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THE BUSINESS JOURNAL

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FRESNO • KINGS • MADERA • TULARE

Proposal would convert former Kerman school gym into event hall



CONTRIBUTED | This image shows the main building of the old Kerman Union High School circa 1930.

David Castellon – STAFF WRITER

When Alvaro Garcia bought the site of the former Kerman Union High School in June 2014, his plan was to tear down the old buildings still there and expand his pistachio tree nursery.

But after looking at the buildings off West Clinton and North Madera avenues, across the street from Garcia's business, Acemi Nursery & Services, he realized that even

Kerman | Page 15



SCRAPPY ONCE AGAIN

Once thought dead, Valley boxing scene sees resurgence

MIKEY WILLIAMS | After defeating Mike Reed by TKO on November 11, 2017 before a crowd of almost 14,000 at the Save Mart Center, Jose Ramirez now eyes the vacant junior welterweight belt in his fight against Amir Imam on March 17 at Madison Square Garden.

Edward Smith – STAFF WRITER

In 2010, when Rick Mirigian met Jose Ramirez for the first time at an amateur boxing event, Mirigian laughed at the idea of getting into boxing, thinking that the sport was dead.

As a local promoter, he was perfectly

content with mixed martial arts (MMA), as well as bringing in big comedy and musical draws like George Lopez and Chris Brown.

But when Mirigian was promoting an MMA event at Chukchansi Park in Fresno, there was a coach with USA Boxing there who asked for help getting a venue.

Fight | 5



Community Food Bank readying for big move

David Castellon – STAFF WRITER

Back in 2007, when Community Food Bank began leasing office and warehouse space in a south Fresno industrial park, workers and volunteers had all the room they needed at the time to collect and disperse food to organizations helping people in need.

But in the years that followed, that number of people going hungry in its five-county service area has grown, and the nonprofit that distributed the equivalent of 6-6.5 million meals to people just over a decade ago increased that volume year after year, to just under 34 million meals in 2017.

Staff and volunteers have done this from the same 41,000-square-foot warehouse.

That will change in the coming months, as the nonprofit quietly signed an agreement last month to purchase for an undisclosed sum Valley Wide Beverage's warehouse and office about 2.5 miles northwest of the Food Bank's current locale.

Valley Wide is in the process of building a new, larger office and distribution center for beer and other spirits at another south Fresno location, alongside the new

Food Bank | 3

DAVID CASTELLON | Andrew Souza, president and CEO of Community Food Bank, shows how crowded the organization's tiny warehouse is in South Fresno. Large boxes filled with canned goods have been placed between shelves packed with food because there's not enough space to put them anywhere else. In the 10 years the organization has leased the warehouse, the number of people fed by the nonprofit has grown from 6-6.5 million people in Fresno, Tulare, Madera, Kings and Kern counties to nearly 34 million.

PERIODICAL:
TIME
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FINDING *the Rx for* DIABETES

49% of Fresno County adults have prediabetes

2nd highest rate of **diabetes-related amputations** in California



LOWERING COMPLICATION RISKS *with* EDUCATION

Alma “Gloria” Christiansen had a heart attack at her nursing job just a week after discovering her blood sugar was dangerously high. Heart disease is one of the complications of uncontrolled diabetes, along with the risk of kidney failure, amputations and blindness. But with the help of the Community Diabetes Care Center’s classes the 65-year-old grandma has lowered her blood sugar to near normal.

Diabetes management class graduates **lowered A1c levels an average 1.6% - reducing risk of complications by 34%**

Her results are typical for people who complete the eight hours of diabetes management classes at Community. Nearly 1,500 patients enroll annually, with about 900 of them having gestational diabetes during their pregnancy.

Community offers the classes to help minimize the number of times patients are hospitalized with serious complications.

cmc.news/access

Reach the Diabetes Care Center at (559) 459-1763



Alma “Gloria” Christiansen had lots of reasons to get her blood sugar under control after she had a diabetes-related heart attack. Her blood sugar was seven times higher than normal levels when she was rushed to the ER.

PARTNERING ON PREVENTION:

With nearly half of the adults in Fresno County likely to get diabetes, Community Medical Centers recognizes no single entity can reverse the epidemic - that’s why we joined broad collaborative efforts to significantly improve our population’s health. Diabetes can lead to blindness, amputations and heart attacks. It’s considered one of the top health challenges for the region with the problem reaching crisis levels.

The Valley has more young adults (ages 18-39) with high blood sugar levels that qualify them as prediabetic than any other part of California, according to a 2016 study by the UCLA Center for Health Policy Research. And Fresno County has the second highest number of diabetes-related amputations in the state.

Community heads the Fresno Community Health Improvement Partnership’s (FCHIP) Diabetes Collaborative. Community’s Outreach Specialist Alma Martinez leads monthly meetings among healthcare and education professionals working to encourage healthy lifestyles that prevent diabetes and help those who already have diabetes get their disease under control. Community also hosts the FCHIP website, FresnoDiabetes.org, which provides a list of free diabetes management classes, a quick quiz to help identify possible prediabetes and other resources.

 **Take the prediabetes quiz at FresnoDiabetes.org**

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DAVID CASTELLON | Jesse Fernandez, a long-time volunteer at Community Food Bank and a retired postal carrier from Fresno, sorts bread in the facility's warehouse.



DAVID CASTELLON | Jesse Armstrong, quality control specialist, drives a forklift through the crowded warehouse for Community Food Bank in south Fresno. The nonprofit recently signed an agreement to purchase Valley Wide Beverages warehouse and office space at a discounted rate once the company moves to its new facility.

Food Bank | from 1

Ulta Beauty and Amazon distribution centers.

In an interview last month, Valley Wide's founder and CEO Lou Amendola told The Business Journal that instead of putting his company's current 140,000-square-foot facility up for sale on the open market, he was negotiating a deal for the Food Bank to purchase it at a price considerably lower than market rate to make it its new headquarters.

Not long after that, Amendola and the Food Bank quietly signed the purchase deal, said Andrew Souza, president and CEO of the food bank.

"It's perfect for us," he said, adding that he hopes for the Food Bank to move in by the end of July, after Valley Wide moves into its new, 300,000-square-foot facility.

That move can't come soon enough, Souza said, noting that in terms of space within the Food Bank's 40,000-square-foot warehouse on East Central Avenue, "Right now, this is a size-eight shoe, and

we've grown to a size 10-foot."

As he gave a tour of the facility earlier this week, he noted the high shelves packed almost to the ceiling with boxes and crates of food, while some of the aisles between them were lined with large boxes packed with donated canned goods.

One of the refrigeration units was packed to capacity with food that needs to stay cold, and Souza noted that during the summer months, usually from May to October, the Food Bank has to rent space in off-site refrigeration units because some vegetables and fruit would go bad in the hot warehouse, which isn't insulated and has no cooling or heating system.

Souza pointed out an area where volunteers should be sorting food, but it's not possible that morning because the area must be kept clear for workers on forklifts running newly-delivered pallets of food.

"We don't have enough room, meaning

Food Bank | Page 4

CORRECTION

The Most Expensive Home Sales list from Dec. 29, 2017, had an incorrect listing for the selling office of the No. 1 most expensive home. It should be Hyatt Real Estate, not Hyatt Realty.

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- WHEN:** Tuesday, January 30, 2018, 12:00-1:00 PM
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Food Bank | from 3

it's hard to move around, hard to sort things, hard to separate the good [food] from the bad," said Jesse Armstrong as he stocked boxes of food onto pallets.

Souza said the space also causes efficiency problems, as items frequently have to be shifted around by hand or on forklifts to access other areas of the warehouse.

Such situations shouldn't be a problem at the new warehouse, as it will have more than three times the space — considerably more than what the Food Bank needs now or in the foreseeable future, Souza said.

"This is the building that we will be in certainly through the end of my lifetime."

In addition, Amendola said he plans to leave his cold-storage units behind, as he plans to install new ones at the new Valley Wide facility.

As such, "We're going to have almost 40,000 square feet of freezer and cold

storage in the new facility," literally 40 times more space than the Food Bank now has.

Amendola also plans to leave behind equipment for loading and moving heavy pallets of items, shelving and even the furniture in the offices, all of which the Food Bank intends to use.

The larger office space will come in handy, as the Food Bank has a portable office in its parking lot because its current 4,000-square-foot office can't accommodate all the nonprofits administrative staff and volunteers.

Souza said the added space also includes conference rooms that will be used for personnel and volunteer training and public education classes. He added it possibly may be made available to other nonprofits for meetings and gatherings.

As for how this all came about, Souza described it as a "perfect storm of events" — Amendola made a contribution to the Food Bank last year, during which he heard about the organization's space problems, and the businessman

suggested selling the organization his facility once his business vacates the site.

For his part, Amendola told The Business Journal last month that he needed more room for his business and was considering expansion, but circumstances changed when construction began on a leg of the California high-speed rail line over his warehouse. Support pylons for the elevated train built on the property are costing him 100 parking spaces, along with restricting the movement of some delivery trucks.

The Food Bank doesn't have nearly the 300 workers Valley Wide has, so the organization can work with the 100 fewer parking spaces, Souza said.

"Hey, in business, if you can make lemonade out of lemons, that's great, and that's what we did," Amendola said of the sale, which currently is in escrow.

As for the cost to purchase the Valley Wide facility, both he and Souza declined to specify the amount. Amendola said last month that he probably would sell the property for \$5 million, several million

below market value, but it's not clear if that was the final price negotiated.

As for how the Food Bank will pay for its new home, Souza said a six-month fundraising campaign is being developed to cover at least part of the purchase price — which he said is in the millions of dollars — and his organization is looking at tax-exempt borrowing and a new market tax credit project as possible options to borrow the rest.

The latter option is a federal program in which qualified applicants, which can include nonprofits, apply for tax credits from the U.S. Treasury Department. Those credits can then be turned over to private investors, which in turn loan the applicants the money they need, usually at better interest rates and conditions than standard loans.

Souza didn't disclose what fundraisers are planned to raise the money.

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

Fight | from 1

Jose Ramirez was on that card.

Mirigian didn't want anything to do with boxing. Nobody was watching boxing, let alone paying for it, but when he watched Ramirez fight as a 16-year-old against a much older fighter — a police officer — and win, his curiosity was piqued.

He did some research on Jose Ramirez' amateur record. He almost couldn't believe it — 154-11. He verified it with the Olympic training facility in

Colorado and they assured him that the fighter was all he was cracked up to be.

Mirigian went immediately out to Avenal to find Ramirez and instantly saw the potential. He began working to get major sponsors, something Mirigian says had never been done before for an amateur boxer.

He signed the fighter with a number of sponsors, including Wonderful Pistachios, working the local-boy angle with agricultural roots.

Mirigian negotiated a deal between Ramirez and Top Rank, arguably the largest

boxing promotion in the world, to go professional under an extremely lucrative deal — allowing Ramirez to promote locally, something unheard of for a boxing prospect.

The rest is history still being written.

Nowadays, part of Mirigian's tradition leading up to a fight is dinner at Dave and Buster's for family, friends and fight fans around the Central Valley.

"Fresno has become a fight epicenter," said Mirigian before a tightly packed crowd in a conference room in the restaurant. "The numbers

we've been able to draw don't happen anywhere else."

Before 2012, when local boxing phenom Jose Ramirez appeared on the global stage at the Olympic Games in London, many promoters and venues may have dismissed the Central Valley fight scene as nonexistent.

Ramirez quickly grew a following. The local boxing scene itself grew in the wake.

Event promoters like Mirigian and Al Perez Jr. of Big Al Entertainment, who both started with music and entertainment, are starting

to see the lucrative world of boxing evolving here in the Central Valley, and are finding ways to bring Central Valley fighters into the mainstream.

In 2012, Tachi Palace began hosting boxing in Lemoore, which in the eyes of Mirigian, was the starting point where boxing was reborn in the Central Valley.

"They took a big chance because boxing was dead at the time — I mean dead," Mirigian said. "There weren't boxing events anywhere, no

Fight | Page 5

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MIKEY WILLIAMS | The sponsors on Ramirez' jacket (middle) all work to tell the story of where he came from and what he fights for as he walks to the ring with manager Rick Mirigian (left) for his bout against Mike Reed at the Fight for Water 7 in November, 2017

Fight | from 4

one was putting boxing events on. So from a financial standpoint, it was something that the casino was looking at facing a tremendous loss."

But it has come a long way since 2012. Fights are beginning to pop up a lot more frequently around town.

Tower Theatre will host its first fight, promoted by Big AI Entertainment, on March 24, with special guest and renowned trainer Robert Garcia.

On Thursday, Mirigian promoted the fight put on by Tachi Palace featuring the Valley's top prospects, all of whom he's signed with Top Rank.

Promoters are once again seeing boxing as a global cash cow.

In the Mayweather-McGregor fight in August 2017, Floyd Mayweather, Jr. drew in more than \$100 million from

the purse alone, with McGregor getting \$30 million — none of this including the profits from all of the sponsors looking to get a piece of the action.

Multi-million-dollar purses of fighters like Manny Pacquiao, Oscar de la Hoya, Mayweather Jr. and Canelo Alvarez can make anyone salivate.

"What's the reward? We're not there yet, but who has the chance?" Mirigian asks. "We do."

Daniel Valdivia, 25 years old out of Tulare, headlined Thursday's event at the Tachi Palace and is the next Valley fighter looking for a significant title, behind Ramirez.

"The people around me and the support from [the Valley] has helped a lot," Valdivia said at the conference.

The local support has become increasingly apparent.

Since it really started to grow in 2012,

boxing has sold out the Selland Arena five times before it outgrew the venue and advanced to the Save Mart Center.

Once there, the Fight for Water series sold out the venue three consecutive times.

This past November, the Fight for Water 7 drew a live crowd of 13,800 people to the Save Mart Center and averaged almost 1.5 million viewers, making it the third-most watched cable boxing event, according to ESPN Media Zone. The fight trailed only the big-draws of the Manny Pacquiao and Jeff Horn fight and the highly anticipated Vasyi Lomachenko and Guillermo Rigondeaux fight.

"Most fighters don't debut in front of 5,000 or 6,000 people," Mirigian said. "In Fresno, fighters are getting that chance."

Often, opportunities aren't available for fighters coming out of small towns.

"They're going to fight in hotel ballrooms, very small venues, they're going to get paid next to nothing and they're going to have very tough fights along the way," Mirigian said. "Often they're mismatched and misguided by people."

According to Mirigian, it can take four or five years alone to even get that chance, let alone if a fighter has the skill or the story to do so.

But with a burgeoning scene, Al Perez Sr. hopes that Big AI Entertainment would be able to fill the gap between the debut and the big-time promoters.

"Our focus is a little more layered on the kids who are starting out," Perez said. "There are a lot of fighters in the Valley looking for opportunities but there aren't enough promoters to keep these guys busy."

Big AI Entertainment has signed a deal with the Tower Theatre in Fresno

to begin showcasing fights for boxers whose records aren't developed enough to earn the eyes of big agencies like Golden Boy or Top Rank.

It will be fights for boxers with not more than five fights under their belts and fights will only last four to six rounds.

"This gives these young men an opportunity to develop their skills and not be taken advantage of in other markets and other areas, but develop them at their level," Perez said.

Fighting at one's own level can be important, especially in a world where a single defeat can set a fighter back months or years from getting a shot — if it doesn't end it altogether.

"We want the opportunity for them to develop," said Perez. "At a certain point, we will be that gap if Top Rank wants them or de la Hoya wants them or whoever. We'll be able to be that conduit to those opportunities, but I don't want our guys to be taken advantage of."

Trainers in Fresno have horror stories of promoters coming from other areas to glean fighters with talk of making it big in Los Angeles or San Francisco only to face fighters with much more experienced records and become sacrificial lambs to vastly outmatched opponents.

From the viewpoint of many trainers, many promoters already know who's coming out victorious, but for fighters who know of the multi-million dollar payout the big names are putting in, the risk is often worth the journey.

In the eyes of Daniel Valdivia, the skill he hopes to make it big with "is only potential if you don't follow it."

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

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ENTERTAINMENT



CONTRIBUTED | A new ownership group is in line to purchase the 500 Club in Clovis — a process that could take three to six months.

Vote clears way for new 500 Club owners

The Clovis City Council voted Monday on two different items—first to approve the transfer of the 500 Club’s gambling license, and second, to establish how much the casino should pay to the city.

The council voted 4-1 at to grant K & M Casinos, Inc. the gaming license necessary to operate the casino, with Mayor Bob Whalen the only vote against, according to John Holt, assistant city manager.

Michael LeBlanc and Kevin Barclay with K & M are now awaiting the final word from the California Gambling Control Commission, a branch of the Department Justice, for the license before they can purchase the location at 771 W. Shaw Ave. from Louis Sarantos.

If the CGCC approves the license, which Holt says is likely to take 3-6 months, the city can then begin charging K & M for its licensing fees, which haven’t been reviewed since 2012.

Staff at the city manager’s office recommended that the casino establish the rate at 10 percent of gross revenue, which is more in line with what Club One Casino in Downtown Fresno pays the City of Fresno, said Holt.

But, when K & M requested that they be given some time with the business, the city council agreed on a rate that would begin at 6.25 percent for the first year, 8 percent for the second year and 10 percent for the third year — sometime in 2021.

By that time, the city estimates that the difference between 6.25 percent and 10 percent would bring in an additional \$250,000 per year if they continue with the amount of business they’ve been doing.

Louis and George Sarantos bought the 500 Club from their parents when it was located in Old Town Clovis. In 2009, Louis Sarantos proposed both to buy out his brother’s stake in the company and to expand from the Old Town Clovis location, which is now a bar and grill, to the location on Shaw Avenue. Sarantos will continue to own that restaurant location.

It took five various proposals before the expansion was approved in September 2011.

Back in August 2017, agents from the California Attorney General’s closed the casino’s 18 card tables due to a lack of cash on-hand before it reopened later that month.

MEDIA

Station’s programming future uncertain

A Fresno radio station known for its left-of-center content may need to seek out new programming as a key partner faces financial troubles.

Owned by the Fresno Free College Foundation, FM 88.1 KFCF has been in operation for more than four decades.

“When we went on the air in 1975, there was no PBS, there was no NPR, there was no other public radio or TV stations in the Central Valley,” said Rychard Winters, general manager. “This was seen as a way to bring in outside programming that would expose people to different music, culture, arts and speakers.

To help, KFCF purchases programming from KPFA/Pacifica Radio Foundation, which owns five stations in New York, Los Angeles, Washington D.C., Houston and Berkeley. Facing financial difficulty, Pacifica reportedly fell behind on rent for its transmitter site on the Empire State Building, and was sued.

The landlord won the case, resulting in a judgment of \$1.8 million plus legal expenses. Pacifica is now looking at either filing for bankruptcy or taking out a loan. Its assets may be seized at any time.

As Pacifica faces the possibility of failure, Withers said that KFCF has been looking into other content to fill the possible gap.

“We will continue, and I have been locating other programming that we can run,” Withers said. “Local programmers would probably do a little bit more programming.”

KFCF currently operates on an annual budget of \$180,000, Winters said.

LEGAL

HR exec pleads guilty

A former Fresno human resources executive has pleaded guilty to embezzling \$1.5 million from her employer, an international food import company.

The U.S. Attorney’s office in Sacramento said Monday that Leslie Michelle Hays embezzled the money from Fresno-based Borges USA between 2005 and 2014. According to prosecutors, Hays was in charge of reporting employees’ salaries and expenses to the company’s payroll processor.

Federal prosecutors said Hays directed the payroll processor to pay her an inflated salary and to reimburse fraudulent expenses. Borges is based in Spain, and Hays worked in the Fresno office until 2014.

Borges USA is one of the largest importers and marketers of Mediterranean specialty food products, and distributes products such as olive oil under the Star Fine Foods brand.

Her attorney, Richard Oberto, said the Fresno resident faces a sentence of up to five years in prison.

Oberto said he will argue for a lesser sentence based on so-called mitigating circumstances he declined to detail.

RETAIL

Big Baller Brand receives ‘F’ rating

A warning has been issued by the local Better Business Bureau (BBB) office about LaVar and Tina Ball’s sporting goods company Big Baller Brand of Chino Hills.

BBB began receiving numerous complaints last fall about unfilled and erroneous orders and contacted the business to ask it to voluntarily address the pattern of complaints.

Since last April, Big Baller Brand has received 32 complaints and 44 negative customer reviews. So far, a dozen of these complaints went unanswered and five were initially answered but never resolved. One complaint came from a customer in Visalia who ordered roughly \$250 worth of clothing for a child for Christmas, according to a BBB spokesperson.

“I am starting to get the impression that they will not give me my money back or send me the items that I ordered,” the complaint states. “It is very concerning to me that there is no contact phone number to reach these people and if I would have read any kind of reviews and gotten this kind of feedback, I would never have spent my hard-earned money with this company.”

Big Baller Brand has gotten an “F” rating from the BBB, the lowest possible grade.

LaVar Ball is the outspoken parent of Lonzo Ball, rookie Los Angeles Lakers guard, and LiAngelo Ball, former UCLA basketball team member who was arrested on suspicion of shoplifting in China in November.

LaVar has been outspoken and brash in establishing the Big Baller Brand of clothing and shoes, some of which retail for as high as \$495. He also got into a media tiff with President Trump after he was asked if Trump deserved thanks for helping to get his son out of custody in China.

“Did he go visit them in jail? Did you go visit them in jail. If you went to visit them in jail then I would say, ‘Thank you,’” Ball reportedly said.

Hanford Sears on chopping block

A Sears location in Hanford is on a list of underperforming stores and will be closing its doors in early April.

In an announcement by Sears Holdings, the Hanford Mall location at 1679 W. Lacey Blvd. was placed on a list of 39 Sears stores and 64 Kmart stores that were found unprofitable and are slated for closure starting in March.

At 75,852 square feet, the Sears store in the Hanford Mall is one of the shopping center’s four anchors, including Ross Dress For Less, Kohl’s and JCPenney.

“Sears Holdings continues its strategic assessment of the productivity of our Kmart and Sears store base and will continue to right size our store footprint in number and size,” the announcement said.

Team members at the stores were informed of the move Thursday. Eligible associates will receive severance and will have the opportunity to apply for open positions at area Kmart or Sears stores, according to the statement.

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Professional Associations

In the Central San Joaquin Valley—ranked by number of local members, if tied, by number of staff.

| 2018 2017 | Name of company Address | Phone Fax | Members/ staff | Membership criteria | Membership Area | Annual dues | Organization publication | 2018 budget Founded | Headquarters | Top local executive |
|--------------|--|--------------------------|-------------------|--|--|---|--|------------------------|---------------------------------------|---|
| 1 (1) | Better Business Bureau 2600 W. Shaw Ave. Fresno, CA 93711 | 222-8111 228-6518 | 4,350 45 | Advancing BBB Standards for Trust thru the creation of a community of trustworthy businesses. | Central California and Inland Empire Counties. | \$525 minimum fee for new accredited businesses | Online Business Review, Business Directory | WND 1951 | Fresno | Blair Looney, president & CEO |
| 2 (2) | Fresno Association of Realtors 6720 N. West Ave. Fresno, CA 93711 | 490-6400 490-6464 | 4,100 14 | Valid California Real Estate license | Fresno and Madera counties | WND | Real Estate Showcase, Welcome Home Radio and Real Estate Guide | WND 1905 | Fresno | Mary Van Ness, ex. VP |
| 3 (3) | Fresno County Farm Bureau 1274 W. Hedges Ave. Fresno, CA 93728 | 237-0263 WND | 2,634 3 | Supporters of California and Fresno County agriculture | Fresno County | \$175 Ag-related, \$72 assoc., \$250 business | Agriculture Today, Ag Wire | WND 1917 | Fresno | Ryan Jacobsen, CEO, Courtney Sorensen, COO, Donny Rollin, president |
| 4 (NR) | Tulare County Farm Bureau 737 N. Ben Maddox Way Visalia, CA 93292 | 732-8301 732-7029 | 1,600 4 | Open to the public interested in supporting an agricultural trade association | Tulare County | \$100-\$280-\$400-\$1000-\$2500 dues | TCFB NEWS | WND 1917 | Visalia | Tricia Blattler, executive director |
| 5 (5) | Fresno County Bar Association 1221 Van Ness Ave. Ste. 300 Fresno, CA 93721 | 264-2619 264-8726 | 1,331 WND | Member in good standing with the State Bar of California | Fresno County | \$135 | The Bar Bulletin | WND 1882 | Fresno | Anita Martinez, executive director |
| 6 (6) | Fresno Madera Medical Society 255 W. Fallbrook Ave Fresno, CA 93711 | 224-4224 224-0276 | 1,220 3 | Physician in Fresno or Madera counties | Fresno and Madera counties | WND | Central Valley Physicians | WND 1883 | Fresno | Nicole Butler, executive director |
| 7 (7) | Catholic Professional & Business Club of Fresno P.O. Box 9454 Fresno, CA 93792 | 434-2722 WND | 312 WND | Catholics united in faith and work | Fresno County | \$45 | Membership directory | WND 1997 | Fresno | Tom Lang, president |
| 8 (8) | Fresno Rotary 2307 N. Fine Ave. Fresno, CA 93727 | 519-6260 WND | 300 1 | Business and professional leaders united worldwide who provide humanitarian service | Fresno | \$1,668 (includes lunches and donations) | fresnorotary.org | WND 1916 | Evanston, Illinois | Anna Pine, executive director |
| 9 (9) | Tulare & Kings County Builders Exchange 823 W. Center Visalia, CA 93291 | 732-4568 732-7568 | 300 WND | Licensed construction industry | San Joaquin Valley | 775 | Weekly | WND 1948 | Visalia | Teresa Lewis, executive director |
| 10 (11) | Central California Society for Human Resource Management 438 E. Shaw Avenue, #404 Fresno, CA 93710 | 435-9800 WND | 205 WND | HR professional, HR professional in transition, students with HR major | Fresno, Madera and San Joaquin Valley | \$75 Non-SHRM members, \$240SHRM Members | Monthly member electronic newsletter | WND 1968 | Fresno | Jan Harrold, president |
| 11 (13) | Fresno Paralegal Association P.O. Box 28515 Fresno, CA 93729 | See website WND | 167 7 | FPA has four classes of membership: Voting, associate (non-voting), student, and sustaining | Fresno and Madera Counties | Varies | CAPA-ReCAP | WND 1981 | Fresno | Victoria Alonzo, vice president, Andrea Henrickson, president |
| 12 (12) | Fresno Women's Network 1303 E. Herndon Ave. Mail Stop 55 Fresno, CA 93720 | (559) 450-2102 N/A | 130 0 | Over 18 | WND | \$85-\$295 | Online newsletter | WND 1985 | Fresno | Connie Smith, president |
| 13 (16) | Fresno County Legal Professionals Association 2300 Tulare St., Ste. 130 Fresno, CA 93721 | 446-3244 WND | 123 0 | Membership is open to all those who work in the legal arena including support personnel & students | Fresno County | \$40.00 | The Legal Secretary; Legal Link | WND 1937 | Fresno | Denise Chaffee, director, Sean Petersen, president 2016/2017(*) |
| 14 (NR) | Business Organization of Old Town (B.O.O.T.) P. O. Box 1548 Clovis, CA 93613 | 298-5774 298-3760 | 104 3 | Must be a property owner or business owner in the PBIA. | Old Town Clovis area | \$150 | WND | \$400,000 1988 | 456 Clovis Ave., Ste. 2, Clovis 93612 | Carole Lester, executive director |
| 15 (NR) | ASHRAE San Joaquin Chapter 7084 N. Maple Ave., Ste. 101 Fresno, CA 93720 | 431-0101 WND | 104 0 | Involvement in air conditioning, heating, ventilation and refrigeration | Modesto to Visalia | \$241 | ASHRAEREPORTER | WND 1955 | Atlanta | Joelon Chinn, president |
| 16 (14) | Fresno County Economic Development Corporation 906 N St., Ste. 120 Fresno, CA 93721 | 476-2500 233-2156 | 101 25 | Open to all businesses, nonprofits and municipalities | Fresno County | Various levels | Real Estate Forecast and Annual Report | WND 1981 | Fresno | Lee Ann Eager, president/CEO |
| 17 (NR) | LSA 7086 N. Maple Ave., Ste. 104 Fresno, CA 93720 | 490-1210 WND | 94 WND | Any environmental professional who seeks to improve skills as an environmental/resource manager. | Madera, Fresno, Kings, Tulare, Kern | \$150 | WND | WND 2007 | Fresno | Amy Fischer, director |
| 18 (17) | Fresno Advertising Federation P.O. Box 3723 Clovis, CA 93613 | 916-4436 433-1969 | 75 WND | Please visit www.fresnoadfed.org for details | Fresno, Madera and Tulare | \$99 | Our directory | WND 1921 | Fresno | Erin Backowski, executive director |
| 19 (NR) | Construction Specifications Institute-Fresno 4747 N. First St., Ste. 140 Fresno, CA 93726 | 800-549-6740 227-1463 | 44 WND | Professionals in designing, supplying, building, negotiating, planning, contracting and more | Primarily Central California | \$315 | Website and annual product show | WND 1967 | Alexandria, VA | Dennis Sandhurst, president |
| 20 (NR) | American Council of Engineering Companies San Joaquin Valley Chapter 1360 E. Spruce Ave. Fresno, CA 93720 | 448-8222 448-8233 | 36 0 | Private engineering and surveying consulting companies. Principals must be licensed PE or PLS. | Fresno and Madera counties | Different tiers of membership | ACEC Ca. | WND 1956 | Sacramento | Joaquin Lopez, chapter president |

(*) Position changing in March; Key: WND: Would not disclose. NR: Not ranked. All data has been provided by representatives of the associations listed and Business Journal research. Not all sources surveyed responded to inquiries.

Research: Edward Smith

Original Publication Date: January 12, 2017
E-mail: edward@thebusinessjournal.com

NOEL ROSA

PRESIDENT/CEO

ROSA BROTHERS MILK CO.

What is the story behind Rosa Brothers Milk Co.?

My brother Rolland and I wanted to add value to our commodity milk and offer the public extremely high quality dairy products. We live on the farm and work the same land our family began working some seven decades and three generations ago. In 2012, our family began processing our farm's milk in a small creamery we built in Tulare. The creamery was built with a few goals in mind:

- To provide California families with the best-tasting dairy products found anywhere in the world.
- To provide safe, pure dairy products that have not been overly processed or modified.
- To keep milk quickly flowing to local stores for maximum freshness.
- To provide a truly local product that comes through a transparent channel, allowing families to watch the milk all the way from the cow to the bottle or ice cream carton.

How has business been?

Business has been growing since our launch in 2012.

Did you think your products would ever become as popular as they are?

Yes, we did. We knew we had a quality product and once consumers tasted it, they would return for more.

What is your favorite Rosa Brothers product?

My favorite Rosa Brothers product is our single serving milks. These are convenient 'grab and go' items in one-way glass bottles that can be recycled.

Why do you give tours of your facility?

We offer Dairy Farm tours and Creamery tours because we want to give our consumers the opportunity to see their dairy products from start to finish—from cow to glass bottle and ice cream pint.

What's in the future for Rosa Brothers Milk Co.?

The future is bright! We will continue to grow our distribution and our product lines.

What was it like growing up on a dairy farm?

Growing up on the dairy was a lot of work, but a great upbringing. It taught my brother and I the importance of hard work, dedication and family values.

How would you describe the current state of the California dairy industry?

The dairy industry is in a state of transition. Farms are looking for ways to remain profitable into the future.

What are your roots in the Central Valley?

My grandparents on both sides immigrated to this area a century ago and we



What we do: We make glass bottled milk and super premium ice cream from milk produced from our family dairy farm.

Education: B.S. in agribusiness management from Cal Poly San Luis Obispo

Age: 48

Family: Wife Holly, Children Matt (17), Mary (15), Thomas (13) and John (9)

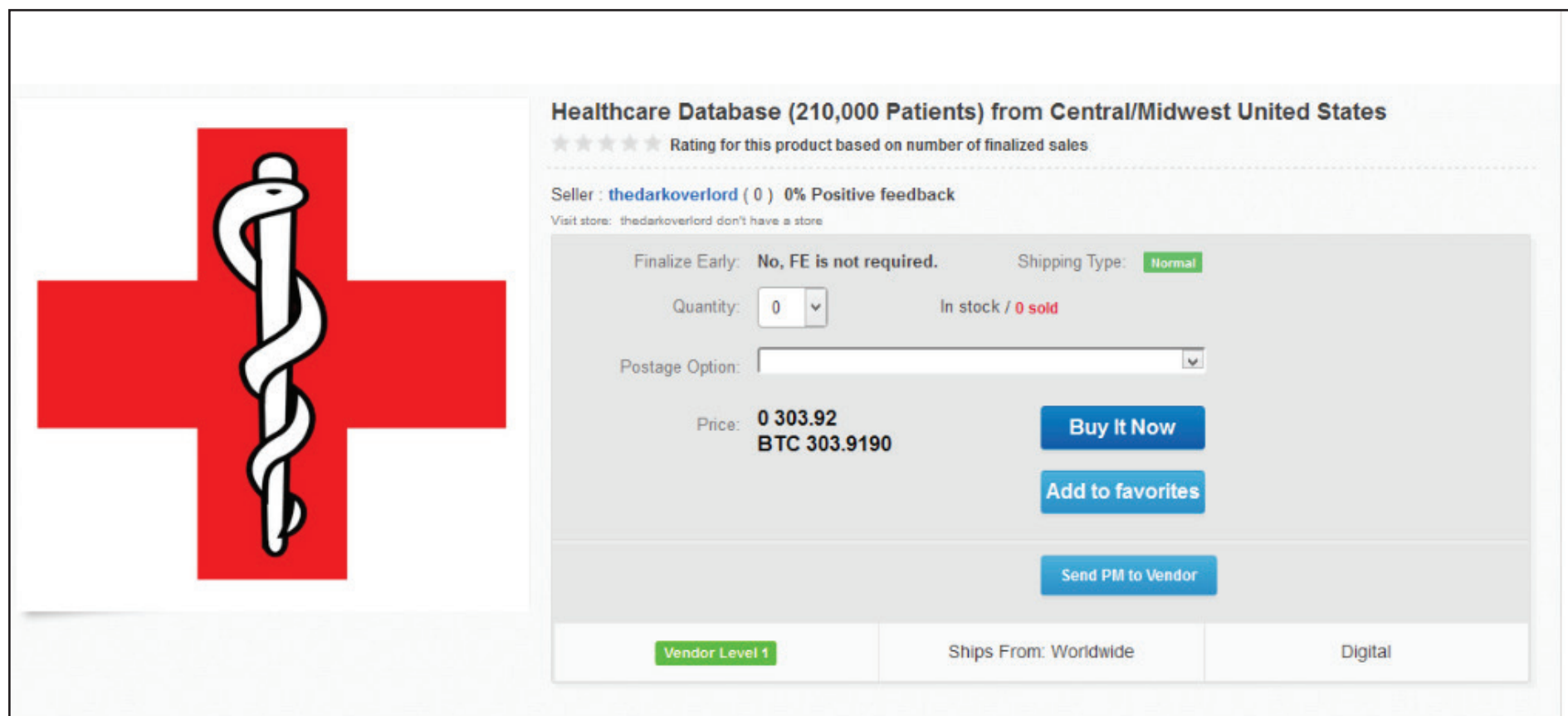
have remained in the dairy industry ever since.

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

My very first job was taking the baling wire out of hay bales after school. I learned that caring for cows is a seven-days-a-week job!

What do you like to do in your spare time?

I enjoy reading and spending time with my wife and children.



CONTRIBUTED BY BRIAN HORTON | A screenshot from a “dark web” page provided by Breadcrumb Cybersecurity shows what potential buyers of medical records might see on an illegal e-commerce site.

IT consultants tell the dangers of hospital hacking

Donald A. Promnitz – STAFF WRITER

For many patients, the idea of having to go to the hospital can be scary enough. But one risk they may not be aware — aside from complications from a procedure or a bad diagnosis — is the theft of their identities or hacking of the very equipment their lives depend on.

Cyber attacks, however, are an all-too-real threat for hospitals and medical centers, the operations of which are far more sophisticated than one might suspect. Brian Horton is CEO of Fresno’s Breadcrumb Cybersecurity, which helps clients discover weak spots in their security and create strategies to better protect them. He said rather than facing stand-alone hackers, potential victims must often fend against groups supported by foreign governments.

“These are what we call ‘threat groups,’” Horton said. “Threat groups are well-organized entities outside of the U.S. Threat groups are usually, but not always, ‘mission state-sponsored,’ meaning they are helped and organized by the country they reside in, like Russia.”

Russia is one of the primary areas where threat groups originate, along with North Korea and Central Africa. In targeting health care, a threat

group will often send a spam email in the guise of a legitimate message and once in, can access a patient’s medical records.

“What makes medical so popular is the non-perishable nature of that information,” Horton said. “So if you steal somebody’s credit card, well, you only have ‘x’ amount of days or hours to use that card. But if you steal somebody’s medical record, that lasts a lifetime.”

These hacks can be carried out over extended periods of time without hospital staff ever being aware of a breach. Once inside of a computer system, a hacker can also take control of equipment linked to the network and shut it down.

These medical device hijacks (or MEDJACKs) can wreak havoc on a hospital. They can also put patients’ lives in danger, essentially holding them hostage. Under these circumstances, a hospital has no choice but to pay the ransom, which is often in bitcoin.

Last year, the MEDJACK virus “WannaCry” made national news by hitting medical devices by Bayer AG.

Daniel Duffy, CEO and CIO of Valley Network Solutions in Fresno, said these breaches are almost always financially motivated — and with that in mind — hospitals and others can better prepare themselves.

“My overriding philosophy is follow the money. Nobody

that I am aware of these days does these types of things for simply nefarious activities — there’s always some monetary incentive,” Duffy said. “So, if you can think of ways that somebody could harm you, or basically take your systems for ransom to their financial advantage, that will often help guide the decision making in what defenses you need to have in place and what systems might be attacked and what the motivations might be.”

To avoid a breach, Duffy and Horton gave several indicators on what to look for in an email that might contain a virus. One sign with seemingly professional emails will be subtle mistakes in the writing.

“Believe it or not, most of these emails that even look very persuasive are being written by somebody with English as a second language,” Horton said. “So there are nuanced spelling errors that you can spot within the email or words that are kind of used out of context.”

This is especially the case for someone with a trained eye, and Duffy recommended following one’s gut instinct if something seems out of place.

“For example, if you regularly receive and review job applications and something just jumps out at you as being abnormal,” Duffy said. “Maybe somebody’s applying for a position that doesn’t exist, but it looks like they’re communicating

to you, but the position just doesn’t really fit with what you have open — that could be a tell.”

A further test to the link can be done as well, Horton said. It starts with not relying on the words in the actual link as displayed on the screen.

“If you hover your mouse over that link, it will pop up and show you where it will actually link you to,” he said.

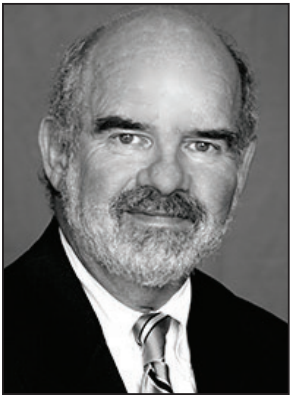
Finally, one of the most important parts of preventing a breach is to stay on top of updates to cybersecurity and always check for weak points.

“Think like a bad guy and try and ask yourself what they might be motivated by and that might help you better scrutinize your weaknesses and defenses. And always take a layered approach to security. Anti-virus and firewalls are no longer by themselves sufficient.”

It’s hard to gauge whether this has been a real-world threat for local health care facilities. Horton said he has helped at least two hospitals that have had network breaches. Representatives from three local hospital groups — Saint Agnes Medical Center, Community Medical Centers and Kaiser Permanente Fresno Medical Center — declined to comment for this story.

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

PEOPLE ON THE MOVE



Bolen



Simpson



Black



Douglas



Williams



Crowder

LEGAL

Hal H. Bolen, II, is serving as the 2018 president of the Fresno County Bar Association. A 41-year member, Bolen has previously served as a director, treasurer and secretary. He is a co-founder of the Bolen Fransen Sawyers law firm.

The Honorable **Alan Simpson** has begun a two-year term as the presiding judge of the Fresno Superior Court. He succeeds Judge Kimberly Gaab.

Rauber & Johnson is pleased to announce the addition of **Paula A. Black** as a partner of the firm, which has changed its name to Rauber Johnson & Black. Rauber Johnson & Black will continue to provide legal services in the areas of Trust and Estate Planning, Probate and Trust Administration, Business Planning, Contracts and Real Property Law from their offices in Visalia.

EDUCATION

Research by **Cara Peracchi Douglas**, a recent master's graduate from the Department of Media, Communications and Journalism at Fresno State, has been selected as the winner of the 2017 Alice L. Beeman Award for Outstanding Research in Communications and Marketing for Educational Advancement from the Council for Advancement and Support of Education (CASE). Her research was published in both national and international publications and was featured in the November/December issue of Currents Magazine. Peracchi Douglas' research project is titled "Brand Architecture Models in Higher Education Institutions in the United States." In addition to publication of her findings, the award offers the opportunity for a white paper, the presentation of research outcomes at upcoming CASE conferences, as well as a monetary award. The Beeman Award recognizes the work of researchers and scholars exploring advancement

trends in communications and marketing in the areas of public relations, government relations, marketing, issues management and institutional image enhancement. The award is named in honor of the late Alice L. Beeman, CASE's first president, and recognizes excellence in writing about educational advancement.

SMALL BUSINESS

Amy Williams has joined the WiZiX Technology Group team in Fresno as business advisor. Amy will be responsible for providing state of the art office equipment and managed print services throughout Northern and Central California.

ENVIRONMENT

Vernon Crowder has been named the new executive director of the Kings River Conservancy. Crowder comes to the Kings River Conservancy (KRC) with an extensive background in the commercial banking

industry for the past 40 years. Crowder's career includes research in food and agriculture and being a client manager for many commercial enterprises in the San Joaquin Valley. He has been actively involved personally and professionally in local business, environmental and water issues for many years. He previously served on the boards for the Central Valley Community Foundation, the Lyles Family Foundation, the Water Education Foundation and Valley Children's Hospital. Crowder will be working regularly with a board of directors consisting of 12 members, a public outreach director and a grant writer. He will lead the Conservancy as they embark on new projects, such as public education programs and trail signage and continue to lead ongoing projects such as the incubator house, invasive species removal, and maintaining safe and clean river access parks. The Kings River Conservancy is dedicated to encouraging public safety and sound public conservation practices along the Kings River corridor from Pine Flat Dam to Highway 99.



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Wine Room**

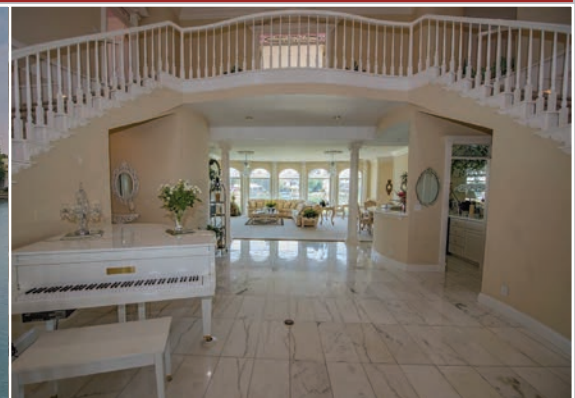


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13,680 SqFt Lot

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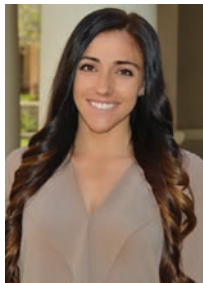


Rod Aluisi | Broker



559-647-1301
rod@aluisi.com
Cal BRE #00609432

Jenna Aluisi | Realtor



559-708-3678
jenna@aluisi.com
Cal BRE #01993084

Jared Aluisi | Realtor



559-916-8568
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PHOTO BY DONALD A. PROMNITZ | Marshawn Govan said he is the only union company involved in the Transformative Climate Communities Initiative. He will partner with the Fresno Economic Opportunities Commission to install solar panels and other work on residential homes.

Fresno contractor/insurance consultant eyes TCC project

Donald A. Promnitz – STAFF WRITER

A contractor in Fresno is joining forces with the Economic Opportunities Commission (EOC) to install solar panels and other work as part of a project aimed at revitalizing downtown, Chinatown and southwest Fresno.

Marshawn Govan, president of GHS Govan's Construction, said that he aims to work under the EOC as part of the Transformative Climate Communities (TCC) Initiative in Fresno. The state of California has committed \$70 million to the City of Fresno in the state's cap-and-trade revenue. The money is aimed at revitalizing the city's most impoverished areas in a way that will promote workforce development, reduce greenhouse gases and promote safety and public health. The mapping of the TCC Initiative began last summer.

"Because of the age of the company and the management experience didn't meet the full requirements of the project implementation, EOC was a perfect fit because our project was mirroring or similar to what they were doing anyway," Govan said. "It was merged and incorporated into their

project. And there's things that they don't do as a specialized construction or contractor firm."

Govan stated that this included repair and remediation for homeowners.

Beginning in 2005 and entering into the construction industry as a contractor in 2009, GHS Govan's Construction is a signatory of the Northern California Carpenters Union. Govan said that it is the only union company in the TCC process. Alongside his business, Govan also founded an insurance company—MKG Insurance Agency—in 2014.

"Insurance goes hand-in-hand with construction because a lot of construction projects require insurance," Govan said. "And a lot of times, you're going around in circles trying to find the right agent."

Paul McClain-Lugowski, chief innovation officer at the Fresno EOC, said at a TCC presentation in southwest Fresno on Dec. 13, 2017, that one of his main goals for the project was not only to reduce greenhouse gas, but also train and develop Fresno's workforce.

"So we're doing something that we've done very effectively over 20 years," McClain-Lugowski said. "We're an applied program, so we're bringing people in... and as a function of being

on the crew, they're going to learn how a house solar organization works."

Vong Mouanoutou, solar director for the Fresno County EOC, said that the organization's proposal was for 100 homes to have solar and a further 100 to be weatherized. Govan's added proposal brings the homes up to 137 with solar and 200 weatherized. Some of these homes may overlap.

"Our goal is to weatherize your home, so that way, it's energy-efficient," Mouanoutou said.

Mouanoutou added that these fixes and additions to homes have had positive results for low-income families that they have served.

"And for the families we have installed on, they have seen 60 to almost 95 percent—depending on their uses and habits—reduction in their energy bills," he said.

Construction is expected to begin in the fall if the proposal is accepted by state of California. The houses cared for will be within a five-mile radius of the 93706 zip code. Govan and the EOC have asked for a \$2.2 million from the TCC, with matching funds bringing it up to \$3.8 million

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

Kerman | from 1

though the school had shut down way back in 1968, the former gymnasium and print shop building still are in pretty solid shape.

So Garcia came up with a new plan to convert the former gym into an event hall, along with the property around it, and use the former print shop as a place for drying flowers.

On Thursday (after press time), the Fresno County Planning Commission will consider his proposal and his request for a conditional use permit to operate an event hall and "high-intensity" park.

Currently, Garcia uses part of the former school site for growing pistachio trees that he supplies to farms, and in the years since the property first was sold in the late 1960s, a couple of houses have been built there.

County officials said the gym and the outdoor portions of the venue site would occupy about five acres, including parking spaces, and would be fenced off from the other areas.

Garcia said he believes such a site is needed, as there are few places in Kerman to hold weddings, quinceañeras, large parties, etc.

He said his planned improvements to the site will include landscaping the areas around the gym with flowers, shrubs and trees that will make it more attractive and provide shade for weddings and other outdoor gatherings.

As for the other building, the plan is to dry flowers and collect their pollen, which Garcia will use to artificially pollenate pistachio groves to ensure the trees produce nuts.

LEADS

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

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

BANKRUPTCY

Hollingsead Masonry

Case No: 17-14921-7
1913 Morning Rose Dr
Bakersfield CA 93312
Assets: \$206, Liability:
\$175,309, Exemptions: \$0

High Desert Termite

Case No: 17-14933-7
4050 Stetson Ave
Rosamond CA 93560
Assets: \$130,250, Liability:
\$214,158, Exemptions: \$12,250

Syfan Media

Case No: 17-14939-7
328 W D St
Tehachapi CA 93561
Assets: \$245,558, Liability:
\$297,798, Exemptions: \$26,307

Alesso Farms

Case No: 18-10004-7
5488 Tehachapi Willow
Springs Rd
Rosamond CA 93560
Assets: \$0, Liability: \$0,
Exemptions: \$0

R & R Rentals

Case No: 18-10009-7
7359 N Teilman Ave
Fresno CA 93711
Assets: \$530,000, Liability:
\$615,353, Exemptions:
\$175,000

Classy Knits & Yarns

Case No: 18-10015-7
1836 Corrientes St
Bakersfield CA 93306
Assets: \$207,520, Liability:
\$296,493, Exemptions:
\$30,925

FEDERAL LIENS

Sierra Education and Research Institute

Doc No: 17-0159428, IRS tax lien
5730 N First St Ste 105-503,
Fresno, CA 93710
Amount: \$5,233

J F George Enterprises Inc

Doc No: 17-078075, IRS tax lien
315 E Tulare Ave, Visalia, CA
93277
Amount: \$52,553

STATE LIENS

Trinetra Inc

Doc No: 17-0158188, EDD tax lien
10643 N Medinah Cir, Fresno,
CA 93730
Amount: \$1,133

Dedicated Care In-Home Services llc

Doc No: 17-0158303, EDD tax lien
655 W Antonio Dr, Clovis, CA
93612
Amount: \$4,493

Royal Fabrics

Doc No: 17-0158711,, CA Dept of Tax & Fee Adm lien
3315 W Ashlan Ave Ste 102,
Fresno, CA 93722
Amount: \$3,345

New American Industries Inc

Doc No: 17-0158739, EDD tax lien
5475 E Hedges Ave Ste 102,
Fresno, CA 93727
Amount: \$957

Great American Investments Inc

Doc No: 17-0158881, EDD tax lien
3854 N Blackstone Ave, Fresno,
CA 93726
Amount: \$1,754

New Image Designs Inc

Doc No: 17-0159468, Franchise Tax Board tax lien
1550 N Clark St, Fresno, CA
93703
Amount: \$35,776

G5 Labor Services Inc

Doc No: 17-0159469, Franchise Tax Board tax lien
855 E Divisadero St, Fresno,
CA 93721
Amount: \$1,022,413

Bingo Laundry llc

Doc No: 17-0159471, Franchise Tax Board tax lien
PO Box 28127, Fresno, CA
93729
Amount: \$2,295

Airs Management Inc

Doc No: 17-0159472, Franchise Tax Board tax lien
4782 W Roberts Ave, Fresno,
CA 93722
Amount: \$2,664

Club Habanos Inc

Doc No: 17-0159513, EDD tax lien
6759 N Palm Ave, Fresno, CA
93704
Amount: \$730

Redneck Incorporated

Doc No: 17-0159514, EDD tax lien
1261 Hoblitt Ave Ste 201,
Clovis, CA 93612
Amount: \$523

Central Valley Document Solutions Inc

Doc No: 17-0159537, EDD tax lien
2025 N Gateway Blvd Ste 109,
Fresno, CA 93727
Amount: \$6,598

Care Plus Insurance Inc

Doc No: 17-0159539, EDD tax lien
4222 W Alamos Ave Ste 202,
Fresno, CA 93722
Amount: \$3,384

The Hungry Hut Inc

Doc No: 17-0159569, EDD tax lien
PO Box 354, Shaver Lake, CA
93664
Amount: \$2,290

Cen-Cal Machinery Co Inc

Doc No: 17-0159575, EDD tax lien
1981 N Woodson Ave, Fresno,
CA 93705
Amount: \$2,539

Auto Repair Los Dos Amigos

Doc No: 17-0159598, EDD tax lien
2409 N Fresno St, Fresno, CA
93703
Amount: \$5,903

Navix Diagnostix Inc

Doc No: 17-0159607, EDD tax lien
7206 N Milburn Ave Ste 102,
Fresno, CA 93722
Amount: \$2,988

National Auto Plaza

Doc No: 17-0159610, EDD tax lien
220 N Abby St, Fresno, CA

93701
Amount: \$1,567

La Sirenita Marisqueria Y Taqueria

Doc No: 17-0159615, EDD tax lien
4207 E Olive Ave Ste 103,
Fresno, CA 93702
Amount: \$606

West Cal Produce Inc

Doc No: 17-0159621, EDD tax lien
3767 S Golden State Blvd,
Fresno, CA 93725
Amount: \$1,701

White Glove Car Wash

Doc No: 17-0159623, EDD tax lien
2503 N Blackstone Ave,
Fresno, CA 93703
Amount: \$882

Back Off Bugs Inc

Doc No: 17-0159631, EDD tax lien
6273 N Tamera Ave, Fresno,
CA 93711
Amount: \$609

T T Hale Construction Inc

Doc No: 17-0159633, EDD tax lien
319 W Fallbrook Ave, Fresno,
CA 93711
Amount: \$663

GTC Freight llc

Doc No: 17-0159637, EDD tax lien
3705 N Clovis Ave Ste B,
Fresno, CA 93727
Amount: \$555

Michael H Derr State Farm Insurance

Doc No: 17-0159648, EDD tax lien
2063 W Front St, Selma, CA
93662
Amount: \$864

John Cerasuolo Company Inc

Doc No: 17-0159682, EDD tax lien
7638 N Ingram Ave Ste 108,
Fresno, CA 93711
Amount: \$2,535

Central Valley Landscapes

Doc No: 17-0159690, EDD tax lien
3188 N Marks Ave Ste 127,
Fresno, CA 93722
Amount: \$1,494

RGC General Contracting

Doc No: 17-0159743, EDD tax lien
PO Box 717, Sanger, CA 93657
Amount: \$4,723

Cypress Media Consultants Inc

Doc No: 17-0159749, EDD tax lien
5497 W El Paso Ave, Fresno,
CA 93722
Amount: \$1,775

Ninas Home Care

Doc No: 17-0159750, EDD tax lien
4057 W Wathen Ave, Fresno,
CA 93722
Amount: \$4,431

Smart Video Surveillance llc

Doc No: 17-0159845, EDD tax lien
2720 Jenni Ave, Sanger, CA
93657
Amount: \$2,057

Linear Electronic Designs Inc

Doc No: 17-0159847, EDD tax lien
1486 Tollhouse Rd Ste 105,
Clovis, CA 93611
Amount: \$4,972

Oh Nutz llc

Doc No: 17-0159889, EDD tax lien
2045 Gibson Ave, Clovis, CA
93611
Amount: \$1,542

The Renna Group llc

Doc No: 17-0159890, EDD tax lien
2794 Willow Ave Ste 109, Clovis,
CA 93612
Amount: \$2,074

Erin Detail & Mobile Wash

Doc No: 17-0159900, EDD tax lien
532 E Keats Ave, Fresno, CA
93710
Amount: \$2,156

Ismael G Murillo Trucking

Doc No: 17-0159907, EDD tax lien
20823 Alva Ave, Riverdale, CA
93656
Amount: \$1,452

Glover Security Services Inc

Doc No: 17-0159910, EDD tax lien
6750 W Wrenwood Ln, Fresno,
CA 93723
Amount: \$608

CHD Transportation Inc

Doc No: 17-0159916, EDD tax lien
3612 W San Jose Ave Apt 114,
Fresno, CA 93711
Amount: \$2,983

Healthy Smiles Mobile Dental Foundation

Doc No: 17-0159921, EDD tax lien
4186 W Swift Ave Ste 105,
Fresno, CA 93722
Amount: \$5,677

M B Expressions & Styles Inc

Doc No: 17-0159961, EDD tax lien
460 W Shaw Ave, Clovis, CA
93612
Amount: \$5,551

Windwalker Properties

Doc No: 17-0159965, EDD tax lien

519 Lolita St, Mendota, CA
93640
Amount: \$1,488

Corbin Transportation llc

Doc No: 17-0159973, EDD tax lien
5547 E Pitt Ave, Fresno, CA
93727
Amount: \$582

Galaxy Nails & Spa

Doc No: 17-0160007, EDD tax lien
3860 N Cedar Ave Ste 110,
Fresno, CA 93726
Amount: \$149

A 1 Custom Tile

Doc No: 17-0160013, EDD tax lien
1305 Cherry Ln, Clovis, CA
93612
Amount: \$3,170

All Valley Roofing

Doc No: 17-0160015, EDD tax lien
3075 W Ashlan Ave, Fresno,
CA 93722
Amount: \$1,111

Arias Auto & Glass Inc

Doc No: 17-0160032, EDD tax lien
108 N H St, Fresno, CA 93701
Amount: \$328

Cris Ag Service

Doc No: 17-031087, EDD tax lien
1245 Colombard Dr, Madera,
CA 93637
Amount: \$8,787

Mario's Traditional Mexican Food

Doc No: 17-031088, EDD tax lien
140 S 15th St, Chowchilla, CA
93610
Amount: \$2,471

Jalapenos Fresh Mex & Pizzeria llc

Doc No: 17-031089, EDD tax lien
29580 Yosemite Springs Pkwy
Ste D, Coarsegold, CA 93614
Amount: \$880

Perez Harvesting Inc

Doc No: 17-031090, EDD tax lien
26063 Avenue 17 Ste A,
Madera, CA 93638
Amount: \$41,928

Dough Ray Me Bakery & Coffee Spot

Doc No: 17-031091, EDD tax lien
37164 Avenue 12 Ste 102,
Madera, CA 93636
Amount: \$981

California Green Hydroponics llc

Doc No: 17-031092, EDD tax

Leads | from 16

lien
428 S Creek Dr, Madera, CA 93637
Amount: \$363

Roberts Painting
Doc No: 17-031093, EDD tax lien
14956 Road 36, Madera, CA 93636
Amount: \$5,895

Madera Associations of Realtors
Doc No: 17-031094, EDD tax lien
425 N Gateway Dr Ste M, Madera, CA 93637
Amount: \$1,038

AMB Ag Enterprise Inc
Doc No: 17-031095, EDD tax lien
613 Deerwood Dr, Madera, CA 93637
Amount: \$11,439

Excellence Body & Paint
Doc No: 17-031096, EDD tax lien
218 S E St, Madera, CA 93638
Amount: \$54

Precious Flowers
Doc No: 17-031111,, CA Dept of Tax & Fee Adm lien
3230 Mitchell Rd Ste E, Ceres, CA 95307
Amount: \$1,421

Baby Cakes & Ice Cream llc
Doc No: 17-031235, EDD tax lien
2300 Capri, Chowchilla, CA 93610
Amount: \$458

Kevin Borchard Trucking Inc
Doc No: 17-021877, EDD tax lien
9998 Excelsior Ave, Hanford, CA 93230
Amount: \$2,037

B & M Repair Maintenance
Doc No: 17-021878, EDD tax lien
10614 8th Ave, Hanford, CA 93230
Amount: \$1,588

G L C Air Conditioning
Doc No: 17-021879, EDD tax lien
240 N 12th Ave #109, Hanford, CA 93230
Amount: \$1,481

Cowlifornia Dairy
Doc No: 17-021880, EDD tax lien
8637 Jackson Ave, Hanford, CA 93230
Amount: \$1,313

Zepeda's Farm Labor Service
Doc No: 17-022146, EDD tax lien

1947 Dairy Ave, Corcoran, CA 93212
Amount: \$204

Ron's Auto Shop
Doc No: 17-022147, EDD tax lien
975 E D St, Lemoore, CA 93245
Amount: \$753

Marquis Aviation Inc
Doc No: 17-022148, EDD tax lien
845 E Redwood Cir, Hanford, CA 93230
Amount: \$2,192

Universal Shotcrete
Doc No: 17-022149, EDD tax lien
104 E Hanford Armona Rd, Hanford, CA 93230
Amount: \$17,543

KCR Inc
Doc No: 17-022150, EDD tax lien
1281 N 10th Ave, Hanford, CA 93230
Amount: \$472

Fatte Albert's Pizza
Doc No: 17-022151, EDD tax lien
110 E 7th St, Hanford, CA 93230
Amount: \$2,673

Robert's Hill Chevrolet Inc
Doc No: 17-022385, Franchise Tax Board tax lien
335 E Magnolia Ave, Hanford, CA 93230
Amount: \$31,923

Sol Del Valle
Doc No: 17-078202, EDD tax lien
301 W Tulare St, Dinuba, CA 93618
Amount: \$754

Concrete By SMC
Doc No: 17-078203, EDD tax lien
1042 E K Rd, Visalia, CA 93292
Amount: \$1,177

Taqueria Santa Fe
Doc No: 17-078389,, CA Dept of Tax & Fee Adm lien
119 N Uruapan Way, Dinuba, CA 93618
Amount: \$6,809

SLF Ag Tech
Doc No: 17-078859, EDD tax lien
1329 S Filbert Rd, Exeter, CA 93618
Amount: \$1,741

Raj Singh Inc
Doc No: 17-078860, EDD tax lien
870 W El Monte Way Ste D, Dinuba, CA 93618
Amount: \$2,700

Natera Construction Inc

Doc No: 17-078861, EDD tax lien
2430 E Orrland Ave, Pixley, CA 93256
Amount: \$5,905

Joe's Auto Works
Doc No: 17-078862, EDD tax lien
148 S Canby St, Tulare, CA 93274
Amount: \$390

A & A Shell Food Mart
Doc No: 17-078863, EDD tax lien
560 S Park Dr Ste 99, Pixley, CA 93256
Amount: \$1,177

Atlas Scale Services Inc
Doc No: 17-078864, EDD tax lien
1708 W Myrtle Ave, Visalia, CA 93277
Amount: \$5,104

DND Learning Inc
Doc No: 17-078865, EDD tax lien
3288B S Mooney Blvd, Visalia, CA 93277
Amount: \$1,079

Premier Wholesale Olive Trees
Doc No: 17-078866, EDD tax lien
37124 Road 204, Woodlake, CA 93286
Amount: \$5,905

Red Onion #2
Doc No: 17-078867, EDD tax lien
815 E Putnam Ave, Porterville, CA 93257
Amount: \$1,015

Oliva's Tires & Wheels
Doc No: 17-078868, EDD tax lien
176 W Visalia Rd, Farmersville, CA 93223
Amount: \$110

Siete De Copas
Doc No: 17-078869, EDD tax lien
629 N Farmersville Blvd, Farmersville, CA 93223
Amount: \$285

Keyvin J Powell Installations
Doc No: 17-078870, EDD tax lien
2306 W Wall Ct, Porterville, CA 93257
Amount: \$2,264

NEW BUSINESSES**FRESNO**

Wilkins Root Beer Drive-In

All Terrain Audio Video

Master Hygiene

Pancho's Automotive Repair

KG Auto Body

All Better

DRH Construction

Mid Mountain Automotive

India Delights

Seven Air Heating & Cooling Inc

Interstate Towing Services

Balanced Fire Protection

Statement TS

Montes Properties llc

Holland Distributing

Bulldog Auto Glass

Robbies Pest Control

James L Davison & Associates

Central Valley Strategic Wealth

D W Ewing Movers

Vida Wellness and Massage

Champion Cleaning Services

Precision Pools & Spas

Clovis Crossfire

ABP Diversified Marketing

Busy Bee Bakery Deli

Saki Design and Photography

My Job Depends On Ag

S&S Beverage

House of Renay Consulting

Sierra Care Clovis

Itea

Workforce Drug Testing Center

SDR Home & Pool Maintenance

Hitech Nails

Elbows

Guardian Motorsports

Expressions By Aimee

JSJ Transport

Victory Vision

Honeybee Security

Below Zero Luxury Ice

Chicago's Transport

Twin Bros

The Eleven Forty Band

Fatte's Pizza

24/7 Roadside

In House Supportive Security

Absolute Quality

All American Homes

Fiesta Flowers and More

D R A Trucking Services

Amber Verdugo Photography

El Patron Night Club

Carnegie Safety Institute

A C J Landscape Maintenance

Built Smart Construction

Secure It New

G & M Motors

Mimi's Kitchen

Casa Oinari

Brand Ignition Group

Indiana Metal Buildings

Deli D #1

Major League Ballers Baseball

Taqueria Zihuatanejo #2

U Free Beijing Fengi Jingqi

Quality Auto Detailing

Quickpose Photo Booth

Massage By Nicole

Zoto's Landscaping & Gardening

Maybo RN

The Virtual Accountant

Valley Pro Appliance Repair

Udo Creations

JMR Transport

RMG Real Estate

Speech Therapy Link

13 Prime Steak

Sunsmacked By Vero

Thrift N Style

Integrity Janitorial

Wiggle Wag It Pet Mobile Grooming

Freshy Perfumes

Andregg Psomas

MADERA

Ornelas Tax Services 2

A-1 Threading

TULARE

Infinity Furniture Concepts

805 Residential

Sweet Treats By Nicole

Corine's Custom Creations

Garage Door Expert

Cobbs Family Care Elderly

The Orange Bar

Richard K & Donna M Westra

Simply Stylish

Jo Ag Electric

Destination Wines & Spirit

Xlar Consulting

TNT Business Solutions

Elite Customs

La Buena Vista Market

The Ivy Rose Cottage

Nelson & Rozier

Wolf Spirit Games

Tory Farms

KLT Campaign Consulting

Fully Loaded Transportation

Swiftlawns

Central Valley Home Appraisal llc

Ku Construction

Fepros 39

JYC Ramirez Transport

KINGS

Adobe Creek Construction

Smith's Quality Lawn Care

JF Medical Claims Assistance

CCT Process Server

Tropicana Asian Market

Gutierrez Tires & Wheels

PUBLIC NOTICES

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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.: 2017-00501-CA
A.P.N.: 511-261-02
Property Address: 3582 North Brunswick Avenue, Fresno, CA 93722

NOTICE OF TRUSTEE'S SALE PURSUANT TO CIVIL CODE § 2923.3(a) and (d), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR.

NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED **IMPORTANT NOTICE TO PROPERTY OWNER:**

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 09/23/2005. 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.

Trustor: **Toni Aguirre, a Married Woman as her sole and separate property**
Duly Appointed Trustee: **Western Progressive, LLC**

Deed of Trust Recorded **10/05/2005** as Instrument No. **2005-0235173** in book ---, page--- and of Official Records in the office of the Recorder of Fresno County, California.

Date of Sale: **02/08/2018 at 10:00 AM**
Place of Sale: **AT THE W. ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY 1100 VAN NESS, FRESNO, CA 93724**

Estimated amount of unpaid balance, reasonably estimated costs and other charges: \$ **193,699.39**

NOTICE OF TRUSTEE'S SALE
THE TRUSTEE WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, A SAVINGS ASSOCIATION OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE:

All right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described as:

More fully described in said Deed of Trust.

Street Address or other common designation of real property: **3582 North Brunswick Avenue, Fresno, CA 93722**

A.P.N.: **511-261-02**

The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust with interest thereon, as provided in said note(s),

Ventura, CA 93003

Sale Information Line: (866) 960-8299 <http://www.altisource.com/MortgageServices/DefaultManagement/TrusteeServices.aspx>

Trustee Sale Assistant
WESTERN PROGRESSIVE, LLC MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.
01/12/2018, 01/19/2018, 01/26/2018

(1)
NOTICE OF TRUSTEE'S SALE
Trustee Sale No. 134123 Title No. 170273377 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 05/22/2007. 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 02/01/2018 at 10:00 AM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 05/31/2007, as Instrument No. 2007-0107900 and Modified by Modification Recorded 11/14/2012 by Instrument No. 2012-0164063, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by **Djordji Djordjeski**, an Unmarried Man, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/

CASH EQUIVALENT or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States), At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 428-031-11. The street address and other common designation, if any, of the real property described above is purported to be: 2720 East Gettysburg, Fresno, CA 93726. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, 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: \$226,604.08. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and written Notice of Default and Election to Sell. The undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. Dated: 1/2/2018

THE MORTGAGE LAW FIRM, PLC Adriana Durham/Authorized Signature 27455 TIERRA ALTA WAY, STE. B, 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 this property.

NOTICE TO PROPERTY OWNER:
The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (866)-960-8299 or visit this Internet Web site <http://www.altisource.com/MortgageServices/DefaultManagement/TrusteeServices.aspx> using the file number assigned to this case **2017-00501-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. On February 7, 2018, at 09:00 AM, AT THE WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY AT THE FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS, in the City of FRESNO, County of FRESNO, State of CALIFORNIA, PEAK FORECLOSURE SERVICES, INC., a California corporation, as duly appointed Trustee under that certain Deed of Trust executed by **CAROL A. WALKER, AN UNMARRIED WOMAN**, as Trustors, recorded on 11/17/2005, as Instrument No. 2005-0271700, of Official Records in the office of the Recorder of FRESNO County, State of CALIFORNIA, under the power of sale therein contained, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code

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: 134123. 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-4642706 01/12/2018, 01/19/2018, 01/26/2018 01/12/2018, 01/19/2018, 01/26/2018

(1)
NOTICE OF TRUSTEE'S SALE
Trustee's Sale No. CA-RCS-17017563 NOTE: PURSUANT TO 2923.3(C) THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. [PURSUANT TO CIVIL CODE SECTION 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO ABOVE IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR.] YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/8/2005. 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. **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 800-280-2891 or visit this Internet Web site www.auction.com, using the file number assigned to this case, CA-RCS-17017563. information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. On February 7, 2018, at 09:00 AM, AT THE WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY AT THE FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS, in the City of FRESNO, County of FRESNO, State of CALIFORNIA, PEAK FORECLOSURE SERVICES, INC., a California corporation, as duly appointed Trustee under that certain Deed of Trust executed by **CAROL A. WALKER, AN UNMARRIED WOMAN**, as Trustors, recorded on 11/17/2005, as Instrument No. 2005-0271700, of Official Records in the office of the Recorder of FRESNO County, State of CALIFORNIA, under the power of sale therein contained, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code

and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Property is being sold "as is - where is". TAX PARCEL NO. 550-092-019. Property address: **198 N. Carolina Avenue, Clovis, CA 93611**. The land referred to is situated in the State of California, County of Fresno, City of Clovis, and is described as follows: LOT 32 OF TRACT NO. 4038, SHADOWBROOK ESTATES NO. 2 ACCORDING TO THE MAP RECORDED IN BOOK 48 PAGE 60 OF PLATS, FRESNO COUNTY RECORDS. From information which the Trustee deems reliable, but for which Trustee makes no representation or warranty, the street address or other common designation of the above described property is purported to be 198 N. CAROLINA AVENUE, CLOVIS, CA 93611. Said property is being sold for the purpose of paying the obligations secured by said Deed of Trust, including fees and expenses of sale. The total amount of the unpaid principal balance, interest thereon, together with reasonably estimated costs, expenses and advances at the time of the initial publication of the Notice of Trustee's Sale is \$242,622.71. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. WE ARE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. **SALE INFORMATION LINE:** 800-280-2891 or www.auction.com Dated: 01/03/2018 PEAK FORECLOSURE SERVICES, INC., AS TRUSTEE By Shelley Chase, Foreclosure Administrator A-4642921 01/12/2018, 01/19/2018, 01/26/2018 01/12/2018, 01/19/2018, 01/26/2018

(1)
NOTICE OF TRUSTEE'S SALE
Trustee Sale No. : 00000006584924 Title Order No.: 170039332 FHA/VA/PMI No.: 045-7887203-703 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 01/24/2013. 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 01/29/2013 as

TRUSTEE SALES

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Instrument No. 2013-0012726-00 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA, EXECUTED BY: **THOMAS HANCOCK III** A MARRIED MAN AS HIS SOLE AND SEPERATE, 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: 02/13/2018. 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: **2720 LINCOLN AVE, CLOVIS, CALIFORNIA 93611**. APN#: 554-134-16. 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 \$276,362.74. 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 0000006584924. 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: 01/05/2018

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-4643138 01/12/2018, 01/19/2018, 01/26/2018 01/12/2018, 01/19/2018, 01/26/2018

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 0000007058035 Title Order No.: 730-1708287-70 FHA/VA/PM No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 02/10/2005. 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 02/17/2005 as Instrument No. 2005-0038067 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA, EXECUTED BY: **KEVIN J. BROWN AND REBECCA L. BROWN**, 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: 02/13/2018. 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: **506 EAST PRINCETON AVENUE, FRESNO, CALIFORNIA. 93704**. APN#: 443-232-03. 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 \$134,052.15. 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 0000007058035. 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: 01/05/2018 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-4643141 01/12/2018, 01/19/2018, 01/26/2018 01/12/2018, 01/19/2018, 01/26/2018

(1) APN: 153-061-40 Tollhouse, CA 93667 TS Number: 170919 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 06/23/2008. 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. On February 5, 2018, at 10:00 a.m., Mid Valley Services, Inc., a California corporation, as the duly appointed Trustee under and pursuant to the Deed of Trust Recorded on 06/30/2008 as Document No. 2008-0093943 of official records in the Office of the Recorder of Fresno County, California, executed by **Mary Williams**, a married woman as her sole and separate property, as Trustor, WILL SELL AT PUBLIC AUCTION TO THE 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 following described property situated in the County of Fresno, State of California: THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 9, TOWNSHIP 12 SOUTH, RANGE 24 EAST, MOUNT DIABLO BASE AND MERIDIAN, ACCORDING TO THE OFFICIAL PLAT THEREOF. The street address or other common designation, if any, of the real property described above is purported to be: APN 153-061-40, TOLLHOUSE, CALIFORNIA 93667 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "AS-IS". Directions to the location of the property may be obtained by sending written request to the beneficiary at the following address within 10 days of the date of first publication of this Notice of Sale: Mid Valley Services, Inc., 7644 N. Palm Ave., Fresno, CA 93711 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 and late charges thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: \$84,065.31 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. 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 site www.nationwideposting.com, using the file number assigned to this case 170919. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Dated: January 8, 2018 MID VALLEY SERVICES, INC., a California corporation 7644 N. Palm Ave. Fresno, California 93711 By: Trina L. Root, Secretary MID VALLEY SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. NPP0323581 To: FRESNO BUSINESS JOURNAL 01/12/2018, 01/19/2018, 01/26/2018 01/12/2018, 01/19/2018, 01/26/2018

T.S. No. 061101-CA APN: 505-212-08 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 4/12/2010. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER On 2/21/2018 at 9:00 AM. CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 4/20/2010, as Instrument No. 2010-0050308, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **SCOTT BRITTON**, 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: **5683 NORTH BRENT AVENUE FRESNO, CALIFORNIA 93723** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$203,658.93 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 061101-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 12/29/2017, 01/05/2018, 01/12/2018

T.S. No.: 2017-02202-CA A.P.N.: 430-403-07 Property Address: **4539 North Jackson Avenue, Fresno, CA 93726** NOTICE OF TRUSTEE'S SALE PURSUANT TO CIVIL CODE § 2923.3 (a) and (d), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED

IMPORTANT NOTICE TO

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TRUSTEE SALES

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PROPERTY OWNER:

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 04/17/2008. 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.

Trustor: **Robert Zaragoza, AND Lyla Rodriguez Zaragoza husband and wife as joint tenants**

Duly Appointed Trustee: **Western Progressive, LLC**

Deed of Trust Recorded **04/25/2008** as Instrument No. **2008-0060765** in book ---, page--- and further modified by that certain **Loan Modification Agreement recorded on 01/04/2012 as Instrument Number 2012-0000637** of Official Records in the office of the Recorder of **Fresno County, California**.

Date of Sale: **02/21/2018 at 09:00 AM** Place of Sale:

West Entrance to the County Courthouse Breezeway, Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724

Estimated amount of unpaid balance, reasonably estimated costs and other charges: **\$ 174,150.28**

NOTICE OF TRUSTEE'S SALE

THE TRUSTEE WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, A SAVINGS ASSOCIATION OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE:

All right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described as:

More fully described in said Deed of Trust.

Street Address or other common designation of real property: **4539 North Jackson Avenue, Fresno, CA 93726**

A.P.N.: **430-403-07**

The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: **\$ 174,150.28**.

Note: Because the Beneficiary reserves the right to bid less than the total debt owed, it is possible that at the time of the sale the opening bid may be less than the total debt.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

The beneficiary of the Deed of Trust has executed and delivered to the undersigned a written request to commence foreclosure, and the undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located.

NOTICE OF TRUSTEE'S SALE

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

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

NOTICE TO PROPERTY OWNER:

The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (866)-960-8299 or visit this Internet Web site <http://www.altisource.com/MortgageServices/DefaultManagement/TrusteeServices.aspx> using the file number assigned to this case **2017-02202-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: December 14, 2017

Western Progressive, LLC, as Trustee for beneficiary C/o 1500 Palma Drive, Suite 237 Ventura, CA 93003

Sale Information Line: (866) 960-8299 <http://www.altisource.com/MortgageServices/DefaultManagement/TrusteeServices.aspx>

Trustee Sale Assistant

WESTERN PROGRESSIVE, LLC MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

12/29/2017, 01/05/2018, 01/12/2018

NOTICE OF TRUSTEE'S SALE

TS No. **CA-17-779552-NJ** Order No.: **170330031-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 11/11/2015. 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 of the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the 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): **SUSAN J. MABE, AN UNMARRIED WOMAN** Recorded: **11/17/2015 as Instrument No. 2015-0147510-00** of Official Records in the office of the Recorder of **FRESNO County, California**; Date of Sale: **2/13/2018 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: **\$25,802.16** The purported property address is: **1472 MAYFLOWER**

WAY, CLOVIS, CA 93612 Assessor's

Parcel No.: **497-260-35** **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-17-779552-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 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-17-779552-NJ** IDSPub #0135203 12/29/2017 1/5/2018 1/12/2018 12/29/2017, 01/05/2018, 01/12/2018

NOTICE OF TRUSTEE'S SALE T.S. No. 17-00692-CI-CA Title No. 170305384-CA-VOI A.P.N. 410-335-20 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. **YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 06/07/2006. 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: **Romero Dion Ross and Shalon Marie Ross**, husband and wife, as joint tenants. Duly Appointed Trustee: National Default Servicing Corporation. Recorded 06/15/2006 as Instrument No. 2006-0125312 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 01/25/2018 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: **\$231,045.05**. Street Address or other common designation of real property: **3162 East Fremont Avenue, aka 3162 E. Fremont, Fresno, CA 93710-4906**. 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 17-00692-CI-CA. Information about postponements that are very short in duration or that

occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 12/20/2017 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 Rachael Hamilton, Trustee Sales Representative. A-4641273 12/29/2017, 01/05/2018, 01/12/2018 12/29/2017, 01/05/2018, 01/12/2018

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 5/16/2002. 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: **EDUARDO CASTILLO, A UNMARRIED PERSON AND ROSALINDA DELGADO, AN UNMARRIED PERSON**

Duly Appointed Trustee: **LAW OFFICES OF LES ZIEVE** Deed of Trust recorded 5/28/2002 as Instrument No. 2002-0086714 in book ---, page --- of Official Records in the office of the Recorder of Fresno County, California. Date of Sale: **1/24/2018** at 9:00 AM

Place of Sale: **Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724**

Estimated amount of unpaid balance and other charges: **\$75,928.92** Note: Because the Beneficiary reserves the right to bid less than the total debt owed, it is possible that at the time of the sale the opening bid may be less than the total debt owed.

Street Address or other common designation of real property: **3936 EAST FOUNTAIN WAY FRESNO, CA 93726**

Described as follows:

As more fully described in said Deed of Trust

A.P.N #: **437-311-04**

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

NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may

TRUSTEE SALES

Continued | From 20

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 16-43980. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

Dated: 12/22/2017

LAW OFFICES OF LES ZIEVE, as Trustee

**30 Corporate Park, Suite 450
Irvine, CA 92606**

**For Non-Automated Sale
Information, call: (714) 848-7920**

For Sale Information: (800) 280-2832 www.auction.com

**Christine O'Brien, Trustee Sale
Officer**

THIS FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION WE OBTAINED WILL BE USED FOR THAT PURPOSE. EPP #24066, 12/29/17, 1/5/18, 1/12/18

12/29/2017, 01/05/2018, 01/12/2018

NOTICE OF TRUSTEE'S SALE T.S. No.: 17-0685 Loan No.: ***8229 APN: 446-142-02 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 9/25/2015. 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 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: **ROBERT J. AMARAL, AN UNMARRIED MAN** Duly Appointed Trustee: **PRESTIGE DEFAULT SERVICES** Recorded 9/30/2015 as Instrument No. 2015-0126708-00 of Official Records in the office of the Recorder of Fresno County, California, Date of Sale: 1/24/2018 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: \$93,671.34 Street Address or other common designation of real property: **4013 ARDEN DRIVE NORTH FRESNO, CA 93703 A.P.N.:** 446-142-

02 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. All checks payable to Prestige Default Services. **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, using the file number assigned to this case 17-0685. 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: 12/22/2017 **PRESTIGE DEFAULT SERVICES** 5130 E. La Palma Ave., Suite 202 Anaheim Hills, California 92807 Sale Line: (800) 793-6107 Briana Young A-4642078 12/29/2017, 01/05/2018, 01/12/2018 12/29/2017, 01/05/2018, 01/12/2018

NOTICE OF TRUSTEE'S SALE TS No. CA-17-777803-JB Order No.: 730-1707133-70 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 8/10/2006. 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 bank specified in Section 5102 of the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): **Shenna Price, a married woman as her sole and separate property** Recorded: 8/16/2006 as Instrument No. **2006-0170288** and modified as per Modification Agreement recorded 4/25/2016 as Instrument No. 2016-0050379 and modified as per Modification Agreement

recorded 8/14/2014 as Instrument No. 2014-0089679 and modified as per Modification Agreement recorded 9/12/2013 as Instrument No. 2013-0129954 of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: 2/7/2018 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: **\$427,837.14** The purported property address is: **5780 WEST CHENNAULT AVENUE, FRESNO, CA 93722** Assessor's Parcel No.: **503-230-12 503-230-12s** **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-17-777803-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-17-777803-JB IDSPub #0135268** 1/5/2018 1/12/2018 1/19/2018 01/05/2018, 01/12/2018, 01/19/2018

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST LOAN: GARCIA OTHER: F1708006-LM TS NUMBER: F1708006 A.P. NUMBER 316-071-21 and 316-071-22 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED October 4, 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. NOTICE is hereby given that **CHICAGO TITLE COMPANY**, a California Corporation, as duly appointed trustee under and pursuant to Deed of Trust executed by **ROBERTO MARCELINO GARCIA, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY** recorded on 10/19/2012 as Instrument No. 2012-0150997-00 in Book N/A Page N/A of Official records in the office of the County Recorder of Fresno County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded 09/21/2017 in Book N/A, Page N/A, as Instrument No. 2017-0119710-00 of said Official Records, **WILL SELL** on 01/30/2018 at the Van Ness Avenue exit from the County Courthouse 1100 Van Ness Fresno, CA 93721 at 10:00 A.M. **AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH** (payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state), all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State hereinafter described: **THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE UNINCORPORATED AREA IN COUNTY OF FRESNO, STATE OF CALIFORNIA AND IS DESCRIBED AS FOLLOWS: PARCEL 1: APN 316-071-21 THAT CERTAIN PORTION OF THE EAST 254 FEET OF THE WEST 1,361 FEET OF THE SOUTH 680 FEET OF THE SOUTH HALF OF THE SOUTHWEST QUARTER OF SECTION 19 TOWNSHIP 14 SOUTH, RANGE 21 EAST, M.D.B. and M., ACCORDING TO THE GOVERNMENT TOWNSHIP PLATS, DESCRIBED AS FOLLOWS: THE SOUTH 120 FEET OF THE WEST 100 FEET OF THE SOUTHWEST QUARTER, LESS THE ROAD (A 100 BY 120 FOOT PARCEL) OF SECTION 19 TOWNSHIP 14 SOUTH, RANGE 21 EAST M.D.B. and M. ACCORDING TO THE GOVERNMENT TOWNSHIP PLATS. EXCEPTING THEREFROM THAT PORTION CONVEYED TO THE COUNTY OF FRESNO IN DEED RECORDED AUGUST 29, 1968 IN BOOK 5608 PAGE 605 DOCUMENT NO. 60991, OFFICIAL RECORDS OF FRESNO COUNTY. Attention is called to the fact that the description of the Land shown in this guarantee differs from the description contained in the deed of trust to be foreclosed. The description in said deed of trust includes certain land, or interest in land, for which the trustor did not have record title when the trust deed was recorded, OR the excluded lands have been partially reconveyed from the lien or charge of the trust deed even though the trustor may have had record title to all the lands originally encumbered. Therefore, such land or interest is excluded from this guarantee. The trustor has not since acquired title to the excluded land. **PARCEL 2: APN 316-071-22 THE EAST 254 FEET OF THE WEST 1361 FEET OF THE SOUTH 680 FEET OF THE SOUTH HALF OF THE SOUTHWEST QUARTER OF SECTION 19 TOWNSHIP 14 SOUTH, RANGE 21 EAST, M.D.B. and M., ACCORDING TO THE GOVERNMENT TOWNSHIP PLATS. EXCEPTING THEREFROM THE SOUTH 120 FEET OF THE WEST 100 FEET OF THE SOUTHWEST QUARTER LESS THE ROAD (A 100 FOOT BY 120 FOOT PARCEL) OF SECTION 19, TOWNSHIP 14 SOUTH, RANGE 21 EAST, M.D.B. and M., ACCORDING TO THE GOVERNMENT TOWNSHIP PLATS. ALSO EXCEPTING THEREFROM THAT PORTION CONVEYED TO THE COUNTY OF FRESNO IN DEED RECORDED AUGUST 29, 1968 IN BOOK 5608 PAGE 605 DOCUMENT NO. 60991 OFFICIAL RECORDS OF FRESNO COUNTY. APN: 316-071-21 and 316-071-22. The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 3212 AND 3234 EAST NORTH FRESNO, CA. The****

undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation if any, shown herein. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. **NOTICE TO POTENTIAL BIDDERS:** If you 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 F1708006. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and the trusts created by said Deed of Trust, to-wit: \$81,349.44 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The Beneficiary may elect to bid less than their credit bid. The Beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located and more than 3 months have elapsed since such recordation. **SALE INFORMATION CAN BE OBTAINED ON LINE AT www.servicelinkasap.com AUTOMATED SALES INFORMATION PLEASE CALL (714) 730-2727** Dated: 12/22/2017 **CHICAGO TITLE COMPANY**, a California Corporation, as said Trustee 7330 N. PALM AVE., SUITE 101 (93711), P.O. BOX 60016 FRESNO, CA, 93794-0016 (559) 451-3700 By: Arlene Fontes, Trustee Sale Officer. A-4642212 01/05/2018, 01/12/2018, 01/19/2018 01/05/2018, 01/12/2018, 01/19/2018

NOTICE OF TRUSTEE'S SALE T.S. No. 15-31665-BA-CA Title

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TRUSTEE SALES

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No. 15-0018963 A.P.N. 075-355-07 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 02/22/2008. 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: **Manuel G. Porras**, a married man as his sole and separate property and **Antonio Pacheco**, a married man as his sole and separate property as joint tenants Duly Appointed Trustee: National Default Servicing Corporation Recorded 03/03/2008 as Instrument No. 2008-0030907 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 01/25/2018 at 10:30 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: \$16,022.24 Street Address or other common designation of real property: 36581 Pecan Avenue, Huron, CA 93234 A.P.N.: 075-355-07 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 818-661-1778 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 15-31665-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: 12/22/2017 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 818-661-1778; Sales Website: www.ndscorp.com/sales Rachael Hamilton, Trustee Sales Representative A-4641656 01/05/2018, 01/12/2018, 01/19/2018 01/05/2018, 01/12/2018, 01/19/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000007014798 Title Order No.: 730-1707806-70 FHA/VA/PM No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/20/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 10/26/2007 as Instrument No. 2007-0196450 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **DAVID M SMITH AND DUANNA L SMITH, 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: 02/06/2018. 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: **5830 W FIR, FRESNO, CALIFORNIA 93722**. APN#: 503-063-10. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$266,375.16. 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 00000007014798. 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: 12/26/2017 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-4642055 01/05/2018, 01/12/2018, 01/19/2018 01/05/2018, 01/12/2018, 01/19/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 133720 Title No. 170250086 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 05/31/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 01/25/2018 at 10:00 AM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 06/10/2005, as Instrument No. 2005-0128675, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by **Phyllis Wynn, and King Wynn**, Wife and Husband as Joint Tenants, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States), At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 510-201-20. The street address and other common designation, if any, of the real property described above is purported to be: **4217 North Carnegie 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: \$196,828.71. 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: 12/27/2017 THE MORTGAGE LAW FIRM, PLC Adriana Durham/Authorized Signature 27455 TIERRA ALTA WAY, STE. B, 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: 133720. 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-4642423 01/05/2018, 01/12/2018, 01/19/2018 01/05/2018, 01/12/2018, 01/19/2018

Trustee Sale No. 17-005348 730-1707995-70 APN 503-121-03 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 02/13/07. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 02/01/18 at 10:00 AM, Aztec Foreclosure Corporation as the duly appointed Trustee under and pursuant to the power of sale contained in that certain Deed of Trust executed by **Gurinder Singh Bath**, a married man as his sole and separate property, as Trustor(s), in favor of Mortgage Electronic Registration Systems, Inc. as nominee for Ace Mortgage Funding, LLC, its successors and assigns, as Beneficiary,

Recorded on 02/23/07 in Instrument No. 2007-0038385 of official records in the Office of the county recorder of FRESNO County, California, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state), At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA, all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California described as: **5630 W PARR AVE, FRESNO, CA 93722**. The property heretofore described is being sold "as is". 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 the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: \$270,675.77 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. DATE: December 29, 2017 AZTEC FORECLOSURE CORPORATION Amy Connolly Assistant Secretary / Assistant Vice President Aztec Foreclosure Corporation, 3636 N. Central Ave., Suite #400, Phoenix, AZ 85012 Phone: (877) 257-0717 or (602) 638-5700; fax: (602) 638-5748 www.aztectrustee.com 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 or visit the Internet Web site, using the file number assigned to this case 17-005348. 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. www.homesearch.com 800-758-8052 or Aztec Foreclosure Corporation (877) 257-0717 www.aztectrustee.com NPP0323220 To: FRESNO BUSINESS JOURNAL 01/05/2018, 01/12/2018, 01/19/2018 01/05/2018, 01/12/2018, 01/19/2018

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CIVIL

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CIVIL

NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING.

W&I Code §366.26 Hearing: 03-14-2018

Time: 8:00 A.M.; DEPT: 22 SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO JUVENILE COURT Case No.: 13-300008

In The Matter Of EDWARD DELACRUZ DOB: 08-01-2016

Minor TO: WALTER PARKS, FATHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINOR.

This is to notify you that you are cited to appear at the hearing below, pursuant to Welfare and Institutions Code §366.23 and §366.26:

DATE: MARCH 14, 2018

TIME: 8:00 A.M.

PLACE: Department 22 Juvenile Dependency Court, 1100 Van Ness, Fresno, California 93724-0002

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

As the parent of the subject minor, you are cited to and may appear at Court as indicated above in order to express your opinion as to whether your parental rights should be terminated so that the minor can be adopted.

This is also to advise you that you have certain legal rights and protections, including the right to oppose these proceedings. You have the right to hire an attorney of your choice to represent you. If you are unable to retain a lawyer, you may request that the judge appoint one for you, who shall be the Public Defender or a private attorney. If you cannot afford to pay the cost of legal counsel to represent you, the fee will be paid by Fresno County.

This notice and citation is dated DEC 18, 2017.

SHERAN MORTON, Clerk of the Court.

By: E ALVARADO, Deputy.

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

FRESNO COUNTY DEPARTMENT OF SOCIAL SERVICES, 2135 Fresno Street, Suite 403, Fresno CA 93721 Telephone Number: (559) 600-1975, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF SOCIAL SERVICES. 12/22/2017, 12/29/2017, 01/05/2018, 01/12/2018

ORDER TO SHOW CAUSE FOR CHANGE OF NAME SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO

1130 "O" STREET

Fresno, CA 93724

PETITION OF: Rosa Maria Popp FOR CHANGE OF NAME

CASE NUMBER: 17CECG04268

TO ALL INTERESTED PERSONS:

1. Petitioner: Rosa Maria Popp filed a petition with this court for a decree changing names as follows:

Present name: a. Naima Janey Velazquez to Proposed name: Naima Janey Lopez

b. Emery Jade Velazquez to Proposed name: Emery Jade Lopez.

2. THE COURT ORDERS all persons interested in this matter shall appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing

to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing.

a. Date: Monday 01/29/2018, Time: 8:30 a.m. Dept: 404.

b. The address of the court is: Superior Court of California

County of Fresno

B.F. Sisk Courthouse

1130 O Street

Fresno, CA 93724.

3. a. A copy of this Order to Show Cause shall be published at least once each week for four successive weeks

prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in this county: THE BUSINESS JOURNAL. Date: 12/18/2017

MARK E. CULLERS, Judge of the Superior Court.

PETITIONER OR ATTORNEY: Rick D. Banks, Esq. (No. 207240)

Law Office of Rick D. Banks 1080 West Sierra Avenue, Suite 105

Fresno, California 93711

Telephone No: (559) 222-4891

Fax No.: (559) 222-4896

ATTORNEY FOR:

Petitioner, Rosa Maria Popp

12/29/2017, 01/05/2018, 01/12/2018,

01/19/2018

PROBATE

(1) NOTICE OF PETITION TO ADMINISTER ESTATE OF LINDA KAY APPLEBY CASE NO: 18 CE PR 00006

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

A Petition for Probate has been filed by LYLE E. DUNBAR in the Superior Court of California, County of Fresno. The Petition for Probate requests that LYLE E. DUNBAR 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: February 14, 2018, 9:00 A.M., Dept.: 303

1130 "O" Street, 3rd Floor - Dept. 303

Fresno, California 93724

CENTRAL DIVISION

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

If you are a creditor or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative

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

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

Attorney for petitioner:

JEFF S. SHEPARD 082807

SHEPARD, SHEPARD & JANIAN

1814 EAST FRONT STREET

SELMA, CA 93662

(559) 896-2111

01/12/2018, 01/17/2018, 01/26/2018

(1) NOTICE OF PETITION TO ADMINISTER ESTATE OF MATTIE ELOISE SIMMONS CASE NO: 17CEPR01044

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

A Petition for Probate has been filed by GEARETTA BROWN and SHARÉE GAMBLE in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that GEARETTA BROWN 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: February 22, 2018, 9:00 A.M., Dept.: 303

1130 "O" Street, 3rd Floor - Dept. 303

Fresno, California 93721

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 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:

J. STANLEY TEIXEIRA - 166456

Attorney at Law

1233 W. Shaw Avenue, Suite 100

Fresno, California 93711

(559) 225-2510

01/12/2018, 01/17/2018, 01/26/2018

NOTICE OF PETITION TO ADMINISTER ESTATE OF EDWARD MICHAEL MAURER CASE NO: 17CEPR01321

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

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: January 30, 2018, 9:00 A.M., Dept.: 303 1130 "O" Street, 3rd Floor - Dept. 303

Fresno, California 93724

BF Sisk Bldg.

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

2220 Tulare Street, Suite 500

Fresno, CA 93721-2128

(559) 600-3479

12/29/2017, 01/03/2018, 01/12/2018

FICTITIOUS

(1) FICTITIOUS BUSINESS NAME STATEMENT File No. 2201810000141

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

Albert Jonathan at 6145 E. Homan Ave Fresno CA 93727, FRESNO COUNTY:

Full Name of Registrant: Albert Jonathan Carr, 6145 E. Homan Ave Fresno, CA 93727.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 1-8-18

This business conducted by: INDIVIDUAL.

Albert Jonathan Carr

This statement filed with the Fresno County Clerk on: 01/08/2018.

(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." 01/12/2018, 01/19/2018, 01/26/2018, 02/02/2018

(1) FICTITIOUS BUSINESS NAME STATEMENT File No. 2201710006884

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

GR Home Solutions, 4569 E University Ave. Apt. 101, Fresno, CA 93703, County of Fresno

Registrant:

Gene E. Ross Enterprises, LLC, 4569 E. University Ave., Apt. 101 , Fresno, CA 93703

Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: 12/01/2017

This business is conducted by: Limited Liability Co.

Articles of Incorporation: G201728610430

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

I declare that all information in this statement is true and correct. (A registrant who declares as true information, false declarations are a misdemeanor punishable by a fine up to \$1,000).

S/ Gene Ross, Managing Member

Filed with the Fresno County Clerk on

12/20/2017

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

1/12, 1/19, 1/26, 2/2/18

CNS-3088012#

FRESNO BUSINESS JOURNAL

01/12/2018, 01/19/2018, 01/26/2018,

02/02/2018

(1) FICTITIOUS BUSINESS NAME STATEMENT File No. 2201810000066

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

Andregg Psomas at 11661 Blocker Drive, Suite 2200, Auburn, CA 95603, PLACER COUNTY:

Full Name of Registrant:

Andregg Geomatics, 11661 Blocker Drive, Suite 200, Auburn, CA 95603.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 10/14/2017.

This business conducted by: Corporation.

Articles of Incorporation

Number: C0760845

Debra Tilson Lambeck, SECRETARY.

This statement filed with the Fresno County Clerk on: 01/04/2018.

(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." 01/12/2018, 01/19/2018, 01/26/2018, 02/02/2018

(1) FICTITIOUS BUSINESS NAME STATEMENT File No. 2201810000067

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

Andregg Psomas at 11661 Blocker Drive, Suite 2200, Auburn, CA 95603, PLACER COUNTY:

Full Name of Registrant:

Psomas, 555 S. Flower St., Suite 4300,

Los Angeles, CA 90071.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 10/14/2017.

This business conducted by: Corporation.

Articles of Incorporation

Number: C0705477

Debra Tilson Lambeck, SECRETARY.

This statement filed with the Fresno County Clerk on: 01/04/2018.

(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." 01/12/2018, 01/19/2018, 01/26/2018, 02/02/2018

FICTITIOUS BUSINESS NAME STATEMENT File No. 2201710006811

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

RELIABLE LOCKSMITH at 4770 E. CLINTON AVENUE, STE. 104, FRESNO, CA 93727, FRESNO COUNTY:

Mailing Address:

5138 E. ASHLAN AVENUE, UNIT 129, FRESNO, CA 93727;

Full Name of Registrant:

LUIS ALVAREZ, 5138 E. ASHLAN AVENUE, UNIT 129, FRESNO, CA 93727.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 12/15/2017.

This business conducted by: INDIVIDUAL.

LUIS EDUARDO ALVAREZ, OWNER.

Continued | Next Page

FICTITIOUS

Continued | From 23

This statement filed with the Fresno County Clerk on: **12/15/2017**.

(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."
12/22/2017, 12/29/2017, 01/05/2018, 01/12/2018

FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201710006719

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

STEVE'S TACOS at **1518 E. CORNELL AVENUE, FRESNO, CA 93721, FRESNO COUNTY:**

Full Name of Registrant:

VICTORIA VALDOVINOS, 1518 E. CORNELL AVENUE, FRESNO, CA 93704.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **12/11/2017**.

This business conducted by:

INDIVIDUAL.

VICTORIA VALDOVINOS, OWNER. This statement filed with the Fresno County Clerk on: **12/11/2017**.

(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."
12/22/2017, 12/29/2017, 01/05/2018, 01/12/2018

FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201710006735

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

1. Ester & Ethyl, 2. Ester and Ethyl, 3. Ester & Ethyl Vineyards, 4. Ester and Ethyl Vineyards, 5. Esther & Ethyl Vineyard, 6. Ester and Ethyl Vineyard, 7. Ester & Ethyl Winery, 8. Ester and Ethyl Winery, 9. Ester & Ethyl Wine, 10. Ester and Ethyl Wine, 11. Ester & Ethyl Wines, 12. Ester and Ethyl Wines, 13. Ester & Ethyl Cellars, 14. Ester and Ethyl Cellars, 1042 South McCall Avenue, Sanger, CA 93657, County of Fresno; Mailing Address: 600 Yosemite Blvd., Modesto, CA 95354

Registrant:

E. & J. Gallo Winery, 600 Yosemite Blvd., Modesto, CA 95354

Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: 3/30/03

This business is conducted by:

Corporation

Articles of Incorporation: C0190725
This Statement has been executed pursuant to section 17919 of the Business and Professions Code.

I declare that all information in this statement is true and correct. (A registrant who declares as true information, false declarations are a misdemeanor punishable by a fine up to \$1,000).

S/ Richard S. Grey, Vice-President
Filed with the Fresno County Clerk on December 12, 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

12/29/17, 1/5, 1/12, 1/19/18

CNS-3083032#

FRESNO BUSINESS JOURNAL
12/29/2017, 01/05/2018, 01/12/2018, 01/19/2018

FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201710006514

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

BALCH COMPANY at **399 E. DEER**

CREEK LANE, FRESNO, CA 93720, FRESNO COUNTY, Phone (559) 213-7055:

Full Name of Registrant:

ANDREW RYAN BALCH, 399 E. DEER CREEK LANE, FRESNO, CA 93720.

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

This business conducted by:

INDIVIDUAL.

ANDREW RYAN BALCH, OWNER
This statement filed with the Fresno County Clerk on: **11/30/2017**.

(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."
12/29/2017, 01/05/2018, 01/12/2018, 01/19/2018

FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201710006778

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

Target Specialty Products, 2478 North Sunnyside Ave., Fresno CA 93727

Mailing Address: 1125 Berkshire Blvd., Ste 150, Wyoming, PA 19610

Registrant:

Rentokil North America, Inc., 1125 Berkshire Blvd., Ste 150, Wyoming, PA 19610

Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: N/A

This business is conducted by:

Corporation

Articles of Incorporation: Yes PA
This Statement has been executed pursuant to section 17919 of the Business and Professions Code.

I declare that all information in this statement is true and correct. (A registrant who declares as true information, false declarations are a misdemeanor punishable by a fine up to \$1,000).

S/ Bruce A Gelting, Secretary
Filed with the Fresno County Clerk on December 14, 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

12/29/17, 1/5, 1/12, 1/19/18

CNS-3067911#

FRESNO BUSINESS JOURNAL
12/29/2017, 01/05/2018, 01/12/2018, 01/19/2018

FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201710006644

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

THE ORE GROUP at **6525 N. TAMERA, FRESNO, CA 93711, FRESNO COUNTY, Phone (559) 301-2622:**

Full Name of Registrant:

Lucas Ochinerio Olson, 6525 N. Tamera, Fresno, CA 93711, Phone (559) 301-2622.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **07/25/2017**.

This business conducted by:

INDIVIDUAL.

Lucas Olson, Owner.
This statement filed with the Fresno County Clerk on: **12/07/2017**.

(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."
01/05/2018, 01/12/2018, 01/19/2018, 01/26/2018

FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201710006874

The following person(s) is (are)

conducting business as

SPICY SUGAR CANDIES 3-DEGREES-OF-SEPARATION at **5188 N. ANGUS STREET, FRESNO, CA. 93711, FRESNO COUNTY:**

Mailing Address: 5188 N. ANGUS STREET, FRESNO, CA. 93711.

Full Name of Registrant:

MARY HORSTKRIKORIAN, 5188 N. ANGUS STREET, FRESNO, CA 93711, Phone (559) 906-6336.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **12/01/2017**.

This business conducted by:

INDIVIDUAL.

MARY HORSTKRIKORIAN, OWNER.
This statement filed with the Fresno County Clerk on: **12/20/2017**.

(Seal)

BRANDI L. ORTH, COUNTY CLERK.

By: JESSICA GAMA, 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."
01/05/2018, 01/12/2018, 01/19/2018, 01/26/2018

MISC.

(1)
NOTICE TO CREDITORS OF BULK SALE AND OF INTENTION TO TRANSFER ALCOHOLIC BEVERAGE LICENSE (U.C.C. 6101 et seq. and B & P 24074 et seq.)

Escrow No. 59553-LC
Notice is hereby given that a bulk sale of certain assets and a transfer of alcoholic beverage license is about to be made.

The names and address of the Seller/Licensee are:

Riyadh Kassimali Mohamed, 4718 E. Kings Canyon Rd., Fresno, CA 93702

The assets are located at / associated with the business known as: Sunlite Market

The names and addresses of the Buyer/Transferee are:
Fresno Latino Market, LLC, 8213 N. Paula Ave., Fresno, CA 93702

As listed by the Seller/Licensee, all other business names and addresses used by the Seller/Licensee within three years before the date such list was sent or delivered to the Buyer/Transferee are: None

The assets to be sold are described in general as: all furniture, fixtures and equipment, inventory of stock in trade, and alcoholic beverage license further referenced herein and are located at: 4718 E. Kings Canyon Rd., Fresno, CA 93702.

The kind of license to be transferred is: OFF-SALE BEER AND WINE, #20-541601 now issued for the premises located at: 4718 E. Kings Canyon Rd., Fresno, CA 93702

The anticipated date of the sale/transfer is January 31, 2018 or upon transfer and issuance of Buyer's, permanent license by the State of California Dept. of Alcoholic Beverage Control at the office of Inland Empire Escrow, Inc., 12794 Central Avenue, Chino, CA 91710.

The amount of the purchase price or consideration in connection with the transfer of the license and business, including the estimated inventory of 5,000.00, is the sum of \$15,000.00, which consists of the following:
Description Amount
Cash.....\$15,000.00

It has been agreed between the Seller/Licensee and the intended Buyer/Transferee, as required by Sec. 24073 of the Business and Professions Code, that the consideration for the transfer of the business and license is to be paid only after the transfer has been approved by the Department of Alcoholic Beverage Control.

Dated: October 17, 2017

Licensee (Seller)

/s/ Riyadh Kassimali Mohamed

Applicant (Buyer)

Fresno Latino Market, LLC

By: S/ Mohamed A. Abdulla, General Manager
1/12/18

CNS-3087226#

FRESNO BUSINESS JOURNAL
01/12/2018

(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:

TITLE: Rehabilitate 14 Inch Diameter Well to 530 Feet Deep at Pump Station 44A

BID FILE NUMBER: 3578

The scope of work includes high energy chemical cleaning and rotary wire brushing with airlifting and test pumping.

The Construction Allocation for this project is \$150,000.00

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, can be downloaded at the City's online website.

Bid Proposals must be filed electronically or by paper with the Purchasing Manager prior to the bid opening at 3 p.m. on Tuesday, February 6, 2018, 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, A Bid Deposit, which can be provided separately, in the amount of **TEN PERCENT (10%) of the Total Net Bid Amount** (or, in bids with Add Alternates, the highest possible combination of the Base Bid plus Add Alternates) 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. Copies of Bid Deposits may be submitted electronically, with the exception of a cashier's check, which must be brought to the Purchasing Managers office and labeled accordingly with bid number.

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 _____, 20 __, in the _____ at the _____ Division located at _____, Fresno, California.

Prospective Bidders are encouraged to examine Pump Station 44A located at 6224 N Cornelia Ave., Fresno, CA, prior to submitting bid. Submission of bid is evidence that the bidder is aware of the job conditions.

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.

Bidders are advised that, as required by the Fresno Municipal Code, the city has established a National Targeted Worker mandatory participation level. Bidders are advised that as required by the Fresno Municipal Code, the City of Fresno is implementing new National Targeted Worker requirements for public work of improvement contracts over \$200,000. The mandatory participation level for National Targeted Workers is 15%.

No bid will be considered for award unless the Bidder at the time of bid opening, is licensed with a valid Class "C-57" 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 Sofia.McClellan@fresno.gov.

The City reserves the right to reject any and all bids.

01/12/2018

(1) Notice of Public Hearing

Notice of hearing before the Board of Supervisors of the County of Fresno regarding the **Millerton New Town Library Property Exchange With Clarksfield Company, Inc.**

Notice is hereby given that the Board of Supervisors of the County of Fresno has set this hearing for Tuesday, January 23, 2018, 9:00 a.m. (or as soon thereafter as possible) at the Board of Supervisors Chambers, Room 301, Hall of Records, 2281 Tulare St., Fresno, California as the day and place for holding a public hearing for the Board to consider the following recommended actions:

1. Make the following findings under Government Code section 25365, subdivision (b) for an exchange of real properties:

a. The real property (approximately 0.25 acre, 877 feet southwest of the intersection of Millerton Road and Marina Drive), owned by the County of Fresno (County), is not required for use by the County.

b. The real property (approximately 0.25 acre, 852 feet southwest of the intersection of Millerton Road and Marina Drive) owned by the Clarksfield Company, Inc. (Clarksfield), is required for use by the County as a site of a County library to be designed and constructed at an undetermined future date; and

c. The real properties described above are of equal value.

2. Authorize the Director of Internal Services (Director) to execute a Lot Line Adjustment Application to the Department of Public Works and Planning, which, if approved, will permit:

a. The real property (described in recommended action item 1.a.) to be made part of the approximately 12.13 acre adjoining parcel owned by Clarksfield; and

b. The real property (described in recommended action item 1.b.) to be made part of the approximately 1.95 acre adjoining parcel owned by the County.

c. Approval of adjusted parcels as identified in above.

3. Authorize the Director to execute a grant deed transferring ownership of the real property (described in recommended action item 1.a.) from the County to Clarksfield.

4. Authorize the Director to accept a grant deed transferring ownership of the real property (described in recommended action in item 1.b.) from Clarksfield to the County.

5. Authorize the Director, or his designee, to take any actions he deems necessary or appropriate such as the following, all of which shall be consistent with the exchange of real properties between the County and Clarksfield:

Review, approve, execute and/or deliver any and all agreements, documents, certificates, notices, and instruments, and any amendments to

Continued | Next Page

MISCELLANEOUS

Continued | From 24

any of the foregoing (subject to prior review and approval thereof as to legal form by County Counsel, and, if applicable, as to accounting form by the County Auditor-Controller/Treasurer-Tax Collector), and to take any other actions to initiate, carry out, and finalize the exchange of the real properties between the County and Clark'sfield.

6. Determine that the approval of Recommended Actions 1-5, above, is exempt from the requirements of the California Environmental Quality Act, Public Resources Code 2100, et seq., and direct staff to file a Notice of Exemption with the Office of the Fresno County Clerk.

For information regarding this item, contact Kevin Nehring, Department of Public Works and Planning, 2220 Tulare Street, 6th floor, Fresno Ca, 93721, telephone (559) 600-4022, knehring@co.fresno.ca.us.

The full text of this proposal will be on the Fresno County website <https://fresnocounty.legistar.com/Calendar.aspx>

by Wednesday, January 17, 2018.

Sal Quintero, Chairman

Board of Supervisors

ATTEST:

BERNICE E. SEIDEL, Clerk, Board of Supervisors

01/12/2018

(1) NOTICE OF INTENT TO ADOPT A MITIGATED NEGATIVE DECLARATION

Notice is hereby given that the County of Fresno has prepared Initial Study Application (IS) No. 7328 pursuant to the requirements of the California Environmental Quality Act for the following proposed project:

INITIAL STUDY APPLICATION NO. 7328 and CLASSIFIED CONDITIONAL USE PERMIT APPLICATION NO. 3583 filed by **BRAD BELL/BOB KOURY**, proposing to allow

the addition of classrooms and a gymnasium to an existing church facility on a 6.99-acre parcel in the R-1-B (Single-Family Residential, 12,500 minimum parcel size) Zone District. The project site is located on the southwest corner of E. Gettysburg and N. Palm Avenues within a County island in the City of Fresno (4545 N. Palm Avenue, Fresno, CA) (SUP. DIST. 2) (APN 426-020-09). Adopt the Mitigated Negative Declaration prepared for Initial Study Application No. 7328, and take action on Classified Conditional Use Permit Application No. 3583 with Findings and Conditions.

(hereafter, the "Proposed Project")

The County of Fresno has determined that it is appropriate to adopt a Mitigated Negative Declaration for the Proposed Project. The purpose of this Notice is to (1) provide notice of the availability of IS Application No. 7328 and the draft Mitigated Negative Declaration, and request written comments thereon; and (2) provide notice of the public hearing regarding the Proposed Project.

Public Comment Period

The County of Fresno will receive written comments on the Proposed Project and Mitigated Negative Declaration from January 12, 2018 through February 12, 2018.

Email written comments to eahmad@co.fresno.ca.us, or mail comments to: Fresno County Department of Public Works and Planning Development Services and Capital Projects Division Attn: Ejaz Ahmad 2220 Tulare Street, Suite A Fresno, CA 93721

IS Application No. 7328 and the draft Mitigated Negative Declaration may be viewed at the above address Monday through Thursday, 9:00 a.m. to 5:00 p.m., and Friday, 8:30 a.m. to 12:30 p.m. (except holidays). An electronic copy of the draft Mitigated Negative Declaration for the Proposed Project may be obtained from Ejaz Ahmad at the addresses above.

Public Hearing

The Planning Commission will hold a public hearing to consider approving the Proposed Project and the Mitigated Negative Declaration on February 15, 2018, at 8:45 a.m., or as soon thereafter as possible, in Room 301, Hall of Records, 2281 Tulare Street, Fresno, California 93721. Interested persons are invited to appear at the

hearing and comment on the Proposed Project and draft Mitigated Negative Declaration.

For questions please call Ejaz Ahmad at (559) 600-4204.

Published: January 12, 2018 01/12/2018

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 January 19th 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.

- A016 SARA A FLOREZ
- A052 LUIS G GARCIA
- A261 JAMES D HUNTER
- A267 LYNETTE M STOVER
- A280 LAURA LUA
- B002 CHARLEE BRIA MILLER
- B115 WAYNE YAMAMURA
- B125 ADRIAN S MACIAS
- B203 VALINTINO J CASTILLO
- B215 THOMAS B DOMINGUEZ
- B223 ALICIA DOMINGUEZ
- B251 QUIMBERLINA C MORENO
- C021 MERCEDES BRIDGES
- D016 MELISSA M BRYSON
- D024 STEVEN XAVIER FALCON
- E137 TAMIRIA M FEASTER
- G049 TARIN C OLDEN
- G053 GREGORY K MCCOWAN
- H208 DEKEYDRA MOTHERSHED
- H229 MICHELLE B BEMIS

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: January 5st, 2018 & January 12th 2018 01/05/2018, 01/12/2018

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 January 19, 2018 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 |
|--------|-------------------------|
| A2034 | Udo Beta |
| A2048 | Joseph A. Bethel |
| B1016 | Margarita Elena Alvarez |
| B2004 | Glenn Alvin York |
| B2012 | Glenn Alvin York |
| B2025 | Robert W. Esquivias |
| B2052 | Dominique L.E Burriss |
| B2056 | Jessica L. Peterson |
| B2095 | Linda G. Kimbrough |
| B2096 | Damar M. House |
| B2107 | Francisco Guillen |
| B2114 | Monica Sanchez |
| C1112 | Joseph Benjamin |
| C2027 | Andres Ruiz |
| D046 | Irene Robert Carter |

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 01/05/2018, 01/12/2018

Notice of Public Lien Sale Business & Professions Code S21700 Notice is hereby given that a public lien sale of the following described personal property will be held at the hour of 8:00 A.M. on January 17, 2018 located at 3514 W Dakota Ave., Fresno, County of Fresno, State of California. The property is stored by Derrel's Mini Storage, Inc.

Aparicio, Minovael kitchenware, lamp, décor Denny, Timothy totes, luggage, iron board Gibson, Brice totes, tables, cabinet Gomez, Lionel tools, tires, toolbox Gonzalez, Eric oven, headboard, clothing Gonzalez, Jacqueline couches, chairs, wall art Mares, Juanita tools, shelves, clothing Munoz, Alejandra décor, kitchenware, totes Munoz, Rosa

dresser, lamp, totes Ocegueda, Tammy Jo tools, luggage, clothing Olivas, David chairs, dresser, mirror Ramirez, Sylvia totes, clothing, tires Ransom, Sandra fridge, washer, dryer Ruiz, Aida tables, toys, clothing Rideaux, Cheince fridge, freezer, tires Santiago, Virginia bicycles, totes, toys Vargas, Matthew shoes, totes, dresser Yanez, Antonia sofa, loveseat Haynes, Jazmine lamp, fan, clothing Stucky, Marvin sofa, loveseat Signed: J Chavez Date: 12.21.17 01/05/2018, 01/12/2018

NOTICE OF WAREHOUSEMAN'S LIEN SALE

[Civ. Code Sec. 798.56(e); Comm. Code Sec. 7210(2)]

To: Helio Cuevas, Jose Sanchez, Melissa Dyer, Chicago Title Company, and all persons claiming an interest in that certain 1970 Kirkwood Mobilehome, Decal No. LAT9097, Serial Nos. 15676XX & 15676XXU, Label Nos. 400702 & 400703, at 1300 W. Olsen Avenue, Space #95, Reedley, Fresno County, California 93654, which is a mobilehome space within Kings River Manufactured Home Community. SINCE THE DEMAND MADE under Section 798.56a(e) of the Civil Code and Section 7210(2) of the Commercial Code by Kingsley Management Corporation, dba Kings River Mobile Home Community, for payment in full of the storage charges due and unpaid was not satisfied, the above-stated

mobilehome, held on account of Helio Cuevas and Jose Sanchez, and due notice having been given to all parties known to claim an interest in the mobilehome and the time specified in the notice having expired, notice is given said mobilehome, and the fixtures contained in the mobilehome, will be advertised for public sale and sold by auction at 10:00 a.m. on Monday, January 22, 2018 at 1300 W. Olsen Avenue, Space #95, Reedley, Fresno County, California 93654. It is anticipated the subject mobilehome, and all fixtures contained in the mobilehome, will be sold in bulk, "as-is" without warranties of title, fitness for a particular purpose, or any other warranties, express or implied, and will be subject to a credit bid by Kingsley Management. The sale is subject to change upon proper notice. Please take notice payment at the public sale must be made by certified funds within three (3) days of the warehouseman's lien sale or at the time the mobilehome is removed from the premises, whichever is sooner. Please take further notice all third party bidders must remove the subject mobilehome from the premises within seventy-two (72) hours after the sale or disposition of the same. Any purchaser of the mobilehome will take title and possession subject to any liens under California Health & Safety Code §18116.1. All third party bidders are responsible and liable for any penalties, or other costs, including, but not limited to, defective title or other bond, which may be necessary

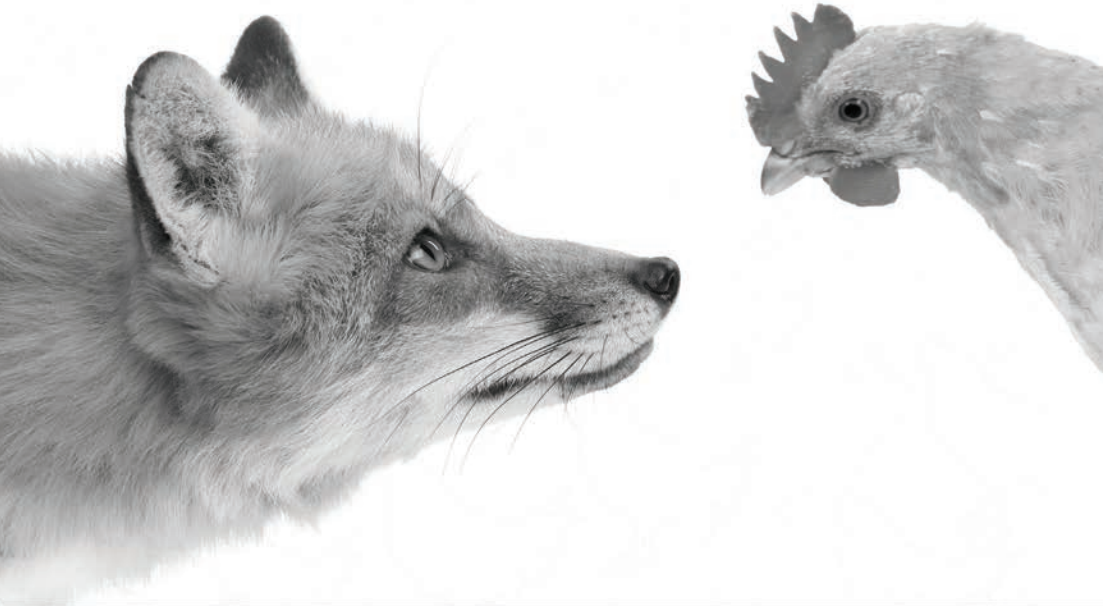
to obtain title to, or register, the mobilehome. Dated: December 29, 2017 Jensen & McDonald E. McDonald Edward McDonald, Esq. Attorney for Kingsley Management Corporation Jensen & McDonald, an Association of Attorneys 6830 Via Del Oro, Suite 205 San Jose, CA 95119 (669) 275-9224 Telephone (408) 669-1609 Facsimile 1/5, 1/12/18 CNS-3085812# FRESNO BUSINESS JOURNAL 01/05/2018, 01/12/2018

DECEMBER 2017 AD If you feel you have a claim to these Fresno Police Property/Evidence Funds, call 559-621-2675. All monies shall become the property of the City of Fresno on February 26, 2018. 13-10434 2/13/14 435.00; 13-82183 12/11/13 575.00; 14-8883 2/5/14 172.05; 14-55029 7/29/14 148.00; 14-064812 9/24/14 .01; 14-76551 1.00; 14-51144 7/14/14 500.00; 14-77738 10/30/14 113.00; 14-81951 11/12/14 1.00; 14-87107 12/3/14 51.00; 14-87107 12/3/14 32.00; 14-89304 12/12/14 95.00; 14-90554 12/17/14 191.00; 14-90996 12/19/14 44.00 01/05/2018, 01/12/2018


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Some officials want to move notices from newspapers to government-run websites, where they may not be easily found.

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There are easier ways to help state taxpayers after federal tax reform

With great weeping and gnashing of teeth, California Democrats have excoriated the Republican-controlled Congress and President Trump for the passage of the recently enacted tax reform measure.

GUEST VIEW



Jon Coupal

You wouldn't know it from mainstream media rhetoric, but most Californians will be better off from

the legislation due mostly to the reduced tax rates and a near doubling of the standard deduction. Nonetheless, some higher-wealth citizens might pay slightly more because of the \$10,000 cap on state and local tax deductions. This is particularly true for those who pay high income and property taxes.

Whether it's a legitimate effort to help those few Californians who may be disadvantaged by the new federal law or just another scheme to demonstrate anti-Trump street cred, Democrats are trying to find ways to neutralize or counter the higher taxes on the state's well-to-do. (And here we thought Republicans were the party of the rich).

One strategy is to find a way to convert the deduction that Californians

currently take for state and local taxes into some other deduction recognized by the IRS. Specifically, a proposal just announced by California state Senate Leader Kevin de León, is to allow tax filers to make "charitable contributions" to the state.

Exactly how this would work isn't clear but here's the basic strategy: Allow taxpayers — again, this would just be a small percentage of Californians — to make charitable contributions to state coffers in exchange for a tax credit. Then, they could deduct that contribution on their federal return, because the new tax reform law doesn't limit charitable deductions unless they exceed 60 percent of adjusted gross income.

For example, let's say Joe Taxpayer, a successful wealth manager who lives in San Francisco, has \$50,000 in state income and property taxes in 2018. Under the new law, he can only deduct \$10,000 of that on his federal return. Looking for a way to keep the remaining \$40,000 worth of deductions, he would make a \$40,000 charitable contribution to the state in exchange for a tax credit of the same amount on his state return. Then, he would claim a \$40,000 charitable deduction on his federal return in addition to his \$10,000 SALT deduction.

File this under "too clever by half."

First, the IRS itself might take a dim view of a tax avoidance strategy

whereby a state enacts laws that, in essence, allow state taxpayers to pay their state taxes in a manner specifically designed to avoid federal tax liability. The argument would be that these payments would be outside the scope of traditional charitable contributions such as to a church, the Red Cross or a college.

Second, even if this was a defensible strategy under existing law, Democrats should realize that what Congress giveth, Congress can taketh away. Disallowing this strategy via Congressional enactment would not be difficult at all.

Finally, the Democrats pushing this strategy (most notably "I've-got-to-be-relevant-to-challenge-Dianne-Feinstein" Kevin de León) are missing the easiest solution to the problem of California being at a relative disadvantage due to the reduction of the SALT deduction: Lower California taxes. This is not rocket science.

Whether one loves or hates the policies emanating from the nation's Capital, it is impossible to deny that tax reform, sane regulatory policies and a pro-business mentality has invigorated America's economy. For eight years we were told that 2 percent economic growth was "the new normal" because of technological changes and an evolving world economy where the U.S. was merely a player and nothing exceptional. How foolish that sounds

now with rapid growth in GDP in just one year.

Although it is unlikely that they will do so, the Democrats who control every lever of power in California ought to at least pause and consider major tax, regulatory and spending reform. Across-the-board tax reductions would significantly lessen whatever harm has been inflicted on wealthy Californians due to the loss of the SALT deduction.

It should be noted that, in large part, California's own Nancy Pelosi is to blame for the loss of the SALT deduction. She gambled that by holding every single Democrat in the House of Representatives off the bill, they could defeat it. But if both she and Chuck Schumer on the Senate side had for a brief moment curbed their Trump Derangement Syndrome, these powerful representatives of the high-tax states may have prevented this from happening.

Instead of over-the-top rhetoric about how evil the tax reform bill is, (something that does not hold up to even cursory review) California Democrats ought to adopt policies that actually work, would grow the economy and provide tax relief for California's nearly 40 million residents.

Jon Coupal is president of the Howard Jarvis Taxpayers Association. This piece originally appeared at ocregister.com.

How to cut down time spent on email

If you are overwhelmed by your email inbox, use these tips and tools to minimize the amount of time you and your staff spend on email.

Use email selectively

It may seem easier to type an email than it is to pick up the phone or walk to a coworker's office. The back-and-forth takes time, however, and it can delay decisions. "A simple conversation can often replace a multiday back-and-forth exchange of emails," says Tim Platt, vice president of IT business services at Virtual Operations in Orlando. "The same goes for clients. If someone is firing back email responses, it might be time to pick up the phone and give them a call. It's less time overall, and you'll end up with the information you need quicker."

Schedule specific time for email

Keeping your email open and checking it frequently throughout the day can be distracting, and it can make email feel overwhelming and unmanageable. "Most people check e-mail as it comes in, which distracts them from their work and leads to lower productivity," says Tom Sylvester, owner of Sylvester Training & Coaching in Rochester, New York. "Schedule time to check your e-mail and avoid checking it

outside of those time slots. This will help you avoid distractions and multitasking and focus on your important work as a business owner."

Filter and label

Most email service providers provide tools to help users organize and prioritize messages. These tools allow you to find the messages you need quickly and respond to the most important messages first. "Gmail has some great tools for automation," Sylvester says. "You can create labels to apply to your e-mails and apply multiple labels to an e-mail. You can also create rules or filters to take certain action when e-mail meets certain criteria."

For example, filtering certain contacts into client, coworker, or personal folders will allow you to respond to messages based on your priorities without being distracted by messages that can wait.

External tools such as SaneBox and Boomerang can also help you organize emails, schedule replies, or monitor responses.

Use chat apps for internal communications

Tools like Slack and Stride allow businesses to move conversations out of the email inbox and into

real time when phone or face-to-face conversations aren't possible. "Slack allows you to send documents, chat, and create groups," says Nicholas Smith, CEO of Geo Owl in Wilmington, North Carolina. "We send very little to no internal company emails because [Slack] allows all the same functions, it's much quicker than email, and it has great applications for the web and mobile."

Create "canned" responses

Creating form emails for the customer messages that you send frequently requires a little time upfront, but it can save a lot of time—especially when those messages are shared with your team. "We provide each new member of our sales team preformatted canned responses as part of our sales funnel," says Ian McClarty, president of PhoenixNAP Global IT Services in Phoenix. "We have found up to 40 percent of emails can be replied to with a canned response, some only requiring a small custom edit. Some responses take just two clicks, saving valuable time."

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

WEB POLL

SHOULD CALIFORNIA PLAN AS IF THE DROUGHT HAS RETURNED?

Save for the most recent storm this past week, it's been a dry 2017-18 water year in California, leading many to worry about the prospect of another drought. Half of the respondents to this week's web poll believe California should start planning as if another drought is around the corner, while 48 percent believe that isn't necessary and 2 percent is unsure. Eight hundred fifty-nine votes were cast

| | |
|----------|------------|
| Yes | 50 percent |
| No | 48 percent |
| Not sure | 2 percent |

THE BUSINESS JOURNAL

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Upcoming Focus Topics

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

- January 19 | Employment
- January 26 | Residential Real Estate
- February 2 | Banking & Finance
- February 9 | Manufacturing

Upcoming Lists

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

- January 19 | Largest Commercial Real Estate Deals
- January 26 | Highest Paid Public Employees
- February 2 | Manufacturers
- February 9 | Women Owned Businesses

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