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# THE BUSINESS JOURNAL

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## The rule, not the exception

Local women health-care CEOs abound, bucking national trends



PHOTO BY DONALD A. PROMNITZ | Nancy Hollingsworth has run Saint Agnes Medical Center in Fresno since 2011, and is one of a number of woman executives at area hospitals.

Donald A. Promnitz - STAFF WRITER

Karen Paolinelli got her start in medicine in 1983 when she was hired as a nursing aide at Madera Community Hospital.

Now, she's the CEO.

She was appointed as interim to the position last November before the board of trust-

ees officially gave her the job in May. Before that, she had rose from nurse to physician's assistant to nurse practitioner and chief operating officer for the hospital.

Madera Community is one of several examples of a Central Valley hospital with a woman at the helm. In Fresno, Nancy Hollingsworth has run Saint Agnes Medical Center since 2011, while Donna Hefner took the helm at Sierra View Medical Center in Porterville in 2013.

Combined, the three oversee 709 hospital beds and \$721 million in local net patient revenue as of 2017.

Their responsibilities not only include ba-

sic operations, but also the stability of what's usually one of the most crucial institutions in a community.

"It's never a dull moment," Hollingsworth said. "It's 24/7/365 being at the ready to deliver lifesaving services, and yet there's a tremendous amount of business function that has to be in place in order to remain clinically capable."

**Woman CEOs in short supply**

According to the 2017 Rock Health State

CEOs | 3

## 'NOT JUST A FRESNO SHOW'

New name reflects Food Expo's Golden State debut



DAVID CASTELLON | Enve Trong and his wife, Mary Nguyen, discuss the Vietnamese sauces and marinade made by their business, Viet Kieu Sauce Co., with visitors to their booth at last week's Fresno Food Expo. The Rancho Cordova business and other food-related businesses from outside the Valley were allowed to participate for the first time this year in what had been a largely Valley-only event.

David Castellon - STAFF WRITER

Up until a couple of months ago, Tigran Voskanyan of Burbank had never heard of the Fresno Food Expo.

But after a friend in the food industry told him about the annual event, Voskanyan and his father decided it was where they needed to be.

Last week the Voskanyans

took part in the expo, which was newly renamed the California Food Expo at the start of its one-day run at the Fresno Convention Center.

They were promoting their family-business line of Agate Smart wildflower honey infused with flavors including ginger, turmeric goji berry and ginseng.

Expo | 5

## Summer heat drives ice cream creativity



PHOTO BY DONALD A. PROMNITZ | "Creamologist" Kou Yang adds liquid nitrogen to the ice cream mix to freeze it instantly. Creamistry opened its Clovis store in 2016 and offers liquid nitrogen ice cream with dairy, non-dairy and organic options

Donald A. Promnitz - STAFF WRITER

In Clovis, Creamistry franchisee Dhruv Doshi has been helping customers beat the heat by serving up something in the triple-digits — the negative triple-digits.

At the store, Doshi and his team are adding liquid nitrogen to the mix. At -321 degrees, the nitrogen instantly freezes the cream, eliminating the creation of bubbles and ice crystals that

form when ice cream is made in the traditional manner. The result is a thicker, richer product, which is made right in front of the customers that pour into the parlor to beat the Valley's notorious triple-digit temperatures.

"Because we use the nitrogen, it allows us to make the ice cream fresh, so you're getting ice cream that's made fresh to order and super-customizable," Doshi said.

Ice Cream | 10

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Donna Hefner



Karen Paolinelli

## CEOs | from 1

of Women in Healthcare Survey, which measures data on gender parity in the health care industry, women make up 66 percent of all caregivers and 83 percent of active nurses. However, in the top 100 American hospitals, they made up only 32.4 percent of executives and 11 percent of listed CEOs.

"Women are critical stakeholders in health care, serving as workers, caregivers and consumers — yet they do not have an equal voice in the ranks of leadership," wrote Halle Tecco, founder emeritus of Rock Health, which is a seed fund that supports startups in health technology.

It may be a different case in the Central Valley.

According to The Business Journal's Hospitals list published last week, 10 of the 20 facilities reported a woman as the top local executive. This includes Andrea Kofl, Central Valley Network president for Adventist Health hospitals in Hanford, Selma and Reedley; Karen Strauman, chief nursing executive at Kaiser Permanente Fresno; Director Katherine Papazian of Community Behavioral Health Center in Fresno; and Theresa Billeci, executive director of the Porterville Developmental Center.

Despite the national disparity of women CEOs in health care, many — including Paolinelli — have felt the encouragement of their peers and only the top performance from their staff regardless of gender.

"I never really thought about that process, but do feel that I have the respect of the medical staff, from our staff here at the hospital and... it never even crosses my mind," Paolinelli said.

Hefner echoed Paolinelli's experience.

"I think that there is maybe a perception...that that might be an issue, but I personally have not faced challenges just based on my gender," Hefner said. "Which I would say to individuals is refreshing."

Hefner added that she has been encouraged by the changes in perceptions in medicine as not only women are being more readily accepted, but also that more male employees are finding their way into professions like nursing.

### A nurse's perspective

One noticeable trait shared in com-

mon with all three CEOs is that they have a background in medicine. More specifically, Paolinelli, Hollingsworth and Hefner are all registered nurses, with Paolinelli gaining registration as a physician's assistant and as a nurse practitioner.

Rather than having simply a background in finance and business, one of the advantages for the nurse CEOs has been a more intimate understanding of the hospital setting and its operations from a ground level, leading to better decision-making.

"My clinical background, I think, helps me to better understand what's relevant and a real driver for success in the health care industry as experienced at Saint Agnes," said Hollingsworth, who also has an MBA. "And because I have formal business experience and academic preparation with a clinical background, I feel like I can kind of uniquely serve as a bridge between the two disciplines."

This has also been the case for Hefner.

"Being a part of Sierra View since 1990 has really helped influence my role in all facets," she said. "I've had the opportunity, actually, when I started as a unit clerk working on the oncology [unit] on nights and weekends."

In Madera, Paolinelli has been able to combine her nursing and practitioner experience to work with employees and manage the hospital, as well as understanding the two worlds of practicing medicine and taking care of patients. To keep her skills up, she also works once a week as a nurse practitioner on night shifts.

"Understanding both of those roles has really helped me as a CEO because I really do understand both sides," Paolinelli said. "I understand the nursing aspect, but also when a physician is in my office and speaking to me about the challenges they face every day, and trying to navigate patients through this difficult health care system."

### Personal touch

Paolinelli, Hollingsworth and Hefner all expressed their desire to make their offices as open as possible to the people working under them. This is true for women and men.

For Hefner, face-to face interaction with the staff and community is one of the major steps. It is her intention, she said, to be as accessible as possible.

"My goal is always to empower and lift up the staff members to be the best they can be," Hefner said. "And as a CEO — and a wife and mother of two daughters and a son — I have to remember that I'm a role model for them as well."

Using the experience she's gained, Paolinelli said that she now hopes to help other employees reach their potential at Madera Community, just as she has.

"Sometimes when you're a small, rural community, people don't really have their sights set high as far as what they can become or what they can do," Paoli-

nelli said. "And many times, I get people that come in and this is their first job. They have no idea — just like I didn't."

"Everyone contributes to the patient experience," Hollingsworth said. "And if the way that we lead and manage here at Saint Agnes allows our colleagues to see all those possibilities and to find the way to express their talent, then I feel like: 'Wow. That's success.'"

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DAVID CASTELLON | Mario Quintana, right, national accounts manager for Figueroa Mountain Brewing Co., discusses the craft beers made by his company with a visitor to his booth during last week's Fresno Food Expo. The Santa Barbara County business and other food-related businesses from outside the Valley were allowed to participate for the first time this year in what had been a largely Valley-only event.



PHOTO BY DONALD A. PROMNITZ | La Tapatia Tortilleria of Fresno was one of 135 exhibitors at the Fresno Food Expo last week — which was renamed the California Food Expo.

## Expo | from 1

### A wider net

What the 19-year-old entrepreneur didn't know was that last year his business wouldn't have been allowed to exhibit at the event, where buyers from retailers including Whole Foods, Grocery Outlet, Smart & Final and Wal-Mart gather to see what's new in raw and manufactured food products.

For a small startup like Agate Smart, the event is an opportunity to make its mark alongside big food makers trying to drum up interest in their latest products.

For the first seven years of the Expo's history, only producers and manufacturers based in the Central Valley — with a few exceptions — could exhibit their goods here.

That changed this year, as organizers did a sort of soft rollout of a new policy of allowing exhibitors from anywhere in California to participate.

### First-year results

Of the 135 exhibitors at the convention center last week, only about a dozen were out-of-the-Valley businesses, but that number should grow next year as organizers intend to more widely promote the new, statewide scope of the expo.

Hence the new name: "California

Food Expo."

"I heard about the Fresno Food Expo about two years ago when we were scaling our business up. I reached out to them because I get many of my food products from here and Central Valley farmers. They told me that because we were based in Los Angeles, we weren't eligible," said Christina Sleeper, who owns with her husband of 32 years Sleepers, a custom maker of gourmet seasonings, jams, sauces, teas and "source" salts.

"Well, this year they reached out to us and said they opened things up to businesses outside the Central Valley, so we were so excited to come," she said.

### I'll be watching you

Among the other new participants this year were Enve Trong and his wife, Mary Nguyen, who learned of the Expo via a text message from the organizers that read, "Hello — we think you have a really cool brand and would like to invite you to come exhibit at the @fresnofoodexpo, an exclusive trade show for California food and beverage brands."

They own Viet Kieu Sauce Co. in Rancho Cordova, a small maker of Vietnamese cooking sauces. They said it seemed as if the expo organizers

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**LEGAL**

PHOTO BY DAVID CASTELLON | From left, Melissa Barrios, Fresno EEOC director, and Linda Strong hold a press conference Wednesday morning.

## Alorica settles sexual harassment suit for \$3.5M

A company operating call centers in Fresno and Clovis has agreed to pay a \$3.5 settlement on a federal lawsuit claiming pervasive sexual harassment occurred at the two sites.

At least 44 former employees of Irvine-based Alorica, Inc. – both women and men – claimed to have been sexually harassed, with some claiming retaliation for refusing sexual advances or for reporting the problems to human resources.

Officials with the U.S. Equal Employment Opportunities Commission, which filed the suit on behalf of the workers against Alorica, said a phone hotline and a spot in the agency's website had been established to allow any current or former employees who suffered sexual harassment to file claims and possibly a portion of the money.

"The EEOC contends that from 2012 to the present, that women and men were subjected to sexual harassment that took the form of verbal, physical, and sexual harassment perpetrated by supervisors, managers and co-workers" that included female workers being openly propositioned for sex, leered at and touched, said Anna Park, EEOC's regional attorney speaking via a conference call this morning to reporters in Los Angeles and at the agency's downtown Fresno office.

"For example, EEOC contends that a manager peered down women's tops to see their breasts," Park said, adding that other incidents involved indecent exposure and solicitations for oral sex.

"If they rejected the advances, some women felt they were subjected to scrutiny, written up or terminated. Others felt unsafe and couldn't tolerate the working conditions. In both instances, women ended up resigning, she added.

It wasn't just women claiming to have been victimized, said Park, noting that "Female workers talked about sex with male co-workers, making them uncomfortable."

**REAL ESTATE**

### Fresno Buddhist temple finds buyer

The 98-year-old Buddhist temple in Fresno's Chinatown district has been sold after seven years on the market.

The 24,166 square-foot, three-story structure – built in a Japanese-style Craftsman design – was put up for sale in 2011 by the Fresno Betsuin Buddhist organization as part of the congregation's move to north Fresno.

Mike Ryan, senior vice president and principal with the Colliers International real estate brokerage firm in Central California, represented the seller. He said it had been a long road to the recent sale, with interest from Buddhist groups from San Jose to New York, as well as for a Hmong community center. It had even been in escrow at one point, but lack of funding sunk all previous attempts to sell the property.

He said the transaction would allow the Fresno Betsuin Buddhist Temple to move forward on building a new main hall in north Fresno.

Zack Kaufman with Colliers International was also listed as an agent for the seller, while Bazil Zin of Realty International represented the buyer, Mauyk Oo Dhamma Center.

Mauyk Oo Dhamma Center is a group practicing Burmese Buddhism led by a team of local physicians. Harold Lin, a Fresno physician, is listed as CEO of the non-profit Mauyk Oo Dhamma Center corporation, according to a search of California Secretary of State records.

Listed on the Local Register of Historic Places, the temple actually traces its roots to 1899, when first-generation Japanese fieldworkers began gathering at the site to practice their religion. They completed a wooden structure for the temple in 1902 that was destroyed in a fire in 1919. The current concrete structure was completed in 1920.

The sale price of the temple was not disclosed. When it was originally listed in

2011, it was priced at \$1.1 million, according to a Los Angeles Times article. A current online listing has it priced at \$850,000.

### Weed business park started in Mendota

Last week, a sort of groundbreaking was held for Canna-Hub, which the developers envision as a business park – but just for cannabis-related businesses.

Jonathan Charak, co-founder and chief financial officer for Canna-Hub, along with

co-founder and company CEO Tim McGraw – not the country singer – are planning to build industrial parks "specially designed to accommodate cannabis operators in the new, regulated environment that went into effect in California in 2018," Charak explained.

They're starting with two locales, a 1.2 million-square-foot facility in Williams, north of Sacramento, that hasn't yet broken ground, and the other one in Mendota.

But the groundbreaking in Mendota was purely ceremonial, because while the planned Canna-Hub in Williams will be built from the ground up, in Mendota the plan is a \$3.5 million project to convert a 100,000-square-foot, steel-walled former cold-storage facility and subdivide it into nine spaces ranging from 5,000-15,000 square feet for cannabis businesses.

McGraw said the conversion of the cold-storage building could generate about 100 jobs and about \$800,000 annually in direct taxes and fees to Mendota, not to mention the additional economic benefits of those businesses and their staffs spending in town on gas, restaurants, groceries, etc.

**HEALTH CARE**

### cCARE opens at Saint Agnes

California Cancer Associates for Research and Excellence (cCARE) is now seeing patients in a redesigned 65,000-square-foot outpatient cancer center that will serve the Fresno and Central Valley communities.

The center will feature such on-site treatment options as chemotherapy and radiation, research and clinical trials, a physician dispensing program for oral oncology drugs, a medical lab and two positron emission tomography (PET) scanners. A new café and free concierge coffee service is also being provided at the facility by Kappa Joy Coffeehouse.

cCARE is the largest full-service private oncology and hematology practice in California, with nine clinical and business offices in the San Diego and Fresno areas and one urology clinic in La Jolla.

Located at 7130 N. Millbrook Ave., cCARE's new center is on the Saint Agnes Medical Center campus.

"We are pleased to have participated in the development and opening [of] this advanced cancer center," said Nancy Hollingsworth, CEO of Saint Agnes. "We know this facility will provide valuable enhanced care to our Central Valley communities."

**SMALL BUSINESS**

### Tweet about 'party' goes viral

A local alternative medicine storeowner got more attention than he expected for his 35th anniversary after a supportive tweet went viral overnight.

Dave High, co-owner and founder of Sunrise Health in North Fresno, planned to hold a celebration for the business anniversary by bringing cupcakes, soda and decorations.

However, no one attended.

On the anniversary date, local resident Kayla Jackson walked into the store and noticed that no one had showed up to celebrate the anniversary and went to Twitter to try and help.

Jackson tweeted that her husband worked in a nearby shop and that High was always friendly and gave out free samples to her husband and asked friends to come by and give High a call for support.

The community came out in support and helped Jackson's tweet go viral.

As of last week, the post had more than 6,000 retweets and over 14,000 likes on Twitter.

High says that he has been getting hundreds of calls late into last night and multiple calls today with people calling from Texas, Utah, Florida, and Colorado to congratulate him for the 35th year milestone.

"That was a benefit," High said of the viral post. "People that don't know that I'm here now know, and we might get some advertising from another media channel."

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PHOTO BY DONALD A. PROMNITZ | Rick Reeves, co-owner of Two Cities Coffee Roasters, shows off some of this café's tasty creations.

## Expo | from 5

had "stalked" their business online.

"We follow a lot of food brands online, through social media," and some were contacted once the decision was made to expand the event, said Amy Fuentes, the Food Expo's manager.

### Global reach

Trong said he and his wife researched the expo and learned exposure there might well help their company go from a manufacturer of about 200 bottles of sauce a week to a bigger, more active company selling beyond the Sacramento area.

"At the very least, we wanted to get attention in the Central Valley, but also hoped for national exposure," he said.

And it seems Viet Kieu got that exposure, as during the expo, "We've talked to some national exporters, and they're interested in our products to be exported into South Korea and Japan," while buyers connected to Save Mart grocery stores also showed interest, though no purchase deals were made at the event, Trong said.

### Not your typical buyers

"It's great for exposure for any company," said Mario Quintana, national accounts manager for Figueroa Mountain Brewing Co. out of Santa Barbara County, adding that he had been asked during the Food Expo if the company might be willing to export its beers out of the country, "which is something we'd like to do."

He said he also spoke to a representative for Grocery Outlet stores, as well as representatives of several bars and restaurants indicating an interest in the company's craft beers.

"We'll have to do the legwork to see if all this pays off, but still, it's a great place to network."

For his part, Voskanyan said he received unexpected interest from a

buyer representing a jail system interested in purchasing small packages of the company's honey to be part of inmate meals and from a brewer interested in making honey-infused beers.

"I heard that the Fresno Food Expo actually attracted buyers and distributors from all over the United States, and they come here because they know that the produce and foods made here are unparalleled, and I wanted to put myself in a class of great California producers and makers," said Sleeper, adding that even through the Fresno event is smaller than some specialty food events in Los Angeles and San Francisco, that's an advantage.

### See, and be seen

"So I think here we have an opportunity to get noticed when we could get lost in a sea of so many other companies at a bigger show. I think it's a perfect show," Sleeper added.

As for what the estimated 600 buyers and other food industry representatives who attended thought of the changes, Fuentes said buyers from the Albertsons, Pavilions and Vons grocery chains told her they would bring their entire buying teams back next year.

"I love the fact that it has opened to all of California, because I'd love to see more growers, period, because we are global. We source from all over the United States, and we source from all over the world," said Matt Stocks, an organic buyer for Melissa's World Variety Produce, Inc. in Los Angeles.

"Just by making that name change, I think a lot of buyers came to realize this wasn't just a Fresno show," Fuentes added. "This actually is about all the different kinds of products that are grown and manufactured in California."

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# 2018

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PHOTO BY FRANK LOPEZ | Members of different unions gathered outside of the Social Security office on Fulton Street in Fresno recently to rally against Trump's executive orders against federal unions.

# Trump orders target Social Security Administration

## Federal workers in Fresno cry foul over labor-union measures

Frank Lopez — STAFF WRITER

Federal workers in Fresno are sounding off about a series of executive orders they say are meant to curtail union activity.

A rally was held outside the US Social Security Administration office in Downtown Fresno last month to protest President Trump's executive orders that impact Social Security Administration (SSA) offices across the country.

The rally was organized by the American Federation of Government Employees (AFGE) and attended by members of the National Treasury Employees Union, California Alliance for Retired Americans, representative from Sen. Kamala Harris' office Matt Rogers and Congressional District 22 candidate Andrew Janz.

In May President Trump issued three executive orders — two targeting labor organizations and another that speeds up the firing process for federal workers.

Trump's three executive orders are being legally challenged by a non-partisan group of current and former lawmakers. Other moves like diminishing administrative law judges to be appointed rather than selected from a pool of candidates and forcing labor unions into contracts against their will are felt by labor leaders to be a targeted attack on unions.

In a letter from members of Congress to the president, they wrote that "Federal workers help small businesses grow, providing critical job training and educational assistance," and asked him to rescind his executive orders.

Here is an outline of what Trump's executive orders will do:

- Drastically cut "official time" (paid time off from assigned government duties to represent a union or its bargaining unit employees), which Trump wants to be redefined as "taxpayer funded union time," and limit union representatives to spend no more than 25 percent of their time assisting colleagues with filing grievances, addressing sexual harassment claims and resolving workplace problems.

- Reprimand collective bargaining agreements and agency officials are instructed to prepare contract negotiations that are "not subject to disclosure" to union representatives.

- Make it easier for agencies to fire low-performance workers and reduce a 150-day improvement period to 30 days and priority will be given to high-performance workers, not necessarily those with seniority.

AFGE Union officials are also barred from having offices in SSA facilities and using their equipment and other office supplies as well as posting on SSA bulletin boards. The space occupied by AFGE must have been evacuated by the end of July or union property may be seized.

"What good does it do to say you can't even post anything on a wall, to tell them [employees] of their benefits and their rights," said President of AFGE Local 3172 Sylvia D. Norman. "That's a form of control and it's dangerous for democracy. Union hands are being tied deliberately to affect the common worker. It's us first, but every agency is on the chopping block."

In a letter sent to Norman in the beginning of July, the SSA issued a notice for the AFGE to vacate its union space at the Social Security office at 865 Fulton St. and that they are responsible for the removal of materials. During the rally, AFGE members were moving equipment out of the office.



PHOTO BY FRANK LOPEZ | President of AFGE Local 3172 Sylvia D. Norman speaks at a rally in front of the Social Security field office on Fulton Street to bring attention to Trump's recent executive orders targeting labor unions.

Norman said that more AFGE offices will be shut down across the country and that she has seen the number of offices go down from around 80 to 70 in the last five years or so in the Northern California and Nevada region.

"It is so important that we have strong and vibrant organized labor, not only here locally, but all across the state, and all across the nation," Janz said in his speech at the rally. "Organized labor has been at the forefront of working class Americans, guaranteeing benefits, health care, and all the great things that we enjoy as middle-class Americans in the United States of America."

### 'Putting taxpayers first'

The White House states on a budget and spending fact sheet that the executive orders will streamline the removal of poor performing workers at SSA field offices, direct agencies to negotiate better contracts with federal unions, and that salaries for union negotiators cost \$16 million in 2016 alone.

With the "Working for the People" executive order, the SSA predicts it could complete 135,000 retirement applications or 17,000 disability determinations annually and that the order will save \$100 million dollars a year when fully implemented.

"To empower our civil servants to best help others, the government must always operate more efficiently and more securely," Trump said in a statement included in the release.

### Union sues Trump

The AFGE is suing Trump, over his executive order restricting the amount of time that federal employees on the job can spend on union activity and allege in the lawsuit, filed in the U.S. District Court for the District of Columbia, that Trump's order violates the First Amendment and is an overreach of his authority laid out in the constitution.

"This is a lot bigger than just our union," said AFGE National Vice President George E. McCubbin. "The attacks aren't on our union, they're on the middle class. The people that need the services that we and the federal government provide, that's who is going to suffer. We save the government millions of dollars by doing what we do."

Frank Lopez | Reporter can be reached at: 490-3465 or e-mail frank@thebusinessjournal.com

# CHARLIE MCMURRAY

CEO

CHARLES MCMURRAY CO.



## What is the biggest challenge facing your industry today?

Online sales are creating pressure on traditional business models. Homeowners are buying products online that could only be purchased from cabinetmakers or door shops 10 years ago. Even cabinetmakers shop online now. The market is changing quickly. Our challenge is continually adding value for our customers so they choose Charles McMurray Co. as their primary source.

## How are you addressing those difficulties?

Charles McMurray Co. is investing heavily in our website. The next generation of cabinetmakers and purchasing agents want immediate access to information like pricing and availability, and they want to place orders any time of day. We are continuously improving our website, and plan on rolling out a completely new web platform in late 2018.

## What trends are you seeing in homebuilding that your company has benefitted from?

Soft close hardware is extremely popular. Soft close hinges, drawer slides, pullout pantries, door lift mechanisms, etc. all add high-end function to any kitchen. Great hardware makes a kitchen or bathroom function as well as it looks.

## How has increased home prices affected your business?

Increasing home prices help homeowners feel more confident. More confident homeowners are more likely to remodel or buy a new home. All positive home activity creates opportunities for our customers and Charles McMurray Co.

## Why do you think your business has been able to survive these seven decades?

We focus on people. We hire excellent team members and train them very well. Charles McMurray Co. provides a healthy but challenging work environment that values family and fun. We encourage employees, make decisions and obsess over customer service. We're in the service industry, and customers have many choices. The Charles McMurray Co. team begins everything with our mission of "creating the most convenient place for our customers to do business."

## What is the best advice you've ever been given?

My grandma (I love you grandma) used to say that you can tell a lot about a person by how they treat a waiter or waitress. Her point was twofold. First, every person is valuable and worthy of respect. Second, serving others is honorable. The best leaders are those most committed to serving those around them. This has always stuck with me.

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

I worked for Consolidated Electrical Distributors (CED) in the Bay Area immediately after college. They are large, conservative and professionally run. It was a great place to learn about distribution, customer service and management. The most valuable lesson was my experience as an employee. Working elsewhere helped me gain a respect for employees in every area of Charles McMurray Co.

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

Spare time... what's that? Family is the most important thing to me both at work and outside of work. On the weekends I spend as much time as possible with Amy and my two energetic boys. We play catch, ride bikes, fish, play golf, swim and generally love being outdoors. Watching my boys play sports (baseball and

**EDUCATION:** B.S. in economics and psychology from St. Mary's College, 2000; MBA from Cal Poly San Luis Obispo, 2006.

**AGE:** 40

**FAMILY:** Married to Amy since 2001. We met our freshman year at St. Mary's, and started dating when we were both 18. We have two boys, Jamison (12) and Max (9).

**WHAT WE DO:** Charles McMurray Co. is a wholesale distributor of hardware for cabinetmakers and pre-hung door manufacturers. Our products include drawer slides, hinges, sandpaper, glue, screws, door locks, weather stripping, etc. We cover the entire state of California and Northern Nevada and presently employ 110 people. Our first-class management team and employees make me proud to serve as CEO. My brother, Jed, is one of our managers and an excellent business partner.

soccer) gives me the most joy. I love seeing them do things they love. I am blessed to have a great relationship with my brother and dad, both of whom I work with. Amy also has parents and a sibling in Fresno so we regularly spend time with family. I am blessed with a loving and supportive family at work and home.

# Life insurance needs can change over time

It's easy for many of us to approach life insurance with a "I'll handle that later" or a "set it and forget it" mentality, and to assume that you have time to sort out the details of adequate coverage down the road. Yet, life insurance can play a key role in protecting your loved ones financially should you pass away unexpectedly. The role protection plays in your financial plan often depends on your life stage. The following are several examples of when you may want to evaluate your life insurance options.

## Young adults starting their careers

When you settle into your first or second job and take on responsibility for your own financial matters, you likely are balancing a myriad of priorities. These may include paying off significant student loan debt or managing the mortgage of a newly purchased home. In the event of your death, you could leave your loved ones on the hook for covering your financial obligations out-of-pocket. A life insurance policy may help provide the cash flow for your parents, siblings or another trusted beneficiary to manage your affairs without it becoming a potential burden.

## Newly married couples

As you build a life together with your spouse it's likely that your individual

financial responsibilities will become intermingled, even if you choose to maintain separate bank accounts. If you die prematurely, your spouse could be drastically affected by the loss of your paycheck and added expenses. Life insurance can help protect the financial contributions of each spouse, helping the surviving spouse carry on without major changes in lifestyle.

## Parents of minors or young adults

For many Americans, the need for life insurance becomes top-of-mind following the birth or adoption of a child. If you have or are considering starting a family, now is the time to evaluate your insurance policies, ensuring that you have enough coverage to meet your family's day-to-day expenses, in addition to future financial goals. Future dreams may include regular living expenses over a period of years, education costs for children and retirement savings for the surviving spouse. If you or your spouse is a stay-at-home parent, it's important

to have enough insurance to cover the potentially substantial costs of childcare and increased household expenses your family may incur in his or her absence.

## Older adults nearing or in retirement

As you accumulate wealth or become an empty nester, your need for life insurance may decline. Be sure to maintain enough coverage to protect your retirement savings. Once in retirement, the need for a death benefit, which provides annuity or lump sum payments to the surviving spouse, may become less significant. Certain types of life insurance policies may offer the flexibility to borrow against accumulated cash values to provide cash flow in retirement. Evaluate your coverage against what you anticipate spending in retirement to see if these or other options could help your situation.

## Those preparing for the transfer of assets

Depending on the size of your estate, taxes may reduce the amount of assets you intend to pass down to heirs after

your death. Life insurance could be one way to protect the interests of family members and other beneficiaries. For example, you could purchase a policy with a death benefit that could provide liquidity to offset the impact of any taxes that would be due at your death. This can help survivors avoid being forced to sell assets to meet tax obligations.

No matter your life stage or financial situation, it's important to have insurance in place to provide for your loved ones. Make it a priority to regularly review your coverage and ensure it covers the changing needs of your family. If you would like help assessing your options, talk to an insurance professional and financial advisor familiar with your financial priorities.

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®



## Ice Cream | from 1

"If somebody prefers lighter ice cream, somebody wants nondairy, somebody wants vegan, somebody wants organic — all those options are there."

Ice cream is in high demand and stores are working not only to supply it, but to do so in their own unique and creative ways. The center of this trend appears to be Clovis where, in addition to Creamistry's liquid nitrogen concoctions, two locations are finding success with "fried" or "rolled" ice cream.

Originating as a street food in Thailand, rolled ice cream is being served fresh at Roll Me Some. Two Cities Coffee Roasters started making the artisanal style of ice cream last year.

"All of our coffee is hand-roasted, all of our drinks are hand-crafted, so we thought it would be a good addition to compliment our coffee," said Rick Reeves, co-owner of Two Cities. "As it's done with the same concept, fresh-made in front of you."

In order to make it, the servers mix the ingredients into a base with milk and pour it onto a frozen plate. The grill then chills down the mixture to create the ice cream, which the server rolls into scrolls.

According to the Reeves, the nickname "fried ice cream" comes from the way it's prepared in front of the customer on the ice grill which — like with liquid nitrogen — provides a level of entertainment for the customer.

"People love to watch it," Reeves said. "It's a bit like teppanyaki."

However, not all parlors in the area are breaking away from classical means to make their ice cream. In Fresno's Tower District, Ampersand Ice Cream has been making a more-or-less traditional product, but the quality has customers lining up on a daily basis.

This success has also prompted the decision to open a second location on Herndon and Marks avenues. Their ice cream is being served at locations such as the



PHOTO BY DONALD A. PROMNITZ | Valerie Keffel helps a family pick the right flavor at Ampersand Ice Cream. Ampersand is a state-licensed dairy plant, giving them the ability to make their ice cream from scratch.

Annex Kitchen, Cracked Pepper and the Revue coffeehouse — the latter of which they co-own in partnership with Lanna Coffee Co.

Amelia Bennett, who founded Ampersand in 2015 with her husband Jeff, said that the product has the ability to resonate with those used to ice cream in the old-fashioned style.

"All the new styles are fun and definitely add to the scene, and there's good things about all the different styles," Bennett said. "But there's something really successful about our ice cream."

Ampersand is a state-licensed dairy plant, allowing them to make their ice cream from scratch. According to Bennett, their product is a hybrid of ice cream and gelato, as their butter-fat content tends to be around 12 to 13 percent, which is low for ice cream, but high for gelato, which is less than 10 percent. They do, however, serve it at a slightly warmer temperature, as is done with gelato.

Because they aren't sold in stores or shipped far off, Ampersand is also able to eliminate the addition of stabilizers and emulsifiers from their desserts — components that help the ice cream keep its shape. This leads to a smoother texture apart from the kind found at places like Coldstone Creamery, which is often described as "gummy."

"For me, it was kind of this nice balance between science and art," Bennett said. "There's some chemistry to it, some math to it, and some calculations, but in the end, it's about your palate and what tastes good."

Regardless of preparation, however, the high temperatures all but guarantee adequate business for everyone — though all these styles can still be enjoyed year-round.

"It is summertime, but we were super-busy in the winter also," Reeves said. "There's a lot of people who just love ice cream year-round."



PHOTO BY DONALD A. PROMNITZ | Families dig in at Ampersand Ice Cream in the Tower District. The ice cream shop has seen significant success, prompting them to plan for a second location in Northwest Fresno.

# LEADS

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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

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

356 square feet of retail space at 2431 N. 10th St. in Hanford leased to Winne Furrer and Sklylar Mortensen from Paul Daley. Mike Porte of Newmark Pearson Commercial – Visalia office was the agent.

800 square feet of industrial land at 1507 1/2 Dockery Ave. in Selma leased to TRC Solutions, Inc. from Creekside Investments, LLC. Daniel Simon of Newmark Pearson Commercial was the agent.

1,720 square feet of office space at 2447 N. 10th Ave. in Hanford leased to Democratic Congressional Committee from Paul Daley. Mike Porte of Newmark Pearson Commercial – Visalia office was the agent.

3,278 square feet of retail space at 1175 Shaw Ave., Ste 103 in Clovis leased to California Institute of Medical Science, Inc. from Clovis I, LLC. Troy McKenney and Craig

Holdener of Newmark Pearson Commercial were the agents in cooperation with Beau Plumlee of Colliers International.

4,793 square feet of industrial space at 2595 N. Purdue in Fresno leased to ECO Landscape Management, Inc. from Tricoz, LLC. Ethan Smith, SIOR, CCIM, Ron Stoltenberg, and Daniel Simon of Newmark Pearson Commercial were the agents.

9,100 square feet of industrial space at 525 Burke Ave. in Visalia leased to Airgas USA from Howard Ranch. Mike Porte of Newmark Pearson Commercial – Visalia office was the agent.

Sale of 1.72 acres of land at 788 and 804 E. Bush Street in Lemoore to Sunay Hospitality Corp. from Majors, Majors & Majors. Jeff Wolpert, ALC of Newmark Pearson Commercial was the agent.

**Pearson Realty** is reporting the following transactions:

57.04 acres of almonds and grapes located on the northwest corner of Goodfellow and Reed Avenues in Fresno County. Dan Kevorkian and Craig Larson represented the seller.

78.49 acres of almonds located on Avenue 112 near Pixley in Tulare County. Dan Kevorkian, Stanley Kjar, Jr. and Robb Stewart were the agents.

372.95 acres of open land located three miles outside of Lemoore in Kings County. Adrian Villarreal and Ed Camara represented the buyer.

637.60 acres of open land located 10 miles west of Firebaugh in Fresno County. Mario DeFrancesco III represented the seller.

19.55 acre vineyard located on the east side of Marks Avenue between Central and Muscat avenues in Fresno County. Bill Enns and Dale Samuelian represented the seller.

79.09 acres of almonds located on the north side of Elmo Highway west of Garzoli Avenue in McFarland. Robb Stewart was the agent.

**Colliers International** is reporting the following transactions:

1,954 square feet at 7061 N. Whitney Ave., Ste. 102 in Fresno to KOVA Healthcare, Inc. from Irene and John Nelson. Zack Kaufman was the agent in cooperation with Pirie Properties.

24,166 square feet sold at 1340 Kern St. in Fresno. The buyer was Mauyk OO Dhamma

Center. The seller was Fresno Buddhist Church. Mike Ryan and Zack Kaufman were the agents in cooperation with Bazil Zin of Realty International.

## BANKRUPTCY

### Ritchie's Farrier Services

Case No: 18-12954-7  
727 Gateway  
Ridgecrest CA 93555  
Assets: \$26,606, Liability: \$74,941, Exemptions: \$8,107

### Gizmo's Games

Case No: 18-13020-7  
424 W San Gabriel  
Clovis CA 93612  
Assets: \$32,055, Liability: \$92,700, Exemptions: \$32,054

## FEDERAL LIENS

### Grand Marie's Inc

Doc No: 18-077741, IRS tax lien  
861 E Olive Ave, Fresno, CA 93728  
Amount: \$4,242

### Cooley Homes IIc

Doc No: 18-078387, IRS tax lien  
1085 W Barstow Ave, Fresno, CA 93711  
Amount: \$9,768

### Medina Residential Care Services

Doc No: 18-078388, IRS tax lien  
2783 Scott Ave, Clovis, CA 93611  
Amount: \$3,739

### Super Suds Laundry

Doc No: 18-079275, IRS tax lien  
420 Krest St, Madera, CA 93637  
Amount: \$12,831

### Integrated Voting Systems Inc

Doc No: 18-079276, IRS tax lien  
496 S Uruapan Way, Dinuba, CA 93618  
Amount: \$6,019

### Dinuba Medical Clinic

Doc No: 18-079277, IRS tax lien  
PO Box 367, Dinuba, CA 93618  
Amount: \$62,548

### Labor Pro Inc

Doc No: 18-079469, IRS tax lien  
4220 W Nebraska Ave., Caruthers, CA 93609  
Amount: \$24,907

### Thomas J O'Laughlin M D Inc

Doc No: 18-079477, IRS tax lien  
255 W Bullard Ave Ste 112, Clovis, CA 93612  
Amount: \$12,274

### RWT Farming

Doc No: 18-035883, IRS tax lien  
23753 Avenue 208, Lindsay, CA 93247  
Amount: \$84,100

### RWT Farming

Doc No: 18-035890, IRS tax lien  
23753 Avenue 208, Lindsay, CA 93247  
Amount: \$479,803

## STATE LIENS

### Tire & Wheel Warehouse

Doc No: 18-076773, EDD tax lien  
1396 N Blackstone Ave, Fresno, CA 93703  
Amount: \$98

### Sierra Running Company

Doc No: 18-076774, EDD tax lien  
9447 N Fort Washington Rd Ste 106, Fresno, CA 93730  
Amount: \$560

### Truck City USA IIc

Doc No: 18-077328, Franchise  
Tax Board tax lien  
4244 S Bagley Ave, Fresno, CA 93725  
Amount: \$3,521

### Gill Capital Inc

Doc No: 18-077473, EDD tax lien  
3525 W Menlo Ave, Fresno, CA 93711  
Amount: \$356

### Advanced Fence Company

Doc No: 18-078082, EDD tax lien  
7726 N 1st St #157, Fresno, CA 93720  
Amount: \$403

### Asadero's Mexican Seafood Restaurant Inc

Doc No: 18-078083, EDD tax lien  
44779 S Lassen Ave, Huron, CA 93234  
Amount: \$5,309

### Ace Fence Company

Doc No: 18-078084, EDD tax lien  
PO Box 12102, Fresno, CA 93776  
Amount: \$4,044

### Cheema Express Trucking Corp

Doc No: 18-078085, EDD tax lien  
2287 N Saratoga Ave, Fresno, CA 93722  
Amount: \$1,445

### Valley Water

Doc No: 18-078086, EDD tax lien  
5533 E Lamona Ave, Fresno, CA 93727  
Amount: \$1,306

### David J St Louis Inc

Doc No: 18-078454, Franchise  
Tax Board tax lien  
7100 N Financial Dr Ste 105, Fresno, CA 93720  
Amount: \$34,419

### Works of Life Ministries Inc

Doc No: 18-078455, Franchise  
Tax Board tax lien  
1175 Shaw Ave #104-135, Clovis, CA 93612  
Amount: \$33,857

### Resource Staffing Inc

Doc No: 18-078456, Franchise

### Tax Board tax lien

5370 E Home Ave, Fresno, CA 93727  
Amount: \$28,196

### Ace Fence Company

Doc No: 18-078683, EDD tax lien  
PO Box 12102, Fresno, CA 93776  
Amount: \$8,250

### Statewide Construction Services Inc

Doc No: 18-078685, EDD tax lien  
1401 N Clovis Ave Ste 113, Fresno, CA 93727  
Amount: \$1,147

### Kids Moving Incorporated

Doc No: 18-078686, EDD tax lien  
2491 Alluvial Ave Ste 49, Clovis, CA 93611  
Amount: \$1,596

### Tiburcio Nino

Doc No: 18-078689, EDD tax lien  
3947 N Modoc Ave, Kerman, CA 93630  
Amount: \$876

### Broadview Co Op Gin Inc

Doc No: 18-078690, EDD tax lien  
40109 W Bullard Ave, Firebaugh, CA 93622  
Amount: \$2,433

### Valleyvips

Doc No: 18-078692, EDD tax lien  
338 W Gibson Ave, Clovis, CA 93612  
Amount: \$5,918

### Castellenos Family Corporation

Doc No: 18-078727, EDD tax lien  
5217 W Minarets Ave, Fresno, CA 93722  
Amount: \$1,801

### Atlas Benefits Solutions IIc

Doc No: 18-078728, EDD tax lien  
9483 N Fort Washington Rd Ste 103, Fresno, CA 93730  
Amount: \$1,221

### Sazgar Medical

Doc No: 18-078729, EDD tax lien  
2810 N Blackstone Ave, Fresno, CA 93703  
Amount: \$5,918

### LMT Management Inc

Doc No: 18-078732, EDD tax lien  
1695 E Shaw Ave, Fresno, CA 93710  
Amount: \$5,918

### Howards Pest Control Corp

Doc No: 18-078733, EDD tax lien  
1370 N Abby St, Fresno, CA 93703  
Amount: \$2,154

### Quality Stat Corporation

Doc No: 18-079458, Franchise

### Tax Board tax lien

1840 E SaginawWay, Fresno, CA 93726  
Amount: \$43,876

### Bryan's First Class Flooring

Doc No: 18-079608, EDD tax lien  
1264 Barstow Ave, Clovis, CA 93612  
Amount: \$607

### Sierra Finish Carpentry

Doc No: 18-079609, EDD tax lien  
5748 E Shields Ave Ste 103, Fresno, CA 93727  
Amount: \$711

### Dodd Enterprises

Doc No: 18-079611, EDD tax lien  
4704 W Jennifer Ave Ste 107, Fresno, CA 93722  
Amount: \$5,918

### Transportation Safety Consultants Inc

Doc No: 18-079612, EDD tax lien  
4327 N Golden State Blvd Ste 104, Fresno, CA 93722  
Amount: \$632

### Elite Building Service IIc

Doc No: 18-079613, EDD tax lien  
800 Buchanan St, Parlier, CA 93648  
Amount: \$2,136

### Energon Power Services

Doc No: 18-079614, EDD tax lien  
2491 Alluvial Ave Ste 310, Clovis, CA 93611  
Amount: \$5,918

### Bratton Construction Company Inc

Doc No: 18-079615, EDD tax lien  
PO Box 595, Shaver Lake, CA 93664  
Amount: \$379

### Depos to Court Inc

Doc No: 18-079616, EDD tax lien  
285 W Shaw Ave Ste 204, Fresno, CA 93704  
Amount: \$759

### Artworx Graphics Inc

Doc No: 18-079617, EDD tax lien  
2750 N Clovis Ave Ste 101, Fresno, CA 93727  
Amount: \$702

### 1st Choice Medical

Doc No: 18-079618, EDD tax lien  
5161 N Blackstone Ave, Fresno, CA 93710  
Amount: \$3,240

### Yosemite Sun Inc

Doc No: 18-015687, Franchise  
Tax Board tax lien  
56344 Marina View Ct, Bass Lake, CA 93604  
Amount: \$17,447

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**Fresh Donuts**  
Doc No: 18-015770, EDD tax lien  
1137 Country Club Dr, Madera,  
CA 93638  
Amount: \$234

**Six Ten Design Co**  
Doc No: 18-015771, EDD tax lien  
11028 Malibu Ave, Chowchilla,  
CA 93610  
Amount: \$5,911

**The Rusty Piston Inc**  
Doc No: 18-015767, EDD tax lien  
40056 Enterprise Dr Ste B,  
Oakhurst, CA 93644  
Amount: \$4,636

**JC Welding & Construction**  
Doc No: 18-015769, EDD tax  
lien  
11446 Mirage Dr, Chowchilla,  
CA 93610  
Amount: \$4,324

**SB Alvarez Inc**  
Doc No: 18-015765, Franchise  
Tax Board tax lien  
901 Paintbrush Dr, Madera, CA  
93637  
Amount: \$4,353

**RPS Inc**  
Doc No: 18-036419, EDD tax  
lien  
HC 1 Box 95, Kernville, CA  
93238  
Amount: \$3,658

**Double J's Roofing**  
Doc No: 18-036420, EDD tax  
lien  
701 W La Vida Ave, Porterville,  
CA 93257  
Amount: \$746

**Jacob's Trees Specialist Inc**  
Doc No: 18-036421, EDD tax  
lien  
1441 S Mooney Blvd Ste E,  
Visalia, CA 93277  
Amount: \$3,128,714

**Titan Manufacturing**  
Doc No: 18-036422, EDD tax  
lien  
1776 W Date Ave, Porterville,  
CA 93257  
Amount: \$3,435

**4 Star Agricultural Inc**  
Doc No: 18-036423, EDD tax  
lien  
1020 Lu Ann Pl, Porterville, CA  
93257  
Amount: \$303

**NEW BUSINESSES**

**FRESNO**

Shaman Chic Style Studio  
Johnny Quick Food Store #175  
Big City Pest Control

Young World, Tower Learning  
Center  
Executive Management  
Services

Young World Too, Early  
Education  
Central California Air

Young World II Infant &  
Preschool  
Red Phoenix Consulting

Atwal Truck Lines  
Workforce Empowerment  
Training

RGC Metal Buildings &  
Components  
A & E Rain Gutters  
Abdelaziz Rental Properties

Bushwhackers Hair and Nail

Salon  
She's Sew Pretty  
California Natural Color

Ed Price Entertainment  
All Star Kitchen  
Elite Carpet Cleaning

Rahfa Haiza Family Day Care  
Blackjack Transport Line  
Wit's End Vintage Boutique

Energy Systems Engineering  
Cosmorca  
Sifu Skateshop

Mendota Boxing  
GTO Trucking  
Sam-Strategies Attracting  
Markets

Cat Eye View Photography  
Guru Signs  
RO Cares In Home Childcare Ilc

Charlie's Mobile Detail  
Paeteria Y Neveria La Buena  
Mediaprose Marketing

Inside Out Kitchen Cabinets  
and More  
TF Construction

1st American Towing  
T C Designs  
Sierra Machine Works

Imparable Fresno  
The Emporium  
CNML  
A Mercado's Trucking

Fresno Paternity & DNA Testing  
EFA  
Iron Bullies Co

Clovis Grows  
Nelson Trucking  
10-10 Tint Audio & Security

Mary J Farms  
Phat Bobbys Cuts  
A-Z Tobacco

Flip Side Auto Sales  
SPS Transport  
JR Roadside

Blackstone Tire  
Sarpanch.Truck.Line  
Fig and Honey

Music Boxes & Things  
DV Visuals  
JJ Elias Art Expression

Fijiana Pacific Express  
Phoenix Rising Industries  
Airx Group

XPD Attorney Service  
On Point Grading & Paving Inc  
Ace Financial Services Inc

Keep It Green Landscaping  
Dirty Bird Laundry  
Felipe Rico Landscaping

California State Construction  
J & B Trucking Company  
5th Street Café & Diner

Farewell Reedley Arrangement  
Center  
Prive Goods Ilc

No Credit Car Rental Inc  
Home Sweet Home Realty  
Enrique Road Service

M T I  
Giovani Vera  
Farmers Trading Company

New China Restaurant  
Gia S  
T C & Son's Construction

Maevedragon Creations  
Apex Investigation  
Quick Fixx Repair

Floradora Caniceria Y Taqueria  
The Estrada Real Estate  
Investments

Big Sexy Boutique  
Emelecio Dolores Lawn Service  
The Phanco Group  
MC Solutions

Sharing & Caring  
Kingpin Trailer  
West Coast Bio-Tech Inc

4 Bee Brothers  
Colores Auto Broker  
Valley Source Electric

Fast N Esy #28  
Pediatric Medical Centers of  
Fresno

Wax Suite Studio  
Paul's Transmission Repair Inc  
J C's Construction

Sunnyside Business Center  
Grover Transportation  
Maven Wardrobe

Western Trailer Leasing  
Cash Car Rental  
GST Truck and Trailer Repair

B R Family  
Harpreet Truck Lines  
Micro Private Security

Pimental and Velasquez  
Lewis Market  
Short Sister's Boutique

Jxhomes  
Mask & Hoodie Cartel

Chaparro's Towing	Herb Store	Valley Ag & Specialties Inc	<b>MADERA</b>	Lobo Express	Wash N Glo Car Wash
California Bin and Pallet	Bfindubmusic	G&B Transport	Fama Ag	Top Notch Gardening	A J & Son Portables & Septic Service
West Phantom Music Publishing	Never Bored In The Central Valley	Country Tire & Wheel	CVA Transport	Bonnema's Auto Detail	AAA American Entertainment
All American Logistics	J & H Photography	Moxie Hair Studio	Ray's Place Automotive	Sunnyside Handy Market Inc	Evergreen Fit Meals
C & D Carpet	MSBCO	ABC Private Tutoring	Wood Art By Gary	Ryan Angel Commodity Transport	J Andrade Trucking
B T I	Novinophobia	Squaw Valley Customs	American Financial	Infinity Thrift	ATM Ag Consulting
Royal Landscaping	Rise 2 It Productions	KC Farms	Harlow Fence Co	La Naturaleza	Sequoia Solar Cleaning
SSES	Felix Kustom Creations	MBB Group	Brothers Auto Supplies and Paint	G Gardening Maintenance	1 Stop Party Shop
Elevated Finishes Construction	World Workforce International	Trujillo's Tax Service	Electric Communications Inc	HF Engineered	Universal Juggernaut Rental Properties
Advanced Specialty Cleaning	Ahuja Transport	Pamsco	Deli Delicious Oakhurst	Ashley's Boutique & Home Consignment	NC Evening Nails
El Trigal Bakery	Singh Road Line	O & J Farms Ilc	Valley Mobile Marine	Fosters Freeze	Blyclean Carpet Care
Maxim Fab	JSD Trucking	Fashion Girls Boutique	Oasis Beauty Salon	Lopez & Sons Trucking	<b>KINGS</b>
D'Ocasionas	Finder	E-Man Electric Inc	Tenacious Doors	Hill's Welding	Chicken Little Sanitation
J's Marine	Textrail Trailer Parts	Roofing Fresno CA	Mountain Top Music Studio	Golden Falcon Transportation	Jaybird
Ciao Baby Studio	Luchador	Cozy Home Furniture	Martell Martinez Fencing	Kwik Stop Liquor	G&D Bird Control
Sweet Rose Armenian Kitchen	USA Studies Unlimited	Jian Kang Integrated Massage Therapy	Mad Welding	Mom's U-Bake Pizza	Odd Mom Initiatives
Discount Liquor & Food	Best Chioice Roofing	Amos Emerzian & Associates	Firefall Gallery	Victoria	Average Joes Grill
D-N-K Wholesale	Rio Acai Road	Guerrero's	Anytime Garage Door Service	FilmLight52	Pure Light Skin Studio
Brothers Custom Iron & Fencing	Steve Clark Auto Sales	Modern Grass	Top Plumbing	Oldcastle Infrastructure	Breen Professional & Continuing Education
Fivestar Depot	Fat Sparrow	J&G Auto Body	Paletaria Y Neveria La Mixteca	Super Hi-Tek Hydro	Peace By Piece
Major League Transport Inc	Shear Pleasure Salon	Bhole Nath Trucking	Southern Yosemite Rentals	Visalia Arts Foundation	Bebe's Cornhole Game
Divine Logistics Inc	Leo's Apts	Maley Consulting	Slick's	Morfin Property Management	Home Town Realty Group
Valley Medical Supplies	Tellezbella Academy Beauty Salon	S&J Visual Concepts	Minarets Construction	The Dandelion	
Fresno Auto Connection	Signarama Fresno	Towing Fresno CA	Jai Express		
A & D Trucking	T&J Truck & Trailer Repair	All Clean Sewer & Plumbing	Serious Sangria		
J & A Transport	Dirtydog Graphics	Lotus Digital	Precision Heat & Air		
K&M Cars Inc	T-Shirts Plus	Compassionate Care Hospice	H Bros Ag Solutions		
Misti AQP	Frontline Studios	Plumbing Fresno CA	Donut Basket		
Physicians' Building Partners	Notown Trans	Prashar Trucking	Melino Group Home		
A Different Bent	Smokeys Grill	D3 Rios	Figueroa Trucking		
Grocery Outlet of Downtown of Fresno	Rosie's Cleaning Service	Flores Express Concrete Inc	Coarsegold Smoke Shop		
The Mayfair Project	North Ranch Masonry	Capital Dynamics Commercial Estate	<b>TULARE</b>		
Aroni Enterprise	Rocha's Taqueria El Rey	Indesign Auto Mechanic	Mariscos El 30		
Fresno City Vapor	Wow! Accessories & More	MHS Trucking	J&R Trucking		
America Construction & Flooring	Snap Studio Photo Booth Rental	Fresno Truck Repair	Best Towing		
Ohana Tiger-Busch	Sierra Pacific Commercial	Servro of Clovis	Jorden & Co		
Yosemite Hemp Co	Spherion Staffing	AA Mobile Car Wash	Central Valley Safety Services		
Transport I	J Santos Custom Cabinets	Fresno Cigarettes & Cigars #2	PT Farms		
Mobile Messages by Jessica	Muebleria & Boutique Teresita	Haul-R-Us Junk Removal Ilc	Concierge Properties		
	Operation Friendship USAI	New China Restaurant	Maximum Auto Detailing		

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**BUSINESS JOURNAL**

# Law Firms

In the Central San Joaquin Valley ranked by number of local attorneys; if tied, by number of local staff; if tied by year founded

2018 2017	Name of law firm Address	Telephone Fax	Local attorneys staff offices	New hires for 2017 attorneys staff	Typical hourly fee	Areas of practice	Managing partner(s) or committee Year founded locally
1 (1)	<b>McCormick, Barstow, Sheppard, Wayte and Carruth LLP</b> 7647 N. Fresno St. Fresno, CA 93720	433-1300 433-2300	59 87 1	WND WND	\$175-\$500	Agriculture, appeals, business, civil litigation, employment, insurance, estate planning and probate, tax, family law and intellectual property matters	Kenneth A. Baldwin, Michael F. Ball, Gregory S. Mason, Matthew E. Fletcher, James P. Wagoner 1951
2 (3)	<b>Dowling Aaron Incorporated</b> 8080 N. Palm Ave. Fresno, CA 93711	432-4500 432-4590	39 43 3	WND WND	\$160-\$445	Alternative dispute resolution, appeals & writs, business transactions, construction, creditor's rights & insolvency, employment, environmental & more	Larry B. Lindenau, president & CEO; Steven D. McGee, VP; Kevin C. Grant, treasurer 1977
3 (4)	<b>Baker Manock &amp; Jensen, PC</b> 5260 N. Palm Ave. Fresno, CA 93704	432-5400 432-5260	35 65 2	WND WND	\$195-\$525	Agribusiness, arbitration and mediation, business litigation, commercial development, employment, environmental law, financial institutions and more	Matthew Hoffman 1906
4 (6)	<b>Lozano Smith, LLP</b> 7404 N. Spalding Ave. Fresno, CA 93720	431-5600 WND	25 56 1	WND WND	WND	Education law and local government law	Scott G. Cross, Fresno Office managing partner, Karen M. Rezendes, managing partner 1988
5 (5)	<b>Wanger Jones Helsley PC</b> 265 E. River Park Circle, Ste. 310 Fresno, CA 93720	233-4800 233-9330	24 26 1	WND WND	WND	Environmental, real estate, land use, tort litigation, ag, commercial, employment, insurance coverage, construction/defect and more	Timothy Jones 1994
6 (NR)	<b>Central California Legal Services Inc.</b> 2115 Kern St. Fresno, CA 93721	570-1200 570-1254	22 69 2	1 0	N/A	Civil litigation, legal aid	Patience Milrod, executive director; Emilia Morris, legal director 1966
7 (7)	<b>Coleman &amp; Horowitz, LLP</b> 499 W. Shaw Ave., Ste. 116 Fresno, CA 93704	248-4820 248-4830	19 25 2	WND WND	\$300	Administrative law, civil litigation, incorporation, real estate, tax law, wills, alternative dispute resolution, agribusiness & more	William H. Coleman, Darryl J. Horowitz, David J. Weiland 1994
8 (2)	<b>Ciummo &amp; Associates (C&amp;A)(1)</b> 2014 Tulare St. Fresno, CA 93721	441-0114 441-0890	18 WND WND	WND WND	WND	Defense attorneys, alternative dispute resolution	WND WND
9 (9)	<b>Parker, Kern, Nard &amp; Wenzel</b> 7112 N. Fresno St. Fresno, CA 93720	449-2558 449-2564	17 WND 1	2 WND	\$150-\$250	Workers' compensation, employment law, personal injury and civil litigation	Dennis Nard 1992
10 (8)	<b>Wild, Carter &amp; Tipton</b> 246 W. Shaw Ave. Fresno, CA 93704	224-2131 224-8462	15 18 1	1 2	WND	Business & civil litigation, corporate, criminal, family, labor law, estate planning, real estate, personal injury, insurance defense, trademark	Patrick Gorman, Richard A. Harris, G. Dana French, Bruce M. Brown 1893
11 (11)	<b>Yruegui &amp; Roberts</b> 5250 N. Palm Avenue, Ste. 402 Fresno, CA 93704	222-0660 222-2880	13 WND 2	WND WND	N/A	Workers' compensation defense	Steve Roberts, Joseph Yruegui 1978
12 (12)	<b>Kahn, Soares &amp; Conway, LLP</b> 219 N. Douty St. Hanford, CA 93230	584-3337 584-3348	12 16 1	1 1	\$185-\$400	Business and civil litigation, corporate, criminal, family, labor, real estate and tort/personal	Richard C. Conway 1975
13 (13)	<b>Sagaser, Watkins &amp; Wieland, PC.</b> 5260 N. Palm Ave. Suite 400 Fresno, CA 93704	421-7000 473-1483	12 14 2	1 4	WND	Business, litigation, labor and employment law	Ian Wieland 2013
14 (14)	<b>Griswold, LaSalle, Cobb, Dowd &amp; Gin, LLP</b> 111 E. 7th St. Hanford, CA 93230	584-6656 582-3106	12 WND 1	WND WND	\$175-\$250	Administrative, agriculture, business, construction, corporate, criminal, eminent domain, family, and more	Robert M. Dowd 1945
15 (10)	<b>Lang, Richert &amp; Patch, PC</b> 5200 N. Palm Ave., Ste. 401 Fresno, CA 93704	228-6700 228-6727	11 15 1	1 2	\$200 to \$400	Bankruptcy-creditor, civil litigation, construction, corporate & business, employment, estate planning & probate, personal injury, real estate and tax	Mark L. Creede 1963
16 (NR)	<b>Richard A. Ciummo &amp; Associates</b> 221 N. I St. Madera, CA 93637	674-4696 674-9631	11 WND 5	WND WND	Contractual	Public defender services & representation in dependency matters	Richard A. Ciummo 1988
17 (21)	<b>Gilmore Magness Janisse</b> 7789 N. Ingram Ave., Ste. 105 Fresno, CA 93711	448-9800 448-9899	10 10 1	WND WND	WND	Business litigation, estate planning & probate, construction, employment and landlord/tenant	Marcus D. Magness 1939
18 (15)	<b>Dias Law Firm, Inc.</b> 502 W. Grangeville Blvd. Hanford, CA 93230	585-7330 585-7335	9 14 1	1 4	\$200-\$275	Civil litigation, eminent domain, business, estate planning/trusts, family, criminal, labor, real estate, corporations, limited liability co., ag	Michael A. Dias 1996
19 (NR)	<b>Laughlin, Falbo, Levy &amp; Moresi, LLP</b> 575 E. Locust Ave., Ste. 311 Fresno, CA 93720	431-4900 431-4046	9 9 1	WND WND	WND	Workers' compensation defense	Larry Solaegui, Shelley Quinn 1996
20 (NR)	<b>Alternate Defense Office (ADO)</b> 2014 Tulare St. Fresno, CA 93721	264-8872 264-8875	9 WND WND	WND WND	WND	WND	WND WND

Key: WND- Would Not Disclose. NR-Not Note: The Business Journal attempts to provide accurate and up to date information for its lists. All data has been provided by Business Journal research & representatives of the businesses listed except where otherwise noted.  
(1) In previous years, data was consolidated between the Richard A. Ciummo & Associates, Fresno Dependency Office, Alternate Defense Office, Madera Alternate Defense Office and Ciummo & Associates Juvenile Division. Not all sources surveyed responded to inquiries.

Research: Edward Smith

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# Congratulations to Our Super Lawyers and Rising Stars

## Dowling Aaron 2018 Super Lawyers



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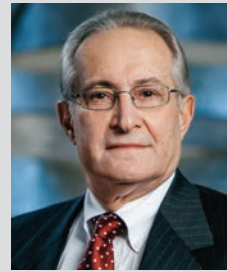
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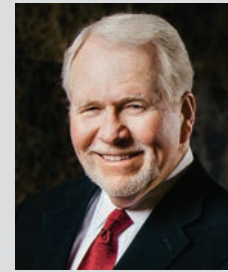
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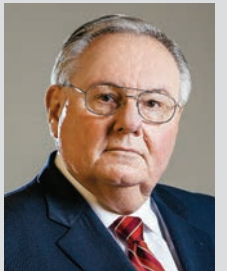
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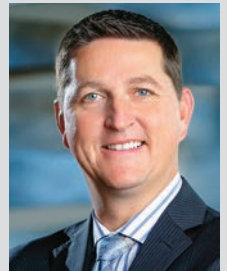
**Michael D. Dowling**  
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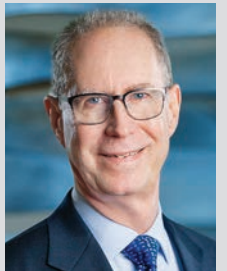
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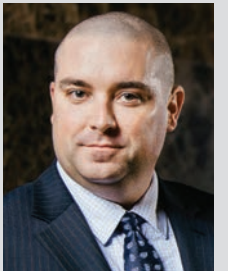
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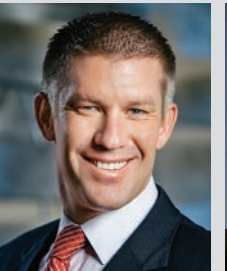
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## Dowling Aaron 2018 Rising Stars



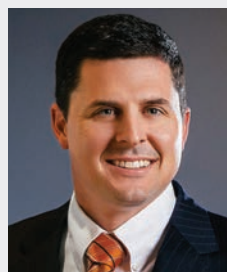
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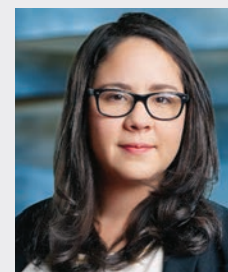
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Dowling Aaron is home to an experienced team of esteemed attorneys who were recently named Super Lawyers and Rising Stars by Super Lawyers Magazine. Only 5 percent of attorneys in each state are selected as Super Lawyers and only 2.5 percent as Rising Stars.

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Law Firms | from 14

# Law Firms

In the Central San Joaquin Valley ranked by number of local attorneys; if tied, by number of local staff; if tied by year founded

2018 2017	Name of law firm Address	Telephone Fax	Local attorneys staff offices	New hires for 2017 attorneys staff	Typical hourly fee	Areas of practice	Managing partner(s) or committee Year founded locally
21 (27)	<b>Quall Cardot LLP</b> 205 E. River Park Circle, Ste. 110 Fresno, CA 93720	418-0333 418-0330	8 23 1	2 8	\$200-\$350	Business litigation and transactional law, entity formation, real estate law, collection litigation, employment law, estate planning and probate	Matthew W. Quall, John M. Cardot 2014
22 (NR)	<b>White   Canepa LLP</b> 7690 N Palm Ave., Ste. 105 Fresno, CA 93711	439-0800 439-0802	8 10 1	0 0	WND	Medical malpractice defense	William M. White, Mark B. Canepa, Karen J. Ray 2016
23 (17)	<b>Ericksen Arbuthnot</b> 2440 W. Shaw Ave. Fresno, CA 93711	449-2600 449-2603	8 9 6	WND WND	WND	Construction, employment, health care and products liability	David Frankenberger, manager WND
24 (18)	<b>Liebert Cassidy Whitmore</b> 5250 N. Palm Ave. Fresno, CA 93704	256-7800 449-4535	8 3 1	2 1	\$200-\$350	Employment, education and labor relations	Shelline Bennett 2006
25 (31)	<b>Lawvex, LLP</b> 2565 Alluvial Ave. Clovis, CA 93611	888-308-7003 500-2200	8 3 1	WND WND	285	Estates, trusts, business transactions and real estate	Gary Winter 2008
26 (20)	<b>Baradat &amp; Paboojian, Inc.</b> 720 W. Alluvial Ave. Fresno, CA 93711	431-5366 431-1702	7 12 1	WND WND	WND	Personal injury	Daniel Baradat, Warren Paboojian, Jason Bell WND
27 (NR)	<b>Michael Sullivan &amp; Associates LLP</b> 7120 N. Whitney Ave., Ste. 105 Fresno, CA 93720	785-6000 785-6001	7 9 1	WND WND	WND	WND	Pilar Mitchell, Esq. 2015
28 (38)	<b>Sutton Hague Law Corporation</b> 5200 N Palm Ave., Ste. 203 Fresno, CA 93704	325-0500 981-1217	7 8 1	2 0	\$250-\$550	Labor and employment law, employment and business litigation	S. Brett Sutton 2014
29 (22)	<b>Motschieder, Michaelides, Wishon, Brewer &amp; Ryan, LLP</b> 1690 W. Shaw Ave. Fresno, CA 93711	439-4000 439-5654	7 7 1	1 1	\$200-\$450	Real estate, labor and employment, business litigation, finance, business transactions, health care and estate planning law	A. Emory Wishon, III 1977
30 (28)	<b>Tomassian, Pimentel &amp; Shapazian</b> 3419 W. Shaw Ave. Fresno, CA 93711	277-7300 277-7350	6 11 1	WND WND	\$225-385	Personal injury, family law, probate and estate planning	Gerald M. Tomassian, Paul J. Pimentel 1991
31 ( )	<b>Ruddell, Stanton, Bixler, Mauriton &amp; Evans, LLP</b> 1102 N. Chinowth St. Visalia, CA 93291	733-5770 733-4922	6 8 1	WND WND	\$200-\$400	Business, real estate development, civil litigation, corporations, partnerships, agribusiness, water, landlord/tenant	Glenn A. Stanton 1893
32 ( )	<b>Stammer, McKnight, Barnum &amp; Bailey LLP</b> 2540 W. Shaw Lane Fresno, CA 93711	449-0571 432-2619	6 8 1	2 2	\$200-\$350	Insurance defense, medical malpractice defense, business litigation, family & criminal law, labor law	Abigail R. Leaf 1929
33 (34)	<b>Hatmaker Law Group</b> 7522 N. Colonial Ave. Fresno, CA 93711	374-0077 374-0078	6 5 1	1 1	WND	Employment law and litigation, business litigation, workplace investigations and charter school law	Susan K. Hatmaker 2014
34 (NR)	<b>Fresno Dependency Office (FDO)</b> 2014 Tulare St. Fresno, CA 93721	442-1244 442-1008	6 WND WND	WND WND	WND	WND	WND WND
35 (NR)	<b>Grossman Law Offices</b> 7161 N. Howard St., Ste. 202 Fresno, CA 93720	221-2261 222-5953	5 19 1	WND WND	WND	Personal injury, workers' compensation	Dennis Grossman 1985
36 (32)	<b>Emerson • Church</b> 802 W. Pinedale Ave., Ste. 104 Fresno, CA 93711	432-7641 432-7639	5 8 1	WND 2	WND	Insurance defense	Rayma Church 1978
37 (NR)	<b>Wilkins, Drolshagen &amp; Czesinski LLP</b> 6785 N. Willow Ave. Fresno, CA 93710	438-2390 438-2393	5 8 1	1 1	WND	Appeals, business & commercial litigation, civil litigation, insurance bad faith, professional errors & omissions, personal injury & products liability	James H. Wilkins, Michael J. Czesinski 1997
38 (24)	<b>Weiss-Salinas Law Group, Inc.</b> 7108 N. Fresno St. Fresno, CA 93720	438-2080 438-8363	5 8 1	WND WND	WND	Medical malpractice, civil litigation	Richard S. Salinas, Andrew R. Weiss 2007
39 (36)	<b>Dowling Aaron Incorporated-Visalia</b> 403 N. Floral St. Visalia, CA 93291	739-7200 739-7233	5 WND 1	WND WND	WND	Estate planning, business corporate and real property	WND 1982
40 (NR)	<b>Madera Alternate Defense Office</b> 321 W. Yosemite Ave. Madera, CA 93637	661-8673 661-1820	5 WND WND	WND WND	WND	WND	WND WND

Key: WND-Would Not Disclose. NR-Not Note: The Business Journal attempts to provide accurate and up to date information for its lists. All data has been provided by Business Journal research & representatives of the businesses listed except where otherwise noted. Not all sources surveyed responded to inquiries.

Research: Edward Smith

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# Employment Law

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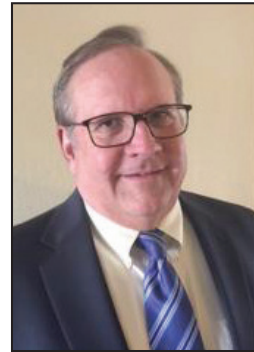
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**Stites****Kaiser****Gutierrez****Said****Hannold****Sobba****Ayres****DeSantos****Snauffer****Baird**

Fresno First Steps Home, will use the funding to support programs helping people move through each step toward financial independence. Other organizations receiving grants include: Central Valley Community Foundation, Community Services & Employment Training, FOOD Inc, Family Services of Tulare County, Foodlink for Tulare County, Fresno Area Hispanic Foundation, Fresno Community Development Financial Institution, Fresno Rescue Mission, Fresno United Neighborhoods, GRID Alternatives, Junior Achievement of Northern California, Marjaree Mason Center, Pro-Youth, Reading and Beyond, United Way of Fresno County, Visalia Emergency Aid Council, and Visalia Rescue Mission.

#### SMALL BUSINESS

United Valley Insurance Services is pleased to announce Thompson Insurance Agency, Inc. will be celebrating 100 years of business in January 2019, in addition to 25 years as a member of United Valley Insurance Services this year. Thompson Insurance Agency, Inc. is

#### CONSTRUCTION

**De Young Properties** has joined efforts with Habitat for Humanity Fresno County in an effort to help families across the Valley achieve their dreams of homeownership and improve the energy efficient of Habitat homes. As part of that effort, De Young Properties donated 10 energy efficient Anlin windows to two Habitat homes under construction in Clovis. The De Young corporate team spent last weekend helping to install the windows.



CONTRIBUTED | Ryan De Young, President of De Young Properties (center), works to install paneling with Habitat volunteers.

#### ACCOUNTING

Fresno CPA firm Price Paige & Co. recently added three additional staff members to its team. From left, **Robbie Stites** joined as a tax senior with prior experience in a local firm, **Jordan Kaiser** is a staff accountant joining our audit team, and **Osvaldo Gutierrez**, CPA, joins as a manager in the audit department with experience in public and private accounting.

#### HEALTH CARE

Cardiologist **Sarmad Said**, MD, is now seeing patients at the Visalia and Tulare offices of Visalia Medical Clinic. Dr. Said earned his medical degree and Ph.D. in Germany. He was

board certified in internal medicine and cardiology before moving to the United States. He completed his U.S. medical residency training in internal medicine and his fellowship in cardiovascular disease at Texas Tech University Health Science Center.

#### SERVICE CLUBS

Fresno Rotary is pleased to welcome three new members: **Jason Hannold** is the Fresno Grizzlies Director of Corporate Relations; **Blair Sobba** is the Sobba Group principal and **Lee Ayres** is the Tree Fresno CEO.

#### LEGAL

The Court of Appeal, Fifth District, is pleased to announce the confirmation of the appointments of Honorable Thomas DeSantos and Hon. Mark W. Snauffer as justices of the court of appeal.

**Thomas DeSantos**, 61, of Hanford, has served as a judge at the Kings County Superior Court since 2003. He was a sole practitioner from 1993 to 2003 and from 1984 to 1989. DeSantos was a partner at Farley, DeSantos et. al. from 1989 to 1993 and an associate at Kahn, Soares and Conway from 1981 to 1983. He earned a Juris Doctor degree from the University of Southern California School of Law and a Bachelor of Arts degree from Stanford University. DeSantos fills the vacancy created by the death of Justice Gene M. Gomes.

**Mark W. Snauffer**, 64, of Fresno, has served as a judge at the Fresno County Superior Court since 2000. He was a partner and shareholder at Baker, Manock and Jensen from 1982 to 2000. Snauffer was an associate at Hefner, Stark and Marois from 1980 to 1982 and at McCormick, Barstow, Sheppard, Wayte and Carruth from 1977 to 1980. He earned a Juris Doctor degree from the University of California, Los Angeles School of Law and a Bachelor of Arts degree from the University of California, Berkeley. He fills the vacancy created by the



CONTRIBUTED | The De Young Properties team, the Habitat for Humanity Fresno County staff and volunteers, and the receiving family pose together in front of the home.

retirement of Justice Stephen J. Kane.

#### REAL ESTATE

**Nick Baird** is a new agent in the Clovis office of Realty Concepts. He previously worked for Guarantee Real Estate. Baird is an extremely motivated and passionate individual who takes pride in his work. He understands that his clients deserve the best whether it's convenient or not. When Baird is not working with his clients, you can find him spending time with his wife and their two dogs. He also loves to cycle in his spare time.

#### NONPROFITS

Bank of America announced \$205,000 in grants to 18 Fresno and Visalia area nonprofits that help address the needs of those at risk for or experiencing poverty, with a focus on increasing access to shelter and wraparound supportive services, in addition to job skills, education and other basic needs that are fundamental to establishing financial stability. One local nonprofit receiving a grant,

an independent insurance agency, servicing accounts within Fresno County and the Central Coast of California. They credit their years of service to honesty, product knowledge, immediate service and historical experience.

#### HEALTH CARE

Fresno Surgical Hospital (FSH) HAS announced it has acquired the Sonablate surgical technology. The hospital is the only area hospital to offer this urological surgical equipment. This technology, which utilizes high intensity focused ultrasound (HIFU), allows urologists to create customized and minimally invasive treatment plans for patients suffering from prostate cancer. During a HIFU Prostate Tissue Ablation procedure, surgeons can more accurately pinpoint and then destroy the cancerous tissue without damaging the surrounding healthy tissue.



## 5259 SAN JUAN • CLOVIS, CA 93619

5 Bed • 5 Bath • 5,400± Square Feet • Lot Size 2± Acres

New construction at The Polo Ranch on 2± acres! This gorgeous single story custom by Gateway Construction showcases the utmost attention to features and function. As you enter the wrought iron gates at the foyer you are immediately impressed by the expansive size of great room, ceiling height and the innovative moving glass wall system. This is true California indoor/outdoor living in this Santa Barbara inspired home. The ultimate home for entertaining with two huge outdoor covered patios and a private interior courtyard. Every bedroom has en-suite bath, hookups for three sets of washer/dryers, three fireplaces, media closet, bonus room, and office. Exterior done in acrylic smooth stucco with multiple applications to ensure a flawless finish. Everything you could ever want and imagine in a home!



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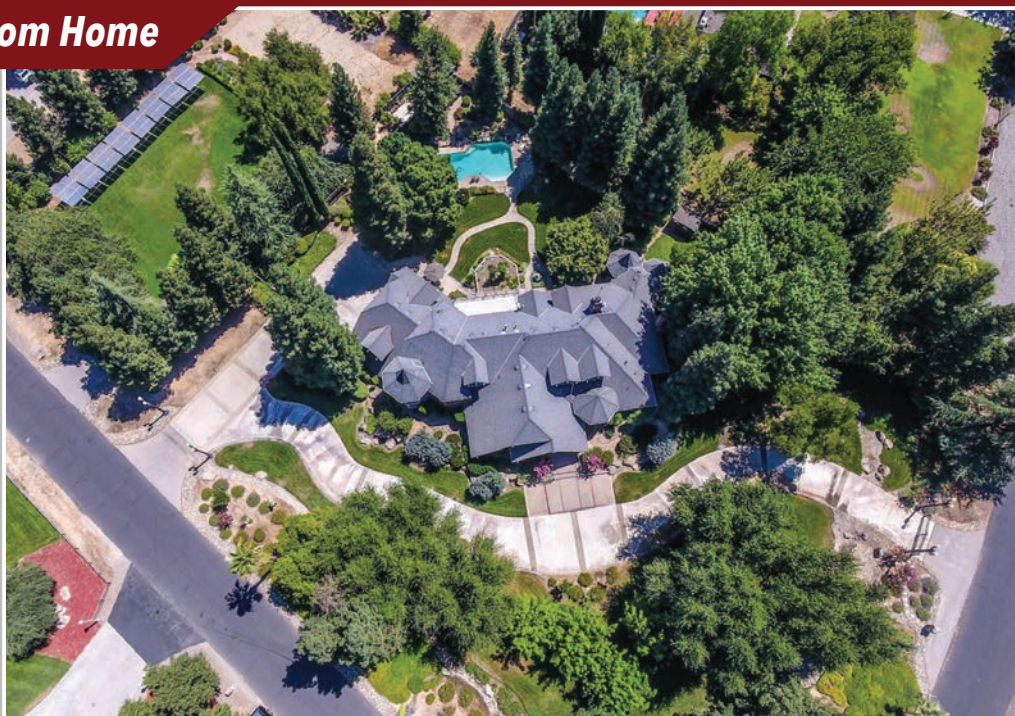
7176 W. Tenaya Ave, Fresno 93723

**\$949,000**

5 Beds, 4 Baths, 5313 SF, 2 Acres

Owned Solar - Gated Pool - Paved Driveway - Mature Landscaping - Park-like Yard

Call Mia Sciola 559-824-0089



**Monte Verdi Custom**

3350 E. Via Montiano Ave, Clovis 93619

**\$1,279,000**

4 Beds, 3.5 Baths, 4000 SF, 17200 Lot SF

3 car garage - Private Community - Owned Solar - Pool

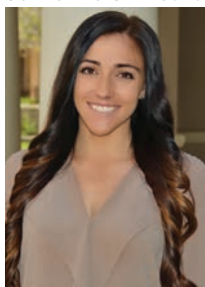


Rod Aluisi | Broker



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

Jenna Aluisi | Realtor



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

Jared Aluisi | Realtor



559-916-8568  
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From left to right: Deb Tillis, Elise Souza, Kristie Spencer, Cathy Freeman



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*Superior Marketing, Negotiating and Service*  
Top Producer

Cathy Freeman, Broker / Owner, GRI  
BRE # 01724853

(559) 246-4824 | Direct | (559) 389-5896 | Office  
cathy@cfcorealty.com | www.cfcorealty.com

## 392 E. Deer Creek Lane \$360,000



**EXCEPTIONAL** home located in one of the most sought after Park like Communities in Northeast Fresno. The architecture and elegant finishes offer high ceilings, crown moldings, Gorgeous Hardwood & tile flooring, shutters, custom shades and an abundance of natural light. Nicely appointed formal living room with spectacular staircase, decorative wall mirror and French doors leading to the side patio. The kitchen features beautiful cabinetry, granite counter tops, stainless steel appliances, center island and is open to the Great Room featuring French doors and fireplace, both with views of the tranquil backyard with lush and mature landscaping, pool, built in barbecue and decorative concrete. The spacious master suite offers 2 closets, dual vanities, soaking tub and separate shower. It is within walking distance to Woodward Park, Restaurants, shopping and intertwined with gorgeous walking and biking trails. Clovis Schools, nearby River Park & easy freeway access.

## 2021 S. Oranewood, Fresno, CA \$389,500



**Pride of Ownership!** This Beautiful Immaculate Spencer built home has a Fantastic floor plan w/Cathedral ceilings, a large Bonus loft area w/ a closet that could easily be a 5th bedroom & a sought after downstairs bedroom & full bath. Tile entry leads to a formal living room with a separate dining area. There is a double staircase which allows for easy access to the upstairs. The Spacious kitchen has plenty of cabinetry & counter space featuring a center island, gas stove top & eating area. Family room has a fireplace & is open to the kitchen. The Large Master Suite offers 2 walk in closets, dual sinks, a soaking tub & separate shower w/seat. 2 other good size bedrooms, bath & laundry room w/ sink complete the upstairs. The backyard has a covered patio w/ceiling fan & large grassy area w/room for a pool. Potential small RV parking, 3 car finished garage & lots of storage accompany this home. New carpet & many builder upgrades throughout. Close to schools & shopping w/Easy freeway access

## 760 W. Brittany Lane, Clovis, CA \$279,000



**PRICE REDUCED !** Pick your own paint, flooring and granite. Owner can be out by August 15th and you can start updating this Charming Light, Bright and Cheery two story home located in the desirable European Quarters and nearby Buchanan Educational Complex. This home offers a kitchen that is open to the Great Room and features beautiful cabinetry, tile counter tops, gas range, breakfast bar, eating area and pantry. The bedrooms are all located upstairs along with 2 bathrooms and the laundry room. Backyard offers a patio and side yard. Close to shopping & restaurants with easy freeway access.



**CATHY FREEMAN & CO.**  
*Real Estate With Distinction*

Deb Tillis  
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Elise Souza  
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Kristie Spencer  
559-240-8929  
kristiespencer38@gmail.com

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**Deborah Darling**  
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**Patty Grissom**  
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**Judy Neisler**  
Loan Officer  
NMLS #251130  
M: 559.970.3281  
jneisler@guildmortgage.net



**Jerry Gonzales**  
Loan Officer  
NMLS #223441  
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jgonzales@guildmortgage.net

7108 N. Fresno St., Suite 190 | Fresno, CA 93720



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## Fulton Street NOW OPEN!



# FOR LEASE • Downtown Office Space

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**Brian Decker**  
559 256 2433  
brian.decker@colliers.com  
BRE #01029450

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Fresno, California 93711



www.collier.com/fresno

1315 Van Ness Avenue | Fresno, CA

**Two Suites Available | 4,965 & 4,125 Sq Ft**

Quality downtown office/retail space located in the heart of Fulton Street. Located right next to the newly opened and pedestrian friendly Fulton Street retail zone. Large glass windows and highly visible building signage make this property ideal for an office or retail user who wants exposure in the Fulton Street district. Beautiful new sidewalks and public art make this property ideal for a business that wants an urban setting with economical rent.

# PUBLIC NOTICES

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AUGUST 3, 2018

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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. 067603-CA APN: 579-120-05 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 7/21/2009. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER ON 10/3/2018 AT 9:00 AM, CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 7/23/2009, as Instrument No. 2009-0100670, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: ALICE R. WAGNER AND PETER A. WAGNER, WIFE AND HUSBAND, AND CHERYL LYNNE WAGNER, A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY, ALL AS JOINT TENANTS WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY, FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: MORE ACCURATELY DESCRIBED IN SAID DEED OF TRUST. The street address and other common designation, if any, of the real property described above is purported to be: 1410 EAST VIA VERDE DRIVE FRESNO, CALIFORNIA 93730 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: \$179,361.46 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 067603-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 08/03/2018, 08/10/2018, 08/17/2018

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No.: 00000007525967 Title Order No.: 180183388 FHA/VA/PMI No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 01/31/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 02/06/2007 as Instrument No. 2007-0024093 of official records in the office of the County Recorder of Fresno County, State of CALIFORNIA. EXECUTED BY: SAUL AGUNDEZ, A MARRIED MAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 09/04/2018 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: 3129 E PINE AVE, FRESNO, CALIFORNIA 93703 APN#: 453-101-19 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 \$185,257.81. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site [www.servicelinkASAP.com](http://www.servicelinkASAP.com) for information regarding the sale of this property, using the file number assigned to this case 00000007525967. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES and POSTING 714-730-2727 [www.servicelinkASAP.com](http://www.servicelinkASAP.com) BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 07/24/2018 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-4664958 08/03/2018, 08/10/2018, 08/17/2018 08/03/2018, 08/10/2018, 08/17/2018

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No.: 00000007477748 Title Order No.: 8731727 FHA/VA/PMI No.: 0578254604 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 04/12/2012. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 06/08/2012 as Instrument No. 2012-0080568-00 of official records in the office of the County Recorder of Fresno County, State of CALIFORNIA. EXECUTED BY: ELEANOR L CRANE, AN UNMARRIED WOMAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST

BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 09/05/2018 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: 7233 N THORNE AVE, FRESNO, CALIFORNIA 93650 APN#: 405-440-37 LOT 11 OF TRACT NO. 4855 PHASE ONE, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 63 PAGES 87 AND 88 OF PLATS, DOC # 2000-0053723, RECORDED 05/04/2000 FRESNO COUNTY RECORDS. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$193,734.61. 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 00000007477748. 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: 07/24/2018 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-4664879 08/03/2018, 08/10/2018, 08/17/2018 08/03/2018, 08/10/2018, 08/17/2018

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No.: 00000007515315 Title Order No.: 180175528 FHA/VA/PMI No.: 0456647728703 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 08/19/2008. 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. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 09/02/2008 as Instrument No. 2008-0125490 of official records in the office of the County Recorder of Fresno County, State of CALIFORNIA. EXECUTED BY: ARTHUR J. BELL, AN UNMARRIED MAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 09/04/2018 TIME OF SALE: 10:00 AM PLACE OF SALE: AT THE W. ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY 1100 VAN NESS, FRESNO, CA 93724. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: 4406 W ARTEMISA DRIVE, FRESNO, CALIFORNIA 93722 APN#: 509-420-71 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 \$172,493.62. 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 888-632-4482 for information regarding the trustee's sale or visit this Internet Web site [www.realtybid.com](http://www.realtybid.com) for information regarding the sale of this property, using the file number assigned to this case 00000007515315. 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: CHRONOS 888-632-4482 [www.realtybid.com](http://www.realtybid.com) BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300

Continued | Next Page

## TRUSTEE SALES

Continued | From 23

Diamond Bar, CA 91765 (866) 795-1852  
 Dated: 07/26/2018 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-4665153 08/03/2018, 08/10/2018,  
 08/17/2018  
 08/03/2018, 08/10/2018, 08/17/2018

(1)  
 T.S. No.: 2017-03237-CA  
 A.P.N.: 454-031-03  
 Property Address: 3426 East Olive Avenue,  
 Fresno, CA 93702

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

NOTE: THERE IS A SUMMARY OF THE  
 INFORMATION IN THIS DOCUMENT  
 ATTACHED

**IMPORTANT NOTICE TO  
 PROPERTY OWNER:**

YOU ARE IN DEFAULT UNDER A DEED  
 OF TRUST DATED 08/25/2004. 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.  
 Trustor: **Jacinto Portillo A MARRIED  
 MAN AS HIS SOLE AND SEPARATE  
 PROPERTY**

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

Deed of Trust Recorded **09/01/2004** as  
 Instrument No. **2004-0196609** in book  
 ---, page --- and of Official Records in the  
 office of the Recorder of Fresno County,  
 California.

Date of Sale: **08/29/2018 at 10:00 AM**

Place of Sale:

**AT THE W. ENTRANCE TO  
 THE COUNTY COURTHOUSE  
 BREEZEWAY 1100 VAN NESS,  
 FRESNO, CA 93724**

Estimated amount of unpaid balance,  
 reasonably estimated costs and other  
 charges: **\$ 84,688.75**

**NOTICE OF TRUSTEE'S SALE**

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

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

More fully described in said Deed of Trust.  
 Street Address or other common  
 designation of real property: **3426 East  
 Olive Avenue, Fresno, CA 93702**  
 A.P.N.: **454-031-03**

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

The sale will be made, but without covenant  
 or warranty, expressed or implied, regarding  
 title, possession, or encumbrances, to  
 pay the remaining principal sum of the  
 note(s) secured by the Deed of Trust with  
 interest thereon, as provided in said note(s),  
 advances, under the terms of said Deed of  
 Trust, fees, charges and expenses of the  
 Trustee and of the trusts created by said  
 Deed of Trust. The total amount of the  
 unpaid balance of the obligation secured by  
 the property to be sold and reasonable  
 estimated costs, expenses and advances  
 at the time of the initial publication of the  
 Notice of Sale is: **\$84,688.75**.

**Note:** Because the Beneficiary reserves the  
 right to bid less than the total debt owed, it  
 is possible that at the time of the sale the  
 opening bid may be less than the total debt.  
**If the Trustee is unable to convey title for  
 any reason, the successful bidder's sole  
 and exclusive remedy shall be the return  
 of monies paid to the Trustee, and the  
 successful bidder shall have no further  
 recourse.**

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

**NOTICE OF TRUSTEE'S SALE**

**NOTICE TO POTENTIAL BIDDERS:**

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

**NOTICE TO PROPERTY OWNER:**

The sale date shown on this notice of  
 sale may be postponed one or more times  
 by the mortgagee, beneficiary, trustee,  
 or a court, pursuant to Section 2924g  
 of the California Civil Code. The law  
 requires that information about trustee sale  
 postponements be made available to you  
 and to the public, as a courtesy to those  
 not present at the sale. If you wish to learn  
 whether your sale date has been postponed,  
 and, if applicable, the rescheduled time and  
 date for the sale of this property, you may  
 call (866)-960-8299 or visit this Internet  
 Web site [http://www.altisource.com/  
 MortgageServices/DefaultManagement/  
 TrusteeServices.aspx](http://www.altisource.com/MortgageServices/DefaultManagement/TrusteeServices.aspx) using the file number  
 assigned to this case **2017-03237-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: July 23, 2018

**Western Progressive, LLC, as Trustee for  
 beneficiary**

**C/o 1500 Palma Drive, Suite 237  
 Ventura, CA 93003**

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

**Trustee Sale Assistant**

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

08/03/2018, 08/10/2018, 08/17/2018

(1)  
 TSG No.: 8731612 T.S. No.: CA1800283198  
 FHA/VA/PMI No.: APN: 477-261-17  
 Property Address: 1170 W ATCHISON  
 AVENUE FRESNO, CA 93706 NOTICE  
 OF TRUSTEE'S SALE YOU ARE  
 IN DEFAULT UNDER A DEED OF  
 TRUST, DATED 04/01/2010. UNLESS  
 YOU TAKE ACTION TO PROTECT  
 YOUR PROPERTY, IT MAY BE SOLD  
 AT A PUBLIC SALE. IF YOU NEED  
 AN EXPLANATION OF THE NATURE  
 OF THE PROCEEDING AGAINST  
 YOU, YOU SHOULD CONTACT A  
 LAWYER. On 08/23/2018 at 10:00 A.M.,  
 First American Title Insurance Company,  
 as duly appointed Trustee under and pursuant  
 to Deed of Trust recorded 04/21/2010, as  
 Instrument No. 2010-0051013, in book  
 , page , of Official Records in the office  
 of the County Recorder of FRESNO  
 County, State of California. Executed  
 by: **MARISOL ZINZUN, NICHOLAS  
 ARMENTA, 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# 477-261-17 The street  
 address and other common designation, if  
 any, of the real property described above  
 is purported to be: **1170 W ATCHISON  
 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,  
 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  
 \$103,271.41. The beneficiary under said  
 Deed of Trust has deposited all documents  
 evidencing the obligations secured by the  
 Deed of Trust and has declared all sums  
 secured thereby immediately due and  
 payable, and has caused a written Notice of  
 Default and Election to Sell to be executed.  
 The undersigned caused said Notice of  
 Default and Election to Sell to be recorded  
 in the County where the real property is  
 located. **NOTICE TO POTENTIAL  
 BIDDERS:** If you are considering bidding  
 on this property lien, you should understand  
 that there are risks involved in bidding at  
 a trustee auction. You will be bidding on a  
 lien, not on the property itself. Placing the  
 highest bid at a trustee auction does not  
 automatically entitle you to free and clear  
 ownership of the property. You should also  
 be aware that the lien being auctioned off  
 may be a junior lien. If you are the highest  
 bidder at the auction, you are or may be  
 responsible for paying off all liens senior  
 to the lien being auctioned off, before you  
 can receive clear title to the property. You  
 are encouraged to investigate the existence,  
 priority, and size of outstanding liens that  
 may exist on this property by contacting the  
 county recorder's office or a title insurance  
 company, either of which may charge you a  
 fee for this information. If you consult  
 either of these resources, you should be  
 aware that the same lender may hold more  
 than one mortgage or deed of trust on  
 the property. **NOTICE TO PROPERTY  
 OWNER:** The sale date shown on this  
 notice of sale may be postponed one or  
 more times by the mortgagee, beneficiary,  
 trustee, or a court, pursuant to Section  
 2924g of the California Civil Code. The  
 law requires that information about trustee  
 sale postponements be made available to  
 you and to the public, as a courtesy to those  
 not present at the sale. If you wish to learn  
 whether your sale date has been postponed,  
 and, if applicable, the rescheduled time and  
 date for the sale of this property, you may  
 call (916)939-0772 or visit this Internet  
 Web site [http://search.nationwideposting.  
 com/propertySearchTerms.aspx](http://search.nationwideposting.com/propertySearchTerms.aspx), using  
 the file number assigned to this case  
 CA1800283198 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 Mortgagee,  
 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)939-0772NPP0336910 To: FRESNO  
 BUSINESS JOURNAL 08/03/2018,  
 08/10/2018, 08/17/2018  
 08/03/2018, 08/10/2018, 08/17/2018

(1)  
 NOTICE OF TRUSTEE'S SALE  
 TTD No.: 181081169181-1 Control  
 No.: XXXXXX4712 YOU ARE IN  
 DEFAULT UNDER A DEED OF TRUST,  
 DATED 02/15/2013 UNLESS YOU  
 TAKE ACTION TO PROTECT YOUR  
 PROPERTY, IT MAY BE SOLD AT  
 A PUBLIC SALE. IF YOU NEED AN  
 EXPLANATION OF THE NATURE OF  
 THE PROCEEDING AGAINST YOU,  
 YOU SHOULD CONTACT A LAWYER.  
 On 08/30/2018 at 10:00AM., TITLE  
 TRUST DEED SERVICE COMPANY, as  
 duly appointed Trustee under and pursuant  
 to Deed of Trust recorded 02/28/2013, as  
 Instrument No. 2013-0031889, in book  
 XXX, page XXX, of Official Records in  
 the office of the County Recorder of FRESNO  
 County, State of CALIFORNIA, executed  
 by **DONNA G. COX, AN UNMARRIED  
 WOMAN WILL SELL AT PUBLIC  
 AUCTION TO HIGHEST BIDDER FOR  
 CASH (payable at time of sale in lawful  
 money of the United States) at 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: APN No.:  
 430-183-02 The street address and other  
 common designation, if any, of the real  
 property described above is purported to be:  
**4326 E. HOLLAND AVE., FRESNO,****

(1)  
 Trustee Sale No. 17-005510 TSG# 730-  
 1710171-70 APN# 312-541-13 NOTICE  
 OF TRUSTEE'S SALE YOU ARE  
 IN DEFAULT UNDER A DEED OF  
 TRUST DATED 03/20/07. UNLESS  
 YOU TAKE ACTION TO PROTECT  
 YOUR PROPERTY, IT MAY BE SOLD  
 AT A PUBLIC SALE. IF YOU NEED  
 AN EXPLANATION OF THE NATURE  
 OF THE PROCEEDINGS AGAINST  
 YOU, YOU SHOULD CONTACT A  
 LAWYER. On 08/23/18 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 **Patricia Ann  
 Martinez**, a single woman, as Trustor(s), in  
 favor of Mortgage Electronic Registration  
 Systems, Inc. as nominee for Lending 1st  
 Mortgage, LLC, as Beneficiary, Recorded

on 03/29/07 in Instrument No. 2007-  
 0063528 of official records in the Office of  
 the county recorder of FRESNO County,  
 California, WILL SELL AT PUBLIC  
 AUCTION TO THE HIGHEST BIDDER  
 FOR CASH (payable at time of sale in  
 lawful money of the United States, by  
 cash, a cashier's check drawn by a state or  
 national bank, a check drawn by a state or  
 federal credit union, or a check drawn by  
 a state or federal savings and loan association,  
 savings association, or savings bank  
 specified in section 5102 of the Financial  
 Code and authorized to do business in this  
 state). At the Van Ness Avenue exit from  
 the County Courthouse. 1100 Van Ness,  
 Fresno, CA, all right, title and interest  
 conveyed to and now held by it under said  
 Deed of Trust in the property situated in  
 said County, California described as: **2460  
 NORTH PIMA AVENUE, 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:  
 \$193,782.75 (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  
 recodation. **NOTICE TO POTENTIAL  
 BIDDERS:** If you are considering bidding  
 on this property lien, you should understand  
 that there are risks involved in bidding at  
 a trustee auction. You will be bidding on a  
 lien, not on the property itself. Placing the  
 highest bid at a trustee auction does not  
 automatically entitle you to free and clear  
 ownership of the property. You should also  
 be aware that the lien being auctioned off  
 may be a junior lien. If you are the highest  
 bidder at the auction, you are or may be  
 responsible for paying off all liens senior  
 to the lien being auctioned off, before you  
 can receive clear title to the property. You  
 are encouraged to investigate the existence,  
 priority, and size of outstanding liens that  
 may exist on this property by contacting the  
 county recorder's office or a title insurance  
 company, either of which may charge you a  
 fee for this information. If you consult  
 either of these resources, you should be  
 aware that the same lender may hold more  
 than one mortgage or deed of trust on  
 the property. **NOTICE TO PROPERTY  
 OWNER:** The sale date shown on this  
 notice of sale may be postponed one or  
 more times by the mortgagee, beneficiary,  
 trustee, or a court, pursuant to Section  
 2924g of the California Civil Code. The  
 law requires that information about trustee  
 sale postponements be made available to  
 you and to the public, as a courtesy to those  
 not present at the sale. If you wish to learn  
 whether your sale date has been postponed,  
 and, if applicable, the rescheduled time and  
 date for the sale of this property, you may  
 call or visit the Internet Web site, using  
 the file number assigned to this case 17-  
 005510. Information about postponements  
 that are very short in duration or that occur  
 close in time to the scheduled sale may not  
 immediately be reflected in the telephone  
 information or on the Internet Web site.  
 The best way to verify postponement  
 information is to attend the scheduled  
 sale. [www.homesearch.com](http://www.homesearch.com) 800-758-8052  
 or Aztec Foreclosure Corporation (877)  
 257-0717 [www.aztectrustee.com](http://www.aztectrustee.com) DATE:  
 July 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)  
 NPP0337500 To: FRESNO BUSINESS  
 JOURNAL 08/03/2018, 08/10/2018,  
 08/17/2018  
 08/03/2018, 08/10/2018, 08/17/2018

**CA 93726** The undersigned Trustee  
 disclaims any liability for any incorrectness  
 of the street address and other common  
 designation, if any, shown herein. Said sale  
 of property will be made in "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  
 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  
 \$78,283.04 The beneficiary under said Deed  
 of Trust heretofore executed and delivered  
 to the undersigned a written Declaration of  
 Default and Demand for Sale, and a written  
 Notice of Default and Election to Sell. The  
 undersigned caused said Notice of Default  
 and Election to Sell to be recorded in the  
 county where the real property is located.  
**NOTICE TO POTENTIAL BIDDERS:**  
 If you are considering bidding on this  
 property lien, you should understand that  
 there are risks involved in bidding at a  
 trustee auction. You will be bidding on a  
 lien, not on the property itself. Placing the  
 highest bid at a trustee auction does not  
 automatically entitle you to free and clear  
 ownership of the property. You should also  
 be aware that the lien being auctioned off  
 may be a junior lien. If you are the highest  
 bidder at the auction, you are or may be  
 responsible for paying off all liens senior  
 to the lien being auctioned off, before you  
 can receive clear title to the property. You  
 are encouraged to investigate the existence,  
 priority, and size of outstanding liens that  
 may exist on this property by contacting the  
 county recorder's office or a title insurance  
 company, either of which may charge you a  
 fee for this information. If you consult  
 either of these resources, you should be  
 aware that the same lender may hold more  
 than one mortgage or deed of trust on  
 the property. **NOTICE TO PROPERTY  
 OWNER:** The sale date shown on this  
 notice of sale may be postponed one or  
 more times by the mortgagee, beneficiary,  
 trustee, or a court, pursuant to Section  
 2924g of the California Civil Code. The  
 law requires that information about trustee  
 sale postponements be made available to  
 you and to the public, as a courtesy to those  
 not present at the sale. If you wish to learn  
 whether your sale date has been postponed,  
 and, if applicable, the rescheduled time and  
 date for the sale of this property, you may  
 call 714-730-2727 or 916-939-0772 for  
 information regarding the trustee's sale, or  
 visit this Internet Web site [www.servicelinkasap.com](http://www.servicelinkasap.com)  
 or [www.nationwideposting.com](http://www.nationwideposting.com)  
 for information regarding the sale of this  
 property, using the file number assigned  
 to this case 181081169181-1. Information  
 about postponements that are very short in  
 duration or that occur close in time to the  
 scheduled sale may not immediately be  
 reflected in the telephone information or  
 on the Internet Web site. The best way to  
 verify postponement information is to  
 attend the scheduled sale. Date: 07/27/2018  
 TITLE TRUST DEED SERVICE COMPANY,  
 As Trustee ARLENE BEHR, TRUSTEE  
 SALE OFFICER TITLE TRUST DEED  
 SERVICE COMPANY 26540 Agoura  
 Road Suite 102 Calabasas, CA 91302 Sale  
 Line: 714-730-2727 or Login to: [www.servicelinkasap.com](http://www.servicelinkasap.com)  
 or Sale Line: 916-939-  
 0772 or Login to: [www.nationwideposting.com](http://www.nationwideposting.com)  
 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. We are assisting the Beneficiary  
 to collect a debt and any information we  
 obtain will be used for that purpose whether  
 received orally or in writing. NPP0337394  
 To: FRESNO BUSINESS JOURNAL  
 08/03/2018, 08/10/2018, 08/17/2018  
 08/03/2018, 08/10/2018, 08/17/2018

(1)  
 Trustee Sale No. 17-005510 TSG# 730-  
 1710171-70 APN# 312-541-13 NOTICE  
 OF TRUSTEE'S SALE YOU ARE  
 IN DEFAULT UNDER A DEED OF  
 TRUST DATED 03/20/07. UNLESS  
 YOU TAKE ACTION TO PROTECT  
 YOUR PROPERTY, IT MAY BE SOLD  
 AT A PUBLIC SALE. IF YOU NEED  
 AN EXPLANATION OF THE NATURE  
 OF THE PROCEEDINGS AGAINST  
 YOU, YOU SHOULD CONTACT A  
 LAWYER. On 08/23/18 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 **Patricia Ann  
 Martinez**, a single woman, as Trustor(s), in  
 favor of Mortgage Electronic Registration  
 Systems, Inc. as nominee for Lending 1st  
 Mortgage, LLC, as Beneficiary, Recorded

on 03/29/07 in Instrument No. 2007-  
 0063528 of official records in the Office of  
 the county recorder of FRESNO County,  
 California, WILL SELL AT PUBLIC  
 AUCTION TO THE HIGHEST BIDDER  
 FOR CASH (payable at time of sale in  
 lawful money of the United States, by  
 cash, a cashier's check drawn by a state or  
 national bank, a check drawn by a state or  
 federal credit union, or a check drawn by  
 a state or federal savings and loan association,  
 savings association, or savings bank  
 specified in section 5102 of the Financial  
 Code and authorized to do business in this  
 state). At the Van Ness Avenue exit from  
 the County Courthouse. 1100 Van Ness,  
 Fresno, CA, all right, title and interest  
 conveyed to and now held by it under said  
 Deed of Trust in the property situated in  
 said County, California described as: **2460  
 NORTH PIMA AVENUE, 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:  
 \$193,782.75 (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  
 recodation. **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  
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 highest bid at a trustee auction does not  
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 be aware that the lien being auctioned off  
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 can receive clear title to the property. You  
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 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  
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 OWNER:** The sale date shown on this  
 notice of sale may be postponed one or  
 more times by the mortgagee, beneficiary,  
 trustee, or a court, pursuant to Section  
 2924g of the California Civil Code. The  
 law requires that information about trustee  
 sale postponements be made available to  
 you and to the public, as a courtesy to those  
 not present at the sale. If you wish to learn  
 whether your sale date has been postponed,  
 and, if applicable, the rescheduled time and  
 date for the sale of this property, you may  
 call or visit the Internet Web site, using  
 the file number assigned to this case 17-  
 005510. Information about postponements  
 that are very short in duration or that occur  
 close in time to the scheduled sale may not  
 immediately be reflected in the telephone  
 information or on the Internet Web site.  
 The best way to verify postponement  
 information is to attend the scheduled  
 sale. [www.homesearch.com](http://www.homesearch.com) 800-758-8052  
 or Aztec Foreclosure Corporation (877)  
 257-0717 [www.aztectrustee.com](http://www.aztectrustee.com) DATE:  
 July 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)  
 NPP0337500 To: FRESNO BUSINESS  
 JOURNAL 08/03/2018, 08/10/2018,  
 08/17/2018  
 08/03/2018, 08/10/2018, 08/17/2018

T.S. No. 067523-CA APN: 303-  
 262-05 NOTICE OF TRUSTEE'S  
 SALE IMPORTANT NOTICE TO  
 PROPERTY OWNER: YOU ARE IN  
 DEFAULT UNDER A DEED OF TRUST,  
 DATED 11/29/2005. 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 8/14/2018 at 10:30 AM,  
 CLEAR RECON CORP, as duly appointed

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## TRUSTEE SALES

Continued | From 24

trustee under and pursuant to Deed of Trust recorded 12/6/2005, as Instrument No. 2005-0285349, and later modified by a Loan Modification Agreement recorded 2/18/2009, as Instrument No. 2009-0023213 of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **ARAM OVOIAN**, 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: 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: 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: **7446 NORTH 5TH STREET FRESNO, CA 93720** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be 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: \$270,602.96 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (844) 477-7869 or visit this Internet Web site [WWW.STOXPOSTING.COM](http://WWW.STOXPOSTING.COM), using the file number assigned to this case 067523-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 07/20/2018, 07/27/2018, 08/03/2018

T.S. No. 067447-CA APN: 435-091-19 **NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 7/15/2005. 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 8/14/2018 at 10:30 AM, CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 8/5/2005, as Instrument No. 2005-0177561, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **JOHN W. BROWN AND MARY E. BROWN**, HUSBAND AND WIFE AS JOINT TENANTS WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93724 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: MORE FULLY DESCRIBED ON SAID DEED OF TRUST The street address and other common designation, if any, of the real property described above is purported to be: **915 EAST ROBINSON FRESNO, CALIFORNIA 93704** 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: \$227,688.73 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 067447-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 07/20/2018, 07/27/2018, 08/03/2018

**NOTICE OF TRUSTEE'S SALE** Trustee Sale No. : 0000007471238 Title Order No.: 730-1802517-70 FHA/VA/PMI No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 05/14/2008. 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. **BARRETT DAFFIN FRAPPIER TREDER** and **WEISS, LLP**, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 06/02/2008 as Instrument No. 2008-0079710 of official records in the office of the County Recorder of Fresno County, State of CALIFORNIA. EXECUTED BY: **ANDREW L ADAMS AND GLORIA PHILLIPS-ADAMS, TRUSTEES OF THE A AND G ADAMS FAMILY TRUST DATED JULY 25, 1996**, 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: 08/21/2018 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: **4811 E GEARY ST, FRESNO, CALIFORNIA 93725** APN#: 481-181-34 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 14 of Tract No. 3224, California Classics Unit II in the City of Fresno according to the map thereof recorded in Book 37 Pages 2 and 3 of Plats, records of said County. Excepting therefrom an undivided one-half interest in all oil, gas and minerals in and under said land, as reserved by Bank of America National Trust and Savings Association in deed recorded July 19, 1934 in Book 1368, Page 247 of Official Records Document No. 19489. 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 \$41,951.32. 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 067447-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

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 0000007471238. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. **FOR TRUSTEE SALE INFORMATION PLEASE CALL:** AGENCY SALES and POSTING 714-730-2727 [www.servicelinkASAP.com](http://www.servicelinkASAP.com) **BARRETT DAFFIN FRAPPIER TREDER** and **WEISS, LLP** as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 07/06/2018 **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-4663279 07/20/2018, 07/27/2018, 08/03/2018 07/20/2018, 07/27/2018, 08/03/2018

T.S. No. 066201-CA APN: 308-120-16 **NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 9/19/2003. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER** On 8/9/2018 at 10:00 AM, CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 9/24/2003, as Instrument No. 2003-0230252, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **DAVID MOBLEY**, 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: 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: 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: **5284 N GREENWOOD AVE AKA 12522 E CUMORAH DR CLOVIS, CA 93611** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$125,585.94 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 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 1-866-539-4173 or visit this Internet Web site [WWW.SERVICELINKAUCTION.COM](http://WWW.SERVICELINKAUCTION.COM), using the file number assigned to this case 066201-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:** 1-866-539-4173 CLEAR RECON CORP 4375 Jutland Drive San Diego, California 92117 07/20/2018, 07/27/2018, 08/03/2018

**NOTICE OF TRUSTEE'S SALE** Trustee Sale No. : 0000006944540 Title Order No.: 170292521 FHA/VA/PMI No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 05/25/2005. 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 07/11/2005 as Instrument No. 2005-0153488 of official records in the office of the County Recorder of Fresno County, State of CALIFORNIA. EXECUTED BY: **THELMA GEIGER** AN UNMARRIED WOMAN, **ROBERT LUCAS** A MARRIED MAN, **KEVI LUCAS**, ANON-VESTED SPOUSE, AND **GREGORY LUCAS** AN UNMARRIED MAN, AS JOINT TENANTS, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 08/21/2018 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: **3955 E TOWNSEND AVE, FRESNO, CALIFORNIA 93702** APN#: 471-061-15 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 \$51,381.29. 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

Continued | Next Page

## TRUSTEE SALES

Continued | From 25

Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site [www.servicelinkASAP.com](http://www.servicelinkASAP.com) for information regarding the sale of this property, using the file number assigned to this case 0000006944540. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES and POSTING 714-730-2727 [www.servicelinkASAP.com](http://www.servicelinkASAP.com) BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 07/10/2018 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-4663460 07/20/2018, 07/27/2018, 08/03/2018 07/20/2018, 07/27/2018, 08/03/2018

NOTICE OF TRUSTEE'S SALE T.S. No.: 17-0840 Loan No.: \*\*\*\*\*7731 APN: 576-331-20 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 3/24/1999. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 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: MICHAEL STEVEN SALCEDO, REBECA SALCEDO, HUSBAND AND WIFE AS JOINT TENANTS Duly Appointed Trustee; PRESTIGE DEFAULT SERVICES Recorded 3/26/1999 as Instrument No. 1999-0045512 in book , page of Official Records in the office of the Recorder of Fresno County, California,

Date of Sale: 8/9/2018 at 10:00 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 Amount of unpaid balance and other charges: \$11,720.90 Street Address or other common designation of real property: **9830 NORTH CANYON CREEK LANE FRESNO, CA 93720** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. All checks payable to Prestige Default Services. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 or visit this Internet Web site <http://www.servicelinkasap.com/default.aspx>, using the file number assigned to this case 17-0840. 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: 7/10/2018 PRESTIGE DEFAULT SERVICES 1920 Old Tustin Ave. Santa Ana, California 92705 Sale Line: (714) 730-2727 Michelle R. Ghidotti-Gonsalves, President A-4663621 07/20/2018, 07/27/2018, 08/03/2018 07/20/2018, 07/27/2018, 08/03/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 0000007443781 Title Order No.: 180121639 FHA/VA/ PMI No.: 0456405597952 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 03/31/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 12/14/2006 as Instrument No. 2006-0261871 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: ELAINE J. RUCKER, TRUSTEES OF RUCKER FAMILY TRUST, DATED AUGUST 03, 2002, 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: 08/21/2018 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: **4674 W SUSSEX WAY, FRESNO, CALIFORNIA 93722** APN#: 511-182-20 The undersigned Trustee disclaims any liability for any incorrectness of the street

address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$255,563.71. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 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 0000007443781. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES and POSTING 714-730-2727 [www.servicelinkASAP.com](http://www.servicelinkASAP.com) BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 07/11/2018 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-FN4663589 07/20/2018, 07/27/2018, 08/03/2018 07/20/2018, 07/27/2018, 08/03/2018

NOTICE OF TRUSTEE'S SALE T.S. No. 17-01354-VM-CA Title No. 8726327 A.P.N. 138-360-03 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 01/12/2015. 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: **Aaron Mills**, a single man Duly Appointed Trustee: National Default Servicing Corporation Recorded 01/20/2015 as Instrument No. 2015-0005451-00 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 08/22/2018 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: \$220,253.79 Street Address or other common designation of real property: **27450 Auberry Road, Clovis, CA 93619** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 or visit this Internet Web site [www.ndscorp.com/sales](http://www.ndscorp.com/sales), using the file number assigned to this case 17-01354-VM-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: 07/11/2018 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](http://www.ndscorp.com) Rachael Hamilton, Trustee Sales Representative A-4663562 07/20/2018, 07/27/2018, 08/03/2018 07/20/2018, 07/27/2018, 08/03/2018

NOTICE OF TRUSTEE'S SALE T.S. No. 18-00369-SM-CA Title No. 180095068-CA-VOI A.P.N. 470-274-06 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 03/26/2007. UNLESS

YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, (cashier's check(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: **Vincent A. Gutierrez** Duly Appointed Trustee: National Default Servicing Corporation Recorded 04/11/2007 as Instrument No. 2007-0072689 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 08/22/2018 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: \$137,385.37 Street Address or other common designation of real property: **3854 East Lyell Avenue, Fresno, CA 93702** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. 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 18-00369-SM-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: 07/11/2018 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](http://www.ndscorp.com)

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## TRUSTEE SALES

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com Rachael Hamilton, Trustee Sales Representative A-4663634 07/20/2018, 07/27/2018, 08/03/2018  
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NOTICE OF TRUSTEE'S SALE T.S. No. 17-31427-PM-CA Title No. 170502128 A.P.N. 506-053-04 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/19/2015. 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: **Jose D. Terrazas, Jr. and Vanessa Terrazas**, husband and wife, as joint tenants Duly Appointed Trustee: National Default Servicing Corporation Recorded 11/25/2015 as Instrument No. 2015-0150742-00 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 09/19/2018 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: \$249,690.37 Street Address or other common designation of real property: 5659 West Menlo Avenue, Fresno, CA 93722 The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.5(c) were fulfilled when the Notice of Default was recorded. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 17-31427-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: 07/11/2018 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 Rachael Hamilton, Trustee Sales Representative A-4663686 07/20/2018, 07/27/2018, 08/03/2018

sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 17-31427-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: 07/11/2018 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 Rachael Hamilton, Trustee Sales Representative A-4663686 07/20/2018, 07/27/2018, 08/03/2018

**NOTICE OF TRUSTEE'S SALE TS No. CA-17-776711-CL Order No.: 170282405-CA-VOI YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 8/7/2008. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): **JOHN RODRIGUEZ AND DESIRAE RODRIGUEZ, HUSBAND AND WIFE, AS JOINT TENANTS** Recorded: 8/18/2008 as Instrument No. 2008-0117137 of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: 8/14/2018 at 10:30 AM Place of Sale: **At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721** Amount of unpaid balance and other charges: **\$113,634.95** The purported property address is: **5127 NORTH STATE STREET, FRESNO, CA 93722** Assessor's Parcel No.: **508-082-25** **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 1-866-539-4173 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-17-776711-CL**. Information about postponements that are very short in duration or that occur

close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. Date: **Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 1-866-539-4173 Or Login to: <http://www.qualityloan.com> Reinstatement Line: (866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: **CA-17-776711-CL** IDSPub #0142781 7/20/2018 7/27/2018 8/3/2018  
07/20/2018, 07/27/2018, 08/03/2018

**NOTICE OF TRUSTEE'S SALE TS No. CA-18-808710-CL Order No.: 180135400 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/21/2013. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): **ROBERT HERNANDEZ AND THERESA HERNANDEZ, HUSBAND AND WIFE AS JOINT TENANTS** Recorded: 6/27/2013 as Instrument No. 2013-0091074-00 and modified as per Modification Agreement recorded 5/27/2016 as Instrument No. 2016-0068252 of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: 8/22/2018 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: **\$181,019.25** The purported property address is: **3618 W. FEDORA AVE, FRESNO, CA 93722** Assessor's Parcel No.: **433-531-18** **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-18-808710-CL**. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. 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-18-808710-CL** IDSPub #0142785 7/20/2018 7/27/2018 8/3/2018  
07/20/2018, 07/27/2018, 08/03/2018

T.S. No.: **18-13400-01**  
**NOTICE OF TRUSTEE'S SALE**  
NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED\*  
注: 本文件包含一个信息摘要  
참고사항: 본 첨부 문서에 정보 요약서가 있습니다  
NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACION DE ESTE DOCUMENTO  
TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP  
LJU Ý: KEM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY  
\*[PURSUANT TO CIVIL CODE § 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO ABOVE IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT, BUT ONLY TO THE COPIES PROVIDED TO TRUSTOR.]  
**YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/8/1996. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.**  
A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Original Trustor(s): **Eric Leon Ramirez, a single man**  
Duly Appointed Trustee: **WT Capital Lender Services, a California corporation** Recorded **10/16/1996, as Instrument**

**No. 96138541**, of Official Records in the office of the Recorder of **Fresno** County, California  
Date of Sale: **8/10/2018 at 10:00 AM**  
Place of Sale: **AT THE MAIN ENTRANCE TO THE BUILDING LOCATED AT 7522 NORTH COLONIAL AVENUE, FRESNO, CALIFORNIA**  
Amount of unpaid balance and other charges: **\$5,978.10** Estimated Street Address or other common designation of real property: **9161 S. Oleander Avenue, Raisin City, CA**  
Legal Description: **LOT 4, IN BLOCK 9 OF RAISIN CITY, IN THE COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP OF "RAISIN CITY AND VILLA LOTS", RECORDED IN BOOK 4 PAGE 3 OF RECORD OF SURVEYS, FRESNO COUNTY RECORDS. A.P.N.: 035-220-10**  
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 visit the Internet Web site address listed below for information regarding the sale of this property, using the file number assigned to this case file number. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.  
Date: July 19, 2018  
WT Capital Lender Services, a California corporation  
7522 North Colonial Avenue, Suite 101  
Fresno, California 93711  
(559) 222-4644 - [WTCap.com](http://WTCap.com)  
By **Maria Simental, Trustee's Sale Officer**  
07/20/2018, 07/27/2018, 08/03/2018

T.S. No.: **17-13207-01**  
**NOTICE OF TRUSTEE'S SALE Short Form Deed of Trust and Assignment of Rents (hereinafter referred to as 'Deed of Trust')**  
**YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/31/2013. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.**  
A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property

Continued | Next Page

## TRUSTEE SALES

Continued | From 27

under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Original Trustor(s): **Navdeep Singh, a married man as his sole and separate property as to an undivided 50.0000 percent interest and Pardeep Singh, a married man as his sole and separate property as to an undivided 50.0000 percent interest, all as Tenants in Common**

Duly Appointed Trustee: **WT Capital Lender Services, a California Corporation**

Recorded 1/10/2014, as Instrument No. 2014-0003142-00 of Official Records in the office of the Recorder of Fresno County, California

Date of Sale: **8/10/2018 at 10:00 AM**

Place of Sale:

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

Amount of unpaid balance and other charges: **\$881,606.94** Estimated

Street Address or other common designation of real property: **1625 N. Chestnut , Fresno, CA**

Legal Description:

**PARCEL B, OF PARCEL MAP NO. 72-56, ACCORDING TO THE CERTAIN PARCEL MAP THEREOF RECORDED IN BOOK 4, PAGE 95 OF PARCEL MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.**

**A.P.N.: 447-343-14**

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

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

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

Date: July 18, 2018

WT Capital Lender Services, a California corporation

7522 North Colonial Avenue, Suite 101  
Fresno, California 93711

(559) 222-4644 - WTCap.com

By **Maria Simental, Trustee's Sale Officer**

07/20/2018, 07/27/2018, 08/03/2018

**NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST LOAN: MULLIGAN OTHER: F1803013-LM TS NUMBER:F1803013 LRC A.P. NUMBER 190-140-43 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED January 12, 2016, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** NOTICE is hereby given that **CHICAGO TITLE COMPANY**, a California Corporation, as duly appointed trustee under and pursuant to Deed of Trust executed by **MATTHEW MULLIGAN, A MARRIED MAN** recorded on 01/19/2016 as Instrument No. 2016-0005816-00 in Book N/A Page N/A of Official records in the office of the County Recorder of Fresno County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded 04/02/2018 in Book N/A, Page N/A, as Instrument No. 2018-0037906-00 of said Official Records, WILL SELL on 08/14/2018 at the Van Ness Avenue exit from the County Courthouse 1100 Van Ness Fresno, CA 93721 at 10:00 A.M. AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in (his state), all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State hereinafter described: **THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE UNINCORPORATED AREA, COUNTY OF FRESNO, STATE OF CALIFORNIA AND IS DESCRIBED AS FOLLOWS: PARCEL 1: LOT 295 OF TRACT NO. 2157, SQUAW VALLEY RANCHOS, ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 23 PAGES 69 THROUGH 82, INCLUSIVE, OF PLATS, RECORDS OF SAID COUNTY. EXCEPTING THEREFROM ALL OIL, GAS, OTHER HYDROCARBON SUBSTANCES AND MINERALS OF ANY KIND OR CHARACTER, IN ON, OR THEREUNDER, AS RESERVED IN DEEDS OF RECORD. PARCEL 2: AN EASEMENT AND RIGHT OF WAY FOR ROAD PURPOSES ACROSS ALL THOSE PRIVATE ROADS DESIGNATED ON SAID MAP IS "ACCESS EASEMENT 60 FEET WIDE", "60 FOOT EASEMENT FOR ACCESS TO ADJOINING LOTS", AND THE FOLLOWING LANES" SAGE, HAWTHORNE, CARDINAL, MALLOW, MINOSA, BAY, BOXALDER, SUMAC, SPEARMINT, PRIMROSE, BARBERRY, WAXBERRY AND SWEETBRIAR, SAID RIGHT OF WAY TO BE APPURTENANT TO PARCEL 1, HEREIN. APN: 190-140-43 The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: NONE GIVEN: DIRECTIONS MAY BE OBTAINED BY WRITTEN REQUEST SUBMITTED TO THE BENEFICIARY, GARY REIMER AND ROSE REIMER 64144 HUME LAKE ROAD #105 HUME, CA 93628; WITHIN TEN DAYS FROM THE FIRST PUBLICATION OF THIS NOTICE. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation if any, shown herein. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. **NOTICE TO POTENTIAL BIDDERS:** If you considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which**

may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 for information regarding the trustee's sale or visit this Internet Web site [www.ServiceLinkASAP.com](http://www.ServiceLinkASAP.com) for information regarding the sale of this property, using the file number assigned to this case F1803013. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and the trusts created by said Deed of Trust, to-wit: \$19,145.00 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The Beneficiary May elect to bid less than their credit bid. The Beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located and more than 3 months have elapsed since such recordation. **SALE INFORMATION CAN BE OBTAINED ON LINE AT [www.ServiceLinkASAP.com](http://www.ServiceLinkASAP.com) AUTOMATED SALES INFORMATION PLEASE CALL (714) 730-2727 Dated: 07/13/2018 CHICAGO TITLE COMPANY, a California Corporation, as said Trustee 7330 N. PALM AVE., SUITE 101 (93711), P.O. BOX 60016 FRESNO, CA, 93794-0016 (559) 451-3700 By: L. R. Cavalla Assistant Secretary A-4664234 07/20/2018, 07/27/2018, 08/03/2018 07/20/2018, 07/27/2018, 08/03/2018**

**NOTICE OF TRUSTEE'S SALE** Trustee Sale No. : 0000006700892 Title Order No.: TSG1703-CA-3219076 FHA/VA/PMI No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 07/19/2007. 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. **BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP**, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 07/25/2007 as Instrument No. 2007-0141637 of official records in the office of the County Recorder of Fresno County, State of CALIFORNIA. EXECUTED BY: **MARIA G. BORJAS 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 California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 08/21/2018 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: **155 EAST HOUSTON STREET, COALINGA, CALIFORNIA 93210** APN#: 083-131-05 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 \$163,541.31. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site [www.servicelinkASAP.com](http://www.servicelinkASAP.com) for information regarding the sale of this property, using the file number assigned to this case 0000006700892. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. **FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES and POSTING 714-730-2727 [www.servicelinkASAP.com](http://www.servicelinkASAP.com) BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 07/16/2018 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-4664241 07/20/2018, 07/27/2018, 08/03/2018 07/20/2018, 07/27/2018, 08/03/2018**

**NOTICE OF TRUSTEE'S SALE** T.S. No. 18-00439-SM-CA Title No. 180117924-CA-VOI A.P.N. 437-370-06 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/26/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, (cashier's check(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant

or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: **Cynthia Covita**, an unmarried woman Duly Appointed Trustee: National Default Servicing Corporation Recorded 11/30/2007 as Instrument No. 2007-0214341 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 08/16/2018 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: \$138,595.41 Street Address or other common designation of real property: **4002 E Dakota Ave Unit 107, Fresno, CA 93726-6170** 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 18-00439-SM-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: 07/16/2018 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](http://www.ndscorp.com) Linda DeGrandis, Trustee Sales Representative A-4664228 07/27/2018, 08/03/2018, 08/10/2018 07/27/2018, 08/03/2018, 08/10/2018

**NOTICE OF TRUSTEE'S SALE** Recording requested by: TS No. CA-18-811762-NJ Order No.: 180141391-CA-VOI YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/8/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan

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## TRUSTEE SALES

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association, or savings association, or savings bank specified in Section 5102 to the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the accrued principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): **EUGENE LESLIE SMITH AND ANNIE J. SMITH, HUSBAND AND WIFE AS JOINT TENANTS** Recorded: **12/18/2006** as Instrument No. **2006-0263528** of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **8/27/2018** at **10:00 AM** Place of Sale: **At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724** Amount of accrued balance and other charges: **\$278,547.24** The purported property address is: **4145 N 1ST ST, FRESNO, CA 93726** Assessor's Parcel No.: **436-054-15** **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this Notice of Sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **916-939-0772** for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the trustee: **CA-18-811762-NJ**. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. The undersigned trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. **If the trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the mortgagor, the mortgagee, or the mortgagee's attorney.** If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. Date: **Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 619-645-7711** For NON SALE information only Sale Line: **916-939-0772** Or Login to: <http://www.qualityloan.com> Reinstatement Line: **(866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.:

**CA-18-811762-NJ** IDSPub #0142958  
7/27/2018 8/3/2018 8/10/2018  
07/27/2018, 08/03/2018, 08/10/2018

**NOTICE OF TRUSTEE'S SALE** Trustee Sale No. : 0000006087738 Title Order No.: 730-1606354-70 FHA/VA/PMI No.: 045-4338874 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 09/17/1996. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 09/23/1996 as Instrument No. 96126617 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: ANTHONY S WEE AND MARIA SALVACION CANDAZA AGUJA, 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: 09/05/2018 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: **10287 NORTH SIERRA VISTA, AVENUE, FRESNO, CALIFORNIA 93720** APN#: 578-081-08 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$94,330.39. 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 0000006087738. 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: 07/17/2018 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-4664333 07/27/2018, 08/03/2018, 08/10/2018

**NOTICE OF TRUSTEE'S SALE** TS No. **CA-17-764288-BF** Order No.: **8694435** YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 7/13/2005. 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. 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): **DAVID MCCALLUM AND DONNA M MCCALLUM, HUSBAND AND WIFE** Recorded: **7/26/2005** as Instrument No. **2005-0166644** and modified as per Modification Agreement recorded 5/26/2016 as Instrument No. 2016-0067445-00 of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **8/20/2018** at **10:00 AM** Place of Sale: **At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724** Amount of unpaid balance and other charges: **\$200,057.85** The purported property address is: **484 BLISS AVENUE, CLOVIS, CA 93611** Assessor's Parcel No.: **550-243-08** **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **916-939-0772** for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: **CA-17-764288-BF**. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. The undersigned Trustee

disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. Date: **Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 619-645-7711** For NON SALE information only Sale Line: **916-939-0772** Or Login to: <http://www.qualityloan.com> Reinstatement Line: **(866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: **CA-17-764288-BF** IDSPub #0143106 7/27/2018 8/3/2018 8/10/2018

T.S. No.: 9987-7334 TSG Order No.: 180171704-CA-VOI A.P.N.: 312-493-29 NOTICE OF TRUSTEE'S SALE PURSUANT TO CIVIL CODE § 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/31/2008. 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. Affinia Default Services, LLC, as the duly appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust Recorded 02/07/2008 as Document No.: 2008-0018533, of Official Records in the office of the Recorder of Fresno County, California, executed by: **JOSE DEJESUS FLORES, JR., A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY,** as Trustor, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable in full at time of sale by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and state, and as more fully described in the above referenced Deed of Trust. Sale Date & Time: 08/22/2018 at 09:00 AM Sale Location: West Entrance to the County Courthouse Breezeway, Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724 The street address and other common designation, if any, of the real property described above is purported to be: **2556 N VERNAL AVENUE, FRESNO, CA 93722-6811** 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 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 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: \$196,779.33 (Estimated) as of 07/26/2018. Accrued interest and additional advances, if any, will increase this figure prior to sale. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. **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, 1-800-280-2832 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, T.S.# 9987-7334. 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 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. Affinia Default Services, LLC 301 E. Ocean Blvd. Suite 1720 Long Beach, CA 90802 833-290-7452 For Trustee Sale Information Log On To: [www.auction.com](http://www.auction.com) or Call: 1-800-280-2832. Affinia Default Services, LLC, Omar Solorzano, Foreclosure Associate This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of the debt referenced herein in a bankruptcy proceeding, this is not an attempt to impose personal liability upon you for payment of that debt. In the event you have received a bankruptcy discharge, any action to enforce the debt will be taken against the property only. NPP0336526 To: FRESNO BUSINESS JOURNAL 07/27/2018, 08/03/2018, 08/10/2018 07/27/2018, 08/03/2018, 08/10/2018

T.S. No.: 9948-062 TSG Order No.: 730-1710636-70 A.P.N.: 496-095-02 NOTICE OF TRUSTEE'S SALE PURSUANT TO CIVIL CODE § 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 07/28/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Affinia Default Services, LLC, as the duly appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust Recorded 08/04/2006 as Document No.: 2006-0162103, Book No.: -, Page No.: -, of Official Records in the office of the Recorder of Fresno County, California, executed by: **VERONICA LEON A SINGLE WOMAN AND MARGARITA DELGADO A SINGLE WOMAN AS JOINT TENANTS,** as Trustor, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable in full at time of sale by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and state, and as more fully described in the above referenced Deed of Trust. Sale Date & Time: 08/20/2018 at 10:00 AM Sale Location: At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724 The street address and other common designation, if any, of the real property described above is purported to be: **3541 N STANFORD AVE, 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 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 said Deed of Trust, with interest thereon, as provided in said note(s),

TRUSTEE SALES

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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: \$213,518.64 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call, 916-939-0772 for information regarding the trustee's sale or visit this Internet Web site, www.nationwideposting.com, for information regarding the sale of this property, using the file number assigned to this case, T.S.# 9948-4062. 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 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. Affinia Default Services, LLC 301 E. Ocean Blvd. Suite 1720 Long Beach, CA 90802 833-290-7452 For Trustee Sale Information Log On To: www.nationwideposting.com or Call: 916-939-0772. Affinia Default Services, LLC, Omar Solorzano, Foreclosure Associate This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of the debt referenced herein in a bankruptcy proceeding, this is not an attempt to impose personal liability upon you for payment of that debt. In the event you have received a bankruptcy discharge, any action to enforce the debt will be taken against the property only. NPP0336415 To: FRESNO BUSINESS JOURNAL 07/27/2018, 08/03/2018, 08/10/2018 07/27/2018, 08/03/2018, 08/10/2018

CIVIL

SUMMONS (CITACION JUDICIAL) NOTICE TO DEFENDANT (AVISO AL DEMANDADO): JMY PROPERTIES I, LLC; JASON M. YAMADA; CHISATO JANICE MATSUYAMA YAMADA; REGENCY PROPERTY MANAGEMENT; FRANCES ECHEVARRIA; JESUS HERNANDEZ; NICOLAS PATISTAN PEREZ (pursuant to C.C.P. section 382 as an unwilling plaintiff), and DOES 1-50, inclusive. YOU ARE BEING SUED BY PLAINTIFF (LO ESTA DEMANDANDO EL DEMANDANTE): VICTORIA ANTUNEZ, individually, and as Successor in Interest to the Estate of Adrian Antunez aka Adrian Antunez Perez; and PEDRO DIEGO NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below. You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear

your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property, may be taken without further warning from the court. There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. ¡AVISO! Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación. Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia. Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 ó mas de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso. The name and address of the court is (El nombre y dirección de la corte es): FRESNO COUNTY SUPERIOR COURT 1130 O Street Fresno, California 93721 CASE NUMBER (Número del Caso): 17CECG04141 The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is (El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es): WARREN R. PABOOJIAN, 128462 BARADAT & PABOOJIAN, INC. 720 West Alluvial Avenue Fresno, CA 93711 (559) 431-5366 DATE (Fecha): 12/8/2017 Clerk (Secretario), by: E. Medina, Deputy (Adjunto) PLAINTIFFS' STATEMENT OF DAMAGES SUPERIOR COURT OF THE STATE OF CALIFORNIA, COUNTY OF FRESNO VICTORIA ANTUNEZ, individually, and as Successor in Interest to the Estate of Adrian Antunez aka Adrian Antunez Perez; and PEDRO DIEGO, Plaintiffs, v. JMY PROPERTIES I, LLC; JASON M. YAMADA; CHISATO JANICE MATSUYAMA YAMADA; REGENCY PROPERTY MANAGEMENT; FRANCES ECHEVARRIA; JESUS HERNANDEZ; NICOLAS PATISTAN PEREZ (pursuant to C.C.P. section 382 as an unwilling plaintiff); and DOES 1 to 50, inclusive. Defendants. CASE NO. 17CECG04141

TO DEFENDANT, NICOLAS PATISTAN PEREZ: Plaintiff, VICTORIA ANTUNEZ, individually, and as Successor in Interest to the Estate of Adrian Antunez aka Adrian Antunez Perez, seeks damages in the above-entitled action, as follows: 1. General Damages: A. Pain, suffering, and inconvenience \$20,000,000.00 B. Emotional Distress \$20,000,000.00 C. Loss of society and companionship \$20,000,000.00 2. Special Damages: A. Medical expenses (to date) \$ 500,000.00 B. Future medical expenses (present value) \$ 500,000.00 C. Funeral Expenses \$ 25,000.00 D. Future Contributions \$10,000,000.00 E. Value of Personal Services \$10,000,000.00 F. Punitive Damages \$50,000,000.00 TO DEFENDANT, NICOLAS PATISTAN PEREZ: Plaintiff, PEDRO DIEGO, seeks damages in the above-entitled action, as follows: 1. General Damages: A. Pain, suffering, and inconvenience \$10,000,000.00 B. Emotional Distress \$10,000,000.00 C. Loss of society and companionship \$10,000,000.00 2. Special Damages: A. Funeral Expenses \$ 25,000.00 B. Future Contributions \$10,000,000.00 C. Value of Personal Services \$10,000,000.00 D. Punitive Damages \$50,000,000.00 07/13/2018, 07/20/2018, 07/27/2018, 08/03/2018 SUMMONS (CITACION JUDICIAL) NOTICE TO DEFENDANT (AVISO AL DEMANDADO): Jose Alfredo Vargas Agabo; Baggie Farms Express, Inc.; and Does 1 to 50, inclusive YOU ARE BEING SUED BY PLAINTIFF: (LO ESTA DEMANDANDO EL DAMANDANTE): Cristobal Duran NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below. You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court. There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. AVISO! Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación. Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación

y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.courtinfo.ca.gov/selfhelp/espanol/), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia. Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 ó mas de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso. CASE NUMBER: (Número del Caso): 18CECG00166 The name and address of the court is: (El nombre y dirección de la corte es) FRESNO COUNTY SUPERIOR COURT 1130 "O" STREET FRESNO, CALIFORNIA 93721-2220 The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is: (El nombre, la dirección y el número de telefono del abogado del demandante, o del demandante que no tiene abogado es). PEREZ, WILLIAMS, MEDINA & RODRIGUEZ LLP 1432 DIVISADERO FRESNO, CALIFORNIA 93721 (559) 445-0123 DATE: (Fecha) 1/19/2018 Clerk, (Secretario) by T. Moua, Deputy (Adjunto) (SEAL) COMPLAINT--Personal Injury, Property Damage, Wrongful Death Type (check all that apply): MOTOR VEHICLE Property Damage Personal Injury Jurisdiction (check all that apply): ACTION IS AN UNLIMITED CIVIL CASE (excepts \$25,000) 1. Plaintiff (name or names): Cristobal Duran alleges causes of action against defendant (name or names): Jose Alfredo Agabo; Baggie Farms Express, Inc.; and Does 1 to 50, inclusive 2. This pleading, including attachments and exhibits, consists of the following number of pages: 4 3. Each defendant named above is a natural person a. except defendant (name): DOES 1 to 50 inclusive (5) other (specify): The capacities of the DOE defendants are unknown at this time. b. except defendant: Baggie Farms Express, Inc. a corporation 6. The true names of defendants sued as Does are unknown to plaintiff, and are joined pursuant to CCP 474. b. Doe defendants (specify Doe numbers): 1 to 50, inclusive are persons whose capacities are unknown to plaintiff. 8. This court is the proper court because c. injury to person or damage to personal property occurred in its jurisdictional area. 10. The following causes of action are attached and the statements above apply to each (each complaint must have one or more causes of action attached): a. Motor Vehicle 11. Plaintiff has suffered a. wage loss

b. loss of use of property c. hospital and medical expenses d. general damage e. property damage f. loss of earning capacity g. other damage (specify): Economic and non-economic damages are not presently known or ascertained to date. 13. The relief sought in this complaint is within the jurisdiction of this court. 14. Plaintiff prays for judgment for costs of suit; for such relief as is fair, just, and equitable; and for a. (1) compensatory damages (3) Other: Interest at the legal rate pursuant to Civil Code 3291. The amount of damages is (in cases for personal injury or wrongful death, you must check (1)): (1) according to proof Date: January 12, 2018 Antonio Rodriguez, Jr. FIRST CAUSE OF ACTION--Motor Vehicle ATTACHMENT TO Complaint (Use a separate cause of action form for each cause of action.) Plaintiff (name): Cristobal Duran MV- 1. Plaintiff alleges the acts of defendants were negligent; the acts were the legal (proximate) cause of injuries and damages to plaintiff; the acts occurred on (date): December 6, 2016 at (place): The accident occurred at or near the intersection of Jensen Avenue and Temperance Avenue, in the County of Fresno, State of California. MV- 2. DEFENDANTS a. The defendants who operated a motor vehicle are (names): Jose Alfredo Vargas Agabo; and Does 1 to 50, inclusive b. The defendants who employed the persons who operated a motor vehicle in the course of their employment are (names): Baggie Farms Express, Inc.; and Does 1 to 50, inclusive c. The defendants who owned the motor vehicle which was operated with their permission are (names): Baggie Farms Express, Inc., and Does 1 to 50, INCLUSIVE d. The defendants who entrusted the motor vehicle are (names): Baggie Farms Express, Inc., and Does 1 to 50, INCLUSIVE e. The defendants who were the agents and employees of the other defendants and acted within the scope of the agency were (names): Defendants, each and all, and Does 1 to 50, INCLUSIVE STATEMENT OF DAMAGES (Personal Injury or Wrongful Death) (CCP § 585) SUPERIOR COURT OF CALIFORNIA COUNTY OF FRESNO 1130 "O" Street Fresno, California 93721 CASE NO. 18CECG00166 PLAINTIFF: Cristobal Duran DEFENDANT: Jose Alfredo Vargas Agabo, et al To Jose Alfredo Vargas Agabo, Defendant, Plaintiff: Cristobal Duran seeks damages in the above-entitled action, as follows: 1. General damages: a. Pain, suffering, and inconvenience: \$ 2,000,000. b. Emotional distress: \$ 2,000,000. 2. Special damages: a. Medical expenses (to date): \$ 500,000.00 b. Future medical expenses (present value): \$ 500,000.00 c. Loss of earnings (to date): \$ 100,000.00 d. Loss of future earning capacity (present value): \$ 1,500,000. e. Property damage \$ 10,000.00 Date: February 16, 2018 Signed: Antonio Rodriguez, Jr., Esq. #244002 Perez, Williams, Medina & Rodriguez 1432 Divisadero Street Fresno, California 93721 TELEPHONE NO.: (559) 445-0123 ATTORNEY FOR: Plaintiff NOTICE OF CONTINUED CASE MANAGEMENT CONFERENCE CASE NUMBER: 18CECG00166 SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO 1130 "O" STREET FRESNO, CA 93724-0002 Cristobal Duran, Plaintiff v. Baggie Farms Express, Inc. and DOES 1 to 50, inclusive, Defendant TO ALL PARTIES HEREIN AND THEIR ATTORNEYS OF RECORD: NOTICE IS HEREBY GIVEN that a continued Case Management Conference has been set in the above captioned matter for 9/10/18, at 9:00 a.m. in Room 305 of the Fresno County Superior Court located at 1130 "O" Street, Fresno, California. Attorneys for all parties are ordered to appear in person. Dated : 07/13/2018

## CIVIL

Continued | From 30

PEREZ, WILLIAMS, MEDINA &amp; RODRIGUEZ LLP

By: Antonio Rodriguez, JR  
Attorney for Plaintiff07/20/2018, 07/27/2018, 08/03/2018,  
08/10/2018

SUMMONS (CITACION JUDICIAL): NOTICE TO DEFENDANT: (AVISO AL DEMANDADO): (1) **ROBERT WILLIAM SHORE**; (2) **DAVID ALLEN SHORE**; (3) **PEGGY BAILEY**; (4) **THE UNKNOWN HEIRS, ASSIGNS AND DEVEISEES OF PAUL E. SHORE, SR.**; (5) **THE UNKNOWN HEIRS, ASSIGNS AND DEVEISEES OF MARGARET SHORE**; and (6) **DOES 1 THROUGH 20, inclusive YOU ARE BEING SUED BY PLAINTIFF: (LO ESTA DEMANDANDO EL DEMANDANTE): DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE DOVER MORTGAGE CAPITAL CORPORATION, GRANTOR TRUST CERTIFICATES, SERIES 2005-A** NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below. You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court. There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. ¡AVISO! Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación Tiene 30 DIAS DE CALENDARIO despues de que le entreguen esta citacion y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefonica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y mas informacion en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede mas cerca. Si no puede pagarla cuota de presentacion, pida al secretario de la corte que le de un formulario de exencion de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podra quitar su sueldo, dinero y bienes sin mas advertencia. Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remision a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniendose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperacion de \$10,000 o mas de valor recibida mediante un acuerdo o una concesion de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso. Case Number (Numero del Caso): 18CECG01603 The name and address of the court is: (El nombre

y direccion de la corte es): SUPERIOR COURT OF CALIFORNIA 1130 O STREET FRESNO, CA 93721 The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is: (El nombre, la direccion y el numero de telefono del abogado del demandante, o del demandante que no tiene abogado, es): LAUREL I. HANDLEY (SBN 231249) (858) 750-760 (619) 590-1385 CHARLES A. CORREIA (SBN 86123) ALDRIDGE PITE, LLP, 4375 JUTLAND DRIVE, SUITE 200 SAN DIEGO, CA 92177-0935 90017 DATE (Fecha): MAY 8, 2018 , Clerk, (Secretario) by L. PETERSON, Deputy (Adjunto) A-4664759 07/27/2018, 08/03/2018, 08/10/2018, 08/17/2018, 07/27/2018, 08/03/2018, 08/10/2018, 08/17/2018

## PROBATE

(1) **NOTICE OF PETITION TO ADMINISTER ESTATE OF Mercedes Ruiz Rodriguez aka Mercedes Rodriguez aka Mercedes Zuniga Ruiz CASE NO: 18CEPR00768** To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **Mercedes Ruiz Rodriguez aka Mercedes Rodriguez aka Mercedes Zuniga Ruiz** A Petition for Probate has been filed by **Vidal Sanchez** in the Superior Court of California, County of FRESNO. The Petition for Probate requests that **Vidal Sanchez** be appointed as personal representative to administer the estate of the decedent. The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court. The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority. **A hearing on the petition will be held in this court as follows: September 6, 2018, 9:00 A.M., Dept.: 303 1130 "O" Street, 3rd Floor - Dept. 303 Fresno, California 93724 Central-Probate** If you object to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. **If you are a creditor** or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. **You may examine the file kept by the court.** If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. Attorney for petitioner: **Lance E. Armo, Esq.** 550 W. Alluvial, Ste. 102 Fresno, CA 93711 (559) 324-6527 08/03/2018, 08/08/2018, 08/17/2018

(1) **NOTICE OF PETITION TO ADMINISTER ESTATE OF ANNA M. HERNANDEZ aka ANNA MARIE HERNANDEZ aka ANNA HERNANDEZ CASE NO: 18CEPR00740** To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **ANNA M. HERNANDEZ aka ANNA MARIE HERNANDEZ aka ANNA HERNANDEZ** A Petition for Probate has been filed by **FRED HERNANDEZ** in the Superior Court of California, County of FRESNO.

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

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

**A hearing on the petition will be held in this court as follows: August 28, 2018, 9:00 A.M., Dept.: 303 1130 "O" Street, 3rd Floor - Dept. 303 Fresno, California 93724 Probate Division**

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

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

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

Attorney for petitioner: **GARY G. BAGDASARIAN (State Bar # 068552)** Attorney at Law 1735 North Fine Avenue, Suite 103 Fresno, CA 93727 (559) 252-7273 08/03/2018, 08/08/2018, 08/17/2018

**NOTICE OF PETITION TO ADMINISTER ESTATE OF WILLARD E. CONDIT aka WILLARD EARL CONDIT aka WILLARD CONDIT CASE NO: 18CEPR 00711**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **WILLARD E. CONDIT aka WILLARD EARL CONDIT aka WILLARD CONDIT** A Petition for Probate has been filed by **WILLIAM F. WOOD, JR. and CHARLES PHILLIPS** in the Superior Court of California, County of FRESNO. The Petition for Probate requests that **WILLIAM F. WOOD, JR. and CHARLES PHILLIPS** be appointed as personal representative to administer the estate of the decedent.

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

**A hearing on the petition will be held in this court as follows: August 22, 2018, 9:00 A.M., Dept.: 303 1130 "O" Street, 3rd Floor - Dept. 303 Fresno, California 93724 Probate Division**

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

**If you are a creditor** or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date

of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law. **You may examine the file kept by the court.** If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

Attorney for petitioner: **GARY G. BAGDASARIAN (State Bar # 068552)** Attorney at Law 1735 North Fine Avenue, Suite 103 Fresno, CA 93727 (559) 252-7273 07/20/2018, 07/25/2018, 08/03/2018

**NOTICE OF PETITION TO ADMINISTER ESTATE OF RICHARD WAYNE FIORI CASE NO: 18CEPR00715**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **RICHARD WAYNE FIORI, RICHARD W. FIORI, RICHARD FIORI, RICK FIORI** A Petition for Probate has been filed by **KARI D. FIORI** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **KARI D. FIORI** be appointed as personal representative to administer the estate of the decedent.

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

**A hearing on the petition will be held in this court as follows: August 23, 2018, 9:00 A.M., Dept.: 303 1130 "O" Street, 3rd Floor - Dept. 303 Fresno, California 93724 B. F. Sisk Courthouse**

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

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

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

Attorney for petitioner: **Jason O. Howard, Esq., #302983 McCormick Barstow LLP** 7647 N. Fresno Street Fresno, CA 93720 (559) 433-1300 07/20/2018, 07/25/2018, 08/03/2018

**NOTICE OF HEARING - DECEDENT'S ESTATE OR TRUST (Probate - Decedents' Estates) SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO**

1130 "O" Street FRESNO, CA 93724-2201 B.F. SISK COURTHOUSE ESTATE OF: MANUEL R. LOPEZ, DECEDENT CASE NO: 18 CE PR 00722 This notice is required by law. This notice does not require you to appear in court, but you may attend the hearing if you wish. 1. NOTICE is given that: VALERIE LOPEZ MORALES has filed: PETITION FOR PROBATE; NOTICE OF HEARING 2. You may refer to the filed documents for more information. (Some documents filed

with the court are confidential.) 3. A HEARING on this matter will be held as follows: a. Date: AUGUST 22, 2018, Time: 9:00 A.M., Dept.: 303, b. Address of court is: 1130 "O" Street Third Floor Fresno, CA 93724 Central Division. Assistive listening systems, computer-assisted real-time captioning, or sign language interpreter services are available upon request if at least 5 days notice is provided. Contact the clerk's office for Request for Accommodations by Persons With Disabilities and Order (form MC-410). (Civil Code section 54.8) ATTORNEY OR PARTY WITHOUT ATTORNEY: VALERIE LOPEZ MORALES 2979 SWIFT AVE. CLOVIS, CA 93611 TELEPHONE NO.: (559) 563-9340 ATTORNEY FOR: IN PRO PER 07/20/2018, 07/25/2018, 08/03/2018

**NOTICE OF INTENTION TO SELL REAL PROPERTY** Probate Code §10300

Estate of LANCE C. MALACH, Deceased Superior Court of California County of Fresno

Case No. 18CEPR00174

NOTICE IS HEREBY GIVEN that, subject to confirmation by the above-entitled Court, on August 4, 2018, or thereafter within the time allowed by law, Margarita Martinez-Baly, as Administrator of the Estate of Lance C. Malach, deceased, will sell at private sale to the highest and best net bidder, on the terms and conditions stated below, all right, title, and interest of the decedent at the time of death and all right, title, and interest that the estate has acquired in addition to that of the decedent at the time of death, in the following real property:

The "Matus Property" is a residential real property commonly referred to as 8849 N. Matus Ave, Fresno, CA 93720, APN: 403-731-07 and is more fully described as: LOT 50 OF TRACT NO. 4979, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 65 PAGES 50 AND 51 OF PLATS, FRESNO COUNTY RECORDS.

The Estate owns 100% fee simple interest in the Matus Property.

The Matus Property will be sold subject to current taxes, covenants, conditions, restrictions, reservations, rights, rights of way, and easements of record, with any encumbrances of record to be satisfied from the purchase price.

The Matus Property is to be sold on an "as is" basis, except for title.

Bids or offers are invited for the Matus Property and must be in writing, and can be mailed to JIM KRIKORIAN C/O Realty Concepts, located at 575 E. Alluvial Ave., Suite 101, Fresno, CA 93720, or delivered to JIM KRIKORIAN personally, at any time after first publication of this notice and before any sale is made.

An individual passed-away on the Matus Property on May 21, 2018.

The right is reserved to reject any and all bids.

For further information and bid forms, contact Jared R. Callister at 7112 N. Fresno Street, Suite 450, Fresno, California, 93720. Dated: July 17, 2018

/s/ Margarita Martinez-Baly, Administrator of the

Estate of Lance C. Malach, deceased

Dated: July 17, 2018

FISHMAN, LARSEN & CALLISTER

/s/ Jared R. Callister, Attorney for

Administrator Margarita Martinez-Baly 07/20/2018, 07/25/2018, 08/03/2018

## FICTITIOUS

(1) **FICTITIOUS BUSINESS NAME STATEMENT File No. 2201810004391**

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

**FLORADORA CARNICERIA Y TAQUERIA at 4101 E. FLORADORA AVENUE, FRESNO, CA 93703, FRESNO COUNTY:**

Mailing Address:

3421 E. MCKENZIE AVENUE, FRESNO, CA 93702;

Full Name of Registrant:

**HERMELINDA C. MARTINEZ ZENTENO**, 3421 E. MCKENZIE AVENUE, FRESNO, CA 93702.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **07/24/2018**.

This business conducted by: **INDIVIDUAL**

Continued | Next Page

FICTITIOUS

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HERMELINDA C MARTINEZ ZENTENO, OWNER. This statement filed with the Fresno County Clerk on: **07/24/2018**.

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

By: JEWEL COOKSEY, 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." 07/13/2018, 07/20/2018, 07/27/2018, 08/03/2018, 08/10/2018, 08/17/2018, 08/24/2018

(1) **FICTITIOUS BUSINESS NAME STATEMENT**  
File No. **2201810004026**

The following person(s) is (are) conducting business as **FRESNO AUTO SERVICE FRESNO CATERING HOUSE AND SERVICE KUTNERIAN ENTERPRISES** at **103 N. BROADWAY ST. FRESNO, CA 93701, Fresno County:** Full Name of Registrant: **VREZH KUTNERIAN**, 3147 W. CELESTE AVENUE, FRESNO, CA 93711.

Registrant has not yet commenced to transact business under the Fictitious Business Name listed above. This business conducted by: **INDIVIDUAL.** VREZH KUTNERIAN, OWNER. This statement filed with the Fresno County Clerk on: **07/06/2018**.

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

By: ELIZABETH OROZCO, 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." 08/03/2018, 08/10/2018, 08/17/2018, 08/24/2018

(1) **FICTITIOUS BUSINESS NAME STATEMENT**  
File No. **2201810004002**

The following person(s) is (are) conducting business as **WE-FIKZ** at **1869 7THS STREET, MENDOTA, CA 93640 FRESNO COUNTY:** Mailing Address: 632 DE LA CRUZ STREET, MENDOTA, CA 93640; Full Name of Registrant: **NASSER MOHSEN SALEH ALIOBAID**, 632 DE LA CRUZ STREET, MENDOTA, CA 93640. Registrant commenced to transact business under the Fictitious Business Name listed above on: **07/01/2018**.

This business conducted by: **INDIVIDUAL.** NASSER MOHSEN SALEH ALIOBAID, OWNER. This statement filed with the Fresno County Clerk on: **07/05/2018**.

(Seal) **BRANDIL 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." 08/03/2018, 08/10/2018, 08/17/2018, 08/24/2018

**FICTITIOUS BUSINESS NAME STATEMENT**  
File No. **2201810004086**

The following person(s) is (are) conducting business as **Empire Pacific Empire Company** at **7650 N. Palm Ave., Ste. 103, Fresno, CA 93711, Fresno County** Full Name of Registrant: **Fresh Pacific International, Inc.**, 7650 N. Palm Ave., Ste. 103, Fresno, CA 93711 Registrant has not yet commenced to transact business under the Fictitious Business Name listed above. This business conducted by: **Corporation** Articles of Incorporation Number: California (#C4121101) Robert J. Rife, Jr., Secretary This statement filed with the Fresno County

Clerk on: **07/10/2018**.

(Seal) **BRANDIL 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." 07/13/2018, 07/20/2018, 07/27/2018, 08/03/2018

**FICTITIOUS BUSINESS NAME STATEMENT**  
File No. **2201810003985**

The following person(s) is(are) conducting business as: **Lotus Digital, 1110 E. Olive Ave., Fresno, CA 93728**, County of Fresno Mailing Address: 3301 Barham Blvd., Suite 200, Los Angeles, CA 90068 Registrant: Lotus Fresno Corp., 3301 Barham Boulevard, Ste. 200, Los Angeles, CA 90068

Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: 02/01/2018 This business is conducted by: Corporation Articles of Incorporation: C3003046 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/ Jasmin Dorismond, Senior Vice President Filed with the Fresno County Clerk on July 5, 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 7/20, 7/27, 8/3, 8/10/18 CNS-3154152# FRESNO BUSINESS JOURNAL 07/20/2018, 07/27/2018, 08/03/2018, 08/10/2018

**FICTITIOUS BUSINESS NAME STATEMENT**  
File No. **2201810004114**

The following person(s) is (are) conducting business as **FRESNO TOURS INC** at **1435 FRESNO STREET, SUITE 21, FRESNO, CA 93706, FRESNO COUNTY, Phone (559) 498-6445:** Full Name of Registrant: **FRESNO TOURS, INC**, 1435 FRESNO STREET, SUITE 21, FRESNO, CA 93706, Phone (559) 498-6445.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **07/12/2018**. This business conducted by: **CORPORATION.** Articles of Incorporation Number: C4166371

MARIA RUIZ, PRESIDENT. This statement filed with the Fresno County Clerk on: **07/12/2018**.

(Seal) **BRANDIL 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." 07/20/2018, 07/27/2018, 08/03/2018, 08/10/2018

**FICTITIOUS BUSINESS NAME STATEMENT**  
File No. **2201810003880**

The following person(s) is (are) conducting business as **DIVINE LOGISTICS INC** at **1840 SHAW AVENUE, SUITE 105, CLOVIS, CA, 93611 FRESNO COUNTY:** Mailing Address: 1840 SHAW AVENUE, SUITE 105-78, CLOVIS, CA, 93611; Full Name of Registrant: **DIVINE LOGISTICS INC.**, 1840 SHAW AVE STE 105, CLOVIS, CA 93611, Phone (559) 577-8687.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **06/28/2018**. This business conducted by: **CORPORATION.** Articles of Incorporation Number: C4166711. GURPREET KAUR GILL, PRESIDENT.

This statement filed with the Fresno County Clerk on: **06/28/2018**.

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

By: MARISSA CURTIS, 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." 07/20/2018, 07/27/2018, 08/03/2018, 08/10/2018

**FICTITIOUS BUSINESS NAME STATEMENT**  
File No. **220180003878**

The following person(s) is(are) conducting business as: **FiveStar Depot, 4573 E. Washington Ave., Fresno, CA 93702**, County of Fresno Registrant: Danny Rodriguez, 4573 E. Washington Ave., CA 93702 Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: N/A

This business is conducted by: Individual This Statement has been executed pursuant to section 17919 of the Business and Professions Code. I declare that all information in this statement is true and correct. (A registrant who declares as true information, false declarations are a misdemeanor punishable by a fine up to \$1,000).

S/ Danny Rodriguez Filed with the Fresno County Clerk on June 28, 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 7/20, 7/27, 8/3, 8/10/18 CNS-3154540# FRESNO BUSINESS JOURNAL 07/20/2018, 07/27/2018, 08/03/2018, 08/10/2018

**FICTITIOUS BUSINESS NAME STATEMENT**  
File No. **2201810004154**

The following person(s) is (are) conducting business as **Rinker Materials** at **4335 N Golden State Blvd., Fresno, CA 93722 (Fresno County)** Mailing Address: 5 Concourse Parkway, Suite 1900, Atlanta, GA 30328

Full Name of Registrant: **Hydro Conduit, LLC**, 5 Concourse Parkway, Suite 1900, Atlanta, GA 30328 Registrant commenced to transact business under the Fictitious Business Name listed above on: **02/16/2018**

This business conducted by: **Hydro Conduit, LLC** Articles of Incorporation Number: 201806110270 David T. Jones, CFO of sole Member This statement filed with the Fresno County Clerk on: **07/16/2018**.

(Seal) **BRANDIL L. ORTH, County Clerk.**

By: MARISSA CURTIS, 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." 07/27/2018, 08/03/2018, 08/10/2018, 08/17/2018

**MISC.**

(1) **NOTICE TO CREDITORS OF BULK SALE**

Escrow No.: FSSE0101800159A-SR **NOTICE IS HEREBY GIVEN** that a bulk sale is about to be made. The name(s), and business address(es) of the Seller(s) are: **Cal Skate Clovis, Inc., a California corporation 2881 Peach Ave., Clovis, CA 93612** Doing Business as: **Cal Skate Clovis** All other business name(s) and address(es) used by the Seller(s) within the past three years, as stated by the Seller(s), is/are: (if none, so state) None The name(s) and address of the Buyer(s)/ applicant(s) is/are: **Yosemite Skate Partners, LLC, an Ohio corporation 2881 Peach Ave., Clovis, CA 93612** The assets being sold are generally described as: **All Fixtures and Equipment, Goodwill, Inventory and all other**

**tangible and intangible assets used in the operation of the above named business,** and are located at: **2881 Peach Ave., Clovis, CA 93612**

The bulk sale is intended to be consummated at the office of: **Fidelity National Title Company, 1375 Exposition Blvd., Ste. 240, Sacramento, CA 95815** and the anticipated sale date is August 21, 2018. The Bulk sale is subject to California Uniform Commercial Code Section 6106.2. The name and address of the person with whom claims may be filed is: **Fidelity National Title Company, 1375 Exposition Blvd., Ste. 240, Sacramento, CA 95815, Escrow #FSSE0101800159A-SR.**

And the last date for filing claims by a creditor shall be August 20, 2018, which is the business day before the sale date specified above.

Date: **July 23, 2018** Yosemite Skate Partners, LLC By: Fidelity National Title Company as Escrow Agent for the herein Buyer /S/ Sara Rewinkle, Escrow Officer 8/3/18 **CNS-3158688# FRESNO BUSINESS JOURNAL** 08/03/2018

(1) **RICHGROVE COMMUNITY SERVICES DISTRICT**

**NOTICE OF INTENT TO ADOPT A MITIGATED NEGATIVE DECLARATION**

**FOR RICHGROVE COMMUNITY SERVICES DISTRICT WATER SYSTEM IMPROVEMENT PROJECT** NOTICE IS HEREBY GIVEN that the Richgrove Community Services District (RCS D) plans to adopt a mitigated negative declaration for the Water System Improvement Project. The public hearing will be held by the District's Board of Director's on September 26, 2018, at 20986 Grove Drive, Richgrove, CA 93261 at 6:00 p.m.

The Project would allow construction and operation of water system improvements for the Richgrove Community Services District, and extension of services, including construction of associated infrastructure, to the Rodriguez Labor Camp and to five parcels near Road 192 and Avenue 4. The project requests an extra-territorial service agreement from LAFCo, construction of a new water well, water main, and water tanks and associated infrastructure, construction of water pipelines which will connect to the existing distribution system, and construction of new water distribution facilities along with a new water service connection. Completion of the Project will correct water quality issues historically experienced by the community.

The proposed pipeline is along Avenue 8 between Road 192 and Richgrove Drive and from Avenue 8, approximately 0.5 mile north along Road 192 and approximately 0.5 mile south.

Pursuant to the California Environmental Quality Act (CEQA), an Initial Study has been prepared, describing the degree of possible environmental impacts of the proposed project. The District has assessed the potential environmental impacts of this proposed action and has determined that they will be less than significant with mitigation. Copies of the Initial Study and proposed Mitigated Negative Declaration are on file and available for public review at the office of the District's consultant, Provost & Pritchard Consulting Group located at 130 North Garden Street, Visalia, CA 93291. The public review period during which the District will receive comments on the proposed Mitigated Negative Declaration will begin on August 3, 2018 and end on September 3, 2018. Comments should be in writing, if possible, and addressed to Dawn E. Marple at Provost & Pritchard, 130 North Garden Street, Visalia, CA 93291, or at dmarple@ppeng.com. 08/03/2018

(1) **NOTICE INVITING BIDS**

Sealed or electronic bids will be received at the office of the Purchasing Manager of the City of Fresno for the following: **SOUTH MARKS AVENUE TEMPORARY STORM DRAIN BASIN CONSTRUCTION, STREET IMPROVEMENTS AND VETERAN'S HOME BASIN BACKFILL** BID FILE NUMBER: **3611** The scope of work includes excavation of a temporary storm drain ponding basin, backfill of an existing ponding basin on the California Veterans home Property, construction of storm drain facilities and street improvements. The Construction Allocation for this project is **\$414,200**. Bids will be taken on complete work, in accordance with Plans and Specifications on file in the office of the Purchasing

Manager, 2600 Fresno Street, Room 2156 Fresno California, 93721-3622, phone number (559) 621-1332.

**Specifications for these items can be downloaded at the City's online website at:**

**<http://www.fresno.gov>. For Businesses (to the left of the screen), Bid Opportunities Bids will be submitted electronically or by paper only not via Fax.**

Bid Proposal forms can be downloaded at the City's online website.

Bid Proposals must be filed electronically or with the Purchasing Manager prior to the bid opening at 3 p.m. on Tuesday, August 21, 2018, when the bids will be publicly opened and recorded.

The work hereunder constitutes a "public work" as defined in Chapter 1, Part 7, Division 2 of the California Labor Code, and Contractor shall cause the work to be performed as a "public work" in accordance with such Chapter of the California Labor Code. The Council of the City of Fresno has adopted Resolution No. 82-297 ascertaining the general prevailing rate of per diem wages and per diem wages for holidays and overtime in the Fresno area for each craft, classification, or type of worker needed in the execution of contracts for the City. A copy of the resolution is on file at the Office of the City Clerk. Actual wage schedules are available at Construction Management Office, 1721 Van Ness Avenue, Fresno, California 93721, (559) 621-5600.

Contractors and Subcontractors must meet any and all requirements of Labor Code sections 1771.1 and 1771.5 prior to submitting bids.

All proposals must be made on the Bid Proposal Form provided by the Purchasing Manager. A Bid Deposit, which can be provided separately, in the amount of **TEN PERCENT (10%) of the Total Net Bid Amount** (or, in bids with Add Alternates, the highest possible combination of the Base Bid plus Add Alternates) in the form of a certified or cashier's check, an irrevocable letter of credit, or a certificate of deposit or a bidder's bond executed by a corporate surety, admitted by the California Insurance Commissioner to do business in California, payable and acceptable to the City of Fresno; or the Bidder shall have registered with the Purchasing Manager of the City an annual bid bond sufficient to provide coverage in such amount. All Bid Deposits will be held until a Contract has been executed with the successful Bidder or all bids have been rejected. Copies of Bid Deposits may be submitted electronically, with the exception of a cashier's check, which must be brought to the Purchasing Manager's office and labeled accordingly with bid number.

The City of Fresno hereby notifies all Bidders that no person shall be excluded from participation in, denied any benefits of, or otherwise discriminated against in connection with the award and performance of any contract on the basis of race, religious creed, color, national origin, ancestry, physical disability, mental disability, medical condition, marital status, sex, age, sexual orientation, ethnicity, status as a disabled veteran or veteran of the Vietnam era or on any other basis prohibited by law. A pre-bid conference will be held at 1:00 p.m., on August 8, 2018, in Room 4017N, City Hall, 2600 Fresno Street, Fresno, California. Prospective Bidders are encouraged to attend since City Staff will be present to answer any questions regarding the Specifications, and there may be an inspection tour of the job site(s).

The meeting room is physically accessible. Services of an interpreter and additional accommodations such as assistive listening devices can be made available. Requests for accommodations should be made at least five working days but no later than 48 hours prior to the scheduled meeting/event. Please contact the Procurement Specialist on the cover at 559-621-1332 or through the Questions and Answers field on Planet Bids.

In accordance with provisions of section 22300 of the California Public Contract Code, Contractor may substitute securities for any monies withheld by City to ensure performance under the Contract.

A 100 percent Payment Bond and 100 percent Performance Bond for all public works contracts must be filed with the Contract Documents and approved by the City before the Contractor enters upon performance of the Work.

Bidders are advised that, as required by the Fresno Municipal Code, the City has established a National Targeted Worker mandatory participation level.

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

No bid will be considered for award unless

## MISCELLANEOUS

Continued | From 32

the Bidder at the time of bid opening, is licensed with a valid Class "A" Contractor's License issued by the State of California. The City reserves the right to reject any and all bids.  
08/03/2018

(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:

Great Wall Chinese Cuisine LLC  
1785 Herndon Ave Ste 109  
Clovis, CA 93611

The business is known as: Great Wall Chinese Cuisine

The names and addresses of the Buyer/Transferee are:

New Great Wall Chinese Cuisine, Inc.  
3345 Robert Ave.  
Clovis, CA 93619

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: FIXTURES AND EQUIPMENT and are located at: 1785 Herndon Ave Ste 109, Clovis, CA 93611

The kind of license to be transferred is: On Sale Beer and Wine 469963 now issued for the premises located at: 1785 Herndon Ave Ste 109, Clovis, CA 93611

The anticipated date of the sale/transfer is August 21, 2018 at the office of Chicago Title Company, 1750 West Walnut Avenue, Visalia, CA 93277. Phone: (559)636-4300, Fax: (559)636-4365.

Order No.: FWV1-4211801925

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.

By: Chicago Title Company as Escrow Agent for the herein Buyer  
/s/ Leslie Silva Date: July 31, 2018  
Leslie Silva, Escrow Officer  
08/03/2018

(1)  
**PUBLIC NOTICE**

**Request for Qualifications**  
**THE CITY OF FRESNO IS INVITING CONSULTANTS TO SUBMIT "STATEMENTS OF QUALIFICATIONS" FOR PROFESSIONAL DESIGN AND ENGINEERING SERVICES FOR CONSTRUCTION OF A SOLID WASTE CONVENIENCE CENTER**

The City of Fresno is requesting Statements of Qualifications (SOQs) from qualified engineering firms to provide professional design and engineering services for the construction of a Solid Waste Convenience Center in the City of Fresno. The qualifying firm shall be licensed in the field of Civil Engineering, preferably specializing in Structural Engineering. Services provided will include, but not be limited to, the following:

1. Prepare plans and technical specifications for the Solid Waste Convenience Center;
2. Complete Regulatory and Development plan review and acquire building permits;
3. Acquire appropriate Planning and Development permits;
4. Respond to Contractor requests for information during bidding and construction;
5. Review of Contractor construction submittals.

Qualified firms interested in proposing may request a package from Anita Luera via email at [Anita.Luera@fresno.gov](mailto:Anita.Luera@fresno.gov), or by calling (559) 621-1625; by visiting the City of Fresno, Department of Public Utilities, Utilities Planning and Engineering office, located at 2101 G. Street, Bldg. A, Fresno, CA 93706; or by visiting [www.fresno.gov/Businesses](http://www.fresno.gov/Businesses) and selecting Bid Opportunities.

**SOQs are due no later than 5 p.m. (PST) on September 4, 2018, to the address noted above. The City of Fresno reserves the right to reject any and all SOQs.**  
08/03/2018

(1)  
**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 August 13, 2018 located at 3502 W. San Jose Ave., Fresno, County of Fresno, State of California. The property is stored by Derrel's Mini Storage, Inc.**

Arias, Sr, Clifford dresser, table, ent ctr Avery, Ralph lamp, wall art, mirror Blackmon, Monika sofa, loveseat, dresser Capozzi, Palinee chairs, table, totes Chavez, Elizabeth dresser, sofa, loveseat Elizalde, Jarrod fan, guitar, dresser Hararah, Issa tool bench, toolbox, chair Huerta, Brissa bed frame, mirror, luggage Huerta, Brissa dresser, skateboard, guitar Keene, Mary bed frame, dresser, walker Olguin, Rebecca couch, dresser, table Ortega, Dolores fridge, totes, luggage Ouk, Own Danny car seat, car parts, bed set Pena, Jorge loveseat, table, chairs Rodriguez, Carmen table, desk, chair Sage, Amanda table, chairs, mirror Snowden, Terry couch, dresser, kitchenware Tortorete, Michael stroller, chair, baseball bat Trevino, Sonya dog igloo, golf clubs, table Woods, Kay metal cabinets, walker, chair

**Signed: J Chavez Date: 7.16.18**  
08/03/2018, 08/10/2018

(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 at the hour of 8:00 A.M. on August 15, 2018 located at 7060 E. Dakota Ave., Fresno, County of Fresno, State of California. The property is stored by Derrel's Mini Storage, Inc**

Espinoza, Christina bench, chair, cabinet Gould, Dustin wall art, bird cage, shelf Huff, Robbie exercise bike, totes, ladder Tene, Aldo chair, totes, toolboxes Vioria, Irene cabinet, clothing, totes  
**August 15, 2018 to begin at the hour of 9:00 A.M. located at 3170 Shaw Ave, Clovis, County of Fresno, State of California.**

Avila, Diana washer, dryer, tires Croff, Rory bbq, couch, vacuum Lawson, Jesse washer, dryer, ladder  
**Signed: J Chavez Dated: 7.17.18**  
08/03/2018, 08/10/2018

(1)  
**NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY**

**Notice is hereby given that pursuant to Section 21700 of the Business and Professions Code, State of California, the undersigned will sell at Public Auction by competitive bidding on August 17th at 1:30 p.m. at Security Public Storage, 2633 W. Shaw Ave., Fresno, CA 93711, City of Fresno, County of Fresno, State of California. The goods, chattels or personal goods and property of the tenants/units listed below.**

**A027 MICHAEL L COX**  
**A167 THOMAS JAYSON BYRUM**  
**A253 JESSICA ANN DUCHARME**  
**B040 GLORIA N PEREZ**  
**B109 VERNON LEE LACY JR.**  
**B110 KEISHA WILLIS**  
**B258 RITA L OHANO**  
**D026 JOSEPH A RODRIGUEZ**  
**E022 DESARAE J MORENO**  
**E050 BRIAN W STEWART**  
**E121 ANTHONY JOSEPH PARISI**  
**F157 GRACIELA SIERRA**  
**G051 DEBORAH B ACEBO**  
**G213 MICHELLE A ENTROCASO**  
**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: August 3rd 2018 & August 10th 2018**  
08/03/2018, 08/10/2018

(1)  
**DECLARATION OF PUBLICATION (2015.5 C.C.P.)**  
**LEGAL NOTICE OF LANDS WITHIN THE WESTLANDS WATER DISTRICT UPON WHICH ASSESSMENTS OF SAID DISTRICT ARE DELINQUENT.**  
**NOTICE IS HEREBY GIVEN** that below is a list of parcels of land embraced within Westlands Water District upon which the 2016-17 assessments levied by said District are delinquent and remain unpaid. Said list also shows the name of the assessee or assesses, if known, and, if unknown, such fact is stated, and the amount of assessments and penalties due on such lands. Assessee are requested to carefully examine said delinquent list and report errors to the office of Westlands Water District, 3130 N. Fresno Street, Fresno, California 93703.  
**PLEASE TAKE NOTICE** that the figures

opposite the description of each parcel of land listed denotes the total in dollars and cents of the assessments and penalties due thereon for the 2016-17 assessments, and that the parcel numbers referred to below are the assessor's parcel numbers of the respective counties in which the land is situated.

**NOTICE IS FURTHER GIVEN** that unless the delinquent assessments, together with penalties as shown in the list described below, are paid at the Westlands Water District Office, 3130 N. Fresno Street, Fresno, California 93703 by 12 noon on the 29th day of August 2018, the lands upon which such assessments are a lien will be sold to the District for nonpayment of the delinquent assessments and penalties.

**NOTICE IS FURTHER GIVEN** that subsequent to the sale of the land to the District for delinquent assessments, it may be redeemed by the redemption, the person whose estate has been sold, or his successor in interest within three years from the date of sale, or thereafter before a Collector's Deed of the property has been delivered by the District, by paying the amount of assessments against the property with the delinquent penalties thereon, assessments subsequent to sale, together with interest on such assessments as are delinquent and the penalties thereon at the rate of nine percent per year from the date of delinquency. Said redemption amount shall also include the amount of the publication fee and recorder's fees in recording the Certificate of Sale and the Certificate of Redemption. Information concerning redemption may be obtained from Deborah Tuggle in the District's Customer Accounting Department, 3130 N. Fresno Street, Fresno, California 93703, (559) 241-6212.

**NOTICE IS FURTHER GIVEN** that after three years from the date of the sale of the delinquent land to the District, the right of redemption may be terminated upon execution and delivery by the District of a Collector's Deed pursuant to Chapter 6 of the California Water Code commencing with Section 36951.

**NOTICE IS FURTHER GIVEN** that there are also delinquent assessments for a year or years prior to 2016-17 on these and other parcels within Westlands Water District not listed herein, and that information with respect to which parcels have delinquent assessments and the delinquency may be obtained from the Tax Collector of the District.

**WESTLANDS WATER DISTRICT**  
By: Bobbie Ormonde, Tax Collector,  
Westlands Water District

**WESTLANDS WATER DISTRICT**  
*Delinquent Assessment Listing*

APN County Owners Name Delinquent Amount  
038-270-19s Fresno Abundez, Jose E. \$58.59  
036-140-031 Kings American Missionary Assoc. \$78.96  
038-292-10s Fresno Arrequin, Jose R. & Irma A. \$3.44  
036-130-029 Kings Barone, Opal R. \$72.97  
038-341-37s Fresno Cabrera, Antonio & Anabel \$5.18  
038-341-14s Fresno Campos, Joel \$6.32  
038-270-13s Fresno Castro et al, Lydia \$163.19  
038-344-01s Fresno Delgadillo, Jose & Aristeo P. \$4.60  
038-186-004 Kings Dunham Trustee, Michael R. \$2.88  
078-130-17s Fresno Escandon, Lorraine \$540.12  
038-341-07s Fresno Fernandez, Jose Humberto \$2.88  
038-270-18s Fresno Flores, Isabel & Felicitas \$58.59  
036-140-032 Kings Forsberg et al, Jennie L. \$367.46  
040-160-04s Fresno Freitas, Barbara L. \$811.56  
075-032-84s Fresno GIG Huron I LLC \$902.87  
038-342-07s Fresno Garcia, Angel & Lucia \$2.88  
038-292-11s Fresno Hernandez, David Cesar Vera \$3.01  
045-050-80s Fresno Hyaen LLC \$3,969.05  
085-330-12s Fresno I-5 Jayne Partners LLC \$38.06  
036-140-021 Kings Jolly, William E. \$241.06  
036-140-003 Kings Jones et al, John H. \$241.06  
027-130-74 Fresno Lowe, McNally, Schoebert et al \$8.62  
027-130-75 Fresno Lowe, McNally, Schoebert et al \$8.62  
038-032-005 Kings Mc Laren, Susan R. \$20.68  
038-341-28s Fresno Mendoza, Enrique & Juanita \$4.02  
038-343-16s Fresno Moreno, Alfonso & Lola \$4.31  
038-341-35s Fresno Moreno, Angelica \$5.18  
012-160-23s Fresno Nunes, Carlos & Romelia \$33.33  
024-190-067 Kings P G & E Resource Company \$7.18

038-292-09s Fresno Peralta, Adalberto C. & Tomasa \$3.31

075-032-87s Fresno PYJKE Company One LLC \$178.41

075-360-01s Fresno PYJKE Company One LLC \$3.36

075-360-02s Fresno PYJKE Company One LLC \$2.93

075-360-03s Fresno PYJKE Company One LLC \$2.93

075-360-04s Fresno PYJKE Company One LLC \$2.93

075-360-05s Fresno PYJKE Company One LLC \$2.93

075-360-06s Fresno PYJKE Company One LLC \$2.93

075-360-07s Fresno PYJKE Company One LLC \$2.93

075-360-08s Fresno PYJKE Company One LLC \$3.13

075-360-09s Fresno PYJKE Company One LLC \$2.93

075-360-10s Fresno PYJKE Company One LLC \$2.93

075-360-11s Fresno PYJKE Company One LLC \$2.93

075-360-12s Fresno PYJKE Company One LLC \$2.93

075-360-13s Fresno PYJKE Company One LLC \$2.93

075-360-14s Fresno PYJKE Company One LLC \$2.93

075-360-15s Fresno PYJKE Company One LLC \$0.32

075-360-16s Fresno PYJKE Company One LLC \$0.32

075-360-17s Fresno PYJKE Company One LLC \$0.32

075-360-18s Fresno PYJKE Company One LLC \$3.36

075-370-01s Fresno PYJKE Company One LLC \$0.32

075-370-02s Fresno PYJKE Company One LLC \$0.32

075-370-03s Fresno PYJKE Company One LLC \$0.32

075-370-04s Fresno PYJKE Company One LLC \$2.93

075-370-05s Fresno PYJKE Company One LLC \$2.93

075-370-06s Fresno PYJKE Company One LLC \$3.54

075-370-07s Fresno PYJKE Company One LLC \$3.93

075-370-08s Fresno PYJKE Company One LLC \$3.13

075-370-09s Fresno PYJKE Company One LLC \$2.93

075-370-10s Fresno PYJKE Company One LLC \$1.22

075-370-11s Fresno PYJKE Company One LLC \$2.93

075-370-12s Fresno PYJKE Company One LLC \$2.93

075-370-13s Fresno PYJKE Company One LLC \$48.38

038-344-07s Fresno Quintero, Trinidad D. & Aurora C. \$4.02

036-040-019 Kings Reiss et al, Emilie \$80.49

038-341-10s Fresno Rodrigues, Guadalupe & Garcia, Lucia \$6.60

036-130-044 Kings Rowbotham, Jo C. \$241.06

038-343-13s Fresno Ruvalcaba, Salvador \$4.02

038-291-16s Fresno Sanchez, Maria De Cevallos \$3.16

038-292-02s Fresno Sanchez, Maria De Cevallos \$3.01

038-341-15s Fresno Santos, Marcelino & Magdalena \$2.88

085-330-09s Fresno Somervilles Almond Tree Owners \$38.36

038-291-13s Fresno Sran, Omkar Singh \$3.01

038-342-03s Fresno Torres, Merita L. \$2.88

038-292-13s Fresno Viscaino, Jose I. & Ochoa, Ashlie M. \$3.01

026-030-022 Kings Wesley et al, Nancy H. \$3.01

026-030-032 Kings Wollesen, William J. Jr. & Harriet \$241.06

036-040-044 Kings Woods, James & Ruth \$99.83

038-291-12s Fresno Zermeno, Carlos & Petra \$3.01

Total \$8,709.58  
08/03/2018, 08/10/2018, 08/17/2018

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(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 at the hour of 8:00 A.M. on August 07, 2018 at 1441 N. Clovis Ave., Fresno, County of Fresno, State of California. The property is stored by Derrel's Mini Storage, Inc.**

Alegria, Angelica couch, table, chair Belken, Steven hutch, table, desk Cabarubias, Andres table, chairs, ice chest Castro, Juan washer, dryer, lamps Davis, Bernadine toolbox, head board, fan Davis, Kishawn fridge, freezer, recliner Davis-Robles, Deborah table, shelves, totes Diaz, Daphanie luggage, chair, bike rack Garcia, Tammy presto undergarments, shelf Garza, Albert vacuum, totes, toys Green, Anita washer, tv, totes Heckmann, Josef sofa, loveseat, chest Hunwardsen,

Jerry tv, clothing, crates Hurd, Cleveland ovenware, aluminum foil, parchment Lowe, Jeffrey fridge, ramps, chairs Moore, Patricia chair, shelf, vacuum Nelum, Taylor couch, table, microwave Okani Construction Inc tires, saw, power sprayer Rodriguez, Basilio bed frame, weights, clothing Rogers, Brandon xmas décor, bed set, totes Walker, Norma Jean washer, dryer, microwave Watts, Dawn chairs, bookcase, bed frame Yanez, Joseph tools, lawn mower, ice chest Yeager, Julie table, chairs, lawn mower Yeager, Julie fridge, scooter, bed frame Zubia, Edmund chairs, coffee maker, wood planks  
**Signed: J Chavez Date: 7.13.18**  
07/27/2018, 08/03/2018

(1)  
**NOTICE OF PUBLIC LIEN SALE Business & Professionals 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 August 09, 2018 located at 1080 Sunnyside Ave., Clovis, County of Fresno, State of California. The property is stored by Derrel's Mini Storage, Inc.**

Bacaneri, Lisa dresser, microwave, clothing Barnes, Lucia chairs, table, lamp Benson, Robert couch, dresser, table Bravo, Lavinia table, chest, trunks Bullard Medical Group printer, trashcan, canopy Bustamante, Melissa tools, toolbox, ladder Campbell, Monica mirror, bicycle, bucket Chipres, Georgina sofa, chair, wood Curran, Vincent skateboard, snowboard, boots DeFrenza, Brittany table, tote, iron board Garcia, Alicia bookcase, table, shelf Hunter, Ariel mirror, monitor, purse Jones, Andrew washer, dryer, chair Martinez, Jason tools, toolbox, air compressor Mobley, Crystal sofa, loveseat, dresser Newell, Kelly stroller, headboard, loveseat Rodriguez, Patrick table, lamp, ice chest Soto, Elida dresser, totes, cart Tays, Jason sofa, headboard, ladder Wood, Matthew totes, golf clubs, snowboard

**Signed: J. Chavez Date: 7.14.18**  
07/27/2018, 08/03/2018

(1)  
**NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY**

Notice is hereby given that pursuant to Section 21700 of the Business and Professions Code, State of California, Section 2328 of the UCC, Section 535 of the Penal Code and provisions of the Civil Code. The undersigned will sell at Public Auction by competitive bidding on **August 14, 2018 at 9:00 am**, at A to Z Storage, LP 169 N. Valentine Ave., City of Fresno, County of Fresno, State of California. International Fidelity Insurance Company, Bond # 0410815, auctioneer Paula Seals. The goods, chattels of personal goods and property of the tenants/units listed below. Furniture, misc. boxes, kitchen wares, clothes, tools, restaurant kitchen supplies, tv.

325 Dwayne McCue, 418 Kelli Navarro, 448 Benjamin Rochin, 474 Dwayne McCue, 525 Lori Moore, 604 Selba Rae, 631 Ida Azevedo, 705 Ashely Gadison, 714 Marco Lopez, 722 Alvin Hubble, 733 Sonia Vega, 736 Tado Arenas, 822 Ray Walker, Kristol Mackey, 1017 Michael Lopez, 1108 Kameron Bloodworth  
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. A-Z Storage, 169 N. Valentine Ave. Fresno, CA 93706  
07/27/2018, 08/03/2018

(1)  
**NOTICE OF REQUEST FOR PROPOSALS (RFP)**

Communications Strategic Consultant (P18007)

Contact: Jeremy Matthews, Business Operations Analyst  
E-Mail: [jmatthews@fresnohousing.org](mailto:jmatthews@fresnohousing.org)  
Fresno Housing Authority is seeking proposals from qualified firms to provide Communications Strategic Consultation services for:

- Public Relations and Writing
  - Design / Creative Consultant
  - Video Production & Documentaries/ Storytelling
- How to Obtain RFP Documents:
- Download from procurement website: <https://ha.economicengine.com>
  - (no 'www.' before web address)
  - Click on the "Sign-up now As a Vendor" link.
  - Follow the Registration Instructions.
  - Download the RFP documents.

**Proposal Submittal Deadline: Thursday, August 23, 2018 @ 4:00 PM**

Disabled Veteran Business Enterprises (DVBE) and/or Minority and/or Women Owned Business Enterprises (MBE/WBE) are encouraged to respond.  
07/23/2018, 07/27/2018, 07/30/2018, 08/03/2018

# California Legislature passes the pension buck – again

In truth, Sacramento politicians are very dependable. You can depend on them to raise your taxes, pass meaning-



**GUEST VIEW**  
Jon Coupal

less resolutions attacking President Trump and hurt the private sector by eliminating workplace arbitration and enacting even more burdensome regulations. And finally, they are very dependable in avoiding the most important threats to

California's financial solvency, especially dealing with unfunded pension liabilities.

Much has been written about California's unfunded pension crisis. By 2024, normal contribution payments by cities and counties to CalPERS are estimated to total nearly \$3 billion, and the unfunded contribution payments are estimated to total \$5.5 billion. That shortfall of nearly \$3 billion a year will continue

to increase unless reforms are enacted -- soon.

California's pension crisis exists in large part due to the very nature of defined-benefit plans. Unlike defined-contribution plans, where the taxpayers' obligation to each public employee ends with every pay period, defined-benefit plans depend on a projection of future investment returns. And therein lies the problem. California has been horribly wrong in its application of assumed rates of return, leading to hundreds of billions in unfunded liabilities.

And this shortfall is occurring in good economic times when the state of California is relatively flush. A recession will quickly expose this short-sighted thinking, yet the Legislature continues to believe that local municipalities will continue to pass regressive sales tax increases to bail themselves out. Already, 24 cities have sales tax rates at or over 9.5 percent, and more cities are destined to join them.

Not only is the Legislature not acknowledging the scope of the problem, it's not even taking simple common-

sense steps to address it. Senate Bill 1149 was a bill introduced by moderate Democrat Steve Glazer, out of the San Francisco Bay Area. Glazer, who made pension reform a major issue in his election, attempted to create an optional defined contribution program similar to a 401(k) for new state employees. The University of California system has had a similar plan for two years now, and one-third of new employees have opted in to it. It is completely voluntary.

Optional "DC" plans make a lot of financial sense for the employees. According to data from CalPERS, 60 percent of 25-year-olds hired in any given year will leave the state workforce within 15 years. Various studies have shown that the break-even point between the current defined-benefit model (where individuals receive a set amount of money annually in retirement) and Glazer's defined-contribution model is roughly 15-20 years. When did you last see a millennial stay in a job 15-20 years?

SB 1149 gives new younger workers the flexibility of portable benefits. They can transfer a 401(k) plan from job to job by

rolling it over into an IRA. Even if they switch jobs multiple times, their retirement nest egg will continue to grow. The same cannot be said under a defined-benefit model. If vested, employees will receive a percentage of their final salary in retirement. But that amount doesn't grow with inflation and can't be collected until they hit 62. What sense does that make in today's transferrable gig economy?

Despite its clearly voluntary nature, legislators in the Senate Public Employment and Retirement Committee killed the bill on a party-line vote earlier this year. That's a shame, because if politicians can't pass a bill allowing new employees to have access to a completely voluntary defined-contribution retirement model, there is little hope for reform. Meanwhile, those unfunded pension liabilities continue to increase, creating pressure for higher and higher taxes at the city, county and state level.

*Jon Coupal is president of the Howard Jarvis Taxpayers Association. This article was originally published at presstelegram.com.*

## How the Tax Cuts and Jobs Act is working for small business

In December 2017, President Trump signed the Tax Cuts and Jobs Act into law, representing the most significant tax reform package in more than 30 years. NFIB has fought for decades for a real tax cut for small business owners so they can buy new equipment, increase their inventory, boost employee wages, and hire new workers. According to a recent study conducted by the NFIB Research Center, that's exactly what many of our members are doing.

Here's how those surveyed who said they expected to pay less or a lot less in taxes in 2018 expect to spend their savings:

- 2.8 percent of all firms plan to lower prices
- 26.6 percent of all firms plan to hire additional employees
- 32.4 percent plan to retain the money as earnings
- 47.1 percent plan to increase investment in the business or expand the business
- 44.3 percent plan to increase employee compensation
- 40.1 percent plan to pay down debt liabilities

In addition, 49.9 percent of all firms said it was too soon to tell.

Here's a look at how some NFIB members across the country are improving their businesses because of the new law — and what tax reform means to them.

"We are understaffed in our sales, marketing, and project staff; the tax cuts should help us in filling that need." —David Boothe, Allstates Refractory Contractors, LLC in Waterville, Ohio

"We are looking into a 401k program for our employees. Tax reform means happier employees and more money for our business, which will help with our growth." —Lisa Rinker, Northwest Metals & Salvage Service Inc. in Seattle, Washington

"We will work on increasing our 2018 payroll hourly rates. We also have some capital projects that we will release: new office design, new phone system, and e-commerce website." —Doug Johnson, Johnson Electric Supply Company in Cincinnati, Ohio

"Tax cuts will allow me to add to our staff and give deserving employees a well-deserved raise." —Gerald Judice, Judice Inn in Lafayette, Louisiana

"We hope to be able to provide some retirement benefits for the first time. We have both been self-employed for over 20 years and have not been able to set anything aside." —Jode Siedschlag, Night Hawk Manufacturing & Repair Inc. in Waupun, Wisconsin

"I gave bonuses, bought the office building I had been leasing for 17 years, and I'm also looking to expand my business' marketplace geographically and looking at raising wages for all my field staff." —Chris Ellis, Helping Hands Healthcare in West Chester, Ohio

"We have already reinstated medical insurance to all eligible employees, and we are picking up 100 percent of employee premiums for dental, life, and vision for all eligible employees. We have hired two part-time employees. After three years of having to dip into our reserves, we are working to rebuild our reserve account. In the fall, we will revisit our tax obligations and, based on the expectations at that time, maybe make an inventory investment." —Kelly Moore, GKM Auto Parts Inc. in Zanesville, Ohio



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

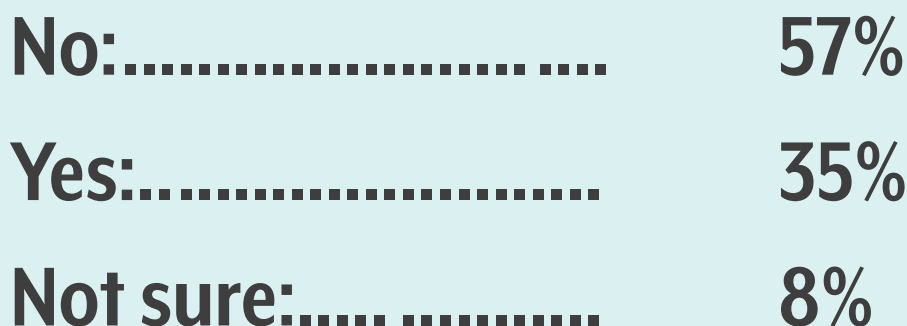
### WEB POLL

## Do you agree with Pres. Trump's plan to give \$12 billion in aid to farmers affected by tariffs?



Before coming to an agreement with the European Union to bolster U.S. exports to head off a trade war, Pres. Donald Trump announced plans to give \$12 billion in direct aid to farmers affected by Chinese retaliatory tariffs. A majority (57 percent) of respondents to this week's web poll doesn't agree with that plan, while 35 percent support the direct-aid plan and 8 percent were unsure.

One hundred thirty-seven votes were cast.



# THE BUSINESS JOURNAL

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## Upcoming Focus Topics

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

- August 10 | Central Valley Law
- August 17 | Hospitality
- August 24 | Business of Sports
- August 31 | Health Care

## Upcoming Lists

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

- August 10 | Fine Dining Establishments
- August 17 | Golf Courses
- August 24 | Senior Living
- August 31 | Meeting Facilities

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The Business Journal hosts the Annual Corporate Golf League and the Best of Central Valley Business Awards, Book of Lists Party, and 60 Ideas in 60 Minutes. For more information on these and other events please contact Kaysi Curtin.

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# Six CEOs

September 12 • 7 am - 8:30 am  
Pardini's Catering & Banquets

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