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THE BUSINESS JOURNAL

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FRESNO • KINGS • MADERA • TULARE

Will big box store closings be too many to fill?

David Castellon - STAFF WRITER

After years of sitting vacant, the massive former Dan Gamel Camp America in north Fresno was given new life earlier this week when the renovated 223,378-square-foot building opened as a Wal-Mart Super-

center.

But that grand opening is leaving behind a big vacancy, as the Wal-Mart across the street at the northeast corner of Shaw and Brawley avenues now sits vacant.

Empty Space | 5



PHOTO BY DAVID CASTELLON | The former Kmart store in Kingsburg was purchased through auction in February, and part of the space will become a State Foods supermarket. State Foods actually purchased the building.

Fresno State's Small Business University: A tool for growth



ADOBE STOCK | Fresno State's Small Business University program offers services and resources to small business owners, with a focus on those in rural areas.

Frank Lopez - STAFF WRITER

Starting a business is not easy.

While finding funds to start a business might be the most challenging aspect of an entrepreneurial venture, there is a lot more that has to get done before someone can celebrate a grand opening.

In May, The San Joaquin Valley Rural Development Center (SJVRDC) at Fresno State launched a new initiative that assists businesses to be competitive in a complex market-

place and help new entrepreneurs meet their goals of business ownership.

The new initiative, Fresno State Small Business University, provides business resources and tools to start and grow a small business, with a focus on assisting enterprises in rural areas of the Central Valley.

The initiative is a continuation of the Small Business Development Center (SBDC) that was run by various departments at the university for over 20 years until December 2017, when matched fund-

ing was not available. Because there were still gaps in providing services in rural communities, the Office of Community and Economic Development decided to continue the work and developed Small Business University in January, to pick up right where it left off.

Though the SJVRDC had been doing work before the SBDCs were shut down, Small Business University helped them continue the work.

Eduardo Gonzalez is the de-

SBU | 3

Fresno-made product a threat to package thieves

Donald A. Promnitz - STAFF WRITER

If a local startup gets its way, package thieves worldwide are likely to have a serious problem on their hands in the near future.

Rolled out by Strategic Innovations LLC, the eDOR and eBOX delivery system have been designed to create a secure way to deliver products ordered online to their customers without the worries of missed timings for pickup or theft. According to Royce Newcomb, the chief designer, the system was wholly developed in Fresno, including the parts, production and mobile app, but also the custom trailer Newcomb uses to give demonstrations of the product.

"We were able to develop the entire system right here out of Fresno, and that was amazing to us because I couldn't have done it in the Bay Area. I couldn't have done it in Sacramento," Newcomb said. "And to do it here where everything was local was really amazing."

In order to protect deliveries, the eDOR is secured by an electronic code (eKEY) possessed only by the deliverer and the customer. Upon activation, the eBOX in the door then automatically expands, allowing the goods to be placed inside, and then it closes. The eKEY is good for one use. The eBOX itself can also be retrofitted to any part of the building, and is available for offices, apartments and condominiums.

Meanwhile, larger products such as bicycles are protected by the eTETHR - a wire that attaches to the item and triggers an alarm as soon as an unauthorized person undoes it. The

eBox | 7

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CENTRAL VALLEY FUND

Big moves set for local Big Lots stores

David Castellon - STAFF WRITER

Two Big Lots stores in Fresno and Clovis are scheduled to relocate next month.

The first to move will be the Clovis store at the Shaw Village shopping center, 456 W. Shaw Ave. The new location is being prepared at a former Rite Aid store less than three miles to the north at the Sierra Pavilions shopping Center, 1155 W. Shaw Ave.

The Big Lots logo has been erected on the building, along with a sign for the

new store off Shaw Avenue, and numerous shelves inside have been assembled, but that store isn't set to open until Nov. 1.

Meanwhile a few miles west in Fresno, the former Toys 'R' Us store at 3520 W. Shaw Ave. has had its sign replaced with the Big Lots logo and a banner stating the new store is coming soon.

A sign in front of the currently-operating Big Lots about a half mile west at 3131 W. Shaw Ave. states that store will

Big Lots | 4

CORRECTION

Leland Parnagian, chairman of the Gazarian Real Estate Center Advisory Board at the Fresno State, was misidentified in a photo caption in the Oct. 19 edition of The Business Journal. He was the moderator pictured in a photo from the Fall 2018 Housing Market Symposium held at the university.



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SBU | from 1

velopment director of the SJVRDC, and was instrumental in continuing the work from the SBDC and forming the university.

“The primary goal is to provide Fresno State Students with real opportunity,” Gonzalez said. “Getting them in front of clients and doing actual work. These aren’t mockups, these are real life situations and they’re driving a business.”

Funding for the Small Business University comes from the California Department of Transportation, Bank of America and the U.S. Department of Agriculture. People seeking services are charged nominal costs to pay students employed by SJVRDC.

Funders can specify where they want to see their money go for the most personal impact.

“When we apply for funding, for instance from the USDA, their funding source would have parameters of what places they want to reach, and we identify the areas where we could meet that,” said Shelby Gonzales, finance director at SJVRDC.

Money also goes into marketing, translations of information for the Hmong, Punjabi, and Spanish-speaking communities, and the development of the SBU website, which is expected to launch at the beginning of November.

Funders provided about \$500,000 for the Small Business University for 2018, with a goal of reaching \$1 million by 2019.

Small Business University uses students majoring in graphic design, business management, or web development to help entrepreneurs with business strategies and technical assistance with financial management, business planning and management, marketing, and making their businesses energy efficient.

Small Business University operates with 5 employees. Many employees are actually offered jobs when they are out in the field, which the organizers jokingly refer to as a blessing and a curse.

Recently, Small Business University partnered with Bitwise and the Patiño School of Entrepreneurship to identify 10 small businesses, put their websites up and help them with mar-

keting.

It is also part of Fresno 4 Biz, a business resource hub that has a partnership with the Fresno Regional Workforce investment Board, along with others that offer free services for businesses that meet up once a month to ensure that they are not duplicating services and to promote each other.

Small Business University is looking to partner with school districts to help students produce and brand agricultural products, and eventually get them into the local job market, and to show students that there is more to the ag industry than livestock and crops.

“Let’s get students to understand that there is a career in ag that is separate from coming home dirty and muddy,” Gonzalez said. “That’s where we come in and show people how to be entrepreneurs and start their own business.”

Small Business University also partnered with U.C. Berkeley Law School to access lawyers that offer services including contract reviews and consultation free of charge — a service that could cost \$200 to \$300 dollars an hour.

Rodi Hernandez is a student at Fresno State with a mind for business, and he went to the Office of Community and Economic Development looking for work. As he continued his studies, and learned to assist others with their businesses, he decided to use what he learned and start his own business.

Hernandez is working on bottled coffee that will be crafted with Mexican flavors such as horchata, cajeta (a Mexican style of caramel), and Mexican hot chocolate, and wants to market it to the large Mexican community in the Valley.

He is close to releasing his product and is working on the nutritional information, which he says could be a long and complicated process.

“When I went to the SBU, I was able to see the awesome things they do and all the resources they have and I told myself, ‘this is it, this is the opportunity I was waiting for,’” Hernandez said.


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

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PHOTO BY DAVID CASTELLON | The new Big Lots store in Clovis is scheduled to open Nov. 1, replacing a previous location where a clearance sale is ongoing to reduce merchandise.

Big Lots | from 2

move to the new locale, which is set to open Nov. 30.

In the meantime, both stores are having clearance sales to reduce their inventories ahead of the moves.

As for the new stores, besides being in newly renovated buildings, they may have other, significant differences from their old locale.

Repeated calls and emails to representatives at Big Lots' corporate headquarters in Ohio weren't returned, but various news reports have covered the company's plans to create new "stores of the future" to make them more competitive in

the current retail market.

"The store reflects a new format showcasing the ownable and winnable merchandise categories of furniture, seasonal, soft home, food and consumables with prominent positioning in the store and is part of a broader initiative to reposition the brand as a community retailer offering trustworthy value and friendly service," states a November Big Lots press release on the opening of one of its new stores in Ohio.

The company has yet to announce on its website the planned openings of the two Valley stores, so it's unclear if they also are being developed in Big Lots' "store of the

future" mold.

Also unclear is if there are plans to relocate or renovate the other Valley Big Lots stores. Employees at the two other Fresno stores and the individual ones in Reedley, Visalia, Tulare and Hanford said no such plans currently are in the works.

But an employee at the Tulare store said plans are to expand further into the former Mervyn's department store, part of which it already occupies, while the Big Lots at 4895 E. Kings Canyon Road in Fresno will be renovated.

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

Boomers, rising interest rates stoke federal debt fire



GUEST VIEW
Dr. Ernie Gross

There is at least one thing that Democrats and Republicans agree on: higher federal spending. Since President Trump took office in the first quarter of 2017, federal spending has expanded by a compound annual growth rate (CAGR) of 3.9 percent, while tax collections have advanced by a more modest 0.9 percent CAGR.

As a result, the federal debt exploded by a CAGR of 4.6 percent to an estimated \$21.6 trillion in the third quarter of 2018, representing 104.8 percent of the nation's annual output, and the highest since the last quarter of the Obama Administration.

Both Democrats and Republicans signed on to this spending growth with Democrats resisting tax cuts, but embracing spending increases. The federal debt will only get worse. With more than 10,000 boomers retiring each day, Social Security payments are soaring at a CAGR of 4.6 percent, and Medicare benefits are exploding at a CAGR of 5 percent.

Furthermore, ultra-low interest rates allowed the federal government to borrow needed funds at historically low rates. Since December 2016 to the present, the yield (interest rate) on U.S. Treasury bonds has risen

by three-quarters of one percentage point. As a result of rising interest rates and a larger federal debt, interest payments have climbed by a CAGR of 5.0 percent. Should rates on U.S. Treasury debt rise to the 1990-2007 average, annual federal interest payments would grow by \$160 billion to \$200 billion, annually.

Without spending restraints, Gen-Xers and Millennials will face higher taxes, elevated interest rates, rising inflation or all three of these "evils." Former Colorado Governor Richard Lamm summed it up quite well saying, "Deficits are when adults tell the government what they want, and the kids pay for it."

Dr. Ernie Gross is currently the Jack MacAllister Chair in Regional Economics at Creighton University in Omaha, Nebraska, as well as a research associate of the Craig School of Business at Fresno State. His blogs can be found at economytrends.blogspot.com.

“Without spending restraints, Gen-Xers and Millennials will face higher taxes, elevated interest rates, rising inflation or all three of these ‘evils.’”

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RICH RODRIGUEZ

MONDAY | 10PM FOX26



PHOTO BY FRANK LOPEZ | At 127,000 square feet, one of the larger vacant retail buildings available in Fresno is the former Wal-Mart store on West Shaw Avenue, which was replaced by a larger Wal-Mart location.

Empty Spaces | from 1

Though smaller — at 127,000 square feet — than the new locale, the building is a big, empty retail space that can be challenging even if big box stores were expanding.

But that's not the case these days, as major retail chains have announced bankruptcies or dire financial straits that have forced them out of businesses or to close their least profitable stores to stay viable.

High-profile closures

In recent years, Sears and Kmart, which share the same parent company, have closed stores in Clovis, Hanford, Dinuba, Kingsburg and Tulare, among hundreds of others across the country. And some of those stores hadn't yet shut down when it was announced less than two weeks ago that more stores — Kmart in Visalia, Lemoore and Delano among them -- were added to the list.

Months before that, Toys 'R' Us closed all of its stores, including those in Clovis, Fresno and Visalia, while Orchard Supply Hardware (OSH) currently is undergoing liquidation sales in preparation to close all of its hardware stores, some of which are in the Valley.

The latest big store chains downsizing are Fallas Discount Stores and Factory 2-U, which combined are closing 187 stores nationally, 10 of them in the South Valley, from Fresno — which alone is losing four stores — south to Bakersfield.

Dozens of spaces

An informal survey of economic development and city officials in Fresno, Tulare, Kings and Madera counties shows that at least 25 big box and not-quite-so-big box stores — like Fallas — are vacant or slated to be vacant in the coming months.

Certainly, the Valley has seen big stores close, from the demise of Wool-

worth's in the late 1990s to the recent Great Recession claiming all Mervyn's, Circuit City and Gottschalks stores.

But the current pace of big store closures may well outpace what has occurred before, as Lewis Smith, senior vice president for commercial real estate firm Retail California, noted, "I haven't seen this many big box vacancies in 20 years."

It's not uncommon for big box-sized retail spaces or those slightly smaller to sit empty for up to a few years, though in some cases the waits have been longer. In Visalia, for example, the former Home Base — once a Home Depot-type hardware store — sat empty for a decade before a portion was renovated and opened in 2013 as a Burlington Coat Factory.

Snatched off the market

That has not always been the case. For example, after the Kingsburg Kmart closed last year, it was quickly purchased in February at auction by the local State Foods Supermarket chain, which has announced plans to convert about a third of the 100,000-square-foot building into a market and lease out the rest of the space.

In just a matter of weeks, the Valley's real estate market for big retail space has shifted, with new announcements of big store closings, and with so many such spaces available or set to become available, will it become a lot harder to sell or lease such spaces?

For his part, Smith indicated he's not worried.

Though it's true that "the department store is not expanding, and it seems it is a dying breed," the demise of these "dinosaurs" is presenting opportunities for other retailers to fill their vacated spaces — just not the whole spaces, he said.

Part of the whole

A prime example cited by some fol-

lowing Valley development and commercial real estate markets is the former Kmart in Tulare, which rather than being filled by one big replacement store, has been divided into three spaces, two of which have been converted to a dd's Discounts and a Ross Dress for Less that opened last month, while the third section remains vacant, though it's rumored that Aldi Markets is eyeing the site.

"Everything gets absorbed, so nobody should panic," Smith said.

John Andreini, a partner and investment sales broker for Capital Pacific commercial real estate in San Francisco, agreed, noting that despite so much news floating around about big box retailers failing — mostly due to competition from Amazon and other online vendors — that isn't the case for the brick-and-mortar retail industry as a whole.

"There is, from a net perspective, more stores opening than stores closing," said Andreini, who has extensive experience selling retail spaces in the Valley. "There are more tenants that want to be out here."

Despite the rise of online sales, people don't always want to buy online and would like to touch and see and try on or try out what they're buying. They just don't necessarily want to do it in big, cavernous stores anymore, he added.

"People want and need to get out of the house."

Kicking the tires

Andreini said there are people looking at these big spaces, noting that he has fielded inquiries about both the Visalia and Delano Kmart, while Smith, said he's involved in negotiations to lease about 75 percent of the Visalia OSH, which isn't due to close until December.

"It seems the latest shift in the market is take these big box stores and

break them up," said Josh McDonnell, community and economic development director for the City of Tulare.

"I think it took awhile for market forces to shift to that kind of strategy — to shift from 'If you have a big box, you need a big box.' Now you can do a piece at a time."

Visalia has a former Toys 'R' Us and Marshalls department store vacant, along with an OSH and Kmart in line to close, while the Best Buy store is due to be vacated after it moves into an empty sporting goods store down the street. Devon Jones, the city's economic development director, said he's also optimistic these spaces will find new tenants.

"It does seem like retail is adapting a bit, and it does seem like some new uses can come in," he said. "I think property owners are going to have to work with these new concepts that are out there."

Downside for landlords?

That may not entirely be happy news for the owners of these large retail properties, as having so many available at once may force some to cut rents or do other things to be competitive against those other properties.

"A lot of it depends on the owners of the properties and how aggressive they're willing to be to lure national tenants," which may include making upgrades, remodeling and — in many cases — incurring the costs of walling off big stores to divide them and dividing their electrical systems and other utilities, said Smith from Retail California.

Andreini, the San Francisco broker, said he doesn't see that as such a burden to the owners.

"If you own a 100,000-square-foot box [store], you are not an idiot," he said. "If you don't have cash available, you need to sell it."

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

MANUFACTURING



PHOTO CONTRIBUTED BY PLEASANT MATTRESS | Fresno-based Pleasant Mattress has acquired San Francisco-based McRoskey Mattress Co.

Pleasant Mattress acquires Bay Area firm

Pleasant Mattress, Inc. in Fresno will be adding new jobs and new prestige to the company as they incorporate a San Francisco mainstay.

“Everybody is super excited,” said Rion Morgenstern, president and CEO of Pleasant Mattress said. “Our employees were cheering this morning when we made the announcement.”

Pleasant Mattress acquired McRoskey Mattress Co. of San Francisco, a business with a history spanning back twelve decades, when brothers Edward and Leonard McRoskey opened shop in 1899. Rion Morgenstern's father, Herb, is a longtime friend of Robin Azevedo, Edward McRoskey's granddaughter. Pleasant Mattress, meanwhile, has been in business since 1959.

Morgenstern declined to disclose the value of the acquisition of McRoskey, which builds and sells high-end mattresses.

According to Morgenstern, Azevedo had no family members to transition the company to, so the acquisition felt like the perfect fit.

Currently, Pleasant Mattress employs about 120 to 160 people (including seasonal employees). Morgenstern said that over the course of the next 12 months, he hopes to add 30 to 45 new jobs to the Fresno roster.

The three Bay Area showrooms owned by McRoskey will remain in business. To accommodate the manufacturing of the mattresses, Morgenstern plans to retrofit a 25,000-square-foot room on their 9-acre campus at 375 S. West Ave.

RETAIL

New Wal-Mart opens in Fresno

The new Wal-Mart Supercenter on West Shaw Avenue in Fresno gave local media a sneak preview ahead of the store's official Wednesday morning opening.

Wal-Mart officials said the store's relocation has been a 25-year process, culminating in the 8 a.m. grand opening.

The new store, across Brawley Avenue from the old location, is in the former Camp America building. It covers 194,000 square feet and has a bakery that offers customizable cakes, bread and pastries baked in-store, a fresh deli counter and a hot food counter that offers items such as rotisserie chicken, mashed potatoes and macaroni and cheese.

The previous location was 127,000 square feet.

The food aisles were expanded from four-and-a-half-feet wide to eight-feet wide, meat and food coolers are covered to ensure safer food storage temperatures, and refrigerators have new doors that look more chic and are more energy efficient.

Wal-Mart is looking to expand and offer more products from different lines. Wal-Mart is undergoing an “apparel revolution” after word from customers that their clothes were outdated.

Renovations for the Wal-Mart Supercenter lasted about three months. There will be around 120 employees hired on, bringing the total to about store 340 employees.

Lazy Dog, Texas de Brazil open

A couple of high-profile restaurant openings took place in north Fresno this week.

Fresno's newest Brazilian barbecue joint, Texas de Brazil, opened Wednesday, and steak will definitely be on the menu. The chain has 57 locations worldwide, and its Fresno location is in the former Chevy's River Park space.

One of the more hotly anticipated openings of late, Lazy Dog Restaurant & Bar will get its debut in Fresno Oct. 29 at 11 a.m. at the Villaggio Shopping Center. It's been a little more than a year since the Elephant Bar closed suddenly in that spot, and drivers along Blackstone Avenue have noted the progress of construction.

Fashion Fair Mall tenant to leave

The Sleep Number store at the Fashion Fair Mall will move to a new location in January – but it won't move far.

After 10 years at its current locale, the adjustable mattress store will move to the other side of Shaw Avenue to a freestanding building that had housed Cricket Wireless and UPS stores.

“The tenant is relocating from the mall to reduce the rent and [common area maintenance] charges they were paying, which is one of numerous benefits to such a move,” states a document provided by the commercial real estate team representing Sleep Number.

“Historically, when this tenant relocates from a mall into a new free-standing store, it sees a 30 percent-plus increase in sales, given the new site characteristics of parking, signage, and frontage on the primary road, which all drive store traffic,” the document continues.

Fallas stores to close in Valley

Fallas Discount Stores and Factory 2-U are the latest retail chains closing stores, with 10 in the Central Valley — four in Fresno alone — set to close.

In all, 184 stores in the two chains will be shuttered in 12 states and Puerto Rico after parent company National Stores filed for Chapter 11 bankruptcy in August.

In California, the company will close individual Factory 2U discount clothing stores in Delano, Porterville and Reedley, along with one of its three Fresno stores, at 5243 N. Blackstone Ave., and one of its two Bakersfield stores.

The single Factory 2U stores in Madera and Clovis aren't on the closure list.

As for Fallas, which sells discount clothing home goods, the closure list includes all three Fresno stores, along with its one in Tulare and one of two in Bakersfield.

Factory 2-U's Visalia store appears to not be on the chopping block.

In its initial filing for Chapter 11 protection in August, the family-owned parent company of the department stores announced it would close only 74 of its 344 stores. Included in that total is the Fallas Paredes chain of stores, one of which is located on Fulton Street in downtown Fresno.

REAL ESTATE

Clovis Commons sold

The Target-anchored Clovis Commons Shopping Center has changed hands for \$45 million.

Clovis Commons is located at the northeast corner of Herndon and Willow avenues. It consists of 326,608 square feet. The Target store, at more than 145,000 square feet, was not part of the sale.

Five major tenants including Best Buy, T.J. Maxx, PetSmart, Office Depot and Dollar Tree were part of the sale — comprising 64 percent of the center's gross leasable area, according to a news release from Newport Beach-based real estate services firm Lucescu Realty, which represented the seller.

The seller was New York-based real estate investment trust Brixmor Property Group. According to an annual filing with the Securities and Exchange Commission, Brixmor acquired Clovis Commons in 2013 for \$52.5 million.

The new buyer was not disclosed, but is described as “an affiliate of a privately held investment and management company headquartered in Southern California” in the news release.

About 92 percent of the center's gross leasable area is occupied by regional and national tenants including Round Table Pizza, Massage Envy, Sequoia Sandwich Co., Chronic Tacos and Starbucks, according to the release.

SMALL BUSINESS

SBDC Lead center closes

The Lead Center office for the California Small Business Development Center (SBDC) Network has made the move from Fresno to downtown Merced.

It was previously located at 550 E. Shaw Ave., Suite 100.

The office, which officially opened on Monday, was moved in order to increase support services to local businesses and be better connected with resources at the UC Merced campus, according to a news release.

Since 2003, the Central CA SBDC has assisted thousands of companies — ranging from start-ups to established firms — through professional and confidential consulting, with an area of coverage spanning 14 counties.

The efforts have helped create and retain more than 10,000 jobs and create \$435 million in loans and equity.

Kurt Clark, a life-long Valley resident, was recently appointed as the executive director of the Central CA SBDC and has been involved with the network, previously serving for the past 15 years as the director of the Valley Sierra SBDC in Modesto.

“Like other cities in our region, Merced is home to many mission-driven small businesses and burgeoning venture startups. We're proud to give them access to the consulting, training, and services they need to help them grow and succeed,” he said.

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PHOTO BY DONALD A. PROMNITZ | Royce Newcomb demonstrates the eDOR, a device that allows delivery people to drop off packages securely through a front door.

eBox | from 1

perpetrator will then be notified by the security system that their phone has been tracked by GPS and that law enforcement is on its way. The eDOR and eBOX come with a built-in GPS and automatic mobile location system that registers any smart device that comes within range of it.

According to Newcomb, the eDOR and eBOX have the potential to entice further customers into the e-commerce industry, as it eliminates the fear of theft, which is the biggest cause of hesitation for potential users. Last year alone, thefts cost more than \$6 billion.

To highlight this, he pointed out that the largest market segment in the country — groceries — only sees a delivery-rate of 2 percent. To better facilitate these deliveries, the eDOR and eBOX also have available upgrades for the box's temperature control.

"I was able to invent this product through just recognizing a giant black hole in the industry, just creating a solution on our own which has turned out to be a stand-alone solution that nobody's ever thought about," Newcomb said.

By filling this hole, the Oregon native and Sacramento transplant said that he hopes to put his new home on the map as a manufacturer of high-tech equipment. Newcomb himself relocated to Fresno to join the engineering firm creating the product, and has since grown attached.

"I didn't know anything about Fresno when I first came here and have fallen in love with this city since I came here, because not only is it a great quality of life and very low traffic, but it also has resources that I don't think I could get anywhere else," Newcomb said. "And it's become my mission to continue to develop products throughout Fresno with the team of people that I've created here."

"We were able to develop the entire system right here out of Fresno, and that was amazing to us because I couldn't have done it in the Bay Area. I couldn't have done it in Sacramento. And to do it here where everything was local was really amazing."

Royce Newcomb,
Chief Designer
Strategic Innovations LLC

The Fresno Chamber
of Commerce
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Gary Serrato,
Fresno Irrigation District
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WILMA HASHIMOTO

EXECUTIVE DIRECTOR

CASA OF FRESNO AND MADERA COUNTIES

Your career has been devoted to helping children. Can you tell us a little about what you have done prior to your current position?

For decades, my personal and professional life has been focused on leveling the playing field for at-risk children in our community with an emphasis on early learning and child advocacy.

My professional career has included experience as a corporate auditor for Gottschalk's Inc., a district and county administrator for Clovis and Fresno Unified School Districts and Fresno County Office of Education, and as an owner of a Science, Technology, Engineering and Math (STEM) educational business. Most recently, I was a researcher for the AIMS Center for Math and Science Education and an adjunct professor at Fresno Pacific University.

On a volunteer basis, I have served as a commissioner for First 5 Fresno County, a member of Fresno County Foster Youth Commission, a volunteer for Made for Them, and a member of the Marjaree Mason Center Top 10 Professional Women and Leading Business Awards committee. I also serve as a director on the board for Stone Soup Fresno and the San Joaquin River Parkway Trust and Conservancy. Until my recent transition as Executive Director, I spent eight years as a member of the Board of Directors here at CASA of Fresno and Madera Counties.

How did you get involved with CASA?

In 2009, I was honored as a Top 10 Professional Woman by the Marjaree Mason Center. I had the great pleasure to share this honor with and meet Paula DeYoung of DeYoung Properties, who is deeply dedicated to improving our community and was on the Board of Directors for CASA. We quickly developed a friendship, and a year later, she recommended me to the Board where I served on the Executive Committee as the chairperson for the Program Committee.

When I was selected as the new Executive Director of CASA, Paula was one of the first people I contacted to thank and celebrate with as she was the catalyst for my relationship with the organization.

Tell us a little about your goals for the organization.

CASA of Fresno and Madera Counties currently serves 225 children in the foster care system. It is my long-term goal to have a CASA Advocate for each of our 2,500 foster youth, and my short-term vision is to have an Advocate for the 20% of those who are the most at risk.

What role do volunteers play in your organization?

Volunteers are truly the backbone of CASA, playing a vital role in the lives of those we serve. Our volunteer Advocates walk alongside the foster child through the judicial system and communicate with the social worker and foster parents to provide seamless support for each child we serve. They go through a rigorous 40 hours of training and volunteer an average of 15-20 hours per month.

Our board is also entirely made up of volunteers, all of whom dedicate their time and talent in regular meetings and overall support of the organization.

What is the average CASA volunteer like?

There are truly no average CASA volunteers because a specific education, profession, or background is not necessary to work with us. Our Advocates include retired educators, social workers, health professionals, attorneys, government workers, stay-at-home mothers, and even students. The common thread for all of these Advocates is that they have great compassion for children and they quickly realize that they can make a direct impact on a foster youth and positively change his or her trajectory. Our volunteers learn that by simply dedicating a few hours a month to be a CASA Advocate, they ultimately provide a child a platform to be encouraged, visible, and heard.

What can the business community do to help advance your mission?

In relying completely on the generosity of volunteers and donors, we often turn to the business community not only for donations but also as a resource for Advocates. Truly anyone with a heart for children in Fresno and Madera is encouraged to learn more about those we serve on our website at www.casafresnomadera.org.

What are your roots in the Central Valley?

I was born and raised in Fresno. My father was a student at UC Berkeley and my mother was a physician who had immigrated from Hong Kong to Los Angeles when they met. After a long-distance relationship that spanned 380 miles, my parents married and settled in the middle of their state: Fresno.



EDUCATION: Upon graduating from Fresno High School, I earned a business degree from the University of Southern California and a graduate degree in Education Administration and Supervision from CSU, Fresno.

AGE: 56

FAMILY: Daughter, Kylene, two brothers, and a 100-year-old mother.

WHAT WE DO: The mission of Court Appointed Special Advocates (CASA) is to improve the lives of children in the foster care system, both presently and as future adults. Our volunteers assist foster youth after they have been removed from their homes due to abuse or neglect, working with the courts to advocate for the child's needs and to help judges make informed decisions in the child's best interest.

I am a product of Fresno Unified schools and a graduate of Fresno High School. I graduated from the University of Southern California then returned to Fresno to earn a Master's degree from Fresno State.

I am deeply invested in our community and I find that serving on various committees and boards allows me to be the voice with others for change and improvement.

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

In my junior year of high school, I was a sales associate for Sears, Roebuck and Company in Manchester Center. My assigned department was ironically the China and Giftware Department. A year later, I got a job at Gottschalk's and again was assigned to the China and Crystal Department.

I learned in both jobs that a smile, a warm greeting, and a sincere compliment is the gateway to trust. In addition, a dollar earned is worth more saved than spent quickly on non-necessities. Life is about experiences and making memories.

What do you like to do in your spare time?

I have been blessed with an incredible network of close friends. We often get together as a group or individually to support, celebrate, brainstorm, and be thought partners for each other. The groups vary from those whom I have known for 35 years, to church or my prior place of employment, to female friends who are in leadership positions and like to connect, dream big, and get inspired. I also love to vacation in unique places, often including visits to Presidential Libraries and Museums across the nation.

Above all, my most treasured time is with my daughter, Kylene, who has grown and entered young adulthood with wisdom and passion for her own mission in life.

Covered California Health Care Plans

In the Central San Joaquin Valley — ranked by number of doctors in health network

2017	Healthcare Provider Plan Tier	Plan Type	No. of doctors in network Region 10/Region 11	Coverage Description	Plan premium Region 10/Region 11	Percentage of cost covered	Deductible Family/Individual	County
1	Blue Shield Bronze	PPO	3,987/3,137	Primary care visits \$75. Generic drugs 100%	\$112.95/\$177.03	60%	Deductible \$12,600/\$1,000	Fresno, Tulare, Kings, Madera
2	Blue Shield Silver	PPO	3,987/3,137	Primary care visits \$40. Generic drugs \$15	\$614.01/\$476.11	70%	Deductible \$5,000/\$400	Fresno, Tulare, Kings, Madera
3	Blue Shield Gold	PPO	3,987/3,137	Primary care visits \$30. Generic drugs \$15	\$894.73/\$643.67	80%	Deductible \$0/\$0	Fresno, Tulare, Kings, Madera
4	Blue Shield Platinum	PPO	3,987/3,137	Primary care visits \$15. Generic drugs \$5	\$1,650.49/\$1,094.79	90%	Deductible \$0/\$0	Fresno, Tulare, Kings, Madera
5	HealthNet Bronze	EPO	1,871/N/A	Primary care visits \$75. Generic drugs 100%	\$172.53/N/A	60%	Deductible \$12,600/\$1,000	Tulare
6	HealthNet Silver	EPO	1,871/N/A	Primary care visits \$40. Generic drugs \$15	\$930.43/N/A	70%	Deductible \$5,000/\$400	Tulare
7	HealthNet Gold	EPO	1,871/N/A	Primary care visits \$30. Generic drugs \$15	\$1,170.05/N/A	80%	Deductible \$0/\$0	Tulare
8	HealthNet Platinum	EPO	1,871/N/A	Primary care visits \$15. Generic drugs \$5.	\$1,625.43/N/A	90%	Deductible \$0/\$0	Tulare
9	Kaiser Bronze	HMO	N/A/267 ⁽¹⁾	Primary care Visits \$75. Generic Drugs 100%	\$0.00/\$239.55	60%	Deductible \$12,600/\$1,000	Fresno, Kings, Madera
10	Kaiser Silver	HMO	N/A/267	Primary care visits \$40. Generic drugs \$15	N/A/\$614.01	70%	Deductible \$5,000/\$400	Fresno, Kings, Madera
11	Kaiser Gold	HMO	N/A/267	Primary care visits \$30. Generic drugs \$15	N/A/\$663.77	80%	Deductible \$0/\$0	Fresno, Kings, Madera
12	Kaiser Platinum	HMO	N/A/267	Primary care visits \$15. Generic drugs \$5	N/A/\$876.39	90%	Deductible \$0/\$0	Fresno, Kings, Madera
13	Anthem Blue Cross Bronze	EPO	WND/N/A	Primary care visits \$75. Generic drugs 100%	\$4.00/N/A	60%	Deductible \$12,600/\$1,000	Tulare
14	Anthem Blue Cross Silver	EPO	WND/N/A	Primary care visits \$40. Generic drugs \$15	\$304.19/N/A	70%	Deductible \$5,000/\$400	Tulare
15	Anthem Blue Cross Gold	EPO	WND/N/A	Primary care visits \$30. Generic drugs \$15	\$508.03/N/A	80%	Deductible \$0/\$0	Tulare
16	Anthem Blue Cross Platinum	EPO	WND/N/A	Primary care visits \$15. Generic drugs \$5	\$1,012.87/N/A	90%	Deductible \$0/\$0	Tulare

Region 10 includes Tulare, Merced, San Joaquin, Stanislaus and Mariposa counties. Region 11 includes Fresno, Kings and Madera counties. Plan pricing and availability found using Covered California compare tool. Rates are calculated for a family of four with two heads of household at 35 years old and two children with a net family income of \$75,000. WND- Would not disclose. NA- Not available.
(1) Enrollees have access to 8,995 doctors and specialists in Kaiser's Northern California region.

Research: Edward Smith
Original Publication Date: October 26, 2018
E-mail: edward@thebusinessjournal.com



Local news media and how to bridge the trust gap

Donald A. Promnitz — STAFF WRITER

When Jim Boren, executive director for the Fresno State Institute for Media and Public Trust and the former editor of The Fresno Bee, accepted an invitation to speak at an event in Napa, he received a glimpse at one of the biggest issues facing local news.

At the event, a conference for the Rural County Representatives of California — an advocacy group consisting of 36 member counties, Boren was asked to discuss how the news industry has changed in recent years, as well as how elected officials should handle and speak with the local press. After his presentation, he took questions and spoke to the officials there, who expressed to him their concerns with today's news media.

These concerns included accusations of bias and partisanship in the press, as well as inaccurate reporting. Boren said concern might be compounded by the large representation of Republican voters in the Valley, referring to it as the “red part of blue California.”

In recent years, the news media have had an increasingly difficult time winning the trust of conservative readers and viewers. According to a Pew Research poll released this year, 68 percent of Americans — including 86 percent of Republicans — believe that the media is biased towards one side or party.

And while the most recent Poynter Media Trust Survey indicated that 76 percent of Americans have a “fair amount” or “great deal” of trust for local TV outlets and 73 percent for newspapers, Boren expressed his concerns that scrutiny of national news outlets could spill into the local sectors as both groups get “painted with that broader brush.”



Boren

“Cable news is so dominant and it's always on,” Boren said. “And so I think that people's view of the media is really reflected by their view of cable news, and it kind of trickles down.”

It's a problem that Matt Sarr, editor for The Porterville Recorder, calls a “spillover effect,” especially when the inevitable mistakes are made by reporters.

“There is a general malaise that things are not well — that there's a lot of controversial things going on in the country and people are concerned,” Sarr said. “And so when they see a mistake in the paper, they probably lump us in by association... and so they come up with a reaction that is excessively upset.”

David Taub, a reporter for online news outlet GV Wire, elaborated on this problem for all journalists, saying that waiting until all the facts are in is a critical step in avoiding errors as new information unfolds in the world of fast-paced information.

“I think it's doing your due diligence,”



Sarr

Taub said. “It's knowing that when you get a hot, juicy tip, or sometimes if it's too good to be true, it just might be. You've got to realize who's giving it to you and then you've got to vet it out.”

Taub and Sarr, however, agreed that one of the primary ways that local publications can maintain the trust of the public is by focusing on the issues within their respective communities. While national issues may be divisive and partisan, Sarr said that in general, the public counts on and trusts local reporters with the issues that are closer to home.

“Your readership trusts you for being a reliable outlet — that you are going to deliver stuff that matters to them,” Sarr said. “In a day and age where our journalistic credibility is being called into questions like: ‘Where do your loyalties really lie?’ the best answer to that question, I think, is to demonstrate, through your content, that my loyalties lie with you.”

Boren further cautioned that regardless of a reporter's objectivity



Taub

and efforts at fairness, there would always be those that openly criticize their local publications for perceived bias. To emphasize this, he relayed that when he was reporting on politics at The Bee, he would get complaints from Republicans and Democrats alike, claiming partisanship for the same article. He added those 24 percent of people in the Poynter Poll who don't trust their local press are often the ones most active in political matters.

Taub, meanwhile, added that while it may be uncomfortable, reporters should never hesitate to second guess themselves and regardless of reactions, pursue the facts of any story.

“And the best thing that I can do as a journalist — the best that GV Wire can do as an organization — is tell it like it is,” Taub said. “To be fair and present the facts in an evenhanded manner and let the readers decide.”

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

the
PEOPLE
ON THE
MOVE



PHOTO CONTRIBUTED BY THE YOSEMITE SIERRA VISITORS BUREAU

ENTERTAINMENT

For years it has been called the Pomegranate Festival, however, the Madera Tourism Alliance Committee changed the name of the festival to the Madera Pomegranate, Fruit and Nut Festival to represent Madera's agriculture nut region. The 8th annual Madera Pomegranate, Fruit and Nut Festival takes place Nov. 3 from 10a.m. – 5 p.m. at the Madera District Fairgrounds.



MANUFACTURING

Fresno-based Sinclair is proud to announce the launch of its new corporate logo at the annual Produce Marketing Association Fresh Summit. Sinclair's new logo – making it the most dramatic change in its brand since becoming the pioneer of fresh produce labeling – is emblematic of its ongoing commitment to providing customers and the industry with innovative labeling solutions and programs. Using an updated version of the iconic Sinclair "S", a fresh blue with accents of an environmentally friendly green, the logo better reflects the corporate brand today. In addition to a new brand identity, Sinclair will also unveil a new website which prominently displays the powerful brand campaign message: "The Little Label with the Biggest Impact."

GOVERNMENT

City of Fresno Code Enforcement inspector **Richard Salinas** was announced as the 2018 Code Enforcement Officer of the Year awardee at the 2018 Annual Code Enforcement Seminar.



Salinas



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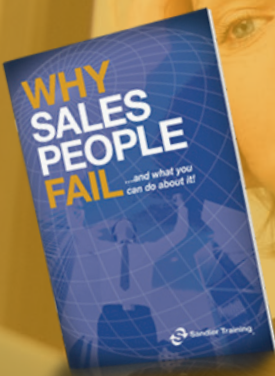
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Garrovillas

POM | from 11

The California Association of Code Enforcement Officers (CACEO) accepted nominations from throughout the state, and announced the award winner at the annual conference. Salinas, a Senior Community Revitalization Specialist, began his career with the City in 2002.

HEALTH CARE

Phillip Holbdy, PhD, is joining Family HealthCare Network as a new behavioral health provider at the Visalia School Health Center. He was educated at the University of South Florida.



Bishop

Florence Garrovillas, MD, has joined Family HealthCare Network as a pediatrics provider at the Goshen Health Center in Visalia. She was educated at Mount Sinai School of Medicine of New York University.

EYE-Q Vision Care is proud to welcome another ophthalmologist to its diverse and experienced team of eye care specialists. **Frank M. Bishop, M.D.**, joins EYE-Q after a well-decorated career in the U.S. Navy. He has come back home to the Central Valley to serve the eye care needs of local residents, specializing in LASIK and cataract surgeries.

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PHOTO CONTRIBUTED BY FLICKR USER VICTORIA CATTERSON | It's hard to predict what factors may topple the current bull market, which is nine years in the making.

Can the markets and economy maintain momentum?

The current bull market, which is nine years in the making, ranks as the longest of all time. This persistent upward trend has eclipsed the market climb that spanned most of the 1990s. And, stocks are showing few signs of letting up. Synchronously, the economy has maintained a steady if unspectacular rate of growth. Patient investors have likely been rewarded, but the big question many have now is how long can this growth continue?

CURRENT MARKET ENVIRONMENT

The primary fundamental factors that tend to drive the direction of the stock market look favorable. The economy continues on a positive growth track, inflation levels remain modest by historical standards, and corporate profits have been consistently growing. The stage appears set for these trends to endure in the near term.

Yet if history is any indicator, the good times will eventually come to an end. While many speculate about the timing of a market downturn, the reality is that it is very difficult to know in advance when such an event may occur. This is because bull markets don't die of old age. Sudden turns in the markets and economy are often dictated by unpredictable external events. For example, if current trade tensions escalate dramatically, inflation rises at a more rapid rate or a major military conflict begins to emerge overseas, markets might react negatively.

POSITIONING YOUR PORTFOLIO TODAY

Amid this economic backdrop, should you make changes to your portfolio? There is no set answer that

applies to every investor. If you are feeling good about the upward trend of stocks, don't become complacent about your investments. On the other hand, if you are cautious or feeling jittery about what's on the horizon, know there are steps you can take to feel more confident.

No matter your mindset, now is a good time to review your portfolio. Ask yourself the following questions as a starting point:

Is your portfolio properly diversified to reflect the risk level you are willing to accept?

Are you comfortable that your investment mix is appropriate given the time you have to achieve your key financial goals?

GUEST VIEW

Nicolas Allen, CFP®



Remember not to be overly influenced by the headlines or day-to-day market changes. A better approach is to take the daily news in stride, keeping your long-term goals in the forefront as you look for persistent trends in the market. If you want help crafting a financial plan for your goals, determining your risk tolerance or assessing market patterns, consider consulting a financial advisor in your area.

Nicolas Allen, CFP® is a Financial Advisor with Ameriprise Financial Services, Inc. in Fresno, CA. He specializes in fee-based financial planning and asset management strategies and has been in practice for 11 years. To contact him, consider <http://www.ameripriseadvisors.com/nicolas.j.allen>, (559) 490-7030 option 2, or 7433 N. First Street, Suite 102 Fresno, CA 93720.

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THE BUSINESS JOURNAL PARTY REPORT

\$12.8 million Mendota Passing Lanes project complete

Caltrans and the Fresno county Transportation Authority last week held a ribbon-cutting ceremony to mark the completion of work on the “Mendota Passing Lanes” project on State Route 180 in western Fresno County. The \$12.8 million project added passing lanes on both eastbound and westbound State Route 180 for 2.5 miles west of Kerman from Yuba Avenue to Lake Avenue. Among those in attendance were Supervisors Buddy Mendes and Brian Pacheco, Fresno Chamber President/CEO Nathan Ahle and Mendota Mayor Robert Silva.





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


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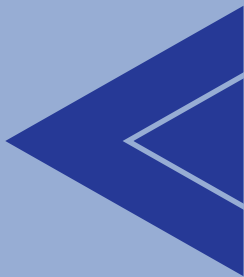
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LEADS

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

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

REAL ESTATE

Newmark Pearson Commercial is reporting the following transactions:

5,000 square feet of warehouse space at 4647 E. Weathermaker Ave., Ste. 101

in Fresno leased to Costless Plumbing, Heating & Air Conditioning from Tricoz, LLC. Ethan Smith, SIOR, CCIM and Ron Stoltenberg of Newmark Pearson Commercial were the agents.

115,000 square feet of industrial space at 1775 Park St., Buildings 82 and 83 in Selma leased to Xtreme Manufacturing from Magellan Central Valley I, LLC. Ethan Smith, SIOR, CCIM, Ron Stoltenberg and Nick Audino, SIOR of Newmark Pearson Commercial were the agents.

20,000 square feet of warehouse space at 2931 and 2945 E. Annadale Ave. in Fresno leased to Beacon Sales Acquisition, Inc. from Tricoz, LLC. Ethan Smith, SIOR, CCIM and Ron Stoltenberg of Newmark Pearson Commercial were the agents.

Sale of 5,000 square foot building to be used as a restaurant at 310 N. Douty in Hanford to Lihong Lin from James Dilling. Mike Porte of Newmark Pearson Commercial was the agent.

Sale of 7,500 square foot warehouse building on 10.5 acres of land at 2050 H St. in Fresno to Evan and Deborah Patterson from Jack C. Arbuckle Co. Nick Audino, SIOR was the agent in cooperation with Jeremy Reed of ARC Properties, LLC.

351 square foot office space at 3636 W. First Ave. in Fresno to Sarai Herrera from 104 Investments, LLC. Luke Tessman of Newmark Pearson Commercial was the agent.

1,800 square feet of retail space at 2141 W. Shaw Ave., Ste. 101 in Clovis leased to Los Rancheros Mexican Restaurant from Long Beach Airport Business Park II, LP. Troy McKenney and Craig Holdener of Newmark Pearson Commercial were the agents in

cooperation with Brekke Real Estate.

3,000 square feet of industrial space at 4718 N. Bendel Ave., Ste. 101 in Fresno leased to Delerio Construction from Eric Stanfield. Nick Audino, SIOR and Daniel Simon of Newmark Pearson Commercial were the agents.

3,340 square feet of office space at 7045 N. Maple Ave., Ste. 101 in Fresno leased to Reddy Medical Group, Inc. from Vee Kay Real Estate, LLC. Daniel Simon with Newmark Pearson Commercial was the agent in cooperation with Brett Todd of Colliers International.

13,340 square feet of office space at 5168 N. Blythe Ave. in Fresno leased to California Department of Corrections & Rehabilitation from Shaw/Blythe LP. Phil Souza, Jeremy Reed, and Jessica Young of Newmark Pearson Commercial were the agents.

14,400 square feet of industrial space at 300 Parkwood Road, 371 Herndon Ave. in Clovis, CA leased to Ferguson Enterprises, Inc. from John Everett Family LP. Nick Audino, SIOR of Newmark Pearson Commercial was the agent in cooperation with Kelly Reese of CBRE-Baltimore.

Retail California is reporting the following transactions:

1,461 square feet of retail space at 5408 N. Blackstone Ave. in Fresno leased to City Wireless from Hinds Investment, L.P. Michael Arfsten of Retail California was the agent in cooperation with Steve Rontell of Colliers International.

2,442 square feet of retail space at 6761 through 6763 N. Cedar Ave. in Fresno leased to Roy Fialho and Kyle Fialho from Cedar Plaza, Inc. Michael Kennedy of Retail California and Dick Ellsworth of Newmark

Pearson Commercial were the agents in cooperation with Rick Amerine of Cushman and Wakefield.

Boese Commercial is reporting the following transactions:

1,200 square feet of retail space at 1552 N. First St. was leased to Gaby's Bakery from Lu Anh Mau Andy. Boese Commercial was the Agent.

2,668 square feet of professional office space at 1987 N. Gateway Blvd., Ste. 101 was leased to Ricardo Cazeres and Oscar Selinas from AP-Fresno Airport, LLC. Boese Commercial was the Agent.

789 square feet of professional office space at 5150 N. Sixth St., Ste. 161 was leased to Don Burgess Construction Corporation from Gregory Investments. Boese Commercial was the agent in cooperation with Davis Commercial.

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

2,850 square feet at 7725 N. Via Del Rio in Fresno from River Park Properties II to Eye Candy Boutique. Jon Cox, Sam Bogdanovich and Nathan Negri were agents.

3,800 square feet at 1608 Howard Road in Madera from Howard Plaza, LLC to Eclectic Boutique. Jon Cox, Nathan Negri, and Sam Bogdanovich were agents.

BANKRUPTCY

Case No: 18-14142-7
10905 Craigton Court
Bakersfield CA 93311
Assets: \$0, Liability: \$0, Exemptions: \$0

R & L Restaurants Ilc/R & R Restaurants Ilc/Dickey's Barbecue Pit/Marquis

Management Co/Bar BBQ Ilc
Case No: 18-14160-7
6303 W Thompson
Visalia CA 93291
Assets: \$162,652, Liability: \$638,662, Exemptions: \$64,703

Square Excess/Allpro Industry Solutions Ilc
Case No: 18-14173-7
7850 White Lane Ste E321
Bakersfield CA 93309
Assets: \$40,871, Liability: \$101,514, Exemptions: \$35,574

Royal Flush
Case No: 18-14176-7
958 Moody
Clovis CA 93619
Assets: \$485,564, Liability: \$793,989, Exemptions: \$184,374

Homerun Electric
Case No: 18-14178-13
10352 N Doheny Dr
Fresno CA 93730
Assets: \$102,933, Liability: \$374,689, Exemptions: \$44,669

FEDERAL LIENS

Antonios Mexican Restaurant Inc
Doc No: 18-0117597, IRS tax lien
7959 N Blackstone Ave, Fresno, CA 93720
Amount: \$43,179

Mike De Alba and Associates
Doc No: 18-0118098, IRS tax lien
12179 E Cortland Ave, Sanger, CA 93657
Amount: \$1,271

Kane Aerospace Inc
Doc No: 18-0118105, IRS tax lien
16751 Indianola Ave, Kingsburg, CA 93631
Amount: \$25,789

Morning Dew Express
Doc No: 18-0118106, IRS tax lien
7660 S Highland Ave, Fowler, CA 93625
Amount: \$13,636

Tri-Signal Integration Inc
Doc No: 18-0118107, IRS tax lien
15853 W Monte St, Sylmar, CA 91342

Amount: \$77,243
Hassibah TLC Inc
Doc No: 18-0118108, IRS tax lien
345 S Locan Ave, Fresno, CA 93737
Amount: \$27,174

Juarez Trucking
Doc No: 18-058104, IRS tax lien
1948 Harvard Ave, Tulare, CA 93274
Amount: \$70,040

Full Serve Chevron
Doc No: 18-023042, IRS tax lien
1221 W Yosemite Ave, Madera, CA 93637
Amount: \$462

STATE LIENS

Mayo's Tax Service Ilc
Doc No: 18-0116568, EDD tax lien
1046 E Shields Ave, Fresno, CA 93704
Amount: \$1,974

Golden State Employment Corp
Doc No: 18-0116569, EDD tax lien
401 W Fallbrook Ave Ste 205, Fresno, CA 93711
Amount: \$26,646

West Coast Innovation Flooring Inc
Doc No: 18-0116576, EDD tax lien
2545 W Fountain Way Apt 203, Fresno, CA 93705
Amount: \$2,978

C & R Melara Cleaning Services
Doc No: 18-0117208, EDD tax lien
215 Barstow Ave, Clovis, CA 93612
Amount: \$99

Water Dynamics Inc
Doc No: 18-0117831, EDD tax lien
4877 W Jennifer Ave Ste 104, Fresno, CA 93722
Amount: \$9,272

Childers Machinery Movers
Doc No: 18-0117907, Franchise

Tax Board tax lien
4080 W Belmont Ave, Fresno,
CA 93722
Amount: \$32,806

Nevoval Enterprises Inc
Doc No: 18-0117908, Franchise
Tax Board tax lien
4413 W Vandergrift Ave, Fresno,
CA 93722
Amount: \$7,376

Final Fantasy Inc
Doc No: 18-0117911, Franchise Tax
Board tax lien
902 E Kaviland Ave, Fresno, CA
93706
Amount: \$6,412

**Blueprint Professional Fitness
and Sport Inc**
Doc No: 18-0117912, Franchise Tax
Board tax lien
7675 N 1st St Apt 224, Fresno, CA
93720
Amount: \$4,790

**Champagne Landscape
Nursery**
Doc No: 18-0118383, EDD tax lien
3233 N Cornelia Ave, Fresno, CA
93722
Amount: \$2,229

Master Smog & Repair
Doc No: 18-0118386, EDD tax lien
922 Academy Ave, Sanger, CA
93657
Amount: \$319

John V D Richarson D D S Inc
Doc No: 18-0118581, Franchise Tax
Board tax lien
481 E Balboa Dr, Fresno, CA
93730
Amount: \$3,729

United Auto Inc
Doc No: 18-0118582, Franchise
Tax Board tax lien
4414 N Blackstone Ave, Fresno,
CA 93726
Amount: \$151,588

BKSG Transportation Ilc
Doc No: 18-0119370, Franchise Tax
Board tax lien
4763 W Spruce Ave Ste 106,
Fresno, CA 93722
Amount: \$40,131

AR-Lam Installation
Doc No: 18-0119665, EDD tax lien
1537 W 221st St, Torrance, CA
90501
Amount: \$52,025

Finance Consult Ilc
Doc No: 18-0119666, EDD tax lien
4898 E Annadale Ave, Fresno,
CA 93725
Amount: \$1,029

Rmyn Construction
Doc No: 18-0119667, EDD tax lien
4128 E Illinois Ave, Fresno, CA
93702
Amount: \$2,643

Taha's Mitsubishi
Doc No: 18-017406,, CA Dept of
Tax and Fee Adm tax lien
985 Hillwind Rd NE, Pridley MN
55432
Amount: \$90,761

Mountain Valley Pizza
Doc No: 18-056810,, CA Dept of
Tax and Fee Adm tax lien
675 S Farmersville Blvd Apt 8,
Farmersville, CA 93223
Amount: \$7,414

Cardoso Electric Inc
Doc No: 18-056947, Franchise Tax
Board tax lien
165 Michual Ave, Tulare, CA
93274
Amount: \$6,987

Gonzalez & Sons Trucking
Doc No: 18-057489, EDD tax lien
19864 Road 140, Tulare, CA 93274
Amount: \$7,354

Opes Logistics Inc
Doc No: 18-057491, Franchise Tax
Board tax lien
4026 W Sweet Ct, Visalia, CA
93291
Amount: \$2,856

Jardin
Doc No: 18-057492, Franchise Tax
Board tax lien
1414 W Meadow Ave, Visalia, CA
93277
Amount: \$7,781

Bon Pack Farm
Doc No: 18-023089, EDD tax lien
18600 Avenue 17 1/2, Madera, CA
93637
Amount: \$3,583

KFC A & W
Doc No: 18-023260,, CA Dept of
Tax and Fee Adm tax lien
40240 Highway 41, Oakhurst, CA
93644
Amount: \$26,481

Martinez Mechanical
Doc No: 18-023377, EDD tax lien
10242 Avenue 19 1/2, Chowchilla,
CA 93610
Amount: \$748

**Madera Printing & Publishing
Co Inc**
Doc No: 18-023378, EDD tax lien
PO Box 269, Madera, CA 93639
Amount: \$6,496

NEW BUSINESSES

FRESNO

Spray King Manufacturing

Primestar Network

Blue Line Trans

J & R Autoservice

DJ Transport

Golden West Gas & Grocery

Central Ave Dry Yard

Katy's Cellular

Classic Modern Designs

Velozz Cell Repair

Easton Tires

Vaquerito's Party Rentals

Selma Pharmacy

Insta Kill Pest Solutions

Elmer's Septic Service

Got Stumps?

Central Valley Maintenance

Road 20 Farm

Realty 559

Island Ride

Papi Churro

Designer Perfumes

Unified_Integrated_Name_System

Perfume Shop

The Perfume Shop

Datsko-Handcrafted Goods by
Jane

BRC Woodworking

Rapids Warehousing

Custom Drywall

3rd World Cars

Family of Faith Center

Gonzalez Transport

K S Transport

Coco's Daycare

Purkey's Plumbing

Lady Lashes and Microblading
By Lory

4 Lolita

99 Connections

Green Earth Tree Service

Davika Nail & Spa

Emberlight

A New Beginning

Supreme Brokerage Inc

Stript Nutrition

Phoenix Rising Industries

Salon Pooks

Abracadabra Entertainment

Rector International

Greek N More

Deep Logistics

Gold Logistics

Zeromile Design

Me-N-Ed's On Tap

Matlyn M Photography

M-D Ventures

Lee Farming and Packing Ilc

White Lion Logistics

Ocean View Cremations, Funerals

M Mendoza Plumbing Enterprises

BSR Trucking

Ron C Steele and Associates Ilc

One Love Yoga

Infinite Memories of Photography

Bloom's First Carpet Care

Sweet Cakes By Tay

I Accident Lawyer

Angeline Home Care

First N Ashlan Food Mart

G's Entertainment

Clean Choice Janitorial

The Windham

The Yellow Brick Bakery

SBA Accounting & Tax Solutions

Central Valley Greenhouse Inc

Kingsburg Volleyball Club

Angelica's Cosmetics

Wedgewood Weddings Fresno

Natalee's What Knots

Rebels Trucking

Dana Drive Investors

Nails World

Ikes Love and Sandwiches

Casa Limpia Victoria

Ikes Love and Sandwiches

Johana Sports

Prime Commercial

Dresses Worn Once

Los Rod Chop

RGC Metal Buildings &
Components

Bombay Ag Services

The Empire Moving Company

Geil Consulting

Gentile Commercial

Spanish Academy

F C Diablos

MADERA

Mayas Transports

Unlimited Concrete

The Woven Attic

Affordable Auto Repair

Lucky Dog Rescue @The Ranch

Mountain Grounds

TULARE

Crystal View Dairy

M & M Tax and Immigration Svs

Gathering Grounds Coffee
Company

AB Finish Carpentry

NT Nails

Diamond Party Rentals

Fruitilicious

Jimenez Trucking

Flowers By Peter Perkins

NGL Tax Service

Get My Thrift

A & M Produce

Yanez Pallets

Sun Transportation

Mr Auto Service

All American Janitorial & Building
Maintenance

KINGS

A New You

Muscleapron

Club Armona Inc

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PUBLIC NOTICES

PAGE 19	OCTOBER 26, 2018
READERS INDEX	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	19
Civil	23
Probate	24
Fictitious	25
Miscellaneous	25

TRUSTEE SALES

(1)
NOTICE OF TRUSTEE'S SALE
Trustee Sale No. : 00000007600711
Title Order No.: 180236349 FHA/
VA/PMI No.: 43-4-0017273
ATTENTION RECORDER: THE
FOLLOWING REFERENCE TO AN
ATTACHED SUMMARY APPLIES
ONLY TO COPIES PROVIDED TO
THE TRUSTOR, NOT TO THIS
RECORDED ORIGINAL NOTICE.
NOTE: THERE IS A SUMMARY
OF THE INFORMATION IN THIS
DOCUMENT ATTACHED. YOU ARE
IN DEFAULT UNDER A DEED OF
TRUST, DATED 06/30/1989. UNLESS
YOU TAKE ACTION TO PROTECT
YOUR PROPERTY, IT MAY BE
SOLD AT A PUBLIC SALE. IF YOU
NEED AN EXPLANATION OF THE
NATURE OF THE PROCEEDING
AGAINST YOU, YOU SHOULD
CONTACT A LAWYER. BARRETT
DAFFIN FRAPPIER TREDER and
WEISS, LLP, as duly appointed
Trustee under and pursuant to Deed
of Trust Recorded on 06/30/1989
as Instrument No. 89069580 of
official records in the office of
the County Recorder of FRESNO
County, State of CALIFORNIA.
EXECUTED BY: **VICKIA A. BIXLER**,
AN UNMARRIED WOMAN, 1/2
INTEREST SOLE AND SEPARATE
PROPERTY AND **ERIC J. BIXLER**,
SON, AN UNMARRIED
MAN, 1/2 INTEREST SOLE AND
SEPARATE PROPERTY, AS JOINT
TENANTS, WILL SELL AT PUBLIC
AUCTION TO HIGHEST BIDDER
FOR CASH, CASHIER'S CHECK/
CASH EQUIVALENT or other form
of payment authorized by California
Civil Code 2924h(b), (payable at
time of sale in lawful money of the
United States). DATE OF SALE:
11/28/2018 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: **4050 EAST VERRUE
AVENUE, FRESNO, CALIFORNIA
93702** APN#: 461-063-06 The
undersigned Trustee disclaims any
liability for any incorrectness of the
street address and other common
designation, if any, shown herein.
Said sale will be made, but without
covenant or warranty, expressed or
implied, regarding title, possession, or
encumbrances, to pay the remaining
principal sum of the note(s) secured
by said Deed of Trust, with interest
thereon, as provided in said note(s),
advances, under the terms of said Deed
of Trust, fees, charges and expenses of
the Trustee and of the trusts created by
said Deed of Trust. The total amount
of the unpaid balance of the obligation
secured by the property to be sold and
reasonable estimated costs, expenses
and advances at the time of the initial
publication of the Notice of Sale is
\$6,019.16. The beneficiary under said
Deed of Trust heretofore executed and
delivered to the undersigned a written
Declaration of Default and Demand for
Sale, and a written Notice of Default
and Election to Sell. The undersigned
caused said Notice of Default and
Election to Sell to be recorded in the
county where the real property is
located. NOTICE TO POTENTIAL
BIDDERS: If you are considering
bidding on this property lien, you
should understand that there are

risks involved in bidding at a trustee
auction. You will be bidding on a lien,
not on the property itself. Placing the
highest bid at a trustee auction does
not automatically entitle you to free
and clear ownership of the property.
You should also be aware that the lien
being auctioned off may be a junior
lien. If you are the highest bidder at the
auction, you are or may be responsible
for paying off all liens senior to the
lien being auctioned off, before you
can receive clear title to the property.
You are encouraged to investigate
the existence, priority, and size of
outstanding liens that may exist on
this property by contacting the county
recorder's office or a title insurance
company, either of which may charge
you a fee for this information. If you
consult either of these resources, you
should be aware that the same lender
may hold more than one mortgage or
deed of trust on the property. NOTICE
TO PROPERTY OWNER: The sale
date shown on this notice of sale may
be postponed one or more times by
the mortgagee, beneficiary, trustee,
or a court, pursuant to Section 2924g
of the California Civil Code. The law
requires that information about trustee
sale postponements be made available
to you and to the public, as a courtesy
to those not present at the sale. If you
wish to learn whether your sale date
has been postponed, and, if applicable,
the rescheduled time and date for
the sale of this property, you may
call 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 00000007600711.
Information about postponements
that are very short in duration or that
occur close in time to the scheduled
sale may not immediately be reflected
in the telephone information or on
the Internet Web site. The best way
to verify postponement information
is to attend the scheduled sale. FOR
TRUSTEE SALE INFORMATION
PLEASE CALL: AUCTION.COM,
LLC 800-280-2832 www.auction.com
BARRETT DAFFIN FRAPPIER
TREDER and WEISS, LLP as Trustee
20955 Pathfinder Road, Suite 300
Diamond Bar, CA 91765 (866) 795-
1852 Dated: 10/16/2018 BARRETT
DAFFIN FRAPPIER TREDER and
WEISS, LLP IS ACTING AS A
DEBT COLLECTOR ATTEMPTING
TO COLLECT A DEBT. ANY
INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.
A-4673295 10/26/2018, 11/02/2018,
11/09/2018
10/26/2018, 11/02/2018, 11/09/2018

(1)
NOTICE OF TRUSTEE'S SALE
T.S. No. 18-00369-SM-CA Title No.
180095068-CA-VOI A.P.N. 470-
274-06 ATTENTION RECORDER:
THE FOLLOWING REFERENCE
TO AN ATTACHED SUMMARY IS
APPLICABLE TO THE NOTICE
PROVIDED TO THE TRUSTOR
ONLY PURSUANT TO CIVIL
CODE 2923.3 NOTE: THERE IS A
SUMMARY OF THE INFORMATION
IN THIS DOCUMENT ATTACHED.
YOU ARE IN DEFAULT UNDER
A DEED OF TRUST DATED
03/26/2007. UNLESS YOU TAKE
ACTION TO PROTECT YOUR
PROPERTY, IT MAY BE SOLD AT
A PUBLIC SALE. IF YOU NEED
AN EXPLANATION OF THE

NATURE OF THE PROCEEDING
AGAINST YOU, YOU SHOULD
CONTACT A LAWYER. A public
auction sale to the highest bidder
for cash, (cashier's check(s) must
be made payable to National Default
Servicing Corporation), drawn on a
state or national bank, a check drawn
by a state or federal credit union, or
a check drawn by a state or federal
savings and loan association, savings
association, or savings bank specified
in Section 5102 of the Financial
Code and authorized to do business
in this state; will be held by the duly
appointed trustee as shown below, of
all right, title, and interest conveyed
to and now held by the trustee in the
hereinafter described property under
and pursuant to a Deed of Trust
described below. The sale will be made
in an "as is" condition, but without
covenant or warranty, expressed or
implied, regarding title, possession, or
encumbrances, to pay the remaining
principal sum of the note(s) secured
by the Deed of Trust, with interest
and late charges thereon, as provided
in the note(s), advances, under the
terms of the Deed of Trust, interest
thereon, fees, charges and expenses of
the Trustee for the total amount (at the
time of the initial publication of the
Notice of Sale) reasonably estimated
to be set forth below. The amount may
be greater on the day of sale. Trustor:
Vincent A. Gutierrez Duly Appointed
Trustee: National Default Servicing
Corporation Recorded 04/11/2007
as Instrument No. 2007-0072689 (or
Book, Page) of the Official Records
of Fresno County, California. Date of
Sale: 11/28/2018 at 9:00 AM Place
of Sale: Fresno Superior Courthouse,
West Entrance to the County
Courthouse Breezeway, 1100 Van Ness
Avenue, Fresno, CA 93724 Estimated
amount of unpaid balance and other
charges: \$141,086.27 Street Address
or other common designation of real
property: **3854 East Lyell Avenue,
Fresno, CA 93702** The undersigned
Trustee disclaims any liability for any
incorrectness of the street address
or other common designation, if any,
shown above. If no street address or
other common designation is shown,
directions to the location of the
property may be obtained by sending
a written request to the beneficiary
within 10 days of the date of first
publication of this Notice of Sale. If
the Trustee is unable to convey title
for any reason, the successful bidder's
sole and exclusive remedy shall be the
return of monies paid to the Trustee,
and the successful bidder shall have
no further recourse. The requirements
of California Civil Code Section
2923.5(b)/2923.55(c) were fulfilled
when the Notice of Default was
recorded. NOTICE TO POTENTIAL
BIDDERS: If you are considering
bidding on this property lien, you
should understand that there are
risks involved in bidding at a trustee
auction. You will be bidding on a lien,
not on the property itself. Placing the
highest bid at a trustee auction does
not automatically entitle you to free
and clear ownership of the property.
You should also be aware that the lien
being auctioned off may be a junior
lien. If you are the highest bidder at the
auction, you are or may be responsible
for paying off all liens senior to the
lien being auctioned off, before you
can receive clear title to the property.
You are encouraged to investigate
the existence, priority, and size of
outstanding liens that may exist on
this property by contacting the county
recorder's office or a title insurance
company, either of which may charge
you a fee for this information. If you
consult either of these resources, you
should be aware that the same lender
may hold more than one mortgage or
deed of trust on the property. NOTICE
TO PROPERTY OWNER: The sale
date shown on this notice of sale may
be postponed one or more times by
the mortgagee, beneficiary, trustee,
or a court, pursuant to Section 2924g
of the California Civil Code. The law
requires that information about
trustee sale postponements be made
available to you and to the public, as
a courtesy to those not present at the
sale. If you wish to learn whether your
sale date has been postponed, and,
if applicable, the rescheduled time
and date for the sale of this property,
you may call 800-280-2832 or visit
this Internet Web site www.ndscorp.com/sales, using the file number
assigned to this case 18-00369-SM-
CA. Information about postponements
that are very short in duration or that
occur close in time to the scheduled
sale may not immediately be reflected
in the telephone information or on

the Internet Web site. The best way
to verify postponement information
is to attend the scheduled sale. Date:
10/17/2018 National Default Servicing
Corporation c/o Tiffany and Bosco,
P.A., its agent, 1230 Columbia Street,
Suite 680 San Diego, CA 92101 Toll
Free Phone: 888-264-4010 Sales
Line 800-280-2832; Sales Website:
www.ndscorp.com Rachael Hamilton,
Trustee Sales Representative
A-4673381 10/26/2018, 11/02/2018,
11/09/2018
10/26/2018, 11/02/2018, 11/09/2018

(1)
NOTICE OF TRUSTEE'S SALE
Trustee Sale No. : 00000007299613
Title Order No.: 730-1800343-70
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 06/30/2006. UNLESS
YOU TAKE ACTION TO PROTECT
YOUR PROPERTY, IT MAY BE
SOLD AT A PUBLIC SALE. IF YOU
NEED AN EXPLANATION OF THE
NATURE OF THE PROCEEDING
AGAINST YOU, YOU SHOULD
CONTACT A LAWYER. BARRETT
DAFFIN FRAPPIER TREDER and
WEISS, LLP, as duly appointed
Trustee under and pursuant to Deed
of Trust Recorded on 07/14/2006
as Instrument No. 2006-0146711 of
official records in the office of the
County Recorder of FRESNO County,
State of CALIFORNIA. EXECUTED
BY: **RUBEN C PASILLAS**, AN
UNMARRIED MAN, WILL SELL AT
PUBLIC AUCTION TO HIGHEST
BIDDER FOR CASH, CASHIER'S
CHECK/CASH EQUIVALENT or
other form of payment authorized
by California Civil Code 2924h(b),
(payable at time of sale in lawful
money of the United States). DATE OF
SALE: 11/27/2018 TIME OF SALE:
10:00 AM PLACE OF SALE: AT THE
VAN NESS AVENUE EXIT FROM
THE COUNTY COURTHOUSE,
1100 VAN NESS, FRESNO, CA
93721. STREET ADDRESS and other
common designation, if any, of the real
property described above is purported
to be: **4937 E WASHINGTON AVE,
FRESNO, CALIFORNIA 93727**
APN#: 462-131-07 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 \$206,823.45. 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
for information regarding the sale of
this property, using the file number
assigned to this case 00000007299613.
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
BARRETT
DAFFIN FRAPPIER TREDER
and WEISS, LLP as Trustee 20955
Pathfinder Road, Suite 300 Diamond
Bar, CA 91765 (866) 795-1852
Dated: 10/18/2018 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-4673626 10/26/2018, 11/02/2018,
11/09/2018
10/26/2018, 11/02/2018, 11/09/2018

(1)
NOTICE OF TRUSTEE'S SALE
TS No. **CA-18-809503-JB** Order No.:
8729691 YOU ARE IN DEFAULT
UNDER A DEED OF TRUST
DATED 6/27/2013. UNLESS YOU
TAKE ACTION TO PROTECT
YOUR PROPERTY, IT MAY BE
SOLD AT A PUBLIC SALE. IF YOU
NEED AN EXPLANATION OF THE
NATURE OF THE PROCEEDING
AGAINST YOU, YOU SHOULD
CONTACT A LAWYER. A public
auction sale to the highest bidder for
cash, cashier's check drawn on a state
or national bank, check drawn by state
or federal credit union, or a check
drawn by a state or federal savings
and loan association, or savings
association, or savings bank specified
in Section 5102 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): **GURSARAN BAINS,
A MARRIED MAN AS HIS SOLE
AND SEPARATE PROPERTY**
Recorded: 7/8/2013 as Instrument No.
2013-0095363 of Official Records
in the office of the Recorder of
FRESNO County, California; Date
of Sale: **11/28/2018 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: **\$127,741.42** The
purported property address is: **3320
W ASHCROFT AVE, FRESNO, CA
93722** Assessor's Parcel No.: **424-
491-11-S** 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

TRUSTEE SALES

Continued | From 19

being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **800-280-2832** for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: **CA-18-809503-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 2763 Camino Del Rio South San Diego, CA 92108 619-645-7711 For NON SALE information only Sale Line: 800-280-2832 Or Login to: <http://www.qualityloan.com> Reinstatement Line: (866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: **CA-18-809503-JB** IDSPub #0146520 10/26/2018 11/2/2018 11/9/2018 10/26/2018, 11/02/2018, 11/09/2018

(1)
NOTICE OF TRUSTEE'S SALE
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 3/17/2014. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or

encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Trustor: **LARRY D. RACKLEY, JR. AND GEORGINA A. RACKLEY, HUSBAND AND WIFE AS JOINT TENANTS**

Duly Appointed Trustee: Zieve, Brodnax & Steele, LLP Deed of Trust recorded 3/24/2014, as Instrument No. 2014-0032858-00, of Official Records in the office of the Recorder of Fresno County, California,
Date of Sale: **11/28/2018** at 9:00 AM
Place of Sale:

West Entrance to the County Courthouse Breezeway
Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724
Estimated amount of unpaid balance and other charges: **\$175,031.31**

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

Street Address or other common designation of real property:

3598 N STATE ST

FRESNO, CA 93722-1150

Described as follows:

As more fully described on said Deed of Trust.

A.P.N #: **511-126-06**

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

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

NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 280-2832 or visit this Internet Web site www.auction.com, using the file number assigned to this case 17-49857. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

Dated: **10/19/2018**

Zieve, Brodnax & Steele, LLP, as Trustee

30 Corporate Park, Suite 450 Irvine, CA 92606

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

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

Andrew Buckelew, Trustee Sale Assistant

THIS FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION WE OBTAINED

WILL BE USED FOR THAT PURPOSE

EPP 26980 Pub Dates 10/26, 11/02, 11/09/2018

10/26/2018, 11/02/2018, 11/09/2018

NOTICE OF TRUSTEE'S SALE

Recording requested by: TS No. **CA-18-830774-NJ** Order No.: **8737656**
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 2/9/2017. 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. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 to the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the accrued principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): **STELLA BUENDIA, A SINGLE WOMAN** Recorded: **2/15/2017** as **Instrument No. 2017-0018991** of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **11/26/2018** at **10:00 AM** Place of Sale: **At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724** Amount of accrued balance and other charges: **\$48,886.13** The purported property address is: **2320 W Garland Avenue, Fresno, CA 93705** Assessor's Parcel No. : **433-251-09** **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this Notice of Sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **916-939-0772** for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the trustee: **CA-18-830774-NJ**. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. The undersigned trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to

the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. **If the trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the mortgagor, the mortgagee, or the mortgagee's attorney.** If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. Date: **Quality Loan Service Corporation 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-18-830774-NJ** IDSPub #0145532 10/12/2018 10/19/2018 10/26/2018 10/12/2018, 10/19/2018, 10/26/2018

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST LOAN: EFALLS OTHER: F1806013-LM TS NUMBER: F1806013 A.P. NUMBER 491-030-070 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED December 9, 2015, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE is hereby given that CHICAGO TITLE COMPANY, a California Corporation, as duly appointed trustee under and pursuant to Deed of Trust executed by **EFALLS PROPERTIES CLOVIS CA LLC, A UTAH LIMITED LIABILITY COMPANY** recorded on 12/09/2015 as Instrument No. 2015-0155191-00 in Book N/A Page N/A of Official records in the office of the County Recorder of FRESNO County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded 06/28/2018 in Book N/A, Page N/A, as Instrument No. 2018-0076845-00 of said Official Records, WILL SELL on 11/01/2018 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: PARCEL A OF PARCEL MAP NO. 78-1, ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 29 OF PARCEL MAPS AT PAGE 27, FRESNO COUNTY RECORDS. EXCEPTING THEREFROM ALL THAT PORTION OF SAID PARCEL A, LYING EAST OF THE SOUTHERLY PROLONGATION OF THE WEST LINE OF PARCEL B OF SAID PARCEL MAP NO. 78-1. APN: 491-030-070 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: **250 NORTH CLOVIS AVENUE CLOVIS, 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 for information regarding the sale of this property, using the file number assigned to this case F1806013. 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: \$985,235.52 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The Beneficiary May elect to bid less than their credit bid. The Beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located and more than 3 months have elapsed since such recordation. **SALE INFORMATION CAN BE OBTAINED ON LINE AT www.ServiceLinkASAP.com AUTOMATED SALES INFORMATION PLEASE CALL (714) 730-2727** Dated: 10/01/2018 **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: Arlene Fontes, Trustee Sales Officer A-4671987 10/12/2018, 10/19/2018, 10/26/2018 10/12/2018, 10/19/2018, 10/26/2018

TSG No.: 170335694-CA-MSI TS No.: CA1700281370 FHA/VA/ PMI No.: 417831589 APN: 327-050-09 Property Address: 3775 S CORNELIA AVE FRESNO, CA 93706 **NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/24/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A**

TRUSTEE SALES

Continued | From 20

LAWYER. On 11/20/2018 at 10:00 A.M., First American Title Insurance Company, as duly appointed Trustee under and pursuant to Deed of Trust recorded 10/27/2005, as Instrument No. 2005-0253709, in book , page , of Official Records in the office of the County Recorder of FRESNO County, State of California. Executed by: **DAVID BEAVER AND LINDA BEAVER, 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 at 1100 Van Ness Avenue, Fresno, CA 93724 All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST APN# 327-050-09 The street address and other common designation, if any, of the real property described above is purported to be: **3775 S CORNELIA AVE, FRESNO, CA 93706** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$227,017.50. The beneficiary under said Deed of Trust has deposited all documents evidencing the obligations secured by the Deed of Trust and has declared all sums secured thereby immediately due and payable, and has caused a written Notice of Default and Election to Sell to be executed. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and if applicable, the rescheduled time and date for the sale of this property, you may call (916)939-0772 or visit this Internet Web <http://search.nationwideposting.com/propertySearchTerms.aspx>, using the file number assigned to this case CA1700281370 Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information

is to attend the scheduled sale. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. Date: First American Title Insurance Company 4795 Regent Blvd, Mail Code 1011-F Irving, TX 75063 First American Title Insurance Company MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE FOR TRUSTEES SALE INFORMATION PLEASE CALL (916)939-0772NPP0341576 To: FRESNO BUSINESS JOURNAL 10/12/2018, 10/19/2018, 10/26/2018 10/12/2018, 10/19/2018, 10/26/2018 -----

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 17-00323-2 Loan No: 39647297 APN 355-465-07 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. (The above statement is made pursuant to CA Civil Code Section 2923.3(d)(1). The Summary will not be recorded pursuant to CA Civil Code Section 2923.3(a). It will be mailed to the 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 November 4, 2011. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On November 1, 2018, at 10:00 AM, at the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721, FIDELITY NATIONAL TITLE COMPANY, as the duly appointed Trustee (the "Trustee"), under and pursuant to the power of sale contained in that certain Deed of Trust recorded on November 4, 2011, as Instrument No. 2011-0149895-00 of official records in the office of the Recorder of Fresno County, CA, executed by: **ADRIAN MARIN SOTO A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY**, as Trustor (the "Trustor"), in favor of UNITED STATES OF AMERICA ACTING THROUGH THE RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE, as Beneficiary, and any modifications thereto are collectively referred to herein from time to time as the "Deed of Trust", 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 7 OF TRACT NO. 5495, IN THE CITY OF PARLIER, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO MAP THEREOF RECORDED IN VOLUME 79, PAGES 26, 27, 28 AND 29 OF PLATS, FRESNO COUNTY RECORDS. 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 Website www.servicelinkasap.com, using the file number assigned to this case 17-00323-2. 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 Website. The best way to verify postponement information is to attend the scheduled sale. The real Property heretofore described is being sold "as is". The street address and other common designation, if any, of the real Property described above is purported to be: **8492 FOOTHILL AVENUE, PARLIER, CA** 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 unpaid balance of the obligations secured by and pursuant to the power of sale contained in that certain Deed of Trust (together with any modifications thereto). 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 \$198,417.70 (Estimated), provided, 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. THE ESTIMATED OPENING BID AT THE TIME OF THE INITIAL SALE DATE WILL BE \$108,539.00. THE ESTIMATED MARKET VALUE IS \$189,000.00. DATE: October 5, 2018 FIDELITY NATIONAL TITLE COMPANY, TRUSTEE 17-00323-2 1101 Investment Blvd., Suite 170 El Dorado Hills, CA 95762 916-636-0114 Sara Berens, Authorized Signor SALE INFORMATION CAN BE OBTAINED ON LINE AT www.servicelinkasap.com AUTOMATED SALES INFORMATION PLEASE CALL 714.730.2727 A-4672473 10/12/2018, 10/19/2018, 10/26/2018 10/12/2018, 10/19/2018, 10/26/2018 -----

T.S. No.: **18-13447-01** NOTICE OF TRUSTEE'S SALE Deed of Trust with Assignment of Rents (Long Form) (hereinafter referred to as 'Deed of Trust') YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 3/10/2016. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the

terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Original Trustor(s): **Niria Garcia, a married woman as her sole and separate property** Duly Appointed Trustee: **WT Capital Lender Services, a California Corporation** Recorded 3/21/2016, as Instrument No. **2016-0035178-00** of Official Records in the office of the Recorder of **Fresno** County, California Date of Sale: **11/2/2018 at 10:00 AM** Place of Sale: **AT THE MAIN ENTRANCE TO THE BUILDING LOCATED AT 7522 NORTH COLONIAL AVENUE, FRESNO, CALIFORNIA** Amount of unpaid balance and other charges: **\$165,086.08** Estimated Street Address or other common designation of real property: **2951 S. Elm, Fresno, CA** Legal Description: **THE NORTH 1/5TH OF NORTH 1/2 OF THE SOUTH 1/2 OF LOT 137 OF FRESNO COLONY, ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 2 PAGE 8 OF PLATS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY. EXCEPTING THEREFROM THE WEST 12 FEET AS GRANTED TO THE STATE OF CALIFORNIA BY DEED RECORDED MARCH 6, 1973, BOOK 6136, PAGE 609, DOCUMENT NO. 21644. A.P.N.: 328-211-29** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may visit the Internet Web site address listed below for information regarding the sale of this property, using the file number assigned to this case file number. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: October 8, 2018 WT Capital Lender Services, a California corporation 7522 North Colonial Avenue, Suite 101 Fresno, California 93711 - (559) 222-4644 **WTCap.com** By **Maria Simental, Trustee's Sale Officer** 10/12/2018, 10/19/2018, 10/26/2018 -----

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000005776554 Title Order No.: 160009054 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 02/01/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 02/20/2007 as Instrument No. 2007-0034830 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **FRANK E. AREYANO, AN UNMARRIED MAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT** or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 11/20/2018 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: **2414 EAST FAIRMONT AVENUE, FRESNO, CALIFORNIA 93726** APN#: 427-093-07 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 \$166,620.44. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date

TRUSTEE SALES

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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 00000005776554. 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 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 10/08/2018 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-4672391 10/19/2018, 10/26/2018, 11/02/2018 10/19/2018, 10/26/2018, 11/02/2018

NOTICE OF TRUSTEE'S SALE T.S. No. 18-20325-SP-CA Title No. 180214830-CA-VOI A.P.N. 464-280-19 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/05/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, (cashier's check(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: **Yvonne Maddox**, an unmarried woman Duly Appointed Trustee: National Default Servicing Corporation Recorded 12/08/2006 as Instrument No. 2006-0257819 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 11/08/2018 at 10:00 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 Estimated amount of unpaid balance and other charges: \$155,679.53 Street Address or other common designation of real property: **1546 West Orleans Avenue, Purported on tax sheet as 1545 West Orleans Avenue, Fresno, CA 93706** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be

obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 18-20325-SP-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 10/08/2018 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1230 Columbia Street, Suite 680 San Diego, CA 92101 Toll Free Phone: 888-264-4010 Sales Line 714-730-2727; Sales Website: www.ndscorp.com Rachael Hamilton, Trustee Sales Representative A-4672486 10/19/2018, 10/26/2018, 11/02/2018 10/19/2018, 10/26/2018, 11/02/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000007557515 Title Order No.: 180205472 FHA/VA/PMI No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 06/25/2011. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 07/14/2011 as Instrument No. 2011-0092840 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **LAURA MCBROON**, AN UNMARRIED PERSON, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 11/28/2018 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: **3475 NORRIS DR S, FRESNO, CALIFORNIA 93703-3235** APN#: 446-193-17 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 \$71,605.75. 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 00000007557515. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AUCTION.COM, LLC 800-280-2832 www.auction.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 10/09/2018 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-FN4672529 10/19/2018, 10/26/2018, 11/02/2018 10/19/2018, 10/26/2018, 11/02/2018

NOTICE OF TRUSTEE'S SALE T.S. No. 18-20498-SP-CA Title No. 180275522-CA-VOI A.P.N. 471-281-52 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER

A DEED OF TRUST DATED 10/31/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, (cashier's check(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: **William Hall Jr and Naomi M Hall** husband and wife /j/t Duly Appointed Trustee: National Default Servicing Corporation Recorded 11/01/2006 as Instrument No. 2006-0233100 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 11/08/2018 at 10:00 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 Estimated amount of unpaid balance and other charges: \$143,925.68 Street Address or other common designation of real property: **3949 East Dwight Way, Fresno, CA 93702** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this Internet Web site www.ndscorp.com/sales, using the file number

assigned to this case 18-20498-SP-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 10/10/2018 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1230 Columbia Street, Suite 680 San Diego, CA 92101 Toll Free Phone: 888-264-4010 Sales Line 714-730-2727; Sales Website: www.ndscorp.com Rachael Hamilton, Trustee Sales Representative A-4672694 10/19/2018, 10/26/2018, 11/02/2018 10/19/2018, 10/26/2018, 11/02/2018

T.S. No.: 9987-7554 TSG Order No.: 180317716-CA-VOI A.P.N.: 407-550-63 NOTICE OF TRUSTEE'S SALE PURSUANT TO CIVIL CODE § 2923.3(a). THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 04/08/2013. 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. Affinia Default Services, LLC, as the duly appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust Recorded 04/11/2013 as Document No.: 2013-0053141-00, of Official Records in the office of the Recorder of Fresno County, California, executed by: **THEODORE L STAMATELOS AND EVANGELINE STAMATELOS, HUSBAND AND WIFE AS JOINT TENANTS**, as Trustor, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable in full at time of sale by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and state, and as more fully described in the above referenced Deed of Trust. Sale Date & Time: 11/13/2018 at 10:00 AM Sale Location: At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724 The street address and other common designation, if any, of the real property described above is purported to be: **6633 N REMINGTON AVE, FRESNO, CA 93704** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: \$123,154.69 (Estimated) as of 11/02/2018. Accrued interest and additional advances, if any, will increase this figure prior to sale. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property.

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TRUSTEE SALES

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You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call, 916-939-0772 for information regarding the trustee's sale or visit this Internet Web site, www.nationwideposting.com, for information regarding the sale of this property, using the file number assigned to this case, T.S.# 9987-7554. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet Web site. The best way to verify postponement information is to attend the scheduled sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. Affinia Default Services, LLC 301 E. Ocean Blvd. Suite 1720 Long Beach, CA 90802 833-290-7452 For Trustee Sale Information Log On To: www.nationwideposting.com or Call: 916-939-0772. Affinia Default Services, LLC, Jorge Torres, Foreclosure Associate This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of the debt referenced herein in a bankruptcy proceeding, this is not an attempt to impose personal liability upon you for payment of that debt. In the event you have received a bankruptcy discharge, any action to enforce the debt will be taken against the property only. NPP0341956 To: FRESNO BUSINESS JOURNAL 10/19/2018, 10/26/2018, 11/02/2018 10/19/2018, 10/26/2018, 11/02/2018 -----

T.S. No.: 9948-4584 TSG Order No.: DS7300-18000275 A.P.N.: 474-231-12 NOTICE OF TRUSTEE'S SALE PURSUANT TO CIVIL CODE § 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 09/23/2004. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Affinia Default Services, LLC, as the duly appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust Recorded 10/01/2004 as Document No.: 2004-0221465, of Official Records in the office of the Recorder of Fresno County, California, executed by: **ANDREW L. ADAMS, AND GLORIA PHILLIPS-ADAMS**, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable in full at time of sale by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and state, and as more fully described in the above referenced Deed of Trust. Sale Date

& Time: 11/14/2018 at 09:00 AM Sale Location: West Entrance to the County Courthouse Breezeway, Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724 The street address and other common designation, if any, of the real property described above is purported to be: **1056 SOUTH SUNNYSIDE AVENUE (Unincorporated Area), FRESNO, CA 93727** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: \$149,461.06 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call, 1-800-280-2832 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, T.S.# 9948-4584. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet Web site. The best way to verify postponement information is to attend the scheduled sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. Affinia Default Services, LLC 301 E. Ocean Blvd. Suite 1720 Long Beach, CA 90802 833-290-7452 For Trustee Sale Information Log On To: www.auction.com or Call: 1-800-280-2832. Affinia Default Services, LLC, Jorge Torres, Foreclosure Associate This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of the debt referenced herein in a bankruptcy proceeding, this is not an attempt to impose personal liability upon you for payment of that debt. In the event you have received a bankruptcy discharge, any action to enforce the debt will be taken against the property only. NPP0341749 To: FRESNO BUSINESS JOURNAL 10/19/2018, 10/26/2018, 11/02/2018 10/19/2018, 10/26/2018, 11/02/2018 -----

T.S. No.: 9987-7558 TSG Order No.: 8739571 A.P.N.: 313-210-10 NOTICE OF TRUSTEE'S SALE PURSUANT TO CIVIL CODE § 2923.3(a), THE

SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 08/04/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Affinia Default Services, LLC, as the duly appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust Recorded 08/10/2006 as Document No.: 2006-0166656, of Official Records in the office of the Recorder of Fresno County, California, executed by: **JACK S MCELROY AND JOY J MCELROY**, HUSBAND AND WIFE, as Trustor, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable in full at time of sale by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and state, and as more fully described in the above referenced Deed of Trust. Sale Date & Time: 11/13/2018 at 10:00 AM Sale Location: At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724 The street address and other common designation, if any, of the real property described above is purported to be: **6148 E MONTECITO AVE (Unincorporated Area) , FRESNO, CA 93727-5659** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: \$130,897.16 (Estimated) as of 11/02/2018. Accrued interest and additional advances, if any, will increase this figure prior to sale. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call, 916-939-0772 for information regarding the trustee's sale or visit this Internet Web site, www.nationwideposting.com, for information regarding the sale of this property, using the file number assigned to this case, T.S.# 9987-7558.

Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet Web site. The best way to verify postponement information is to attend the scheduled sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. Affinia Default Services, LLC 301 E. Ocean Blvd. Suite 1720 Long Beach, CA 90802 833-290-7452 For Trustee Sale Information Log On To: www.nationwideposting.com or Call: 916-939-0772. Affinia Default Services, LLC, Jorge Torres, Foreclosure Associate This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of the debt referenced herein in a bankruptcy proceeding, this is not an attempt to impose personal liability upon you for payment of that debt. In the event you have received a bankruptcy discharge, any action to enforce the debt will be taken against the property only. NPP0342017 To: FRESNO BUSINESS JOURNAL 10/19/2018, 10/26/2018, 11/02/2018 10/19/2018, 10/26/2018, 11/02/2018 -----

APN: 496-041-08 TS No: CA08000225-17-3 TO No: 17-0001538-04 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 November 23, 2002. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On November 28, 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 November 27, 2002 as Instrument No. 2002-0215112, of official records in the Office of the Recorder of Fresno County, California, executed by **SUSAN O. TAPIA, A WIDOW AND CARMEN CHACON**, AN UNMARRIED WOMAN AS JOINT TENANTS , as Trustor(s), in favor of AAMES FUNDING CORPORATION DBA AAMES HOME LOAN 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: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST 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: **5949 EAST PONTIAC WAY, FRESNO, CA 93727** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made 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 \$27,140.30 (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, CA08000225-17-3. 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: October 10, 2018 MTC Financial Inc. dba Trustee Corps TS No. CA08000225-17-3 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 50657, Pub Dates: 10/19/2018, 10/26/2018, 11/02/2018, FRESNO BUSINESS JOURNAL 10/19/2018, 10/26/2018, 11/02/2018 -----

CIVIL

(1) **SUMMONS (CITACION JUDICIAL) NOTICE TO DEFENDANT: (AVISO AL DEMANDADO)** KATHY A WINCHESTER AKA KATHY WINCHESTER DOES 1 TO 10, Inclusive, **YOU ARE BEING SUED BY PLAINTIFF: (LO ESTA DEMANDANDO EL DAMANDANTE)** DISCOVER BANK **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

CIVIL

Continued | From 23

served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. **NOTE:** The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. ¡**AVISO!** *Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación.*

Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. AVERSO: 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 desear el caso.

CASE NUMBER
(Numero del Caso)
17 CE CL 04717
The name and address of the court is: (El nombre y dirección de la corte es) **SUPERIOR COURT OF CALIFORNIA**
COUNTY OF FRESNO
B.F. Sisk Courthouse
1130 “O” Street
4TH Floor Rm 400
Fresno, California 93721-2220

The name, address, and telephone number of plaintiff’s attorney, or plaintiff without an attorney, is: (El nombre, la dirección y el número de telefono del abogado del demandante, o del demandante que no tiene abogado es),
Brian N. Winn (SBN 86779) Laura M.

Hoalst (SBN 101082)
John E. Gordon (SBN 180053) Stephen S. Zeller (SBN 265664)
Casey M. Jensen (SBN 263593) Jason M. Burrows (SBN 309882) Nicholas W. Lynes (SBN 312463)
WINN LAW GROUP, A PROFESSIONAL CORPORATION
THE CHAPMAN BUILDING
110 E WILSHIRE AVE STE 212
FULLERTON, CA 92832
(714) 446-6686
FILE NO: 17-04831-0-DA1-JPG (3006-00)
DATE: (Fecha) **JUN 19 2017**
Clerk, (Secretario)
By **JUAN MENESES**, Deputy (Adjunto) (SEAL)
NOTICE TO THE PERSON SERVED: You are served as an individual defendant
10/26/2018, 11/02/2018, 11/09/2018, 11/16/2018

NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING.
W&I Code §366.26 Hearing: 12-13-2018
Time: 8:00 A.M.; DEPT: 21
SUPERIOR COURT OF CALIFORNIA,
COUNTY OF FRESNO
JUVENILE COURT
Case No.: 18-300063
In The Matter Of
RAUL GALLARDO JR
DOB: 03/15/2018
Minor(S)

TO: **MARIA JACUINDE**, MOTHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE MOTHER OF THE MINOR. **UNKNOWN UNKNOWN**, 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: DECEMBER 13, 2018
TIME: 8:00 A.M.
PLACE: Department **21**, 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 **MARIA JACUINDE**, MOTHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE MOTHER OF THE MINOR. **UNKNOWN UNKNOWN** 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 OCT 1, 2018
SHERAN MORTON,
Clerk of the Court.
By: **PAULA CHA**, 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.
10/05/2018, 10/12/2018, 10/19/2018, 10/26/2018

PROBATE

(1)
NOTICE OF PETITION TO ADMINISTER ESTATE OF JENEEN BERNAL
CASE NO: 18CEPR00938

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **Jeneen Bernal**
A Petition for Probate has been filed by **Michael Gonzales** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **Michael Gonzales** 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:
December 13, 2018, 9:00 A.M., Dept.: 303

1130 “O” Street, 3rd Floor - Dept. 303
Fresno, California 93724
B.F. Sisk Courthouse

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

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

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

Attorney for petitioner:
David M. Camenson SBN: 119587
DAVID M. CAMENSON, A PROFESSIONAL CORPORATION
642 Pollasky Avenue, Suite 220
Clovis, California 93612
(559) 299-4422
10/26/2018, 10/31/2018, 11/09/2018

(1)
NOTICE OF PETITION TO ADMINISTER ESTATE OF: GLADYS MAE STAHLER
Fresno County Superior Court, Probate Division, Case No. 18CEPR01093

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the estate of: **GLADYS MAE STAHLER**.

A Petition for Probate has been filed by: **MARK ALAN STAHLER** in the Superior Court of California, County of: Fresno. The Petition for Probate requests that **MARK ALAN STAHLER** be appointed as administrator to administer the estate of the decedent.

A hearing on the petition will be held in this court as follows: December 3, 2018, at 9:00 a.m. in Dept. 303 located at 1130 “O” Street, Fresno, California. 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 (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:
Amy R. Lovegren-Tipton, Law Office of Amy R. Lovegren-Tipton, APLC, 5703 N. West Avenue, Suite 103, Fresno, CA 93711. (559) 421-9137.
10/26/2018, 10/31/2018, 11/09/2018

(1)
NOTICE OF PETITION TO ADMINISTER ESTATE OF BRANKO BILL CUCUK
CASE NO: 18CEPR01092

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **BRANKO BILL CUCUK, also known as BILL CUCUK, also known as BRANKO CUCUK**

A Petition for Probate has been filed by **NANCY LYNN PENNY** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **NANCY LYNN PENNY** 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:
November 16, 2018, 11:00 A.M., Dept.: 204

1130 “O” Street, 3rd Floor - Dept. 303
Fresno, California 93724
Central Division

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

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

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

Attorney for petitioner:
MARVIN T. HELON - #081885
HELON & MANFREDO LLP.
735 W. Alluvial Ave., Suite 102
Fresno, California 93711
(559) 226-4420
10/26/2018, 10/31/2018, 11/09/2018

NOTICE OF SALE OF REAL PROPERTY AT PRIVATE SALE
(Probate Code Section 2540(b))
SUPERIOR COURT OF THE STATE OF CALIFORNIA
COUNTY OF FRESNO
CONSERVATORSHIP OF:
GEORGE EDWARD MACFADDIN,

JR.,
Conservatee.
CASE NO. 12CEPR00233

NOTICE IS HEREBY GIVEN that, subject to confirmation by this court, on October 15, 2018, at 9:00 a.m., or thereafter within the time allowed by law, **GARY S. DUNN, CPA**, as Conservator of the Estate of **GEORGE EDWARD MACFADDIN, JR.**, will sell at private sale to the highest and best net bidder on the terms and conditions stated below all right, title, and interest of **GEORGE EDWARD MACFADDIN, JR.** and all right, title, and interest that the estate has acquired in addition to that of the conservatee, in the real property located in Fresno County, California.

This property is commonly referred to as 4349 North Fruit Avenue, Fresno, California, Assessor’s Parcel No. 426-192-23, and is more fully described as follows:

The East 131’ of Lot 49 of Figarden Park, according to the map thereof recorded in Book 12 Page 73 of Plats, Fresno County Records.

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

The property is to be sold on an “as is” basis, except for title.

The conservator has given an exclusive listing to Shawn Sanders of SJ Valley Properties, Inc.

Bids or offers are invited for this property and must be in writing and can be mailed to the office of **SHAWN SANDERS, SJ VALLEY PROPERTIES, INC.**, 499 W. Bedford Avenue, Suite 102, Fresno, California 93711, or delivered to **SHAWN SANDERS** of **SJ VALLEY PROPERTIES, INC.**, personally, at any time after publication of this notice and before any sale is made.

The property will be sold on the following terms:

All cash;
“As Is”;
Closing costs and title expenses prorated at closing;

10% of the amount bid shall accompany the offer by certified check payable to **PLACER TITLE COMPANY**, and the balance to be paid on confirmation of sale by the Court; Closing within 30 days of confirmation of sale.

Taxes, rents, operating and maintenance expenses, and premiums on insurance acceptable to the purchaser shall be prorated as of the date of recording of conveyance. Examination of title, recording of conveyance, transfer taxes, and any title insurance policy shall be at the expense of the purchaser or purchasers. The right is reserved to reject any and all bids.

For further information and bid forms, contact **SHAWN SANDERS** at **SJ PROPERTIES, INC.**, 499 W. Bedford Avenue, Suite 102, Fresno, California 93711.

DATED: 10-2-18
/s/ **GARY S. DUNN**, Conservator
DATED: 10-2-18
BAKER, MANOCK & JENSEN, PC
By: /s/ **CURTIS D. RINDLISBACHER**, Attorneys for **GARY S. DUNN**
Curtis D Rindlisbacher #142929
crindlisbacher@bakermanock.com
BAKER MANOCK & JENSEN, PC
5260 North Palm Avenue, Fourth Floor
Fresno, California 93704
Telephone: 559.432.5400
Facsimile: 559.432.5620
Attorneys for **GRANT MacFADDIN & GARY S. DUNN**
10/12/2018, 10/26/2018, 10/17/2018

NOTICE OF PETITION TO ADMINISTER ESTATE OF Louis J. Gennuso, Sr.
CASE NO: 18CEPR01014
To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **Louis J. Gennuso, Sr.**

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

The Petition for Probate requests that **Jeannette Seidel** 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.

PROBATE

Continued | From 24

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

A hearing on the petition will be held in this court as follows:
November 8, 2018, 9:00 A.M., Dept.: 303
1130 “O” Street, 3rd Floor - Dept. 303

Fresno, California 93724
B. F. Sisk Civil 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:

J. Todd Armas
Law Office of J. Todd Armas
1186 W. Shaw Ave., Suite 104
Fresno, California 93711
(559) 221-6955
10/12/2018, 10/26/2018, 10/17/2018

NOTICE OF PETITION TO ADMINISTER ESTATE OF ALLYSON BOWEN
CASE NO: 18CEPR01046

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

A Petition for Probate has been filed by **RICHARD R. MILLER** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **RICHARD R. MILLER** 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:
November 8, 2018, 9:00 A.M., Dept.: 303
1130 “O” Street, 3rd Floor - Dept. 303

Fresno, California 93721-2220
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:

SUSAN L. PASCUZZI 192164
PASCUZZI, PASCUZZI & STOKER, APC
2377 W. SHAW AVENUE, SUITE 101
FRESNO, CA 93711
(559) 227-1100
10/12/2018, 10/26/2018, 10/17/2018

FICTITIOUS

(1)
FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201810005785

The following person(s) is (are) conducting business as **SUN HONG KONG CHINESE RESTAURANT at 1748 YIP STREET, FIREBAUGH, CA 93622 FRESNO COUNTY:**

Mailing Address:
1748 YIP STREET, FIREBAUGH, CA 93622;

Full Name of Registrant:
CARMEN ELIZABETH RIVAS,
1748 YIP STREET, FIREBAUGH, CA 93622.

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

This business conducted by: **INDIVIDUAL.**
CARMEN ELIZABETH RIVAS, OWNER.

This statement filed with the Fresno County Clerk on: **10/01/2018.**

(Seal)
BRANDI L. ORTH, COUNTY CLERK.

By: GLORIA AYALA, DEPUTY.
“NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.”

10/26/2018, 11/02/2018, 11/09/2018, 11/16/2018

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201810005387

The following person(s) is (are) conducting business as **LIMON TRUCKING at 2381 S. KAREN AVENUE, FRESNO, CA 93725, FRESNO COUNTY:**

Full Name of Registrant:
LUIS LIMON LOERA, 2381 S. KAREN AVENUE, FRESNO, CA 93725.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **09/10/2018.**

This business conducted by: **INDIVIDUAL.**
LUIS LIMON LOERA, OWNER.

This statement filed with the Fresno County Clerk on: **09/10/2018.**

(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.”

10/05/2018, 10/12/2018, 10/19/2018, 10/26/2018

STATEMENT OF ABANDONMENT FROM USE OF FICTITIOUS BUSINESS NAME.

File No. 2201810002887
The following person(s) has (have) abandoned the use of the following fictitious business name(s) of: [1] **SUN HONG KONG CHINESE RESTAURANT.**

At business address: [2] **1425 DRAPER STREET, KINGSBURG, CA 93631, FRESNO COUNTY.**

The fictitious business name referred to above was filed in the office of the Fresno County Clerk on **05/14/2018.**

The full name and residence address of the person(s) abandoning the use of the listed fictitious business name(s) is (are): [3]
GUOXIN LI, 1425 DRAPER STREET, KINGSBURG, CA 93631

YU XING LIN, 1425 DRAPER STREET, KINGSBURG, CA 93631; [4] Signed: **GUOXIN LI.**

This abandonment was filed with the Fresno County Clerk on **10/01/2018.**

(Seal)
BRANDI L. ORTH, COUNTY CLERK.

By: EMILY YANG, DEPUTY.
10/05/2018, 10/12/2018, 10/19/2018, 10/26/2018

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201810005794

The following person(s) is (are) conducting business as **SUN HONG KONG CHINESE RESTAURANT at 1425 DRAPER STREET, KINGSBURG, CA 93631, FRESNO COUNTY, Phone (559) 897-7221:**

Full Name of Registrant:
GUOXIN LI, 3162 LANDESS AVENUE, APT. D, SAN JOSE, CA 95132, Phone (559) 897-7221.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **10/01/2018.**

This business conducted by: **INDIVIDUAL.**
GOUXIN LI, OWNER.

This statement filed with the Fresno County Clerk on: **10/01/2018.**

(Seal)
BRANDI L. ORTH, COUNTY CLERK.

By: EMILY 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.”

10/05/2018, 10/12/2018, 10/19/2018, 10/26/2018

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201810005880

The following person(s) is (are) conducting business as **PACIFICA PIZZA OF SHAW AND BRAWLEY at 3761 W. SHAW AVENUE, FRESNO, CA 93711 FRESNO COUNTY:**

Mailing Address:
1486 PICO AVENUE, CLOVIS, CA, 93611;

Full Name of Registrant:
PACIFIC OCEAN PIZZA INC., 1486 PICO AVENUE, CLOVIS, CA 93611, PHONE (818) 322-7923.

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

This business conducted by: **CORPORATION**
Articles of Incorporation Number: C4189055

HARLEEN SAINI, PRESIDENT.

This statement filed with the Fresno County Clerk on: **10/08/2018.**

(Seal)
BRANDI L. ORTH, COUNTY CLERK.

By: GLORIA AYALA, DEPUTY.

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

10/12/2018, 10/19/2018, 10/26/2018, 11/02/2018

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201810005804

The following person(s) is (are) conducting business as **PARS FLORAL at 1740 E. SHEPHRD AVENUE, APT. #260,**

FRESNO, CA 93720, FRESNO COUNTY, Phone (832) 815-9324:

Full Name of Registrant:
SHADI HASHEMI
SHIAHKALROUDI, 1740 E. SHEPHERD AVENUE, APT. #260, FRESNO, CA 93720, Phone (832) 815-9324.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **10/01/2018.**

This business conducted by: **INDIVIDUAL.**
SHADI HASHEMI SHIAHKALROUDI, OWNER.

This statement filed with the Fresno County Clerk on: **10/02/2018.**

(Seal)

BRANDI L. ORTH, COUNTY CLERK.

By: EMILY 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.”

10/19/2018, 10/26/2018, 11/02/2018, 11/09/2018

MISC.

(1)
CITY OF FRESNO AIRPORTS DEPARTMENT REQUEST FOR QUALIFICATIONS (RFQ) FOR CONSULTING SERVICES for AIRPORT REVENUE PLANNING and DEVELOPMENT PROGRAM NARRATIVE

The City of Fresno Airports Department (Department), operator of Fresno Yosemite International Airport (FAT) and Fresno Chandler Executive Airport (FCH), is requesting Statements of Qualification (SOQ) from qualified and experienced consultants serving the airport industry and specializing in Airport Finance and Related Revenue Planning and Development Services (Finance/Financial Service).

A copy of the complete RFQ is available on line at <https://www.flyfresno.com/business-opportunities/> or can be obtained by contacting Kerri Uyesaka at 559-621-4523 or at the Airports Department administration office located at 4995 East Clinton Way, Fresno, CA 93727. Submissions are due by Friday, November 29, 2018 at 5:00 PM PDT.

10/26/2018

(1)
PUBLICATION OF SUMMARY OF PROPOSED ORDINANCE BOARD OF SUPERVISORS COUNTY OF FRESNO

The Fresno County Board of Supervisors is giving notice that at their regularly scheduled meeting on November 6, 2018 at 9:00 a.m., or as soon thereafter as the matter may be heard, at the Fresno County Hall of Records, Board of Supervisors Chambers, 3rd Floor, 2281 Tulare Street, Fresno, California, they will consider adoption of the ordinance summarized below.

SUMMARY OF PROPOSED ORDINANCE

The proposed ordinance deletes existing section 3.08.120 providing for leaves of absence for County officers or employees within the County classified civil service when seeking electoral office, and adds new section 3.04.030 providing that the County shall establish formal personnel rules governing the taking of leaves of absence by all County employees, except elected officials, when seeking electoral office. The proposed ordinance allows county employees to use accrued annual leave during any leave to seek electoral office, and provides that county employees placed on leave to seek elective office are entitled to return to their previous status and position if defeated, or if there is no conflict or incompatibility between the elected office and their duties as a county employee.

The full text of this Ordinance will be available online at the Board of Supervisors webpage, <https://fresnocounty.legistar.com/Calendar.aspx> under the Agenda and Supporting Documents link at the November 6, 2018 meeting date or at the Clerk of the Board of Supervisors’ office at 2281 Tulare Street, Room 301, Fresno, California.

Bernice E. Seidel
Clerk, Board of Supervisors
10/26/2018

(1)
PUBLICATION OF SUMMARY OF PROPOSED ORDINANCE BOARD OF SUPERVISORS COUNTY OF FRESNO

The Fresno County Board of Supervisors is giving notice that at their regularly scheduled meeting on November 6, 2018 at 9:00 a.m., or as soon thereafter as the matter may be heard, at the Fresno County Hall of Records, Board of Supervisors Chambers, 3rd Floor, 2281 Tulare Street, Fresno, California, they will consider adoption of the ordinance summarized below.

SUMMARY OF PROPOSED ORDINANCE

The Ordinance to amend the Fresno County Master Schedule of Fees, Charges and Recovered Costs, by amending Subsections 1805, 1814, and 1819 of Section 1800, which will exempt young adults from paying fees related to the Work Furlough Program, Drug Testing and Juvenile Record Sealing charged for the recovery of costs by the Probation Department.

The full text of this Ordinance will be available online at the Board of Supervisors webpage, <https://fresnocounty.legistar.com/Calendar.aspx> under the Agenda and Supporting Documents link at the November 6, 2018 meeting date or at the Clerk of the Board of Supervisors’ office at 2281 Tulare Street, Room 301, Fresno, California.

Bernice E. Seidel
Clerk, Board of Supervisors
10/26/2018

(1)
PUBLIC NOTICE ADOPTED ORDINANCE NO. R-483-3825

SUMMARY
NOTICE is hereby given that at its regularly scheduled meeting on October 23, 2018, the Fresno County Board of Supervisors adopted Ordinance No. R-483-3825, an Ordinance of the County of Fresno, State of California

SUMMARY OF ORDINANCE

On July 26, 2018, the Fresno County Planning Commission recommended approval (5 to 4) to amend the Fresno County General Plan and change the boundaries of certain zones and the zoning district of property thereby affected in accordance with the provisions of the Zoning Division of the Ordinance Code of Fresno County, and to amend the zone map established by said division accordingly and further described as all that portion of the unincorporated area of Fresno County consisting of the two parcels described as Parcels 1 and 2 of Parcel Map No. 5610, according to the map thereof recorded in Book 35 Page 25 of Parcel Maps, Fresno County Records, which heretofore have been designated as Rural Density Residential in the Fresno County General Plan and classified in the R□□(nb) (Rural Residential, two□acre minimum parcel size, Neighborhood Beautification Overlay) Zone District pursuant to the Zoning Division of the Ordinance Code of Fresno County, located on the east side of North Grantland Avenue, between North Parkway Drive and West Tenaya Avenue, and approximately 180 feet southwest of the City of Fresno, is hereby amended to Limited Industrial in the Fresno County General Plan and changed to the M□□(c) (Light Manufacturing, Conditional) Zone District as shown in Exhibit “A”, limited to an Animal Shelter, and related uses, as stated in the adopted Ordinance.

In accordance with Government Code Sections 25123, 25131, and 65854□65857, this Ordinance, designated as Ordinance No. R-483□3825 shall take effect thirty days after its passage.

The full text of this Ordinance is available online at <https://fresnocounty.legistar.com/Calendar.aspx> under the October 23, 2018 meeting date, or at the office of the Clerk of the Board of Supervisors, 2281 Tulare Street, Room 301, Fresno, California.

This Ordinance was adopted by the following vote:

AYES: Supervisors Borgeas, Magsig, Mendes, Pacheco, Quintero
NOES: None
ABSENT: None
ATTEST:
Bernice E. Seidel
Clerk, Board of Supervisors
10/26/2018

Time to take passenger rail off life support

San Francisco's brand new \$2.2 billion transit center, which was built to house the terminus of a high-speed rail line that California can't afford to build, is already falling apart. Amtrak's Boston-to-Washington corridor has \$52 billion in maintenance needs. Rail transit systems in New York, Washington, Chicago, Boston, Philadelphia, San Francisco, and Atlanta have maintenance backlogs that are approaching \$100 billion.



GUEST VIEW
Randal O'Toole

I've loved passenger trains ever since I was five years old. But I also know that subsidies to inefficient technologies reduce productivity and usually result in transfers from the poor to the wealthy. It's hard to admit, but it's time we take passenger rail off life support.

In 1900, rail transit and intercity trains were the high-tech industries of the day. Most urban jobs were in factories and most factories were in downtowns. Streetcars and rapid transit trains whose average speeds were about 15 miles per hour — considerably faster than the alternative, which was walk-

ing — connected residential areas with those downtowns. The downtowns also held great passenger stations for intercity travel.

While many look upon that era with nostalgia, what they forget is that, even then, passenger rail was expensive and used mainly by the elites. Working-class employees couldn't afford streetcars and generally walked to work. Intercity train travel was for the middle and upper classes. At the peak of the Golden Age of rail travel in 1920, streetcars and trains moved Americans an average of about 1,200 miles a year, which means it moved some people a lot and most hardly at all.

Today the urban landscape has dramatically changed. Downtowns hold, on average, less than 8 percent of urban jobs. Most jobs are in service industries — retail, health care, education, etc. — that are finely spread across the landscape. These jobs are not well served by infrastructure-heavy rail transit systems that are expensive to build and expensive to maintain. Urban transit speeds still average about 15 miles per hour, while driving in most urban areas is at least twice as fast.

The average American today travels more than 15,000 miles a year, mostly by automobile. Even most low-income

families have access to a car, which is one reason transit ridership is steadily falling. Rail transit in particular is still used mainly by the elites, with the average income of transit commuters being considerably higher than the national average.

Amtrak fares average twice as much as airfares, and when all subsidies are counted it costs Amtrak nearly four times as much to move one person one mile as it costs the airlines. Similarly, urban transit costs more than four times as much, per passenger mile, as the average cost of driving.

And contrary to popular belief, passenger rail transportation doesn't work that much better in Europe than the United States. The average European rides intercity and urban rail less than 700 miles a year, little more than half the miles that Americans traveled by rail in 1920. To get that much, European countries heavily subsidized rail and heavily taxed motor vehicle fuel, effectively suppressing total travel: The average European travels only about half as many miles each year as the average American.

Nor is there a "sweet spot" between short-distance auto/bus travel and long-distance plane travel that is optimal for passenger trains, even high-

speed trains. The high cost of building and maintaining rail infrastructure is one of the reasons why many European and Asian countries have built up unsustainable debts. By comparison, highway infrastructure is relatively inexpensive and shared by both passenger and freight vehicles while air travel requires almost no infrastructure.

The past two centuries have seen remarkable transportation revolutions: steamships replaced sailing ships; railroads replaced canals; electric streetcars replaced horsecars; diesels replaced steam; and many more. The results have included lower consumer costs, increased mobility and reductions in poverty. Only for intercity passenger trains and urban rail transit has government tried to turn back the clock, spending tens of billions of tax dollars each year attempting, without success, to attract people out of faster planes and more convenient automobiles. It is time to end these and other transportation subsidies and allow passenger rail to survive only where it is truly superior to other modes of travel.

Randal O'Toole is a senior fellow with the Cato Institute and author of the new book, "Romance of the Rails: Why the Passenger Trains We Love Are Not the Transportation We Need." This article appeared in Morning Consult on Oct. 19.

Should employees sleep on the job?

Regular sleep deprivation costs more than a few bags under the eyes. According to a RAND Corporation study, the U.S. economy loses up to \$411 billion a year due to lack of sleep.

Big brands like Google and Ben & Jerry's have responded to this loss by offering opportunities for employees to nap during the day in special pods or rooms. While this modern approach to a very real problem may seem over the top, small businesses can benefit from supporting their employees' health.

Sleep is a healthier alternative

Some employers consider nap breaks a healthier alternative to the long-standing tradition of smoke breaks and coffee breaks. "Science supports these pro-napping practices," says Maura Thomas, owner of RegainYourTime.com in Austin, Texas. "Studies show that a quick nap can increase alertness, improve learning and memory, increase creativity, boost productivity, improve mood, and decrease stress. ... If that seems a little crazy to you, consider that a smoking break is still acceptable in most professional settings."

Support a healthy work/life balance

For some small business owners, napping on the job is a sign that employees are burnt out from long shifts and little vacation time. If your small business feels the lag but you don't believe in midday napping, try offering a flexible work schedule so that employees can arrive when they are prepared to be productive.

"Usually the companies who endorse napping are notorious for having very long hours," says Patrick West, founder of Be the Machine in New York City. "A worker getting a 15-minute nap break is still not leaving until 9 p.m. The staff [members] at our company don't need naps. If they are

burned out or overworked, they sleep in late on a random day or leave early."

Encourage recharge breaks instead

If nap pods are a step too far, provide time to recharge with multiple breaks throughout the day. "People are more productive in shorter spurts of focused energy versus long days of straight hours worked," says Spencer Chambers, CEO of the Chambers Organization in Orange County, California.

Chambers says offering opportunities for employees to recharge throughout the day can result in a healthier, more efficient workforce that won't have to sleep on the job. "[Breaks] could come in the form of naps, but it could also be a trip to the gym or some other personal relaxation time like reading a book," he says.

Encourage employees to recharge with active play

If you're concerned that a midday nap will make workers groggy, physical activity can provide similar health and cognitive benefits. "When adults

play, their imaginations are stimulated, problem-solving skills are honed, stress levels are lowered, and social connections are strengthened. As a direct result of play, employee morale improves and new ideas and solutions are created," says Karen Whittier, play specialist and toy curator at Play & Grow in Seattle.

Whittier says incorporating breaks for active play is more valuable than naps. "How about ultimate Frisbee or creating a company Legoland or dedicating walls for art using different types of art media?" she says. "Survey your employees to find out which form of play suits them best, and then do your best to implement."

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

NFIB
The Voice of Small Business.

WEB POLL

If your business was embezzled from, did you report it to the authorities?

Embezzlement has been a problem since the advent of business itself, with many companies having such an unfortunate experience in their lifetime. Industry observers say many of the crimes go unreported for various reasons, including not wanting the information public or perceptions that client resources are not safeguarded. The majority (58 percent) of respondents to this week's web poll said they have never been embezzled from, while 36 percent said they were victimized and reported it to authorities. Only 6 percent said they were embezzled from and didn't report it. Sixty four votes were cast.

Never had that happen.....**59%**

Yes.....**28%**

No.....**13%**

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

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

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