Doc No: 17-0130355, EDD tax lien  
486 S Clovis Ave #104, Fresno, CA 93727  
Amount: \$1,592

**La Enchilada**  
Doc No: 17-0130369, EDD tax lien  
3844 N Blackstone Ave, Fresno, CA 93726  
Amount: \$569

**A Leave Pest Control**  
Doc No: 17-0130438, EDD tax lien  
2937 Larkin Ave, Clovis, CA 93612  
Amount: \$1,335

**Champs Carrier Inc**  
Doc No: 17-0130440, EDD tax lien  
940 S Arthur Ave, Fresno, CA 93706  
Amount: \$1,799

**Salas Concrete Inc**  
Doc No: 17-0130441, EDD tax lien  
6587 E Montecito Ave, Fresno, CA 93727  
Amount: \$789

**Purefresh Sales Inc**  
Doc No: 17-0130443, EDD tax lien  
PO Box 1318, Selma, CA 93662  
Amount: \$1,754

**Rositas Restaurant**  
Doc No: 17-0130471, Board of Equalization tax lien  
5220 N First St, Alviso, CA  
Amount: \$144,028

**Octane Advertising & Design**  
Doc No: 17-0130444, EDD tax lien  
2336 N Fine Ave Ste 102, Fresno, CA 93727  
Amount: \$578

**Lopez Landscape Construction**  
Doc No: 17-0130943, EDD tax lien  
2706 W Ashlan Ave #223, Fresno, CA 93705  
Amount: \$6,743

**Valley Farm Service**  
Doc No: 17-0130945, EDD tax lien  
5523 S Peach Ave, Fresno, CA 93725  
Amount: \$26,998

**A 1 Elite Tree Service**  
Doc No: 17-0130947, EDD tax lien  
2856 Mary Ave, Sanger, CA 93657  
Amount: \$602

**Fresno Floor Covering**  
Doc No: 17-0130949, EDD tax lien  
486 S Clovis Ave #104, Fresno, CA

93727  
Amount: \$58

**Pledge Trans**  
Doc No: 17-0130951, Board of Equalization tax lien  
5220 W Cotton Ave, Fresno, CA 93722  
Amount: \$6,279

**Oh Nutz Ilc**  
Doc No: 17-0131610, EDD tax lien  
2045 Gibson Ave, Clovis, CA 93611  
Amount: \$1,546

**Sierra Nevada Medical Corp**  
Doc No: 17-0131612, EDD tax lien  
1313 E Herndon Ave Ste 102, Fresno, CA 93720  
Amount: \$5,915

**San Joaquin River Stewardship Program Inc**  
Doc No: 17-0131613, EDD tax lien  
1420 N Floyd Ave, Fresno, CA 93723  
Amount: \$1,075

**El Koras Auto Repair and Tires**  
Doc No: 17-0131614, EDD tax lien  
1501 14th St, Sanger, CA 93657  
Amount: \$5,915

**Gonzalez Transport Inc**  
Doc No: 17-0131616, EDD tax lien  
1297 Oller St, Mendota, CA 93640  
Amount: \$2,039

**Clovis District Chamber of Commerce**  
Doc No: 17-0131621, EDD tax lien  
325 Pollasky Ave, Clovis, CA 93612  
Amount: \$972

**Grilled Chz Developments Ip**  
Doc No: 17-0131627, EDD tax lien  
2088 W Shaw Ave Ste 103, Fresno, CA 93711  
Amount: \$1,750

**Caribbean Enterprises Construction Inc**  
Doc No: 17-0131630, EDD tax lien  
4142 W Fallon Ave, Fresno, CA 93722  
Amount: \$256

**Cedar & Shields Laundromat**  
Doc No: 17-0131633, EDD tax lien  
3231 N Cedar Ave, Fresno, CA 93726  
Amount: \$2,883

**San Francisco Floral**  
Doc No: 17-0131689, EDD tax lien  
5080 E Tulare Ave, Fresno, CA 93727  
Amount: \$25,084

NEW BUSINESSES

FRESNO

Dhesi Brother Trucking

Berryfresh

Epaga Games

The Bashful Elephant

Millikan

ASI

Sell Unused Stamps

Five Star Builders Plus Inc

Gen Spa

Yvonne's Unique Boutique

Jackson & Associates Insurance

Insurance Direct Inc

Gate Keeper Metal Works

A's Towing

Tony's Janitorial

United Truck Lines

Ardent Villa of Fresno

Handy Buyer

Legacy Hunting Adventures

Notorious Grafix

MADERA

Vasquez Transport

Rosebud

Drew & Myers Pumps and Electrical

GN Tire & Lube

Alphabiotics Three Angel's

Otero Design Concepts

E & A Food Mart

Lone Star Distribution

One Source Corporation

TULARE

Hyrdo Surface Cleaners

Shearer Sweep and Site Services

Natural Skin Care

Blue Ribbon Dogs

Porterville Pharmacy #2

T&D Trucking

Lightning House Cleaning

Fierce Intense Training Studio

Freedom EMS

S H R Produce

Zubi's Market

Cozy Modern Décor

Repower Visalia

Helio Construction Company

F I T S

San Gudas Botanika

KINGS

Mav Agricultural Drone Spraying Ilc

C L Funding Company

Jalisco Meat Market

Escoto Ag

Super Spa Nails

Shiny Sugar Boutique



# PUBLIC NOTICES

page 17 November 3, 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. 043649-CA APN: 502-171-07 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 7/11/2006. 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 11/28/2017 at 10:30 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 7/19/2006, as Instrument No. 2006-0150298, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **FRED D ALLEN JR, AND CECILIA M ALLEN, 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: 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: **5421 WEST BLUFF 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 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: \$438,402.02 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does

not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (844) 477-7869 or visit this Internet Web site [WWW.STOXPOSTING.COM](http://WWW.STOXPOSTING.COM), using the file number assigned to this case 043649-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 11/03/2017, 11/10/2017, 11/17/2017

(1)  
NOTICE OF TRUSTEE'S SALE Trustee Sale No. 132416 Title No. 95517008 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/19/2012. 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 11/28/2017 at 10:00 AM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 10/25/2012, as Instrument No. 2012-0154694, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by **Esmeralda Short**, an Unmarried Woman, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States), At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 433-102-20. The street address and other common designation, if any, of the real property described above is

purported to be: **4134 N. Crystal Ave, Fresno, CA 93705**. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$123,472.09. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and written Notice of Default and Election to Sell. The undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. Date: 10/19/2017 THE MORTGAGE LAW FIRM, PLC Adriana Durham/Authorized Signature 41689 Enterprise Circle North, Ste. 228, Temecula, CA 92590 (619) 465-8200. FOR TRUSTEE'S SALE INFORMATION PLEASE CALL 714-730-2727. The Mortgage Law Firm, PLC. may be attempting to collect a debt. Any information obtained may be used for that purpose. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 for information regarding the trustee's sale or visit this Internet Web site -[www.servicelinkASAP.com](http://www.servicelinkASAP.com)- for information regarding the sale of this property, using the file number assigned to this case: 132416. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-4636171 11/03/2017, 11/10/2017, 11/17/2017

(1)  
T.S. No. 030775-CA APN: 445-114-16 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 4/27/2006. 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 11/28/2017 at 10:30 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 5/9/2006, as Instrument No. 2006-0097416, of Official Records in the office of the County Recorder of

Fresno County, State of CALIFORNIA executed by: **GIL MICHEL AND ANGELA MICHEL, HUSBAND AND WIFE 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: **2345 EAST PRINCETON AVENUE 1 FRESNO, CALIFORNIA 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: \$218,378.76 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (844) 477-7869 or visit this Internet Web site [WWW.STOXPOSTING.COM](http://WWW.STOXPOSTING.COM), using the file number assigned to this case 030775-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 11/03/2017, 11/10/2017, 11/17/2017

(1)  
NOTICE OF TRUSTEE'S SALE

TS No. **CA-16-736097-RY** Order No.: **160177487-CA-VOI YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 5/6/2005. 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): **GERALD W. SANDERS AND PATRICIA L. SANDERS, HUSBAND AND WIFE AS JOINT TENANTS** Recorded: **5/13/2005** as Instrument No. **2005-0106603** of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **11/27/2017 at 10:00 AM** Place of Sale: **At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724** Amount of unpaid balance and other charges: **\$47,855.38** The purported property address is: **3345 NORTH LAFAYETTE AVENUE, FRESNO, CA 93705** Assessor's Parcel No.: **433-294-08** **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **916-939-0772** for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: **CA-16-736097-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



TRUSTEE SALES

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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. Date: **Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 916-939-0772 Or Login to: http://www.qualityloan.com Reinstatement Line: (866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: **CA-16-736097-RY** IDSPub #0133287 11/3/2017 11/10/2017 11/17/2017 11/03/2017, 11/10/2017, 11/17/2017

(1) T.S. No. 057783-CA APN: 313-451-02 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 1/7/2014. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER On 11/29/2017 at 9:00 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 1/15/2014, as Instrument No. 2014-0004355, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **RAY E. MARTINEZ, AN UNMARRIED MAN WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY, FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724** all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: MORE FULLY DESCRIBED ON SAID DEED OF TRUST The street address and other common designation, if any, of the real property described above is purported to be: **5946 E BELMONT AVE FRESNO, CALIFORNIA 93727** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. 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: \$187,236.59 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being

auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 280-2832 or visit this Internet Web site WWW.AUCTION.COM, using the file number assigned to this case 057783-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 11/03/2017, 11/10/2017, 11/17/2017

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000006882765 Title Order No.: 170250700 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 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. 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. 2007-0136420 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **PATRICIA A BETTENCOURT, EUGENE J BETTENCOURT, 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: 12/05/2017. 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: **1543 W STROTHER AVE, FRESNO, CALIFORNIA 93706.** APN#: 464-280-03. LOT 27 OF TRACT 2348, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO MAP THEREOF RECORDED IN BOOK 26 PAGE 99 OF PLATS IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY. 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

\$95,549.28. 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 00000006882765. 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: 10/24/2017 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-4636540 11/03/2017, 11/10/2017, 11/17/2017 11/03/2017, 11/10/2017, 11/17/2017

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000006909451 Title Order No.: 170267498 FHA/VA/PMI No.: 045-7348228-703 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 10/22/2010. 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 10/28/2010 as Instrument No. 2010-0144389 . Loan Modification dated 12/20/2016 was recorded on 01/31/2017 as Instrument No. 2017-0011842-00 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **LINDA D BORBA, AN UNMARRIED WOMAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT** or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States).

DATE OF SALE: 12/13/2017. 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: **5657 WEST HEDGES AVENUE, FRESNO, CALIFORNIA 93722.** APN#: 312-643-03. 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 \$109,729.71. 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 00000006909451. 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: 10/24/2017. 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-4636549 11/03/2017, 11/10/2017, 11/17/2017 11/03/2017, 11/10/2017, 11/17/2017

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000006839955 Title Order No.: 170225966 FHA/VA/PMI No.: 045-8417546-703 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 07/15/2015. 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. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 07/15/2015 as Instrument No. 2015-0090500-00 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **JIM HITTER, AN UNMARRIED MAN AND LAVENE RAMSEY, AN UNMARRIED 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: 12/13/2017. 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: **710 PISTACHIO AVE, CLOVIS, CALIFORNIA 93611.** APN#: 551-081-14. 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 \$290,376.33. 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 00000006839955. 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



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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: 10/25/2017. 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-4636625 11/03/2017, 11/10/2017, 11/17/2017 11/03/2017, 11/10/2017, 11/17/2017

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000006215248 Title Order No.: 160252576 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 06/10/2013. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 06/18/2013 as Instrument No. 2013-0085599 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **PATRICK BRANAGAN AND DEBRA BRANAGAN**, HUSBAND AND WIFE, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 12/05/2017. 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: **3765 E AUSTIN WAY, FRESNO, CALIFORNIA 93726**. APN#: 428-293-31. 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 \$190,114.44. 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 00000006215248. 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: 10/26/2017. 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-FN4636748 11/03/2017, 11/10/2017, 11/17/2017 11/03/2017, 11/10/2017, 11/17/2017

(1) NOTICE OF TRUSTEE'S SALE T.S. No.: 17-18464 A.P.N.: 506-112-10 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. PURSUANT TO CIVIL CODE Section 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO ABOVE IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/10/2010. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE. Trustor: **THOMAS J. WHEELER AND YOUNG J. WHEELER**, HUSBAND AND WIFE. Duly Appointed Trustee: Carrington Foreclosure Services, LLC. Recorded 12/15/2010 as Instrument No. 2010-0167004 in book , page Loan Modification recorded on 06/11/2014 as Instrument No. 2014-0064922 of Official Records in the office of the Recorder of Fresno County, California. Described as follows: AS MORE FULLY DESCRIBED ON SAID DEED OF TRUST. Date of Sale: 11/30/2017 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: \$104,587.93 (Estimated). Street Address or other common designation of real property: **5096 WEST SIERRA AVENUE 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. 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 Mortgagee, the Mortgagee, or the Mortgagee's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only. THIS NOTICE IS SENT FOR THE PURPOSE OF COLLECTING A DEBT. THIS FIRM IS ATTEMPTING TO COLLECT A DEBT ON BEHALF OF THE HOLDER AND OWNER OF THE NOTE. ANY INFORMATION OBTAINED BY OR PROVIDED TO THIS FIRM OR THE CREDITOR WILL BE USED FOR THAT PURPOSE. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 758-8052 or visit this Internet Web site www.Xome.com, using the file number assigned to this case 17-18464. 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: 10/26/2017 Carrington Foreclosure Services, LLC 1500 South Douglass Road, Suite 150 Anaheim, CA 92806 Automated Sale Information: (800) 758-8052 or www.Xome.com for NON-SALE information: 888-313-1969 Vanessa Gomez, Trustee Sale Specialist. A-4636924 11/03/2017, 11/10/2017, 11/17/2017 11/03/2017, 11/10/2017, 11/17/2017

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No. 134280 Title No. 95517675 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/30/2009. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A

LAWYER. On 11/28/2017 at 10:00 AM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 11/09/2009, as Instrument No. 2009-0153956, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by **Marilen Q. Felten**, an Unmarried Woman, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States), At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 424-442-10. The street address and other common designation, if any, of the real property described above is purported to be: **3102 West Norwich 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, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$108,791.10. 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 written Notice of Default and Election to Sell. The undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. Dated: 10/30/2017 THE MORTGAGE LAW FIRM, PLC Adriana Durham/Authorized Signature 41689 Enterprise Circle North, Ste. 228, Temecula, CA 92590 (619) 465-8200. FOR TRUSTEE'S SALE INFORMATION PLEASE CALL 714-730-2727. The Mortgage Law Firm, PLC. may be attempting to collect a debt. Any information obtained may be used for that purpose. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 for information regarding the trustee's sale or visit this Internet Web site -www.servicelinkASAP.com- for information regarding the sale of this property, using the file number assigned to this case: 134280. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information

or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-FN4636719 11/03/2017, 11/10/2017, 11/17/2017 11/03/2017, 11/10/2017, 11/17/2017

(1) NOTICE OF TRUSTEE'S SALE TS No. **CA-17-774735-NJ** Order No.: **170251638-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 1/14/2015. 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 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 accrued 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 BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor (s): **JANICE P. KEISLER, A WIDOW** Recorded: **1/21/2015** as **Instrument No. 2015-0006159** of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **12/18/2017** at **10:00 AM** Place of Sale: **At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724** Amount of accrued balance and other charges: **\$214,240.21** The purported property address is: **4368 N FRUIT AVENUE, FRESNO, CA 93705** Assessor's Parcel No.: **426-201-09** NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this Notice of Sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **916-939-0772** for information regarding the trustee's sale or visit this Internet Web site **http://www.qualityloan.com**, using the file number assigned to this foreclosure by the trustee: **CA-17-774735-NJ**. 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



TRUSTEE SALES

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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.** 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. 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. Date: **Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 916-939-0772 Or Login to: <http://www.qualityloan.com> Reinstatement Line: (866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: **CA-17-774735-NJ** IDSPub #0133298 11/3/2017 11/10/2017 11/03/2017, 11/10/2017, 11/17/2017

(1) **NOTICE OF TRUSTEE'S SALE** TS No. **CA-17-760569-JB** Order No.: **730-1700644-70** **YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 8/21/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 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 Diaz, a single man** Recorded: **8/28/2007** as Instrument No. **2007-0161651** of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **11/29/2017 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: **\$190,154.36** The purported property address is: **4593 E ROBINSON AVE, FRESNO, CA 93726-6204** Assessor's Parcel No.: **438-091-30** **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-17-760569-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. 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-17-760569-JB** IDSPub #0133322 11/3/2017 11/10/2017 11/17/2017 11/03/2017, 11/10/2017, 11/17/2017

(1) **NOTICE OF TRUSTEE'S SALE** Trustee Sale No. 133071 Title No. 170204902 **NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 08/07/2001. 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 11/29/2017 at 9:00 AM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 08/10/2001, as Instrument No. 2001-0113181 and Modified by Modification Recorded 8/5/2015 by Instrument No. 2015-0100162-00, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by **Brian Douglas Bell and Amy Michelle Bell**, Husband and Wife, **WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT** or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States), Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724 - West Entrance to the County Courthouse Breezeway. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: **FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 442-261-01** The street address and other common designation, if any, of the real property described above is purported to be: **1645 West Yale, Fresno, CA 93705**. The undersigned Trustee disclaims any liability for any incorrectness of the street address and

other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$81,763.99. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and written Notice of Default and Election to Sell. The undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. Dated: 10/27/2017 **THE MORTGAGE LAW FIRM, PLC** Adriana Durham/Authorized Signature 41689 Enterprise Circle North, Ste. 228, Temecula, CA 92590 (619) 465-8200. **FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (800) 280-2832.** The Mortgage Law Firm, PLC, may be attempting to collect a debt. Any information obtained may be used for that purpose. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 280-2832 for information regarding the trustee's sale or visit this Internet Web site - [www.auction.com](http://www.auction.com) - for information regarding the sale of this property, using the file number assigned to this case: 133071. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-4637083 11/03/2017, 11/10/2017, 11/17/2017 11/03/2017, 11/10/2017, 11/17/2017

(1) **NOTICE OF TRUSTEE'S SALE** Trustee Sale No. : 00000006446355 Title Order No.: 160374919 FHA/VA/PMI No.: 045-7839821 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 12/13/2012. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** **BARRETT DAFFIN FRAPPIER TREDER** and

**WEISS, LLP**, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 12/19/2012 as Instrument No. 2012-0183270-00 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. **EXECUTED BY: CHOUA CHA, A SINGLE PERSON AND ZANG CHANG AND KIA VUE, HUSBAND AND WIFE, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT** or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). **DATE OF SALE: 12/13/2017. 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: **3664 EAST WHITE AVENUE, FRESNO, CALIFORNIA 93702. APN#:** 454-282-02. 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 \$124,227.34. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 for information regarding the trustee's sale or visit this Internet Web site [www.auction.com](http://www.auction.com) for information regarding the sale of this property, using the file number assigned to this case 00000006446355. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. **FOR TRUSTEE SALE INFORMATION PLEASE CALL: AUCTION.COM, LLC 800-280-2832** [www.auction.com](http://www.auction.com) **BARRETT DAFFIN FRAPPIER TREDER** and **WEISS, LLP** as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 10/30/2017 **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-4636965 11/03/2017, 11/10/2017,

11/17/2017  
11/03/2017, 11/10/2017, 11/17/2017

(1) **NOTICE OF TRUSTEE'S SALE** Trustee Sale No. : 00000006783773 Title Order No.: 170184511 FHA/VA/PMI No.: 045-8241826-703 **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 12/01/2014. 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 12/03/2014 as Instrument No. 2014-0136490-00 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. **EXECUTED BY: LETICIA DE LA TORRE, A SINGLE WOMAN AND JOSE PENA, A SINGLE MAN 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: 12/13/2017. 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: **6128 WEST SCOTT AVENUE, FRESNO, CALIFORNIA 93723. APN#:** 505-130-12. 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 \$256,863.89. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy



TRUSTEE SALES

Continued | From 20

to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 for information regarding the trustee's sale or visit this Internet Web site [www.auction.com](http://www.auction.com) for information regarding the sale of this property, using the file number assigned to this case 00000006783773. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AUCTION.COM, LLC 800-280-2832 [www.auction.com](http://www.auction.com) BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765(866) 795-1852 Dated: 10/30/2017. 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-4637070 11/03/2017, 11/10/2017, 11/17/2017 11/03/2017, 11/10/2017, 11/17/2017

(1) NOTICE OF TRUSTEE'S SALE T.S. No. 17-30534-BA-CA Title No. 15-0003193 A.P.N. 505-220-23 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 07/29/2011. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 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: **Latrice R Stokes**, an unmarried woman. Duly Appointed Trustee: National Default Servicing Corporation. Recorded 07/29/2011 as Instrument No. 2011-0100523-00 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 01/10/2018 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: \$229,372.95. Street Address or other common designation of real property: **6348 West Portals Avenue, Fresno, CA 93723**. 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](http://www.ndscorp.com/sales), using the file number assigned to this case 17-30534-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: 10/31/2017. 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](http://www.ndscorp.com/sales) Zahara Joyner, Trustee Sales Representative. A-4636805 11/03/2017, 11/10/2017, 11/17/2017 11/03/2017, 11/10/2017, 11/17/2017

(1) NOTICE OF TRUSTEE'S SALE T.S. No. 17-30567-BA-CA Title No. 17-0004580 A.P.N. 452-312-12 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 03/21/2008. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE 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: Mary A Centeno. Duly Appointed Trustee: National Default Servicing Corporation. Recorded 04/17/2008 as Instrument No. 2008-0056579 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 11/28/2017 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: \$27,167.71. Street Address or other common designation of real property: 2279 E White Ave, aka 2279 E. White, Fresno, CA 93701. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this Internet Web site [www.ndscorp.com/sales](http://www.ndscorp.com/sales), using the file number assigned to this case 17-30567-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: 10/31/2017. National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1230 Columbia Street, Suite 680 San Diego, CA 92101 Toll Free Phone: 888-264-4010 Sales Line 714-730-2727; Sales Website: [www.ndscorp.com/sales](http://www.ndscorp.com/sales) Zahara Joyner, Trustee Sales Representative. A-4637040 11/03/2017, 11/10/2017, 11/17/2017 11/03/2017, 11/10/2017, 11/17/2017

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 11/14/2017 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 MARIA DE 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: \$167,461.84 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (844) 477-7869 or visit this Internet Web site [WWW.STOXPOSTING.COM](http://WWW.STOXPOSTING.COM), using the file number assigned to this case 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 10/20/2017, 10/27/2017, 11/03/2017

NOTICE OF TRUSTEE'S SALE TS No. **CA-15-696796-RY** Order No.: **150326508-CA-VOI YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 7/25/2006. 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.** 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): **FRANCISCO J GUILLEN AND CECILIA GUILLEN, HUSBAND AND WIFE AS, JOINT TENANTS** Recorded: **8/2/2006** as Instrument No. **2006-0160162** of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **11/13/2017 at 10:00 AM** Place of Sale: **At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724** Amount of unpaid balance and other charges: **\$182,592.11** The purported property address is: **319 NORTH CALAVERAS AVE, FRESNO, CA 93701** Assessor's Parcel No. : **459-152-08** **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **916-939-0772** for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: **CA-15-696796-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



TRUSTEE SALES

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is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. **QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** Date: **Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 916-939-0772 O r Login to: http://www.qualityloan.com Reinstatement Line: (866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: **CA-15-696796-RY** IDSPub #0132834 10/20/2017 10/27/2017 11/3/2017 10/20/2017, 10/27/2017, 11/03/2017

NOTICE OF TRUSTEE'S SALE T.S. No.: 17-0603 Loan No.: \*\*\*\*\*5884 APN: 428-082-30 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/27/2012. 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: **JASON M. PRUITT**, A SINGLE MAN. Duly Appointed Trustee: **PRESTIGE DEFAULT SERVICES**. Recorded 7/6/2012 as Instrument No. 2012-0093942-00 of Official Records in the office of the Recorder of Fresno County, California, The subject Deed of Trust was modified by Loan Modification recorded as Instrument 2016-0108164 and recorded on 08/17/2016. Date of Sale: 11/15/2017 at 9:00 AM. Place of Sale: West entrance to the county courthouse breezeway, Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724. Amount of unpaid balance and other charges: \$106,430.91. Street Address or other common designation of real property: **3823 EAST DONNER AVENUE FRESNO, CA 93726**. 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) 793-6107 or visit this Internet Web site [www.auction.com](http://www.auction.com), using the file number assigned to this case 17-0603. 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: 10/12/2017 **PRESTIGE DEFAULT SERVICES** 5130 E. La Palma Ave., Suite 202 Anaheim Hills, California 92807 Sale Line: (800) 793-6107 Briana Young, Trustee Sale Officer. A-4635690 10/20/2017, 10/27/2017, 11/03/2017 10/20/2017, 10/27/2017, 11/03/2017

**NOTICE OF TRUSTEE'S SALE** TS No. **CA-17-769212-BF** Order No.: **8700056** YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED **12/6/2012**. 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): **HARRY F. COLES AND CHERRY F. COLES, HUSBAND AND WIFE AS JOINT TENANTS** Recorded: **12/12/2012** as Instrument No. **2012-0179220** of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **11/13/2017** at **10:00 AM** Place of Sale: **At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724** Amount of unpaid balance and other charges: **\$349,675.66** The purported property address is: **5656 N BRIARWOOD AVE, FRESNO, CA 93711** Assessor ' s Parcel No. : **415-203-20** **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance

company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **916-939-0772** for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: **CA-17-769212-BF**. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. **QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** Date: **Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 916-939-0772 O r Login to: http://www.qualityloan.com Reinstatement Line: (866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: **CA-17-769212-BF** IDSPub #0132845 10/20/2017 10/27/2017 11/3/2017 10/20/2017, 10/27/2017, 11/03/2017

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000006717318 Title Order No.: 170132803 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 12/22/2005. 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 01/25/2006 as Instrument No. 2006-0016557 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **DERRICK JINKS**. 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: 11/21/2017. 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:

**965 WEST NATIONAL AVENUE, CLOVIS, CALIFORNIA 93612**. APN#: 430-481-23. 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 \$123,276.01. 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 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site [www.lpsasap.com](http://www.lpsasap.com) for information regarding the sale of this property, using the file number assigned to this case 00000006717318. 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](http://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: 10/13/2017 **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-FN4635386 10/20/2017, 10/27/2017, 11/03/2017 10/20/2017, 10/27/2017, 11/03/2017

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000006750608 Title Order No.: 730-1704088-70 FHA/VA/PMI No.: 23166331 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 08/30/2005. 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 09/09/2005 as Instrument No. 2005-0210707 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **DARYLE GORDON AND ROSEMARY GORDON** HUSBAND AND WIFE AS JOINT TENANTS, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 11/21/2017. 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: **2735 BEVERLY AVENUE, CLOVIS, CALIFORNIA 93611**. APN#: 554-092-16. The land referred to in this Report is situated in the City of Clovis, County of Fresno, State of California, and is described as follows: Lot 40 of Tract No. 4433 Bonneville, as per Map thereof recorded in Book 56, Pages 39 and 40 of Plats, Fresno County Records. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. 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 \$289,222.38. 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](http://www.lpsasap.com) for information regarding the sale of this property, using the file number assigned to this case 00000006750608. 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**

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TRUSTEE SALES

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PLEASE CALL: AGENCY SALES and POSTING 2714-730-2727 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: 10/13/2017. 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-4635431 10/20/2017, 10/27/2017, 11/03/2017 10/20/2017, 10/27/2017, 11/03/2017

NOTICE OF TRUSTEE'S SALE  
Trustee Sale No. : 00000004764950  
Title Order No.: 170189952 FHA/VA/PM No.: 00000000000000  
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 12/26/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 01/02/2007 as Instrument No. 2007-0000071 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **ERNESTINE HILL**, A SINGLE WOMAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 11/29/2017. 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: **7735 N DEBRA AVE, FRESNO, CALIFORNIA 93722**. APN#: 503-162-08. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$230,419.57. 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 00000004764950. 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: 10/17/2017 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-4635801 10/20/2017, 10/27/2017, 11/03/2017 10/20/2017, 10/27/2017, 11/03/2017

APN: 468-490-20 ORDER: 5823464  
FILE: TS-170601 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER AN AMENDED NOTICE OF DELINQUENT ASSESSMENT LIEN (CIVIL CODE SECTION 5675), DATED 10/18/2016. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE is hereby given that on 11/09/2017 at 10:00 a.m. C.N.A. FORECLOSURE SERVICES, INC. A CALIFORNIA CORPORATION, as trustee, or successor trustee, or substituted trustee pursuant to the above referenced Amended Notice of Delinquent Assessment Lien which was caused to be recorded by Villa Borgata Maintenance Corp. Homeowners Association ("Creditor Association") pursuant to the authority of Civil Code Section 5675 in order to secure obligations in favor of the Creditor Association, which Amended Notice of Delinquent Assessment Lien, recorded 10/21/2016 as Instrument No. 2016-145111 of Official Records in the Office of the Recorder of Fresno County, California, and pursuant to that certain Notice of Default and Election to Sell recorded 7/17/2017 as instrument # 2017-0087889 of Official Office of said County will sell at PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at the time of sale in lawful money of the United States), At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724, all rights, title and interest in the property situated in Fresno County , State of California describing the land therein: As more fully described in Amended Notice of Delinquent Assessment Lien The property address and other common designation, if any, of the real property described above is purported to be: **2909 E Huntington #107, Fresno, CA** The owner of record of the above described property is: **Francis Samuel Daggett** The undersigned Trustee disclaims any liability for any incorrectness of the property address and other common designation, if any, shown herein. The total amount of 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: \$10,314.57 (estimated). In addition to cash, the Trustee will accept a cashier's check drawn by a state or federal credit union or a check drawn by state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted the Trustee may withhold the issuance of

the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. Said sale will be made, but without covenant or warranty, express or implied regarding title, possession or encumbrances, to satisfy the unpaid balance currently due and owing under the aforesaid Amended Notice of Supplemental Delinquent Assessment Lien and/or late fees, cost of collections (including attorney fees), and interest, which said Owner is obligated to pay Creditor Association under Civil Code 5650 and fees, charges and expenses of the Trustee. This property is being sold subject to a right of redemption in accordance with California Civil Code section 5715 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 telephone number for information regarding the trustee's sale 916-939-0772 or visit this Internet Web site www.nationwideposting.com for information regarding the sale of this property, using the file number assigned to this case 170601. 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 CALL : 916-939-0772 C/O C.N.A FORECLOSURE SERVICES, INC., A CALIFORNIA CORPORATION as said Trustee. 2020 CAMINO DEL RIO N. #230 SAN DIEGO, CALIFORNIA 92108 (619) 297-6740 DATE: 10/17/2017 KIMBERLY CURRAN TRUSTEE SALE OFFICER NPP0318910 To: FRESNO BUSINESS JOURNAL 10/20/2017, 10/27/2017, 11/03/2017 10/20/2017, 10/27/2017, 11/03/2017

NOTICE OF TRUSTEE'S SALE  
T.S. No. 17-20221-SP-CA Title No. 170201582-CA-VOI A.P.N. 053-330-29 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/09/2006. 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: **Jose Francisco Flores and Isabel Flores**, husband and wife, as joint tenants. Duly Appointed Trustee: National Default Servicing Corporation. Recorded 11/22/2006 as Instrument No. 2006-0247019 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 11/16/2017 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: \$126,794.46. Street Address or other common designation of real property: 21168 Malsbary Street, Purported on tax sheet: 21168 S Malsbary, Riverdale, CA 93656. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 17-20221-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: 10/19/2017 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-4636101 10/27/2017, 11/03/2017, 11/10/2017 10/27/2017, 11/03/2017, 11/10/2017

TSG No.: 8707455 TS No.: CA1700280255 FHA/VA/PMI No.: 0484747746 APN: 449-050-40 Property Address: 3536 W OLIVE AVE FRESNO, CA 93722-5739 NOTICE OF TRUSTEE'S SALE YOU ARE

IN DEFAULT UNDER A DEED OF TRUST, DATED 12/27/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 11/16/2017 at 10:00 A.M., First American Title Insurance Company, as duly appointed Trustee under and pursuant to Deed of Trust recorded 12/31/2007, as Instrument No. 2007-0229300-00, in book , page , of Official Records in the office of the County Recorder of FRESNO County, State of California. Executed by: **CARMEN R GUTIERREZ**, AN UNMARRIED WOMAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (Payable at time of sale in lawful money of the United States) At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724 All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST APN# 449-050-40 The street address and other common designation, if any, of the real property described above is purported to be: **3536 W OLIVE AVE, FRESNO, CA 93722-5739** 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 \$225,751.01. 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 CA1700280255 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



TRUSTEE SALES

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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: First American Title Insurance Company 4795 Regent Blvd, Mail Code 1011-F Irving, TX 75063 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)939-0772NPP0319302 To: FRESNO BUSINESS JOURNAL 10/27/2017, 11/03/2017, 11/10/2017 10/27/2017, 11/03/2017, 11/10/2017

CIVIL

SUMMONS (Family Law)  
CITACIÓN (Derecho familiar)  
NOTICE TO RESPONDENT:  
(Name): SYLVIA BRADDOCK  
AVISO AL DEMANDADO (Nombre)  
You are being sued. Lo están demandando.

Petitioner’s name is: Nombre del demandante: DALE LEE BRADDOCK;  
CASE NUMBER (NUMERO DE CASO): FL 14783  
You have 30 calendar days after this Summons and Petition are served on you to file a Response (form FL-120) at the court and have a copy served on the petitioner. A letter or phone call will not protect you.

If you do not file your Response on time, the court may make orders affecting your marriage or domestic partnership, your property, and custody of your children. You may be ordered to pay support and attorney fees and costs. If you cannot pay the filing fee, ask the clerk for a fee waiver form.

If you want legal advice, contact a lawyer immediately. You can get information about finding lawyers at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), at the California Legal Services Web site (www.lawhelpcalifornia.org), or by contacting your local county bar association.

Tiens 30 días corridos después de haber recibido la entrega legal de esta Citación y Petición para presentar una Respuesta (formulario FL-120 ó FL-123) ante la corte y efectuar la entrega legal de una copia al demandante. Una carta o llamada telefónica no basta para protegerlo.

Si no presenta su Respuesta a tiempo, la corte puede dar órdenes que afecten su matrimonio o pareja de hecho, sus bienes y la custodia de sus hijos. La corte también le puede ordenar que pague manutención, y honorarios y costos legales. Si no puede pagar la cuota de presentación, pida al secretario un formulario de exención de cuotas.

Si desea obtener asesoramiento legal, póngase en contacto de inmediato con un abogado. Puede obtener información para encontrar a un abogado en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en el sitio Web de los Servicios Legales de California (www.lawhelpcalifornia.org) o poniéndose en contacto con el colegio de abogados de su condado.

NOTICE: The restraining orders on page 2 are effective against both spouses or domestic partners until the petition is dismissed, a judgment is entered, or the court makes further orders. These orders are enforceable anywhere in California by any law enforcement officer who has received or seen a copy of them.

AVISO: Las órdenes de restricción que figuran en la página 2 valen para ambos cónyuges o pareja de hecho hasta que se despidan la petición, se emita un fallo o la corte dé otras órdenes. Cualquiera autoridad de la ley que haya recibido o visto una copia de estas órdenes puede hacerlas acatar en cualquier lugar de California.

FEE WAIVER: If you cannot pay the filing fee, ask the clerk for a fee waiver form. The court may order you to pay back all or part of the fees and costs that the court waived for you or the other party.

EXENCION DE CUOTAS: Si no puede pagar la cuota de presentacion, pida al secretario un formulario de exencion de cuotas. La corte puede ordenar que usted pague, ya sea en parte o por

completo, las cuotas y costos de la corte previamente exentos a petición de usted o de la otra parte.

1. The name and address of the court are (El nombre y dirección de la corte son): TUOLUMNE COUNTY SUPERIOR COURT

41 WEST YANEY AVE.  
SONORA, CA 95370

2. The name, address, and telephone number of the petitioner’s attorney, or the petitioner without an attorney, are: (El nombre, dirección y número de teléfono del abogado del demandante, o del demandante si no tiene abogado, son):

DALE LEE BRADDOCK  
6850 STUDHORSE FLAT RD.  
SONORA, CA 95370  
(209) 454-9583

IN PRO PER  
ASSOCIATED LEGAL ASSISTANCE  
T. BLAND LDA 55-004  
43 N. WASHINGTON ST., SONORA, CA 95370  
TUOLUMNE COUNTY (209) 588-0501

Date (Fecha): 4-14-17  
Clerk, by (Secretario, por) Ellen Miller, Deputy (Asistente)  
[Seal]  
10/20/2017, 10/27/2017, 11/03/2017, 11/10/2017

PROBATE

NOTICE OF PETITION TO ADMINISTER ESTATE OF AGRIPINA AQUINO  
CASE NO: 17CEPR01089

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

A Petition for Probate has been filed by Fresno County Public Administrator in the Superior Court of California, County of Fresno/Central Division.

The Petition for Probate requests that Fresno County Public Administrator 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:  
November 29, 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:  
DANIEL C. CEDERBORG, County Counsel--SBN 124260

HEATHER H. KRUTHERS, Senior Deputy--SBN 192195  
Deputy County Counsel

2220 Tulare Street, Suite 500  
Fresno, CA 93721-2128  
(559) 600-3479  
10/20/2017, 10/25/2017, 11/03/2017

FICTITIOUS

(1)  
FICTITIOUS BUSINESS  
NAME STATEMENT

File No. 2201710005833

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

Ruby Fresh, 11444 W. Olympic Blvd., 10th Floor, Los Angeles, CA 90064, County of Los Angeles

Registrant:  
POMWonderful LLC, 11444 W. Olympic Blvd., 10th Floor, Los Angeles, CA 90064

Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: August 30, 2017

This business is conducted by: LLC  
Articles of Incorporation: 200032110076

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/ Craig B. Cooper, Senior Vice President

Filed with the Fresno County Clerk on October 24, 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  
11/3, 11/10, 11/17, 11/24/17

CNS-3056959#  
FRESNO BUSINESS JOURNAL

11/03/2017, 11/10/2017, 11/17/2017, 11/24/2017

FICTITIOUS BUSINESS  
NAME STATEMENT

File No. 2201710005296

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

Machine Experience

Machine Experience and Design

MED at 2964 Philip Avenue, Clovis, CA 93612, FRESNO COUNTY:

Mailing Address:  
2681 N. Business Park Avenue, Fresno, CA 93727;

Full Name of Registrant:

Excelsior Machine, Inc., 2681 N. BUSINESS PARK AVENUE, FRESNO, CA 93727.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 8/3/17.

This business conducted by: Corporation.

Articles of Incorporation Number: C4052228

Raymond R. Roush, III, CEO.

This statement filed with the Fresno County Clerk on: 09/25/2017.

(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.”  
10/13/2017, 10/20/2017, 10/27/2017, 11/03/2017

FICTITIOUS BUSINESS  
NAME STATEMENT

File No. 2201710005563

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

7 BROTHERS CONSTRUCTION at 318 N. 3RD STREET, FRESNO, CA 93625, FRESNO COUNTY:

Mailing Address:  
318 N. 3RD STREET, FRESNO, CA 93625;

Full Name of Registrant:  
ANDRES ADRIAN PEET, 318 N. 3RD STREET, FOWLER, CA 93625.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 10/09/2017.

This business conducted by: INDIVIDUAL.

ANDRES ADRIAN PEET, OWNER.

This statement filed with the Fresno County Clerk on: 10/09/2017.

(Seal)  
BRANDI L. ORTH, COUNTY CLERK.

By: GLORIA AYALA, 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.”  
10/13/2017, 10/20/2017, 10/27/2017, 11/03/2017

FICTITIOUS BUSINESS  
NAME STATEMENT

File No. 2201710005524

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

PORVENIR ESTATES II, LIMITED PARTNERSHIP, A CALIFORNIA LIMITED PARTNERSHIP at 2020 West Kettleman Lane, Lodi, CA 95241, San Joaquin County:

Full Name of Registrant:

PORVENIR ESTATES II

MICHAELS (PAM) LLC

General Partner of PORVENIR ESTATES II, A CALIFORNIA PARTNERSHIP, 3 East Stow Road, Suite 100, Marlton, NJ 08053.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 06/04/2013.

This business conducted by: Limited Partnership.

Articles of Incorporation

Number: 199928100007

James Miller, Vice President (GP of LP)

This statement filed with the Fresno County Clerk on: 10/06/2017.

(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.”  
10/20/2017, 10/27/2017, 11/03/2017, 11/10/2017

FICTITIOUS BUSINESS  
NAME STATEMENT

File No. 2201710005340

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

Yribarren Family Farms at 12249 W. Nielsen Ave., Kerman CA 93630, FRESNO COUNTY, Phone (559) 840-4004:

Full Name of Registrant:

Jeff Yribarren, 12249 W. Nielsen Ave., Kerman, Ca 93630.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 09/14/17

This business conducted by: INDIVIDUAL.

Jeff Yribarren, Owner.

This statement filed with the Fresno County Clerk on: 09/26/2017.

(Seal)  
BRANDI L. ORTH, COUNTY CLERK.

By: ARIEL GUIZAR SOTO, 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.”  
10/20/2017, 10/27/2017, 11/03/2017, 11/10/2017

FICTITIOUS BUSINESS  
NAME STATEMENT

File No. 2201710005781

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

SUNFLOWERS at 2431 E. MARQUISE COURT, FRESNO, CA 93720, FRESNO COUNTY, Phone (559) 221-2577:

Full Name of Registrant:

SUNFLOWERS IN THE SILENT GARDEN, 2431 E. MARQUISE COURT, FRESNO, CA 93720, Phone (559) 221-2577.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 10/23/2017.

This business conducted by: NON-PROFIT CORPORATION.

Articles of Incorporation

Number: C4074028

MICHAEL MARK BUETTNER, ASSISTANT SECRETARY.

This statement filed with the Fresno County Clerk on: 10/23//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.”  
10/27/2017, 11/03/2017, 11/10/2017, 11/17/2017

FICTITIOUS BUSINESS  
NAME STATEMENT

File No. 2201710005592

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

DIAMOND CLEANING AND JANITORIAL SERVICE at 2135 S. SHIRLEY AVENUE, FRESNO, CA 93727, FRESNO COUNTY:

Mailing Address:

2135 S. SHIRLEY AVENUE, FRESNO, CA 93727;

Full Name of Registrant:

JESSICA RODRIGUEZ JIMENEZ, 2135 S. SHIRLEY AVENUE, FRESNO, CA 93727

MAYRA C. GONZALEZ RODRIGUEZ, 2135 S. SHIRLEY AVENUE, FRESNO, CA 93727.

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

This business conducted by: COPARTNERS.

JESSICA RODRIGUEZ JIMENEZ, PARTNER.

This statement filed with the Fresno County Clerk on: 10/10/2017.

(Seal)  
BRANDI L. ORTH, COUNTY CLERK.

By: GLORIA AYALA, 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.”  
10/27/2017, 11/03/2017, 11/10/2017, 11/17/2017

FICTITIOUS BUSINESS  
NAME STATEMENT

File No. 2201710005405

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

CLEANING SERVICE AGUILAR at 3241 N. WOODSON AVENUE, FRESNO, CA 93705, FRESNO COUNTY:

Mailing Address:

3241 N. WOODSON AVENUE, FRESNO, CA 93705;

Full Name of Registrant:

SANTIAGO AGUILAR GARCIA, 3241 N. WOODSON AVENUE, FRESNO, CA 93705.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 09/28/2017.

This business conducted by: INDIVIDUAL.

SANTIAGO AGUILAR GARCIA, OWNER.

This statement filed with the Fresno County Clerk on: 09/28/2017.

(Seal)  
BRANDI L. ORTH, COUNTY CLERK.

By: ARIEL GUIZAR-SOTO, 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.”  
10/27/2017, 11/03/2017, 11/10/2017, 11/17/2017

MISC.

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

ESCROW NO. P-238943-EO

Notice is hereby given to creditors of the within named seller that a bulk sale is about to be made of the assets described below. The names and business addresses of the Seller are:

YOEUP DOUL

3118 East Ventura Avenue, Fresno, CA 93702

The location in California of the chief executive office of the seller is: (If “same as above”, so state.)

Same as Above

As listed by the seller, all other business names and addresses used by the seller within three years before the date such list was sent or delivered to the buyer



MISCELLANEOUS

Continued | From 24

are: (if “none”, so state.)  
NONE  
The names and addresses of the Buyer are:  
**SODANA TOUN and SEAKMOUYLY TAY**  
3118 East Ventura Avenue, Fresno, CA 93702  
The assets to be sold are described in general as: All of the stock in trade, merchandise, supplies, fixtures, equipment, goodwill and trade and are located at: **3118 East Ventura Avenue, Fresno, CA 93702**  
The business name used by the seller at that location is: **DONUT QUEEN**  
The anticipated date of the bulk sale is **November 22, 2017** at the office of Placer Title Company, located at 7643 North Ingram Avenue, Suite 101 Fresno, CA 93711. This bulk sale is subject to California Uniform Commercial Code Section 6106.2. The name and address of the person with who claims may be filed is Erica Osborne, Placer Title Company, @ 7643 North Ingram Avenue, Suite 101 Fresno, CA 93711, Escrow # P-238943-EO and the last date for filing claims shall be **November 21, 2017** which is the business day before the sale date specified above.  
Dated: October 20, 2017  
BUYER:  
/s/ SODANA TOUN  
/s/ SEAKMOUYLY TAY  
11/03/2017

(1)  
**NOTICE OF PUBLIC HEARING BEFORE THE KINGSBURG PLANNING COMMISSION FOR THE ANNUAL ALLOCATION OF RESIDENTIAL BUILDING PERMITS THAT WILL BE CONSIDERED FOR APPROVAL AS PROVIDED FOR IN KINGSBURG’S GROWTH MANAGEMENT SYSTEM**  
**NOTICE IS HEREBY GIVEN** that a public hearing on the above items will be held before the Kingsburg Planning Commission during a regular meeting on Thursday, November 9, 2017. The hearing will take place in the Kingsburg City Council Chambers at 1401 Draper Street, Kingsburg, California, at 6 p.m., or as soon thereafter as possible. Approve 49 single-family residential lots for inclusion in Kingsburg’s 2017 housing unit allocation program and forward that recommendation to Kingsburg City Council under the procedure outlined in Kingsburg Municipal Code 16.09.020. The residential development that will be allocated for 2017 involves a single-family residential subdivision on 15.03 acres, located on the southeast corner of East Kamm Avenue and A Avenue in Kingsburg. Tentatively, the applicant is proposing 49 single-family residential lots. This project will be required to be processed through Kingsburg’s subdivision review process.  
**PLEASE TAKE SPECIAL NOTICE** that any person, entity or group who later challenges in court any action taken by the City of Kingsburg or others in connection with these matters may be limited to only those issues raised at the public hearing described in this notice, or in written correspondence delivered at or prior to the public hearing to the address set forth herein and directed to the attention of the Planning Commission. All interested persons are advised and invited to inform themselves regarding these matters, and to attend and to present their views, either orally or in writing, to the Planning Commission before or at the above-listed time and place. Further information can be obtained through the Planning and Development Department, 1401 Draper Street, Kingsburg, California, 93631; telephone (559) 897-5328.  
Dated: October 31, 2017  
CITY OF KINGSBURG  
/s/ Gregory F. Collins, Planning Director  
11/03/2017

(1)  
**NOTICE INVITING BIDS**  
Sealed bids or electronic bids will be received at the office of the Purchasing Manager of the City of Fresno for the following:  
**REQUIREMENTS CONTRACT FOR PERMANENT ASPHALT CONCRETE PAVEMENT REPAIRS BID FILE NUMBER: 9425**  
The scope of work includes: This

requirements contract is to furnish and install permanent asphalt concrete pavement repairs.  
The Contract term is for six (6) months, with provisions for five (5) six-month extensions.  
The Annual Estimated Requirements Allocation for this project is \$1,127,298.00 or (\$563,649.00 per six (6) month term).  
Bids will be taken on complete work, in accordance with Plans and Specifications on file in the office of the Purchasing Manager, 2600 Fresno St Room 2156 Fresno California, 93721 , phone number (559) 621-1332.  
**Specifications for these items can be downloaded at the City’s online website at: <http://www.fresno.gov>.**  
**For Businesses (to the left of the screen), Bid Opportunities**  
**Bids may be submitted electronically or by paper only not via Fax.**  
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. Bid Proposals must be filed with the Purchasing Manager prior to the bid opening at 3 p.m. on Tuesday, November 28, 2017, when the bids will be publicly opened and recorded.  
The work hereunder constitutes a “public work” as defined in Chapter 1, Part 7, Division 2 of the California Labor Code, and Contractor shall cause the work to be performed as a “public work” in accordance with such Chapter of the California Labor Code. The Council of the City of Fresno has adopted Resolution No. 82-297 ascertaining the general prevailing rate of per diem wages and per diem wages for holidays and overtime in the Fresno area for each craft, classification, or type of worker needed in the execution of contracts for the City. A copy of the resolution is on file at the Office of the City Clerk. Actual wage schedules are available at Construction Management Office, 1721 Van Ness Avenue, Fresno, California 93721, (559) 621-5600. Contractors and Subcontractors must meet any and all requirements of Labor Code sections 1771.1 and 1771.5 prior to submitting bids.  
All proposals must be made on the Bid Proposal Form provided by the Purchasing Manager and must be accompanied by a Bid Deposit in the amount of TEN PERCENT (10%) of the Total Net Bid Amount, in the form of a certified or cashier’s check, an irrevocable letter of credit, or a certificate of deposit or a bidder’s bond executed by a corporate surety, admitted by the California Insurance Commissioner to do business in California, payable and acceptable to the City of Fresno; or the Bidder shall have registered with the Purchasing Manager of the City an annual bid bond sufficient to provide coverage in such amount. All Bid Deposits will be held until a Contract has been executed with the successful Bidder or all bids have been rejected.  
The City of Fresno hereby notifies all Bidders that no person shall be excluded from participation in, denied any benefits of, or otherwise discriminated against in connection with the award and performance of any contract on the basis of race, religious creed, color, national origin, ancestry, physical disability, mental disability, medical condition, marital status, sex, age, sexual orientation, ethnicity, status as a disabled veteran or veteran of the Vietnam era or on any other basis prohibited by law.  
A pre-bid conference will be held at 10:00 a.m., on N/A, 2017, in the N/A at the Finance Division located at 2600 Fresno St., Fresno, California. Prospective Bidders are encouraged to attend since City Staff will be present to answer any questions regarding the Specifications, and there may be an inspection tour of the job site(s)  
In accordance with provisions of section 22300 of the California Public Contract Code, Contractor may substitute securities for any monies withheld by City to ensure performance under the Contract.  
An annual 100 percent Material and Labor Bond and an annual 100 percent Performance Bond must be filed with the Contract Documents for the initial year of this Contract and on or before the start of any extension period. The bonds must be approved by the City before the Contractor enters upon performance of the Work. In no event shall the bonds securing materials and labor, and performance respectively, provided during the life of this Contract, total less than 100% of the

amount payable by City.  
No bid will be considered for award unless the Bidder at the time of bid opening, is licensed with a valid Class “A” or “C12” Contractor’s License issued by the State of California.  
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 Procurement Specialist listed on the cover at 559-621-1332 or [Laura.Rapp@fresno.gov](mailto:Laura.Rapp@fresno.gov).  
The City reserves the right to reject any and all bids.  
11/03/2017

(1)  
**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 November 17th 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.**  
**A027 Michael L Cox**  
**A034 Tracy D Bozarth**  
**A050 Eva A Torres**  
**A156 June Ann Beard**  
**A255 Blanca D Huerta**  
**B106 Ndaiziwei Chipungu**  
**B109 Vernon Lee Lacy Jr.**  
**B110 Keisha Willis**  
**B116 Naomi Wilson**  
**B134 Eva A Torres**  
**D015 David Gianni Raines**  
**E022 Desarae J Moreno**  
**E106 Megan L Campos**  
**E158 Carisa S Garcia**  
**F012 Andre L Murphy**  
**F014 Talina Cota**  
**F030 Krissy Larkin**  
**F151 Aqikah Cooper**  
**F158 Gurpreet Singh**  
**G007 Barbra Aline Dominguez**  
**G055 Rosalinda Hunt**  
**G215 Aimee G Garza**  
**G330 Germany Reneal Johnson**  
**H020 Victoria L Huerta**  
**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: November 3rd, 2017 & November 10th 2017**  
11/03/2017, 11/10/2017

(1)  
**DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY**  
**Proposed Flood Hazard Determinations for the City of Clovis, Fresno County, California, and Case No. 16-09-2874P.** The Department of Homeland Security’s Federal Emergency Management Agency (FEMA) solicits technical information or comments on proposed flood hazard determinations for the Flood Insurance Rate Map (FIRM), and where applicable, the Flood Insurance Study (FIS) report for your community. These flood hazard determinations may include the addition or modification of Base Flood Elevations, base flood depths, Special Flood Hazard Area boundaries or zone designations, or the regulatory floodway. The FIRM and, if applicable, the FIS report have been revised to reflect these flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with Title 44, Part 65 of the Code of Federal Regulations. These determinations are the basis for the floodplain management measures that your community is required to adopt or show evidence of having in effect to qualify or remain qualified for participation in the National Flood Insurance Program. For more information on the proposed flood hazard determinations and information on the statutory 90-day period provided for appeals, please visit FEMA’s website at [www.fema.gov/plan/prevent/fhm/bfe](http://www.fema.gov/plan/prevent/fhm/bfe), or call the FEMA Map Information eXchange (FMIX) toll free at 1-877-FEMA MAP (1-877-336-2627).  
11/03/2017, 11/10/2017

(1)  
**AMENDED NOTICE OF PUBLIC SALE NOTICE IS HEREBY GIVEN pursuant to California Civil Code Section 798.56a and California Commercial Code Section 7210 that the following described property, which could include a lease or license, will be sold by COUNTRY LIVING MOBILE HOME PARK (Warehouseman) at public auction to the highest bidder for cash, in lawful money of the United States, or a cashier’s check, in lawful money of the United States, made payable to COUNTRY LIVING MOBILE HOME PARK (payable at time of sale). Said sale to be without covenant or warranty as to possession, financing, title, encumbrances, or otherwise on an “as is” “where is” basis. The property which will be sold is described as follows (the “Property”):**  
**Year/Mobilehome: 1977 LCS LEVITT Decal Number: ABB5164 Serial Number(s): SA6081099, SB6081099, SC6081099**  
**The current location of the subject Property is: Country Living Mobile Home Park, 3556 N. Duke Ave., Space 184, Fresno, CA 93727. The sale will be held as follows: Date: November 20, 2017 Time: 10:00 a.m. Place: West Entrance to the County Courthouse Breezeway, 1100 Van Ness, Fresno, CA.** The public auction will be made to satisfy the lien for storage of the Property that was deposited by **ILIANA AKOPOFF with COUNTRY LIVING MOBILE HOME PARK.** Any purchaser of the Property who intends to leave it at its current location must make an application and must be approved for tenancy at the Park. If not approved, the Property must be immediately removed from the Park. **Any purchaser who intends to remove the Property from its current location must remove it within five (5) days from the date of purchase, and remit additional payment for daily storage fees of \$20.00 per day commencing from the date after the sale to the date the Property is removed. Furthermore, the purchaser shall be responsible for cleanup of the space of all trash, pipes, wood, equipment/ tools, etc., utilized in the removal of the Property. Additionally, the purchaser shall also be liable for any damages caused during the removal of the Property.** The money that we receive from the sale, if any, (after paying our costs) will reduce the amount you owe. If we receive less money than you owe, you will still owe us the difference. If we receive more money than you owe, you will be entitled to the extra money, unless we must pay it to someone else with a security interest in the Property. The total amount due on this property including estimated costs, expenses, and advances as of the date of the public sale is **\$9,472.15.** The auction will be made for the purpose of satisfying the lien on the property, together with the cost of the sale. As set forth above, we have sent this Notice to the others who have an interest in the Property or who owe money under your agreement. **DATED: October 26, 2017 GREGORY BEAM & ASSOCIATES, INC. By: Gregory B. Beam, Authorized Agent for Country Living Mobile Home Park (11/03/17, 11/10/17 | TS 2425.27 SDI-8186)**  
11/03/2017, 11/10/2017

(1)  
**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 November 17, 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
A2031	Stephanie Priscilla Sainz-Deltoro
A2040	Janie Oliver
B1012	Eden Segovia
B1015	Angela D. Cook
B1023	Julio C Deltoro
B1109	Luis Jesus Mendoza
B1110	George V. Gonzalez
B2053	Don Lorentsen
B2086	Shelea Denise Oglesby
B2098	Thomas A Meza
C1008	Anita Vasquez
C2011	Lisa M Desoto
C2028	Ana L. Lopez
C2048	Julie K Gerberding

**D046 Irene Roberta Carter**  
**D052 Cynquee K Henry**  
**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**  
11/03/2017, 11/10/2017

(1)  
**NOTICE OF PUBLIC LIEN SALE**  
Pursuant to the California Self-Service Storage Facility Act, (B&P Code 21700et. seq.), the undersigned will sell at public auction, on November 17th, 2017 personal property including but not limited to business equipment, electronics, furniture, clothing, tools and/or other miscellaneous items located at:  
A-AMERICAN SELF STORAGE @ 9:30am, at 2455 N Marks Ave, Fresno CA 93722,  
STORED BY THE FOLLOWING PERSONS:  
Brian Nitz  
Raquel Oliva  
Rosalinda Martinez  
Robert Fletcher  
Lee Smith  
Nicole Wheeler  
Lindsey Hayes  
Maria T Gonzalez  
Dominique Edmond Jewell (2)  
Gilberto Mendoza  
Robert Mitchell  
Nayisha Lee  
Andrea Garrett  
Lavon Deloney  
Cynthia Lynch  
Krystal Miller  
Joey Rios III  
Precious Garcia  
Gilbert Gutierrez  
Tina Hopkins  
Daniel Lucio  
Prisiliano Pimentel  
Victoria Salas  
Solomon L Johnson  
John Ashbaugh  
Joseph Rincon  
Maria Navarro  
Warren Dewitt  
Linda Gonzales  
Rosemary Richmond  
Thomas Haskell  
Cecilia Diaz  
Martin J Quinonez  
Tina Johnese  
Lucia Curiel  
Brent Abisalih  
Brianna James  
Janeth Garza  
Rena Wilson  
Lorrie Santos  
Sheena Goff  
Eshama Rives  
Maria Medina (2)  
Imani Rogers  
Donald Williams  
Otton Miranda  
Keyunna Hills  
Bennie Gilmore  
Andrea Franklin  
Alexis Galindo  
Patricia Aguayo  
All sales are subject to prior cancellation. Terms, rules and regulations available at sale. By A-American Self Storage Management Co. Inc. (310)914-4022, Bond. #72BSBBU5400  
11/03/2017, 11/10/2017

**PUBLIC NOTICE OF PUBLIC LIEN SALE**  
**HERITAGE SELF-STORAGE 4485 W. ASHLAN AVE. FRESNO, CA. 93722**  
**NOTICE IS HEREBY GIVEN** that the undersigned will be sold pursuant to the California Self-Storage Facility Act, (B&P Code 21700 el.seq.). The following personal property including, but not limited to furniture, clothing, toys, tools, and other household goods and/or miscellaneous items: **#512 Sara Lucas, #1211 Abel Olivares #1513 Cloudy Grant, #2019 Fernando Garcia, #1919 Lynell Glover, #1920 Lynell Glover, Sale will be held by competitive bidding on November 10, 2017 at 9:30 A.M. on the premises.**  
**All purchased goods are sold as is, and must be removed the day of sale. Sale is subject to prior cancellation of settlement between landlord and obligated party.**  
**Published in the Fresno Business Journal on 10/27/17 & 11/3/17**  
10/27/2017, 11/03/2017



# What do the world's top CEOs have in common? A decision-making process

At our local Vistage Central Valley CEO Peer Review Board, high integrity business leaders help each other make better decisions for their business,



**GUEST VIEW**  
**Neil Paschall**

their family and their community. We create a framework for optimized decision-making, and with 16 CEOs sitting around the table, the potential for good decision-making is enormous. What follows is a brief description of the Vistage framework for optimized decision-making, which has proved so powerful for our CEO members.

How do some of the world's most influential CEOs make decisions? It varies. Amazon's Jeff Bezos analyzes decisions from the point of view of his future self. Sir Martin Sorrell of multinational advertising and public relations firm WPP prefers to gather insights from a diverse group of people and create a "balance sheet" before making a decision. Meanwhile, veteran CEO Lars Rebien Sørensen of pharmaceutical giant Novo Nordisk tries to consider both qualitative and quantitative variables, such as

financial metrics and company values, when faced with a tough choice.

Despite their decision-making differences, these CEOs share something in common: They deliberately apply a decision-making process that is conscious, rigorous and entirely unique to them as individuals.

Data from Vistage Research indicates that's no accident, and that it doesn't just apply to big-name CEOs from large, complex organizations. After spending years studying the decision-making practices of CEOs from high-growth, small and midsize businesses across diverse industries and geographies, we've found that the best-performing companies are led by CEOs who have a thoughtful and conscious approach to decision-making. We've also found that these top decision-makers integrate instinct, judgment and perspectives when making a complex, high-stakes decision. This core competency leads to what we call "optimized decision making."

Here's how these three elements work in practice, and how you can use them to build and optimize your decision-making process.

From integration to optimization

For the sake of clarity, let's explore the different roles of instinct, judgment and perspectives in the decision-

making process.

- Instinct is your gut reaction to a situation or stimulus.
- Judgment is about applying data and experience to analyze a situation.
- Perspectives is about seeking external expertise that can expand, influence or change your point of view.

There's a correlation between the importance or complexity of a decision, and the value of applying instinct, judgment and perspectives to your decision-making process. When you're facing a simple decision (e.g., ordering office supplies), you only need instinct to arrive at an answer. For more complex decisions (e.g., making a new hire), instinct plus judgment can lead you to a good choice. In the case of complex, high-stakes decisions (e.g., entering a new market), it's best to integrate instinct, judgment and perspectives.

Integration doesn't mean adding these variables together. It means allowing for constant interplay between different or opposing ideas, opinions and directions; it means negotiating between your gut and brain, data and opinion, your views and others' views. Reaching this state requires discipline, self-awareness, vulnerability and an openness to new ideas.

It can be helpful to ask yourself questions such as, how strongly do

I believe what my gut is telling me?

How much weight should I place in my own experiences versus those of others? To what degree do I know — or don't know — what I don't know?

CEOs are in the business of making decisions, and this process sets you up to make better ones. However, mistakes happen. If you end up making a bad choice, use it as an opportunity to improve your judgment and draw from the experience next time you make a decision. Regardless, have the confidence to say: I applied a thoughtful process to this decision. I made the best choice with the information that I had. And if I commit to this decision-making process, it will ultimately lead to better outcomes for my business, my family, and my community.

**Neil Paschall**, is the chair of the Vistage Central Valley CEO Peer Review Board. He is a retired investment banker with more than 40 years of business experience with middle market and larger business enterprises. If interested in joining a board of high integrity business leaders who are helping each other make better decisions and achieve more success, contact Neil at 559-804-4150 or [neil.paschall@vistagechair.com](mailto:neil.paschall@vistagechair.com) and he will introduce you to CEO Peer Review Board members.

## Common branding mistakes you might be making today

Businesses often approach branding by focusing on appealing visuals and design before first mapping out whom the branding is for and the purpose of building it.

"The key to effective branding for small business is to keep it personable and to inspire your audience not with what you have built today, but what your vision of the future is and why they should join you for the ride," says entrepreneur Miranda Lievers.

Watch out for these five common branding mistakes and learn how to avoid them:

### PRONOUNS: "WE" VS. "YOU"

It's commonly assumed that the best way to pitch your business is by using sentences that start with "we," such as "we have the best products" or "we have been around since 1980." You can lose your customer if you talk too much about yourself. Instead, Dit Vannouvong, Ram commercial advertising manager, suggested in an NFIB webinar to ask yourself: What does the customer receive as a result of your product or your service? "People don't want to buy a quarter inch drill, they want the quarter-inch hole," said Vannouvong. "It's the solution that you're providing."

### AIMING TO PLEASE

If you're trying to appeal to everyone through your brand, then you don't understand who your target audience is. "Don't try to be everything to everyone," says Cassandra Rosen, co-founder of FK Interactive. "This can be challenging for small businesses because they don't want to turn away customers. Not clearly identifying your ideal customer, however, can have the same effect."

### SELF-PLAGIARISM

Many small business owners make the mistake of crafting a message for one social media platform and then copy and pasting that same message

across the rest of their platforms. "This sounds effective, but it's really not," says Alexis Chateau, who runs her own public relations company in Atlanta. "If all their social media platforms are the same, it gets repetitive and people have no incentive to follow more than one."

### QUANTITY OVER QUALITY

With the growing number of social media sites, it might seem like you're missing marketing opportunities by not having a presence on every platform. Depending on your business, some social media outlets might not be all that successful in accessing your target audience, so don't waste your time. "You do not need to be on every social media site but be strong on the ones you are on," says Paige Arnof-Fenn, founder of marketing firm Mavens & Moguls.

### NEGLECTING FOLLOW UP

What good is all your hard work branding your business if you don't ask for feedback or track your efforts? It's important to understand how your customers are finding out about your business so that you can better utilize those channels. Train your employees to consistently ask customers how they learned about your company, suggests Tracy Julien, vice president of marketing at GuidedChoice in San Diego.

Understand the power that your brand can have on strengthening and growing your small business. Examine your branding implementation and make sure you're not committing one of these common mistakes to fully enhance your customer engagement.

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



## WHAT'S THE BETTER STRATEGY FOR REVIVING DOWNTOWN FRESNO'S REAL ESTATE OFFERINGS?

The recent reopening of Fulton Street has driven some often-frank discussions about the future of Downtown Fresno, including the argument that true revitalization can only come by way of the wrecking ball. According to The Business Journal's recent web poll, **70 percent** of respondents felt that renovating the existing older properties downtown to their former glory is the path to reviving downtown real estate. **Eight percent** felt that it should all be torn down and built anew, while **22 percent** believe neither path will help. Two hundred forty-five votes were cast.





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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.

- November 10 | Retail
- November 17 | Banking & Finance
- November 24 | Regional Economic Forecast
- December 1 | Health Care

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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.

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