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# THE BUSINESS JOURNAL

FRESNO • KINGS • MADERA • TULARE

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CONTRIBUTED | David Salter (center) speaks with an employee in the warehouse of Salter's Distributing in this 2014 file photo. The company's unemployment tax bill was \$8,700 this year, compared to its regular payment of around \$600.

## FIRMS FACE UNEMPLOYMENT TAX SHOCK

**Donald A. Promnitz** - STAFF WRITER

By most accounts, 2017 was a red-letter year for Salter's Distributing, Inc. The wholesale distribution company saw a 20 percent growth in business and moved to a new 10-acre site in Chowchilla in October.

With the growth of the business, however, came an increased tax burden. In particular, the owners were hit with a federal unemployment (FUTA) tax bill that set them back more than \$8,700 — compared to their usual payment of around \$600. Cheryl Salter, the office manager for Salter's Distributing, stated that the FUTA tax hike came out of nowhere.

"This was just a shocker from California. I just felt it was so unfair to not give me notice, and I feel like



CONTRIBUTED | Cheryl and David Salter of Salter's Distributing said they could've purchased a new company vehicle with the amount they had to pay for their unemployment tax bill this year.

California isn't claiming it — they're keeping quiet about it," she said. "The lack of notice is an effort to not ruffle feathers, but it ruffles my feathers."

Salter added that the company could have purchased a new vehicle with the amount they paid in FUTA expenses. This, coupled with gas taxes, has been a burden on the company.

"It seems to be a climate of disrespect to small businesses," Salter said. "Again, the verbiage is the 'rich people need to pay' somehow, and I feel like they are not paying attention to how much small businesses are struggling to be financially strong in this state."

Salter's Distributing is by no means alone. Manny Perales, owner of Yosemite Falls Café and High Sierra Grill House, said that while he was given some notification, his business was hit with a \$60,000

FUTA | 3

## SIGHTS AND SOUNDS OF THE WORLD AG EXPO



CONTRIBUTED | The World Ag Expo runs from Feb. 13-15 in Tulare. An expected 100,000 people are expected to attend.

**David Castellon** - STAFF WRITER

The 51st World Ag Expo, the world's largest agricultural trade show, begins its three-day run Tuesday at the International Agri-Center in Tulare.

Here are some highlights of the Ag Show:

**Tuesday**  
- 7:30 a.m. Top 10 new products awards ceremony at the

Expo | 8

## McCormick Barstow attorneys form new women-owned firm



**Gabriel Dillard** - MANAGING EDITOR

Four attorneys with Fresno law firm McCormick Barstow — including two partners — have struck out on their own to form a new boutique firm that will be majority women-owned.

Firm | 4

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**THE BUSINESS JOURNAL**



PHOTO BY DONALD A. PROMNITZ | Diners eat at the Yosemite Falls Café location in Fresno near Shaw and Blackstone avenues Tuesday. Owner Manny Perales feels high federal unemployment tax bills are hurting small businesses.

## FUTA | from 1

FUTA payment. Last year he paid \$50,000.

“It’s not fair,” Perales said. “They’re just hurting small businesses with these bad decisions.”

The FUTA issue can be traced back to the recession. When state unemployment tax funds ran out, California took out a loan of \$10 billion from the federal government to continue the extension of unemployment benefits. While the state paid off the approximately \$2 billion interest, they failed to pay off the rest.

California was not the only state to take this money from the federal government, but these states were able to pay back what was owed for the federal “940” FUTA tax. The only states yet to pay back the FUTA loans are California and Virginia. The result of this is that business owners are being footed with the bill.

Paul Nelson, a CPA and the head of the Nelson & Associates accounting firm in Kingsburg, said employers generally receive a credit against the FUTA tax rate. But that credit is reduced when there is a loan balance.

“Even though they’ve been paying all their FUTA — everything they should each quarter — they’re being handed a fairly large bill at the end of the year because there’s a penalty rate added back to the tax.”

As an accountant, this has frustrated not only Nelson’s clients, but also Nelson himself.

“It comes out of their pocket. They don’t have any way of knowing,” Nelson said. “I mean, they can budget for it, but it’s budgeting for something they have no control over it.

It’s completely the state’s deal for not paying back what they borrowed.”

Assemblyman Jim Patterson (R-Fresno) has been one of the more vocal critics of the FUTA penalties in Sacramento. In an op-ed published in The Business Journal today (page 26), he cited Salter’s Distributing as one of the examples of the companies suffering from the tax.

“For many California employers, the FUTA tax amounts to thousands of dollars being taken from the very funds they planned to use to hire more people, pay bonuses, increase employee pay, or upgrade equipment,” Patterson said. “The state’s one-size-fits-all minimum wage hikes—and the maze of senseless, redundant, confusing regulations—have been hitting job creators harder than they’ve ever been hit before.”

As Patterson pointed out, the bright side is that the tax payment that was due by Jan. 31 was the last one business owners will have to pay to cover what California owes.

Salter stated that the atmosphere for small businesses has gotten so bad that she and her husband, David, have contemplated leaving for Nevada last year.

“This really makes you think and rethink and rethink: ‘What are we doing here?’” Salter said. “And our hard part is you’ve got family here and we love it here because of that. But as a business, if that was not the case, we would have relocated last year.”

Donald A Promnitz | Writer can be reached at: 490-3467 or e-mail donald@thebusinessjournal.com

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CONTRIBUTED BY WTJ | From left, Niki Cunningham, Marshall Whitney, Mandy Jeffcoach and Tim Thompson are partners in the new Fresno law firm Whitney, Thompson & Jeffcoach.

## Firm | from 1

Former McCormick partners Tim Thompson and Marshall Whitney have joined forces with Mandy Jeffcoach and Niki Cunningham to establish Whitney, Thompson & Jeffcoach. The attorneys have years of trial experience in areas including professional malpractice defense, business litigation, health care law, public entity defense, estate and trust litigation and construction law.

Combined, the four have nearly 90 years of experience in litigation practice and hope to create a lasting legacy in the Central Valley legal scene with their new firm — called WTJ for short.

WTJ's clients include family-owned businesses, Fortune 500 companies, ac-

countants, lawyers, physicians, farmers, landowners and other professionals.

In addition to an emphasis on serving clients, WTJ's attorneys said they will also focus on creating a culture of teamwork to foster creativity and problem solving.

"The founding of this new firm, based on the core values we will require of each other, energizes me to look forward to many more years of successfully serving our clients," said Whitney, who had been with McCormick Barstow since 1978.

As a majority women-owned law firm, there will also be an emphasis on achieving a better work-life balance using collaboration, flexible schedules and remote-working technology — methods to exceed client needs while not being confined within four walls.

"Both women and men today want to

spend quality time with their families," Jeffcoach said. "It's important for us to respect that balance, and our clients like to see that is a part of our overall teamwork and firm culture."

In addition to the four partners, WTJ will begin with two support staffers, and will soon begin looking for a couple more associates to join the firm.

"Our approach to this firm opens a lot of doors in practicing law that others may not have available to them," Cunningham said. "We want the right people, who are in this industry for the right reasons."

Thompson described the split with McCormick Barstow as amicable, with some surprised of the move and others not since the four operated as a sort of unit within the Valley's largest law firm.

Thompson said he and his partners are excited to start building a "separate and different legacy."

"It is a tremendous responsibility when a client trusts us to resolve their legal disputes or counsel a business on ways to avoid disputes and grow their business," he said. "We all feel blessed for these opportunities to serve and know that our clients recognize and appreciate the teamwork and collaboration my partners will all provide in our service."

The WTJ office is located at 8050 N. Palm Ave., Suite 110, in Fresno. The firm can be reached at wtjlaw.com or 559-753-2550.

**Gabriel Dillard** | Editor can be reached at: 490-3467 or e-mail gabriel@thebusinessjournal.com

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# Tulare Chamber holding off on whether to oppose higher trash rates

**David Castellon** – STAFF WRITER

The chairwoman of the Tulare Chamber of Commerce said that business operators in the city are confused and concerned about a proposal to increase the cost of commercial waste service by about 60 percent over five years.

But Renee Soto said her organization and its members aren't ready to challenge City Hall on the rate hike proposal — at least not yet.

"I honestly was not aware of this, and I think most business owners are not aware of this," said Soto about the Feb. 1 meeting of Tulare's Board of Public Utilities.

The Business Journal contacted Soto and the Chamber prior to the meeting, and that was the first she had heard of the matter.

Those increases would occur in increments over five years, with a 20-percent hike each of the first two years, 10 percent the year after followed by hikes the next two years — fiscal 2021-22 and 2022-23 — equal to the rate of increase in the U.S. Consumer

Price Index (CPI).

For now, city officials have estimated a 3-percent increase in the CPI each of those years, though the amount could end up being less or more. Using the city's estimated numbers, the total increase in Tulare's commercial trash bills would total just over 63 percent by the fifth year.

The proposal was no secret, as Tulare's Public Works Director Trisha Whitfield noted the city had contracted for a study to look at its solid waste costs and funding needs, with a report issued in October. In addition, the matter was clearly stated in the agenda for last week's BPU meeting, she added.

"It's pretty large," said Soto, who owns a Tulare insurance business. "I'm a small business owner, so I don't know how my rates would compare to larger businesses."

Also of concern is how much of the additional fees would affect the bottom lines of businesses in Tulare. The proposal includes a series of lesser, successive rate increases for renting roll-off

Trash | 7

# CH

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**REAL ESTATE**

PHOTO BY DONALD A. PROMNITZ | A proposed \$4.22 million sale of Downtown Fresno's Fulton Village will be considered by the Fresno RDA successor agency Thursday.

## \$4.22M sale of Fulton Village in Fresno weighed

The sale of Downtown Fresno's Fulton Village mixed-use building for \$4.22 million may hinge on an item on Thursday's Fresno City Council agenda (after press time).

The Successor to the Redevelopment Agency of the City of Fresno will weigh in on a subordination agreement that would pave the way for a sale by Granville Homes of its 61-unit Fulton Village building to an entity called Fulton Village LLC, according to a city staff report.

Before Gov. Jerry Brown dissolved the state's Redevelopment Agencies (RDAs) in 2012, Fresno's RDA made a loan of \$800,000 and a grant of \$500,000 for the construction of Fulton Village, which opened in 2011.

The subordination agreement would lower the agency's security interest in the property to another loan — a \$4.22 million note for the deed of trust to the building, one of several loft-style projects Granville has built in Downtown Fresno.

It has 46 residential units and 4,500 square feet of commercial space.

A request for comment from Darius Assemi, president of Granville Homes, was not returned.

The Business Journal reported in 2016 that 291 units — 287,969 square feet — of Granville's Downtown Fresno portfolio was put on the market for sale. This consisted of nine different properties built since 2011.

A search of online property listings revealed that one of the properties, Brio on Broadway, was no longer on the market.

A search of the California Secretary of State's business entity records lists Michael Deutsch of San Diego as a manager of Fulton Village LLC. The address listed for Deutsch is for a San Diego business called All Right Storage.

**RETAIL****Parsley Garden to close**

After nearly eight years, Parsley Garden Cafe — a Fulton Mall mainstay — is closing.

Owner Juan Carlos Partida announced on Facebook that the eatery's lease is up, and facing a rent increase, his family decided to run it until the end of February "to see if we can see a light."

Partida noted that Parsley Garden Cafe survived nearly two years of construction to reopen Fulton Street, but business has not picked up — even to levels seen before construction began.

Parsley Garden Cafe is owned and operated by Partida and his wife Blanca, with help from son Alex Partida.

**SMALL BUSINESS****Golik named SBA director**

Dawn Golik has been selected as the new US Small Business Administration director for the Fresno district, which covers 15 Central California and Central Coast counties — an area spanning 47,000 square miles.

She replaces Carlos G. Mendoza, who retired in November after 42 years in federal service, including 15 years as the Fresno SBA district director.

Golik has served as acting director in the interim.

Golik has served as Fresno's deputy district director since 2012, overseeing federal government contracting programs, counseling resources for small businesses and SBA's loan programs, which provided a record \$424 million in capital for Central California entrepreneurs in 2017.

A Fresno State graduate, Golik has held numerous leadership positions during her nearly 20-year federal government career. Previously the chief of public affairs for Veterans Administration's Central California Healthcare System, she also served as a Community Builder Fellow for the United States Department of Housing and Urban Development, where she led housing and economic development initiatives across the San Joaquin Valley.

**GOVERNMENT****Fresno, Visalia tax burdened**

Fresno and Visalia have prominent spots on a new list of the 100 US metros with the greatest income tax burden.

A study by MagnifyMoney, a financial tools and information website, ranked Visalia No. 2 on a list of places where tax bills hit the hardest, finding that from 2012-16, its residents owed an average of 12 percent of their income for taxes.

Fresno appeared at No. 5, with residents owing 11 percent of their income for taxes.

The No. 1 tax-burdened city was McAllen, Texas, where residents owe 16 percent of their income. Modesto (No. 8) and Bakersfield (No. 10) round out the top 10, each owing 10 percent.

"The study is very clear that whether or not you can expect a tax bill or a refund this year could be down to where you live," according to a news release.

San Francisco emerged as the place where taxpayers owe the most to the IRS, with an average tax bill of \$7,226, with 25 percent of residents owing money when its time to file their income tax statement.

Fort Myers, Florida, was the place where taxpayers get the biggest refunds, with 70 percent of residents receiving an average of \$3,799.

**SMALL BUSINESS****Der Manouel Insurance acquired**

A global brokerage has acquired the assets of Fresno's Der Manouel Insurance & Financial Services (DMIG).

Founded in 1983 by a team including Michael Der Manouel, Sr., the venture was originally named San Joaquin Valley Insurance Associates, and has grown to among the top 300 privately held insurance agencies in the U.S.

The terms of Chicago-based Hub International Limited's acquisition were not disclosed. Founded in 1998, Hub International has a global network of more than 400 brokerages across North America.

Over the decades, Der Manouel Insurance made a name for itself serving Christian schools and religious institutions, emergency medical transportation and nonprofit human services. Michael Der Manouel, Jr. joined the team in 1992, and in 1997 acquired the remaining stock from his father and became president.

A merger with Vic Gunderson brought an employee benefits and financial services division in 2002, and the next year Chuck Der Manouel joined and developed only the fourth self-insured workers' compensation group ever approved in the state.

After a couple of acquisitions, including one that gave it a presence in Pleasanton, the firm was re-branded as Der Manouel Insurance Group in 2006.

DMIG's leadership team and staff will join Hub California. Der Manouel, Jr., president and CEO of DMIG, will report to Christ and join the Hub California executive team.

"Our clients can continue to rely on our dedication to providing services that make a difference in their businesses and have earned us a widely-respected reputation as a talented and hard-working insurance organization," said Der Manouel, Jr. in a statement.

"And, they'll gain the added benefits and value from Hub's focus and willingness to invest in carrier relationships, program verticals and client resources necessary to help our clients be the best and most competitive in their respective industries."

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**Trash | from 5**

garbage containers, which often are used in construction.

No rate hike is proposed for street sweeping and the only rate hikes for residential customers are two in fiscal 2021-22 and 2022-23 equal to CPI in those years — with the city using the 3 percent estimate, for now.

Soto said she was surprised about such a low residential rate increase, adding that at last week's BPU meeting, the Chamber sent its CEO Donnette Silva Carter, who spoke along with Tulare Downtown Association Director John Harman.

"Basically, we commented along the lines that we were contacted by local businesses that shared concerns about the increase of rates," Silva Carter said.

"People had not really heard about it, and they are curious about what it's all about and why us, the need for the increase and how it affects their businesses and business expenses," she said in an interview, adding that some operators mistakenly believed the matter involved raising all of their utility rates.

Rather than launch an opposition campaign, Soto said the Chamber is waiting to decide how to respond and has asked city officials to come to the organization's government affairs meeting on March 1 to explain the reasons for the rate hike and why businesses seem to be bearing the brunt of it.

"I would really need to have somebody explain to me why they need that kind of increase," said Bill Brown, a partner in Apple Annie's restaurant in Tulare. "I wish I could increase my menus 63 percent over five years, but then I would be out of business."

He added, "I am not opposed to an increase," as solid waste costs probably are going up, "but to increase that sort of amount, they would need to give me a reason why."

Brown also expressed concerns that politicians "always assume that businesses have money" without taking into account their growing costs, which includes having to raise minimum wage to \$15 in the coming years under California law.

Some businesses barely getting by will struggle with such a high bump to

their trash bills, he added.

During their meeting last week, the BPU board voted to advance the rate proposal to the Tulare City Council, but part of that includes holding a public hearing on the matter in April where business operators and the public can weigh in.

Tulare city officials will soon be sending out letters to trash customers explaining the issue and why the city needs to raise trash rates.

A draft of that letter states the added revenues would be used "to ensure that the utility collects sufficient revenue to cover fixed expenses, to fund capital improvements and to increase reserves used to fund ongoing repair and replacement of the solid waste operations in order to maintain reliable service in future years."

It goes on to say that over the next five years, Tulare officials plan to make operational and capital improvements to the city's solid waste operations, which would include increasing Solid Waste Division staff "to meet the city's growth since the previous rate increases in 2011."

The letter also cites added costs for taking on more customers as the city has grown and the added distance haulers are driving to transport garbage to a landfill north of Visalia after a closer one in Woodville shut down in 2013.

"The last increase we did for solid waste [fees] was 2009-11," at which time both commercial and residential rates went up by 10 percent each of the three years, said Whitfield, who confirmed the reasons for the current proposal stated in the letter.

She said she couldn't provide estimates on how much additional revenue would be raised by the new rates.

"We found over the years that they are just not covering their costs of services," Whitfield said of the current commercial trash rates.

But residential fees are more than covering their costs for services provided, and they're helping fund other portions of Solid Waste Division services, which is why significant residential rate hikes aren't being sought, she added.

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



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File Photo | Local ag industry leaders are optimistic that Trump's focus on immigration could lead to meaningful reform, though Congressional partisanship could be an obstacle.

# Amid panic, ag industry weighs need for immigration reform

David Castellon — STAFF WRITER

For years, lawmakers have talked about reforming U.S. immigration policies without doing much to address the problems in the system.

That has left Tom Barcellos frustrated.

Like many in the agriculture industry, immigration reform is a priority for Barcellos, who operates a dairy and farm west of Porterville,

because California's ag industry depends heavily on foreign-born workers — both those working legally in the U.S. and those without legal authorization to work here.

In recent years, an improving Mexican economy combined with tighter security at the border and growing worries of being caught in U.S. immigration raids has reduced the number of potential ag laborers crossing over, making it harder for

growers, packers and ranchers to fill jobs here — some to the point that they've had to leave fields partially harvested because they didn't have enough labor.

Recent immigration enforcement efforts in the Valley exacerbate the need for reform.

## IMMIGRATION A TRUMP PRIORITY

Barcellos said he's optimistic this could be the year that Congress and the Senate could finally pass substantive immigration reform, something that they haven't been able to do since the Reagan era.

The reason, he said, is because President Donald Trump has indicated immigration as a priority, Barcellos said.

As such, "I think we are closer to having this happen than we have ever been before," he said, adding he believes for Trump, immigration reform is "part of his mission, because he thinks it needs to be done."

"I don't agree with everything he's done — and I wish he'd quit tweeting — but I think he wants to do right by the people."

There are many who don't share Barcellos' optimism that full immigration reform will happen this year, though some see a agreement on some form of Deferred Action for Childhood Arrivals and a border protection plan as being more likely.

The problem is this is an election year, and trying to solve the full array of U.S. immigration challenges — highly heated issues — could be more than what politicians running for re-election want to address this year, said Ryan Jacobsen, CEO of the Fresno County Farm Bureau.

But if federal lawmakers do take up the challenge this year, he and others tied to the ag industry in the Valley and the rest of the state have suggestions on what those reforms should include.

## A WISH LIST

First off, they need to understand why this issue is so important to the industry that feeds the nation.

"Somewhere in the area of 90 percent of California's [agricultural] workforce is made up of foreign-born employees," said Jacobsen, adding that of those, it's estimated

that 70 to 80 percent are improperly documented.

"Many of these individuals have worked years if not decades in the industry."

Those workers need to be addressed with a program that allows them to continue working here under some sort of legal status so they aren't subject to arrest and deportation. Their status will be safe so long as they meet the conditions allowing them to work here and don't have any serious criminal violations, said Jacobsen and others in the ag industry contacted by the Business Journal.

"We want people to be able to continue to work, not to have them uproot their families" trying to avoid immigration agents, added Brian Little, a spokesman for the California Farm Bureau.

## GUEST WORKERS ARE KEY

"The other thing we need is a practical and workable way to get a future flow of workers," said Little, noting that the current program, H-2A, is a such a highly bureaucratic, costly process that it often just doesn't work — particularly for farmers in California who produce a wide swath of specialty crops with varying seasons that don't work well in the timeframes of applying to the federal program.

Little and others in the industry said a guest worker program — which could include a highly retooled H-2A — also needs to be part of immigration reform, so workers can come into the U.S., work for a few months or even a year or two at a time, and then return to their home countries.

"We need a simpler model," said Little, adding that the Farm Bureau has proposed a program managed by the U.S. Department of Agriculture in which businesses disclose the number of workers they need, and the foreign workers would petition the agency for visas to come here and fill those jobs.

Even if lawmakers decide to fully take on immigration reform this year, whether anything substantive could pass remains a big question mark, because their positions on the issue are so mixed.

Focus | 10

## Expo | from 1

Heritage Complex Conference and Dining Room. E.M. Sharp scholarships also will be awarded.

- 9 a.m. Gates open.
- 9:15 a.m. World Ag Expo Opening Ceremonies, World Ag Expo Arena.
- 9:30 a.m. Ag Technology: What's Hot, What's not and Why seminar, Trailer 3.
- 10 a.m. to 2:30 p.m. Tours of Elkhorn and Milky Way dairies north of Visalia.
- 10:30 a.m. U.S. Secretary of Agriculture Sonny Perdue will host a "town hall meeting" in the Heritage Complex Banquet Hall.
- 10:45 a.m. CV Salts: Long Term Fix To Nitrates In Groundwater Advancing To Adoption, Trailer 3.
- Noon. Profiting from Methane Capture seminar, Trailer 2.
- 2:45 p.m. Empowering Women in Ag to Transform through Gratitude:

You Feed the World, Now Feed the Soul seminar, Trailer 3.

- 3 p.m. Changing Financial World seminar, Trailer 1.
- 4 p.m. Capitol Ministries Dinner, VIP Event Tent. Musical performance by Lincoln Brewster.
- 5 p.m. Gates close.

## Wednesday

- 7 a.m. Prayer breakfast, VIP Event Tent.
- 9 a.m. Gates open.
- 9:30 a.m. Federal Legislation Review: Insight on Water, Pesticides and GMO Labeling seminar, Trailer 3.
- 9:30 a.m. to 3 p.m. Tours of Central California Almond Growers Association and Yribarren Family Vineyards. Separate tours are set for the University of California Lindcove Research and Extension Center, McKellar Family Farms and Monrovia Nursery.
- 1 p.m. Selfies, Social Consciousness & Inclusion. What Matters to Millennials, How to Motivate Them and

How They Can Master the Workplace seminar, Trailer 3.

- 2 p.m. Manufacturing the Future: The Next Era of Global Growth and Innovation seminar, Trailer 2.
- 3 p.m. Italian Advanced Agricultural Technology: Innovative Solutions for High-Quality Products seminar, Trailer 1.
- 4 p.m. 2018 Farm Bill seminar, Trailer 3.
- 4:30 p.m. Bud Light After-Hours Party, World Ag Expo Arena. Free concert featuring Craig Campbell begins at 5:30 p.m. Event open to attendees and vendors.
- 5 p.m. Gates close.

## Thursday

- 6:30 a.m. Ag Leadership Foundation Alumni Breakfast, VIP Event Tent.
- 9 a.m. Gates open.
- 9:30 a.m. The Future of American Energy: Workforce Opportunities in the Oil and Natural Gas Industry

seminar, Trailer 3.

- 10 a.m. Ag Tech Disruptive Technologies Saving Costs seminar, Trailer 1.
- 10:15 to 2:45 a.m. Tours of Wonderful Citrus' Wonderful Halos packinghouse in Delano and the J.D. Heiskell & Co. feed mill in Pixley.
- Noon, Agroterrorism: Principles of Food Security Planning and Management seminar, Trailer 3.
- 1 p.m. How Are Farmers Adopting Technology Today For Future Profitability Growth seminar, Trailer 1.
- 3 p.m. Cannabis: From Black Market to Mainstream seminar. Trailer 3.
- 4 p.m. Gates close.

See live webcam feeds from the Expo and get more information on scheduled events at [www.worldagexpo.com](http://www.worldagexpo.com).

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



# Women-Owned Businesses

In the Central San Joaquin Valley—ranked by number of full-time employees; if tied by number of part-time employees & then by number of offices.

2018 2017	Name of company Address	Phone Fax	Full-time employees	Part-time employees	No. of local offices	Primary business	Notable clients	Yr founded locally	Headquarters	Top local executive(s) Owner(s) or partner(s)
1 (1)	<b>National Raisin Company</b> P.O. Box 219 Fowler, CA	834-5981 834-1055	251	WND	3	Supplier of dried fruits, nuts, fruit pastes, purees and concentrates	WND	1969	Fowler	LindaKay Abdulian, president/CEO
2 (NR)	<b>Sebastian</b> 7600 N. Palm Ave. Fresno, CA	432-5800 432-5858	214	8	2	Full-service communications, security, low voltage, electrical and underground construction services	WND	1946	Fresno	William Barcus, CEO Ruth Barcus, Susan Moran, co-owners
3 (2)	<b>La Tapatia Tortilleria, Inc.</b> 104 E. Belmont Ave. Fresno, CA	441-1030 441-1712	152	5	1	Mexican food manufacturer, tortillas and chips	Food Maxx, Save Mart, Winco, Food4Less, Wal-Mart and more	1969	Fresno	Helen Hansen, president/CEO
4 (6)	<b>Fresno Equipment Company</b> 4288 S. Bagley Ave. Fresno, CA	486-8020 444-1700	68	2	2	John Deere agricultural and turf equipment dealership	WND	1961	Fresno	Marsha Vucovich, owner, president/CEO
5 (9)	<b>Dumont Printing</b> 1333 G St. Fresno, CA	485-6311 485-6357	48	WND	2	Printing, variable data, large format, banners, trade show displays, promo items, mailing	WND	1950	Fresno	Susan Moore, president
6 (12)	<b>Snowflake Designs, Inc.</b> 2893 Larkin Ave. Clovis, CA	291-6234 291-6096	38	3	1	Manufacturing leotards	WND	1985	Clovis	LaDonna D. Snow, president, Kindra Snow Walker, VP Richard Snow
7 (14)	<b>ATMF, Inc. dba Ano-Tech Metal Finishing</b> 807 Lincoln Ave. Clovis, CA	299-6836 N/A	36	WND	1	Anodizing of aluminum products, passivation, chemical conversion, electropolish, hydrographics	Malibu Boats, Really Right Stuff	1981	Clovis	Carol Downs, owner, Kendra Downs-Hunter, owner, Kelly Downs-Tuman, president
8 (13)	<b>Valley Network Solutions, Inc.</b> 364 W. Fallbrook Ave., Ste. 101 Fresno, CA	650-2600 650-2601	35	2	1	Managed services, business network design, integration, installation, sales, repair and support	WND	1996	Fresno	Daniel Duffy, CEO Noi Duffy, CFO/president
9 (15)	<b>JP Marketing</b> 7589 N. Wilson Ave., Ste. 103 Fresno, CA	438-2180 438-2186	29	WND	1	Advertising, marketing, PR, branding, creative production and design firm	WND	1994	Fresno	Jane Olvera Quebe, president
10 (16)	<b>California Business Machines, Inc</b> 4260 N. Fresno St. Fresno, CA	225-5570 225-5827	26	WND	2	Office technology, printers, copier/MFP's, scanners, fax, ID badge, time clocks and more	Fresno and Tulare counties, City of Clovis, CSUF, Saint Agnes	1953	Fresno	Teri A. McNally-Brymer, president
11 (NR)	<b>Valley Lahvosh Baking Co., Inc.</b> 502 M St. Fresno, CA	485-2700 485-0173	26	WND	1	Lahvosh cracker bread and pita bread manufacturer	WND	1922	Fresno	Agnes Saghatelian, president/owner
12 (17)	<b>Stefanelli Distributing</b> 1945 W. Yale Ave. Fresno, CA	233-7138 233-1146	22	WND	1	Wholesale distributor of wines, spirits and premium beers.	The Grape Tray, Bella Vino, Whole Foods, Winco, Bev-Mo, Food For Less, Total Wine & More, The Market and more	1951	Fresno	Mary F. Stefanelli, Carol A. Stefanelli, Carla S. Rana, co-owners
13 (20)	<b>Denham Resources</b> 567 W. Shaw Ave., Ste. C1 Fresno, CA	222-5284 222-1321	16	48	2	Executive recruiting, office staffing, human resource consulting	WND	1970	Fresno	Dave Denham, CEO/co-owner, Kathy Bray, president/co-owner
14 (NR)	<b>Spherion Staffing</b> 2006 N. Fine, Ste. 101 Fresno, CA	251-4040 251-7070	15	WND	3	Temporary, temp-to-hire, direct hire staffing for clerical, administrative, professional and more	100 area clients who engage 450+ temporary employees	1993	Fresno	Glenna J. Gates, licensee owner
15 (NR)	<b>MGS Construction Services, Inc.</b> 13230 Iona Ave Hanford, CA	772-1852 380-2701	15	WND	1	Government, commercial and residential construction	Department of the Navy and Army, Naval Post Graduate School, Kings County and more	2006	Hanford	Diane E. Sanders, president
16 (NR)	<b>Divine Floral Inc, dba D&amp;L ROSES</b> 7280 N. Blackstone Ave. Fresno, CA	431-7673 WND	8	15	4	Flowers for all occasions: everyday, party events, weddings, funerals, dances	WND	WND	WND	Prisca Shiralian Thomas, owner
17 (NR)	<b>RSVP Style</b> 7455 N. Fresno St. Ste. 102 Fresno, CA	435-7787 WND	8	4	1	Fine gifts, home decor, wedding, event services with invitations, event coordination	WND	2003	The Palatine Building	Gina S Jelladian, creative director, Stephanie M Bedrosian, buyer and visual director
18 (NR)	<b>Hatmaker Law Group</b> 7522 N. Colonial Ave. Fresno, CA	5593740077 374-0078	8	1	1	Legal services	WND	2014	Fresno	Susan K. Hatmaker, owner/pres
18 (NR)	<b>A-Leave Pest Control</b> 2937 Larkin Ave. Clovis, CA	294-8633 294-8638	8	1	1	Pest control bird and rodent exclusion	WND	2009	Clovis	Robin Duke, owner/operator, Linda Balagno, owner/manager
20 (NR)	<b>Red Rose Transportation, Inc</b> 5705 N. West Ave. Fresno, CA	277-1060 277-1067	7	0	1	Transportation 3PL specializing in dry van, temperature-controlled, specialized & flatbed heavy haul	WND	1996	Fresno	Mark Rose, operations manager Julianne Scelzi, owner

Key: WND-Would Not Disclose. NR-Not Ranked.

All data has been provided by representatives of the businesses listed and Business Journal research. Not all sources surveyed responded to inquiries.

Research: Edward Smith

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## Focus | from 8

**PARTISANSHIP ABOUNDS**

Joel Nelsen, president and CEO of California Citrus Mutual, the Exeter-based nonprofit trade association representing about 2,500 citrus growers across the state, said California's congressional and Senate delegates cover the gamut of attitudes on immigration, from ultra liberals who support forgiving undocumented workers for coming here illegally and granting them amnesty with paths to citizenship to ultra conservatives "who want to build a [border] wall and penalized people here [illegally] and make them go home before they can come back."

"The idea is to strengthen the middle and make them the majority," Nelsen said.

Those needs are paralleled in the construction, hospitality and other industries that depend highly on immigrant workforces, he noted.

**ICE STEPS UP ENFORCEMENT**

The issue hit home this week amid news reports that Immigration and Customs Enforcement agents plan to inspect employee records at Bee Sweet Citrus in Fowler, part of a series of notifications sent to 77 businesses from Bakersfield to the Oregon border that their employment records would be inspected.

ICE officials reported no arrests or detentions so far, and Bee Sweet officials wouldn't confirm news reports that anywhere from 40 to 90 people had stopped coming to work there as a result of the agency's actions.

"ICE Deputy Director Tom Homan previously stated that he has directed Homeland Security Investigations to step up worksite enforcement — to include conducting more I-9 audits in furtherance of pursuing more criminal investigations," states an email from ICE spokesman James Schwab.

"The actions taken this week reflect HIS's stepped-up efforts to enforce the laws that prohibit businesses from hiring illegal workers. HSI's worksite enforcement strategy is focused on protecting jobs for U.S. citizens and others who are lawfully employed, eliminating unfair competitive advantages for companies that hire an illegal workforce and strengthening public safety and national security."

**DISPLACEMENT MYTH**

It's important for politicians and the public to know that guest worker and amnesty programs — at least for the ag industry — don't generally take jobs from American workers, noted Jason Resnick, vice president and general counsel for Western Growers, an Irvine-based trade association for the fresh produce industries in

California, Colorado, Arizona and New Mexico.

"The most important thing to know is that agriculture has depended on a foreign workforce for decades," because those workers are willing to take jobs that Americans generally don't want to do, he explained.

"We have jobs for everybody who wants them. We have more jobs than people who want the jobs," Resnick said.

"We need to be able to maintain the workers we have now, stabilize our workforce," and give them incentives to continue working ag jobs, which could include working for a certain period of time — possibly three to five years — in exchange for a visa, he said.

But this can't be done piecemeal, said Nelson, explaining that some elements of reform wouldn't work well for farmers if others aren't in place.

**DEAL BREAKERS**

For example, he said, lawmakers seem intent of requiring employers to use E-Verify, an online method to checking instantly people's legal status to work, unlike the current system in which employers can't question workers' status if they provide what appears to be valid documentation and Social Security numbers, which can be easily obtained fraudulently.

Without an amnesty program in place to allow undocumented workers to continue working, E-Verify could force farmers and others to fire huge numbers of workers.

George Radanovich, president of the California Fresh Fruit Association and a former congressman, said he's not confident that federal legislators could come together and reform immigration any time soon.

But Trump could solve one of the biggest immigration problems on his own if he could negotiate a treaty or trade agreement with Mexico that includes a guest worker program, he said.

A trade agreement or an executive order doesn't require a vote from Congress to ratify it, Radanovich noted.

As for whether the president might be willing to do that, considering the contentious relationship he has with Mexico, he said, "If he decides to do it, he can get away with anything."

Radanovich added that such an agreement with Mexico works to Trump's advantage, as it would eliminate the need for many Mexicans to illegally sneak into the U.S., which has been a presidential priority.

"If it works for agriculture, it can apply to every other industry, and it's done."

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

# Five ways the new tax law may impact you

The most sweeping tax reform legislation in decades was enacted into law at the end of 2017. If you pay federal income taxes, you are likely to see an impact this year. As you plan your 2018 tax strategy, here are five key changes to know about the tax reform law:

**TAX RATES AND BRACKETS HAVE CHANGED**

Federal income tax rates progressively increase as your income rises. These are known as tax brackets. The new tax code reduces most of the ordinary tax rates and adjusts the tax brackets, applicable from 2018 to 2025. However, the number of brackets for individual tax filers and married couples filing jointly remains at seven. For instance, in 2018 the first \$19,050 of taxable income for a married couple filing a joint return is subject to a 10 percent federal income tax. For income the couple earns between \$19,050 and \$77,400, the ordinary tax rate for 2018 is 12 percent, lower than the 15 percent seen under the previous law. The highest ordinary income tax rate, which was previously 39.6 percent, was reduced to 37 percent and starts at \$600,000 of taxable income for couples who file jointly. Visit [IRS.gov](http://IRS.gov) to see the full list of tax rates and brackets.

**STANDARD DEDUCTION IS NEARLY DOUBLED**

When you prepare your tax return,

you have a choice of either a standard deduction, or itemizing deductions such as mortgage interest, charitable gifts, or state, local and property taxes. Under the new law, more people will use the standard deduction. (Itemized deductions are changing as well — see item number three.) The standard deduction stood at \$6,350 for a single taxpayer and \$12,700 for a married couple filing a joint return in 2017. Under the new law, the standard deduction has increased to \$12,000 for a single taxpayer and \$24,000 for a married couple filing a joint return. These changes are effective from 2018 through 2025, unless Congress acts to extend them.

**CHANGES IN ITEMIZED DEDUCTIONS**

For those who itemize deductions in 2018 (and through 2025), there are some significant changes, even considering the increased standard deduction. Among the most notable:

- The deduction for state and local taxes, including property taxes, is generally limited to a maximum of \$10,000 per year. Under previous law, no maximum limit applied.
- The ability to deduct interest on home mortgage remains, but the \$1,000,000 debt limit under

previous law is generally reduced to a \$750,000 debt limit for home mortgages created after December 15, 2017. Also, deductions on

interest paid on home equity loans (whether new or existing loans) is no longer allowed. This may make home equity loans less attractive as a borrowing option.

• Miscellaneous itemized deductions, such as investment expenses and tax preparation fees, are no longer allowed.

**PERSONAL EXEMPTIONS ARE SUSPENDED AND****CHILD TAX CREDIT IS INCREASED**

Under long-standing tax law prior to the new legislation, individuals could also claim personal exemptions for themselves and their dependents when filing their tax return. That exempted a portion of income from taxes. In 2017, the personal exemption was \$4,050 per person. Under the new law, effective in 2018 through 2025, the personal exemptions no longer apply.

If you have children, you may qualify to claim a \$2,000 tax credit per qualifying child beginning in 2018 (and through 2025), double what was allowed in prior law. That is a dollar-for-dollar reduction of

the taxes owed. It's expected that more people will be able to take the credits because income limitations have been raised. Another credit of \$500 is now allowed for dependents you may claim who are not qualifying children.

**EXPANDED USE OF 529 PLANS**

To this point, 529 plans have provided a tax-advantaged way to save money for qualified higher education expenses, such as tuition, room and board, and fees. The new law allows you to withdraw up to \$10,000 tax-free per year per child from a 529 plan to help cover the K-12 tuition at a public, private or religious school.

These are only some of the changes that may affect individual taxpayers. Consult with your tax advisor to understand how the new legislation may affect your circumstances. Keep in mind that many of the tax provisions have an expiration date, unless Congress acts to extend them.

**Nicolas Allen, CFP®** is a Financial Advisor with Ameriprise Financial Services, Inc. in Fresno, CA. He specializes in fee-based financial planning and asset management strategies and has been in practice for 10 years. To contact him, consider <http://www.ameripriseadvisors.com/nicolas.j.allen>, (559) 490-7030 option 2, or 7433 N. First Street, Suite 102 Fresno, CA 93720.

**GUEST VIEW**

Nicolas Allen, CFP®



# BRIAN W HORTON

CEO

BREADCRUMB CYBERSECURITY

## How did Breadcrumb Cybersecurity get started?

After selling my first technology company in 2014, I was anxious to start my next venture. When developing my business plan, I knew that cybersecurity was going to be the sole focus. There is a significant shortage of qualified cybersecurity firms, not just in California, but throughout the US. Considering that nearly 80 percent of all cyber-attacks target businesses with less than 100 employees, it was clear that our specialized services would be in high demand.

## What prompted your company's name change?

The name change was precipitated by the need to further differentiate ourselves. Our former name, IT Strategy, was too generic and often confused with generalist IT help desk companies. Having a strong brand that clearly defined our focus towards cybersecurity was critical.

## What is an "ethical hacker?"

An ethical hacker is another term for a security professional, or a penetration tester. In short, they are paid to legally "hack" into a company's network, with the goal of finding and documenting weaknesses. This gives the customer a chance to undergo real-world testing, and remediate these areas of deficiency before they are otherwise exploited. The fundamental difference between ethical hackers and real hackers – the legality. Ethical hackers have permission, nefarious hackers do not.

## What responses do you get from your clients when they find out they're vulnerable to a cyberattack?

Generally speaking, clients are very surprised. It is a rather informative and eye opening process. Once it becomes tangibly clear "how" a breach can occur, clients view the security of their data from an entirely new lens.

## What are some of the misconceptions about hackers?

The largest misconception we encounter is how the typical hacker is perceived. Most people have this image of a geek in their mother's basement. In reality, the hacking groups targeting our businesses are highly organized groups located throughout the world. They are often drug cartels, crime organizations, nation-states, failed-states or advanced threat groups. Most are run like legitimate businesses, with staff and management teams.

## How do you help your clients protect themselves from an attack or breach?

The most important thing we can do is educate them. By demonstrating how an organization can be hacked, we change their perspective and behaviors. Sometimes hearing about hacking in the news doesn't translate to the everyday business, but having a security professional demonstrate a real-world breach on a client's network brings the issue front and center. With this knowledge, our clients can now make informed choices.

## What future plans do you have for your business?

We want to grow, and fast. We have very aggressive plans for hiring a ten-fold increase in security engineers, expanding our security training program, and launching the Central Valley's first managed security operations center.

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

My first job was flipping hamburgers at McDonalds. I quickly learned that you either build your own dream, or get paid building someone else's.

## What are your roots in the Central Valley?

I was born and raised in the Central Valley and am a Clovis West alumni! My wife grew up in Dinuba. Businesses in the Valley are unique. I consider it a privilege to be raised here and work alongside other Valley businesses.



**What we do:** Breadcrumb Cybersecurity is a dedicated security consulting firm. We partner with organizations throughout California and the US, protecting their business networks and sensitive data from cyber-breach. In simpler terms, we determine how an organization can be hacked, and assist organizations if they have been hacked. Our services include penetration testing (i.e. ethical hacking), risk assessments, incident/breach response, network security monitoring, and training services. In addition, we assist with various regulatory compliance requirements such as HIPAA and PCI. Market segments include agriculture, education, financial services, insurance/risk management, manufacturing, legal, retail, medical, engineering, and law enforcement.

**Age:** 37

**Family:** I'll be married to my beautiful bride, Brenda, for fifteen years this September! We have one daughter, Abigail, who is 8 years old.

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

Spending time with family. We try and get to the beach as often as possible!

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Contributed | From left, David Boynton, Terra Mortensen, Juan Rosales, Eric Tange, and Brandon Carrera of the Fresno Galloway office.



**Watanabe**

**ENGINEERING**

Colorado-based engineering firm Galloway started the New Year in Fresno with a new location for its local office Located at 7591 N. Ingram Ave., the new office is a short drive from the previous location, and

provides a larger, collaborative work environment with abundant natural light and a contemporary feel, according to firm officials. The new location also provides room to grow, as Galloway continues to expand its presence in the Central Valley.

**ENTERTAINMENT**

Fresno Chaffee Zoo officials are excited to welcome Chief Conservation Education Officer **Dean Watanabe** to the team. Watanabe comes to Fresno from the New York Aquarium in Brooklyn, where he worked as the curator of education. Watanabe also has experience working at the Phoenix Zoo and Utah's Hogle Zoo. He has a bachelor's degree in biology from Brigham Young University and a master's degree in biology from Miami University.

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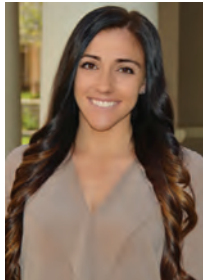


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**HOW IT WORKS:** The Business Journal's Leads listings are designed to help you find the latest legal transactions to grow your business. Find out who's new in town, who's going out of business and what neighborhoods are becoming a hotspot for new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

### REAL ESTATE

**Colliers International** is reporting the following lease and escrow transactions:

1,935 square feet at 6327 N. Fresno St., Ste. 104 in Fresno to Kelsey Healthcare LLC from Karen Clark and Christina Heath. Zack Kaufman and Beau Plumlee were the agents.

960 square feet at 5769 N. Palm Ave. in Fresno to Poodle Town from Bullard Palm Investors. Steve Rontell, Gerald Cross and Brett Todd were the agents.

1,643 square feet at 1300 E. Shaw Ave., Ste. 173 in Fresno to Empower Home, Inc. from Ernest Spencer Trust 2007. Scott Buchanan, Brett Todd and Michael Schuh were the agents.

5,000 square feet at 2020 S. Golden State Blvd., Ste. 107 in Fowler to Kapstone Paper & Packaging Corp. from Tjerrild & Tjerrild. Chad McCardell was the agent.

1,166 square feet at 3636 N. First St., Ste. 139 in Fresno to Acclaim Education from 3636 N. First Street Partners, LLC. Bobby Fena and Brian Decker were the agents.

1,815 square feet at 1300 E. Shaw Ave., Ste. 175 in Fresno to South Bay Health Insurance Services from Ernest Spencer, Jr. Brett Todd and Scott Buchanan were the agents.

2,350 square feet at 1300 E. Shaw Ave., Ste. 136 in Fresno to Evangelicals for Social Action, Fresno, Inc. from Ernest Spencer, Jr. Brett Todd and Scott Buchanan were the agents.

426 square feet at 334 Shaw Ave., Ste. 104 in Clovis to Jeffrey G. Hibbard, DDS from Shaw Clovis Properties, LLC. Brett Todd and Beau Plumlee were the agents.

2,700 square feet at 972 Barstow, Ste. C in Clovis to ISH Brewing Co., LLC from Mario A. Crosina Trustee. Buk Wagner, Charlie Schuh and Brett Todd were the agents in cooperation with Newmark Grubb.

3,596 square feet at 8050 N. Palm Ave., Ste. 110 in Fresno to The Law Firm of Whitney, Thompson & Jeffcoach, LLP from Baker River Partners and Multifamily Investment Group. Brian Decker was the agent in cooperation with Justin Tancredi of Russell G. Smith.

1,344 square feet at 90 E. Escalon, Ste. 105 in Fresno to KMY Prosthetic & Ortho, Inc. from Diversified Development Group. Zack Kaufman and Mike Ryan were the agents.

4,047 square feet sold at 5709 N. West Ave. in Fresno. The buyer was MacGruder Investments, LLC. The seller was Harry Harris Revocable Trust dated 12/29/1993. Zack Kaufman and Brett Todd were the agents.

37,680 square feet sold at Lots 21 and 26 in Dry Creek Business Park in Clovis. The buyer was Gary Shahbazian. The seller was Stoffel Trust. Buk Wagner and Charlie Schuh were the agents.

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

1,208—plus or minus—square feet of retail space at 8054 N. Cedar Ave. in Fresno leased to Maria Sheree Aurio, doing business as Freedom Equity Group, from J & V Fresno, LLC. Nick Frechou and John Lee of Retail California were the agents.

3,288 square feet of retail space at 520 Carolyn Weston Blvd. in Stockton leased to Leslie's Poolmart from Nuance Investment, Inc. Michael Kennedy of Retail California was the agent in cooperation with Christopher W. Sill of Lee & Associates.

4,300 square feet of retail space at Marketplace El Paseo Shopping Center at the southwest corner of Herndon Avenue and Riverside Drive in Fresno leased to Panera Bread from DCTN3388 Fresno CA, LLC. Lewis Smith and Michael Kennedy of Retail California were the agents.

8,352 square feet of retail space at 91279 Second St. in Mecca, CA leased to Family Dollar from FD Partners, LLC. Lewis Smith and John Lee of Retail California were the agents.

10,465 square feet of retail space at 600 Norris Road in Bakersfield leased to Family Dollar, Inc. from C & C Acquisition Group, LLC. Lewis Smith and John Lee of Retail California were the agents in cooperation with Garret Tuckness of Colliers International.

13,006 square feet of retail space at 9510 S. Vermont in Los Angeles leased to Family Dollar from Gage Investments, LLC. Lewis Smith and John Lee of Retail California were the agents.

15,000 square feet of retail space at 4207 Norwood Street in Sacramento leased to Family Dollar from FD Partners, LLC. Lewis Smith and John Lee of Retail California were the agents.

Sale of 4,400—plus or minus—square feet of retail space at 2300 W. Cleveland

Ave. in Madera to American Tire Depot from Niki Madera, LLC. Nick Frechou of Retail California was the agent in cooperation with Brett Visintainer of Newmark Grubb Pearson Commercial.

**Commercial Retail Associates, Inc.** is reporting the following transactions:

24,348 square feet at 634 Shaw Ave. in Clovis from Hinds Investments to Planet Fitness. Shane Anderson was agent.

1,168 square feet at 3185 Willow Ave., Ste. D in Clovis from Darlene Mock to European Pizza. Kevin Grossman, Sam Bogdanovich, Nathan Negri, Jon Cox were agents.

1,200 square feet at 1649 E. Noble Ave. in Visalia from Mary's Vineyard to International Multiservices. Doug Cords and Bryan Cifranic were agents.

2,600 square feet at 969 E. Prosperity Ave. in Tulare from Prosperity Equity Partners, LLC to Habit Burger. Shane Anderson was agent in cooperation with Nick Frechou of Retail California.

5,000 square feet at 212 N. 12th Ave. in Hanford from Centennial Hanford Center V, LLC to Hibbett Sports. Shane Anderson & Doug Cords were agents in cooperation with John Beaney of EDGE Realty Partners.

4,379 square feet at 1218 W. Olive Ave. in Merced from Campisi Family Partners, LLC to Rent-A-Center. Bryan Cifranic and Doug Cords were agents.

3,001 sf at 1970 Main St. in Watsonville from Watsonville Square Tenants In Common to Parti Dental Corporation. Jon Cox, Sam Bogdanovich, Nathan

Negri, Kevin Grossman were agents in cooperation with Garrett Fisher of Healthy Smiles Kids Dentistry.

63,333 square feet sold at the northeast corner of East Success Drive and Hillcrest Private Road in Porterville from Juan and Rita Rodriguez to DG-Porterville, CA-1, LP. Nathan Negri, Kevin Grossman, Sam Bogdanovich were agents in cooperation with Maria Chavez of Five Star Realty.

### BANKRUPTCY

#### L & M Mobile Car Wash

Case No: 18-10213-7  
10600 Habeck Rd  
Lamont CA 93241  
Assets: \$55,200, Liability:  
\$62,012, Exemptions: \$35,095

#### Dedicated Care In-Home Services Inc

Case No: 18-10237-7  
655 W Antonio Dr  
Clovis CA 93612  
Assets: \$274,704, Liability:  
\$970,049, Exemptions: \$34,680

#### Martin Guerrero Landscaping

Case No: 18-10255-7  
14464 El Capitan Way  
Delhi CA 95315  
Assets: \$2,032, Liability:  
\$59,106, Exemptions: \$533

#### J's Pilot

Case No: 18-10278-7  
1300 W Olson Ave #160  
Reedley CA 93654  
Assets: \$65,048, Liability:  
\$64,280, Exemptions: \$35,079

#### Windmiller Kolster Scientific

Case No: 18-10301-7  
4711 N Teilman Ave  
Fresno CA 93705

**Leads | from 15**

Assets: \$38,807, Liability: \$167,807, Exemptions: \$42,598

**D-Jays Electric Inc.**

Case No: 18-10333-7  
1015 E Chestnut Ct  
Visalia, CA 93292  
Assets: \$0, Liability: \$108,677,  
Exemptions: \$0

**FEDERAL LIENS****Mia Bella Foods**

Doc No: 18-03344, IRS tax lien  
1828 E Hedges Ave, Fresno, CA  
93703  
Amount: \$207,937

**Prompt Staffing Inc**

Doc No: 18-03351, IRS tax lien  
1033 U St, Fresno, CA 93721  
Amount: \$494,597

**Advanced Pools Inc**

Doc No: 18-0942, IRS tax lien  
120 E 4th St, Hanford, CA 93230  
Amount: \$7,124

**Advanced Pools Inc**

Doc No: 18-0941, IRS tax lien  
120 E 4th St, Hanford, CA 93230  
Amount: \$282,135

**Advanced Pools Inc**

Doc No: 18-0940, IRS tax lien  
120 E 4th St, Hanford, CA 93230  
Amount: \$177,766

**STATE LIENS****Sky Weddings & Events IIc**

Doc No: 18-03164, EDD tax lien  
4709 N El Capitan Ave Ste  
208, Fresno, CA 93722  
Amount: \$5,920

**Brayden Construction Group Inc**

Doc No: 18-03165, EDD tax lien  
1187 N Willow Ave Ste 103,  
Clovis, CA 93611  
Amount: \$13,790

**C A Howell Specialized Foster Care**

Doc No: 18-03167, EDD tax lien  
1215 S Sunnyside Ave, Fresno,  
CA 93727  
Amount: \$2,136

**Allen Residential Inc**

Doc No: 18-03169, EDD tax lien  
5628 W Holland Ave, Fresno,  
CA 93722  
Amount: \$3,250

**Lizarraga Concrete Inc**

Doc No: 18-03175, EDD tax lien  
5397 W Shields Ave, Fresno,  
CA 93722  
Amount: \$11,905

**Tiger Transportation Inc**

Doc No: 18-03179, EDD tax lien  
12293 S Fowler Ave, Selma,  
CA 93662  
Amount: \$301

**Simple Tactics IIc**

Doc No: 18-03180, EDD tax lien  
827 E Portland Ave, Fresno, CA  
93720  
Amount: \$7,403

**The Outlet IIc**

Doc No: 18-03270, EDD tax lien  
8042 N Paula Ave, Fresno, CA  
93720  
Amount: \$731

**Pro Inventory Auditing**

Doc No: 18-03288, EDD tax lien  
PO Box 27473, Fresno, CA 93729  
Amount: \$1,203

**Khrysten Kent Interiors**

Doc No: 18-03289, EDD tax lien  
2339 Kern St, Fresno, CA 93721  
Amount: \$3,882

**Video Inspection Specialist**

Doc No: 18-03290, EDD tax lien  
4705 W Santa Ana Ave, Fresno,  
CA 93722  
Amount: \$3,871

**J N D Thomas Company Inc**

Doc No: 18-03299, Franchise  
Tax Board tax lien  
22052 Everett Ave, Riverdale,  
CA 93656  
Amount: \$163,673

**Len's Lawnmower Service Inc**

Doc No: 18-03302, EDD tax lien  
5170 W Shaw Ave, Fresno, CA  
93722  
Amount: \$55

**SC Window Installations**

Doc No: 18-03309, EDD tax lien  
3245 E Montecito Ave, Fresno,  
CA 93702  
Amount: \$2,936

**Echeveste Sheep Company**

Doc No: 18-03310, EDD tax lien  
1888 7th St, Firebaugh, CA  
93622  
Amount: \$2,390

**North Fresno Family Health**

Doc No: 18-03311, EDD tax lien  
1191 E Herndon Ave Ste 103,  
Fresno, CA 93720  
Amount: \$3,234

**Chaudhry Medical Inc**

Doc No: 18-03313, EDD tax lien  
4650 N Palm Ave, Fresno, CA  
93704  
Amount: \$1,293

**Modern Commercial Pest Control Inc**

Doc No: 18-03400, EDD tax lien  
6737 N Milburn Ave Ste 160,  
Fresno, CA 93722  
Amount: \$2,031

**Max's Brunch House**

Doc No: 18-03401, EDD tax lien  
1957 High St, Selma, CA 93662  
Amount: \$607

**Clovis Auto Traders Corporation**

Doc No: 18-03483, EDD tax lien

686 W Shaw Ave, Clovis, CA  
93612  
Amount: \$1,681

**Azlin Farms**

Doc No: 18-03498, EDD tax lien  
2768 S Valentine Ave, Fresno,  
CA 93706  
Amount: \$703

**Riverdale Subway**

Doc No: 18-03499, EDD tax lien  
3428 W Mt Whitney Ave,  
Riverdale, CA 93656  
Amount: \$2,789

**R Fellen Inc**

Doc No: 18-03502, EDD tax lien  
2939 S Peach Ave, Fresno, CA  
93725  
Amount: \$72,750

**SJT Properties**

Doc No: 18-03713, EDD tax lien  
1398 W Herndon Ave Ste 205,  
Fresno, CA 93711  
Amount: \$615

**Wood Livestock Inc**

Doc No: 18-03722, EDD tax lien  
652 W Cromwell Ave Ste 103,  
Fresno, CA 93711  
Amount: \$1,814

**Top Gun Plumbing**

Doc No: 18-03724, EDD tax lien  
1830 E Shepherd Ave, Fresno,  
CA 93720  
Amount: \$3,197

**Farmers Fresh Fruit Company IIc**

Doc No: 18-03730, EDD tax lien  
707 W South Ave, Reedley, CA  
93654  
Amount: \$1,883

**Rancho El Gil**

Doc No: 18-03731, EDD tax lien  
4445 W Floral Ave, Fresno, CA  
93706  
Amount: \$1,809

**Exeter Details**

Doc No: 18-03732, EDD tax lien  
8440 N Millbrook Ave, Fresno,  
CA 93720  
Amount: \$5,920

**M Mendoza Plumbing Enterprises**

Doc No: 18-03733, EDD tax lien  
7128 Pinto Dr, Sanger, CA 93657  
Amount: \$499

**Bil Inc**

Doc No: 18-03737, EDD tax lien  
13570 W McKinley Ave, Kerman,  
CA 93630  
Amount: \$1,927

**NEW BUSINESSES****FRESNO**

Bibra Transport

Mr GSM Ltd

Fresno Livin Car Club

Sandhu Carrier

Ventura Furniture

Urban Custom Painters

GB Detailing

Island Photography

Cigar Mas Fino

Suzannesseasons2

Bravo Fenco Co

Pro Vendors

Brown Butter Baking Company

Sunrise Market

Pete's Teriyaki House

Crime Communications  
Coalition CCC

Valley Truck & Trailer Sales Inc

Aurora Properties

JD Trans

NCC Pet Rescue

J&E Auto Sales

Sanger Free Classified Paper

Toplian Partnership

Te Luxe

Wrapbros Autorestyling

Elm St Body Shop

Precision Shower Door

Arp Express Auto Transport

E and M Farms

Human Resources Consortium

5 Point Cyber Security

Little Rym Child Care Home

Ezequiel Montano Academia

Lilium Floral

La Botana Express

Homeopathic

The Kings Gate Ranch Inc

Discount City General  
Merchandise

Jackson & Associates Insurance

G & E Collision

Crown Financial Group

Bargain Beauty Salon

Fresno Towing

Priority DMV Services

Gil Trucking

Israel Trucking

Mills Tree Expert

DAV Executive Auto Group Inc

All Green Landscape

Paul Blanco Fresno Mitsubishi

Pho Fresno

Status Electric Car Company

Waiting Room Readers Service

Rolando Cristobal Chavez  
Handyman

Bijoux Clothing

Spark Branding Co

Reggie's Car Services

A1 Recreation Inc

Massage Envy

Maw N Paw BBQ

Body Temple Fitness

MI Hacienda Investments

Fresno Congregate Living Inc

C & M Ag

DiCicco's Northgate

SP Truck Line Inc

C and C Enterprises

Magdaleno Trucking

Diamond Estates IIc

Ulta Beauty

F-V Party Rentals

Justice 4 Justin Thao

YR Trucking

Sons Of The Soil

Platt Electrical Supply

B & D Enterprises

Fckvknkt Family of Love

The House of Bethel

Fancy Furnishings

Snappy Food

Judge Farm

MCS Transport

Mon Amour La Boutique

Discover Fresno

**MADERA**

Turney Management

Mobile 4U

Mosqueda Transport

Iron Time

Moon Medicine

Live Edge Graphic Design

**TULARE**

SW Rustique Boutique

Tzedakah Atelier

H Velazquez Trucking

Legendairy

Iconic Cad Solutions

The Station

Done Right Smog

TLD Auto Service

Clean & Clear Pools

Hernandez Auto Repair

Servin Transportation Inc

Thind Group Inc

We Gotcha

Empire Auto Sales

Toro Tire Service

Starting Line Up Barbershop

Brec Homes

Legendary City Vapes

Sandra's Cleaning

Visible

Valley Oaks Golf Course

CTS and S Business Consulting

**KINGS**

Garcias Auto In Tires Repair

Solorios Bar & Grill

Quality Cleaners

Daves Electric

A Rodriguez Transports

Junero P Agcaoili

Leo's Repair & Welding

Rocha Almonds



# 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. 062051-CA APN: 496-083-03 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 1/25/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER On 3/7/2018 at 9:00 AM, CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 1/31/2006, as Instrument No. 2006-0021359, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **TOBEY P. PIPKIN**, 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: Lot 14 of Tract No. 2356, Ross Moor New World, in the City of Fresno, County of Fresno, State of California, according to the map thereof recorded December 31, 1971 in Book 26, Page 36 of Plats, Fresno County Records. The street address and other common designation, if any, of the real property described above is purported to be: **3692 N SHIRLEY AVE FRESNO, CALIFORNIA 93727** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, 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: \$90,659.81 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there

are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 280-2832 or visit this Internet Web site [WWW.AUCTION.COM](http://WWW.AUCTION.COM), using the file number assigned to this case 062051-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

02/09/2018, 02/16/2018, 02/23/2018

(1)  
NOTICE OF TRUSTEE'S SALE Trustee Sale No. 134621 Title No. 95517840 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 07/13/2005. 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 03/01/2018 at 10:00 AM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 07/25/2005, as Instrument No. 2005-0165861, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by **Susan Louise Cox and Terrill Lee Cox Wife and Husband** as Community Property, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States), At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property

situated in said County and State, described as: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 424-082-03. The street address and other common designation, if any, of the real property described above is purported to be: **4765 North Bengston Avenue, Fresno, CA 93705**. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$129,434.00. 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: 1/29/2018 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 the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 for information regarding the trustee's sale or visit this Internet Web site -[www.servicelinkASAP.com](http://www.servicelinkASAP.com)- for information regarding the sale of this property, using the file number assigned to this case: 134621. 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-FN4645486 02/09/2018, 02/16/2018, 02/23/2018

(1)  
NOTICE OF TRUSTEE'S SALE Trustee Sale No. 135965 Title No. 95518421 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 09/19/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A

LAWYER. On 03/07/2018 at 9:00 AM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 09/24/2007, as Instrument No. 2007-0177188, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by **Mauricio Ramirez**, a Married Man, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States), Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724 - West Entrance to the County Courthouse Breezeway. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 313-763-22. The street address and other common designation, if any, of the real property described above is purported to be: **6677 East Braly 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: \$176,820.94. 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: 2/02/2018 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 (800) 280-2832. The Mortgage Law Firm, PLC, may be attempting to collect a debt. Any information obtained may be used for that purpose. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 280-2832 for information regarding the trustee's sale or visit this Internet Web site -[www.auction.com](http://www.auction.com)- for information regarding the sale of this property, using the file number assigned to this case: 135965. 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-4645589 02/09/2018, 02/16/2018, 02/23/2018

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NOTICE OF TRUSTEE'S SALE Trustee's Sale No. CA-RCS-17017382 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 11/22/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 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](http://www.auction.com), using the file number assigned to this case, CA-RCS-17017382. 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 March 7, 2018, at 09:00 AM, AT THE WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY AT THE FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, 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 **JOYCE M. WALKER**, AN UNMARRIED WOMAN, as TruStors, recorded on 12/8/2006, as Instrument No. 2006-0258032, 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. 433-334-10. Property address: 3224 North Lorna Avenue, Fresno, CA 93705. The land referred to is situated in the State of California, County of Fresno, City of Fresno, and is described as follows: LOT 133 OF TRACT NO. 1351, SHIELD HOMES, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP RECORDED IN BOOK 17, PAGE 75 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

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## TRUSTEE SALES

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**3224 NORTH LORNA AVENUE, FRESNO, CA 93705.** 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 \$186,902.64. **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: 01/30/2018 **PEAK FORECLOSURE SERVICES, INC., AS TRUSTEE** By Shelley Chase, Foreclosure Administrator A-4645635 02/09/2018, 02/16/2018, 02/23/2018 02/09/2018, 02/16/2018, 02/23/2018

(1) **NOTICE OF TRUSTEE'S SALE** TS No. CA-17-770967-RY Order No.: 170188413-CA-VOI YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/24/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 to the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): **SWARAN SINGH, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY** Recorded: 10/31/2005 as Instrument No. 2005-0257581 of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: 3/7/2018 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: \$266,056.66 The purported property address is: 2064 S 9TH STREET, FRESNO, CA 93702-4473 Assessor's Parcel No.: 471-272-14 **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the

auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: CA-17-770967-RY. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. Date: **Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 800-280-2832 Or Login to: <http://www.qualityloan.com> Reinstatement Line: (866) 645-7711 Ext 5318 Quality Loan Service Corp. TS No.: CA-17-770967-RY IDSPub #0136868 2/9/2018 2/16/2018 2/23/2018 02/09/2018, 02/16/2018, 02/23/2018**

(1) **NOTICE OF TRUSTEE'S SALE** T.S. No. 17-30240-PM-CA Title No. 170077453-CA-VOI A.P.N. 560-200-12 **ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3.** NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 09/25/2015. 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(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: **James I. Aaron and Heather L. Harrison**, husband and wife as joint tenants. Duly Appointed Trustee: National Default Servicing Corporation. Recorded 09/30/2015 as Instrument No. 2015-0126659-00 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 03/01/2018 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: \$538,987.54. Street Address or other common designation of real property: **360 West Serena Avenue, Clovis, CA 93619.** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this Internet Web site [www.ndscorp.com/sales](http://www.ndscorp.com/sales), using the file number assigned to this case 17-30240-PM-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: 02/02/2018 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1230 Columbia Street, Suite 680 San Diego, CA 92101 Toll Free Phone: 888-264-4010 Sales Line 714-730-2727; Sales Website: [www.ndscorp.com/sales](http://www.ndscorp.com/sales) Rachael Hamilton, Trustee Sales Representative A-4645666 02/09/2018, 02/16/2018, 02/23/2018 02/09/2018, 02/16/2018, 02/23/2018

(1) **NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 9/27/2011. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** A public auction sale to the highest bidder for cash, cashier's check 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: **MARYANN JOHNSON, A WIDOW** Duly Appointed Trustee: **LAW OFFICES OF LES ZIEVE** Deed of Trust recorded 10/10/2011 as Instrument No. 2011-0136220-00 in book , page of Official Records in the office of the Recorder of Fresno County, California. Date of Sale: 3/5/2018 at 10:00 AM Place of Sale:

At the west entrance to the County Courthouse 1100 Van Ness, Fresno, CA Estimated amount of unpaid balance and other charges: **\$88,635.20**

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:

**1035 N HARRISON AVE FRESNO, California 93728-3029**

Described as follows:

As more fully described on said Deed of Trust A.P.N #: **450-202-09**

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

**NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property.

**NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 848-9272 or visit this Internet Web site [www.elitepostandpub.com](http://www.elitepostandpub.com), using the file number assigned to this case 17-48004. 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: 2/5/2018

**LAW OFFICES OF LES ZIEVE, as Trustee**

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

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

**For Sale Information: (714) 848-9272 [www.elitepostandpub.com](http://www.elitepostandpub.com)**

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

**THIS FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION WE OBTAINED WILL BE USED FOR THAT PURPOSE** EPP 24557 Pub Dates 02/09, 02/16, 02/23/2108 02/09/2018, 02/16/2018, 02/23/2018

(1) **NOTICE OF TRUSTEE'S SALE** Trustee Sale No.: 00000006655575 Title Order No.: 730-1702451-70 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 03/29/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. **BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP**, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 04/03/2006 as Instrument No. 2006-0069354 . JUDGMENT FILED 12/22/2017 AS DOC# 2017-0165677 TO CORRECT THE LEGAL DESCRIPTION of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **PRIMITIVO SANCHEZ AND AURORA SANCHEZ, 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: 03/13/2018. 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: **3888 E CLAY AVE, FRESNO, CALIFORNIA 93702.** APN#: 454-042-15. 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 \$140,738.43. 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

## TRUSTEE SALES

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date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site [www.lpsasap.com](http://www.lpsasap.com) for information regarding the sale of this property, using the file number assigned to this case 00000006655575. 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 2714-730-2727 [www.lpsasap.com](http://www.lpsasap.com) BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 02/05/2018 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-4646083 02/09/2018, 02/16/2018, 02/23/2018 02/09/2018, 02/16/2018, 02/23/2018

(1) TSG No.: 170214606 TS No.: CA1700279719 FHA/VA/PMI No.: 16184871 APN: 499-142-15 Property Address: 5421 EAST INDIANAPOLIS AVENUE FRESNO, CA 93727 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/26/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 03/26/2018 at 10:00 A.M., First American Title Insurance Company, as duly appointed Trustee under and pursuant to Deed of Trust recorded 11/01/2006, as Instrument No. 2006-0232600, in book , page , of Official Records in the office of the County Recorder of FRESNO County, State of California. Executed by: **THERESA C. MORALES, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT** or other form of payment authorized by 2924h(b), (Payable at time of sale in lawful money of the United States) At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724 All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: **AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST APN# 499-142-15** The street address and other common designation, if any, of the real property described above is purported to be: **5421 EAST INDIANAPOLIS AVENUE , FRESNO, CA 93727** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, 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 \$217,968.32. The beneficiary under said Deed of Trust has deposited all documents evidencing the obligations secured by the Deed of Trust and has declared all sums secured thereby immediately due and payable, and has caused a written Notice of Default and Election to Sell to be

executed. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (916)939-0772 or visit this Internet Web <http://search.nationwideposting.com/propertySearchTerms.aspx>, using the file number assigned to this case CA1700279719 Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. Date: First American Title Insurance Company 4795 Regent Blvd, Mail Code 1011-F Irving, TX 75063 First American Title Insurance Company MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (916)939-0772NPP0325813 To: FRESNO BUSINESS JOURNAL 02/09/2018, 02/16/2018, 02/23/2018 02/09/2018, 02/16/2018, 02/23/2018

T.S. No. 060403-CA APN: 331-164-10 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/31/2008. 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 2/20/2018 at 10:30 AM, CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 11/6/2008, as Instrument No. 2008-0155750, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **SALLY JIMENEZ MEDINA, AN UNMARRIED WOMAN WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE. AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 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: **3556 S FRANK STREET FRESNO, CALIFORNIA 93725** 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: \$74,252.18 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (844) 477-7869 or visit this Internet Web site [WWW.STOXPOSTING.COM](http://WWW.STOXPOSTING.COM), using the file number assigned to this case 060403-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR SALES INFORMATION: (844) 477-7869 CLEAR RECON CORP 4375 Jutland Drive San Diego, California 92117 01/26/2018, 02/02/2018, 02/09/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000007087794 Title Order No.: 730-1708692-70 FHA/VA/PM No.: 045-7148617 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 03/08/2010. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 03/16/2010 as Instrument No. 2010-0034148 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA.

EXECUTED BY: **BRIAN H. S. BUSBY, A SINGLE PERSON, 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: 03/07/2018. TIME OF SALE: 9:00 AM. PLACE OF SALE: FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **2003 MAYFAIR DRIVE E, FRESNO, CALIFORNIA 93703**. APN#: 446-123-13. 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 \$82,735.94. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 for information regarding the trustee's sale or visit this Internet Web site [www.auction.com](http://www.auction.com) for information regarding the sale of this property, using the file number assigned to this case 00000007087794. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AUCTION.COM, LLC 800-280-2832 [www.auction.com](http://www.auction.com) BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 01/12/2018 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-4643906 01/26/2018, 02/02/2018, 02/09/2018 01/26/2018, 02/02/2018, 02/09/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000007102270 Title Order No.: 730-1708860-70 FHA/VA/PM No.: 045-7020036-703

ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 09/25/2009. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 09/30/2009 as Instrument No. 2009-0135266 , Loan Modification dated 12/03/2013 was recorded on 04/07/2014 as Instrument No. 2014-0038301-00 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **DAVID G PEREZ, A SINGLE MAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT** or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 03/07/2018. TIME OF SALE: 9:00 AM. PLACE OF SALE: FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **1137 EAST CORTLAND AVENUE, FRESNO, CALIFORNIA 93704**. APN#: 435-243-04. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$155,023.65. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 for information regarding the trustee's sale or visit this Internet Web site [www.auction.com](http://www.auction.com) for information regarding the sale of this property, using

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## TRUSTEE SALES

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the file number assigned to this case 00000007102270. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AUCTION.COM, LLC 800-280-2832 www.auction.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 01/12/2018 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-4643907 01/26/2018, 02/02/2018, 02/09/2018  
01/26/2018, 02/02/2018, 02/09/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000007051709 Title Order No.: 730-1708230-70 FHA/VA/PM No.: 045-4545769-703 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 02/28/1997. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 03/06/1997 as Instrument No. 97031350 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **RALPH QUINTANA AND MELISSA QUINTANA**, HUSBAND AND WIFE AS JOINT TENANTS AND **JOANNE GOOGOIAN**, AN UNMARRIED WOMAN, ALL 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: 02/27/2018. TIME OF SALE: 10:30 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: **321 S 4TH ST, FOWLER, CALIFORNIA 93625**. APN#: 343-242-06. 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 \$94,075.94. 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 972-732-2581 for information regarding the trustee's sale or visit this Internet Web site www.hudsonandmarshall.com for information regarding the sale of this property, using the file number assigned to this case 00000007051709. 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: HUDSON AND MARSHALL 972-732-2581 www.hudsonandmarshall.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 01/16/2018 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-4643764 01/26/2018, 02/02/2018, 02/09/2018  
01/26/2018, 02/02/2018, 02/09/2018

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 972-732-2581 for information regarding the trustee's sale or visit this Internet Web site www.hudsonandmarshall.com for information regarding the sale of this property, using the file number assigned to this case 00000007051709. 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: HUDSON AND MARSHALL 972-732-2581 www.hudsonandmarshall.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 01/16/2018 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-4643764 01/26/2018, 02/02/2018, 02/09/2018  
01/26/2018, 02/02/2018, 02/09/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000005959440 Title Order No.: 730-1603605-70 FHA/VA/PM No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 07/30/2010. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 08/13/2010 as Instrument No. 2010-0104591, DEFAULT JUDGMENT ENTERED 5/19/2017 AND RECORDED 6/12/2017 AS DOC# 20170072766 TO CORRECT THE LEGAL DESCRIPTION OF official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **JUSTINE BARFIELD ANDEVELYN BARFIELD**, 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: 03/07/2018. TIME OF SALE: 9:00 AM. PLACE OF SALE: FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **872 E SPRUCE AVENUE, FRESNO, CALIFORNIA 93720-3228**. APN#: 303-231-10. The land referred to in this Report is situated in the City of Fresno, County of Fresno, State of California, and is described as follows: Lot 10 of Tract No. 2450, Headliner Homes No. 27, in the City of Fresno, County of Fresno, State of California, according to the Map thereof recorded in Book 28 Page 46 of

Plats, Fresno County Records. Excepting therefrom an undivided 1/2 interest in and to all oil, gas and minerals in and under said land as reserved in Deed recorded March 12, 1936, in Book 1477 Page 368, Of Official Records, by Quitclaim Deed recorded No. 9,1973, in Book 6232 Page 290, of Official Records, Document No. 98167, Fresno County Records, the rights for surface entry was released and surrendered for a distance of not more than 500 feet in depth. 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 \$304,944.54. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 for information regarding the trustee's sale or visit this Internet Web site www.auction.com for information regarding the sale of this property, using the file number assigned to this case 00000005959440. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AUCTION.COM, LLC 800-280-2832 www.auction.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 01/16/2018 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-4644201 01/26/2018, 02/02/2018, 02/09/2018  
01/26/2018, 02/02/2018, 02/09/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000006963045 Title Order No.: 730-1707233-70 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 08/18/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 08/26/2005 as Instrument No. 2005-0200250 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **EDUARDO HERNANDEZ AND EVA V. LOPEZ**, 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: 02/27/2018. 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: **2881 EAST HUNTINGTON BOULEVARD #232, FRESNO, CALIFORNIA 93721**. APN#: 468-520-27. 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 \$92,300.00. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-758-8052 for information regarding the trustee's sale or visit this Internet Web site www.homesearch.com for information regarding the sale of this property, using the file number assigned to this case 00000006963045. 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: XOME 800-758-8052 www.homesearch.com BARRETT DAFFIN FRAPPIER TREDER

and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 01/16/2018 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-4644219 01/26/2018, 02/02/2018, 02/09/2018  
01/26/2018, 02/02/2018, 02/09/2018

NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 5/23/2012. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

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

Trustor: **CHRIS RECEK, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY**

Duly Appointed Trustee: Zieve, Brodnax & Steele, LLP Deed of Trust recorded 5/25/2012 as Instrument No. 2012-0074198-00 in book , page The subject Deed of Trust was modified by Loan Modification Agreement recorded as Instrument 2017-0073751 and recorded on 6/13/2017 of Official Records in the office of the Recorder of Fresno County, California.

Date of Sale: **2/20/2018** at 10:00 AM

Place of Sale: AT THE W. ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY 1100 VAN NESS , FRESNO, CA

Estimated amount of unpaid balance and other charges: **\$367,276.00**

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: **3424 NORTH REDDA ROAD FRESNO, CA 93737**

Described as follows:

As more fully described on said Deed of Trust

A.P.N #: **310-573-28**

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

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## TRUSTEE SALES

Continued | From 20

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 (888) 632-4482 or visit this Internet Web site [www.realtybid.com](http://www.realtybid.com), using the file number assigned to this case 17-49195. 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: 1/25/2018

**Zieve, Brodnax & Steele, LLP, as Trustee****30 Corporate Park, Suite 450  
Irvine, CA 92606****For Non-Automated Sale Information,  
call: (714) 848-7920****For Sale Information: (888) 632-4482  
[www.realtybid.com](http://www.realtybid.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 24418 Pub Dates 01/26, 02/02, 02/09/2018  
01/26/2018, 02/02/2018, 02/09/2018

**NOTICE OF TRUSTEE'S SALE** T.S. No. 17-30474-PM-CA Title No. 170156399-CA-VOI A.P.N. 313-181-10 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 06/15/2016. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 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: **Luis Huerta, a single man, and Laura Jacinto, a single woman**, as joint tenants. Duly Appointed Trustee: National Default Servicing Corporation. Recorded 06/17/2016 as Instrument No. 2016-0078626-00 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 03/21/2018 at 9:00 AM. Place of Sale: Fresno Superior Courthouse, West Entrance to the County Courthouse Breezeway, 1100 Van Ness Avenue, Fresno, CA 93724. Estimated amount of unpaid balance and other charges: \$294,590.10. Street Address or other common designation of real

property: **409 South Dee Ann Avenue, aka 409 S. Dee Ann, Fresno, CA 93727.** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 or visit this Internet Web site [www.ndscorp.com/sales](http://www.ndscorp.com/sales), using the file number assigned to this case 17-30474-PM-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: 01/23/2018 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1230 Columbia Street, Suite 680 San Diego, CA 92101 Toll Free Phone: 888-264-4010 Sales Line 800-280-2832; Sales Website:[www.ndscorp.com/sales](http://www.ndscorp.com/sales) Rachael Hamilton, Trustee Sales Representative. A-4644755 01/26/2018, 02/02/2018, 02/09/2018  
01/26/2018, 02/02/2018, 02/09/2018

T.S. No. 061590-CA APN: 410-252-11 **NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 11/17/2004. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER** On 3/6/2018 at 10:30 AM, CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 11/24/2004, as Instrument No. 2004-0264293, and rerecorded 12/14/2017 Instrument 20170161592, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **TODD SCOTT OLSON AND KATHEY BURCAR, HUSBAND AND WIFE WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS,**

FRESNO, CA 93724 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: LOT 82 OF TRACT NO. 2701, HALLMARK HOMES NO. 25. ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 30 PAGES 59 & 60 OF PLATS, FRESNO COUNTY RECORDS The street address and other common designation, if any, of the real property described above is purported to be: **6846 NORTH HAYSTON AVENUE FRESNO, CALIFORNIA 93710** 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: \$253,990.72 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (844) 477-7869 or visit this Internet Web site [WWW.STOXPOSTING.COM](http://WWW.STOXPOSTING.COM), using the file number assigned to this case 061590-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. **FOR SALES INFORMATION:** (844) 477-7869 CLEAR RECON CORP 4375 Jutland Drive San Diego, California 92117  
02/02/2018, 02/09/2018, 02/16/2018

Trustee Sale No. 867503 Loan No. 89618 Title Order No. NCS-867503-SD APN: See Exhibit "A" TRA No. **NOTICE OF UNIFIED TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 1/10/2006. 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** On 02/22/2018 at 10:00AM, at the Van Ness Avenue exit to the Fresno County Courthouse, 1100 Van Ness Avenue, Fresno, California, First American Title Insurance Company as the duly appointed Trustee under and

pursuant to that certain Deed of Trust, Security Agreement and Fixture Filing recorded on January 13, 2006 as Document Number 2006-0008363 of official records in the Office of the Recorder of Fresno County, California, executed by **Wooton Group, LLC**, as Trustor, for the benefit of Transamerica Life Insurance Company, as Beneficiary (such instrument, as amended, supplemented or otherwise modified and in effect from time to time, being hereinafter referred to as the "Deed of Trust"), under the power of sale therein contained, **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) all estate, right, title and interest conveyed to and now held by it under the Deed of Trust in and to all of the land and other real property situated in Fresno County, California, that is described in Exhibit "B" attached hereto and incorporated herein by reference (including, to the extent referenced or otherwise provided in said Exhibit "B," the land more particularly described in Exhibit "A" attached hereto and incorporated herein by reference). **EXHIBIT "B" DESCRIPTION OF REAL AND PERSONAL PROPERTY** 1. All of the Borrower's existing and after-acquired interests in the Real Property. 2. All of the Borrower's present and future interest in the ALR Leases and the ALR Rents. 3. All of the Borrower's present and future right, title and interest in and to the Account Collateral, the Chattel Paper Collateral, the Commercial Tort Claim Collateral, the Deposit Account Collateral, the Document Collateral, the Goods Collateral, the Instrument Collateral, the General Intangible Collateral, the Investment Property Collateral, the Letter of Credit Rights Collateral, the Letter of Credit Collateral, and the Money Collateral, together with all accessions, additions, replacements, substitutions and Proceeds of any of the foregoing items of collateral. For purposes of this Exhibit "B," the terms "existing," "present" and "presently" mean "as of January 10, 2006," the terms "after-acquired" and "future" mean "after January 10, 2006," and, where the context so requires, the present tense of any verb speaks as of January 10, 2006. In addition, for purposes of this Exhibit "B," the following initially capitalized terms shall have the respective meanings set forth below: "Account" has the meaning assigned to such term in the UCC. "Account Collateral" means all Accounts that arise from the operation, use or enjoyment of the Property, from the commencement of the Loan term through the satisfaction of all of the Obligations. "ALR Leases" means all of the Borrower's right, title and interest, now or in the future, under leases or other agreements, written or oral, conferring any tenancy or right to occupy, possess or use any portion of the Real Property (together with all extensions, renewals and modifications of Leases), all guaranties of or letters of credit securing the tenants' performance of obligations under Leases, the Borrower's interest in any further leases, subleases, lettings or agreements (including subleases and tenancies following attornment) upon or covering use or occupancy of all or any part of the Real Property, and all other agreements conferring any right to collect Rents, including the Borrower's rights to cancel, modify, terminate, or accept the surrender of the Leases, to remove and evict the tenants under any Lease, or to increase or reduce Rents. "ALR Rents" means all rents, income, receipts, royalties, issues and profits and other benefits paid or payable for using, leasing, licensing, possessing, operating from or in, residing in, selling, mining, extracting minerals from, or otherwise enjoying the Real Property, whether presently existing or arising in the future, to which the Borrower may now or hereafter become entitled or may demand or claim, including security deposits, amounts drawn under letters of credit securing tenant obligations, minimum rents, additional rents, parking revenues, deficiency rents, termination payments, space contraction payments, damages following default under a Lease, premiums payable by tenants upon their exercise of cancellation privileges, proceeds from lease guarantees, proceeds payable under any policy of insurance covering loss of rents resulting from untenability caused by destruction or damage to the Real Property, all rights

and claims of any kind which the Borrower has or may in the future have against the tenants under the Leases, lease guarantors, or any subtenants and other occupants of the Real Property; all proceeds of any sale of the Real Property in violation of the Loan Documents, any future award granted the Borrower in any court proceeding involving any tenant in any bankruptcy, insolvency, or reorganization proceedings in any state or federal court; and any and all payments made by any tenant in lieu of rent. "Appurtenances" means all rights, estates, titles, interests, privileges, easements, tenements, hereditaments, titles, royalties, reversions, remainders and other interests, whether presently held by the Borrower or acquired in the future, that may be conveyed as interests in the Land under the laws of California. Appurtenances include the Easements and the Assigned Rights. "Assigned Rights" means all of the Borrower's rights, easements, privileges, tenements, hereditaments, contracts, claims, licenses or other interests, whether presently existing or arising in the future. The Assigned Rights include all of the Borrower's rights in and to: (i) any greater estate in the Real Property; (ii) insurance policies required to be carried hereunder, including the right to negotiate claims and to receive Insurance Proceeds and unearned insurance premiums (except as expressly provided in the Deed of Trust); (iii) Condemnation Proceeds; (iv) licenses and agreements permitting the use of sources of groundwater or water utilities, septic leach fields, railroad sidings, sewer lines, means of ingress and egress; (v) drainage over other property; (vi) air space above the Land; (vii) mineral rights; (viii) party walls; (ix) vaults and their usage; (x) franchises; (xi) commercial tort claims that arise during the Loan term in respect of damages to the Real Property or to its operations, in respect of any impairment to the value of the Real Property, or in respect of the collection of any Rents; (xii) construction contracts; (xiii) roof and equipment guarantees and warranties; (xiv) building and development licenses and permits; (xv) tax credits or other governmental entitlements, credits or rights, whether or not vested; (xvi) licenses and applications (whether or not yet approved or issued); (xvii) rights under management and service contracts; (xviii) leases of Fixtures; and (xix) trade names, trademarks, trade styles, service marks, copyrights, and agreements with architects, environmental consultants, property tax consultants, engineers, and any other third party contractors whose services benefit the Real Property. "Borrower" means Wooton Group LLC, a California limited liability company. "Chattel Paper" has the meaning assigned to such term in the UCC. "Chattel Paper Collateral" means all Chattel Paper arising from the sale or other disposition of all or part of the Property. "Condemnation Proceeds" means all money or other property that has been, or is in the future, awarded or agreed to be paid or given in connection with any taking by eminent domain of all or any part of the Real Property (including a taking through the vacation of any street dedication or through a change of grade of such a street), either permanent or temporary, or in connection with any purchase in lieu of such a taking, or as a part of any related settlement, except for the right to condemnation proceeds awarded to the tenant in a separate proceeding in respect of the lost value of the tenant's leasehold interest, provided that the award does not reduce, directly or indirectly, the award to the owner of the Real Property. "Deed of Trust" means that certain Deed of Trust, Security Agreement and Fixture Filing, dated as of January 10, 2006, executed by Wooton Group, LLC, as Trustor, for the benefit of Transamerica Life Insurance Company, as Beneficiary, recorded on January 13, 2006 as Document No. 2006-0008363 of Official Records in the Office of the Recorder of Fresno County, California, as such instrument may be amended, supplemented or otherwise modified and in effect from time to time. "Deposit Account" has the meaning assigned to such term in the UCC. "Deposit Account Collateral" means all the Deposit Accounts into which Rents or Proceeds are deposited at any time from the commencement of the Loan term through the satisfaction of all of the Obligations. "Document" has the meaning assigned to such term in the UCC. "Document Collateral" means all Documents that evidence title to all or any part of the Goods Collateral. "Easements" means

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the Borrower's existing and future interests in and to the declarations, easements, covenants, and restrictions appurtenant to the Land. "Equipment" has the meaning assigned to such term in the UCC. "Equipment Collateral" means all Equipment that relates to the Real Property and is used in the operation of the Real Property as commercial real estate. "Fixtures" means all materials, supplies, equipment, apparatus and other items now or hereafter attached to or installed on the Land and Improvements in a manner that causes them to become fixtures under the laws of California, including all built-in or attached furniture or appliances, elevators, escalators, heating, ventilating and air conditioning system components, emergency electrical generators and related fuel storage or delivery systems, septic system components, storm windows, doors, electrical equipment, plumbing, water conditioning, lighting, cleaning, snow removal, lawn, landscaping, irrigation, security, incinerating, fire-fighting, sprinkler or other fire safety equipment, bridge cranes or other installed materials handling equipment, satellite dishes or other telecommunication equipment, built-in video conferencing equipment, sound systems or other audiovisual equipment, and cable television distribution systems. Fixtures do not include trade fixtures, office furniture and office equipment owned by tenants who are unrelated to the Borrower. Fixtures expressly include HVAC, mechanical, security and similar systems of general utility for the operation of the Improvements as leaseable commercial real property. "General Intangible Collateral" means all General Intangibles that have arisen or that arise in the future in connection with the Borrower's ownership, operation or leasing of the Real Property, at any time from the commencement of the Loan term through the satisfaction of all of the Obligations. "General Intangibles" has the meaning assigned to such term in the UCC. "Goods" has the meaning assigned to such term in the UCC. Goods include all detached Fixtures, items of Personal Property that may become Fixtures, property management files, accounting books and records, reports of consultants relating to the Real Property, site plans, test borings, environmental or geotechnical surveys, samples and test results, blueprints, construction and shop drawings, and plans and specifications. "Goods Collateral" means all Goods that relate to the Real Property and are used in the operation of the Real Property as commercial real estate. "Improvements" means, to the extent of the Borrower's existing and future interest, all buildings and improvements of any kind erected or placed on the Land now or in the future, including the Fixtures, together with all appurtenant rights, privileges, Easements, tenements, hereditaments, titles, reversions, remainders and other interests. "Instrument" has the meaning assigned to such term in the UCC. "Instrument Collateral" means all Instruments received as Rents or Proceeds or purchased by the Borrower with Rents or Proceeds. "Insurance Proceeds" means (A) all proceeds of all insurance now or hereafter carried by or payable to the Borrower with respect to the Real Property, including with respect to the interruption of rents or income derived from the Property, all unearned insurance premiums and all related claims or demands, and (B) all Proceeds. "Investment Property" has the meaning assigned to such term in the UCC. "Investment Property Collateral" means all the Investment Property purchased using Rents or Proceeds, or received in respect of Account Collateral. "Land" means that certain tract of land located in the City of Fresno, County of Fresno, State of California, which is described in Exhibit "A" to the Notice of Sale, together with the Appurtenances. "Leases" means all leases, subleases, licenses, concessions, extensions, renewals and other agreements (whether written or oral, and whether presently effective or made in the future) through which the Borrower grants any possessory interest in and to, or any right to occupy or use, all or any part of the Real Property, and any related guaranties. "Letter of Credit" has the meaning assigned to such term in the UCC. "Letter of Credit Collateral" means all Letters of Credit that relate to the use, operation or enjoyment of the Property, including those that secure the payment of any Accounts comprising Account Collateral or arising from the sale or

other disposition of all or part of the Property. "Letter of Credit Rights" has the meaning assigned to such term in the UCC. "Letter of Credit Rights Collateral" means all Letter of Credit Rights that relate to the use, operation or enjoyment of the Property, including rights to Letters of Credit that secure the payment of any Accounts comprising Account Collateral or arising from the sale or other disposition of all or part of the Property. "Loan Documents" has the meaning assigned to such term in the Deed of Trust. "Money Collateral" means all money received in respect of Rents. "Notice of Sale" means the Notice of Unified Trustee's Sale to which this Exhibit "B" is attached. "Obligations" has the meaning assigned to such term in the Deed of Trust. "Personal Property" means Account Collateral, Chattel Paper Collateral, Commercial Tort Claim Collateral, Deposit Account Collateral, Document Collateral, Equipment Collateral, Goods Collateral, Instrument Collateral, General Intangibles, Investment Property Collateral, Letter of Credit Rights Collateral, Letters of Credit Collateral, and Money Collateral. "Proceeds" has the meaning assigned to such term in the UCC. "Property" means the Real Property and the Leases, Rents and Personal Property. "Real Property" means the Land and the Improvements. "Rents" means all rents, income, receipts, issues and profits and other benefits paid or payable for using, leasing, licensing, possessing, operating from or in, residing in, selling, mining, extracting minerals from, or otherwise enjoying the Real Property, whether presently existing or arising in the future, to which the Borrower may now or hereafter become entitled or may demand or claim from the commencement of the Loan term through the time of the satisfaction of all of the Obligations, including security deposits, amounts drawn under letters of credit securing tenant obligations, minimum rents, additional rents, common area maintenance charges, parking revenues, deficiency rents, termination payments, space contraction payments, damages following default under a Lease, premiums payable by tenants upon their exercise of cancellation privileges, proceeds from lease guaranties, proceeds payable under any policy of insurance covering loss of rents resulting from untenability caused by destruction or damage to the Real Property, all rights and claims of any kind which the Borrower has or may in the future have against the tenants under the Leases, lease guarantors, or any subtenants or other occupants of the Real Property, all proceeds of any sale of the Real Property in violation of the Loan Documents, any future award granted the Borrower in any court proceeding involving any such tenant in any bankruptcy, insolvency, or reorganization proceedings in any state or federal court, and any and all payments made by any such tenant in lieu of rent. "UCC" means the Uniform Commercial Code as adopted in the State of California. [End of Exhibit "B"] EXHIBIT "A" DESCRIPTION OF LAND Certain land situated in the City of Fresno, County of Fresno, State of California, described as follows: PARCEL A OF PARCEL MAP NO. 90-43, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP RECORDED IN BOOK 52 PAGE 88 OF PARCEL MAPS, FRESNO COUNTY RECORDS. EXCEPTING THEREFROM ALL OIL, GAS, MINERALS AND OTHER HYDROCARBON SUBSTANCES AS HERETOFORE RESERVED OF RECORD. APN: 328-032-30S [End of Exhibit "A"] The real property heretofore described is being sold "as is." The street address and other common designation, if any, of the real property described above is purported to be: 2945 South Angus Avenue, Fresno, California. 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, use, possession, or encumbrances, to pay the indebtedness and other obligations secured by the Deed of Trust, including (but not limited to) the fees and expenses of sale (all such indebtedness and other obligations being hereinafter collectively referred to as the "Secured Obligations"). The total amount of the unpaid balance of the Secured Obligations, including (but not limited to) unpaid principal, accrued and unpaid interest and other unpaid fees, costs and charges, together with reasonably estimated costs, expenses and advances at the time of the initial publication of this Notice of Unified

Trustee's Sale (including, for this purpose, the estimated fees, charges and expenses of the Trustee and of the trusts created by the Deed of Trust), is \$6,060,669.95 (Estimated). THIS AMOUNT INCLUDES THE BALANCE OF THE PRINCIPAL SUM, WHICH HAS PREVIOUSLY BEEN ACCELERATED, TOGETHER WITH INTEREST AND DEFAULT INTEREST DUE THEREON; THE PREPAYMENT PREMIUM DUE THEREON; COSTS, EXPENSES, OTHER FEES, INCLUDING COSTS AND EXPENSES ASSOCIATED WITH THE PROTECTION OF THE SECURITY, AS ALLOWED BY THE LOAN DOCUMENTS AND PURSUANT TO APPLICABLE LAW FOR LOAN NO. 89618; AND AMOUNTS DUE UNDER THE LOAN DOCUMENTS AND OBLIGATIONS PURSUANT TO LOAN NO. 89619 EXECUTED BY TRUSTOR, WHICH ARE CROSS-DEFAULTED AND CROSS-COLLATERALIZED WITH LOAN NO. 89618. Accrued interest and additional advances, if any, will increase this figure prior to sale. The present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of California Commercial Code Section 9604(a)(1)(B) and to include in the non-judicial foreclosure of the estate described in this Notice of Unified Trustee's Sale all of the personal property and fixtures described in Exhibits "A" and "B" attached hereto and incorporated herein by reference. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and this Notice of Unified Trustee's Sale. The name, street address and telephone number of the Trustee are: First American Title Insurance Company, 4380 La Jolla Village Drive, Suite 110, San Diego, California 92122, Telephone Number: (858) 410-2158. The present Beneficiary under the 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 three months have elapsed since such recordation. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may visit the website below using the file number assigned to this case. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. For information on sale dates please visit our website at: <http://www.ncs.firstam.com/socal/> DATE: 1/24/18 FIRST AMERICAN TITLE INSURANCE COMPANY By: David Z. Bark, Foreclosure Trustee NPP0324923 To: FRESNO BUSINESS JOURNAL PUB: 02/02/2018, 02/09/2018, 02/16/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 135010 Title No. 95518036 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 12/01/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 03/07/2018 at 9:00 AM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 12/08/2006, as Instrument No. 2006-0258810, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by **Angelina M. Vejar**, a Single Woman, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States), Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724 - West Entrance to the County Courthouse Breezeway. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 464-171-02. The street address and other common designation, if any, of the real property described above is purported to be: **835 West Eden Avenue, Fresno, CA 93706**. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, 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: \$145,870.42. 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: 1/29/2018 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 (800) 280-2832. The Mortgage Law Firm, PLC, may be attempting to collect a debt. Any information obtained may be used for that purpose. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your

sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 280-2832 for information regarding the trustee's sale or visit this Internet Web site -[www.auction.com](http://www.auction.com)- for information regarding the sale of this property, using the file number assigned to this case: 135010. 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-FN4645474 02/02/2018, 02/09/2018, 02/16/2018 02/02/2018, 02/09/2018, 02/16/2018

TSG No.: 170110661 TS No.: CA1700278728 FHA/VA/PMI No.: APN: 442-244-04 Property Address: 1405 WEST VASSAR AVENUE FRESNO, CA 93705 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 11/01/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 03/15/2018 at 10:00 A.M., First American Title Insurance Company, as duly appointed Trustee under and pursuant to Deed of Trust recorded 03/27/2007, as Instrument No. 2007-0061154, in book , page , of Official Records in the office of the County Recorder of FRESNO County, State of California. Executed by: **CRISPIN MIRANDA MARTINEZ**, A MARRIED MAN MAN AS HIS SOLE AND SEPARATE PROPERTY, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (Payable at time of sale in lawful money of the United States) At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724 All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST APN# 442-244-04 The street address and other common designation, if any, of the real property described above is purported to be: **1405 WEST VASSAR AVENUE, FRESNO, CA 93705** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$256,893.12. 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

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you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and if applicable, the rescheduled time and date for the sale of this property, you may call (916)939-0772 or visit this Internet Web <http://search.nationwideposting.com/propertySearchTerms.aspx>, using the file number assigned to this case CA1700278728. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. Date: First American Title Insurance Company 4795 Regent Blvd, Mail Code 1011-F Irving, TX 75063 First American Title Insurance Company MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE FOR TRUSTEES SALE INFORMATION PLEASE CALL (916)939-0772NPP0325161 To: FRESNO BUSINESS JOURNAL 02/02/2018, 02/09/2018, 02/16/2018 02/02/2018, 02/09/2018, 02/16/2018

**NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 4/30/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.**

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: **CLAUZELL LEE STENNIS, AN UNMARRIED WOMAN** Duly Appointed Trustee: Zieve, Brodnax & Steele, LLP Deed of Trust recorded 5/4/2007 as Instrument No. 2007-0089586 in book , page of Official Records in the office of the Recorder of Fresno County, California. Date of Sale: **2/26/2018** at 10:00 AM Place of Sale: At the west entrance to the County Courthouse 1100 Van Ness, Fresno, CA Estimated amount of unpaid balance and other charges: **\$179,439.17** 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: **2685 SOUTH LEE AVENUE FRESNO, California 93706 AKA 2685 S. LEE FRESNO, California 93706**

Described as follows:  
As more fully described on said Deed of Trust.

A.P.N #: **479-282-10**

The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property.

NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 848-9272 or visit this Internet Web site [www.elitepostandpub.com](http://www.elitepostandpub.com), using the file number assigned to this case 17-47255. 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: **1/29/2018**

**Zieve, Brodnax & Steele, LLP, as Trustee**

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

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

**For Sale Information: (714) 848-9272 [www.elitepostandpub.com](http://www.elitepostandpub.com)**

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

THIS FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION WE OBTAINED WILL BE USED FOR THAT PURPOSE EPP 24476 Pub Dates 02/02, 02/09, 02/16/2018 02/02/2018, 02/09/2018, 02/16/2018

Trustee Sale No. 16-003706 160099424-CA-VOI APN 506-490-22 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/19/06. 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 02/22/18 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 **Steve Lloyd**, an unmarried person, as Trustor(s), in favor of Bank Of America, N.A., as Beneficiary, Recorded on 10/20/06 in Instrument No. 2006-0224307 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 at 1100 Van Ness Avenue, 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: **5761 W MILLBRAE 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: \$388,406.75 (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: January 30, 2018 AZTEC FORECLOSURE CORPORATION Elaine Malone 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](http://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 (714) 848-9272 or visit this Internet Web site [www.elitepostandpub.com](http://www.elitepostandpub.com), using the file number assigned to this case 17-47255. 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.

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. 01/26/2018, 02/02/2018, 02/09/2018, 02/16/2018

## CIVIL

**NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING. W&I Code §366.26 Hearing: 05-03-2018**

**Time: 8:00 A.M.; DEPT: 23 SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO JUVENILE COURT Case No.: 0B01434**

In The Matter Of **JAMES KAMERY RODRIGUEZ-MEJIA** DOB: **10-15-2017** Minor TO: **ANNASIE TE MANWILL, MOTHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE MOTHER OF THE MINOR. MIGUEL RODRIGUEZ-MEJIA, 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: MAY 03, 2018**

**TIME: 8:00 A.M.**

PLACE: Department **23**, Juvenile Dependency Court, 1100 Van Ness, Fresno, California 93724

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 **ANNASIE TE MANWILL, MOTHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE MOTHER OF THE MINOR. MIGUEL RODRIGUEZ-MEJIA, 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 parents 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 **JAN 22, 2018**.

**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. 01/26/2018, 02/02/2018, 02/09/2018, 02/16/2018

## FICTITIOUS

(1)  
**FICTITIOUS BUSINESS NAME STATEMENT**  
File No. 2201810000681  
The following person(s) is(are) conducting business as:

**Platt Electric Supply, 3190 E. Garrett Avenue, Fresno, CA 93706**, County of Fresno; Mailing Address: 14951 Dallas Parkway, Dallas, TX 75254

Registrant: **Rexel USA, Inc., 14951 Dallas Parkway, Dallas, TX 75254**

Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: 01/01/2018

This business is conducted by: Corporation  
Articles of Incorporation: C3594925

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/ John C Gschwind, VP  
Filed with the Fresno County Clerk on February 1, 2018

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  
2/9, 2/16, 2/23, 3/2/18  
CNS-3098078#  
FRESNO BUSINESS JOURNAL  
02/09/2018, 02/16/2018, 02/23/2018, 03/02/2018

**FICTITIOUS BUSINESS NAME STATEMENT**  
File No. 2201810000272

The following person(s) is (are)

conducting business as **CINDERELLA'S CLEANING at 4661 W. MICHIGAN AVENUE, FRESNO, CA 93722, FRESNO COUNTY:**  
Full Name of Registrant: **MARIA S. LEDEZMA, 4661 W. MICHIGAN AVENUE, FRESNO, CA 93722.**

Registrant commenced to transact business under the Fictitious Business Name listed above on: **03/01/2001.**

This business conducted by: **INDIVIDUAL.**

**MARIA SOCORRO LEDEZMA, OWNER.**

This statement filed with the Fresno County Clerk on: **01/12/2018.**

(Seal)

**BRANDI L. ORTH,**

**COUNTY CLERK.**

By: **SAO YANG, 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."

01/19/2018, 01/26/2018, 02/02/2018, 02/09/2018

## FICTITIOUS BUSINESS

## NAME STATEMENT

File No. 2201810000166

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

**Integrating Healthcare, 5043 E. Kings Canyon Road #104, Fresno, CA 93727**, County of Fresno

Registrant:

**Integrating Healthcare PC, 5043 E. Kings Canyon Road #104, Fresno, CA 93727**

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: C4078590

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/ Tushar M. Patel, President  
Filed with the Fresno County Clerk on January 9, 2018

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  
1/26, 2/2, 2/9, 2/16/18  
CNS-3091639#  
FRESNO BUSINESS JOURNAL  
01/26/2018, 02/02/2018, 02/09/2018, 02/16/2018

## FICTITIOUS BUSINESS

## NAME STATEMENT

File No. 2201810000451

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

**TACOS EL GORDO at 687 W. SANTA ANA AVENUE, APT. 106, CLOVIS, CA 93612 FRESNO COUNTY:**

Mailing Address:

**687 W. SANTA ANA AVENUE, APT. 106, CLOVIS, CA 93612;**

Full Name of Registrant: **MOISES OROPEZA ALVA, 687 W. SANTA ANA AVENUE, APT. 106, CLOVIS, CA 93612.**

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

This business conducted by: **INDIVIDUAL.**

**MOISES OROPEZA ALVA, OWNER.**

This statement filed with the Fresno County Clerk on: **01/22/2018.**

(Seal)

**BRANDI L. ORTH,**

**COUNTY CLERK.**

By: **GLORIA AYALA, DEPUTY.**

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

01/26/2018, 02/02/2018, 02/09/2018, 02/16/2018

FICTITIOUS

Continued | From 23

FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201810000560

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

**Brown Butter Baking Company at 3185 Willow Ave., Clovis, CA 93612, FRESNO COUNTY;**

Mailing Address: 1282 W. Stuart Ave., Fresno, CA 93711;

Full Name of Registrant: **Melissa McKinsey**, 1282 W. Stuart Ave., Fresno, CA 93711.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **2/1/2018**.

This business conducted by: **INDIVIDUAL**.

Melissa McKinsey/Owner. This statement filed with the Fresno County Clerk on: **01/26/2018**.

(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.”

02/02/2018, 02/09/2018, 02/16/2018, 02/23/2018

FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201810000155

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

**ARSENIO MEXICAN FOOD at 4434 W SHAW AVE, FRESNO, CA 93722 FRESNO COUNTY, Phone (559) 374-6698;**

Full Name of Registrant: **JESUS LOPEZ CORTES**, 1072 FEDORA AVE, CLOVIS, CA 93612.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **01/03/2018**.

This business conducted by: **INDIVIDUAL**.

JESUS LOPEZ CORTES, OWNER. This statement filed with the Fresno County Clerk on: **01/08/2018**.

(Seal) **BRANDI L. ORTH, COUNTY CLERK.**

By: J. KEYES, 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.”

02/02/2018, 02/09/2018, 02/16/2018, 02/23/2018

FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201810000112

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

**Choices Distribution at 1717 W. Elm Avenue, Bldg. B, #200, Coalinga, CA 93210, FRESNO COUNTY, Phone (916) 500-3629;**

Mailing Address: 1010 Hurley Way, Suite 215, Sacramento, CA 95825;

Full Name of Registrant: **Green Stripes Services, LLC**, 2121 BLUMENFELD DRIVE, SUITE A, SACRAMENTO, CA 95815, Phone (916) 500-3629.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **January 1, 2018**.

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

Articles of Incorporation Number: 201704510092

Ryan DeArkland, CEO. This statement filed with the Fresno County Clerk on: **01/05/2018**.

(Seal) **BRANDI L. ORTH, COUNTY CLERK.**

By: SAO YANG, 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.”

02/02/2018, 02/09/2018, 02/16/2018, 02/23/2018

MISC.

(1) **NOTICE TO CREDITORS OF BULK SALE AND THE INTENTION TO TRANSFER ALCOHOLIC BEVERAGE LICENSE** (U.C.C. 6101 et seq. and B & P 24073 et seq.)

Notice is hereby given that a bulk sale of assets and a transfer of alcoholic beverage license is about to be made. The names and addresses of the Seller/Licensee are: Omar Abdo Alkobadi 208 W. Minarets Pinedale, CA 93650

The business is known as: Omars Food Mart

The names and addresses of the Buyer/Transferee are:

Tawfik Mohamed Ahmed, Yunis Hussain Saleh and Abdulrazaq Tawfik Ahmed 208 W. Minarets Pinedale, CA 93650

As listed by the Seller/Licensee, all other business names and addresses used by the Seller/Licensee within three (3) years before the date such list was sent or delivered to the Buyer/Transferee are: (If “none”, so state).

NONE

The assets to be sold are described in general as: TYPE 20: OFF-SALE BEER AND WINE LICENSE, FURNITURE, FIXTURES AND EQUIPMENT, and are located at: 208 W. Minarets, Pinedale, CA 93650

The kind of license to be transferred is: now issued for the premises located at: 208 W. Minarets, Pinedale, CA 93650

The anticipated date of the sale/transfer is March 20, 2018 at the office of Chicago Title Company, 40037 HWY 41, Oakhurst, CA 93644. Phone: (559) 683-5675, Fax: (559) 683-4688 Order No.: FWFM-5011800034

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.

IN WITNESS WHEREOF, the undersigned have executed this document on the date(s) set forth below.

/s/ Tawfik Mohamed Ahmed Date: 1-31-18

/s/ Yunis Hussain Saleh Date: 1-31-18

/s/ Abdulrazaq Tawfik Ahmed Date: 1-31-18

02/09/2018

(1) **NOTICE OF FINDING OF NO SIGNIFICANT IMPACT AND NOTICE OF INTENT TO REQUEST RELEASE OF FUNDS**

**February 9, 2018**  
The County of Fresno  
2220 Tulare Street, 6th Floor  
Fresno, CA 93721  
(559) 600-4245

These notices shall satisfy two separate but related procedural requirements for activities to be undertaken by the County of Fresno.

**REQUEST FOR RELEASE OF FUNDS**

On or about February 27, 2018 the County of Fresno will submit a request to the Department of Housing and Urban Development (HUD) for the release of Community Development Block Grant (CDBG) funds under Section 5303 of the Housing and Community Development Act of 1974, to undertake a project known as the Biola Sidewalk and Storm Drain Project for the purpose of 1) installing sidewalks, curbs, gutters, and curb ramps along 5th Street from F Street to G Street, 2) extending storm drain main along F Street from Biola Avenue to 5th Street; and 3) installing storm drain inlets and connecting lines at the intersection of 5th and F Streets. This project is expected to cost approximately \$300,000, and is located in the community of Biola in northwest Fresno County. A future phase of the project, if funded, will consist of the installation of sidewalks, curbs, gutters and curb ramps on the east side of 5th Street from E Street to F Street, and the installation of storm drain inlets at the four corners of the intersections of E Street and 5th Street.

**FINDING OF NO SIGNIFICANT IMPACT**

The County of Fresno has determined that the project will have no significant impact on the human environment. Therefore, an Environmental Impact Statement under the National Environmental Policy Act of 1969 (NEPA) is not required. Additional project information is contained in the Environmental Review Record (ERR) on file at 2220 Tulare Street, Suite A, Fresno, CA 93721 and may be

examined or copied Mondays through Thursdays 9 A.M to 5 P.M. and Fridays 8:30 A.M. to 12:30 P.M. **PUBLIC COMMENTS**

Any individual, group, or agency may submit written comments on the ERR to the County of Fresno Department of Public Works and Planning, Attn: Danielle Crider. All comments received by February 26, 2018 will be considered by the County of Fresno prior to authorizing submission of a request for release of funds. Comments should specify which Notice they are addressing. **E N V I R O N M E N T A L CERTIFICATION**

The County of Fresno certifies to the Department of Housing and Urban Development (HUD) that Steven E. White in his capacity as Director of the Department of Public Works and Planning consents to accept the jurisdiction of the Federal Courts if an action is brought to enforce responsibilities in relation to the environmental review process and that these responsibilities have been satisfied. HUD's approval of the certification satisfies its responsibilities under NEPA and related laws and authorities and allows the County of Fresno to use Program funds.

**OBJECTIONS TO RELEASE OF FUNDS**

The Department of Housing and Urban Development (HUD) will accept objections to its release of funds and the County of Fresno's certification for a period of fifteen days following the anticipated submission date or its actual receipt of the request (whichever is later) only if they are on one of the following bases: (a) the certification was not executed by the Certifying Officer of the County of Fresno; (b) the County of Fresno has omitted a step or failed to make a decision or finding required by HUD regulations at 24 CFR part 58; (c) the grant recipient or other participants in the development process have committed funds, incurred costs or undertaken activities not authorized by 24 CFR Part 58 before approval of a release of funds by HUD; or (d) another Federal agency acting pursuant to 40 CFR Part 1504 has submitted a written finding that the project is unsatisfactory from the standpoint of environmental quality. Objections must be prepared and submitted in accordance with the required procedures (24 CFR Part 58, Sec. 58.76) and shall be addressed to HUD at One Sansome St., Suite 1200, San Francisco, CA 94104. Potential objectors should contact HUD to verify the actual last day of the objection period.

Steven E. White, Certifying Officer, Director  
Fresno County Department of Public Works and Planning  
2220 Tulare Street, 6th Floor  
Fresno, CA 93721  
(559) 600-4500  
02/09/2018

(1) **PUBLIC NOTICE**

The Annual Report of the Fresno Lodge No. 247, F. & A.M. Floyd L.R. Burks Fund a private foundation covering the period ending October 31, 2017, is available for inspection at its principal office at 3444 East Shields, Fresno, California 93726, on the first Wednesday of each month from 7:00 P.M. to 9:30 P.M. (being the regular business hours of the private foundation manager) by any citizen who requests to inspect the report within 180 days after publication of this Notice. The principal manager of the private foundation is FRESNO LODGE NO. 247, FREE & ACCEPTED MASONS. The telephone number of the principal office of the private foundation is: 222-8565. FRESNO LODGE NO. 247, F. & A.M 02/09/2018

(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, February 20, 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 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 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 Clarksfield.

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, February 14, 2018. Sal Quintero, Chairman  
Board of Supervisors  
ATTEST:  
BERNICE E. SEIDEL, Clerk, Board of Supervisors  
02/09/2018

(1) **PUBLIC NOTICE**  
ADOPTED ORDINANCE NO. R-479-3816  
SUMMARY

NOTICE is hereby given that at its regularly scheduled meeting on February 6, 2018, the Fresno County Board of Supervisors adopted Ordinance No. R-479-3816, an Ordinance of the County of Fresno, State of California.

**SUMMARY OF ORDINANCE**

On December 13, 2017, the Fresno County Planning Commission unanimously recommended approval (8 to 0, with one Commissioner absent) to change the boundaries of certain zones and the zoning district of property thereby affected in accordance with the provisions of the Zoning Division of the Ordinance Code of the County of Fresno, and to amend the zone map established by said Division accordingly and further described as all that portion of the unincorporated area of Fresno County consisting of the parcel described as “Parcel 1: The Fractional East half of the Northeast quarter of the Northeast quarter of Section 1, Township 14 South, Range 19 East, Mount Diablo Base and Meridian, according to the United States Government Township Plats; Except any part thereof lying within fifty feet of the centerline of the S.P.R.R.

Company's Railroad as granted unto Southern Pacific Railroad Company by Deed dated May 17, 1892 and recorded in Book 144 of Deeds at Page 363. Also excepting therefrom a parcel described as follows: Commencing at the Northwest corner of the Fractional East half of the Northeast quarter of the Northeast quarter of said Section 1, Township 14 South, Range 19 East, Mount Diablo Base and Meridian, according to the United States Government Township Plats, thence East along the centerline of Belmont Avenue a distance of 90 feet, thence at right angles South a distance of 270 feet, thence at right angles West a distance of 90 feet to the West line of the Fractional East half of the Northeast quarter of the Northeast quarter of said Section 1, thence North along said West line 270 feet to the point of beginning. Parcel 2: The North 270 feet of the West 90 feet of the East half of the Northeast quarter of the Northeast quarter of Section 1, Township 14 South, Range 19 East, Mount Diablo Base and Meridian. Parcel 3: The East 430.60 feet of the West half of the Northeast quarter of the Northeast quarter of Section 1, Township 14 South, Range 19 East, Mount Diablo Base and Meridian according to the United States Government Township Plats. Excepting therefrom any part thereof lying within 50 feet of the centerline of the Southern Pacific Railroad Company's railroad as granted to Southern Pacific Railroad Company by Deed dated May 17, 1892, recorded May 17, 1892 in Book 144 of Deeds at Page 363 Fresno County Records” which heretofore has been classified in the AL-20 (Limited Agricultural, 20-acre minimum parcel size) Zone District pursuant to the Zoning Division of the Ordinance Code of Fresno County, located on the southwest corner of West Belmont Avenue and North Marks Avenue, adjacent to the City Limits of Fresno is hereby changed to the M-1(c) (Light Manufacturing, Conditional) Zone District as shown in Exhibit “A”, subject to the Mitigation Measures, Conditions of Approval and Mandatory Project Notes listed in Exhibit “B” of the adopted Ordinance.

In accordance with Government Code Sections 25123, 25131, and 65854-65857, this Ordinance, designated as Ordinance No. R-479-3816 shall take effect thirty days after its passage.

The full text of this Ordinance is available online at <https://fresnocounty.legistar.com/Calendar.aspx> under the February 6, 2018 meeting date, or at the office of the Clerk to the Board of Supervisors, 2281 Tulare Street, Room 301, Fresno, California.

This Ordinance was adopted by the following vote:

AYES: Supervisors Borgeas, Magsig, Mendes, Pacheco, Quintero  
NOES: None  
ABSENT: None  
ATTEST:  
Bernice E. Seidel  
Clerk, Board of Supervisors  
02/09/2018

(1) **NOTICE OF PUBLIC LIEN SALE**  
**Business & Professional code S21700**  
Notice is hereby given that a public lien sale of the following described personal property will be held on February 21, 2018 at 8:00 A.M. located at 3330 E. Tulare Street, Fresno, County of Fresno, State of California. The property is stored by Derrel's Mini Storage, Inc.

Blathers, Natalie couch, lamps, tv Catano, Sabrina crib, luggage, totes Clark, Keandrey chairs, desk, shelf Cole, Jason table, chairs, cooler Cuellar, Andrea luggage, crates, totes Duran, John Nathan Sr tools, buckets, weed eater Ethridge, Charlotte Rockell bicycle Garcia, Gilbert clothing, totes, bucket Flores, Christopher microwave, wall art, clothing Herrera-Lemus, Lucina welder, tools, speakers Ibarra, Anita shelf, clothing, toys Lujan Caballero, Mary Lou clothes, wall art, totes Magana, Tracy dresser, bookcase, décor Olguin, Teresa headboard, washer, dryer Parisi, Jordan lamp, dresser, shelf Ramos Jr, Selvestre headboard, tv, dresser Reyes, Gloria wall art, dresser, tv Rodriguez, Michael dresser, ladder, buckets Romero, Dorothy table, radio, tv Sewell, Martha ent ctr, dresser, vacuum Sifuentes, Gus Quinonez Jr trashcans, clothing, totes Slocum, Michelle totes, luggage, clothing Vargas Torres, Miguel A totes, clothing, shoes West, Kondwani desk, jack, desk Williams, Shawn clothing, totes, bicycle

**Signed: J Chavez Date: 2.01.18**  
02/09/2018, 02/16/2018



MISCELLANEOUS

Continued | From 24

(1)  
**NOTICE OF PUBLIC LIEN SALE**  
 Pursuant to the California Self-Service Storage Facility Act, (B&P Code 21700et. seq.), the undersigned will sell at public auction, on February 22nd, 2018 personal property including but not limited to business equipment, electronics, furniture, clothing, tools and/or other miscellaneous items located at:  
**A-AMERICAN SELF STORAGE @ 11:00 am, at 2455 N Marks Ave, Fresno CA 93722,**  
**STORED BY THE FOLLOWING PERSONS:**  
 Amie Addington  
 Patricia Aguayo  
 Kayla Cantu  
 Michael D Chavez  
 Roxanne Escutia  
 Evelyn Figueroa  
 Sarah Gaona  
 Sweet Hampton  
 Patricia Hill  
 Joel Jones  
 Venita Lee  
 Lillian Lopez  
 Rosalinda Martinez  
 Joey Rios III  
 Cindy Torres  
 Crystal Franklin  
 Adrienne M Gray  
 Crystal Greer  
 Joe L Licon  
 George Lira  
 Daniel Lucio  
 Candice Miller  
 Tiffany Thompson  
 Antoinette Vigil  
 Antoine Young  
 Robert Wollert  
 Ira Bell  
 Jim Anderson  
 Angela Effen  
 Lorina Alcalá  
 Veronica Esquerra  
 All sales are subject to prior cancellation. Terms, rules and regulations available at sale. By A-American Self Storage Management Co. Inc., (310)914-4022, Bond #72BSBBU5400  
 02/09/2018, 02/16/2018

**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 February 14, 2018 located at 1080 Sunnyside Ave., Clovis, County of Fresno, State of California. The property is stored by Derrel's Mini Storage, Inc.  
 Ahlenslager, Angela basket, vase, totes Boyd, Beulah dressers, carpet, toys Bullard Medical Group canopy, printer, trash cans Cumins, Rebecca walker, kitchenware, camp gear Diaz, Joshua couch Downs, Billy pc, microwave, clothing Garcia, Alicia tables, vase, bench Gonzales, Grabriel xmas décor, hutch, fan Gonzalez, Lorrie bed frame, clothing, vacuum Goodpaster, Roger bicycle, ladder, freezer Christopher, Jaime washer, dryer Kyle, Lesalie R guitar, scooter, stereo Lopez, Araceli table, chest, totes Lytton, Julie bench, oil, speakers Madrigal, Megan lamps, dresser, pillows Mobley, Crystal couch, dresser, totes Reeves, Jennifer bookcase, dresser, pc Richarte, Cynthia washer Rivas, Paula headboard, crates, totes Summers, Sheryl dresser, shelf, totes Teeter, Harold ladder, dresser, ac unit Tomlinson, Anthony lamp, snowboard, tools Vasquez, Anthony camp gear, clothing, cooler Warner, Rodney grill, fan, speakers  
**February 14, 2018 held at the hour of 9:00 A.M. located at 7060 E. Dakota Ave., County of Fresno, State of California.**  
 Avilez, Mikyla clothes, totes, lamp Garcia, Jr, Moises sofa, dresser, totes Gaviola, Shana tires, fridge, frames Hernandez, Leo table, bbq, bicycle Hopkins, Michael tires, wheels, boiler Hunter, Larios bench, pillows, hockey stick Matlock, Melissa dresser, sofa, totes Parker, John chairs, totes, pc Pittman, Michael chair, couch, frames  
 Signed: J Chavez Date: 01.17.18  
 02/02/2018, 02/09/2018

**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 February 16, 2018 located at 3275 W. Ashlan Ave, Fresno, County of Fresno, State of California. The property is stored by

**Derrel's Mini Storage, Inc.**  
 Avila, Deanna washer, dryer, totes Autry, Zachari dresser, toys, tv Bell, Aaron totes, dresser, chair Cordero, Helen totes, clothing, walker Deanda, Leticia trunks, tools, totes Deherrera, Jonovia washer, dryer, microwave Fulmer, Luevater clothing, sew machine, clothing Gerlt, Aaron totes, toys, blankets McDonald, Shanea car parts, seat, door Mendez, Rosalee table, chair, mattress set Mep, John totes, washer, dryer Taylor, Brandi tools, saw, clothing Taylor, Jacqueline crib, table, boxes Yeargain, Judy tv, totes, clothing Williams, Carol chairs, lamp, cabinet  
 Signed: J Chavez Dated: 1.15.18  
 02/02/2018, 02/09/2018

**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 February 16th 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.  
**A280 LAURA LUA**  
**B002 CHARLEE BRIA MILLER**  
**B109 VERNON LEE LACY JR**  
**B110 KEISHA WILLIS**  
**B210 ROBERT J CERVANTEZ**  
**B225 ROSALINDA HUNT**  
**D015 DAVID GIANNI RAINES**  
**D037 MICHELLE D ALEXANDER**  
**E030 JOAN G COX**  
**E036 MICHAEL RICHARD BANDELIAN**  
**E137 TAMIRIA M FEASTER**  
**F014 COTA TALINA**  
**F151 AQIKAH COOPER**  
**G003 ALESIA D HAYNES**  
**G107 LOTTIE F SWAN**  
**G204 BRENDA KAY EDINGTON-TUCKER**  
**G356 LITTLEFLOWER D BOATRIGHT**  
 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: February 2nd, 2018 & February 9th 2018  
 02/02/2018, 02/09/2018

**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 February 16, 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
B1008	Jennifer A McCraw
B1015	Angela D Cook
B1016	Margarita Elena Alvarez
B1107	Chris R Jackson
B1109	Luis Jesus Mendoza
B1110	George V Gonzalez
B2047	Gina M Bizzaro
B2052	Dominique L E Burriss
B2053	Don Lorentsen
B2082	Antwane D Marshall
B2096	Damar M House
B2098	Thomas A Meza
B2114	Monica Sanchez
C1110	Christal L Immel
C2016	Clofas Hernandez
C2027	Andres Ruiz
C2044	Joyce A Perry
C2045	Rodney K Greer
D043	Antionette Lazett Thompson
D046	Irene Roberta Carter
D052	Cynquece K Henry
E008	Joan G Cox
E035	Dan L Duley
E044	Joan G Cox
E047	Joan G Cox

 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  
 02/02/2018, 02/09/2018

**WHEN PUBLIC NOTICES REACH THE PUBLIC, EVERYONE BENEFITS.**

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

Why try to fix something that isn't broken?

**2 OUT OF 3**

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**THE BUSINESS JOURNAL**  
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# FUTA tax sticks it to small business owners

If your friendly neighborhood shop owner looks a bit more tired and down-trodden than usual, ask if it's their FUTA tax payment that's bringing them down.



**Jim Patterson**

It sounds like a transit agency or a new hybrid fruit. It's actually continued proof of Governor Brown's disdain for business owners in this

state — at least that's how it must feel to them.

FUTA stands for the Federal Unemployment Tax Act. It is Governor Brown's dirty little secret and it's killing California's job creators — something conveniently left out of his State of the State

speech. Here's the short version of why this mysterious tax bill is causing our job creators so much grief.

California didn't have enough money to pay all the unemployment claims it approved during the Great Recession in 2009, so the state borrowed \$10 billion from the federal government. Payments to Uncle Sam came due in 2011. Governor Brown paid back the interest on the loan — about \$2 billion. The state's job creators were left to do the heavy lifting and pay off the principal. By the end of this year, California employers will have repaid \$9.6 billion dollars.

For Salter's Distributing, a proud family owned company in Chowchilla, their usual federal "940 Tax" payment of \$600 ballooned to almost \$9,000 in 2018. Employers all over the state are experiencing the same shell shock. Depending on the number of people they employ, their FUTA payments can be massive. For many California employers,

the FUTA tax amounts to thousands of dollars being taken from the very funds they planned to use to hire more people, pay bonuses, increase employee pay or upgrade equipment. The state's one-size-fits-all minimum wage hikes — and the maze of senseless, redundant, confusing regulations — have been hitting job creators harder than they've ever been hit before.

Business owners I talk to can't understand why Governor Brown doesn't just pay off this debt with the \$7.1 billion surplus. Federal law says he can't. What he could have done was work with the Legislature to undo a 2001 party-line vote that raised unemployment payouts by 95 percent. The shortsighted, feel-good law is a major reason why we are in this boat today. Instead of acting, Governor Brown and the ruling party did nothing, thrusting this major cost onto the backs of California's employers.

I joined others last year to introduce a

bill that would have helped good people like the Salter's make up their losses with a state tax credit. The bill was killed almost instantly by the ruling party in Sacramento, despite knowing full well without it they would be crushing many of the state's best employers.

California business owners did all they could to stay afloat during the recession. Those who made it through have been pushed to the breaking point. Fortunately for the Salters and every other business owner in this state, the \$9,000 check they cut is supposed to be the final payment needed to cover what California owes.

What won't stop is Governor Brown's utter disdain for California business owners and the people they employ.

*Jim Patterson represents the 23rd Assembly District, which covers portions of Fresno and Tulare counties. He served as the mayor of Fresno from 1993-2001.*

## Valentine's Day marketing ideas for small business

Just like most other gift-giving occasions, Valentine's Day often draws out last-minute shoppers. Help potential customers find the perfect gift and boost your Valentine's Day sales with these small business marketing tips.

### Localize and customize

Handmade gifts are popular choices for Valentine's Day because they suggest love and care. Small businesses can take advantage of this by offering customized gifts with a local twist.

NFIB member Sharon Negele, an Indiana state representative and owner of Wolf's Fine Chocolates in Attica, Indiana, created customized "Indiana-grown" gift baskets this year. The Indiana-grown baskets feature products from Wolf's Fine Chocolates as well as other local Indiana products. "Our chocolates are the main feature, but the other products are made and processed in Indiana," she says.

Customers can custom-build a box of chocolates or choose from pre-assembled "his and hers" baskets featuring products specially tailored for male or female recipients. Every gift item is wrapped in special Valentine's Day giftwrap with a custom note. "When you're small, you have the ability to do a lot of customization, and that makes it fun for the consumer," Negele says.

### Don't limit your focus to romance

Many businesses make the mistake of focusing on romantic love. Expanding your target audience to include people who want to express love for family, friends, or even themselves will open your market substantially. "Valentine's Day is all about showing love to the romantic partner in your life and to other people in your life," says Tabitha Jean Naylor, a marketing consultant in Tampa, Florida. "Not every customer has a significant other, so remember that the overarching theme of Valentine's Day is love. Target families by featuring your products and services that people can give as gifts to

loved ones."

Products that encourage self-care, such as soaps, lotions, and candles, are great options to offer as gifts for friends and family. Flowers and candy can also be adapted to reflect friendship or family affection by changing up the stereotypical Valentine's Day motifs of red, hearts, and roses. If you offer gift-wrap or personalized cards, include options for cards that express non-romantic love and friendship.

### Create a gift guide

Gift giving can be an overwhelming process. A gift guide is an easy way to showcase your products and make it easier for customers to choose that special gift. "What are the most gift-able items you sell? Gather them all up and create a fun gift guide your audience can flip through," says Brittany Witt, owner of Pineal Vision Jewelry in Apopka, Florida.

If printing a guide is prohibitively expensive, consider creating a Valentine's Day display with your most gift-able ideas. For online retailers, create a visually appealing blog post or landing page with Valentine's Day gift suggestions.

### Extend the sale beyond the holiday

If you get a late start to the Valentine's Day marketing push, don't be afraid to extend the sale. Customers love to feel like they're getting a deal at the last minute. "Sometimes, small business owners procrastinate and end up missing the opportunity," says Michelle Garrett, a public relations consultant in Columbus, Ohio. "Feel free to run the promo a little after the actual holiday or offer to extend it. We decided to extend the deadline on our sweet Valentine's Day promotion of 10 percent off."

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



## WEB POLL



## WOULD YOU EAT MEAT THAT WAS GROWN IN A LAB INSTEAD OF FROM A SLAUGHTERED ANIMAL?

Last month Tyson Foods, America's largest meat company, announced an investment in Oakland-based Memphis Meats, which seeks to bring cell-cultured meat — known as "clean meat" — to commercial use. Such meat is grown from cells in a laboratory, and isn't derived from slaughtered animals. The CEO of Memphis Meats believes in 30 years, all meat will either be clean or plant-based. A majority (74 percent) of respondents to this week's web poll would not eat such a product. Sixteen percent said they would, and 10 percent are on the fence. Three hundred forty-two votes were cast.

**NO** ..... 74 percent  
**YES** ..... 16 percent  
**MAYBE** ..... 10 percent

# THE BUSINESS JOURNAL

FRESNO • KINGS • MADERA • TULARE

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## Upcoming Focus Topics

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

- February 16 | Women in Business
- February 23 | Health Care
- March 2 | Media and Marketing
- March 9 | Construction

## 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.

- February 16 | Emergency Department Encounters by Facility
- February 23 | Marketing Agencies
- March 2 | Engineering Firms
- March 9 | Public Sector Employees

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

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

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