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# THE BUSINESS JOURNAL

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## Builders looking to get ahead of next recession

the FOCUS

David Castellon - STAFF WRITER

For the past few years, staff at Fresno's Development and Resource Management Department have gotten increasingly busier as the economy has improved and more plans and permit applications have been submitted.

But for about the past six months, that activity has ticked up even more, said Mike Sanchez, the department's assistant director.

"We are seeing a tremendous influx of applications," for new construction, plan checks and subdivision map approvals, he said.

### Ahead of the storm?

As to why, Sanchez said in recent months builders and developers have told his staff they're motivated to begin the construction process not only because of the burgeoning economy following the recent Great Recession, but also the possibility — and even likelihood — that another recession isn't far off.

As for what's driving these concerns, the first sentences of an Aug. 3 Forbes online article sums it up: "Here are two safe forecasts, the kind you can count



Jarrod Olsen, a planner for the city of Fresno, backchecks Clovis architect Andy Lucas' construction plans on Wednesday. Though it was a slow day at Fresno's Development and Resource Management Department assistance counter, officials say that in recent months activity there has elevated as developers and builders try to get construction plans submitted and approved quickly to try to get ahead of the possibility of another recession in the near future.

on. First, the U.S. economy will sink into a recession. Second, no one knows when the recession will arrive."

Such speculation is fueled by statements from a variety of economic pundits that recessions are cyclical, and the U.S. is due for a new one.

The Forbes story notes that

despite no current signs the national economy is in trouble, "readers of The Wall Street Journal, The Financial Times, The New York Times and Bloomberg are seeing daily articles weighing the risk of recession. The commentary definitely leans toward the worried, although the favorite year of reckoning is around

2020 (which, if accurate, means the current expansion will become the longest on record)."

### Rinse and repeat

"The expectation is this recovery has been going on for some time, and the expectation is that

Construction | 8

## Purchase deal may be close on former juvenile hall in Fresno



FILE PHOTO | The former Fresno County Juvenile Hall building in Fresno closed in 2006 amid news reports exposing deplorable conditions that earned it the nickname "hall of shame."

David Castellon - STAFF WRITER

The Fresno Unified School District could be close to working out a deal to buy the former Fresno County Juvenile Hall building.

If it can be worked out by the Sept. 12 school board meeting, board trustees may vote that day on whether to buy the former juvenile hall, along with adjoining

Juvenile Hall | 4

## New construction, renovation in north Fresno

around TOWN



PHOTO BY FRANK LOPEZ | This March photo shows the progress of construction on a three-story office building in Fresno on Nees Avenue just south of Friant Road.

Construction is currently underway on two buildings on Fresno Street in north Fresno near the River Park Shopping Center.

Citizens Business Bank will be relocating from its location on the First and Herndon avenues to a building near Fresno Street and Nees Avenue that is currently under renovation. The branch on 7110 N. First St. is the only Citizens Business Bank in Fresno,

with Central Valley locations in Visalia, Delano, Madera, Tulare and Bakersfield.

The new Citizens Business Bank will be 6,000 square feet.

Based in Ontario, California, CVB Financial Corp., the holding company for Citizens Business Bank, completed its merger with Valley Commerce Bancorp,

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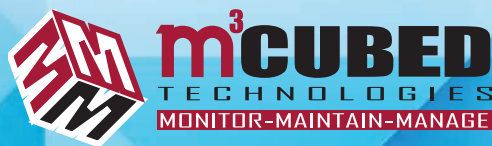
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**Around Town | from 1**

holding company for Valley Business Bank in Visalia.

“The merger with Valley Commerce Bancorp is an exciting opportunity for Citizens Business Bank to expand our presence in the Central Valley,” said Christopher D. Meyers, president and CEO of CVBF. We intend to build upon their strong foundation and broaden customer relationships through our enhanced product offerings and higher credit capacity.”

The bank is expected to open at the end of September.

Across from the future Citizens Business Bank, in the same lot, a building is being constructed, with most of the metal framing already complete.

MAKK Construction Inc. of Fresno started construction on the three-story office building in March that is reportedly being built on spec.

Construction is expected to be completed by Dec. 31.

Frank Lopez

**Visalia Country Club remodel**

The Visalia Country Club is undergoing a remodel of its facilities to keep up with a growing membership demand.

A construction permit values the remodel of the club house, lounge, dining room and patio at \$1.5 million, but general manager Scott Stubbs said the bill was more than that. He would not disclose an exact amount.

The country club on Ranch Street and bordered by Goshen Avenue is the only place golfers and socialites can go for private membership in either Visalia or Tulare.

The renovation will allow the club to bring in more members, as its social membership has been full for at least the five years Stubbs has been with them.

“We have such a large membership, we need to take care of it better,” said Stubbs. “It was a little run down. It served its purpose.”

They currently have 525 golf members and 400 social members.

Doing the renovation is Forcum-

Mackey out of Ivanhoe, who did the original construction in 1990.

The hope is to have the remodeling finished by the beginning of December in time for the numerous holiday events and office parties the club hosts every year.

Work was done 10 years ago on the bunkers of the 18-hole golf course. The course is not overly difficult, according to Stubbs, but has enough of a challenge to keep it interesting. Three large lakes come into play in about six holes.

— Edward Smith

**GV Wire to join CNPA**

GV Wire, the startup news organization published by Darius Assemi of Granville Homes, has applied to become a member of the trade group Califor-

nia News Publishers Association (CNPA).

A number of local newspapers including The Fresno Bee, The Hanford Sentinel, the Visalia Times Delta and The Business Journal are members of the organization, which provides governmental affairs and lobbying services, legal affairs help, advertising programs and hosts an annual journalism contest and summit.

Founded in 2016, GV Wire is a provisional member of the CNPA with all the benefits of a digital news media member, meaning it doesn't produce a print edition.

The CNPA shows only seven current digital news members, none of which are located in the Central Valley.

— Gabriel Dillard



PHOTO VIA VISALIA COUNTRY CLUB FACEBOOK PAGE | Renovations are underway to the facilities at Visalia Country Club to meet a growing demand for an increasing membership.



# 2018 Feeding Families FUND DRIVE

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FILE PHOTOS | The Fresno Unified School District trustees may vote as soon as next week on a deal to purchase the former juvenile hall facility in Fresno, which includes several buildings on nearly 13 acres.

## Juvenile Hall | from 1

land and buildings off East Ventura Avenue between 9th and 10th streets.

The facility, which sits on a series of parcels comprising 12.6 acres, closed in 2006 amid news reports exposing deplorable conditions that earned it the nickname “hall of shame.”

The combination of open land and buildings, were put up for sale by the Fresno County Board of Supervisors, and the members accepted last year a \$1.51 million bid — slightly more than the asking price — to buy the parcels by Carosella Properties, Inc., a development group out of Bakersfield.

But that deal fell through in February, after county officials declined Carosella's request to extend the escrow period, said Elliot Kirshanman, an associate with the group.

He said prior to the deal falling through, he had been in discussions with the school district as a possible buyer, and now the county's Internal Services Department is overseeing negotiations with the school district.

As for what type of school Fresno Unified is looking to build on the site, that hasn't yet been determined, said Miguel Arias, a school district spokesman.

The district, which currently has 110 school sites, has Felipe Herrera Elementary School under construction in the area of South Peach and East Church avenues in southeast Fresno.

“We know what our needs are. We have needs in high school and middle school, in general,” Arias said.

Finding new school sites normally is a challenge, as it's hard to find open land or land not highly developed in the Fresno city limits, he said.

The former juvenile hall is bordered on the north by Ventura Boulevard, a busy street lined with small businesses but it is otherwise surrounded by residential neighborhoods.

Much of the property is open land with several buildings on it. Including the former juvenile hall, which was built in the 1950s.

Arias said that during the Sept. 12 meeting, plans are to give the School Board members a closed-door — not for the public — update on the negotiations for the property, and if the district has worked out an offer by that time, the board members may choose to vote then on whether to make or not make the offer.

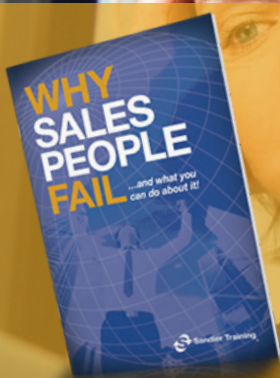
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## CORRECTION

An article in the Aug. 24 edition of The Business Journal included an inaccurate headline and statement that the California Health Sciences University College of Pharmacy was accredited by the WASC Senior College and University Commission. It was the university itself, California Health Sciences University, which earned the accreditation.



# Inside a hack: Companies share their cyber breach stories



**Donald A. Promnitz** – STAFF WRITER

When The Madera Tribune's editor Charles Doud arrived to work one day in 2016, he found that the small-town newspaper's server had been hacked.

"When we came to work on Monday, all the computers that were attached to the server were showing nothing but moving gobbledygook," Doud said. "All we could do when we turned it on was look at the stuff going through."

The virus, a form of ransomware, had encrypted the contents of the server. Meanwhile, a message would continuously flash demanding \$10,000 in bitcoin — to be paid to a foreign bank account — to undo the damage. Doud refused to pay the ransom on his server. That day, their IT specialist and one of the paper's reporters were able to work on and eventually fix the server, removing the ransomware. The paper, meanwhile, was able to get out on time despite the breach.

The Madera Tribune, however, is just one of thousands of companies to experience cyber attacks each year. And while the attack that occurred on Doud's paper amounted to little more than an incon-

venience, these breaches can kill companies.

According to a study carried out by the National Cyber Security Alliance, nearly half of all small businesses will be on the receiving end of a cyber attack, making up more than 70 percent of all attacks in total.

"I'd say it has more to do with the fact that they are small," said cybersecurity expert and Breadcrumb Cybersecurity CEO Brian Horton. "They have less money to spend on the types of technology that would stop hackers, in our experience."

Small businesses commonly targeted are those trusted with sensitive information. These include real estate, health care and — especially in the Valley — agriculture businesses. In the case of the latter, this is because of the large amounts of wired financial transactions they make. Emails asking for a wired entity are thus common for them. It is common for hackers to breach their targets through bad links containing a virus. Once in, they can wreak havoc until they get what they want from their victim. This can even include the hacker contacting their target.

"When you work with these threat groups, when you work with these hackers, they're almost more helpful than calling into larger companies on their help desks for support," Horton said. "They let you know exactly how you can handle the money, they walk you through all the steps."

Despite their help in removing the virus, however, it's often too late. According to the Cyber Security Alliance, approximately 60 percent of small and medium-sized companies go out of business six months after a breach.

Often, there will be telltale signs that the emails received by a company contain malware. These can include typos and spelling errors. Further testing can be done by hovering the mouse over the link to see if it matches the supposed site. Regularly updating such security measures as passwords on a regular basis is also recommended.

Finally, consultation with cybersecurity experts can be another factor in preventing a damaging breach, as it can point out weaknesses in a security system. This was the case for Barry Maas, president of Administrative Solutions, Inc., an employee benefit company, who

invited Horton to see if he could breach ASI's security earlier this year.

"You know, I thought I was very safe," Maas said. "I thought our security systems in our software and our network were probably not 100 percent, but pretty tight, and he was able to — in that case — get our staff to do something they shouldn't have done."

Only Maas, human resources and his vice president were aware that the penetration test was being conducted. Despite a fairly strong system, Horton was able to get in. Far from discouraged, however, the test was seen as an opportunity to find potential cracks in their firewall. Maas added that since then, they have worked to fill in those cracks. This has included close instructions for their staff.

"You can have the best systems in the world," Maas said. "But you also have to train your staff as to what to look for and what to do."

"I don't think we should ever take it for granted that our computers are safe," Doud said. "These pirates are working right now."

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**HEALTH CARE**

PHOTO BY DONALD A. PROMNITZ | VA and elected officials cut the ribbon on a new nursing home in Fresno Friday

**VA cuts ribbon in Fresno**

The U.S. Department of Veterans Affairs California Health Care System in Fresno cut the ribbon Friday for their new Community Living Center building at Fresno Street and Clinton Avenue.

"It's all about delivering high-quality care and one that you'll see as you walk through here is [that it's] really patient-centered," said Stephen Bauman, director of the VA Central California Health Care System, Fresno. "It's a homelike atmosphere, so that's new to the VA— this is one of the first facilities that's doing that and we're really proud of that."

This is the first phase of an expansion to provide residential care to retired veterans in the Valley. The 15,000-square-foot building will hold two six-bed facilities, with the second being opened at a later time. Construction took 15 months and cost \$9.7 million. The VA hopes to have room for 60 permanent residents when the final project is done.

**RETAIL****H&M to open at Fashion Fair**

Women's clothing retailer Hennes and Mauritz Inc., better known as H&M, announced that it will be opening another location in Fresno on Sept. 13.

Located at Fashion Fair Mall, the 22,000-square-foot store will be H&M's 79th location in California, and will employ approximately 20 people. To celebrate the opening, customers who arrive next Thursday before noon will be given a chance to win an H&M Fashion Fair Pass valued at upwards of \$500.

This will be the second H&M in Fresno, with the other located in the River Park Shopping Center. Store hours for the Fashion Fair site will be Monday through Saturday from 10 a.m. to 9 p.m. and Sunday from 11 a.m. to 7 p.m.

**REAL ESTATE****80 homes planned for Porterville**

Visalia-based San Joaquin Valley Homes announced it has closed on a deal for 15 acres of Porterville-area farmland to build an 80-home subdivision.

The \$18-million "Cambria" project will break ground this month on Henderson Avenue in Porterville with single-family homes ranging from 1,297 to 1,597 square feet with open floor plans, three bedrooms and two bathrooms on lots ranging from 4,750 to 5,840 square feet.

It is the 21st joint venture project with lending partner Presidio Residential Capital, a San Diego-based real estate investment company that bankrolls the projects.

Founded in 2013 by Joe Leal, Jim Robinson and Randy Merrill, SJV Homes has sold more than 1,000 homes, making it one of the most active homebuilders in the region, according to a news release.

**HEALTH CARE****Saint Agnes gets high marks**

U.S. News & World Report has named Saint Agnes Medical Center as one of the Best Regional Hospitals in California, with high ratings for performance in three adult procedures.

In its 2018-19 ranking of U.S. Hospitals, U.S. News placed Saint Agnes in a tie for No. 43 in the state. According to the magazine's ranking team, only 12 percent of the 4,500 U.S. hospitals received "Best" status.

"We're humbled to be in the company of other prestigious California hospitals, but even more rewarding is knowing that we're delivering on our promise to provide members of our community the exceptional care they deserve," said Nancy Hollingsworth, Saint Agnes CEO.

Each year, U.S. News analyzes hospital performance in 25 clinical specialties, procedure and conditions. Scores are based on several factors, including survival, patient safety and nurse staffing. Using these factors and others, Saint Agnes was found to be high performing in heart bypass surgery, heart failure and chronic obstructive pulmonary disease (COPD).

Other California hospitals that have earned the U.S. News "Best" status include UCSF, Stanford Hospital, UCLA Medical Center and Cedars-Sinai Medical Center.

**TRANSPORTATION****Fresno airport granted \$9.1M**

Fresno Yosemite International Airport announced it was awarded a \$9.1 million airport infrastructure grant from the Federal Aviation Administration.

The funds are for the second phase of the Taxiway C Reconstruction Project. Last year, the FAA provided the initial \$13.3 million grant for the first phase of the project currently underway.

The project is expected to be complete in late 2019.

"As a major air transportation hub for California's Central Valley, infrastructure projects such as Taxiway C are vital to sustaining safe, well-maintained facilities to serve the nation's aviation system," said Director of Aviation Kevin Meikle. "The nearly 150 construction jobs related to the Taxiway C project contributes to the Airport's significant economic contribution for the region."

Taxiway C handles nearly 100,000 annual aircraft operations serving as the primary taxiway for commercial, military, general aviation, cargo, law enforcement, and medical and firefighting aircraft. Identified as a priority airfield project consistent with Fresno Yosemite International Airport's FAA-Mandated Pavement Management Plan, the reconstruction includes the removal and replacement of existing pavements, lighting, markings and drainage facilities.

**EMPLOYMENT****Top job-producing industries named**

The health care and social assistance sector is expected to produce the most jobs in the San Joaquin Valley through 2024, according to a state Employment Development Department forecast for Labor Day.

According to the forecast, health care will create 47,650 new jobs in the 10-year period ending in 2024, followed by accommodation and food services with 28,540 jobs, agriculture, forest, fishing and hunting with 23,380 jobs, construction with 20,170 jobs and educational services with 17,430.

The EDD made these projections for a 10-county region from San Joaquin to the north to Kern to the south. It includes Fresno, Kings, Madera and Tulare counties.

Of those five greatest job-producing industries, the EDD also compiled the number of current job openings.

Educational services — 1,095

Health care and social assistance — 728

Accommodation and food services — 171

Construction — 80

Agriculture, forest, fishing and hunting — 66

According to the EDD's statewide Labor Day briefing, California's unemployment rate of 4.2 percent is the lowest recorded since official data was kept dating to 1976. There were three industry sectors in California that added more than 500,000 jobs from February 2010 to July 2018: educational and health services (609,100), professional and business services (590,700) and leisure and hospitality (525,800).

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# Why the 'fintech' bubble hasn't burst

Quick to talk. Slow to act. It's a symptom of most innovations that come to the financial services industry, and there's good reason for that. Financial services, a sector that's ripe for change, has long favored tradition. Banks have gone unchallenged for over a century in the marketplace.

But with the generational shift from Gen X to nearly 85 million Millennials, a new digital imperative is emerging. The widespread use of mobile has all but erased the need to visit a physical bank branch. The cost of computing has decreased drastically, representative in that two iPhone 6s contain more memory than the International Space station. And sentiments toward centralized power in banking is met with distrust at a higher degree than ever before. Fintechs are edging in on low-margin business product offerings like payments with faster solutions and an eye toward the future user.

## Fintech's spotlight moment

It goes without saying that fintech is having its moment. Research firm The McKinsey Global Institute has tracked upwards of 2,000 fintech startups in this space, and estimates as many as 12,000 exist. The 2018 World Economic Forum at Davos discussed fintech at length in a panel of experts titled: "The Future of Fintech."

There is no shadow of doubt among innovators that the change fintech provides is enduring. But with nervous investors watching Bitcoin's volatility, it's important to make the distinction of what makes fintech different from the dot-com.

Dot-com businesses operated in the market like a sugar high. Basic cash flow principles flew out the window as many companies skimped on proving their ideas actually had market potential. Speculative valuations led many investors to follow the buzz instead of looking at a balance sheet or profitability. And while it is true that the internet has immense power to displace brick and mortar businesses, the momentum was shortsighted. This caused a good number of dot-com businesses to run out of cash shy of the goal, rightfully spooking investors.

## Fintech moves into 'adulthood'

The difference in the fintech movement is two fold: 1. A growing distrust of traditional financial establishments, thanks to the housing market crisis of 2008; 2. Fintechs unique symbiotic relationship with incumbent banks.

While the dot-com wave was tech's early failure, fintech's approach is more timely and measured. The market sector has matured with fintech services that deliver better technology and services to the customer alongside banks as a trusted repository of funds.

## Building customer loyalty

Fintech's current challenge is to draw customers. Banks have always focused on the customer relationship and have enjoyed an assumed level trust that has gone unchecked for centuries.

But with the turnover from Generation X to Millennials, many of the younger generation are less likely to go with a traditional bank than before. A growing mistrust of centralized banks is one driver that's widening the scope of traditional financial service providers. Wells Fargo's recent payout in the amount of \$185 million for opening fake accounts under customer names is just one example. According to a 2016 Gallup poll, America's confidence in banks hasn't shown signs of improvement since the 2007 recession, lingering around 30 percent.

Unlike traditional banks, fintechs have an approach that creates sticking power through lean operational principles. While banks have clunky legacy technology to deal with, fintechs can afford to serve customers at a lower cost due to better technology. Fintech's focus on niche market segments means there are huge opportunities to outfit far-flung populations with digital solutions as is the case with the underbanked.

## Clearing the regulatory bar

Playing nice with regulators will put fintechs into a winning stride. This is again where the dot-com bust missed the mark. Forging ahead into the future without a game plan instead of forecasting the requirements for legitimate businesses has its price. Fintech outfits in the U.S. are expectant that the Office of the Comptroller of the Currency will pass down as special charter that will allow them to do business under slightly different terms as banks, but with a measure of prudent oversight. Things like compliance, security of customer data, and anti-money laundering efforts will boost companies on the fringe of the disruption onto centerstage. As with most things and especially fintech, there are no shortcuts.

Disrupting the banking industry is no small feat, but for those who make it out the other side, there are big rewards. The untapped opportunity made possible through technology is vast, but entrants strategic in their approach and operational standards will outlast the others. As with most disruptions, fintech is expected to persist, despite naysayers, although it may not transfuse the market with change as rapidly as some expect. There's a reason they call it the "slow march" toward progress, but it doesn't negate the fact that change is coming.

*Lauren Ruef is a research analyst at Nvoicepay. She has six years of experience in the technology and B2B payments industry.*

## GUEST VIEW

Lauren Ruef



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**Construction** | from 1

after a recovery like this, the cycle will repeat," said Mike Prandini, president of the Building Industry Association of Fresno and Madera Counties.

He noted that another Great Recession might not be in the cards, "maybe not a full-blown recession, but a more modest slowdown in the economy.

"But when you have a slowdown you have less demand" for construction, Prandini said.

While many economic experts have shied away from predicting when this might happen, Prandini noted that the Valley is five years into its recovery from the last recession, "and typically, recovery lasts only seven or eight years."

Sanchez said some developers have told him and his staff they think the current good economy may be good for another one to two years, while Prandini said, "Everybody expects in two, maybe three years, we'll start to see a slowdown, but all these people may be wrong."

**Timing is everything**

Regardless, he said, property developers don't want to be in the midst of construction when the economy turns.

"They want to get their projects underway, starting with getting them through the review, approval and permitting process at Fresno City Hall, he said.

"You don't want to start a subdivision at the end of recovery, but you don't want to not have a market for those houses," as another recession would likely reduce the number of people able to buy them, Prandini explained.

"They don't want the rugs pulled out from underneath them."

If developers can get through the approval and permitting processes quickly, "then they can decide whether to go forward or let things sit," holding off construction until the next recovery, Prandini said.

But in Fresno, that's not so easy. The city recently launched its Business Friendly Fresno 2.0! program to streamline planning and permitting in an attempt to end the criticism of long waits for approval and to make the city for friendly to businesses, but Sanchez noted that those changes still are in the planning stages.

**Advances in technology**

Still, the launch in late May of an online system to allow contractors, property owners and developers to apply for city construction permits has speeded things up, but some in the building community have encountered glitches.

Sanchez said technical problems come with incorporating new technology, and the city is working on eliminating them, while Prandini indicated confidence they can be worked out in the coming months.

"I know for a fact that Lee Brand and his staff are doing everything they can, and they're trying to do better, but it's still very slow," Dror Geron, president of Geron Property

Development, a Fresno-based commercial property developer, said of the process to get building approvals from the city.

Since the recovery began, the workload for Fresno's Development and Resource Management Department has progressively increased, with the number of building plan checks being in the 15,000 range two and three years ago and jumping to more than 17,000 last year, Sanchez said.

And with the added demand from developers trying to get ahead of the next recession, "It certainly has enhanced our workload," with city staff working hard to get approvals and other work out quickly, he added.

In addition, Sanchez said his department is making more use of outsourced workers to do plan check reviews, but with such a high influx of applications, plan submittals, etc., the system has slowed down, though city staff is keeping those delays down to a "reasonable level."

**Not widespread**

But the problem Fresno's Development and Resource Management staff is facing isn't occurring in every Valley city.

Darlene Mata, Hanford's community development director, and Jason Huckleberry, assistant community development director for Visalia, said they hadn't heard of developers rushing to get projects approved before the economy turns.

"I don't have a sense of that occurring," added Christopher Boyle, Madera's planning manager.

"I'm not hearing that, but they probably wouldn't tell me that, either," said Dwight Kroll, director of the Clovis Planning and Development Department.

"We're not seeing any large influx of activity at this time. We're seeing steady activity — nothing unusual," Kroll added.

It's much the same for Fresno County.

"No applicant is no more intense than another," added Will Kettler, the Development Services Division manager for the Fresno County Department of Public Works and Planning.

Mike Washam, associate director of the Tulare County Resource Management Agency, said there has been a steady increase in new construction projects over the last couple of years in his county, but no recent jump that appears to be associated with fears of a fast-approaching recession.

For his part, Geron, the Fresno developer, said he doubts developers are so worried the economy might soon take a dive.

"I think that's absolute nonsense. The market is strong and should stay strong for years to come."

And, Geron noted, the demand for new commercial buildings is strong, to the point that "Right now, we can't get [them] built fast enough, and there are guys wanting to sign, five-, 10- and 15-year leases, so that tells you the market is strong."

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



PHOTO CONTRIBUTED BY LAZY DOG RESTAURANT | Renovation activity continues at the Lazy Dog Restaurant location in the former Elephant Bar space in north Fresno. The restaurant is expected to open this fall.



# HELDER DOMINGOS

PRINCIPAL

WESTECH SYSTEMS INC. AND SOL-TEK SOLAR

## What are your roots in the Central Valley?

I was born on the island of Pico in the Azores and I lived there until I was six years old. My father, wanting better opportunities for his family, moved us to Angola in South Africa and we lived there until the Civil War broke out in 1975. We ended up in Hanford because my uncle was already established there.

The Central Valley has been my home for more than 40 years. My wife Cindy and I have lived in Clovis for 23 years. We both enjoy supporting local charities and programs at my alma mater, Fresno State. Most recently, we helped support the school's partnership with the University of the Azores, establishing an exchange program for students majoring in agriculture. One of my favorite quotes is, "We make a living by what we get, we make a life by what we give."

## How did you get started in the business?

Since I was a little boy, I knew I wanted to be an engineer. My mother used to tell me, "I'm not going to buy you toys anymore because you always take them apart." I have always been curious about how things are put together. So my destiny was always going to be tied to some type of engineering.

My college career began at College of the Sequoias in Visalia. Then I transferred to Fresno State with the intention of earning a degree in electrical engineering. However, a counselor told me industrial technology was much more flexible and would allow me to do more things career-wise.

After graduation, I was an electrical engineer at Howe Electric for 15 years. I was involved in the design, engineering and project management of some of the largest commercial projects in Central and Southern California at the time.

## What made you want to start your own business?

I've always dreamed of owning my own business and I didn't want to wonder "what if" for the rest of my life. So, in 1997, I teamed up with Larry Troglin and we started Westech Systems. I would run the office and he was in charge of the field, which was one lone electrician at the time. We used my living room as our office and his garage as our warehouse.

We quickly outgrew both and purchased a building near the airport. Then in 2006, we moved into our current 30,000 square-foot facility near Old Town Clovis. More than 20 years later, Westech is the largest electrical contractor in the Central Valley. Now, "what if" doesn't exist for me.

## What is your role in the business?

Since my partner retired four years ago, I am now the sole owner/principal of both Westech Systems and Sol-Tek. Although I am not a micromanager, since we hire the best people out there and trust them to do the best work, I do like to be very hands-on. I make it a point to always be personally accessible to everyone involved in each project, from inception to completion.

## What made you add a solar division?

Sol-Tek was a natural progression for us. We started doing commercial solar for other companies as a subcontractor. So, it just made sense to create Sol-Tek to have more control and enhance our portfolio. It is now a major player in the Central Valley solar industry.

## What is the most important aspect of business to you?

I think relationships and people are the heart of our business. Your word is very important. I teach my employees that on every job, they are representing me and what I stand for. I never want one bad situation to destroy a relationship that I've built over the years.

I also believe you have to reach out to people in good times and bad. It may be easier when things are going well, but bonds are strengthened in hard times. Money and profit will come, but at the end of the day, relationships need to be maintained.



**EDUCATION:** Bachelor of Science degree in industrial technology from California State University, Fresno

**AGE:** 62

**FAMILY:** Married to Cindy Domingos, 3 children

**WHAT WE DO:** Westech Systems, located in Clovis, is a full-service electrical contractor that offers planning, design, construction and maintenance services. Sol-Tek is the solar division of Westech Systems. It's much more than your average solar company because while Sol-Tek does residential, commercial and agricultural solar installations, we also specialize in solar pool heating, solar hot water, energy storage and CoolPV.



# Office Complexes

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

2018	Office Complex Address	Total square footage	Total vacant square footage	Lease range per square foot	Type of complex	Number of buildings	Number of floors	Year of construction	Leasing Company Leasing Agent Company Phone
1	Fig Garden Financial Center 5200, 5250 & 5260 N. Palm Ave., Fresno	316,880	WND	WND	Class A mid-rise	3	4	1984	Fig Garden Offices Jeremy Reed 705-2116
2	Civic Center Square Tulare, Capitol, Main, N Streets, Fresno	316,736	20,000	\$1.75 NNN	Class A	1	1-4	2004	Fortune Associates Craig Capriotti 490-2500
3	The Village at River Park Fresno St. & Friant, Fresno	306,600	3,610	WND	Office Complex	4	WND	1995-2009	Lance-Kashian & Company Eric Peterson 930-2013
4	The Tower at Convention Center Court 815-819 M Street, Fresno	270,000	WND	WND	Class A	1	11	2003	Fortune Associates Craig Capriotti 490-2500
5	Park Place 5-45 River Park Place, Fresno	198,723	10,000	WND	WND	WND	WND	2004-2009	Zinkin Development WND WND
6	Woodward Centre 7108-7112 N. Fresno St., Fresno	187,000	WND	WND	Class A multi-story	4	4	1999	Newmark Pearson Commercial Phil Souza; Jessica Young 432-6200
7	IRS Building 1325 Broadway Plaza, Fresno	180,481	WND	WND	WND	WND	WND	2003	Management - Manco Abbott, Inc. WND 221-1271 559-256-2436
8	Tulare/Akers Professional Center 5300 Tulare Ave, Visalia	177,330	WND	WND	WND	WND	WND	1999	Management - Manco Abbott, Inc. WND 221-1271 559-256-2436
9	Park View Plaza 7 River Park Place East, Fresno	175,170	WND	WND	WND	WND	WND	1991	Lance-Kashian & Company WND 930-2013
10	Fresno Supreme Buildings 215-440 W. Fallbrook, Fresno	139,988	12,763	\$1.25-\$1.35	Professional office	8	2	1998	Fortune Associates Brandon Lamonica 490-2500
11	Sugar Pine Square 7647 North Fresno St., Fresno	133,467	68,000	WND	WND	WND	WND	2013	Zinkin Development WND WND
12	River Park Place East 10 River Park Place East, Fresno	123,185	WND	WND	Class A multi-story	1	4	1994	Newmark Pearson Commercial Phil Souza; Jessica Young 432-6200
13	The Aetna Building 1333-1385 E. Shaw Ave., Fresno	122,605	WND	WND	WND	WND	WND	1969, 1984	Management - Manco Abbott, Inc. WND 221-1271 559-256-2436
14	770 E. Shaw Ave. 770 E. Shaw Ave., Fresno	98,040	WND	WND	Professional office	4	3	1978	Newmark Pearson Commercial Scott Christensen 432-6200
15	Craycroft Park 6425 N. Palm Ave., Fresno	79,710	18,000	\$1.55 Gross	Class B	10	Single Story	1989-92	Fortune Associates Craig Capriotti 490-2500
16	Channing Court 1680-1690 W. Shaw Ave., Fresno	78,510	23,934	WND	Office	3	WND	WND	Colliers International Scott Buchanan 221-1271
17	Ashlan/99 Business Park WND	77,000	7,000	WND	WND	WND	WND	1985	Robert Ellis Leasing & Investment, Inc. WND WND
18	Mariposa Mall 1900-1920 Mariposa Mall, Fresno	76,785	WND	WND	Multi-story office	2	3	1987	Newmark Pearson Commercial Phil Souza; Jessica Young 432-6200
19	Boardwalk at Palm Bluffs Palm, Nees & Ingram, Fresno	74,572	3,020	\$1.80 NNN	Class A professional office	1	1	2016-17	Fortune Associates Brett Fugman 490-2500
20	30 River Park Place 30 River Park Place West	73,000	34,908	\$1.70 NNN	Class A professional building	1	4	2005	Fortune Associates Brandon Lamonica 490-2500

Key: WND-Would Not Disclose. All data has been provided by representatives of the office complexes listed and the Business Journal research. Not all surveyed responded.

Research: Edward Smith

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E-mail: [edward@thebusinessjournal.com](mailto:edward@thebusinessjournal.com)



# Office Complexes

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

Office Complex 2018 Address	Total square footage	Total vacant square footage	Lease range per square foot	Type of complex	Number of buildings	Number of floors	Year of construction	Leasing Company Leasing Agent Company Phone
21 Herndon Professional Office Center 1781-1791 E. Fir Ave., Fresno	69,550	39,362	WND	WND	2	WND	2004	Colliers International Bobby Fena; Brian Decker; Beau Plumlee 221-1271
22 Atrium 1111 E. Herndon Avenue, Fresno	67,328	WND	WND	Class A multi-story	1	3	1989	Newmark Pearson Commercial Phil Souza; Luke Tessman; Jessica Young 432-6200
23 1510 E. Herndon Ave. 1510 E. Herndon Ave., Fresno	64,866	50,288	WND	WND	1	WND	WND	Colliers International Bobby Fena; Beau Plumlee; Scott Buchanan 221-1271
24 Keisho Plaza 560-568 E. Herndon Ave., Fresno	60,494	15,247	WND	WND	2	WND	WND	Colliers International Beau Plumlee and Bobby Fena 221-1271
25 Riverview Professional Center 9477-9499 N. Fort Washington, Fresno	56,700	10,755	WND	WND	WND	WND	2001-2006	Zinkin Development WND WND
26 Fresno Barstow Professional Office Fresno at Barstow, Fresno	55,212	11,425	WND	WND	WND	WND	1981	Fortune Associates WND 490-2500
27 Herndon and Armstrong Professional Center 2101-2181 Herndon Ave, Clovis	54,931	12,234	WND	WND	10	WND	2007	Colliers International Bobby Fena; Mike Schuh 221-1271
28 Fox Run Professional Center 7255-7275 N. 1st Street, Fresno	54,736	2,256	WND	WND	5	WND	WND	Colliers International Bobby Fena; Beau Plumlee 221-1271
29 Gateway Plaza 1901-1991 N Gateway Blvd	52,527	22,183	\$1.20 - \$1.35	Multi-building office Complex	14	1	1978-1979	Boese Commercial Boese Commercial 369-2750
30 6873 N. West Ave. 6873 N. West Avenue, Fresno	50,340	WND	WND	WND	WND	WND	2006	Management - Manco Abbott, Inc. WND 221-1271 559-256-2436
31 2011 Fresno St. 2011 Fresno St., Fresno	50,000	0	WND	WND	WND	WND	WND	Robert Ellis Leasing & Investment, Inc. WND WND
32 Maple Park Professional Center 7078-7088 N. Maple Ave. Fresno	48,610	1,444	WND	WND	WND	WND	2004	Colliers International Bobby Fena 221-1271
33 The Exchange Place 2115 Kern Street, Fresno	45,000	8,000	WND	WND	WND	WND	1950	Robert Ellis Leasing & Investment, Inc. WND WND
34 Alluvial Ingram Office Complex 7473-7493 N. Ingram Ave., Fresno	43,676	967	WND	WND	4	WND	WND	Colliers International Mike Schuh 221-1271
35 677 W. Palmdon Ave. 677 W. Palmdon Ave., Fresno	42,510	4,175	WND	WND	WND	WND	2010	Colliers International Mike Schuh 221-1271
36 Fresno Browning Office Park 5640-5690 N. Fresno St., Fresno	41,182	1,830	WND	WND	6	WND	WND	Colliers International Scott Buchanan; Beau Plumlee 221-1271
37 3140 N. Millbrook 3104 N. Millbrook, Fresno	41,000	0	WND	WND	WND	WND	WND	Robert Ellis Leasing & Investment, Inc. WND WND
38 2520-2540 W. Shaw Lane 2520-2540 W. Shaw Lane, Fresno	40,000	0	WND	WND	WND	WND	WND	Robert Ellis Leasing & Investment, Inc. WND WND
39 Shields Bond Center 3355-85 E. Shields Ave./3331-33 N. Bond Ave., Fresno	38,487	0	WND	WND	WND	WND	1985 remodeled 2013-2015	Robert Ellis Leasing & Investment, Inc. WND WND
40 83 E. Shaw Ave. 83 E. Shaw Ave., Fresno	38,380	WND	WND	WND	WND	WND	1998 remodeled	Fortune Associates WND 490-2500

Key: WND-Would Not Disclose. All data has been provided by representatives of the office complexes listed and the Business Journal research.  
Not all surveyed responded.

Research: Edward Smith

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



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## 9219 N. Dayspring Way \$265,000



**RARE opportunity to own a home in this desirable and sought after Senior Community 55+.** This home has been well cared for and offers an open floor plan. Enter the Spacious living room with newer beautiful cherry wood cabinet, dining area and a French door leading to the lovely covered side patio area that is fully landscaped. The kitchen has been recently updated with gorgeous granite counter tops and stainless steel appliances. Newer wood like tile flooring throughout the home. Master bedroom is spacious with a walk in closet and a French door to the covered back patio. There are 2 other nice sized bedrooms, hall bath, inside laundry area and storage closets. Newer AC/Heater, Synthetic grass for easy maintenance and water heater complete this home. Within walking distance to stores and several restaurants.

## 2021 S. Oranewood, Fresno, CA \$379,500



**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 split 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



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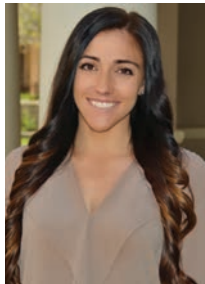


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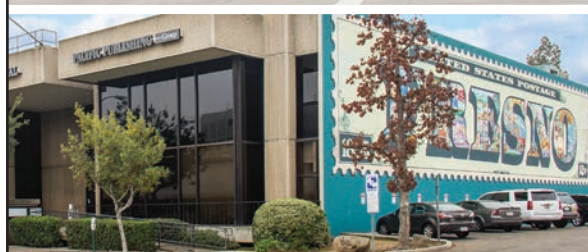


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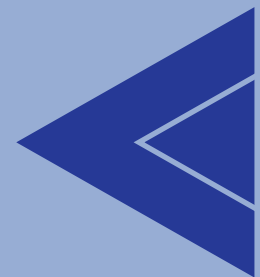
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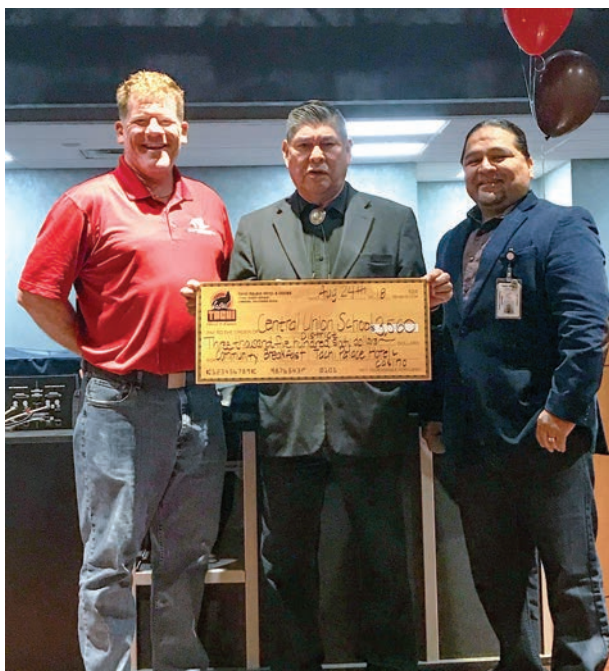
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## the PEOPLE ON THE MOVE



CONTRIBUTED BY TACHI PALACE | From left, Central Union School District Superintendent Tom Addington accepts a check from Bill Davis and Rojelio Morales with Tachi Palace Hotel and Casino.



NOGY



RIAHI

### NONPROFITS

Tachi Palace Hotel and Casino recently presented Central Union School District with a check for \$5,000 with funds raised at its monthly community breakfast. Central Union School District is comprised of four elementary schools in Kings County.

More than 350 people attended the fundraising breakfast. A total of \$1,792 was raised at the door and Tachi Palace Hotel & Casino and the Santa Rosa Rancheria Tribe contributed to bring the grand total of the donation to \$5,000. Tachi Palace Assistant General Manager Mr. Bill Davis and Marketing Director Tribal Intern Rojelio Morales presented the check to Superintendent Tom Addington.

"The money raised today will be put into great use," said Addington. "It

will assist with funding for day-to-day and extracurricular activities for the children."

### HEALTH CARE

Wade Nogy has been named the new senior vice president and area manager of the Kaiser Permanente Fresno service area. Nogy will have oversight of and is responsible for hospitals operations and the Kaiser Foundation Health Plan in the five-county service area.

Nogy returns to Kaiser Permanente Fresno where he started in 1994 in a finance role after the medical center on Fresno Street opened.

Prior to starting his Kaiser Permanente career, Nogy served in the United States Navy as Head of Operations and Planning for the Lemoore Naval Air Station

### ARCHITECTURE

TETER, LLP the largest architectural and engineering firm headquartered in the San Joaquin Valley, is pleased to announce the addition of Shahin Riahi, a licensed architect, as senior project manager. Riahi brings over 30 years of architectural and construction management experience in higher education, K-12, health care, federal, and military sectors to TETER.

### AGRICULTURE

Twenty-four individuals have been selected for Class 49 of the California Agricultural Leadership Program, an advanced leadership development experience for emerging agricultural leaders. The new fellows will be inaugurated into the program on Oct. 11

at the Clovis Veterans Memorial District. Through dynamic seminars during an intensive 17-month program, fellows will study leadership theory, effective communication, motivation, critical and strategic thinking, change management, emotional intelligence and complex social and cultural issues. Seminars are delivered by four partner universities: Cal Poly Pomona, Cal Poly San Luis Obispo, Fresno State and UC Davis. Fellows will participate in 55 seminar days, including an eight-day national travel seminar and a 15-day international travel seminar.

Local participants include: Cherie France, Homegrown Organic Farms, Visalia; Daniel Hartwig, Woolf Enterprises, Fresno; Alyssa Houtby, California Citrus Mutual, Visalia; Laura Pires, Cargill Animal Nutrition, Tulare; and Jared Plumlee, Booth Ranches LLC, Orange Cove



## LEADS

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

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

## REAL ESTATE

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

738 square feet at 4836 N. First St., Ste. 103 in Fresno to JV Tranz, Inc. from Fresno Holdings, LLC. Brett Todd and Beau Plumlee were the agents.

29,000 square feet at 2771 E. Malaga Ave. in Fresno to Franklin Electric Co., Inc. from Jon Wilkin. Chad McCardell was the agent.

1,269 square feet at 7058 N. West Ave. in Fresno to The Outpost Business Center from LJJ, LLC. Steve Rontell was the agent.

3,000 square feet at 5186 N. Blythe, Ste. 103 in Fresno to Alex-Tronix, Inc. from The Esther A. Frigulti Trust and The John Frigulti Trust. Mike Ryan was the agent.

Approximately 43,656 square feet of land at 4744 E. Carmen Ave. in Fresno to One Way Tow from Marc Kapetan. Buk Wagner and Charlie Schuh were the agents.

6,000 square feet at 14566 Highway 41 in Madera to Y-Décor from Rosa Family Trust. Buk Wagner and Charlie Schuh were the agents.

1,200 square feet at 1267 E. Prosperity Ave. in Tulare to Body Art Gallery from NC Development LLC. Gerald Cross was the agent.

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

5,000 square feet at a portion of APN: 501-048-01 in Fresno from Skypark LLC to Brighten Academy Preschool. Gavin Scott was agent in cooperation with Scott Buchanan of Colliers International.

1,857 square feet at 2930 E. Nees Ave., Ste. 103 in Fresno from James McKoane Enterprises, Inc. to The Curry Pizza Co. Bryan Cifranic and Doug Cords were agents in cooperation with Mike Mele of Commercial West Associates.

1,188 square feet at 2950 E. Nees Ave., Ste. 103 in Fresno from James McKoane Enterprises, Inc. to The Paint Room. Bryan Cifranic and Doug Cords were agents in cooperation with Cheryl Aanonson of Newmark Grubb Pearson Commercial.

2,800 square feet at 4842 E. Kings Canyon Rd., Ste. 101 in Fresno from Eastgate Center LLC to El Arco de Michoacan. Shane Anderson and Doug Cords were agents in cooperation with Albert Lopez of Progressive Real Estate Partners.

195 square feet at 4021 E. Ashlan Ave. in Fresno from Ashlan Park Center, LLC to David Ayala. Kevin Grossman, Sam Bogdanovich, Jon Cox and Nathan Negri were agents.

18,000 square feet at the Marketplace at Hanford West in Hanford from Centennial Hanford Center West to Planet Fitness. Shane Anderson and Doug Cords were agents.

2,400 square feet at 1147 W. Henderson Ave. in Porterville from Porter's Crossing LLC to Chipotle. Sam Bogdanovich and Jon Cox were agents in cooperation with Nick Frechou of Retail California.

1,050 square feet at 244 N. Highway 65 in Lindsay from Olivewood Plaza Two LLC to Fiesta Auto Insurance. Jon Cox, Sam Bogdanovich, Nathan Negri and Kevin Grossman were agents in cooperation with Wayne Millies of The Whitlach Group.

31,363 square feet at 742 Academy Ave. in Sanger from Richard Bubenik to 1428 Main Street, LLC. Nathan Negri and Sam Bogdanovich were agents in cooperation with Walter Smith of Pearson Realty.

49,594 square feet at the northwest corner of Church and Chestnut avenues in Fresno from Paul & Kathy Van to DG-Fresno, CA-1, LP. Nathan Negri, Kevin Grossman and Sam Bogdanovich were agents.

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

1,118 square feet of retail space at 2950 E. Nees Ave. in Fresno leased to The Paint Room from James McKoane Enterprises, Inc. Troy McKenney and Craig Holdener of Newmark Pearson Commercial were the agents in cooperation with Bryan Cifranic and Doug Cords of Commercial Retail Associates.

1,750 square feet of retail space at 257 Academy Ave. in Sanger leased to Domino's Pizza from Northgate Plaza RDS, LLC. Craig Holdener and Troy McKenney of Newmark Pearson Commercial were the agents in cooperation with Rachael Orlando of Retail California.

2,040 square feet of office space at 1187 E. Herndon Ave., Ste. 106 in Fresno leased to Valley Women's Healthcare from Herndon Warner Medical Buildings, LLC. Scott Christensen of Newmark Pearson Commercial was the agent.

11,903 square feet of office space at 312 Seventh St., 2nd Floor in Hanford leased to San Joaquin Valley College, Inc. from FAST Federal Credit Union. Phil Souza and Jessica Young were the agents in cooperation with Dave Bacerra of ReMax Commercial.

Sale of 25,080 square foot industrial building at 2949 S. Elm Ave. in Fresno to Robin Martella Trust from SPAN Development, LLC. Nick Audino, SIOR of Newmark Pearson Commercial was the agent in cooperation with Jeffrey W. Lauritzen of Pacific Commercial Realty Advisors, Inc.

Sale of 3.64 acres of vacant land in the Freedom Industrial Park located the northwest corner of West Pecan Avenue and South Pine Street in Madera to SPAN Development, LLC from the City of Madera. Nick Audino, SIOR of Newmark Pearson Commercial was the agent.

## BANKRUPTCY

**Arias Insurance Agency/ Commercial Insurance Services**

Case No: 18-13445-7  
641 R St  
Merced CA 95341  
Assets: \$92,851, Liability: \$224,461, Exemptions: \$79,560

**Superior Transportation**

Case No: 18-13446-7  
115 Harding Ave  
Bakersfield CA 93308  
Assets: \$22,120, Liability: \$95,471, Exemptions: \$9,253

**Alkali Force Global**

Case No: 18-13452-7  
3512 Chisolm Trail Ave  
Bakersfield CA 93313  
Assets: \$124,100, Liability: \$53,800, Exemptions: \$82,100

**ShopGurl**

Case No: 18-13469-7  
8671 N Fuller Ave  
Fresno CA 93720  
Assets: \$64,383, Liability: \$162,540, Exemptions: \$5,242

**Cinertain IIc**

Case No: 18-13472-7

10810 Alondra Dr  
Bakersfield CA 93311  
Assets: \$284,539, Liability: \$309,718, Exemptions: \$8,534

**Zapata Trucking**

Case No: 18-13475-7  
PO Box 627  
Chowchilla CA 93610  
Assets: \$5,573, Liability: \$23,159, Exemptions: \$5,573

**Dovichi Properties Inc/Dovichi Construction Inc**

Case No: 18-13490-13  
707 Astoria Park Dr  
Bakersfield CA 93311  
Assets: \$0, Liability: \$0, Exemptions: \$0

**Mike's Custom Fabrication/ Welding**

Case No: 18-13492-7  
13140 Round Mountain Rd  
Bakersfield CA 93308  
Assets: \$0, Liability: \$0, Exemptions: \$0

**Atlas Crane & Rigging Inc.**

Case No: 18-13496-7  
5760 E Lerdo Hwy  
Shafter CA 93263  
Assets: \$100, Liability: \$321,440, Exemptions: \$0

**Kernville Automotive**

Case No: 18-13509-7  
PO Box 1632  
Kernville CA 93238  
Assets: \$196,659, Liability: \$90,829, Exemptions: \$45,534

**Kevin Madden's Custom Finishes**

Case No: 18-13511-7  
7801 Pembroke Ave  
Bakersfield CA 93308  
Assets: \$72,300, Liability: \$104,285, Exemptions: \$45,198

**Olympic Property Services IIc/ EG Enterprises Ip/Empire Grape Company Inc/Empire Grape Company IIc**

Case No: 18-13516-7  
4048 W Paul Ave  
Fresno CA 93722  
Assets: \$436,188, Liability: \$1,396,362, Exemptions: \$215,226

**Palmillas Farm Services**

Case No: 18-13522-7  
909 Caroline Ct  
Bakersfield CA 93307  
Assets: \$171,424, Liability: \$217,503, Exemptions: \$96,474

## STATE LIENS

**Professional Nurses Inc**

Doc No: 18-095199, EDD tax lien  
7355 N Palm Ave Ste 100, Fresno, CA 93711  
Amount: \$20,173

**Full Spectrum Firearms IIc**

Doc No: 18-095200, EDD tax lien  
4708 N Marty Ave, Fresno, CA 93722  
Amount: \$6,195

**Greene Restaurant Corp**

Doc No: 18-095201, EDD tax lien  
7835 N Palm Ave Ste 106, Fresno, CA 93711  
Amount: \$1,444

**KVS Autobody**

Doc No: 18-095202, EDD tax lien

3706 E Belmont Ave, Fresno, CA 93702  
Amount: \$313

**Costa Dorada**

Doc No: 18-095203, EDD tax lien  
1061 E Manning Ave, Reedley, CA 93654  
Amount: \$1,706

**Cover Nails & Spa**

Doc No: 18-095204, EDD tax lien  
1050 Shaw Ave #E1123, Clovis, CA 93612  
Amount: \$1,384

**Fresno Owl Inc**

Doc No: 18-095205, EDD tax lien  
7735 N Blackstone Ave Ste 115, Fresno, CA 93720  
Amount: \$883

**Marcus Enterprises IIc**

Doc No: 18-095206, EDD tax lien  
PO Box 12386, Fresno, CA 93777  
Amount: \$832

**MJ International**

Doc No: 18-095208, EDD tax lien  
521 E Shaw Ave, Fresno, CA 93710  
Amount: \$5,879

**SCV Freight Inc**

Doc No: 18-095209, EDD tax lien  
PO Box 11885, Fresno, CA 93775  
Amount: \$11,927

**Huron Recycling Center**

Doc No: 18-095210, EDD tax lien  
411 Oxnard St, Mendota, CA 93640  
Amount: \$1,676

**La Coronita**

Doc No: 18-095298,, CA Dept of Tax & Fee Adm Tax lien  
3364 W Belmont Ave, Fresno, CA 93722  
Amount: \$5,190

**Galen College of California**

Doc No: 18-095525, Franchise Tax Board tax lien  
1325 N Wishon Ave, Fresno, CA 93728  
Amount: \$55,979

**Silverbar Inc**

Doc No: 18-095526, Franchise Tax Board tax lien  
3445 S Fruit Ave, Fresno, CA 93706  
Amount: \$3,015

**King Rogers Inc**

Doc No: 18-095527, Franchise Tax Board tax lien  
1652 Cromwell Ave, Clovis, CA 93611  
Amount: \$6,930

**Ramirez General Contractor Inc**

Doc No: 18-095528, Franchise Tax Board tax lien  
11606 W Church Ave, Fresno, CA 93706  
Amount: \$18,957

**Armoz IIc**

Doc No: 18-095685, Franchise Tax Board tax lien  
7835 N Palm Ave Ste 106, Fresno, CA 93711  
Amount: \$9,349

**Primavera's Ristorante Italiano**

Doc No: 18-095794,, CA Dept of Tax & Fee Adm Tax lien  
647 W Magill Ave, Fresno, CA 93704  
Amount: \$29,578

**Primavera's Ristorante Italiano**

Doc No: 18-095796,, CA Dept of Tax & Fee Adm Tax lien  
647 W Magill Ave, Fresno, CA 93704  
Amount: \$53,463

Primavera's Ristorante Italiano

Doc No: 18-095797,, CA Dept of Tax & Fee Adm Tax lien  
647 W Magill Ave, Fresno, CA 93704  
Amount: \$13,304

**Ling Enterprises Inc**

Doc No: 18-095824, Franchise Tax Board tax lien  
727 Clovis Ave Ste 101, Clovis, CA 93612  
Amount: \$20,440

**Ruiz Masonry**

Doc No: 18-096060, EDD tax lien  
2856 Nelson Blvd, Selma, CA 93662  
Amount: \$6,573

**A-Plus Concrete Construction**

Doc No: 18-096062, EDD tax lien  
446 S Clovis Ave Apt 101, Fresno, CA 93727  
Amount: \$3,829

**Trinity Health Corporation**

Doc No: 18-096063, EDD tax lien  
1303 E Herndon Ave, Fresno, CA 93720  
Amount: \$523

**Trinity Development Center IIc**

Doc No: 18-096064, EDD tax lien  
PO Box 6077, Fresno, CA 93703  
Amount: \$46

**Tiger Transportation Inc**

Doc No: 18-096065, EDD tax lien  
12293 S Fowler Ave, Selma, CA 93662  
Amount: \$2,025

**Princess Nails**

Doc No: 18-096067, EDD tax lien  
1050 Shaw Ave #E1123, Clovis, CA 93612  
Amount: \$7,549

**DWY Industrial**

Doc No: 18-096120, EDD tax lien  
2550 S East Ave Ste 120, Fresno, CA 93706  
Amount: \$18,276

**Chen Telecom Enterprises Inc**

Doc No: 18-096123, EDD tax lien  
980 Hanson Ave, Clovis, CA 93611  
Amount: \$5,881

**Montico Inc**

Doc No: 18-096125, EDD tax lien  
5132 N Palm Ave, Fresno, CA 93704  
Amount: \$161

**KVS Autobody**

Doc No: 18-096127, EDD tax lien  
3706 E Belmont Ave, Fresno, CA



93702 Amount: \$2,331	<b>Bonanza Motors Inc</b> Doc No: 18-044214, Franchise Tax Board tax lien 1224 E Rosemont Ln, Fresno, CA 93730 Amount: \$13,997	Emergence Psychological Services	Tint Dealer	Laborin Sweat Painting	Rich Restorations
<b>United Way of Fresno County</b> Doc No: 18-096130, EDD tax lien PO Box 5177, Fresno, CA 93755 Amount: \$7,620	1224 E Rosemont Ln, Fresno, CA 93730 Amount: \$13,997	Fancy Touch Shaved Ice	Flip Side Auto Sales	Pumix Products	H&M Termite & Repairs
<b>Envy All-Stars IIc</b> Doc No: 18-096905, Franchise Tax Board tax lien 624 W Muncie Ave, Clovis, CA 93619 Amount: \$3,442	<b>Stage Coach Landing Inc</b> Doc No: 18-044215, EDD tax lien 35634 Highway 190, Springville, CA 93265 Amount: \$103	Bizfit	AR Transport	Meks Style	<b>TULARE</b>
<b>White Glove Car Wash</b> Doc No: 18-097184, EDD tax lien 2503 N Blackstone Ave, Fresno, CA 93703 Amount: \$867	<b>Stage Coach Landing Inc</b> Doc No: 18-044215, EDD tax lien 35634 Highway 190, Springville, CA 93265 Amount: \$103	Rocky Oaks Goat Creamery IIc	J's Communications Inc	Super Mercado Las Palmas	Grrlspunk
<b>Water Dynamics Inc</b> Doc No: 18-097189, EDD tax lien 4877 W Jennifer Ave Ste 104, Fresno, CA 93722 Amount: \$17,149	Advise Corporation Doc No: 18-044217, EDD tax lien 5733 W Babcock Ave, Visalia, CA 93291 Amount: \$81,119	Pugsleys Products	Valley Children's Press	Glass Medic	Stay Fresh Transport
<b>International Immigration Services-Rose Ann Martinez Inc</b> Doc No: 18-097191, EDD tax lien 2900 Fresno St Ste 101, Fresno, CA 93721 Amount: \$5,881	<b>A &amp; A Shell Food Mart</b> Doc No: 18-044218, EDD tax lien 125 W Hermosa St, Lindsay, CA 93247 Amount: \$1,434	Sequoia Smoke	Efrain Diaz Lawn Services	Benipal Freight Services	Dona Chely's Taqueria
<b>Slamwich Company IIc</b> Doc No: 18-097904, Franchise Tax Board tax lien 1236 Adler Dr, Clovis, CA 93612 Amount: \$5,154	<b>Zepeda's Farm Labor Service</b> Doc No: 18-013452, EDD tax lien 1947 Dairy Ave, Corcoran, CA 93212 Amount: \$1,529	Gonzalez Handyman	Cal-Forms	ZDJ Transport	Tulare County Nursery
<b>Boardwalk At Palm Bluffs II Ip</b> Doc No: 18-097906, Franchise Tax Board tax lien 680 W Shaw Ave Ste 200, Fresno, CA 93704 Amount: \$2,398	<b>I-5 Tire Service</b> Doc No: 18-013598,, CA Dept of Tax & Fee Adm tax lien 2687 Tamarack Ave, Sanger, CA 93657 Amount: \$16,247	Kingdom Stylez	The Willows Apartments	Sunbelt Exchange	Law Offices of Melo and Sarsfield IIp
<b>F M Auto</b> Doc No: 18-044008,, CA Dept of Tax & Fee Adm tax lien 2250 W Morton Ave, Porterville, CA 93257 Amount: \$21,393	<b>Fresh Donuts</b> Doc No: 18-018607, EDD tax lien 1137 Country Club Dr, Madera, CA 93638 Amount: \$440	Franks Enterprises	Aquatic Foods	US Auto Tech	U & Me Photobooth
<b>Lea Horse &amp; Cattle Company</b> Doc No: 18-044009, EDD tax lien 37327 Millwood Dr, Woodlake, CA 93286 Amount: \$1,160	<b>Chowchilla Ag Inc</b> Doc No: 18-018608, EDD tax lien 112 Dwyer St, Madera, CA 93637 Amount: \$25,782	Madden Services	AMPM #83268	Elite Hardwood Flooring	ATM Society
<b>Zarate Landscape</b> Doc No: 18-044010, EDD tax lien 692 N Dwight Ave, Farmersville, CA 93223 Amount: \$322	<b>Avi Ag Contracting</b> Doc No: 18-018609, EDD tax lien 1105 Malta St, Madera, CA 93638 Amount: \$1,450	Keep It Fresh	Visit Fresno County	Quill Driver Books	Laurenswool
<b>Training For Warriors Visalia</b> Doc No: 18-044011, EDD tax lien 6829 W Pershing Ave Ste A, Visalia, CA 93291 Amount: \$5,883	<b>NEW BUSINESSES</b>	Heavyweight Freight IIc	Chavez Lawn Service	Preferred Real Estate	Agape Winery
<b>Golden Valley Distribution Inc</b> Doc No: 18-044012, EDD tax lien 1466 S Blackstone St, Tulare, CA 93274 Amount: \$251	<b>FRESNO</b>	Whiplash's By Alexandria	Tru Furniture and Mattress	Hensley Associates	Stone Corral Land and Cattle Company
<b>Hats Hats N More Hats</b> Doc No: 18-044013, EDD tax lien 822 S Church St, Visalia, CA 93277 Amount: \$100	Mass Material Movers	Building Trades Institute	Bennett Water Systems	Kings View Rural Services	Auto Natix
	Batrach Janitorial	Pasifka Immigration Law Group IIp	Gerald Rawn Memorial Endowment	Car Smart	Wellness 4 Infant & Children
	F C Diablos	RMC Express	Little Giggles Family Child Care	Sassano's Automotive	Mr Solar Clean
	Spencer's Electrical Company	Live Vibrantly Yoga & Health	El Trigal Bakery	Autotech	Advantaged People Based Marketing
	New Millennium Builders	Cocula's Taqueria	Osho Brewing Company	Lavishbykash	Trifecta MMA
	Que Pasa Que Paso TV Show Online	Afrikelp USA	DC Tile	Jose Maintenance	BCR Pet Supply
	Mixa Pino's	Affordable Direct Cremations	Showtime Professional Detailing	Clovis Victory Indoor Soccer	F Casanova Trucking Service
	Nonnie's House	Record7	Infinite Memories of Photography	J's Kitchen Cabinets	CW Beals
	The Shop	West Coast Shammy Co	Ernesto Cabinet Installer	K J D Auto Paint & Touch Up	DD's Discounts #5384
	Rusty Grain Design	Tailored Customs	Cal Collision	Nay's Family Daycare	Quality Ornamental Works
	Jenna Makes Jewelry	Sarment Tile	RMC Express	Classic Modern Designs	Soto's Truck Parking
		Alani B	HRH Artistic Marketing	Funkee Munkee	Mylo's
		Adaeze	Tin Acres	Axis RX Consulting and Relief	Casey & Associates
		Traders International	P and A Welding	Belladonna Baking Co	Adventure Print Shop
		lamselenasims	El Azadero Fruit	Outback Materials	Con Besos
		B&M Pool Services	KF Flooring	<b>MADERA</b>	Valley Pharmacy
		Zen Realty	Analog Forever Magazine	Oldcastle Infrastructure	Burger Away
		The Nest	Dutch Bros Coffee Corporation	Togo's	<b>KINGS</b>
		Cravings	Japan Ways Traditional Karate	A and S Farm Management	C & N Services
		Best Party & Event Rentals	Aleman Motors	La Granja Animal Supplies	Valley Trust Realty
		J H Transport	KTH Transport	The Act of Painting with Elaine	Shirline's Uniform Connection
		Vanity's Body	Stephens Solar Cleaning	Valley Children's Press	Empower Trade Company
		S & M Trucking	Anna's Taqueria Y Carniceria	R & L Transport	Mariscos Don Beto
		Sugars	Kernel Crate	Hoffman Industrial Equipment & Supply	G&D Bird Control
		Kings River Smog 2 Test Only	Aroni Water Conditioning	Sunbelt Exchange	Ornelas Fiberglass Services
		The Old School Kitchen	Pendant Strategic IT Consulting		
		Mariscos El Tarasco	APS Logistics		



# PUBLIC NOTICES

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SEPTEMBER 7, 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. 068272-CA APN: 437-053-04 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 4/12/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER On 10/2/2018 at 10:30 AM, CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 4/21/2005, as Instrument No. 2005-0088925, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **MICHAEL R. FANNON**, A SINGLE 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: LOT 3, BLOCK 17, TRACT NO. 1251, MANCHESTER PARK IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 15, PAGE 90, 91 AND 92 MAPS. IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY The street address and other common designation, if any, of the real property described above is purported to be: **3777 N THESTA FRESNO, CALIFORNIA 93726** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be 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: \$85,178.53 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 068272-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR SALES INFORMATION: (844) 477-7869 CLEAR RECON CORP 4375 Jutland Drive San Diego, California 92117 09/07/2018, 09/14/2018, 09/21/2018

(1)  
NOTICE OF TRUSTEE'S SALE Trustee Sale No. 138792 Title No. 8732283 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 08/12/2013. 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 09/27/2018 at 10:00 AM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 08/30/2013, as Instrument No. 2013-0124807-00, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by **Ervin F. Price**, A Married Man as His Sole and Separate Property, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States), At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 446-033-08 The street

address and other common designation, if any, of the real property described above is purported to be: **1846 E Vassar Ave, Fresno, CA 93703** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$220,351.48 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and written Notice of Default and Election to Sell. The undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. Dated: 8/28/2018 THE MORTGAGE LAW FIRM, PLC Adriana Durham/ Authorized Signature 27455 TIERRA ALTA WAY, STE. B, TEMECULA, CA 92590 (619) 465-8200 FOR TRUSTEE'S SALE INFORMATION PLEASE CALL 714-730-2727 The Mortgage Law Firm, PLC. may be attempting to collect a debt. Any information obtained may be used for that purpose. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 for information regarding the trustee's sale or visit this Internet Web site - [www.servicelinkASAP.com](http://www.servicelinkASAP.com) - for information regarding the sale of this property, using the file number assigned to this case: 138792. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-4668709 09/07/2018, 09/14/2018, 09/21/2018 09/07/2018, 09/14/2018, 09/21/2018

(1)  
NOTICE OF TRUSTEE'S SALE Trustee Sale No.: 00000007594658 Title Order No.: 730-1803999-70 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 10/30/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE

NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 11/02/2007 as Instrument No. 2007-0200404 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **ROSEMARIE VALLEJO AND ROBERTO VALLEJO**, WIFE AND HUSBAND, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 10/09/2018 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: **2931 W SHELTON ST, CARUTHERS, CALIFORNIA 93609** APN#: 043-272-37 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 \$167,234.45. 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 00000007594658. 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: 08/28/2018 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-4668530 09/07/2018, 09/14/2018, 09/21/2018 09/07/2018, 09/14/2018, 09/21/2018

(1)  
NOTICE OF TRUSTEE'S SALE Trustee Sale No. 138748 Title No. 95519533 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 06/04/2013. 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 09/27/2018 at 10:00 AM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 06/10/2013, as Instrument No. 2013-0082088, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by **Virginia R. Ramos**, A Single Woman, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States), At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 445-212-13 The street address and other common designation, if any, of the real property described above is purported to be: **3015 E. Brown Ave, Fresno, CA 93703** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$168,268.04 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and written Notice of Default and Election to Sell. The undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. Dated: 8/28/2018 THE MORTGAGE LAW FIRM, PLC Adriana Durham/ Authorized Signature 27455 TIERRA ALTA WAY, STE. B, TEMECULA, CA 92590 (619) 465-8200 FOR TRUSTEE'S SALE INFORMATION PLEASE CALL 714-730-2727 The Mortgage Law Firm, PLC. may be attempting to collect a debt. Any information obtained may be used for that purpose. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The



## TRUSTEE SALES

Continued | From 18

sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 for information regarding the trustee's sale or visit this Internet Web site - www.servicelinkASAP.com - for information regarding the sale of this property, using the file number assigned to this case: 138748. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-FN4668750 09/07/2018, 09/14/2018, 09/21/2018 09/07/2018, 09/14/2018, 09/21/2018

(1) APN: 418-274-06 TS No: CA08001247-17-1 To No: 170361411 NOTICE OF TRUSTEE'S SALE (The above statement is made pursuant to CA Civil Code Section 2923.3(d)(1). The Summary will be provided to Trustor(s) and/or vested owner(s) only, pursuant to CA Civil Code Section 2923.3(d)(2).) YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED March 17, 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On October 3, 2018 at 09:00 AM, West Entrance to the County Courthouse Breezeway, Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724, MTC Financial Inc. dba Trustee Corps, as the duly Appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust Recorded on March 23, 2005 as Instrument No. 2005-0063822, of official records in the Office of the Recorder of Fresno County, California, executed by GENEVA O'DAY AND KEVIN O'DAY, as Trustor(s), in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for FIRST RESIDENTIAL MORTGAGE NETWORK, INC. as Beneficiary, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, in lawful money of the United States, all payable at the time of sale, that certain property situated in said County, California describing the land therein as: LOT 38 OF TRACT NO. 1885, HEADLINER HOMES NO. 9, IN THE CITY OF FRESNO, FRESNO IRRIGATION DISTRICT, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP RECORDED IN BOOK 21 PAGE 44 OF PLATS, FRESNO COUNTY RECORDS. 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: **1285 EAST ALMENDRA DRIVE, FRESNO, CA 93710** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note(s) secured by said Deed of Trust, with interest thereon, as provided in said Note(s), advances if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligations secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of this Notice of Trustee's Sale is estimated to be \$209,564.13 (Estimated). However, prepayment premiums, accrued interest and advances will increase this figure prior to sale. Beneficiary's bid at said sale may include all or part of said amount. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102

of the California Financial Code and authorized to do business in California, or other such funds as may be acceptable to the Trustee. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed Upon Sale until funds become available to the payee or endorsee as a matter of right. The property offered for sale excludes all funds held on account by the property receiver, if applicable. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. Notice to Potential Bidders If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a Trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a Trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same Lender may hold more than one mortgage or Deed of Trust on the property. Notice to Property Owner The sale date shown on this Notice of Sale may be postponed one or more times by the Mortgagee, Beneficiary, Trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about Trustee Sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call Auction.com at 800.280.2832 for information regarding the Trustee's Sale or visit the Internet Web site address www.Auction.com for information regarding the sale of this property, using the file number assigned to this case, CA08001247-17-1. 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: August 22, 2018 MTC Financial Inc. dba Trustee Corps TS No. CA08001247-17-1 17100 Gillette Ave Irvine, CA 92614 Phone: 949-252-8300 TDD: 866-660-4288 Myron Ravelo, Authorized Signatory SALE INFORMATION CAN BE OBTAINED ONLINE AT www.Auction.com FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832 Trustee Corps may be acting as a debt collector attempting to collect a debt. Any information obtained may be used for that purpose. ISL Number 47943, Pub Dates: 09/07/2018, 09/14/2018, 09/21/2018, FRESNO BUSINESS JOURNAL 09/07/2018, 09/14/2018, 09/21/2018

(1) NOTICE OF TRUSTEE'S SALE TS No. CA-18-835880-BF Order No.: 8742984 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 2/26/2007. 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 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): **BRETT A BULLOCK, A MARRIED MAN AS HIS SOLE AND SEPERATE PROPERTY** Recorded: 3/2/2007 as Instrument No. 2007-0044890 and modified as per Modification Agreement recorded 2/7/2011 as Instrument No. 2011-0019803 of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 10/1/2018 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: **\$53,377.39** The purported property address is: **12 W MENLO AVE, CLOVIS, CA 93612** Assessor's Parcel No.: **491-330-06 NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **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-18-835880-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 2763 Camino Del Rio South San Diego, CA 92108 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-18-835880-BF** IDSPub #0144837 9/7/2018 9/14/2018 9/21/2018 09/07/2018, 09/14/2018, 09/21/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000007333271 Title Order No.: 180042378 FHA/VA/PMI No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS

DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 09/10/2007. 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 09/17/2007 as Instrument No. 2007-0172697 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **GAYDEAN HOPE BRODY-ARMSTRONG, 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: 10/03/2018 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: **286 WEST UNIVERSITY AVENUE, COALINGA, CALIFORNIA 93210 APN#: 071-074-13** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$250,765.30. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 for information regarding the trustee's sale or visit this Internet Web site www.auction.com for information regarding the sale of this property, using the file number assigned to this case 00000007333271. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AUCTION.COM, LLC 800-280-2832 www.auction.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852

Dated: 08/13/2018 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-FN4667042 08/24/2018, 08/31/2018, 09/07/2018 08/24/2018, 08/31/2018, 09/07/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 139118 Title No. 3399478 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/18/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 09/13/2018 at 10:00 AM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 10/25/2006, as Instrument No. 2006-0227524, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by **Eduardo Garcia, and Norma Garcia, 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 2924h(b), (payable at time of sale in lawful money of the United States), at the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 312-463-02 The street address and other common designation, if any, of the real property described above is purported to be: **4355 West Princeton Avenue, Fresno, CA 93722** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$234,645.59 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and written Notice of Default and Election to Sell. The undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. Dated: 8/20/2018 THE MORTGAGE LAW FIRM, PLC Adriana Durham/ Authorized Signature 27455 TERRA ALTA WAY, STE. B, TEMECULA, CA 92590 (619) 465-8200 FOR TRUSTEE'S SALE INFORMATION PLEASE CALL 714-730-2727 The Mortgage Law Firm, PLC. may be attempting to collect a debt. Any information obtained may be used for that purpose. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these

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## TRUSTEE SALES

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resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 for information regarding the trustee's sale or visit this Internet Web site - www.servicelinkASAP.com - for information regarding the sale of this property, using the file number assigned to this case: 139118. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-4667345 08/24/2018, 08/31/2018, 09/07/2018 08/24/2018, 08/31/2018, 09/07/2018

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST LOAN: AR1418/LA DAGA OTHER: 91210199 T.S. #: 18049-RT NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED.\* \*PURSUANT TO CIVIL CODE Section 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO ABOVE IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT, BUT TO THE COPIES PROVIDED TO THE TRUSTOR. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/1/2016. 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 REDWOOD TRUST DEED SERVICES, INC., a California corporation, as trustee, or successor trustee, or substituted trustee pursuant to the Deed of Trust executed by LA DAGA INVESTMENTS, LLC. TIN #46-4402121, recorded on 6/16/2016 as Instrument No. 2016-0078009-00 in Book --, Page -- 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 5/8/2018 in Book --, Page --, as Instrument No. 2018-0054171-00 of said Official Records, WILL SELL on 9/18/2018 At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 at 10:00 AM AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at the time of sale in lawful money of the United States), 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: BLOCK 36 OF THE TOWN OF CARUTHERS, IN THE COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED FEBRUARY 8, 1893, IN BOOK 1 PAGE 10 OF MISCELLANEOUS MAPS, RECORDS OF SAID COUNTY; TOGETHER WITH THE SOUTHWESTERLY HALF OF "M" STREET AND THE NORTHWESTERLY HALF OF 9TH STREET, NOW KNOWN AS W. SANDY STREET, LYING ADJACENT TO SAID PROPERTY, ABANDONED BY THE BOARD OF SUPERVISORS. A CERTIFIED COPY OF SAID ORDER HAVING BEEN RECORDED NOVEMBER 7, 1949, IN BOOK 2783 PAGE 471 OF OFFICIAL RECORDS, DOCUMENT NO. 52346. Assessor's Parcel Number: 043-170-02 The property address and other common designation, if any, of the real property described above is purported to be: **2213 West Superior Avenue, Caruthers, CA** The undersigned Trustee disclaims any liability for any incorrectness of the property address and 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 undersigned within 10 days of the date of first publication of this Notice of Sale. The property heretofore described is being sold "as is". The total amount of the

unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of sale is: \$90,093.79. 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. Said sale will be made, but without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided therein, and the unpaid principal balance of the Note(s) secured by said Deed of Trust with interest thereon as provided in said Note(s), fees, charges and expenses of the trustee and the trusts created by said Deed of Trust. 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. Dated: August 15, 2018 REDWOOD TRUST DEED SERVICES, INC., as said Trustee ATTN: ROBERT CULLEN P.O. BOX 6875 SANTA ROSA, CA 95406-0875 By: ROBERT CULLEN, President NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 or visit this Internet Web site: www.servicelinkASAP.com, using the Trustee Sale number assigned to this file, T.S. #18049-RT. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-4667515 08/24/2018, 08/31/2018, 09/07/2018 08/24/2018, 08/31/2018, 09/07/2018

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST LOAN: AR1393/LA DAGA OTHER: 91210224 T.S. #: 18050-RT NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED.\* \*PURSUANT TO CIVIL CODE Section 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO ABOVE IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT, BUT TO THE COPIES PROVIDED TO THE TRUSTOR. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 2/12/2016. 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 REDWOOD TRUST DEED SERVICES, INC., a California corporation, as trustee, or successor trustee, or substituted trustee pursuant to the Deed of Trust executed by LA DAGA INVESTMENTS LLC, a California limited liability company,

recorded on 2/23/2016 as Instrument No. 2016-0020093-00 in Book --, Page -- 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 5/10/2018 in Book --, Page --, as Instrument No. 2018-0055205-00 of said Official Records, WILL SELL on 9/18/2018 At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 at 10:00 AM AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at the time of sale in lawful money of the United States), 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: LOT 7 OF PLEASANT VALLEY ADDITION TO THE TOWN (NOW CITY) OF COALINGA, IN THE CITY OF COALINGA, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED FEBRUARY 8, 1905 IN BOOK 3 PAGE 5 OF RECORD OF SURVEYS, FRESNO COUNTY RECORDS. ALSO DESCRIBED AS LOTS 1 AND 2 IN BLOCK 57 OF THE CITY OF COALINGA, AS PER OFFICIAL MAP RECORDED FEBRUARY 20, 1918 IN THE BOOK 10 PAGES 3 TO 8, INCLUSIVE, OF RECORD OF SURVEYS, FRESNO COUNTY RECORDS. Assessor's Parcel Number: 083-121-06-S The property address and other common designation, if any, of the real property described above is purported to be: **150 South Hachman Street, Coalinga, CA** The undersigned Trustee disclaims any liability for any incorrectness of the property address and 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 undersigned within 10 days of the date of first publication of this Notice of Sale. The property heretofore described is being sold "as is". 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: \$125,901.76. 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. Said sale will be made, but without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided therein, and the unpaid principal balance of the Note(s) secured by said Deed of Trust with interest thereon as provided in said Note(s), fees, charges and expenses of the trustee and the trusts created by said Deed of Trust. 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. Dated: August 16, 2018 REDWOOD TRUST DEED SERVICES, INC., as said Trustee ATTN: ROBERT CULLEN P.O. BOX 6875 SANTA ROSA, CA 95406-0875 By: ROBERT CULLEN, President NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant

to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 or visit this Internet Web site: www.servicelinkASAP.com, using the Trustee Sale number assigned to this file, T.S. #18050-RT. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-4667571 08/24/2018, 08/31/2018, 09/07/2018 08/24/2018, 08/31/2018, 09/07/2018

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST LOAN: AR1514/LA DAGA OTHER: 91210263 T.S. #: 18055-RT NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED.\* \*PURSUANT TO CIVIL CODE Section 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO ABOVE IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT, BUT TO THE COPIES PROVIDED TO THE TRUSTOR. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 8/21/2017. 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 REDWOOD TRUST DEED SERVICES, a California corporation, as trustee, or successor trustee, or substituted trustee pursuant to the Deed of Trust executed by LA DAGA INVESTMENTS LLC, recorded on 8/29/2017 as Instrument No. 2017-0109005-00 in Book --, Page -- 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 5/11/2018 in Book --, Page --, as Instrument No. 2018-0056047-00 of said Official Records, WILL SELL on 9/18/2018 At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 at 10:00 AM AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at the time of sale in lawful money of the United States), 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: LOTS 45 AND 46 IN BLOCK 5 OF AVALON HEIGHTS, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 9, PAGE 13 OF PLATS, RECORDS OF FRESNO COUNTY. Assessor's Parcel Number: 460-132-12 The property address and other common designation, if any, of the real property described above is purported to be: **4185 E. Washington Avenue, Fresno, CA** The undersigned Trustee disclaims any liability for any incorrectness of the property address and 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 undersigned within 10 days of the date of first publication of this Notice of Sale. The property heretofore described is being sold "as is". The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of sale is: \$74,677.06. 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. Said sale will be made, but without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided therein, and the unpaid principal balance of the Note(s) secured by said Deed of Trust with interest thereon as provided in said Note(s), fees, charges and expenses of the trustee and the trusts created

by said Deed of Trust. 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. Dated: August 16, 2018 REDWOOD TRUST DEED SERVICES, INC., as said Trustee ATTN: ROBERT CULLEN P.O. BOX 6875 SANTA ROSA, CA 95406-0875 By: ROBERT CULLEN, President NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 or visit this Internet Web site: www.servicelinkASAP.com, using the Trustee Sale number assigned to this file, T.S. #18055-RT. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-4667572 08/24/2018, 08/31/2018, 09/07/2018 08/24/2018, 08/31/2018, 09/07/2018

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST LOAN: #13-0075 CALVARY TEMPLE OTHER: F1805002-LM TS NUMBER: F1805002 LRC A.P. NUMBER 461-294-14 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED May 18, 2005, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE is hereby given that CHICAGO TITLE COMPANY, a California Corporation, as duly appointed trustee under and pursuant to Deed of Trust executed by CALVAREE TEMPLE UNDENOMINATIONAL, A CALIFORNIA NON-PROFIT CORPORATION recorded on 06/01/2005 as Instrument No. 2005-0120520 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 05/16/2018 in Book N/A, Page N/A, as Instrument No. 2018-0057820-00 of said Official Records, WILL SELL on 09/18/2018 at the Van Ness Avenue exit from the County Courthouse 1100 Van Ness Fresno, CA 93721 at 10:00 A.M. AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at the time of sale in lawful money of the United States), by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state), all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State hereinafter described: LOT 36, 37, 38 AND 39 IN BLOCK 3 OF RECREATION PARK TRACT IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, AS SHOWN ON MAP FILED BOOK 9, PAGE 29 OF MAPS, IN THE OFFICE

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## TRUSTEE SALES

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OF THE COUNTY RECORDER OF SAID COUNTY. APN: 461-294-14 The sale being made pursuant to this notice may be a unified/mixed collateral sale as to some or all of the personal property, in accordance with California Commercial Code Section 9604(a)(1)(B). Description of the Personal Property covered under the unified sale is as follows: Sanctuary Seating Kitchen Appliances Office Equipment/furniture 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: **619 S. SIERRA VISTA FRESNO, CA** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation if any, shown herein. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. **NOTICE TO POTENTIAL BIDDERS:** If you 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 F1805002. 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: \$113,006.23 (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 ONLINE AT** [www.ServiceLinkASAP.com](http://www.ServiceLinkASAP.com) **AUTOMATED SALES INFORMATION PLEASE CALL** (714) 730-2727 Dated: 08/17/2018 **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-4667689 08/24/2018, 08/31/2018, 09/07/2018 08/24/2018, 08/31/2018, 09/07/2018

**NOTICE OF TRUSTEE'S SALE** TS No. **CA-14-628383-JP** Order No.: **140135684-CA-VOI YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 4/4/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 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): **PHILIPA. KOENIG AND DEBORAH J. KOENIG, HUSBAND AND WIFE** Recorded: **4/13/2007** as Instrument No. **2007-0074433** of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **9/19/2018 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: **\$477,534.83** The purported property address is: **8772 NORTH CHICKADEE LANE, CLOVIS, CA 93619** Assessor's Parcel No.: **150-200-09** **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **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-14-628383-JP**. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice

of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. 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-14-628383-JP** IDSPub #0144163 8/24/2018 8/31/2018 9/7/2018 08/24/2018, 08/31/2018, 09/07/2018

**NOTICE OF TRUSTEE'S SALE** TS No. **CA-18-815077-JB** Order No.: **8733423 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/20/1995. 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): **CAROL EVA, A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY** Recorded: **12/28/1995** as Instrument No. **95166986** of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **9/17/2018 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: **\$25,443.38** The purported property address is: **1011 THIRD STREET, CLOVIS, CA 93612** Assessor's Parcel No.: **492-133-05** **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-18-815077-JB**. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. Date: **Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 916-939-0772 Or Login to: <http://www.qualityloan.com> Reinstatement Line: (866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: **CA-18-815077-JB** IDSPub #0144205 8/24/2018 8/31/2018 9/7/2018 08/24/2018, 08/31/2018, 09/07/2018

TS No: **CA07000803-18-1-HC** TO No: **8740709** **NOTICE OF DEFAULT AND FORECLOSURE SALE WHEREAS,** on November 14, 2009, a certain Deed of Trust was executed by **JOHN C. HAMMEL JR, AND MARY HAMMEL, HUSBAND AND WIFE AS JOINT TENANTS** as Trustor in favor of **BANK OF AMERICA, N.A., A NATIONAL BANKING ASSOCIATION** as Beneficiary and **NORTHWEST TRUSTEE SERVICES, INC** as Trustee, and was recorded on December 2, 2009, as Instrument No. 2009-0163468 in the Office of the County Recorder, Fresno County, California; and WHEREAS, the Deed of Trust was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and WHEREAS, the beneficial interest in the Deed of Trust is now owned by the Secretary, pursuant to an assignment dated September 10, 2014, and recorded on October 7, 2014, as Instrument No. 2014-0110819, in the office of the County Recorder, Fresno County, California; and WHEREAS, a default has been made in the covenants and conditions of the Deed of Trust in that the payment due on September 28, 2015, was not made and remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency; and WHEREAS, the entire amount delinquent as of August 16, 2018 is estimated to be \$655,025.53; and WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Deed of Trust to be immediately due and payable; **NOW THEREFORE,** pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of MTC Financial Inc. dba Trustee Corps as Foreclosure Commissioner, recorded on May 5, 2016, as Instrument No. 2016-0057085-00, notice is hereby given that on October 2, 2018 at 10:00 AM, local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder: Commonly known as: **2555 W. BLUFF AVE #152, FRESNO, CA 93711 LOT 242 OF TRACT NO. 2955, ROYAL COACH ESTATES, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP RECORDED IN BOOK 35, PAGE 4 OF PLATS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY. EXCEPTING THEREFROM AN UNDIVIDED 1/2 OF ALL MINERALS, GAS, OIL, PETROLEUM, NAPHTHA, AND OTHER HYDROCARBON SUBSTANCES IN, ON, OR UNDER SAID LAND AS RESERVED IN THE DEED FROM SECURITY FIRST NATIONAL BANK OF LOS ANGELES, A NATIONAL**

**BANKING ASSOCIATION TO MICHAEL M. WEISS, A MARRIED MAN, DATED DECEMBER 6, 1943 AND RECORDED APRIL 13, 1944 IN BOOK 2162, PAGE 124 OF OFFICIAL RECORDS, BUT WITH NO RIGHT TO ENTER UPON OR TO A DEPTH OF 500 FEET BELOW THE SURFACE OF SAID PROPERTY, AS PROVIDED IN THE QUITCLAIM DEED FROM SECURITY PACIFIC NATIONAL BANK, A NATIONAL BANKING ASSOCIATION RECORDED DECEMBER 28, 1959 IN BOOK 4319, PAGE 292 OF OFFICIAL RECORDS.** The sale will be held at the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721. The Secretary of Housing and Urban Development will bid \$661,881.76. There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale. When making their bids, all bidders except the Secretary must submit a deposit totaling \$66,188.17 [10% of the Secretary's bid] in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$66,188.17 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them. The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due. If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder. There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant. The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed. The amount that must be paid if the mortgage is to be reinstated prior to the scheduled sale is \$655,025.53 as of August 16, 2018, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the

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## TRUSTEE SALES

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Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement. Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below. Date: Rande Johnsen, Authorized Signatory MTC Financial Inc. dba Trustee Corps Foreclosure Commissioner 17100 Gillette Ave, Irvine, CA 92614 Phone: 949-252-8300 Fax: 949-252-8330ISL Number 47459, Pub Dates: 08/24/2018, 08/31/2018, 09/07/2018, FRESNO BUSINESS JOURNAL 08/24/2018, 08/31/2018, 09/07/2018

## CIVIL

(1) **NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING.** W&I Code §366.26 Hearing: **11-14-2018**

**Time: 8:00 A.M.; DEPT: 22 SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO JUVENILE COURT** Case No.: **17-300026** In The Matter Of **LILY OLIVIA KING** **DOB: 09-27-2017** Minor(S)

TO: **SHARON GARRISON AKA GOODRICH, MOTHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE MOTHER OF THE MINOR, UNKNOWN FATHER, FATHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINOR.**

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

**DATE: NOVEMBER 14, 2018**  
**TIME: 8:00 A.M.**

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

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

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

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

This notice and citation is dated **AUG 30, 2018.**

**SHERAN MORTON,**  
Clerk of the Court.  
By: **R. NUNEZ,** Deputy.

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

FRESNO COUNTY DEPARTMENT OF SOCIAL SERVICES, 2135 Fresno Street, Suite 403, Fresno CA 93721 Telephone Number: (559) 600-1975, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF SOCIAL SERVICES. 09/07/2018, 09/14/2018, 09/21/2018, 09/28/2018

(1) **SUMMONS (CITACION JUDICIAL) NOTICE TO DEFENDANT: (AVISO AL DEMANDADO):** Roxanne Hinds aka Roxanne S. Hinds, an individual; and Does 1-100, inclusive **YOU ARE BEING SUED BY PLAINTIFF: (LO ESTA DEMANDANDO EL DAMANDANTE):** CROWN MANAGEMENT, LLC **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](http://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](http://www.lawhelpcalifornia.org)), the California Courts Online Self-Help Center ([www.courtinfo.ca.gov/selfhelp](http://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](http://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](http://www.lawhelpcalifornia.org)), en el Centro de Ayuda de las Cortes de California, ([www.sucorte.ca.gov](http://www.sucorte.ca.gov)) o poniéndose en contacto con la corte o el colegio de abogados locales. **AVISO:** Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 ó más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

**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](http://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](http://www.lawhelpcalifornia.org)), en el Centro de Ayuda de las Cortes de California, ([www.sucorte.ca.gov](http://www.sucorte.ca.gov)) o poniéndose en contacto con la corte o el colegio de abogados locales. **AVISO:** Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 ó más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

**CASE NUMBER (Numero del Caso)** **17CECL02884** The name and address of the court is: (*El nombre y dirección de la corte es*) **B. F. SISK COURTHOUSE** **1130 "O" Street, 4th Floor Fresno, California 93724** **"OSC Hearing is set for 9/21/18 at 8:40 a.m. in department 404."** 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*), **REID L. STEINFELD/SBN 86538** The Resolution Law Group, APC 9301 Corbin Ave Ste 1650 Northridge, CA 91324 (818) 534-3126 **DATE: (Fecha) 4/14/2017** Clerk, (*Secretario*) by **J. Meneses,** Deputy (*Adjunto*) (SEAL) 09/07/2018, 09/14/2018, 09/21/2018, 09/28/2018

**SUMMONS (CITACION JUDICIAL) NOTICE TO DEFENDANT: (AVISO AL DEMANDADO):** VIRGINIA SHUBIN BARNETT, an individual, and DOES 1 through 10, inclusive, **YOU ARE BEING SUED BY PLAINTIFF: (LO ESTA DEMANDANDO EL DAMANDANTE):** The People of the State of California, by and through the San Joaquin Valley Unified Air Pollution Control District, **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](http://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](http://www.lawhelpcalifornia.org)), the California Courts Online Self-Help Center ([www.courtinfo.ca.gov/selfhelp](http://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. (*specify*): **¡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](http://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](http://www.lawhelpcalifornia.org)), en el Centro de Ayuda de las Cortes de California, ([www.sucorte.ca.gov](http://www.sucorte.ca.gov)) o poniéndose en contacto con la corte o el colegio de abogados locales. **AVISO:** Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 ó más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la

*del demandante, o del demandante que no tiene abogado es*), **REID L. STEINFELD/SBN 86538** The Resolution Law Group, APC 9301 Corbin Ave Ste 1650 Northridge, CA 91324 (818) 534-3126 **DATE: (Fecha) 4/14/2017** Clerk, (*Secretario*) by **J. Meneses,** Deputy (*Adjunto*) (SEAL) 09/07/2018, 09/14/2018, 09/21/2018, 09/28/2018

**SUMMONS (CITACION JUDICIAL) NOTICE TO DEFENDANT: (AVISO AL DEMANDADO):** VIRGINIA SHUBIN BARNETT, an individual, and DOES 1 through 10, inclusive, **YOU ARE BEING SUED BY PLAINTIFF: (LO ESTA DEMANDANDO EL DAMANDANTE):** The People of the State of California, by and through the San Joaquin Valley Unified Air Pollution Control District, **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](http://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.

*corte pueda desechar el caso.* **CASE NUMBER (Numero del Caso)** **18CECG01207** 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** 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*), **Jessica E. Hafer Fierro,** Ass't District Counsel **SJVUAPCD** 1990 E. Gettysburg Ave. Fresno, CA 93726 **DATE: (Fecha) 4/10/2018** Clerk, (*Secretario*) by **M. Lopez,** Deputy (*Adjunto*) (SEAL) 08/17/2018, 08/24/2018, 08/31/2018, 09/07/2018

**NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING.** W&I Code §366.26 Hearing: **10-16-2018** Time: **8:00 A.M.;** DEPT: **21 SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO JUVENILE COURT** Case No.: **0089523** In The Matter Of **IMANI CUSHINGBERRY** **DOB: 05-01-2018** Minor TO: **UNKNOWN FATHER, FATHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINOR.** This is to notify you that you are cited to appear at the hearing below, pursuant to Welfare and Institutions Code §366.23 and §366.26: **DATE: OCTOBER 16, 2018** **TIME: 8:00 A.M.** PLACE: Department 21 Juvenile Dependency Court, 1100 Van Ness, Fresno, California 93724-0002

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

As the parent of the subject minor, you are cited to and may appear at Court as indicated above in order to express your opinion as to whether your parental rights should be terminated so that the minor can be adopted. This is also to advise you that you have certain legal rights and protections, including the right to oppose these proceedings. You have the right to hire an attorney of your choice to represent you. If you are unable to retain a lawyer, you may request that the judge appoint one for you, who shall be the Public Defender or a private attorney. If you cannot afford to pay the cost of legal counsel to represent you, the fee will be paid by Fresno County.

This notice and citation is dated **AUG 20, 2018.** **SHERAN MORTON,** Clerk of the Court. By: **E. ALVARADO,** Deputy.

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

FRESNO COUNTY DEPARTMENT OF SOCIAL SERVICES, 2135 Fresno Street, Suite 403, Fresno CA 93721 Telephone Number: (559) 600-1975, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF SOCIAL SERVICES. 08/24/2018, 08/31/2018, 09/07/2018, 09/14/2018

## PROBATE

(1) **NOTICE OF PETITION TO ADMINISTER ESTATE OF** **Charles Alvin Quigley** **CASE NO: 18CEPR00911** To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **Charles Alvin Quigley** **A Petition for Probate** has been filed by

**Sharon K. Strickland** in the Superior Court of California, County of FRESNO. The Petition for Probate requests that **Sharon K. Strickland** be appointed as personal representative to administer the estate of the decedent.

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

**A hearing on the petition will be held in this court as follows:**

**October 11, 2018, 9:00 A.M., Dept.: 303 1130 "O" Street, 3rd Floor - Dept. 303 Fresno, California 93721** **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: **Deborah K. Boyett SBN 216526** **Walter Wilhelm Law Group** 205 E. River Park Circle, Suite 410 Fresno, CA 93720 (559) 435-9800 09/07/2018, 09/12/2018, 09/21/2018

(1) **NOTICE OF PETITION TO ADMINISTER ESTATE OF** **Giovanni DeLucia** **CASE NO: 18 CE PR 00913**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **Giovanni DeLucia** **A Petition for Probate** has been filed by **Anthony DeLucia** in the Superior Court of California, County of FRESNO. The Petition for Probate requests that **Anthony DeLucia** be appointed as personal representative to administer the estate of the decedent.

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

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

**A hearing on the petition will be held in this court as follows:**

**October 11, 2018, 9:00 A.M., Dept.: 303 1130 "O" Street, 3rd Floor - Dept. 303 Fresno, California 93721** **B.F. SISK BUILDING**

If you object to the granting of the petition, you should appear at the hearing and state your objections or file



## PROBATE

Continued | From 22

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:  
**Thomas A. Markeson (127478)**  
**Wild, Carter & Tipton**  
246 W. Shaw Avenue  
Fresno, CA 93704  
(559) 224-2131  
09/07/2018, 09/12/2018, 09/21/2018

(1)  
**NOTICE OF PETITION TO ADMINISTER ESTATE OF David J. Edwards**  
**CASE NO: 18 CE PR 00892**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **David J. Edwards, David John Edwards, David Edwards, David Edwards MD**

**A Petition for Probate** has been filed by **Margot Bellando** in the Superior Court of California, County of FRESNO. The Petition for Probate requests that **Margot Bellando** 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 27, 2018, 9:00 A.M., Dept.: 303**

**1130 "O" Street, 3rd Floor - Dept. 303**  
**Fresno, California 93721**  
**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  
William A. Romaine #126966  
Romaine Lokhandwala Law Group, LLP  
P.O. Box 2059  
Hanford, CA 93232  
(559) 582-9360  
09/07/2018, 09/12/2018, 09/21/2018

**NOTICE OF PETITION TO ADMINISTER ESTATE OF Sharon Lavon Pullin**  
**CASE NO: 18CEPR00865**

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

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

The Petition for Probate requests that **Donald Nelson** 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:**  
**September 27, 2018, 9:00 A.M., Dept.: 303**

**1130 "O" Street, 3rd Floor - Dept. 303**  
**Fresno, California 93721-2220**  
**B.F. SISK BUILDING**

**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:  
**Amanda M Neal 258693**  
**Lawvex, LLP**  
2565 Alluvial Avenue, Suite 102  
Clovis, CA 93611  
(888) 308-7003  
08/24/2018, 08/29/2018, 09/07/2018

**NOTICE OF PETITION TO ADMINISTER ESTATE OF:**

**JUNE ANNETTE WALKER AKA J. ANNETTE WALKER AKA ANNETTE WALKER AKA ANNETTE WALKER MINOR**

**CASE NO. 18CEPR00903**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the WILL or estate, or both of **JUNE ANNETTE WALKER AKA J. ANNETTE WALKER AKA ANNETTE WALKER AKA ANNETTE WALKER MINOR.**

**A PETITION FOR PROBATE** has been filed by **RONALD MINOR** in the Superior Court of California, County of FRESNO.

THE PETITION FOR PROBATE requests that **RONALD MINOR** 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: 10/11/18 at 9:00AM in Dept. 303 located at 1130 O STREET, THIRD FLOOR, FRESNO, CA 93721-2220

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

**IF YOU ARE A CREDITOR** or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.

Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

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

Attorney for Petitioner  
**G. STEVEN CUEVAS ESQ. - SBN 76164**  
**LAW OFFICES OF G. STEVEN CUEVAS**  
1002 NO ROSS ST  
SANTA ANA CA 92701  
BSC 216088  
9/5, 9/7, 9/12/18  
CNS-3169425#  
FRESNO BUSINESS JOURNAL  
09/05/2018, 09/07/2018, 09/19/2018

**NOTICE OF PETITION TO ADMINISTER ESTATE OF:**

**BARBARA ELIZABETH BROGAN AKA BARBARA E. BROGAN AKA BARBARA BROGAN**

**CASE NO. 18CEPR00915**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the WILL or estate, or both of **BARBARA ELIZABETH BROGAN AKA BARBARA E. BROGAN AKA BARBARA BROGAN.**

**A PETITION FOR PROBATE** has been filed by **CHANTEY DARLING AND KENNA COOPER** in the Superior Court of California, County of FRESNO.

THE PETITION FOR PROBATE requests that **CHANTEY DARLING AND KENNA COOPER** 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: 10/11/18 at 9:00AM in Dept. 303 located at 1130 "O" STREET, THIRD FLOOR, FRESNO, CA 93721-2220**

**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  
**SERENA B. COOPER, ESQ. - SBN 275465**  
**COOPER COONS, LTD.**  
10655 PARK RUN DRIVE, SUITE 130  
LAS VEGAS NV 89144  
9/5, 9/7, 9/12/18  
CNS-3170188#  
FRESNO BUSINESS JOURNAL  
09/05/2018, 09/07/2018, 09/12/2018

## FICTITIOUS

(1)  
**FICTITIOUS BUSINESS NAME STATEMENT**

File No. 2201810005064  
The following person(s) is(are) conducting business as:

**California Adventure Vans & Yosemite Basecamp Trailers, 3536 Richmond Ave., Clovis, CA 93619,** County of Fresno

Registrant:  
Christian Brocato, 3536 Richmond Ave., Clovis, CA 93619

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

This business is conducted by: Individual 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/ Christian Brocato, Owner  
Filed with the Fresno County Clerk on August 23, 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  
9/7, 9/14, 9/21, 9/28/18  
CNS-3170354#  
FRESNO BUSINESS JOURNAL  
09/07/2018, 09/14/2018, 09/21/2018, 09/28/2018

(1)  
**FICTITIOUS BUSINESS NAME STATEMENT**  
**File No. 2201810004754**

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

**MI TIERRA at 192 VIA DEL PARQUE, SUITE 119, FRESNO, CA 93720, FRESNO COUNTY**

Full Name of Registrant:  
**LINDA ESMERALDA ARANDA,** 1454 SEGOVIA COURT, MADERA, CA 93638

**DALCE RUBY ARANDA,** 1454 SEGOVIA COURT, MADERA, CA 93638

Registrant commenced to transact business under the Fictitious Business Name listed above on: **08/10/2018**

This business conducted by: **GENERAL PARTNERSHIP**

**LINDA E. ARANDA, GENERAL PARTNER**  
This statement filed with the Fresno County Clerk on: **08/10/2018.**

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

By: SAO YANG, Deputy.

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

09/07/2018, 09/14/2018, 09/21/2018, 09/28/2018

(1)  
**FICTITIOUS BUSINESS NAME STATEMENT**

File No. 2201810005022  
The following person(s) is(are) conducting business as:

**Central California Touch of Magic Entertainment, 4223 E Buckingham Way, Fresno, CA 93726,** County of

Fresno  
Registrant:  
Richard Montanez, 4223 E Buckingham Way, Fresno, CA 93726

Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: 03/01/2018

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

S/ Richard Montanez, Owner  
Filed with the Fresno County Clerk on August 22, 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  
9/7, 9/14, 9/21, 9/28/18  
CNS-3170358#  
FRESNO BUSINESS JOURNAL  
09/07/2018, 09/14/2018, 09/21/2018, 09/28/2018

**FICTITIOUS BUSINESS NAME STATEMENT**  
**File No. 2201810004270**

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

**BEAR Insurance Broker at 5132 N Palm, #244 Fresno CA 93704, Phone (559) 905-4188:**

Mailing Address:  
Same;

Full Name of Registrant:  
**Ryan Neace,** 5132 N Palm #244, Fresno, CA 93704, Phone (559) 905-4188.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **07/01/2018.**

This business conducted by: **An Individual.**

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

Ryan Neace - Owner.  
This statement filed with the Fresno County Clerk on: **07/19/2018**

(Seal)  
**BRANDI 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."

08/17/2018, 08/24/2018, 08/31/2018, 09/07/2018

(1)  
**FICTITIOUS BUSINESS NAME STATEMENT**  
**File No. 2201810004964**

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

**SIERRA PACIFIC PROPERTY INVESTMENTS at 540 SPANISH TRAIL, ARROYO GRANDE, CA 93420 SAN LUIS OBISPO COUNTY:**

Full Name of Registrant:  
**DANA MC RAE PRATT,** 540 SPANISH TRAIL, ARROYO GRANDE, CA 93420.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **08/20/2018.**

This business conducted by: **INDIVIDUAL.**

**DANA MC RAE PRATT, OWNER.**  
This statement filed with the Fresno County Clerk on: **08/20/2018.**

(Seal)  
**BRANDI 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."

08/24/2018, 08/31/2018, 09/07/2018, 09/14/2018

(1)  
**FICTITIOUS BUSINESS NAME STATEMENT**

File No. 2201810004817  
The following person(s) is(are) conducting business as:

**Kay Jewelers #0533, 627 E. Shaw Avenue, Suite F14, Fresno, CA 93710,** County of Fresno; Mailing Address: 375



**FICTITIOUS**

Continued | From 23

Ghent Road, Akron, OH 44333  
 Registrant:  
 Sterling Jewelers Inc., 375 Ghent Road, Akron, OH 44333  
 Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: 08/15/2003  
 This business is conducted by: Corporation Articles of Incorporation: C1541965  
 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/ Laurel Krueger, SVP & Secretary  
 Filed with the Fresno County Clerk on August 14, 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  
 8/24, 8/31, 9/7, 9/14/18  
 CNS-3161751#  
 FRESNO BUSINESS JOURNAL  
 08/24/2018, 08/31/2018, 09/07/2018, 09/14/2018

**FICTITIOUS BUSINESS NAME STATEMENT**

File No. 2201810004826  
 The following person(s) is(are) conducting business as:  
**Tax Audit Bureau, 2491 W. Shaw Ave, Suite #114, Fresno, CA 93711**, County of Fresno  
 Registrant:  
 Crossley & De Luna Inc., 2491 W. Shaw Ave, Suite #114, Fresno, CA 93711  
 Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: N/A  
 This business is conducted by: Corporation Articles of Incorporation: C4169172  
 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/ Larry Crossley, President  
 Filed with the Fresno County Clerk on August 14, 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  
 8/24, 8/31, 9/7, 9/14/18  
 CNS-3163679#  
 FRESNO BUSINESS JOURNAL  
 08/24/2018, 08/31/2018, 09/07/2018, 09/14/2018

**FICTITIOUS BUSINESS NAME STATEMENT**

File No. 2201810004921  
 The following person(s) is (are) conducting business as  
**Kerman Unified School District Behavioral Health Center at 601 S. First St., Kerman, CA, 93630, Fresno County**;  
 Mailing Address:  
 P. O. Box 737, San Joaquin, CA  
 Full Name of Registrant:  
**Valley Health Team, Inc.**, 21890 W. Colorado Avenue, San Joaquin, CA 93660, Phone (559) 693-2462  
 Registrant has not yet commenced to transact business under the Fictitious Business Name listed above.  
 This business conducted by: **Corporation**  
 Articles of Incorporation Number: C0684094  
 Soyla Reyna Griffin, C.E.O.  
 This statement filed with the Fresno County Clerk on: **08-17-2018**  
 (Seal)  
**BRANDI 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."  
 08/31/2018, 09/07/2018, 09/14/2018, 09/21/2018

**MISC.**

**(1) City of Clovis Dog Park Master Plan Public Meeting**

The City of Clovis is in the process of preparing a Dog Park Master Plan. We want to hear from residents, business owners, special interest groups, and any other interested parties regarding locations, design and amenities. We will be hosting a public forum on September 13, 2018 in the community room at Miss Winkles Pet Adoption Center located at 85 N. Temperance Avenue starting at 6:00 pm. Interested community members are encouraged to attend.  
 The Dog Park Master Plan will look at the existing parks system in the City of Clovis and determine how best to integrate Dog Parks, as well as how to develop, promote, design, site, utilize, manage, and maintain a fully functional dog park system. The plan will prioritize the locations, and identify design options and amenities for the development of Dog Parks in the City.  
 In addition to this public forum, a community survey will be conducted. The results will be utilized to determine the location, design and amenities desired by our residents, what funding sources may be available, identify potential partnerships and how best to support the Dog Park needs of the members of our community.  
 The City of Clovis has contracted with O'Dell Engineering, to oversee the plan. If you have any questions regarding the Master Plan please contact Claudia Cazares, City of Clovis, by email at [claudiac@ci.clovis.ca.us](mailto:claudiac@ci.clovis.ca.us) or by phone at (559) 324-2387.  
 To learn more about the Dog Parks Master Plan, please visit the project website at: <https://www.ci.clovis.ca.us/Departments-Services/Public-Utilities/Parks/Dog-Park-Master-Plan>  
 09/07/2018

**(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:  
**PRODUCT REQUIREMENTS CONTRACT FOR LIQUID NATURAL GAS (LNG) FUEL**  
**BID FILE NUMBER: 9475**  
 all in accordance with the plans and/or specifications, delivered F.O.B. DESTINATION, FREIGHT PREPAID AND ALLOWED, TO CITY OF FRESNO, VARIOUS SITES, FRESNO, CALIFORNIA 93706.  
**Specifications for these items can be downloaded at the City's online website at:**  
<http://www.fresno.gov>. For Business (to the right of the screen), Bid Opportunities  
**Bids can be submitted electronically or by paper only not via Fax.**  
 Bid Proposal forms, can be downloaded at the City's online website.  
 This Contract will be used primarily by FLEET Division. The Contract term is for TWO year(s), with provisions for THREE (3) 1-year extensions.  
 Bid Proposals must be filed electronically using Planet Bids, by mail or with the Purchasing Manager prior to the bid opening at 3 p.m. on Tuesday, SEPTEMBER 25TH, 2018, when the bids will be publicly opened and recorded. Electronically filed is defined as by means of electronic equipment or devices.

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 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. Bid Deposits will be refunded after 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, or on any other basis prohibited by law.  
 The meeting room is physically accessible. Services of an interpreter and additional accommodations such as assistive listening devices can be made available. Requests for accommodations should be made at least five working days but no later than 48 hours prior to the scheduled meeting/event. Please contact the Procurement Specialist listed on the cover at 559-621-1332 or through the Questions and Answers field on Planet Bids.  
 The City reserves the right to reject any and all bids.  
 09/07/2018

**(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:  
**PRODUCT REQUIREMENTS CONTRACT FOR Sweeper Brooms**  
**BID FILE NUMBER: 9471**  
 All in accordance with the plans and/or specifications, delivered F.O.B. DESTINATION, FREIGHT PREPAID AND ALLOWED, TO CITY OF FRESNO, VARIOUS SITES, FRESNO, CALIFORNIA 93706.  
**Specifications for these items can be downloaded at the City's online website at:**  
<http://www.fresno.gov>. For Business (to the right of the screen), Bid Opportunities  
**Bids can be submitted electronically or by paper only not via Fax.**  
 Bid Proposal forms, can be downloaded at the City's online website.  
 This Contract will be used primarily by The Municipal Fleet Division. The Contract term is for 1 year(s), with provisions for 3 (1) -year extensions.  
 Bid Proposals must be filed electronically using Planet Bids, by mail or with the Purchasing Manager prior to the bid opening at 3 p.m. on Tuesday, SEPTEMBER 25TH, 2018, when the bids will be publicly opened and recorded. Electronically filed is defined as by means of electronic equipment or devices.

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 **FIVE HUNDRED DOLLARS \$500** (or, in bids with Add Alternates, the highest possible combination of the Base Bid Plus Add Alternates) in the form of a certified 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. Bid Deposits will be refunded after 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, or on any other basis prohibited by law.  
 The meeting room is physically accessible. Services of an interpreter and additional accommodations such as assistive listening devices can be made available. Requests for accommodations should be made at least five working days but no later than 48 hours prior to the scheduled meeting/event. Please contact the Procurement Specialist listed on the cover at 559-621-1332 or through the Questions and Answers field on Planet Bids.  
 The City reserves the right to reject any and all bids.  
 09/07/2018

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

(SECS. 6101-6111 U.C.C.)  
 Notice is hereby given to the creditors of MARCUS ENTERPRISES, LLC

(ELLA MARCUS, SARA MARCUS, AND GEORGE MARCUS as Franchisee) ("Seller"), whose business address is 3280 W. California Avenue, Fresno, CA 93706, that a bulk sale is about to be made to Gurjot Singh ("Buyer"), whose business address is 1218 Fresno Street, Fresno, CA 93706.

The property to be transferred is located at **1218 Fresno Street, City of Fresno, 93706** County of **Fresno, State of California**. Said property is described as: **ALL INVENTORY, STOCK IN TRADE, FIXTURES, EQUIPMENT AND GOODWILL OF THE BUSINESS KNOWN AS SUBWAY #61180.**

The bulk sale will be consummated on or after **September 25, 2018**, at North American Title Company, Inc., 7555 N. Palm Avenue, Suite 210, Fresno, CA 93711 pursuant to Division 6 of the California Code.

This bulk sale is subject to Section 6106.2 of the California Commercial Code. ALL CLAIMS TO BE SENT C/O **North American Title Company, Inc.**, Attn: Erica Osborne, Escrow # **55601-157535-18, 7555 N. Palm Avenue, Suite 210, Fresno, CA 93711**. The last date for filing claims shall be September 24, 2018.

So far as known to Buyer, all business names and addresses used by Seller for the three years last past, if different from the above, are:

NONE  
 Dated: **July 06, 2018**  
 Buyer: /s/ Gurjot Singh  
 09/07/2018

**(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 **08:00 AM on September 19, 2018 at Derrel's Mini Storage located at 3514 W Dakota Avenue, Fresno, County of Fresno, State of California.**

Alvarez, Yolanda sofa, table, chairs Ballin, Ramona Blanca clothes, cabinet, luggage Phillips, Megan lamps, speakers, clothing, Jordan, Terri clothing, crutches, lamp, Edwards, Linda walker, bed frame, wall art, Fowler, Kirk table, wagon, snowboard, Contreras, Benito headboard, frame, bed set, McCamery, Monique car seat, toys, clothing, Cotton, Megan bed frame, bed set, fish poles, Boyd, Lisa radio, speakers, clothing, Martinez, Salvador pedal car, shelf, totes, Nickell, Dana dresser, totes, wall art, Vallejo, Guillermina bed set, Alvarado, Luciano bed frame, tv, toys, Martinez, Teresa toys, totes, bookcase, Ruiz, Aida dresser, cabinet, wagon, Zuniga, Antonia kitchenware, clothing, totes, Sandoval, Byron dresser, table, chairs, Whitfield, Jackie grill, basket, clothing, Galend, James chairs, table, clothing, Her, Kou lamps, chairs, cabinet, Watkins, Sibyl tv, walker, bed frame, Gomez, Luis couch, chair, Victory Outreach Ministries totes, clothing, bicycles, Lopez, Alyssa stool, chair, lampshade, Garcia, Marcus tables, totes, shevles, Ellis, Donna ladder, tools, totes, Perez, Nicholas patio heater, car parts, totes, Williams, Frederick toolboxes, ladder, totes, Kurowski, Steffy sofa, loveseat, totes, Lopez, Manuel washer, totes, rims, James, Galend washer, dryer, tv, Calderon, Charles clothing, totes, bookcase, Mesta, David washer, dryer, bicycle  
**Signed: J Chavez Date: 8.16.18**  
 09/07/2018, 09/14/2018

**(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 **September 21st 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.

- B002 BENJAMIN YANG**
- B104 SHEINA ROSAS**
- B109 VERNON LEE LACY JR**
- B134 SAMANTHA KELLEY**
- B247 EDUARDO HERNANDEZ**
- D011 ARMANDO DELGADO**
- D027 CATRINA L.H. FIELDS**
- D037 MICHELLE D ALEXANDER**
- D040 MICHAEL ANDERSEN**
- E106 STEPHEN SCOTT RIOS**
- F014 COTA TALINA**
- G212 SANDRA M DE LA ROSA**
- G221 JOELLA A DANIELS**
- H028 CAROLINA J JUAREZ**
- H129 THERESA C HUNDLEY**
- H209 GEORGE A LICON**

**H214 DYLAN A MEHALL**

**H228 JESUS PENA**  
**Purchased goods are sold as is, and must be removed within one (1) day of purchase. Payment is to be with cash only and made at the time of purchase. This sale is subject to cancellation without notice in the event of settlement between owner and obligated party.**  
**Publication dates: September 7th 2018 & September 14th 2018**  
 09/07/2018, 09/14/2018

**NOTICE OF PUBLIC 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 **08:00 AM on September 10, 2018 at Derrel's Mini Storage located at 1385 N. Maple Ave, Fresno, County of Fresno, State of California.**

Patterson, Darlene totes, pinball machine, records, Weldon, Amber dresser, cabinet, couch, Contreras, Nancy chairs, seasonal décor, totes, Mitchell, Marilyn table, chair, vacuum, Moya, Natalija lamps, chairs, fan, King, Rosalie totes, speaker, seasonal decor, Harvey, Zeldia luggage, dollie, ice chest, Enriquez, Patricia lamp, dresser, tv, Arredondo Jr, Rafael couch, mirror, backpack, Manzo, Cecilia dresser, totes, table, Moore, Lawrence bed frame, tv, couch, Villalta, Lidia chairs, table, wall art, Palomar, Jose S. fan, clothing, totes, Amavisca, Monica chairs, table, dresser, Anderson, Rashelle ac unit, vacuum, trunk, Gonzalez, Inez table, chairs, wall art, Scharton, Ronna tv, crates, books, Varela, Jack stereo, speaker, lamp, Scheidt, Stan totes, magazines, kitchenware, Beckhum, Mary table, chairs, bed frame, Ramos, Kim Marie extension cords, totes, coat rack, Tims, Roy table, luggage, clothing, Fabian, Blanca cart, toys, wall art, Muuruu, Tony luggage, table, stool, Deniz, Hector clothing, luggage, totes, Lewis, Yvonne totes, games, luggage, Perez, David totes, clothing, crate, De La Cruz, Stephanie baby walker, rack, table, Rey, Monica Alice cart, luggage, clothing, Guardado, Eva Marie clothing, purses, luggage, Moreno, Alvia bicycles, tires, totes, Salinas, Daniella tv, couch, bed frame, Musquez, Gabriel E. lawn mower, golf clubs, table, Martinez, Antonio washer, flooring, ice chest  
**Signed: J Chavez Date: 8.03.18**  
 08/31/2018, 09/07/2018

**Section 00 11 13**

**REQUEST FOR BIDS**  
 The Caruthers Community Services District is soliciting bids for construction of the Water System Improvements CDBG Project No. 17111.

The Caruthers Community Services District hereby notifies all bidders that it will affirmatively insure that in any contract entered into pursuant to this advertisement, Disadvantaged Business Enterprises will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, religious creed, sex, or national origin in consideration for an award.

In general, the work consists of the replacement of existing water valves, valve boxes and existing paving in roadways.

1. Sealed bids will be received by the General Manager of the Caruthers Community Services District prior to **2:00 p.m. on September 11, 2018** in the Caruthers Community District office at 13617 South Raider Caruthers, CA, 93609 and following said deadline all bids will be publicly opened and read. Bids shall be submitted in a sealed envelope with the name of the bidder, the bidder's state registration number, the name of the project and the statement **"Do Not Open Until the Time of Bid Opening."** Bids received after said deadline or without the required registration number will be returned unopened to the bidder.

2. A non-mandatory pre-bid meeting and project site tour will be held at on **August 22, 2018 at 10:00 a.m.**, beginning at the District Office 13617 South Raider in Caruthers, CA. Contractors shall personally examine the project site prior to bidding.

3. Bidding Documents may be obtained from Provost & Pritchard Consulting Group. Interested parties must contact Jennifer Tucker at Provost & Pritchard Consulting Group at (559) 449-2700 to register as a plan holder and receive the documents. Bidding Documents may be obtained at the following location: Provost & Pritchard Consulting Group 286 W. Cromwell Avenue



MISCELLANEOUS

Continued | From 24

Fresno, CA 93711

4. Bidding Documents are also available for examination at the office of Caruthers Community Services District, 13617 South Raider Caruthers, CA. Charges for hard-copy documents will be as follows:

Complete base set of full-size Bidding Documents (specifications and full-size drawings) \$ 40.00

Mailing, if required \$ 20.00

Charges are not refundable, whether the documents are returned or not.

5. Electronic copies are available. Please notify Jennifer Tucker at 559-449-2700, at the office of Provost & Pritchard, in order to be added to the plan holders list and receive addenda and communication relative to this request for bids.

6. Minimum Wage Rates, as predetermined by the Secretary of Labor, are set forth in the Special Provisions. Pursuant to Section 1770, California Labor Code, the successful Bidder shall pay not less than the prevailing rate of per diem wages as determined by the Director of California Department of Industrial Relations. If there is a difference between the minimum wage rates determined by the Secretary of Labor and the prevailing wage rates determined by the Director of California Department of Industrial Relations of the State of California for similar classifications of labor, the Contractor and his subcontractors shall pay not less than the higher wage rate. A copy of such prevailing wage rates are on file at the offices of the County of Fresno, and are incorporated herein by reference.

7. Bidders shall furnish a Bid Security with their Bidder's Proposal in the amount of 10% of the base bid amount.

8. The work to be performed under this contract is on a project assisted under a program providing direct Federal financial assistance from the Department of Housing and Urban Development, Community Development Block Grant Program, and is subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 USC 1701u. Section 3 requires that to the greatest extent feasible opportunities for training and employment be given to low and very low-income persons residing within the project area and that the contracts for work in connection with the project be awarded to eligible business concerns which are located in, or owned in substantial part by persons residing in, the area of the project. Regulations for implementing the Section 3 clause are contained in 24 CFR 135, as amended, and as specified in the project specifications.

9. All pages of the Preliminary (Anticipated) Statement of Workforce Needs, also contained in the project specifications, will be required to be completed and submitted prior to award. All pages of the Final (Completion) Statement of Workforce Needs form shall also be required to be completed and submitted upon completion of construction.

10. Caruthers Community Services District reserves the right after opening Bids to reject any or all Bids, to waive any informality or non-responsiveness in a Bid, or to make award to the lowest responsive, responsible Bidder and reject all other Bids, as it may best serve the interest of the Caruthers Community Services District.

11. Contractor's License Classification: In accordance with the provisions of California Public Contract Code, Section 3300, the Caruthers Community Services District has determined that CONTRACTOR shall possess a valid **Class A Contractor's License** at the time of contract bid award.

12. The Contractors' State License Board may be contacted at 9821 Business Park, Sacramento, CA 95827; PO Box 26000, Sacramento, CA 95826; (800) 321-2752.

BY THE ORDER OF THE BOARD OF DIRECTORS OF THE CARUTHERS COMMUNITY SERVICES DISTRICT  
08/31/2018, 09/07/2018

NOTICE TO BIDDERS

Notice is hereby given that the Board of Trustees of the State Center Community College District will receive sealed bids for the furnishing of all labor, materials, and services for **Bid No. 1819-06, Miscellaneous Tenant Improvements, District Office Relocation.** Bids shall be based upon requirements

as set forth in the contract documents, including plans and specifications, which may be obtained at:

Fresno Reprographics  
Contact: Don McDonald  
7591 N. Ingram Ave., Suite 103  
Fresno, CA 93711  
Phone: (559) 261-2347

www.fresnorepro.com

Bids must be made on a form prepared by the District and included in the contract documents. **Bids will be received no later than Friday, September 14, 2018 at 2:15 PM** after which time they will be opened and read aloud. Bids must be sealed, marked with bid number and title, and returned to the Purchasing Department of the State Center Community College District at **1525 E. Weldon Ave., Fresno, CA 93704.** Facsimile (FAX) copies of the bid will not be accepted.

**A pre-bid conference has been scheduled on Friday, September 7, 2018 @ 10:00AM.** Those attending the non-mandatory pre-bid conference shall **meet in Lobby.** Address: **1171 Fulton Street, Fresno, CA 93721.**

Prospective bidders shall be required to have a **valid Class B Contractor's License.** The successful bidder will be required to furnish a Payment Bond, a Performance Bond, Workers Compensation and General Liability Insurance as required by the Contract Documents. The successful bidder shall also be required to enter into a written agreement on a form provided by the District.

Bids must be accompanied by a bidder's bond or certified check for at least ten (10%) of the amount of the bid and payable to the District, which shall be given as a guarantee that the bidder will enter into a contract if awarded the work. Said bond or certified check will be declared forfeited, paid to, or retained by the District as liquidated damages if the bidder refuses or neglects to enter into the contract provided by the District.

Each Bidder submitting a proposal to complete the work, labor, materials and/or services ("Work") subject to this procurement must be a Department of Industrial Relations (DIR) registered contractor pursuant to Labor Code §1725.5 ("DIR Registered Contractor"). A Bidder who is not a DIR Registered Contractor when submitting a proposal for the Work is deemed "not qualified" and the proposal of such a Bidder will be rejected for non-responsiveness. Pursuant to Labor Code §1725.5, all Subcontractors identified in a Bidder's Subcontractors' List shall be DIR Registered Contractors. If awarded the Contract for the Work, at all times during performance of the Work, the Bidder and all Subcontractors, of any tier, shall be DIR Registered Contractors.

The Work is subject to payment of Prevailing Wage Rates (PWRs). The Contractor and all Subcontractors of every tier shall pay laborers performing any portion of the Work not less than the PWR established for the labor provided. Pursuant to Labor Code §1771.4(a) (4), PWR monitoring and enforcement shall be by the Department of Industrial Relations. The Director of the Department of Industrial Relations of the State of California, in the manner provided by law, has ascertained the general prevailing rate per diem wages, rate for legal holidays and overtime work, and employee payments for health and welfare, vacation, pension and similar purposes applicable to the work to be performed. Said wages and rates are on file in the District Office and are incorporated herein by reference. Contractor must pay for any labor described or classified in an amount not less than rates specified. Consistent with Public Contract Code section 22300, the District shall, at the request and expense of the Contractor, permit the substitution of securities or the payment of funds equivalent to the amount of monies withheld as retention from progress payments.

The Board of Trustees reserves the right to reject any or all proposals, waive any informality in the receiving of bids, and consider quality, convenience, and reasonable qualifications as well as price in making awards. Refer questions regarding this bid to Teresa Campagna Bryant, Construction Services Coordinator, [teresa.campagna@sccd.edu](mailto:teresa.campagna@sccd.edu) or (559) 244-6125.

Edwin Eng, Vice Chancellor Administration and Finance in the name of: Board of Trustees STATE CENTER COMMUNITY COLLEGE DISTRICT  
**PUBLISHED: August 31, 2018 & September 7, 2018.**  
08/31/2018, 09/07/2018

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

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

Why try to fix something that isn't broken?

**2 OUT OF 3**  
U.S. adults read a newspaper in print or online during the week.

Keep Public Notices in Newspapers.

**NEWS MEDIA ALLIANCE**  
[www.newsmediaalliance.org](http://www.newsmediaalliance.org)

**THE BUSINESS JOURNAL**  
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# What happened to America? Greed, fear and entitlement

Our founders were clear. To preserve our freedoms and move toward the ideals they declared possible, we must be eternally vigilant. Against what threat? Invaders have destroyed civilizations. Yet, decay from within—the failure of character—can also destroy. Many agree that education is the key to a better life. Yet, we reduced it to imparting information and teaching skills. We left out the essence. Education comes from the Greek word *educare*, to draw forth. Like a seed planted in the earth, each soul is complete. To reach its potential, it needs a supportive environment to know itself, master itself and to contribute its greatest gifts.



**GUEST VIEW**  
Deborah Nankivell

While information and skills are important, education is essential to life, liberty and the pursuit of happiness. Otherwise, people are lost and empty, searching outside of themselves for something they can only find within. Integrity is an inner journey. Many of our founders were enlightened. They understood the intrinsic value of every

human being. While they failed to fully demonstrate this truth, they were prepared to die for it.

The quality of life in a community is largely determined by its leaders — those chosen through election, appointment, board selection and the self selected. Our founders came from the last group. They embarked on a bold, difficult and dangerous endeavor to prove human beings could create inclusive prosperity and wellbeing. They knew this would require eternal vigilance — self knowledge and self mastery — or those who acquired power could become corrupted. When leaders are self-serving and offer no higher purpose, anarchy, survival of the fittest and dependency can emerge. Are life, liberty and the pursuit of happiness worth dying for? Are we willing to pay the price? The path of integrity — alignment of body, mind and spirit — demands courage, humility and perseverance. We fail our founders and future generations when we do not support this path for everyone.

How does this thinking apply to the economy? What principles lie beneath? Like many other countries, the United States has a mixed economy with elements of both capitalism and socialism. By fostering innovation, individual rewards and competitive markets,

growth and improved conditions are the intended results. With a progressive tax rate, safety net and a range of shared social benefits, those with fewer abilities or less motivation are protected. Ideally, the best of these philosophies become policies and practices. Unfortunately, purists and the self-righteous have a tendency to favor one side, ignoring its negatives. This causes political storms to erupt creating churn and disharmony.

To be able to integrate two seemingly opposing views, one must look at the big picture. Most would agree we want to encourage innovation and entrepreneurship, but not at the expense of the environment nor exploitation of workers. Most recognize that competition can serve to increase efficiency and excellence, yet unfettered or distorted can lead to monopolies and mediocrity. The challenge is developing a healthy capitalism within the context of a prosperous, inclusive community.

Neuroscience teaches brain development is critical to wise decisions. Humans have a lower, ruthless brain, a reactive limbic brain and, if given the proper conditions, will develop an effective executive brain. Those who experience severe trauma or lack opportunity may remain limited and live a life of desperation and drama, never

experiencing the satisfaction of freedom and integrity.

In this time of intense polarity, focusing on the root cause is vital. While families and faith communities can create environments that foster integrity, that will not ensure our culture will support it. Public policies and institutions must be designed to encourage excellence and responsibility to ensure eternal vigilance at scale. To achieve this, we must have enough leaders committed to self knowledge and mastery and remember that life, liberty and the pursuit of happiness are worth dying for. For some, this is literal. Those called to the military are a unique group. For most, this is figurative; the ego — it's all about me — must go. Many of our founders did not seek power nor accolade. They were asked to serve. It was a personal sacrifice. In many ways, civic stewardship, while richly rewarding, is a sacrifice and gratitude for all of those who serve is the first responsibility of every citizen. Are we worthy of their sacrifices?

*Deborah Nankivell of Fresno is the CEO of the Fresno Business Council, a group of business leaders formed in 1993 with a mission to apply entrepreneurial solutions to critical issues affecting the community. For more information visit [fresnobc.org](http://fresnobc.org).*

## What happens to your business if something happens to you?

No matter what state your small business is in — brand new or in advanced stages of growth — you're still expected to start planning for your business' future.

Confronting the unimaginable, whether illness, injury, or even death, may be why only 23 percent of businesses have a robust succession plan in place, according to PwC's 2017 U.S. Family Business Survey.

Follow these tips to learn about how to prepare for the worst-case scenario.

### Find a mentee

Sometimes planning ahead can be as simple as hiring some help.

"As a business owner, you should have a plan to continue the business and groom talent if you are no longer around," says Joe Hogan, Director of Financial Planning at Lake Worth, Florida-based Mariaca Wealth Management. "This may involve bringing on duplicative staff, mentoring high-potential employees, retaining key talent, and eventually introducing new partners into the company."

### Value your small business

Business owners often miscalculate the value of their business, Hogan says.

"It is not uncommon for some business owners, often consultants, to think their business is not worth anything when they exit, and they will just close the doors," he says. "Others think the opposite, that the business is worth far more than reasonable."

It is important to get regular business valuations done by industry-specific experts — who can recommend minor changes that can have major implications on the value of a business — to accurately value your small business.

Another valuation tip is to keep your paperwork tidy in the event of a buyout of your small business. It will help accurately value your company.

The valuation of a buyout can become a nightmare if the business does not have a documented system in place, says Ford Harmon, a corporate lawyer at Dallas-based Maddrey PLLC.

It doesn't help if a small business has a method for establishing the company's value that goes unfollowed or ignored, or if it hasn't established an agreed upon valuation model or an agreed upon actual valuation that hasn't been written relatively recently — no longer than

every other year, Harmon says.

### Insurance practices

Your small business' future is dependent on which insurance policies you have in place.

"While most people are familiar with personal life insurance, not as many are likely aware of life insurance policies that can be taken out by a business on its owners or other key individuals in the business and under which the company is named beneficiary," Harmon says. This type of insurance is called key person life insurance.

There should be appropriate provisions in your business' governing documents so that if you pass away, the company and/or the remaining owners have a right of first refusal to purchase the ownership interests of the deceased owner.

"The life insurance policy on the owner that names the company as the beneficiary is specifically purchased so that, ideally, the company will have sufficient capital available in the form of the life insurance payout to purchase the ownership interests of the now deceased owner," Harmon says.

Another valuable purchase is disability insurance.

"The biggest risk which is often overlooked is the risk of disability," says Joshua Troesh, owner of Purposeful Strategic Partners, a financial planning firm based in Rancho Cucamonga, California. "A business owner is far more likely to be disabled than die prematurely, and yet very few have proper disability insurance to cover their family and their business if they were to become disabled."

### Buy-sell agreement

A buy-sell agreement is a written plan for the unexpected death of an owner — and every small business owner should have one.

It incentivizes liquidity in the otherwise relatively illiquid world of private company ownership interests, says Harmon. It forces the non-selling owners, and potentially the company itself, to choose between purchasing the interest of the owner wishing to sell or risking the outcome of the interest being freely sold to what could be a completely unknown third party.

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



## WEB POLL

### Should the state permit people to sell food made in home kitchens?

Assembly Bill 626, authored by Assemblymember Joaquin Arambula (D-Fresno), sits on Gov. Jerry Brown's desk after the Aug. 31 deadline for legislation to pass out of the California Legislature. It legalizes small home cooking operations, such as the kind you might see advertised on Facebook. About 45 percent of respondents to this week's web poll support the bill, while 40 percent are opposed. Another 15 percent are unsure. One hundred thirty-five votes were cast.

Yes:..... 45%

No:..... 40%

Not sure: ..... 15%



# 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.

- September 14 | Banking & Finance
- September 21 | Small Business
- September 28 | Education
- October 5 | Agriculture

## 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.

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- September 21 | Colleges, Universities & Trade Schools
- September 28 | Agricultural Commodities
- October 5 | Interior Design Firms/Solar Companies

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