



www.thebusinessjournal.com

UPDATED DAILY

AUGUST 16, 2019

THE BUSINESS JOURNAL

thebusinessjournal.com

FRESNO • KINGS • MADERA • TULARE

the FOCUS | 8



Hospitality
New tech tickles the fancy

the EXECUTIVE
PROFILE | 9



Cassidy Jakovickas
President and CEO
MBS Accountancy Corp.

the LIST | 10

River Island Country Club tops
the Golf Courses list

This Week Online 6

People on the Move 11

The Leads 13-14

Public Notices 15-21

Opinion 22



Keep on trucking, or go BK? Fleet operators hit perfect storm, leading some to bankruptcy

Frank Lopez - STAFF WRITER

The trucking industry has seen better roads than the ones being paved in 2019, and there are no signs of a smoother path ahead.

Regulation, fuel prices, tariffs and a driver shortage are some of the factors spelling trouble

for the trucking industry.

According to DAT, a database for freight and truckload capacity, freight rates have dropped year over year for six months straight, and loads on the spot market — when manufacturers buy trucking capacity as needed, instead of through a contract — dropped 62.6% in May

compared to the year prior.

This year has seen closures of several large and small trucking companies locally and across the country, including Ohio-based Falcon Transport, which employed more than 550 drivers; Minnesota's LME, which employed more than 400 drivers; and New England

Motor Freight; which lost 1,472 truck drivers after it filed for bankruptcy and shut down operations.

In July, Ceres-based Starlite Trucking announced that it would be closing down after 40 years in business.

Trucks | 5

Foxes face triple threat



EDWARD SMITH | The Fresno Foxes practice before their recent match against the Las Vegas Lights at Chukchansi Park.

Despite attendance, affiliation and stadium troubles, soccer team keeps winning

Edward Smith - STAFF WRITER

Hot off a win in Oklahoma, Fresno's first professional soccer team has won seven of its last eight matches. Able to not only score, but also keep other clubs

from doing so, the Fresno Foxes have lost only three matches in 22 league games, putting them in third place for the Western Conference and eligible for home field advantage during playoffs come October.

Despite the team's performance in only its sophomore year, stagnant attendance, the loss of affiliation with Major League Soccer's Vancouver

Foxes | 2

Despite rumors, Hobby Lobby still Clovis-bound



PHOTO BY DAVID CASTELLON | A sign in front of Marketplace shopping center in Clovis announces that Hobby Lobby plans to take over the space that had been a Toys R Us store. Officials with Hobby Lobby say the new store is scheduled to open some time next year.

David Castellon - STAFF WRITER

The June 2018 closure of the Toys R Us in Clovis — along with the entire national toy store chain — didn't adversely affect just its employees and building owner.

Other businesses in the Marketplace shopping center on Shaw Avenue also were hit

hard by the loss of what essentially was the anchor store.

Particularly hard hit was W Furniture, said General Manager Katrina Schuber.

"Even though Toys R Us wasn't the biggest or the most visited store, even before they closed, [it brought] people into

Hobby Lobby | 7

PERIODICAL:
TIME
SENSITIVE
PRIORITY
HANDLING

FRESNO FC FOXES BY THE NUMBERS

3,500

Average attendance per game.

Ray Beshoff says they need to be averaging 5,000 to break even

Foxes | from 1

Whitecaps FC and the need for a stadium ahead of a deadline from the United Soccer League have pitted the Foxes into a race to find a home.

"We've got the sponsorship. We've got the team. We've got the management. We've got the staffing," said Ray Beshoff, owner of the Fresno FC. "We're missing the fans."

Break-even point

Since the team's debut last year, attendance has stayed around the same, averaging 3,500 a game, Beshoff said. They need to be averaging 5,000 a game to break even. On the plus side, however,

they have been giving away very few free tickets, Beshoff said, meaning most of the tickets are now paid for.

"Financially, we're going to lose less money this year than last year, so we're trending correctly," he said.

With the lively "Fire Squad" fan group kicking off home games with drum lines and smoke bombs, Beshoff said people have a terrific time at the games. But he wonders if people's preconceptions about Downtown Fresno keep them from coming.

Beshoff brought the Foxes to Fresno in 2018 out of his own love for the beautiful game. Considering the 1 million-plus population in Fresno County, and the large Hispanic population, he thought the shared love for the sport he grew up

would translate into a booming franchise.

In search of a home

In other parts of the country, soccer is thriving. The 33 professional teams in the USL played host to 2.75 million fans in 2018, according to a report from the league. Since at least 2015, attendance has increased at least 30% year-over-year. And the Foxes are not alone among teams seeking to capture the growing market. Seven new teams entered the USL Championship League in 2019, with six teams entering in the 2018 season.

Twenty-two cities of the 36 Championship franchises already have stadiums for their own teams, according to the USL report. And with three more under construction and another three clubs with proposals, the number of teams without "soccer-specific stadiums" continues to shrink.

When the league debuted in 2010, the 10-year strategy was to have all teams in a stadium of their own by 2020, said USL President Jake Edwards in an Aug. 8 interview with The Athletic.

But with the influx of new teams and an uptick in demand, that timeline was extended to 2026, to coincide with the World Cup being hosted by North American countries.

"Ultimately, what we want as a league on the rise is for fans to have a home and a place that they know they can go root for their club," said Court Jeskee, executive vice president for the USL.

Trouble with sharing

Playing in baseball stadiums means coordinating with hosts for field-time. The goal is often to schedule two matches while the baseball team plays away games.

"Your coaching staff has two games in a three-or-four day period, which sometimes can put a strain on the soccer side of the business," Jeskee said.

Additionally, fields have to be adapted for play between the two games. It can cost \$15,000 a match to remove the mound and adjust the pitch — what footballers call the field.

At this point, Beshoff has left most of the operations to Frank Yallop, general manager for the Foxes, while he searches for a stadium. He's tried Fresno State, but he said concerns about field condition kept that deal from moving forward. Representatives from Fresno State did not reply to requests for comment.

While Jeskee said cities across the country are looking to install stadiums capable of seating crowds

Share your luck with someone struggling with hunger

GAR Match 2019
on Friday, September 13
9am - 6pm at The Market

During GAR Match
\$13 provides up to 150 meals to families in need

On Friday the 13th, change the luck of 100,000 children struggling with hunger right here in the Central Valley by donating today. When you donate \$13, GAR will match to make it \$20!

Many ways to donate:

- 800-696-6108
Put it on your GAR account
- "The Market"
7088 N. West Ave. Fresno, CA
All Day Sept 13th
- www.ccfoodbank.org/GAR
- Central California Food Bank
4010 E. Amendola Drive, Fresno, CA 93725
Write "GAR Match" on check

Thank You to our generous sponsors



EDWARD SMITH | Fresno FC currently stands at No. 3 in the Western Conference. They have been studying their opponents and a win would get them closer to the playoffs.

“Financially, we’re going to lose less money this year than last year, so we’re trending correctly,”

- Ray Beshoff

Foxes | from 2

between 12,000-15,000, the Foxes say they are looking in the range of 4,000-8,000. Beshoff estimates a stadium would cost \$10 million.

Other cities have begun breaking ground on their own stadiums. Taxpayers footed a \$14 million bill in Hartford, Connecticut to rehabilitate a stadium there for their soccer club, according to the Associated Press.

In Louisville, the state of Kentucky approved \$21.7 million in financing from future tax revenue to accompany a \$30 million bond from the Louisville Metro Government on a projected \$193.1 million stadium, according to the Courier Journal.

Teams in Indianapolis, Oklahoma City and Colorado Springs all have proposals of their own submitted, the report from the USL stated.

No parent team

The need for a stadium and stronger attendance also comes at a time that the Foxes Major League Soccer affiliate left to create their own farm team closer to home.

While this means the team has taken on more of the expenses, Head Coach Adam Smith feels it has given the club

more control.

“The negative is the financial implications because we have to pay for every player, and they gave us help with coach’s salaries as well – that’s the negative implication,” Smith said. “The positive implication is I get to choose who I want.”

And the active recruiting the team has done has led to players coming in from Brazil, Argentina, England, Scotland and Mexico.

Having the control over scouting has led to a deeper bench, he said, so that when they have an injury, he can rely on the next guy coming in to perform as hard as the first.

Smith said for a breakout team like Fresno’s, the club is on track for success. Establishing a strong staff in the first year lead to playoff contention for the championships in the second year. Beshoff agrees.

“I can’t ask the soccer side to do any more than they’ve done,” Beshoff said. “They’ve really done a great job bringing a winning team. Now I need the city of Fresno to step up and come out and support them.”

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

Memory Care Specialists of Fresno



Koelsch Communities, family owned and operated since 1958. Providing excellent personalized care. Our Fresno management team has over 45 years of combined experience in the senior care industry. Come for a tour and meet our memory care specialists for yourself.

We offer a wide range of services:

- Long-term assisted living
- Respite stays
- Day stays
- Support groups
- Educational events
- Complete medication service
- Diabetic management and injections

24 Hour On-Site Licensed Nursing



CEDARBROOK

MEMORY CARE COMMUNITY
Koelsch Communities | Since 1958

1425 E. Nees Ave.
Fresno, CA

(559) 412-2299

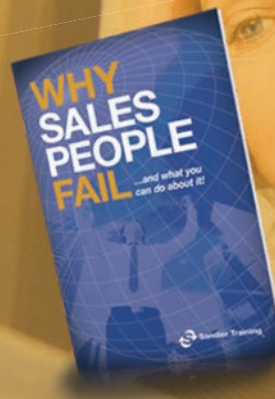
cedarbrookfresno.com

#107206749



Why Salespeople Fail... And What You Can Do About It

GET YOUR FREE REPORT.



Access your copy using a QR reader or visit:
fullsalestraining.sandler.com/report

For more information,
Call: 559.412.8178

Experts will discuss biz transitions, raising capital

Frank Lopez – STAFF WRITER

Several local CEOs and business leaders will take part in the “Business With Experts” seminar organized by The Business Journal on Sept. 19 at the Fort Washington Country Club from 7 a.m. to 10:30 a.m.

The event will feature two panel discussions, one led by an advisor panel of experts in their industries, and the other led by CEOs of local companies.

The topics of the discussion will be the transition of a business to new owners and raising growth capital.

The advisor panel will have Ashley Jacobsen, business assurance senior manager at Moss Adams; Larry Lindenau, Dowling Aaron Inc. business department chair; Rod Webster, Wells Fargo wealth advisor; and Brad Triebisch managing partner for Central Valley Fund (CVF) Capital Partners.

The CEO Panel will consist of Bit-

wise Co-founder and CEO Jake Soberal; FocusVision CEO Jamin Brazil; Health Comp Administrators CEO Michael Bouskos; and Craig Fourchy, CEO of Ultra Gro.

They will discuss how they transitioned their businesses and/or successfully raised growth capital.

CVF Capital Partners has participated in similar events across California including Sacramento, La Jolla and Bakersfield. Triebisch reached out to Jacobsen in January to organize

one for Fresno.

They then reached out to more advisers including Webster and Lindenau.

“We wanted to bring the full perspective, in terms of all the different advisors you could have during this type of transaction,” Jacobsen said. “I think it’s very timely. There are a lot of private equity firms coming to the

Breakfast | 7



fresnostate.edu/craig/gazarian

FRESNO STATE

Craig School of Business
Gazarian Real Estate Center

Thursday, September 19

2019

Fresno • Clovis • Madera

You're invited to the First Ever Gazarian

Tri-City Real Estate Tour

Time:
Registration: 1 p.m.
Tour: 1:30 - 4:30 p.m.
Reception: 4:30 - 6:30 p.m.

Tickets:
Regular - \$65
Reception Only - \$35*

Register at
bit.ly/GRETriCityTour

Join regional industry experts and tour groundbreaking and key developments in Fresno, Clovis and Madera at the first ever Tri-City Real Estate Tour. See ULTA's Distribution Center in Fresno, Tesoro Viejo and Riverstone in Madera, and the hospital development and two multi-use projects in Clovis.

Seating is limited to 150 passengers.
Dress code: business casual with closed toe shoes

Event registration will be in the Craig School of Business. Following the tour, a reception will take place in the lawn area outside of the Fresno State Winery.

Sponsored by






















**Please note dietary restrictions or special accommodations when registering*

For more information, contact **Cara Peracchi Douglas** at **559.278.2919** or cperacchi@csufresno.edu

"I think we are going to see a lot of trucking companies go out of business, especially the smaller ones – the ones who don't have the funds to retrofit or have a wage-and-hour personnel specialist to help them navigate the rules"
– Riley Walter



PHOTO BY FRANK LOPEZ | A truck travels on Central Avenue in Fresno to enter northbound Highway 99. Both local and national trucking companies have had a spate of bankruptcies of late.

Trucks | from 1

Mix of factors

Starlite CEO Colby Bell said the growing costs to upgrade equipment paired with state and federal regulations forced the company to close rather than filing for bankruptcy.

Bell joined Starlite in 2014. At that time, he said rates were solid. Since Starlight focuses on commodity transport, it has different rates than general freight transport. Rates were actually improving, but then leveled out and have been in decline since late 2015.

"The market started to get flooded, and it felt like there was some pressure on the rates," Bell said. "More people were participating, more people that used to be just customers started getting their own trucks."

The California Air Resources Board is requiring trucks to be either replaced with a 2011 or new vehicle or repowered with a 2010 or newer engine by 2020. By the time Bell became CEO, Starlite had already been taking measures to be compliant, leasing vehicles instead of purchasing them because CARB kept changing the rules, he said.

Starlite had to start making big investments to be fully compliant past 2020, most notably upgrading motors on vehicles.

In November 2018, there were already discussions of Starlite closing down to avoid bankruptcy, but the decision was not finalized until literally a few days before the shut-down announcement was made last month.

Starlite is currently liquidating its assets and equipment, and once the trucks and equipment are delivered to buyers, it will close for good.

Hard to reorganize

Riley Walter, a Fresno lawyer that specializes in bankruptcy, reorganizations and agricultural law cases, is currently working with five trucking companies nearing or already in bankruptcy, including Tulare-based Faulkner Trucking, which filed for

protection in June.

Walter said nearly all of the trucking companies he is working with are defendants in wage-and-hour lawsuits, are restricted in the kind of equipment they can use because of CARB regulations (but are still making payments on it) and are remarking that it is "too easy" to get into the business, which is increasing competition.

Walter said each of the trucking companies took out Automated Clearing House (ACH) loans — an agreement where lenders have the ability to withdraw an agreed upon amount directly from a company's checking account at certain intervals, leaving them crunched for cash.

"My view is that it's very difficult to reorganize a trucking company," Walter said. "You've got an asset that never goes up in value. You constantly use it and it depreciates rather rapidly. You've got increasing regulation. And if you've taken out an ACH loan, it would be very difficult to recover."

Walter added that the environmental regulations in California make it very difficult to do business in the state, and that many smaller companies do not have the capital to retrofit their trucks to make them compliant.

Consolidation on horizon

Walter believes the California Legislature is heavily influenced by environmental regulation and a pro-labor mentality. While Walter believes that workers should be paid fairly for what they do, there has to be a better way of dealing with violations than hitting companies with lawsuits, he said.

"I think we are going to see a lot of trucking companies go out of business, especially the smaller ones — the ones who don't have the funds to retrofit or have a wage-and-hour personnel specialist to help them navigate the rules," he said. "A lot of the bigger ones that can comply with all this stuff are going to get bigger, and they are going to be able charge more."

Joe Rajkovic, director of governmental affairs for the Western States

Trucking Industry, was a trucker for 30 years. He said the trucking industry can be a barometer for what is going on with the economy.

"We went from a record rate environment a year ago, to where rates have, in the trucking sector, dropped overall by 30%," Rajkovic said. "The reason you're seeing bankruptcies in trucking companies is that there is not as much freight to haul as there was. With what's left, the price point favors the shippers and they're making it hard for trucking companies to make ends meet."

Rajkovic said the trade war with China has had an effect on freight hauls, but the effect was delayed on the trucking industry. Initially, companies were absorbing the difference because they didn't want to disrupt their supply chains, he said.

In December 2017 a federal mandate went into effect that required electronic logging for trucking companies, and Rajkovic said it had a dramatic effect in slowing the industry down.

Generational changes

There is also less interest from younger people in becoming truck drivers because of the costs to get a license and the long hours on the road.

"We've got members who pay nothing but prevailing wages in California. If you're in the Bay Area and you're paying prevailing wages, your fully loaded employee costs are \$56 an hour, and those employers can't find drivers. They have truck sitting because of lack of available drivers," Rajkovic said.

Liability insurance costs are also making it more difficult for trucking companies to keep costs down, especially the smaller companies that aren't able to self-insure, forced to shop around in the insurance market.

Rajkovic said that the liability insurance for a new motor carrier, for a \$150,000 truck, would come with insurance costs \$15,000 to \$20,000.

Dale Mendoza, president of Fresno Quali-T-Ruck Services Inc., which has

been in business since 1967, also talked about the shortage of truck drivers.

Mendoza said that though there are younger people going to truck driving school, they lack basic skills that can only be gained through experience — how to tie loads down, how to make weight and how to secure loads.

According to Mendoza, insurance companies don't want trucking companies to hire inexperienced drivers.

'A way of life'

"The only way you could learn is to get into the business, and after years, you learn it, Mendoza said. "The insurance companies won't let you hire a driver that comes out of the school unless he has two years experience. It's a Catch-22. In order to get experience, someone has to work in the truck yard for about a year so we can help him get his license and get on the road."

Mendoza said insurance companies don't want anyone inside a truck who is not a bonafide employee, making it harder to train new drivers.

Before President Donald Trump's trade war with China and other foreign countries, Mendoza said the company was hauling about 1 million pounds of iron monthly out of Los Angeles for Fresno based pipe supplier Valley Iron, Inc. It has now dropped down to just over 100,000 pounds per month.

While it seems that the trucking industry may be going on a downhill road for the foreseeable future, Mendoza wants people to consider how instrumental the industry is to daily life.

"The trucking industry is very important in our daily lives," Mendoza said. "We are a very viable part of our society. The times are changing and we are still here. We are going to do what we do and keep our safety records up and keep our good drivers. It's a way of life."

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



FILE PHOTO | Kings County added 7,000 acres of pistachio production in 2018.

AGRICULTURE

Pistachios drive Kings County farm receipts

Kings County farmers and ranchers had their second-biggest year ever in agricultural sales in 2018.

In all, sales for the year totaled more than \$2.3 billion, exceeding 2017 sales by more than 14%, about \$293.5 million.

Fruit and nut sales help elevate 2018 ag sales, as they totaled more than \$145.5 million, up 28% compared to the previous year.

In a letter delivered last month to Kings County supervisors with the annual crop report, county Agricultural Commissioner Jimmy Hook credited much of that rise to higher production and prices paid for pistachios.

Kings County farmers added about 7,000 new acres of pistachios last year compared to 2017, and pistachio prices increased by an average of \$200 a ton — to \$4,260 — over that same period. As a result, pistachio sales in the county rose from more than \$116.1 million in 2017 to \$286.7 million last year.

Field crop sales rose by more than 21% last year, thanks largely to higher prices paid for hay, alfalfa and corn silage, along with higher cotton yields in the county, while vegetable crop sales increased by nearly 20%, and livestock and poultry sales increased by 9%.

Low prices paid for some crops, which was a prevalent problem for Valley ag operations in 2017, didn't appear to be nearly as big a problem in 2018. In fact, higher prices paid were a big part of the reason why sales of seed crops in Kings County rose by a whopping 77 percent last year compared to 2017.

The only Kings County ag commodity that had a decrease in sales last year was apiary — honey, beeswax, pollination services — which totaled more than \$15.4 million, down by about \$232,000 from the previous year.

ENTERTAINMENT

Man dies during taco-eating contest

The Fresno County Sheriff's Office announced Wednesday morning that the man who fell ill during a taco-eating contest at Chukchansi Park Tuesday evening has died.

No cause of death has been announced for Dana Hutchings, 41, of Fresno.

"We are not ruling a cause of death yet, but we have an idea," said Tony Botti, Fresno County sheriff and coroner public information officer, in an email Wednesday.

According to The Fresno Bee, Hutchings was rushed to the hospital after collapsing in the middle of participating in the taco-eating contest in the third inning of the baseball game between the Fresno Grizzlies and Memphis Redbirds.

Hutchings died shortly after arriving at the hospital, Botti said.

The Fresno Grizzlies announced on their Facebook account that the taco-eating competition has been canceled.

"We are devastated to learn that the fan that received medical attention following an event at Tuesday evening's game has passed away. The Fresno Grizzlies extend our heartfelt prayers and condolences to the family of Mr. Hutchings," said Fresno Grizzlies President Derek Franks in a statement. "The safety and security of our fans is our highest priority. We will work closely with local authorities and provide any helpful information that is requested."

The winner of the competition would then qualify for the taco-eating event at the annual Taco Truck Throwdown held on Saturday.

The winner of last year's taco-eating contest, professional eater Geoff Esper ate 73 tacos, according to the Associated Press.

An autopsy is planned for Thursday, he added.

Mobile gaming trailer opens

The arrival of Fresno's first video game trailer promises to put a new twist on mobile gaming when the traveling gaming hub comes to your next party.

Epic Games2Go came online in June as a way to join up to 20 players at once inside a truck available to rent for parties, events or corporate meetings.

The seven TV screens and four consoles for each screen can play a host of video games for everyone from children to adults.

Five screens on the inside are separated by isolated sound bars for LAN parties or even watch parties, said co-owner Shel Moore. On the outside, two screens allow for more physical games like Dance Dance Revolution or Wii Sports.

The idea began when Moore; her husband, Chris; her sister-in-law Amber; and Amber's husband Josh Benner had a conversation about how hard it was to entertain their kids as they grew older.

A common interest in gaming gave the four the idea. Once they played the idea out, it took only a week for them to decide to convert a carpet trailer and outfit it with TV mounts, cabinets, seating and air conditioning. Work began in April, and by June, they had the permitting and licenses to operate.

"I've never seen a business put together this fast," said Moore, who also runs a digital marketing firm.

SMALL BUSINESS

Family award nominees unveiled

Nine local family businesses are in the running for the 30th annual California Family Business Award.

Presented by the Institute for Family Business at Fresno State, the award winner will be honored at a reception dinner Sept. 4 at TorNino's in Fresno.

For three decades, the Institute for Family Business has provided education and resources for family-owned businesses, as well as scholarships for the next generation of family business students. Topics of interest for the Institute include general business planning as well as succession planning and conflict management.

The following companies will be honored as outstanding family businesses, with one to be unveiled as the 2019 California Family Business Award winner:

- Bennett Water Systems
- C.A. Reding Company
- Fresno Truck Center
- Hedrick's Chevrolet
- JD Food
- Realty Concepts
- ServiceMaster by Benevento
- Sethi Management
- Young's Commercial Transfer

Jimmy Maxey of JD Food will also receive a lifetime achievement award.

The event will include keynote speakers from the McCaffrey Group, Inc., the 2018 California Family Business of the Year.

The California Family Business Awards are presented by Chase in partnership with Ruiz Foods. Tickets are \$75 a person or \$1,500 for a Silver Sponsor table of 10.

TRANSPORTATION

Study: Fresno has a short commute

For all of Fresno's shortcomings when it comes to being workforce friendly, at least we aren't wasting away our lives commuting to work.

That assertion is borne out in a new study from real estate site COMMERCIAL-Cafe, which measures which US cities with populations of more than 500,000 that fea-

ture the least time spent commuting.

In fact, Fresno is the only California city that even made the list, with a 45.4 minutes-per-day commute, or 8.2 days per year, citing 2017 Census data.

That earned Fresno a No. 7 showing on the list of shortest US commutes, with Oklahoma City, Oklahoma, taking the top spot with a 42.8 minute average commute.

Fresno's commute figure bested the national numbers. About 95% of working Americans spend an average of 54 minutes commuting to work each day.

New York City residents had the longest commute, with 83.6 minutes, followed by Chicago, Illinois with 69.8 minutes and San Francisco with 67.6 minutes.

Kings County settles rail lawsuits

On Tuesday, Kings County — the most stubborn opponent of the controversial high-speed train project — decided to throw in the towel after a decade-long battle. We may never know if the county's strategy was to delay until political support waned, but one could argue that after 10 years of protracted litigation, they may have won that battle. The scope of the project has now been pared down and its future remains questionable.

Kings County has agreed to settle lawsuits with the California High Speed Rail Authority over a series of legal actions brought by the county over the past decade. The supervisors approved a settlement agreement Tuesday in a 5-0 vote.

The settlement includes Kings County lawsuits against the certification of the Fresno to Bakersfield Section Final Environmental Impact Report/Environmental Impact Statement, the interpretation of Assembly Bill 1889, and several California Public Utility Commission applications filed by the Authority over the design of vehicle overpasses in the county.

In the agreement, the state rail Authority has agreed to give "ten million dollars to the County for reimbursement of staff time, the relocation of Fire Station No. 4, and for General Plan updates." Also "one million dollars to the City of Corcoran in mitigation funds for aesthetic improvements." In turn the county agrees to dismiss the County's suits and administrative challenges.

Copyright and Postal Information

The entire contents of this newspaper are copyright of The Business Journal with all right reserved. Reproduction or use of editorial or graphic content in any manner without permission is prohibited.

The Business Journal (USPS 145-100) is published Monday's Wednesday's and Fridays for \$99 (52 weeks : 154 issues + The Book of Lists) or Friday only for \$79 (51 weeks : 51 issues + The Book of Lists). Multi-year discounts, group / organization bulk discounts, electronic editions and student subscription rates are available by contacting the circulation department.

The Business Journal, Inc. 1315 Van Ness Avenue Suite 200, Fresno, Ca 93721. The Business Journal Newspaper, PO BOX 126, Fresno, CA 93707-0126.

PERIODICAL POSTAGE IS PAID IN FRESNO, CA
POSTMASTER: Send address changes to
The Business Journal

PO BOX 126 Fresno, CA 93707-0126
Telephone: 559.490.3400 - FAX: 559.490.3521
Adjudicated newspaper of general circulation by decree No. 14315 of Superior Court of Fresno County, March 4, 1911.

Hobby Lobby | from 1

the shopping center.”

Before the toy store closed, Toys R Us management stopped watering and tending to the shrubs and trees near the street, along the northeast corner of Shaw and Sunnydale avenues.

So by the time Toys R Us closed, trees and shrubs along the corner were overgrown, dry or dead, which made some people driving by assume the whole shopping center had been vacated, Schuber said.

Even at Yosemite Falls Café, which had been there at least a dozen years, it appeared there weren't as many cars in the parking lot, Schuber said.

“The center misses them, that's for sure. Without them, it's kind of dead out there,” Hanna Gonzales, manager of nearby Pool Tables R Us, said of losing Toys R Us.

She said the loss of foot traffic didn't much hurt her business, as it tends to draw people specifically looking for pool, foosball and other game tables — rarely people passing through and making impulse buys.

“But we do miss them. We lost some business.”

Schuber said the loss of Toys R Us hit her business particularly hard, with the furniture store barely generating enough sales to cover its rent the first month after the toy store left and failing to make rent the month after that, prompting a change in W Furniture's marketing plan to keep the business afloat.

So business operators were ecstatic when they began hearing in March that Hobby Lobby was planning to lease the former Toys R Us and turn it into one of its arts-and-craft super stores.

“And we think it's a good match for us, too. Obviously, we don't want somebody who's going to compete businesswise, but somebody who's going to complement the shopping center — our stores and the stores that are in there — it's a great fit,” Schuber said.

It wasn't just Marketplace business operators excited, with Schuber noting, “Everybody's excited. There are a lot of people in Clovis that say, ‘I like Hobby Lobby, but I don't want to drive to [Fresno],’ so to have a Hobby Lobby in Clovis is HUGE.”

Expectations are that the new store would draw more customers than Toys R Us, which should result in

more potential customers checking out the other stores at Marketplace, which besides W Furniture, Yosemite Falls Café and Pool Tables R Us, has Office Max as a tenant.

Hobby Lobby went so far as to erect a larger “coming soon” sign with the company's logo, seemingly solidifying the company's intent to come to Clovis.

But the happy anticipation among Schuber and the other business owners turned to concern after a rumor started spreading in recent weeks that Hobby Lobby wasn't coming after all, and a trampoline center might instead take over the former toy store.

She said she checked with city officials, who told her that as far as they knew the plans to put a Hobby Lobby in Clovis were still a go, while Shawn Miller, business development manager for the city of Clovis, said he never heard the rumor that Hobby Lobby might not be coming.

Schuber said her relief was short lived, as early last week security guards whom Hobby Lobby had stationed at the vacant store since late June seemed to be gone.

“It made us think, were they right,” she said of the people who had spread the rumor. A couple of days later, questions about whether Hobby Lobby had changed its plans was a hot-button topic during a Clovis Chamber of Commerce mixer at Marketplace.

It didn't help that an inquiry to Hobby Lobby about its plans for the Clovis store took a few days to get a response.

Oklahoma-based Hobby Lobby sent The Business Journal a brief email this week stating, “At this time, we can confirm the lease has been signed for the former Toys R Us location on Shaw Avenue. We are currently projecting an opening in 2020,” though a more specific date wasn't provided.

“I think it's going to be great,” Schuber said of the news, though she indicated disappointment that the new Hobby Lobby will not open until next year.

She said she had heard that the craft store would be open before the end of this year.

“But, still looking forward to them coming in. I think it will be good for that shopping center, good for Clovis,” she said.

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

Breakfast | from 4

Central Valley and giving unsolicited offers to people for their businesses.”

Jacobsen said a lot of the business owners don't know how to respond to the high dollar offers, and the “Breakfast with Experts” event is a chance for them to get more educated on such issues.

Because most owners are thinking of the day-to-day operations of the business, Jacobsen said it could be easy to forget long-term aspects such as succession, growth and exit strategies.

Lindenau said that the focus of his discussion will be on legal perspectives such as non-disclosure agree-

ments, letters of intent, highlighting key items in a purchase agreement and the importance of advanced planning.

“I think it's very important for local business owners to get together and share ideas and see the opportunities that are available,” Lindenau said.

The discussions will be followed by a Q&A session.

Seating for “Breakfast With Experts” is limited. Tickets are \$35.

For more information and to purchase tickets, visit <https://bit.ly/31DVawM>

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



2019 STATE OF THE COUNTY Luncheon

FEATURING
NATHAN MAGSIG

Wednesday, September 25, 2019
11:30 a.m. Networking/Check-in
12:00 p.m. Lunch

NEW EXHIBIT HALL
700 M STREET,
FRESNO, CA 93721

For information, please call **(559) 495-4800**
or email info@fresnochamber.com
www.fresnochamber.com

The Honorable
NATHAN MAGSIG
Fresno County
2019 Board of Supervisors
Chairman




BANK OF AMERICA **Chevron** **EVENT SPONSORS**

FRESNO STATE
Craig School of Business
Institute of Family Business

30th ANNUAL CALIFORNIA Family Business Awards

Keynote Speakers: 2018 CA Family Business of the Year, The McCaffrey Group, Inc.

Wednesday, September 4
5:30 p.m. to 8:30 p.m.

Tornino's Banquets | 5080 N Blackstone Ave, Fresno, CA 93710

\$75 per person | \$1500 Silver Table Sponsor of 10

RSVP online by Friday, August 23 and
see sponsorship opportunities at bit.ly/IFBAwards

For questions, please contact Yvette Angeles at 559.278.7137

Presented by **CHASE**

In partnership with  **Media sponsor THE BUSINESS JOURNAL**



PHOTO VIA SAVIOKE | San Jose-based Savioke makes a room-service robot called "Relay" that caters to hotel patrons with deliveries of towels, water and other amenities.

Latest hotel tech 'trickles down' to Valley

DONALD A. PROMNITZ
STAFF WRITER

With new developments constantly being made in digital technology, it may come as no surprise that some of these amenities are now finding their way into the hotel industry.

According to Gaurav Deep Sethi, chief development officer for Sethi Management, Inc. in Carlsbad, these technological updates have been somewhat slower to come to the San Joaquin Valley. Little by little, however, he said they're starting to come in—including in the two hotels his family's company runs in Fresno.

"We're a secondary market compared to the Silicon Valley, or L.A., or San Francisco, so I think it always starts with the big urban hubs first and kind of trickles down into mid-market, smaller mid-markets," Sethi said.

Some of the latest high-tech features to find their ways into big city hotels include Amazon Echo and Google Voice being accessed in rooms to control the television, drapes, lights and thermostat. Another innovation at a Fairfield Inn in nearby San Marcos to catch Sethi's eye was the use of a robot that went down the halls to deliver such amenities as towels, soap and bottled water.

Robot helpers appear to be big business for some companies, including San Jose-based Savioke, which raised \$17 million in venture capital funding last year. Savioke robots are made for applications including hospitality as well as hospitals.

Sethi Management is looking into the robots, but in the meantime, they've been able to roll out streaming at their new Hyatt Place Fresno hotel. This development allows the guest to cast services like Netflix directly from their phone, laptop or tablet onto the room's 55-inch televi-

sion. For the last four years, they've also been making use of keyless check-in services.

Starting with Sethi's Hampton Inn in Turlock, it's now being used at Hyatt and most of their other properties. This feature lets guests check into a room on their phone the day before arrival, and they are given a 3D map from which to pick a room. A few hours before check-in time, a digital key is emailed to them onto their app, the app scans the door and the door opens.

The process not only saves guests the time of checking in at the desk and allowing them to get to their rooms straight away, but also frees up staff to focus on service.

"It opens up more time for staff to help with the hospitality aspect of it, and that's helping them get more towels, or checking them in with food or drinks, directions — things they might need other than the kind of mundane portion of the check-in process of giving the credit card and filling the paperwork," Sethi said.

“

"If you had a hotel that was built and designed for millennials, then yes, you would need that. It depends on your brand and it depends on your location and what your business mix is."

However, not all hotels are rushing to get into hi-tech commodities. For example, the Wyndham Visalia Hotel doesn't currently have any keyless check-in features or electronics streaming services, but this may not always be needed.

As Samantha Rummage-Mathias, Wyndham Visalia's general manager puts it, their hotel is used by international travelers, leisure travelers and corporate and convention visitors. With a cross market, they're diverse enough to see steady business flowing through.

"If you had a hotel that was built and designed for millennials, then yes, you would need that," Rummage-Mathias said. "It depends on your brand and it depends on your location and what your business mix is."

She added that not everybody is interested in the latest technology, or learning to use it, nor do they care if they have it. For example, Rummage-Mathias expressed some skepticism over keyless check-in, saying that about 5% of guests would use it, not trusting the app-based system.

However, new innovations from the big city continue to trickle down into Fresno and other midsized cities. In the future, Sethi said he expected health and fitness to find its ways into the market. Right now, they're looking into providing bikes in their guest rooms, or fitness centers with networks to compete with each other on fitness goals. He expects this to be the new norm in the next two to four years, along with customizing orders for food and beverages before arrival.

And while some make strides to advance, others are taking their time — and the slower pace is a comfortable one.

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

CASSIDY JAKOVICKAS

PRESIDENT & CEO | MBS ACCOUNTANCY CORP.

EDUCATION: A BACHELOR OF SCIENCE IN BUSINESS ADMINISTRATION – ACCOUNTANCY FROM FRESNO STATE | **AGE:** 35 | **FAMILY:** MARRIED 11 YEARS TO WIFE MARY. WE HAVE THREE CHILDREN: KATIE (9), J.R. (5), AND JAMES (3).



What we do:

We offer strategic tax planning and outsourced accounting services to established businesses and nonprofits. Incorporating cutting-edge technologies and automating our routine workflows allows us to guide client conversations toward collaborating to improve their company's financial health. In short, we focus on your company's future and collaborate with you to achieve your company's financial goals.

Tell us a little about your career.

After graduating from Fresno State, I worked at Deloitte, performing financial statement audits for private and publicly traded companies. I then shifted gears and worked with some local accounting firms, providing accounting services to small and medium-sized businesses. After three years of gaining valuable experience, I was ready to open my firm, MBS Accountancy.

What attracted you to your field?

I'm an entrepreneur at heart, and accounting is a great way to work with some smart business owners. I love talking with them about their successes and failures and helping them solve problems.

What's the story behind MBS Accountancy?

I, along with Arthur Moye, founded MBS Accountancy. We had worked together at Deloitte and another local accounting firm, and we decided to "strike out on our own." Through strategic networking and focused digital marketing efforts, we grew the business from scratch and have appeared in The Business Journal's fastest-growing company list several times. In 2017, Arthur moved into a full-time role as

CEO of Full Circle Brewing Company, a company we had purchased together along with other investors in 2016. I am proud to continue the work we both started as president and sole owner MBS. The incorporation of technology into our workflows has dramatically improved our firm's efficiency and allows us to focus on enhancing our clients' satisfaction and financial position.

What kind of questions should business owners ask when they are looking for accountancy services?

After ascertaining their skill and experience, business owners should determine whether the accountant shares their values and is collaborative. The client-accountant relationship is, like any other relationship, built on trust and mutual respect. This is impossible if the two parties are heading in opposite directions.

What are some common bookkeeping pitfalls that business owners face?

The No. 1 pitfall for business owners is not keeping up with their accounting. We can all relate to how busy running a business can be, and it's way more fun to focus on sales or operations rather than accounting. The bulk of MBS's annual revenue comes from providing fully outsourced accounting solutions as clients engage us to handle their accounting so they can focus on what they enjoy.

We also see many businesses owners that manage their own books or have an internal accounting department using antiquated accounting software or processes. The accounting industry is changing faster than ever for small to medium sized businesses, and tools like QuickBooks Online, Bill.com, Ex-

persify, and ReceiptBank are all built to make the accounting function more efficient and less manual.

How do you keep on top of changes to the tax code?

As a CPA, I'm required to complete continuing education each year to maintain an active license. On top of that, we subscribe to research tools to help us solve complex tax issues. The team is constantly learning and adapting so we can put our clients in the best possible position.

What importance does your Downtown Fresno location have for the company?

We moved our company to Downtown Fresno in April of 2016. Downtown has great restaurants, cool buildings and a good vibe. Our firm is fully digital, which means we can support our clients from anywhere so our location has become less important over the years and as we've grown. However, it's exciting to see people giving Downtown a chance. There's a lot of momentum right now.

I always have time for:

On the business side, I always have time for coffee, lunch, or happy hour. For me, relationships are everything in business, and you never know what you might learn unless you show up and connect.

On the personal side, I always have time for the kids. Life is full right now for my wife and me, but we've made a commitment to stay tuned into our little ones.

I have no patience for:

I have no patience for referral and client business relationships where there's not mutual value and trust.

We've worked hard to build a client base and network of special people that we want to see succeed. If it's clear that trust or value is missing on either side, we have the tough conversation.

What are your roots in the Central Valley?

I came to Fresno in August 2004 as a transfer to Fresno State from a junior college in Monterey. I questioned that decision for the first couple weeks as I adapted to the Fresno heat, but 15 years later, Fresno is undeniably home. We're in our forever home, we love our kids' school district, and we're going to keep growing and investing into MBS.

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

My first real job was working in a deli across the street from my house in Monterey in the 7th grade. The biggest lesson I learned is that I like to work (I haven't stopped working since then) and I like the rewards that come from working. Every business owner has their own unique characteristic that makes them tick, and mine is persistence and consistency.

What do you like to do in your spare time?

Ha spare time, what's that?! My wife and I are at that crazy stage of life where the kids are young and involved in sports, and we're trying to grow the business, so it feels like we're flat out all the time. When I can catch a break though, I read, bike ride or walk with the family, and try to stay active.

Golf Courses

In the Central San Joaquin Valley ranked by USGA course rating on blue tees- if tied, by slope index.

2019	Name of course Address Web site	Telephone Fax	USGA course rating (based on blue tees)	Slope index	Par	Blue White Red tees (yds.)	Dress code requirements	Green fees	Type of golf course	Days of operation	Head professional Owner
1	River Island Country Club 31989 River Island Rd. Porterville, Calif. 93257 www.riverislandcc.net	784-9425 782-1735	73.6	135	72	6,917 6,354 5,645	No denim. Collared shirt	Private until 10 a.m. 10 a.m. - 12 p.m. \$45 After 12 p.m. \$35	Semi-private	Closed Mondays	Terry Treece Member owned
2	Kings Country Club 3529 12th Ave. Hanford, Calif. 93230 http://kingscountryclub.net/	582-0740 639-2162	73.4	131	72	6,708 6,418 5,919	No metal spikes, collared shirt	WND	Private	Open all year	Tom James Private
3	Pheasant Run Golf Club 19 Clubhouse Dr. Chowchilla, Calif. 93610 www.pheasantrunclub.com	665-3411 665-1970	73.4	127	72	6,892 6,405 4,933	Shoes and collared shirt	\$49 weekdays, \$60 weekends	Public	Open all year	Eric Costa Privately owned
4	Sunnyside Country Club 5704 E. Butler Ave. Fresno, Calif. 93727 www.sunnyside-cc.com	251-6011 251-3090	73	129	72	6,949 6,471 5,550	No denim. Collared shirt, Bermuda shorts allowed	WND	Private	Monday through Sunday	WND Member Equity Club
5	Fort Washington Country Club 10272 N. Millbrook Ave. Fresno, Calif. 93720 www.fortwashingtoncc.org	434-1702 434-1350	72.8	129	72	6,741 6,474 6,113(1)	No denim. Collared shirt, Bermuda shorts allowed	WND	Private	Open all year, closed Mondays	WND Member owned
6	San Joaquin Country Club 3484 W. Bluff Ave. Fresno, Calif. 93711 www.sjcc.cc	439-3359 436-0583	72.6	128	71	6,689 6,293 5,665	No denim or tank tops. Collared shirt, Bermuda shorts allowed	WND	Private	Tuesday through Sunday	Nick Musolino Member owned
7	Dragonfly Golf Club 43369 Avenue 12 Madera, Calif. 93636 www.dragonflygolfclub.com	432-3020 822-2801	72.3	140	73	6,716 6,202 5,096	Gentlemen, collared golf shirt. Ladies, sleeves and collar	Varies depending on day	Public	Open all year	Kurt Krause WND
8	Tulare Golf Course 5310 S. Laspina Ave. Tulare, Calif. 93274	686-5300 686-0590	72.3	127	72	6,762 6,542 5,626	No tank tops. Shoes and shirt	\$48 weekends \$42 Weekdays, 18 holes and a cart	Public	Open all year, closed Christmas and Thanksgiving	WND Brett Miller - General Manager
9	Madera Municipal Golf Course 23200 Ave. 17 Madera, Calif. 93637 www.maderamuni.com	675-3504 661-1936	72.2	121	72	6,814 6,355 5,366	Shoes and shirt	WND	Public	Open all year	WND City of Madera
10	Copper River Country Club 2140 E. Clubhouse Dr. Fresno, Calif. 93730 www.copperrivercountryclub.com	434-5200 434-8962	71.9	128	72	6,620 6,249 5,374	No denim. Collared shirt	WND	Private	Tuesday through Sunday	Derek Standridge Privately owned
11	Kings River Golf & Country Club 3100 Ave. 400 Kingsburg, Calif. 93631	897-2077 897-3576	71.8	130	72	6,695 6,431 5,556	Collared shirt, Bermuda shorts and denim acceptable	WND	Private	Open all year, closed Mondays	Jeff Johnson Member owned
12	Riverside Golf Course 7492 N. Bryan Ave. Fresno, Calif. 93722 www.playriverside.com	275-5900 275-0492	71.5	127	72	6,788 6,435 5,776	No tank tops. Collared shirt preferred	\$39 weekday \$45 weekend	Public	Open all year except Christmas	Keith Berry City of Fresno
13	Belmont Country Club 8253 E Belmont Ave Fresno, Calif. 93727 belmontcountryclub.net	251-5078 251-2713	71.4	128	72	6,570 6,313 5,083	No denim permitted. Soft spikes mandatory. Traditional golf attire	WND	Private	Closed Mondays	Richard Tompkins Member owned
14	Madera Golf & Country Club 19297 Rd. 26 Madera, Calif. 93638 www.maderagcc.com	674-2682 674-1421	71.4	125	72	6,657 6,399 5,921	No denim. Collared shirts	WND	Private	Open all year, closed Mondays	WND Member Equity Club
15	Eagle Springs Golf & Country Club 21722 Fairway Oaks Lane Friant, Calif. 93626 www.eaglesprings.com	325-8900 299-8565	71.3	134	72	6,433 5,968 5,169	No denim. Collared shirt, Bermuda shorts acceptable	WND	Semi-private	Year-round, closed Tuesdays	Mike Best John Burrough, executive director
16	Valley Oaks Golf Course 1800 S. Plaza St. Visalia, Calif. 93277 www.playvalleyoaks.com	651-1441 WND	71	124	72	6,564 6,278 5,692	Shoes and shirt	WND	Public	Open all year	Brett Shuman WND
17	Lemoore Golf Course 305 Iona Ave. Lemoore, Calif. 93245 www.lemooregolf.com	924-9658 924-4131	71	122	72	6,707 6,131 5,194	Shirt, shorts or pants	WND	Public	Open all year except Christmas	Tom Ringer City of Lemoore
18	Ridge Creek Dinuba Golf Club 3018 Ridge Creek Drive Dinuba, Calif. 93618 www.golfridgecreek.com	591-2254 591-7070	70.1	116	72	6,493 5,917 5,432	No cut offs, athletic shorts, tank tops, athletic t-shirts, or swimwear. Shirt and shoes must be worn at all times	WND	Public	Open all year except Christmas	Nate Pistachio City of Dinuba
19	Sherwood Forest Golf Club 79 N. Frankwood Ave. Sanger, Calif. 93657 www.sherwoodforestgolfclub.com	787-2611 787-2662	69.1	123	71	6,247 6,050 5,487	No tank tops or cutoffs	WND	Public	Open all year except Christmas	WND Owner/Operator
20	Exeter Public Golf Course 510 W. Visalia Rd. Exeter, Calif. 93221	592-4783 WND	N/A	83	29	1,483(2) WND WND	WND	\$10 for nine holes, \$15 to ride, \$18 for 18 holes, \$28 to ride	Public	Open all year except Christmas	WND Steve Maaske

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

(1) Fort Washington's uses a silver tee for women's tees.

(2) For nine holes. Data has been provided by representatives of the golf courses listed and Business Journal research. Rating information obtained from usga.org.

Research: Edward Smith

Original Publication Date: August 16, 2019

the PEOPLE ON THE MOVE

WEALTH MANAGEMENT

Steven Jolly and **Robert G. Farmer**, independent financial advisors at Ford Financial Group in Fresno, have been awarded the Accredited Investment Fiduciary® (AIF®) designation from the Center for Fiduciary Studies®, the standards-setting body for Fi360. The AIF designation signifies specialized knowledge of fiduciary responsibility and the ability to implement policies and procedures that meet a defined standard of care. Jolly has over 30 years of experience helping happy clients become jolly clients. Farmer, a resident of Fresno, specializes in helping individuals and companies cultivate, grow, and harvest their wealth like a good farmer.

AGRICULTURE

The California Fresh Fruit Association (CFFA) announced the hiring of **Courtney Razor** as its new director of member services and communications. Razor comes to the Association after serving as the chief operations officer for the Fresno County Farm Bureau for the last six and a half years. Razor grew up in Sanger and is the daughter of third-generation fresh fruit farmer Craig Sorensen. She is a graduate of California State University, Fresno where she earned her bachelor's degree in mass communications and journalism along with a certificate in marketing. Her first day at the Association will be Sept. 3.

REAL ESTATE

London Properties, Ltd. is pleased to announce the arrival of the following residential salespeople: **Jesus Valencia** formerly of Exit Realty, joining the Sanger office; **Carlos Castaneda** joining the Fresno office; **Evelyn Zepeda**, formerly of Universal Lending and Real Estate, joining the Fresno office; **Jagandeep Mokha** joining the Atwater office; **Kristen McIntosh**, formerly of 559 Realty, joining the Fresno office; **Samantha Zinzun**, formerly of 559 Realty, joining the Fresno office; **Stephanie Guinaugh**, formerly of Lion Real Estate, joining the Fresno office; and **John Hirschmann** joining the Fresno office.

EDUCATION

Michael C. Burke has been named head of school at San Joaquin Memorial High School in Fresno following a national search. Burke most recently served as president of Melbourne Central Catholic High School (MCC) in Melbourne, Florida for the past nine years. Burke has spent more than 35 years working in the Catholic school profession as an administrator, teacher and coach. In addition to his leadership role at MCC, Burke served as headmaster of Subiaco Academy, a boys Catholic Benedictine boarding school located in Subiaco, Arkansas; president of St. Joseph Catholic School System in Bryan, Texas; and founder of two Catholic high schools in Alabama, St. Bernard Preparatory School in Cullman and Holy Spirit in Tuscaloosa, where he served as their first administrators. Burke's visionary leadership skills have led to the implementation of a variety of innovative programs at MCC as well as at other schools where he has served as administrator.

Affordability, including tuition and how much a university gives in financial awards, is one of three factors used by Money Magazine to measure the nation's top performing schools. Combined with quality of education and outcomes, Fresno State once again showed that it is among the best ranking No. 35 among 744 four-year colleges analyzed in the magazine's Best Public College rankings for 2019, up from No. 41 last year. This is the fourth time it has ranked in the magazine's annual list of the top colleges in the country. Fresno State also ranked No. 11 for most transformative college described by Money Magazine as a school "where students beat the odds by doing better than would be expected from their academic and economic backgrounds."

West Hills College Coalinga Psychiatric Technician Program will award certificates to 29 students on Aug. 22 during a graduation and pinning ceremony. The ceremony will take place in the WHCC theater and will begin at 5:00 p.m. The ceremony will feature comments from faculty speaker Rhonda Mayer and student speakers Tracy Landixwoods and Austin Thomas.

Golden 1 Credit Union (Golden

1) announced \$400,000 in college scholarships has been awarded to 46 students throughout California. Fresno resident Benjamin Smith is among this year's recipients. Fresno resident Smith has a passion for helping others. After his first year in college, he took two years off to go South Texas to support victims of Hurricane Harvey. While there, he encouraged people to overcome emotional and mental obstacles they faced as a result of the storm so they could rebuild their lives. Smith is using that same tenacity to pursue a career as a pharmacist. He will be the first in his family to graduate from college, and he says this scholarship makes it easier for him to reach that goal. Smith will be a junior this fall at University of California, Santa Cruz.

SERVICE CLUBS

Fresno Rotary is pleased to announce new board members for the 2019-20 year: President Todd Sheller, President-Elect Ryan Jacobsen, Vice President/Past President Al Smith, Secretary Mona Cummings, and Treasurer Dick Herrinton. Directors named: Sharon Ashida, John Baerg, Steve Canfield, Joe Denham, Dean Eller, Jim Ford, Jane Fortune, Nicole Linder, John Marshall, and Jeff Rickels.

CONSTRUCTION

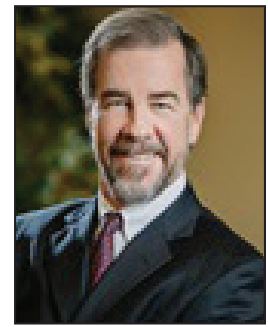
Building Design+Construction (BD+C), a national trade publication, ranked TETER in the top 100 Architecture+Engineering firms in their 2019 GIANTS 300 Report. The annual GIANTS 300 Report ranks the nation's largest architecture/engineering/construction (A/E/C) firms in commercial construction, by revenue. TETER is proud to represent and promote the San Joaquin Valley as the ONLY local A/E/C firm headquartered and founded in Central California. Ranking among the nation's top A/E/C firms reinforces TETER's mission of "Building A Better Central Valley."

STAFFING

Joshua Torres has been promoted to branch manager for Robert Half in Visalia. He is returning to Visalia after a successful tenure for Robert Half in San Jose. Torres will oversee Robert Half's OfficeTeam and Accountemps staffing divisions.



Jolly



Farmer



Razor



Valencia



Castaneda



Zepeda



Mokha



McIntosh



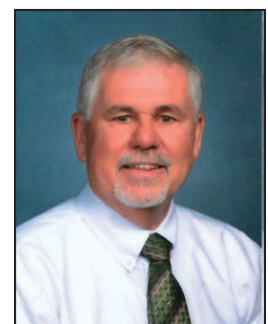
Zinzun



Guinaugh



Hirschmann



Burke



ROBERT E. **Boyajian** REAL ESTATE INC.
BRE #02001692
Since 1975

Your Real Estate & Construction Needs Under One Roof

Robert E. Boyajian Real Estate, Inc.

DRE License# 02001692

Robert Boyajian General Contractor, Inc.

DRE License# 861072

Serving Fresno and Madera Counties, plus Sierra Nevada including Bass Lake, Oakhurst and Shaver Lake area.

www.BoyajianRealEstate.com

(559) 431-2268

Services

- Various Properties for Exchange
- New Construction & Construction Financing 2-2 acres, Contact us today!
- Property Management (Full Residential & Commercial Services) – Give Me Your Problems
- Residential & Commercial Selling Leasing – Realtor of Central California Home & Ranch for 30 years
- Remodeling History – Residential & Commercial remodels
- Developing

FOR LEASE, SALE, OR EXCHANGE



Blackstone Frontage North of Shaw:

5135 N. BLACKSTONE, FRESNO, CA 93710

Prime retail/office location on Blackstone for sale or lease! Completely remodeled building including rustic cottage fire treated shake roof, lighting, paint, carpet upgrades. Open high ceilings. ADA compliant exterior, CASp Certified, reciprocal parking with shopping center. High traffic count. Good for owner-user or commercial investment. Showroom of approximately 6,500 sq. ft. of retail space. Separate Retail space of approximately 3,000 Sq. ft Blackstone frontage can be leased for \$1.00/ft./mo.

Total Space Available: 12,580

Zoning Description: Regional Mixed Use

Rental Rate: From .90 cents per ft.

Listing ID: 521710

Property Type: Retail, Office

NEW HOME LOTS - FORT WASHINGTON ON COURSE

2 ACRE LOTS ASHLAN & ACADEMY



AVAILABLE PROPERTIES FOR SALE OR EXCHANGE

Ft. Washington/Fugman Elementary - \$549,500
4 Bed, 3 Bath, Pool & Spa

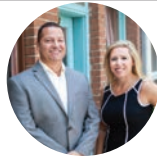


Woodward Lake - \$695,000
4 Bed, 3 Bath, Pool



Copper River on Course - \$649,500
3 Bed, 2.5 Bath, Library with French Doors





Derek | (559) 244-1294
Kerry | (559) 907-7570

REALTY
CONCEPTS
THE FAMILY COMPANY

685 W. Fremont - Clovis, CA 93612 - \$399,900

10475 E. Lylewood Way, Clovis, CA 93619 - \$439,900



- Beautiful Open Floor Plan
- Vaulted Ceilings
- 3 bedroom, 2 bath; Isolated Master Bedroom
- Sits On Over 11,000 sq feet
- Above Ground Spa
- Beautiful Landscaped Front and Backyards

- 5 bedrooms, 3.75 bath
- Spacious / Private Backyard
- Large Loft
- 3 Car Tandem Garage
- Carport
- Solar

the LEADS CONTENTS

Real Estate	13
Bankruptcy	13
Federal Liens	13
State Liens	14
New Businesses	14

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:

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

1,140 square feet at the southeast corner of Herndon and Brawley avenues in Fresno from RP Investments to West Coast Clips. Doug Cords and Shane Anderson were agents.

2,685 square feet at 7785 N. Palm Ave., Ste. 101 in Fresno from Park Place Retail Partners to Japanese Casual Fast Food Restaurant. Jon Cox, Sam Bogdanovich and Nathan Negri were agents.

2,360 square feet at 1581 and 1583 Hillman Street in Tulare from AT Investments Four to Tulare Urgent Care. Bryan Cifranic, Doug Cords and Shane Anderson were agents.

1,100 square feet at 186 N. 12th Ave., Ste. 107 in Hanford from Centennial Hanford Center IV to Instant Cellular. Doug Cords and Shane Anderson were agents.

1,200 square feet at 5139 Walnut Ave. in Visalia from Toor Village to Kumon

Learning Center. Bryan Cifranic and Doug Cords were agents.

2,114 square feet at the southeast corner of Mercy Springs Road and Overland Avenue in Los Banos from Stock Five Holdings to Starbucks. Sam Bogdanovich, Nathan Negri and Jon Cox were agents.

1,517 square feet at the southwest corner of Lake Tahoe and Ski Run boulevards in South Lake Tahoe from Bijou Marketplace to Verizon. Jon Cox, Sam Bogdanovich and Nathan Negri were agents in cooperation with Roger Niez of NAI Capital.

2,000 square feet at the southeast corner of Highway 50 and Ski Run Boulevard in South Lake Tahoe from Bijou Marketplace to Chipotle. Jon Cox, Nathan Negri and Sam Bogdanovich were agents in cooperation with Shawn Smith of CBRE Reno.

Colliers International is reporting the following transactions:

900 square feet at 701 Shaw Ave. in Clovis to Alexandra Gomez from Bonanza Retail Partners, LLC. Steve Rontell

and Zack Kaufman were the agents.

10,048 square feet at 2665 N. Air Fresno Dr., Stes 101-107 in Fresno to San Joaquin Valley College, Inc. from Fresno Air Limited. Bobby Fena was the agent.

1,170 square feet at 195 W. Shaw Ave., Ste. 201 in Clovis to Xiaolong Zhang - Massage Spa from 195 West Shaw Avenue LLC. Brett Todd and Zack Kaufman were the agents.

2,331 square feet at 325 Mall Drive, Ste. 101 in Hanford to Cura Dermatology Management LLC from T.A.M. Prop, LLC. Zack Kaufman and Scott Buchanan were the agents in cooperation with Graham & Associates.

30,352 square feet sold at 5577 N. Blackstone in Fresno. The buyer was Mad Monk Holdings, LLC. The seller was Jane Asher. Steve Rontell was the agent.

BANKRUPTCY

Blue Turtle Express
Case No: 19-13287-7
15837 W Sunset
Kerman CA 93630
Assets: \$0, Liability: \$0,

Exemptions: \$0
Attorney: Janine Esquivel Oji
559-439-2991

Sanchez Cleaning
Case No: 19-13307-7
329 Walnut St
Shafter CA 93263
Assets: \$16,202, Liability:
\$50,911, Exemptions: \$3,480
Attorney: R Scott Bell 951-
296-6775

Alonso Welding Repairs/
Commercial Mobile Welder
for Farms
Case No: 19-13363-7
748 San Simeon Court
Tulare CA 93274
Assets: \$9,092, Liability:
\$34,526, Exemptions: \$9,092
Attorney: Thomas O Gillis
209-575-1153

FEDERAL LIENS

Solar Grounds Landscaping Inc
Doc No: 19-080856, EDD tax
lien
3707 W Ashcroft Ave, Fresno,
CA 93722
Amount: \$408

Vigilant Private Security Inc
Doc No: 19-080859, EDD tax
lien
2100 N Winery Ave Ste 102,
Fresno, CA 93703
Amount: \$6,720

Red Rock Lane Investments
Doc No: 19-080860, EDD tax
lien
33071 Auberry Rd, Auberry,
CA 93602
Amount: \$1,326

Selma Care Holdings Ilc
Doc No: 19-080863, EDD tax
lien
2108 Stillman St, Selma, CA
93662
Amount: \$33,705

Rai Medical Group Inc
Doc No: 19-080864, EDD tax
lien
8147 N Cedar Ave, Fresno, CA
93720
Amount: \$1,084

Mark A Vogt a Law Corp
Doc No: 19-080865, EDD tax
lien
1401 Fulton St Ste 802,
Fresno, CA 93721
Amount: \$2,183

Barrios Express Ilc
Doc No: 19-080866, EDD tax
lien
13824 E 2nd St, Parlier, CA
93648
Amount: \$1,700

Mia Bella Foods Ilc
Doc No: 19-080867, EDD tax
lien
1869 E Hedges Ave, Fresno,
CA 93703
Amount: \$65,709

FROM | 13

Aladdin Food Products Inc

Doc No: 19-080870, EDD tax lien
2486 N Fordham Ave Ste 101,
Fresno, CA 93727
Amount: \$821

Scottsdale Rd Carwash Ip

Doc No: 19-080871, EDD tax lien
6623 N Milburn Ave, Fresno,
CA 93722
Amount: \$992

Choices Compliance Solutions

Doc No: 19-080872, EDD tax lien
PO Box 2596, Fresno, CA
93745
Amount: \$418

Fresno Care Holdings Ilc

Doc No: 19-080873, EDD tax lien
5265 E Huntington Ave,
Fresno, CA 93727
Amount: \$32,392

FC Background Ilc

Doc No: 19-081186, EDD tax lien
1317 Tulare St, Fresno, CA
93721
Amount: \$211

Bratton Construction Company Inc

Doc No: 19-081189, EDD tax lien
2763 N Argyle Ave, Fresno,
CA 93727
Amount: \$105

AJ's Janitorial

Doc No: 19-081211, EDD tax lien
8255 N Poplar Ave, Fresno,
CA 93711
Amount: \$14,489

Venus Beauty Salon

Doc No: 19-081223, EDD tax lien
3127 N Maroa Ave, Fresno, CA
93704
Amount: \$11,934

Russo Packaging Ilc

Doc No: 19-081522, Franchise
Tax Board tax lien
PO Box 473, Clovis, CA 93613
Amount: \$17,660

Valley Protein Ilc

Doc No: 19-081523, Franchise
Tax Board tax lien
1828 E Hedges Ave, Fresno,
CA 93703
Amount: \$2,425

Church Clothes Ilc

Doc No: 19-081524, Franchise
Tax Board tax lien
700 Bush Ave Unit 105, Clovis,
CA 93612
Amount: \$2,306

The Iron Bird Café Inc

Doc No: 19-081525, Franchise
Tax Board tax lien
3455 W Shaw Ave Ste 101,
Fresno, CA 93711
Amount: \$6,212

Hawk Shield Inc

Doc No: 19-081526, Franchise
Tax Board tax lien
744 W Bullard Ave, Fresno,
CA 93704
Amount: \$6,259

Prompt Staffing Inc

Doc No: 19-081534, Franchise
Tax Board tax lien
1033 U St, Fresno, CA 93721
Amount: \$209,277

Santa Fe Hotel Inc

Doc No: 19-081874, EDD tax lien
935 Santa Fe Ave, Fresno, CA
93721
Amount: \$603

Reelizm Ilc

Doc No: 19-082093, Franchise
Tax Board tax lien
374 E Feather River Dr,
Fresno, CA 93730
Amount: \$2,211

Zepeda Farm Labor

Contracting
Doc No: 19-016256, EDD tax lien
25259 Avenue 7, Madera, CA
93637
Amount: \$166,240

Oka Japanese Restaurant

Doc No: 19-016356, EDD tax lien
40250 Junction Dr, Oakhurst,
CA 93644
Amount: \$501

General Nutrition Center

Doc No: 19-016388,, CA Dept
of Tax & Fee Adm tax lien
6057 N Polk ave Apt 243,
Fresno, CA 93722
Amount: \$1,131

Magic Mops

Doc No: 19-016495, EDD tax lien
39523 Road 406, Madera, CA
93636
Amount: \$1,528

ADT Logistics Ilc

Doc No: 19-016837, Franchise
Tax Board tax lien
2124 Kennedy Ct, Chowchilla,
CA 93610
Amount: \$7,685

Kliever Law Group

Doc No: 19-011608, EDD tax lien
112 W Elm St, Hanford, CA
93230
Amount: \$462

JLS Trucking

Doc No: 19-011609, EDD tax lien
12971 Idaho Ave, Hanford, CA
93230
Amount: \$9,717

The Visalia Safe Company Ilc

Doc No: 19-040645, Franchise
Tax Board tax lien
536 S Spruce Rd, Exeter, CA
93221
Amount: \$3,155

General Nutrition Center

Doc No: 19-040646,, CA Dept
of Tax & Fee Adm tax lien

6057 N Polk Ave Apt 243,
Fresno, CA 93722
Amount: \$1,131

Porterville Valley Promptcare Medical Center

Doc No: 19-040963, EDD tax lien
876 W Grand Ave, Porterville,
CA 93257
Amount: \$7,623

Dark Horse Express

Doc No: 19-040964, EDD tax lien
14613 Road 160, Tipton, CA
93272
Amount: \$3,853

Arturo Torres Trucking

Doc No: 19-040965, EDD tax lien
2738 N Park Dr, Pixley, CA
93256
Amount: \$253

Visalia Wellness Center

Doc No: 19-040966, EDD tax lien
1930 W Princeton Ave, Visalia,
CA 93277
Amount: \$1,080

Khal Construction

Doc No: 19-040967, EDD tax lien
1737 E Tulare Ave, Visalia, CA
93292
Amount: \$1,007

Coffee Alley Tulare

Doc No: 19-040981, EDD tax lien
PO Box 5, Lindsay, CA 93247
Amount: \$6,703

Surf Shop

Doc No: 19-040998,, CA Dept
of Tax & Fee Adm tax lien
502 Amber Ave, Clovis, CA
93611
Amount: \$5,582

Surf Shop

Doc No: 19-040999,, CA Dept
of Tax & Fee Adm tax lien
502 Amber Ave, Clovis, CA
93611
Amount: \$122,496

NEW BUSINESSES**FRESNO**

Triple J Transport Inc

Beauty Forsure Boutique

Fresno Futon & More

First Alert Security

Khadim Jewelers

The Lok Spot

Roro Trucking

Abel's Lawn Service

Torin Air Conditioning and Heating

Pod'Npost

Prettyman Promos

Kemiyah Arnold

Adaptation Training Company

TD Promotions

D & C Towing

King of Tarts

Under The Covers

Anytime Towing

ABC Daycare

Metamorphosis

Stillyknead

Cal Valley Security Services

Cal Valley Services

The Realist Audio

Singhatm

Predireparis

Ms Kathy's Learning Lily Pad

Net Express

S&S Pump Service

Silva's Automotive Machine Shop

Dooley Home Inspections

B Awesum

Flores Cleaning Services

Esperanza Therapy Services Ilc

Jus' Jo's Country Kitchen

FPV Builders

Taquizas Magana

Bailey Logistics

Spoil'D Rott-N Grooming

Asian Kitchen

Xpert Carriers Inc

ABCS of Camping

AAC

Jashan Trucking

Manuel Wilkin's Enterprises

M & V Transport

Self Made Machine Shop

Hearts of Steel

Birrieria El Nino

E L Maintenance

Jernt's Lawn Care Plus

Speedo Tech

Larry D Scott DPM

Social Rush Summer Tour

Common Sense Information-CSI

Xinsurance

Ty Supermarket

Chow Time Pizza

Lags Surgery Center Fresno

Jeneration Jewelry

Eyeglass Frame Repairs

Joe's Towing

Agape Creative Studios

Uspark Valley

Renewed Glow By Sami

Pure Drinking Water

Revamp Cleaning Services

Kreider Konstruktion Ip

Pacific Institute

Realty Concepts ltd

RC

Realty Concepts

Lending Concepts ltd

Forget Me Not Floral

Diamond Quest Outdoors

9twenty First Financial Ilc

Sketboard Studio

Dev GSD

Col-Mex Transport

Cast Plus

Ovalle Tractor and Trucking

Central Valley Transmission & Auto

Loving Dog Training

Envision Home Theater

Calishine Shop

JSJ Enterprises Ilc

Boise Mobile Equipment

F-1 Service

Taqueria Mi Lupita

Sierra Nevada Solutions

Rox River Transport

Mill Road Media

G A D Express

J & A Cabinets

BBK Carrier

Greenlight Auto Wholesales

Hearts of Steel Welding

GW School Supply

Central California Tax &
Accounting

Crane Booksmithing

Castellanos Services Inc

Alex's Tire Shop #1

Rosie De La Cruz Salon Studio

Inkhead Marketing

University Surgical Associates

Orange Leaf

Legends Tap House & Grill

Casablanca Real Estate

JKC Consulting & Services

Love, Vivis

MADERA

Full Coverage Irrigation

RV Rentals 559

G & J Tax Services

Mejia's Tree Service

KP Ranchero

Chiodo Coffee Company

Mejia's Tree Service

Bargains Market

S & K Mini Mart #4

Mindful Kidz Yoga

Integrity Home Services

TULARE

Aiprosale

Antonjitos Perez

Empower U

Wagging On Home

Left Coast Automation Ilc

Trisha's Trends

Strice Electric

Contigo

Earlimate Used Cars

Matanah Meadows

Amigos Automotive & Smog

Penelope Lee Boutique

South Valley Compost Facility

Bahay Bakasyon Sa Camiguin

19-K Automotive

Faith Candy Land & Desserts

Guadalajara Grill Taco Shop

Ybarra Auto Repair

Purdue Mobile Notary

Mariscos Y Tacos El Chikali

KINGS

Supreme Solar Cleaning

Bianca Cotta Psy D

Javier Produce

Noe Lawn & Gardening Service

Samurai Sushi Bar & Grill

Green Tree Ag

PUBLIC NOTICES

PAGE 15

AUGUST 16, 2019

READERS INDEX

Trustee Sales	15
Civil	18
Probate	20
Fictitious	20
Miscellaneous	21

Public notices contain information that must, by law, be published in order to make that information available to the general public. First-time publications will be designated with a (1) in the top left corner of the listing. Publication dates appear in the lower left corner of the notice beginning with the first publication and ending with the last.

TRUSTEE SALES

(1) NOTICE OF TRUSTEE'S SALE
Trustee Sale No. : 0000008280448
Title Order No.: DS7300-19002151
FHA/VA/PMI No.: 045-6756238-703
ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 12/09/2008. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 12/17/2008 as Instrument No. 2008-0172028 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: MICHAEL F. SOUZA, A SINGLE MAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 09/18/2019 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: 3495 EAST LAMONA AVENUE, FRESNO, CALIFORNIA 93703 APN#: 453-191-11 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 \$74,985.52. 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 0000008280448. 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 800-280-2832 www.auction.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 08/05/2019 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-4701237 08/16/2019, 08/23/2019, 08/30/2019 08/16/2019, 08/23/2019, 08/30/2019

(1) Trustee's File No. MLS250
Order No. 150-2006636-05
APN: 424-210-02
NOTICE OF TRUSTEE'S SALE
YOU ARE IN DEFAULT UNDER A NOTICE OF DELINQUENT ASSESSMENT DATED SEPTEMBER 18, 2018. 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. THIS PROPERTY IS SOLD WITH A 90-DAY PERIOD FOR REDEMPTION PURSUANT TO CIVIL CODE SECTION 5715 AND CODE OF CIVIL PROCEDURE SECTION 729.035.
On September 10, 2019 at 10:30 A.M., STEVEN R. HRDLICKA, duly appointed Trustee under and pursuant to Notice of Delinquent Assessment recorded on September 20, 2018, as Document No. 20180115065 of Official Records in the office of the Recorder of Fresno County, California, and MEDVETTA FINANCIAL INC., a California corporation dba MEDVETTA LIEN SERVICES, as Agent of said Trustee, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR

CASH, payable at time of sale in lawful money of the United States, by cash, a CASHIER'S CHECK IN FAVOR OF MEDVETTA LIEN SERVICES ONLY and 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.

(THIRD PARTY CASHIER'S CHECKS WILL NOT BE ACCEPTED.)

at the Van Ness Avenue exit from the County Courthouse located at 1100 Van Ness Avenue, Fresno, CA 93724, all right, title and interest under said Notice of Delinquent Assessment in the property situated in said County, describing the land therein as follows:

The Condominium Estate Consisting of: (A) Unit No. 2 of Lot 41 of West Shaw Estates, in the City of Fresno, County of Fresno, State of California, as shown upon amended Map entitled Tract No. 2253, West Shaw Estates, recorded in Book 25, Page 44 of Plats, Fresno County Records, and as shown on Exhibit "A" attached to the Condominium Plan dated June 1, 1970, recorded June 19, 1970 in Book 5795, Page 848 of Official Records, and as defined in the Declaration of Restrictions (enabling Declaration Establishing a Plan for Condominium Ownership of a portion of West Shaw Estates) dated June 16, 1970, recorded June 19, 1970 in Book 5795, Page 848 of Official Records and as supplemented, modified and amended by the Declaration of Annexation dated March 19, 1971, recorded April 13, 1971, Book 5884, Page 90, Official Records of Fresno County;

Legal description continued:

(B) An undivided 1/4 interest in Common Area "A" of Lot No. 41 as shown on Exhibit "A" aforesaid and as defined in the Declaration of Restrictions, being all of such Lot No. 3 and the improvements thereon, except for the units;

(C) An undivided 1/228 interest in Common Area "B" as shown on such Exhibit "A" and as defined in such restrictions, being Lot 22 and the improvements thereon as shown upon the amended map entitled Tract No. 2253, West Shaw Estates, recorded May 10, 1970 in Book 25, Page 44 of Plats, Fresno County Records; and

(D) The right of ingress and egress over and across those portions of land shown and designated as "Alley" on Exhibit "A" aforesaid.

The street address and other common designation, if any, of the real property described above is purported to be: 4993 North Holt Avenue #103, Fresno, CA 93705.

Said property is owned of record by CHRISTOPHER R. FRANKLIN.

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 due under said Notice of Delinquent Assessment, with interest thereon, as provided in said notice, advances, if any, estimated fees, charges, and expenses of the Trustee, to-wit: \$12,151.53

Accrued interest, including but not limited to the interest on the purchase price paid by the purchaser and additional advances, if any, will increase this figure prior to sale. (Please refer to Code of Civil Procedure Section 729.060.)

The claimant, WEST SHAW ESTATES HOMEOWNERS ASSOCIATION, under said Notice of Delinquent Assessment heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located and more than three months have elapsed since such recordation.

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

size of outstanding liens that may exist on this property by contact 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 The STOX Group - Posting And Publishing at (714) 929-1052 or visit this Internet Web Site www.stoxposting.com using the file number assigned to this case #MLS250. 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.

NOTICE TO POTENTIAL BIDDERS AND PROPERTY OWNER: This property is being sold with a 90-Day redemption period pursuant to Civil Code Section 5715 and Code of Civil Procedure Section 729.035. In the event the Property Owner attempts to redeem the property prior to the expiration of the 90-Day redemption period, the redemption price may include those items set forth pursuant to Code of Civil Procedure Section 729.060. Should the purchase and property owner be unable to agree on a price of redemption, that includes the lien of claimant and the items included in Code of Civil Procedure Section 729.060, it is the responsibility of the Property Owner and Potential Bidder(s) to resolve all issues with the price of redemption and advise Trustee pursuant to Code of Civil Procedure Sections 729.070 and 729.080. PLEASE NOTE THAT WE ARE A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Date: August 14, 2019

STEVEN R. HRDLICKA, Trustee,
By MEDVETTA FINANCIAL INC.
DbA MEDVETTA LIEN SERVICES,
Agent of Trustee
8839 N. Cedar Ave. #110
Fresno, CA 93720
(559) 776-7271

By: LINDA MEDVED, Trustee Sale Officer
08/16/2019, 08/23/2019, 08/30/2019

NOTICE OF TRUSTEE'S SALE
Recording requested by: TS No. CA-19-853249-NJ Order No.: 190720122-CA-VOI YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 8/22/2018. 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): PAUL F. EIDLER Recorded: 8/23/2018 as Instrument No. 2018-0104024-00 of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 9/16/2019 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: \$145,539.05 The purported property address is: 1785 W Calimyrna Ave Unit 14B, FRESNO, CA

93711 Assessor's Parcel No. : 407-500-30
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-19-853249-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-19-853249-NJ IDSPub #0155206 8/2/2019 8/9/2019 8/16/2019 08/02/2019, 08/09/2019, 08/16/2019

NOTICE OF TRUSTEE'S SALE
T.S. No. 19-30118-BA-CA Title No. 1045582 A.P.N. 463-132-18 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 09/12/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 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

Continued | Next Page

TRUSTEE SALES

Continued | From 15

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: **Ramon Ledesma Espinoza**, a married man as his sole and separate property Duly Appointed Trustee: National Default Servicing Corporation Recorded 09/21/2005 as Instrument No. 2005-0221463 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 08/22/2019 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: \$14,754.34 Street Address or other common designation of real property: **5027 East Huntington Ave, Fresno, CA 93727** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 19-30118-BA-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 07/24/2019 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1455 Frazee Road, Suite 820 San Diego, CA 92108 Toll Free Phone: 888-264-4010 Sales Line 714-730-2727; Sales Website: www.ndscorp.com Rachael Hamilton, Trustee Sales Representative A-4700254 08/02/2019, 08/09/2019, 08/16/2019 08/02/2019, 08/09/2019, 08/16/2019

NOTICE OF TRUSTEE'S SALE
Trustee Sale No. : 0000008318032

Title Order No.: 190796024 FHA/VA/PMI No.: 0456490333/952-255 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/29/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 11/05/2007 as Instrument No. 2007-0201514 of official records in the office of the County Recorder of Fresno County, State of CALIFORNIA. EXECUTED BY: **CHESTER R. SCHARNICK AND RUBY O. SCHARNICK**, HUSBAND AND WIFE, AS JOINT TENANTS, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 08/27/2019 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: **5080 E BREMER AVE., FRESNO, CALIFORNIA 93727** APN#: 456-201-18 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 \$237,698.68. 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 0000008318032. 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: 07/24/2019 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-FN4700166 08/02/2019, 08/09/2019, 08/16/2019 08/02/2019, 08/09/2019, 08/16/2019

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 0000008306284 Title Order No.: 190785906 FHA/VA/PMI No.: 045-6489329-952 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/23/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 10/30/2007 as Instrument No. 2007-0198217 of official records in the office of the County Recorder of Fresno County, State of CALIFORNIA. EXECUTED BY: **GUADALUPE D. GUERRA**, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 08/27/2019 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: **4862 E. OSLIN AVENUE, FRESNO, CALIFORNIA 93727** APN#: 455-041-18 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 \$190,398.04. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 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 0000008318032. 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: 07/24/2019 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-4700172 08/02/2019, 08/09/2019, 08/16/2019 08/02/2019, 08/09/2019, 08/16/2019

T.S. No. 18-0746-11 **NOTICE OF TRUSTEE'S SALE** NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED 注: 本文件包含一个信息摘要 참고사항: 본 첨부 문서에 정본 요약서가 있습니다
NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIPLUNG Y: KEM THEO ĐÂY LÀ BÀN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY PLEASE NOTE THAT PURSUANT TO CIVIL CODE § 2923.3(d)(1) THE ABOVE STATEMENT IS REQUIRED TO APPEAR ON THIS DOCUMENT BUT PURSUANT TO CIVIL CODE § 2923.3(a) THE SUMMARY OF INFORMATION IS NOT REQUIRED TO BE RECORDED OR PUBLISHED AND THE SUMMARY OF INFORMATION NEED ONLY BE MAILED TO THE MORTGAGOR OR TRUSTOR YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/9/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: **Able Luna Jr., and Stacy L. Luna**, Husband and Wife as Joint Tenants Duly Appointed Trustee: The Wolf Firm, A Law Corporation Recorded 11/27/2007 as Instrument No. 2007-0211675 of Official Records in the office of the Recorder of Fresno County, California, Street Address or other common designation of real property: **232 W Trenton Ave Clovis, CA 93619-3728** A.P.N.: 560-110-52 Date of Sale: 9/4/2019 at 9:00 AM Place of Sale: West Entrance to the County Courthouse Breezeway, Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724 Amount of unpaid balance and other charges: \$383,900.08, estimated 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 18-0746-11. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 7/24/2019 The Wolf Firm, A Law Corporation 2955 Main Street, 2nd Floor Irvine, California 92614 Foreclosure Department (949) 720-9200 Sale Information Only: (800) 280-2832 www.auction.com Sindy Clements, Foreclosure Officer PLEASE BE ADVISED THAT THE WOLF FIRM MAY BE ACTING AS A DEBT COLLECTOR, ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION YOU PROVIDE MAY BE USED FOR THAT PURPOSE. JNP0357285 To: FRESNO BUSINESS JOURNAL 08/02/2019, 08/09/2019, 08/16/2019 08/02/2019, 08/09/2019, 08/16/2019

NOTICE OF TRUSTEE'S SALE T.S. No. 19-00148-CE-CA Title No. 190662441 A.P.N. 460-124-02 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/25/2015. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, (cashier's check(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: **Hugh C Johnson, Jr. and Kashanda L Johnson**, husband and wife as joint tenants Duly Appointed Trustee: National Default Servicing Corporation Recorded

Continued | Next Page

TRUSTEE SALES

Continued | From 16

12/04/2015 as Instrument No. 2015-0153576-00 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 08/22/2019 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: \$148,915.81 Street Address or other common designation of real property: 3828 E Washington 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 714-730-2727 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 19-00148-CE-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 07/25/2019 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1455 Frazee Road, Suite 820 San Diego, CA 92108 Toll Free Phone: 888-264-4010 Sales Line 714-730-2727; Sales Website: www.ndscorp.com Rachael Hamilton, Trustee Sales Representative A-4700534 08/02/2019, 08/09/2019, 08/16/2019 08/02/2019, 08/09/2019, 08/16/2019

NOTICE OF TRUSTEE'S SALE Trustee Sale No.: 0000008289514 Title Order No.: 190771559 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 02/29/2008. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 03/05/2008 as Instrument No. 2008-0032524 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: HERMAN SILVA AND TABETHA SILVA, HUSBAND AND WIFE AS JOINT TENANTS,

WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 09/04/2019 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: **9917 N CHANCE AVE, FRESNO, CALIFORNIA 93720** APN#: 567-131-03 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$384,582.94. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 for information regarding the trustee's sale or visit this Internet Web site www.auction.com for information regarding the sale of this property, using the file number assigned to this case 0000008289514. 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 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: 07/30/2019 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-4700750 08/09/2019, 08/16/2019, 08/23/2019 08/09/2019, 08/16/2019, 08/23/2019

NOTICE OF TRUSTEE'S SALE TS No. CA-19-857894-JB Order No.: DS7300-19002907 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 8/23/2016. 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 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): **Cesar Gaytan, a single man** Recorded: 8/25/2016 as Instrument No. 2016-0113433-00 of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 9/4/2019 at 9:00 AM Place of Sale: **At the Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724. At the West Breezeway to the County Courthouse** Amount of unpaid balance and other charges: **\$144,226.38** The purported property address is: **3205 E OLIVE AVENUE, FRESNO, CA 93702** Assessor's Parcel No.: **453-263-26** **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **800-280-2832** for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: **CA-19-857894-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-19-857894-JB** IDSPub #0155567 8/9/2019 8/16/2019 8/23/2019 08/09/2019, 08/16/2019, 08/23/2019

Trustee Sale No. 955523 Loan No. 7017-0170 Title Order No. APN 458-131-17 TRA No. NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 08/26/2014. 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 08/29/2019 at 10:00AM, First American Title Insurance Company as the duly appointed Trustee under and pursuant to Deed of Trust recorded on August 28, 2014 as Document Number 2014-0095755 of official records in the Office of the Recorder of Fresno County, California, executed by: **Spirit of Woman of California, Inc.**, as Trustor, State Bank of India, as Beneficiary, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). At: At the Van Ness Ave. Exit from the County Courthouse 1100 Van Ness, Fresno, CA, all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein: See Exhibit "A" attached hereto and incorporated by reference herein EXHIBIT "A" PARCEL 1: THAT PORTION OF LOT 3 OF WEIHE HOME TRACT, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED NOVEMBER 23, 1905, IN BOOK 3, PAGE 25 OF RECORD OF SURVEYS, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE NORTH LINE OF SAID LOT 3, 128 FEET WEST OF THE NORTHEAST CORNER OF SAID LOT 3; THENCE WEST ALONG SAID NORHT LINE, 70 FEET; THENCE AT RIGHT ANGLES SOUTH 275 FEET; THENCE AT RIGHT ANGLES EAST 70 FEET; THENCE AT RIGHT ANGLES NORTH 275 FEET TO THE POINT OF BEGINNING. EXCEPTING THEREFROM THAT PORTION DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTH LINE OF BELMON AVENUE DISTANT THEREON 133.21 FEET EAST OF THE NORTHWEST CORNER OF SAID LOT 3; THENCE IN AN EASTERLY DIRECTION ON A CURVE TO THE RIGHT OF A RADIUS OF 75 FEET, A DISTANCE THEREON OF 64.82 FEET TO THE POINT OF BEGINNING OF A REVERSE CURVE; THENCE IN A SOUTHEASTERLY DIRECTION ALONG SAID REVERSE CURVE ON A RADIUS OF 210 FEET A DISTANCE OF 17.2 FEET, MORE OR LESS, TO ITS INTERSECTION WITH THE EAST LINE OF SAID LOT 3; THENCE NORTH ALONG SAID EAST LINE A DISTANCE OF 38.98 FEET TO ITS INTERSECTION WITH THE SOUTH LINE OF BELMONT AVENUE; THENCE WEST ALONG SAID SOUTH LINE OF BELMONT AVENUE A DISTANCE OF 68.79 FEET TO THE POINT OF BEGINNING. PARCEL 2: THE WEST 132 FEET OF LOT 3 OF WEIHE HOME TRACT, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED NOVEMBER 23, 1905, IN BOOK 3, PAGE 25 OF RECORD OF SURVEYS, FRESNO COUNTY RECORDS; EXCEPTING THEREFROM THE NORTH 10 FEET; ALSO EXCEPTING THEREFROM THAT PORTION GRANTED TO THE CITY OF FRESNO, BY DEED RECORDED MARCH 18, 1932, IN BOOK 1205, PAGE 295 OF OFFICIAL RECORDS, DOCUMENT NO. 6261. PARCEL 3: LOTS 3, 4, 5, 6, 7, 8, 9, 10, 11 AND 12 OF CARPENTER'S ADDITION, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED SEPTEMBER 7, 1923, IN BOOK 10, PAGE 21 OF PLATS, FRESNO COUNTY RECORDS TOGETHER WITH THAT PORTION OF THE ALLEY ADJACENT TO AND WESTERLY OF LOTS 4 TO 12 WHICH WAS ABANDONED BY ORDER OF THE BOARD OF SUPERVISORS RECORDED NOVEMBER 14, 1931, IN BOOK 1178, PAGE 457 OF OFFICIAL RECORDS. EXCEPTING THEREFROM THE NORTH 8 FEET OF LOT 3. PARCEL 4: THE SOUTH 157 FEET OF THE NORTH 432 FEET OF THE EAST 100 FEET OF LOT 4 OF WEIHE HOME TRACT, IN THE CITY OF FRESNO,

COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED NOVEMBER 23, 1905, IN BOOK 3, PAGE 25 OF RECORD OF SURVEYS, FRESNO COUNTY RECORDS. APN: 458-131-17 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: **327 Belmont Avenue, Fresno, CA 93728**. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: \$1,699,057.73 (Estimated) Accrued interest and additional advances, if any, will increase this figure prior to sale. 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 three months have elapsed since such recordation. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may visit the website below using the file number assigned to this case. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. For information on sale dates please visit our website at: <http://www.firstam.com/title/commercial/foreclosure/> DATE: 7/29/19 First American Title Insurance Company 4380 La Jolla Village Drive Suite 110 San Diego, CA 92122 (858) 410-2158 David Z. Bark, Foreclosure Trustee NPP0357587 To: FRESNO BUSINESS JOURNAL PUB: 08/09/2019, 08/16/2019, 08/23/2019 08/09/2019, 08/16/2019, 08/23/2019

Loan: DHTHOP APN: 409-314-03 OTHER: 5938859 TS-190503 NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 3/15/2018 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 C.N.A. FORECLOSURE SERVICES, INC. A CALIFORNIA CORPORATION, as trustee, or successor trustee, or substituted trustee pursuant to the Deed of Trust executed by **Charles E. Thompson**, a single man Recorded on 4/02/2018 as Instrument No. 2018-0038291-00, 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

Continued | Next Page

TRUSTEE SALES

Continued | From 17

5/06/2019 as Instrument No. 2019-0046061 of said Official Records, WILL SELL on 8/29/2019 At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724 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), all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State hereinafter described. The property address and other common designation, if any, of the real property described above is purported to be: **6324 N Bond Street, Fresno, CA** The undersigned Trustee disclaims any liability for any incorrectness of the property address and other common designation, if any, shown herein. The total amount of 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: \$238,000.85 (estimated). In addition to cash, the Trustee will accept a cashier's check drawn by a state or federal credit union or a check drawn by state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. Said sale will be made, but without covenant or warranty, express or implied regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed, advances thereunder, with interest as provided therein, and the unpaid principal balance of the Note secured by said Deed with interest thereon as provided in said Note, fees, charges and expenses of the trustee and the trusts created by said Deed of Trust. 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 telephone number for information regarding the trustee's sale 916-939-0772 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 190503 Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR SALES INFORMATION CALL: 916-939-0772 C/O C.N.A. FORECLOSURE SERVICES, INC., A CALIFORNIA CORPORATION as said Trustee, 2020 CAMINO DEL RIO N. #230 SAN DIEGO, CALIFORNIA 92108 (619) 297-6740 DATE: 8/06/2019 KIMBERLY CURRAN TRUSTEE SALE OFFICER NPP0358941 To: FRESNO BUSINESS JOURNAL 08/09/2019, 08/16/2019, 08/23/2019 08/09/2019, 08/16/2019, 08/23/2019

CIVIL

(1) NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING. W&I Code §366.26 Hearing: 11-7-2019 Time: 8:00 A.M.; DEPT: 22 SUPERIOR COURT OF CALIFORNIA,

COUNTY OF FRESNO JUVENILE COURT Case No.: 13-300242 In The Matter Of KARRINE MAEMAY RIOS GUERRERO DOB: 06-06-2019 Minors

TO: MANUEL RIOS GUERRERO, FATHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINOR. This is to notify you that you are cited to appear at the hearing below, pursuant to Welfare and Institutions Code §366.23 and §366.26: DATE: NOVEMBER 7, 2019 TIME: 8:00 A.M. PLACE: Department 22 Juvenile Dependency Court, 1100 Van Ness, Fresno, California 93724 PLEASE TAKE NOTICE THAT AT THIS HEARING FRESNO COUNTY, THROUGH ITS DEPARTMENT OF SOCIAL SERVICES, WILL RECOMMEND TO THE COURT THAT THE PARENTAL RIGHTS OF MANUEL RIOS GUERRERO, FATHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINOR, BE TERMINATED AND THAT THE ABOVE MINOR BE FREED FOR ADOPTION.

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

This is also to advise you that you have certain legal rights and protections, including the right to oppose these proceedings. You have the right to hire an attorney of your choice to represent you. If you are unable to retain a lawyer, you may request that the judge appoint one for you, who shall be the Public Defender or a private attorney. If you cannot afford to pay the cost of legal counsel to represent you, the fee will be paid by Fresno County. This notice and citation is dated AUG 13 2019.

SHERAN MORTON, Clerk of the Court. By: E. ALVARADO, Deputy.

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

FRESNO COUNTY DEPARTMENT OF SOCIAL SERVICES, 2135 Fresno Street, Suite 403, Fresno CA 93721 Telephone Number: (559) 600-1975, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF SOCIAL SERVICES, 08/16/2019, 08/23/2019, 08/30/2019, 09/06/2019

(1) SUMMONS (CITACION JUDICIAL) CASE NUMBER (Número del Caso): 17CECL06766

NOTICE TO DEFENDANT (AVISO AL DEMANDADO): CALVIN TA, an individual YOU ARE BEING SUED BY PLAINTIFF (LO ESTÁ DEMANDANDO EL DEMANDANTE): Wells Fargo Bank, N.A.

NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting

your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case.

¡AVISO! Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación.

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

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 ó más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

The name and address of the court is (El nombre y dirección de la corte es): Superior Court of CA, Fresno B. F. Sisk Courthouse, 1130 O Street, Fresno, CA, 93721

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is (El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es): Angela A. Velen (State Bar #: 217292); Collection At Law, Inc., A.P.C., 3835 E Thousand Oaks Bl #R349, Westlake Village, CA 91362, (818) 716-7630

DATE (Fecha): 8/16/2017 by R. Romero, Deputy (Adjunto) (SEAL)

NOTICE TO THE PERSON SERVED: You are served as an individual defendant. 8/16, 8/23, 8/30, 9/6/19 CNS-3284107# FRESNO BUSINESS JOURNAL 08/16/2019, 08/23/2019, 08/30/2019, 09/06/2019

(1) NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING.

W&I Code §366.26 Hearing: 11-21-2019 Time: 8:00 A.M.; DEPT: 21 SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO JUVENILE COURT Case No.: 19-300023

In The Matter Of JUAN PENA DOB: 01-18-2019 Minor

TO: SARA PEREYRA, MOTHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE MOTHER OF THE MINOR. This is to notify you that you are cited to appear at the hearing below, pursuant to Welfare and Institutions Code §366.23 and §366.26: DATE: NOVEMBER 21, 2019 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 SARA PEREYRA, MOTHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE MOTHER OF THE MINOR, BE TERMINATED AND THAT THE ABOVE MINOR BE FREED FOR ADOPTION.

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

This is also to advise you that you have certain legal rights and protections, including the right to oppose these proceedings. You have the right to hire an attorney of your choice to represent you. If you are unable to retain a lawyer, you may request that the judge appoint one for you, who shall be the Public Defender or a private attorney. If you cannot afford to pay the cost of legal counsel to represent you, the fee will be paid by Fresno County. This notice and citation is dated AUG 13 2019.

SHERAN MORTON, Clerk of the Court. By: E. ALVARADO, Deputy.

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

FRESNO COUNTY DEPARTMENT OF SOCIAL SERVICES, 2135 Fresno Street, Suite 403, Fresno CA 93721 Telephone Number: (559) 600-1975, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF SOCIAL SERVICES, 08/16/2019, 08/23/2019, 08/30/2019, 09/06/2019

SUMMONS (CITACION JUDICIAL)

NOTICE TO DEFENDANT: (AVISO AL DEMANDADO) ADALBERTO ZUNIGA, an individual; CIT BANK, NATIONAL ASSOCIATION as successor to INDYMAC BANK FSB; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR INDYMAC BANK, F.S.B., and its successors and assigns; VERDUGO TRUSTEE SERVICE CORPORATION, a California corporation; DOES 1-25, inclusive

YOU ARE BEING SUED BY PLAINTIFF: (LO ESTÁ DEMANDANDO EL DAMANDANTE) DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR RESIDENTIAL ASSET SECURITIZATION TRUST SERIES 2006-A9CB MORTGAGE PASS-THROUGH CERTIFICATE SERIES 2006-I.

NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association.

NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. ¡AVISO! Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación. Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la

corte y más información en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 ó más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

CASE NUMBER (Número del Caso) 18CECG02983

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 Fresno, California 93721

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is: (El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado es), John C. Steele, Esq., Ryan M. Davies, Esq., 30 Corporate Park, Suite 450 Irvine, CA 92606 (714) 848-7920

DATE: (Fecha) 8/10/2018 Clerk, (Secretario) By S. ZAVALA, Deputy (Adjunto) (SEAL) 08/02/2019, 08/09/2019, 08/16/2019, 08/23/2019

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

1130 "O" STREET FRESNO, CA 93724-0002 B.F. SISK COURTHOUSE PETITION OF: CHRISTOPHER N. PACHECO: FOR CHANGE OF NAME CASE NUMBER: 19CECG02719

TO ALL INTERESTED PERSONS:

1. Petitioner: CHRISTOPHER N. PACHECO filed a petition with this court for a decree changing names as follows: Present name: a. CHRISTOPHER N. PACHECO to Proposed name: CHRISTOPHER LOUIS PACHECO

2. THE COURT ORDERS all persons interested in this matter shall appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted.

Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. a. Date: Dec 16th, 2019, Time: 8:30 A.M. Dept: 404.

b. The address of the court is: 1130 "O" Street Fresno, CA 93724

Department 401 is located at the Sisk Building, 4th floor, 1130 "O" St., Fresno 3. a. A copy of this Order to Show Cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in this county: THE BUSINESS JOURNAL. Date: 7/25/2019

Noelle Pebet, Judge of the Superior Court. PETITIONER OR ATTORNEY: KATHLEEN BAKERGUMPRECHT DAVIES BRIAN ISAAC TATARIAN

1221 VAN NESS AVENUE, SUITE 550

CIVIL

Continued | From 18

FRESNO, CA 93721
ATTORNEY FOR:
CHRISTOPHER N. PACHECO
08/02/2019, 08/09/2019, 08/16/2019,
08/23/2019

SUMMONS (CITACION JUDICIAL) NOTICE TO DEFENDANT: (AVISO AL DEMANDADO): RUBEN CURIEL and NORMA ELIZA CURIEL-GUTIERREZ, each individually and dba PROSPERITY INVESTMENTS; PROSPERITY INVESTMENTS; PROPERITY INVESTMENTS; DOMILE INVESTMENTS, INC.; and Does 1 to 100, inclusive

YOU ARE BEING SUED BY PLAINTIFF: (LO ESTA DEMANDANDO EL DEMANDANTE): RAMIRO GARCIA MENDOZA
NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

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

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

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 o más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

CASE NUMBER: (Número del Caso): 18CECG03248
The name and address of the court is: (El nombre y dirección de la corte es) **FRESNO COUNTY SUPERIOR COURT**
1130 "O" Street
Fresno, California 93721
The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is: (El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado es),

Raul V. Uribe, Esq. #279413
Perez, Williams, Medina & Rodriguez LLP
1432 Divisadero
Fresno, California 93721
(559) 445-0123
DATE: (Fecha) 8/31/2018
Clerk, (Secretario)
by **J. Nelson**, Deputy (Adjunto) (SEAL)

COMPLAINT FOR:
1) RESCISSION BASED ON FRAUD
2) BREACH OF CONTRACT
[UNLIMITED CIVIL CASE]
SUPERIOR COURT FOR THE STATE OF CALIFORNIA
COUNTY OF FRESNO
RAMIRO GARCIA MENDOZA,
Plaintiff,
v.

RUBEN CURIEL and NORMA ELIZA CURIEL-GUTIERREZ, each individually and dba PROSPERITY INVESTMENTS; PROSPERITY INVESTMENTS; PROPERITY INVESTMENTS; DOMILE INVESTMENTS, INC.; and Does 1 to 100, inclusive,
Defendants.
Case No.: 18CECG03248

COMES NOW the Plaintiff, RAMIRO GARCIA MENDOZA (hereinafter referred to as "Plaintiff"), and alleges as follows:

GENERAL ALLEGATIONS

1. Plaintiff is, and at all times relevant herein has been, an individual of adult age and a resident of the County of Fresno, California.

2. Plaintiff is informed and believes, and based thereon alleges, that Defendant RUBEN CURIEL is, and at all times relevant hereto has been, an individual of adult age residing in the County of Fresno, California and doing business as PROSPERITY INVESTMENTS.

3. Plaintiff is informed and believes, and based thereon alleges, that Defendant NORMA ELIZA CURIEL-GUTIERREZ is, and at all times relevant hereto has been, an individual of adult age residing in the County of Fresno, California and doing business as PROSPERITY INVESTMENTS. Plaintiff is further informed and believes, and based thereon alleges, that Defendant NORMA ELIZA CURIEL-GUTIERREZ was a licensed real estate salesperson at all times relevant herein.

4. Plaintiff is informed and believes, and based thereon alleges, that Defendant PROSPERITY INVESTMENTS is and at all times relevant hereto a business organization, form unknown, doing business in the County of Fresno, California. Plaintiff is informed and believes, and based thereon alleges, that Defendants RUBEN CURIEL and NORMA ELIZA CURIEL-GUTIERREZ are principals of PROSPERITY INVESTMENTS.

5. Plaintiff is informed and believes, and based thereon alleges, that Defendant PROPERITY INVESTMENTS is and at all times relevant hereto a business organization, form unknown, doing business in the County of Fresno, California. Plaintiff is informed and believes, and based thereon alleges, that Defendants RUBEN CURIEL and NORMA ELIZA CURIEL-GUTIERREZ are principals of PROPERITY INVESTMENTS.

6. Plaintiff is informed and believes, and based thereon alleges, that Defendant DOMILE INVESTMENTS, INC. is, and at all times relevant hereto has been, a corporation duly organized and existing under the laws of the State of California, with its principal place of business located in Fresno, California. Plaintiff is informed and believes, and based thereon alleges, that Defendants RUBEN CURIEL and NORMA ELIZA CURIEL-GUTIERREZ are Officers of DOMILE INVESTMENTS, INC.

7. The true names and capacities, whether individual, corporate, associate, or

otherwise of defendants sued herein as Does 1 to 100, inclusive, and each of them, are unknown to Plaintiff, who therefore sues said defendants by such fictitious names. Plaintiff is informed and believes and thereon alleges that each of the defendants designated herein as a DOE is legally responsible in some manner for the events and happenings alleged herein, and that Plaintiff's damages as herein alleged were proximately caused by those Defendants, who are hereby joined pursuant to Section 474 of the California Code of Civil Procedure.

8. Plaintiff is informed and believes and thereon alleges that at all times relevant herein, each of the Defendants, including each Defendant fictitiously named in this complaint, in addition to acting for himself, herself, or itself and on his, her, or its own behalf individually, is and was acting as the agent, servant, employee and representative of, and with the knowledge, consent and permission of, and in conspiracy with, each and all of the Defendants and within the course, scope and authority of that agency, service, employment, representation and conspiracy. Plaintiff alleges on information and belief that the actions, failure to act, breaches, conspiracy, and misrepresentations alleged herein and attributed to one or more of the specific Defendants were approved, ratified and done with the cooperation and knowledge of each and all of the Defendants.

9. Plaintiff is informed and believes, and based thereon alleges, that at all times mentioned herein there existed a unity of interest and ownership between Defendants RUBEN CURIEL, NORMA ELIZA CURIEL-GUTIERREZ, PROSPERITY INVESTMENTS, and PROPERITY INVESTMENTS, on the one hand, and Defendant DOMILE INVESTMENTS INC., on the other hand, such that no individuality and separateness between them actually existed and that DOMILE INVESTMENTS, INC. is the alter ego of Defendants RUBEN CURIEL, NORMA ELIZA CURIEL-GUTIERREZ, PROSPERITY INVESTMENTS, and PROPERITY INVESTMENTS.

10. Plaintiff alleges that Defendants, and each of them, should all be treated as one entity to prevent Defendants, and each of them, from using the corporate fiction because they have been used as part of an unfair device to achieve an inequitable result, namely Defendants have used the corporate form to perpetuate a fraud. The individuality of said entities is a total sham and fiction, and should be disregarded pursuant to the doctrine of piercing the corporate veil. Recognition of separate corporate existence would permit abuse of the corporate privilege and sanction fraud.

AGREEMENT

11. Plaintiff is informed and believes, and based thereon alleges, that Defendants, and each of them, caused radio advertisements to air on a local radio station soliciting property owners and purchasers, offering assistance in "making your dreams come true" in the purchase of a home for as low as \$50,000.

12. On or about April 3, 2014, Plaintiff visited Defendants' office located at 1100 W. Shaw Avenue, Suite 140, in Fresno, California to respond to Defendants' radio advertisement and seek Defendants' services. Defendants collected \$500 from Plaintiff under the guise of "Research and visual inspection" and commencement of paperwork for the purchase of a home. Attached hereto as **Exhibit A**, and herein incorporated by reference, is a copy of the invoice, dated April 3, 2014, reflecting the \$500.00 payment made by Plaintiff.

13. On or about April 14, 2014, a written agreement was executed and entered into in the County of Fresno by Plaintiff and RUBEN CURIEL, as President of Domile Investments, Inc. Under the agreement, Defendant DOMILE INVESTMENTS, INC. promised to locate and purchase a home on behalf of Plaintiff in exchange for payment of \$40,000.00 to go towards the purchase price. Attached hereto as **Exhibit B**, and herein incorporated by reference, is a copy of the executed written agreement and an English translated copy of said agreement. That same day, Plaintiff paid Defendant DOMILE INVESTMENTS, INC. (3) cashier's checks totaling \$40,000.00. Attached hereto as **Exhibit C**, and herein incorporated by reference, are copies of said cashier's checks.

14. Defendants did not purchase a home for Plaintiff as promised in the agreement.

15. Plaintiff is informed and believes, and based thereon alleges, that on at least two prior occasions, Defendants, and each of them, solicited and collected money from other individuals who responded to Defendants' radio advertisements for the purchase of a home, and Defendants never returned their money.

FIRST CAUSE OF ACTION (RESCISSION BASED ON FRAUD)

16. Plaintiff hereby re-alleges and incorporates, as if fully set forth herein,

each and every allegation contained in paragraphs 1 through 15.

17. On or about April 3, 2014 and April 14, 2014, in Fresno, California, Defendants, and each of them, knowing the representations to be false and with the intent to deceive Plaintiff and to induce him to enter into the written contract, falsely and fraudulently represented to Plaintiff that, in exchange for \$40,000, Defendants would locate and purchase a home on Plaintiff's behalf.

18. The representations made by Defendants, and each of them, were in fact false. Defendants, in fact, did not intend to purchase a home on Plaintiff's behalf but rather intended to keep Plaintiff's money.

19. At the time the representations were made, and at the time Plaintiff entered into the written contract, and at the time Plaintiff rendered his performance under the contract, Plaintiff did not know the representations were false, but believed them to be true and reasonably relied on them. Had Plaintiff known the true facts, he would not have entered into the contract and would not have rendered performance thereunder.

20. Under the terms of the contract, on or about April 14, 2014, Plaintiff delivered to Defendants three (3) cashier's checks payable to "Domile Investments" totaling the amount of \$40,000, the full amount set forth in the written contract.

21. On or about September 25, 2014, Plaintiff discovered Defendants' office located at 1100 W. Shaw Avenue, Suite 140 in Fresno, California had been vacated and Defendants had no intention to perform the agreement as agreed.

22. Plaintiff intends service of the summons and complaint in this action to serve as notice of rescission of the contract, and hereby demands that Defendants restore him the consideration furnished by Plaintiff, specifically \$40,500.00, representing the contract price of \$40,000.00 and the initial payment of \$500.00 to Defendants under the guise of research and visual inspecting and commencing paperwork for the purchase of a home.

SECOND CAUSE OF ACTION (BREACH OF CONTRACT)

23. Plaintiff hereby re-alleges and incorporates, as if fully set forth herein, each and every allegation contained in paragraphs 1 through 22.

24. Plaintiff has performed all conditions required on his part to be performed in accordance with the terms and conditions of the written contract by tendering to Defendants payment of \$40,000.

25. From April 2014 to September 2014, Plaintiff contacted Defendants on numerous occasions inquiring on the status of Defendants' performance of their obligations under the contract, each time Defendants falsely led Plaintiff to believe a home was being located for purchase for him.

26. On or about September 25, 2014, Defendants and each of them breached the agreement when Plaintiff discovered Defendants' office at 1100 W. Shaw Avenue, Suite 140 in Fresno, California had been abandoned and Defendants had no intention to perform the agreement as agreed.

27. As a proximate result of Defendants' breach of the contract, Plaintiff has been damaged and has suffered the loss of \$40,500.00, including the opportunity costs associated with said money.

WHEREFORE, Plaintiff prays for judgment against Defendants, and each of them, as follows:

1. That the Court declare that the written contract has been rescinded and that Defendants be ordered to pay Plaintiff the following sums: the consideration paid by Plaintiff in the sum of \$40,500.00, with interest thereon pursuant to the legal rate; or in the alternative, damages for breach of said written contract, with interest thereon pursuant to the legal rate;

2. For costs of suit incurred herein;

3. For such other amounts to be shown according to proof and as otherwise permitted by law; and

4. For such other and further relief as the Court may deem proper.

DATED: August 28, 2018
PEREZ, WILLIAMS, MEDINA, & RODRIGUEZ LLP
1432 DIVISADERO
FRESNO, CALIFORNIA 93721
Telephone (559) 445-0123
RAUL V. URIBE,
Attorney for Plaintiff
NOTICE OF CONTINUED CASE MANAGEMENT CONFERENCE
SUPERIOR COURT OF CALIFORNIA,
COUNTY OF FRESNO
CENTRAL DIVISION
RAMIRO GARCIA MENDOZA,
Plaintiff,
v.
RUBEN CURIEL and NORMA ELIZA CURIEL-GUTIERREZ, each individually and dba PROSPERITY INVESTMENTS; PROSPERITY INVESTMENTS;

PROPERITY INVESTMENTS; DOMILE INVESTMENTS, INC.; and Does 1 to 100, inclusive, Defendants.

Case No.: 18CECG03248
TO ALL PARTIES HEREIN AND THEIR ATTORNEYS OF RECORD:

NOTICE IS HEREBY GIVEN that a **continued Case Management Conference** has been set in the above captioned matter for **October 22, 2019, at 3:30 p.m. in Department 402 of the Fresno County Superior Court** located at **1130 "O" Street, in Fresno, California**. FURTHERMORE, a Case Management Conference Statement (form CM-110) is to be filed with the Court at least 15 calendar days prior to the continued hearing.

Dated: July 22, 2019
PEREZ, WILLIAMS, MEDINA & RODRIGUEZ
By: /s/ RAUL V. URIBE
Attorneys for Plaintiff
08/02/2019, 08/09/2019, 08/16/2019,
08/23/2019

SUMMONS (CITACION JUDICIAL)

CASE NUMBER (Número del Caso):

17CECL09282
NOTICE TO DEFENDANT (AVISO AL DEMANDADO): KOREY W PIMENTEL, an individual
YOU ARE BEING SUED BY PLAINTIFF (LO ESTA DEMANDANDO EL DEMANDANTE): Wells Fargo Bank, N.A.

NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. **NOTE:** The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case.

¡AVISO! Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación.

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

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 o más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

Continued | Next Page

CIVIL

Continued | From 19

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

The name and address of the court is (El nombre y dirección de la corte es): B. F. Sisk Courthouse, 1130 O Street, Fresno, CA, 93721

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is (El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es): Jeffery Mukai (State Bar #: 273338), Collection At Law, Inc., A.P.C., 3835 E Thousand Oaks Bl #R349, Westlake Village, CA 91362, (818) 716-7630

DATE (Fecha): 11/22/2017

by D Flautz, Deputy (Adjunto)

(SEAL)

NOTICE TO THE PERSON SERVED: You are served as an individual defendant. 8/9, 8/16, 8/23, 8/30/19

CNS-3281893#

FRESNO BUSINESS JOURNAL

08/09/2019, 08/16/2019, 08/23/2019, 08/30/2019

PROBATE

(1) **NOTICE OF PETITION TO ADMINISTER ESTATE OF RONALD JOSEPH SANCHES, SR. ALSO KNOWN AS RONALD J. SANCHES**

CASE NO: 19CEPR00741

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **RONALD JOSEPH SANCHES, SR. AKA RONALD J. SANCHES**

A **Petition for Probate** has been filed by **Ronald A. Sanches, Jr.** in the Superior Court of California, County of FRESNO. The Petition for Probate requests that **Ronald A. Sanches, Jr.** be appointed as personal representative to administer the estate of the decedent.

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

A hearing on the petition will be held in this court as follows:
September 17, 2019, 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:

MARCUS D. MAGNESS, 149388**GILMORE MAGNESS JANISSE**

P. O. BOX 28907

FRESNO, CA 93729-8907

(559) 448-9800

08/16/2019, 08/21/2019, 08/30/2019

NOTICE OF PETITION TO ADMINISTER ESTATE OF Ronald Dean Blue

CASE NO: 19 CEPR 00701

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

A **Petition for Probate** has been filed by **Stacy Lynn Opitz** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **Stacy Lynn Opitz** be appointed as personal representative to administer the estate of the decedent.

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

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

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

September 3, 2019, 9:00 A.M., Dept.: 303**1130 "O" Street, 3rd Floor - Dept. 303****Fresno, California 93724****Probate Division**

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

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

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

Petitioner:

Stacy Opitz

1024 Bundy Ave

Clovis, CA 93611

(559) 417-2832

IN PRO PER

08/02/2019, 08/07/2019, 08/16/2019

FICTITIOUS

(1) **FICTITIOUS BUSINESS NAME STATEMENT**
File No. 2201910004564

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

TACOS EL GORDO at **123 W MINARETS AVE, FRESNO CA 93650 FRESNO COUNTY, Phone (559) 862-5108:**

Mailing Address: **MOISESOROPEZA@YAHOO.COM, FRESNO, CA;**

Full Name of Registrant: **TACOS EL GORDO, 123 W MINARETS AVE, FRESNO, CA 93650, Phone (559) 862-5108**

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

This business conducted by: **INDIVIDUAL** **MOISESOROPEZAALVA, OWNER.**

This statement filed with the Fresno County Clerk on: **08/12/2019**

(Seal)

BRANDI L. ORTH,**COUNTY CLERK.**

By: YVETTE JAMISON, DEPUTY.

"NOTICE - THIS FICTITIOUS NAME

STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME." 08/16/2019, 08/23/2019, 08/30/2019, 09/06/2019

(1) **FICTITIOUS BUSINESS NAME STATEMENT**
File No. 2201910004563

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

LOS PINCHES TACOS at **5664 W WILLIS AVE, FRESNO CA 93722, FRESNO COUNTY, Phone (559) 991-6920:**

Mailing Address: **5664 W WILLIS AVE, FRESNO CA 93722;**

Full Name of Registrant: **LOS PINCHES TACOS, 5664 W WILLIS AVE, FRESNO, CA 93722, Phone (559) 991-6920.**

Registrant commenced to transact business under the Fictitious Business Name listed above on: **08/12/2019**

This business conducted by: **INDIVIDUAL** **ANGEL LUNA, OWNER**

This statement filed with the Fresno County Clerk on: **08/12/2019**

(Seal)

BRANDI L. ORTH,**COUNTY CLERK.**

By: YVETTE JAMISON, DEPUTY.

"NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME." 08/16/2019, 08/23/2019, 08/30/2019, 09/06/2019

(1) **FICTITIOUS BUSINESS NAME STATEMENT**
File No. 2201910004572

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

JATT AIRWAYS INSURANCE EMPIRE FINANCING at **324 SOUTH ALMOND AVE, KERMAN, CA 93630 FRESNO COUNTY:**

Mailing Address: **324 SOUTH ALMOND AVE, KERMAN, CA 93630;**

Full Name of Registrant: **JASPREET KAUR, 324 SOUTH ALMOND AVE, KERMAN, CA 93630.**

Registrant commenced to transact business under the Fictitious Business Name listed above on: **05/09/2019**

This business conducted by: **INDIVIDUAL** **JASPREET KAUR, OWNER**

This statement filed with the Fresno County Clerk on: **08/12/2019**

(Seal)

BRANDI L. ORTH,**COUNTY CLERK.**

By: JESSICA MUNOZ, DEPUTY.

"NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME." 08/16/2019, 08/23/2019, 08/30/2019, 09/06/2019

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201910004073

The following persons) is (are) conducting business as

In Good Clean Taste at **6086 N Torrey Pines Ave, Fresno, CA 93723, Fresno County:**

Full Name of Registrant: **Claudine Francois, 6086 N Torrey Pines Ave, Fresno, CA 93723, Phone (559) 217-0576**

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

This business conducted by: **An Individual** **Claudine Francois, Owner**

This statement filed with the Fresno County Clerk on: **07/17/2019**

(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." 07/26/2019, 08/02/2019, 08/09/2019, 08/16/2019

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201910004159

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

ROBERTITO'S TACO SHOP at **4509 N. BLACKSTONE AVE, FRESNO, CA 93726 FRESNO COUNTY:**

Full Name of Registrant: **HECTOR P. NAVARRO NUNEZ, 5175 N. FRESNO ST APT 164, FRESNO, CA 93710.**

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

This business conducted by: **INDIVIDUAL.** **HECTOR P. NAVARRO NUNEZ, OWNER.**

This statement filed with the Fresno County Clerk on: **07/29/2019.**

(Seal)

BRANDI L. ORTH,**COUNTY CLERK.**

By: ELIZABETH OROZCO, DEPUTY.

"NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME." 07/26/2019, 08/02/2019, 08/09/2019, 08/16/2019

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201910004243

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

Four Seasons at **3138 West Dakota, Fresno, CA 93722 Fresno County:**

Mailing Address: **Two N. Riverside Plaza, Suite 800, Chicago, IL 60606;**

Full Name of Registrant: **MHC-QRS DEANZA, Inc., Two N. Riverside Plaza, Suite 800, Chicago, IL 60606.**

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

This business conducted by: **Corporation.** **Articles of Incorporation Number: C2250929**

David Eldersveld, Secretary

This statement filed with the Fresno County Clerk on: **07/24/2019.**

(Seal)

BRANDI L. ORTH,**COUNTY CLERK.**

By: MATHEW RODRIGUEZ, DEPUTY.

"NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME." 08/02/2019, 08/09/2019, 08/16/2019, 08/23/2019

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201910004302

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

STONE CUSTOM FABRICATION at **5759 E. FOUNTAIN WAY SUITE 101, FRESNO, CA 93727 FRESNO COUNTY, Phone (559) 513-6755:**

Mailing Address: **5759 E. FOUNTAIN WAY SUITE 101, FRESNO, CA 93727;**

Full Name of Registrant: **JACOB E. STONE, 4830 E. AMHERST AVE, FRESNO, CA 93703.**

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

This business conducted by: **INDIVIDUAL.** **JACOB E. STONE, OWNER.**

This statement filed with the Fresno County Clerk on: **07/29/2019.**

(Seal)

BRANDI L. ORTH,**COUNTY CLERK.**

By: ELIZABETH OROZCO, DEPUTY.

"NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME." 08/02/2019, 08/09/2019, 08/16/2019, 08/23/2019

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201910004309

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

TACOS LA ASENCION at **5191 E. MCKINLEY AVENUE, FRESNO, CA 93727 FRESNO COUNTY, Phone (559) 375-3099:**

Mailing Address:

4846 E. BELMONT AVENUE, FRESNO, CA 93727;

Full Name of Registrant:

ANA B. GONZALEZ VIDAL, 4846 E. BELMONT AVENUE, FRESNO, CA 93727, Phone (559) 375-3099

Registrant commenced to transact business under the Fictitious Business Name listed above on: **07/29/2019**

This business conducted by: **INDIVIDUAL** **ANA B. GONZALEZ VIDAL, OWNER**

This statement filed with the Fresno County Clerk on: **07/29/2019**

(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." 08/02/2019, 08/09/2019, 08/16/2019, 08/23/2019

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201910004306

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

Rodeway Inn & Suites at **4141 North Blackstone Ave. Fresno, CA 93726, Fresno County:**

Mailing Address: **3656 Ruffin RD Suite A San Diego, CA 92103;**

Full Name of Registrant: **Oceanic Fresno LP, 7942 Entrada Lozanja, San Diego, CA 92127**

Registrant commenced to transact business under the Fictitious Business Name listed above on: **01/01/2019**

This business conducted by: **A Limited Partnership**

Articles of Incorporation Number: **201220900008**

Manoj Chawla, Managing Member or General Partner of LP

This statement filed with the Fresno County Clerk on: **07/29/2019**

(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." 08/02/2019, 08/09/2019, 08/16/2019, 08/23/2019

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201910004171

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

THE COVERED TRAVELER at **3687 N HOWARD AVENUE, FRESNO, CA 93726, FRESNO COUNTY, Phone (559) 960-6361:**

Mailing Address: **3687 N HOWARD AVENUE, FRESNO, CA 93726;**

Full Name of Registrant: **JAMES EDWARD WALLACE, 3687 N HOWARD AVENUE, FRESNO, CA 93726, Phone (559) 960-6361**

Registrant commenced to transact business under the Fictitious Business Name listed above on: **7/22/2019**

This business conducted by: **INDIVIDUAL** **JAMES E WALLACE, OWNER**

This statement filed with the Fresno County Clerk on: **07/22/2019**

(Seal)

BRANDI L. ORTH,**COUNTY CLERK.**

By: SONIA SOY, DEPUTY.

"NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME." 08/02/2019, 08/09/2019, 08/16/2019, 08/23/2019

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201910004211

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

FG Concrete Construction at **1436 N Valentine Ave, Fresno, CA 93722,**

FICTITIOUS

Continued | From 20

Fresno, CA 93722.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **June 6, 2019**

This business conducted by: **Corporation**
Articles of Incorporation
Number: C4285375

Francisco Fraire Gomez, President.

This statement filed with the Fresno County Clerk on: **07/24/2019**

(Seal)

BRANDI L. ORTH, COUNTY CLERK.

By: SONYA SOY, DEPUTY.

“NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.”
08/09/2019, 08/16/2019, 08/23/2019, 08/30/2019

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME.

File No. 2201410005433

The following person(s) has (have) abandoned the use of the following fictitious business name(s) of: [1] **FG Concrete Construction.**

At business address: [2] **1674 N. Wheeler, Fresno, CA. 93722 Fresno County.**

The fictitious business name referred to above was filed in the office of the Fresno County Clerk on **10/02/2014.**

The full name and residence address of the person(s) abandoning the use of the listed fictitious business name(s) is (are): [3] **Francisco Fraire Gomez, 1674 N. Wheeler, Fresno, CA 93722;**

[4] Signed: **FRANCISCO F. GOMEZ.** This abandonment was filed with the Fresno County Clerk on **07/24/2019.**

(Seal)

BRANDI L. ORTH, COUNTY CLERK.

By: SONYA SOY, DEPUTY.

08/09/2019, 08/16/2019, 08/23/2019, 08/30/2019

FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201910004328

The following person(s) is (are) conducting business as **RIVERDALE TRUE VALUE HARDWARE AND APPLIANCE** at **3478 WEST MT. WHITNEY AVENUE, RIVERDALE, CA 93656 FRESNO COUNTY;**

Mailing Address:

P. O. BOX 815, RIVERDALE, CA 93656;
Full Name of Registrant:

SILVA & SON, INC., 3468 West Mt. Whitney Avenue, Riverdale, CA 93656.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **SEPTEMBER 2, 2004**

This business conducted by: **A CORPORATION**
Articles of Incorporation Number: C2659360

TINA SILVA, Chief Financial Officer.

This statement filed with the Fresno County Clerk on: **07/29/2019**

(Seal)

BRANDI L. ORTH, COUNTY CLERK.

By: ELIZABETH OROZCO, DEPUTY.

“NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.”
08/09/2019, 08/16/2019, 08/23/2019, 08/30/2019

FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201910004408

The following person(s) is (are) conducting business as **TD PROMOTIONS** at **4514 W. ASHLAN, FRESNO, CA 93722 FRESNO COUNTY;**

Mailing Address:

4514 W. ASHLAN, FRESNO, CA 93722;
Full Name of Registrant:

DENNIS L. RANDLE, 4514 W. ASHLAN, FRESNO, CA 93722.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **08/01/2019**

This business conducted by: **INDIVIDUAL**

DENNIS L. RANDLE, OWNER

This statement filed with the Fresno County Clerk on: **08/02/2019**

(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.”
08/09/2019, 08/16/2019, 08/23/2019, 08/30/2019

FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201910004444

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

MANUEL WILKIN'S ENTERPRISES at **15837 W. MIDDLETON AVE., KERMAN, CA 93630 FRESNO COUNTY;**

Mailing Address:

15837 W. MIDDLETON AVE.,
KERMAN, CA 93630;

Full Name of Registrant:

MANUEL WILKIN'S ENTERPRISES, INC., 15837 W. MIDDLETON AVE.,
KERMAN, CA 93630.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **08/05/2019**

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

Number: C4087484
MANUEL E. TOLEDO WILKINS,
OWNER

This statement filed with the Fresno County Clerk on: **08/05/2019**

(Seal)

BRANDI L. ORTH, COUNTY CLERK.

By: ELIZABETH OROZCO, DEPUTY.

“NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.”
08/09/2019, 08/16/2019, 08/23/2019, 08/30/2019

MISC.**(1) NOTICE TO CREDITORS OF BULK SALE AND OF**

INTENTION TO TRANSFER ALCOHOLIC BEVERAGE LICENSE(S) (UCC 6101 ET SEQ. AND B & P 24073 ET SEQ.)

Escrow No.: 1504-5952521B

Notice is hereby given that a bulk sale of assets and a transfer of alcoholic beverage license(s) is about to be made. The names and addresses of the Seller/Licensee are: **La Vaquita Meat Market, LLC,** 4633 E. Kings Canyon Road, Fresno, CA 93702.

The business is known as: **La Vaquita Meat Market.**

The names and addresses of the Buyer/Transferee are **Harpreet Singh Dhillon** and **Amanbir Kaur Dhillon,** 3511 W. Delta Ave, Visalia, CA 93291

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

The assets to be sold are described in general as: All furniture, fixtures, equipment, tangible and intangible assets and are located at 4633 E. Kings Canyon Road, Fresno, California 93702.

The kind of license(s) to be transferred is(are): 41-588365 On-Sale Beer and Wine, now issued for the premises located at 4633 E. Kings Canyon Road, Fresno, California 93702.

The anticipated date of the sale/transfer is One day after the successful transfer of the license by Alcoholic Beverage Control, at the office of First American Title Company, 1001 W. Tehachapi Blvd, Suite B-300, Tehachapi, CA 93561.

[This bulk sale is subject to Section 6106.2 of the California Commercial Code. ALL CLAIMS TO BE SENT C/O First American Title Company, 1504-5952521B, 1001 W. Tehachapi Blvd, Suite B-300, Tehachapi, CA 93561. The last date for filing claims shall be One day before the successful transfer of the license by Alcoholic Beverage Control.]

The amount of the purchase price or consideration in connection with the transfer of the license and business, including the estimated inventory, is the sum of \$289,000.00, which consists of the following:

Description Amount

Cash \$

Checks \$119,000.00

Promissory Notes \$220,000.00

Tangible and/or intangible property \$

It has been agreed between the Seller/

Licensee and the Intended Buyer/Transferee, as required by Section 24073 of the Business and Professions Code, that the consideration for the transfer of the business and license(s) is to be paid only after the transfer has been approved by the Department of Alcoholic Beverage Control.

Dated: July 17, 2019

Buyer:

/S/ Harpreet Singh Dhillon

/S/ Amanbir Kaur Dhillon

Seller:

La Vaquita Meat Market, LLC

/S/ By: Francisco C. Real

Name: Francisco C. Real

Title: Member

8/16/19

CNS-3283986#

FRESNO BUSINESS JOURNAL

08/16/2019

(1) NOTICE TO CREDITORS OF BULK SALE (SECS. 6104, 6105 U.C.C.)

Notice is hereby given to the Creditors of: **GW School Supply, Inc., Seller(s),** whose business address(es) is: 5626 East Belmont Avenue, Fresno, CA 93727, that a bulk transfer is about to be made to: **Aboujaoude, Inc., Buyer(s),** whose business(es) address is: 5626 East Belmont Avenue, Fresno, CA 93727.

The property to be transferred is located at: 5626 East Belmont Avenue, Fresno, CA 93727, 9501 Flushing Quail Road, Bakersfield, CA 93312 and 5340 N. Blackstone Avenue, Fresno, CA 93710.

Said property is described in general as: All stock in trade, fixtures, equipment, goodwill and other property of that Retail business known as **GW School Supply,** and located at: 5626 East Belmont Avenue, Fresno, CA 93727, 9501 Flushing Quail Road, Bakersfield, CA 93312 and 5340 N. Blackstone Avenue, Fresno, CA 93710.

The bulk sale is intended to be consummated at the office of: **CHICAGO TITLE COMPANY,** 40037 HWY 41, Oakhurst, CA 93644. The bulk transfer will be consummated on or after the 30th day of August, 2019.

This bulk transfer is subject to Section 6106.2 of the California Commercial Code. If Section 6106.2 applies, claims may be filed at **CHICAGO TITLE COMPANY,** Escrow Division, Escrow No. FWFWM-5011900264GR/GC, 40037 HWY 41, Oakhurst, CA 93644. Phone: (559) 683-5675, Fax: (559)683-4688.

This bulk transfer does NOT include a liquor license transfer. All claims must be received at this address by the 29th day of August, 2019.

So far as known to the Buyer(s), all business names and addresses used by the Seller(s) for the three (3) years last past, if different from the above, are:

NONE

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

By: **Aboujaoude, Inc.,** a California corporation

/s/ Patricia L. Aboujaoude

Date: August 8, 2019

08/16/2019

(1) NOTICE INVITING PROPOSALS FOR WORKERS' COMPENSATION CLAIMS ADMINISTRATION CITY OF FRESNO FALL 2019

The City of Fresno is soliciting proposals from qualified firms to provide claims administration of a self-insured workers' compensation program for the City of Fresno.

The deadline for submission of proposals for this work is 3:00 PM on November 12, 2019. Please send five (5) copies of your proposal along with an electronic copy of the proposal on a CD or usb drive, marked clearly on the outside “Workers' Compensation Claims Administration RFP” to:

Michael Payne, Risk Manager Risk Management Division Personnel Services Department City of Fresno 2600 Fresno Street, Room 1070 Fresno, CA 93721-3612

The City of Fresno hereby notifies all proposers that no person shall be excluded from participation in, denied any benefits of, or otherwise discriminated against in connection with the award and performance of any contract on the basis of race, religious creed, color, national origin, ancestry, physical disability, mental disability, medical condition, marital status, sex, age, sexual orientation, ethnicity, status as a disabled veteran or veteran of the Vietnam era.

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

08/16/2019

(1) NOTICE INVITING BIDS

Sealed or electronic bids will be received at the office of the Purchasing Manager of the City of Fresno for the following:

NEES AVENUE OVERLAY FROM FIRST STREET TO MILLBROOK AVENUE

BID FILE NUMBER: 3687 - 12405

The scope of work includes

The Construction Allocation for this project is **\$1,451,600.**

Bids will be taken on complete work, in accordance with Plans and Specifications on file in the office of the Purchasing Manager, 2600 Fresno Street, Room 2156 Fresno California, 93721-3622, phone number (559) 621-1332.

Specifications for these items can be downloaded at the City's online website at: <http://www.fresno.gov>. For Businesses (to the left of the screen), Bid Opportunities

Bids will be submitted electronically or by paper only not via Fax.

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

Bid Proposals must be filed electronically or with the Purchasing Manager prior to the bid opening at 3 p.m. on Tuesday, September 3, 2019, when the bids will be publicly opened and recorded.

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

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

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

The City of Fresno hereby notifies all Bidders that no person shall be excluded from participation in, denied any benefits of, or otherwise discriminated against in connection with the award and performance of any contract on the basis of race, religious creed, color, national origin, ancestry, physical disability, mental disability, medical condition, marital status, sex, age, sexual orientation, ethnicity, status as a disabled veteran or veteran of the Vietnam era or on any other basis prohibited by law.

A pre-bid conference will be held at 10:00 a.m., on August 22, 2019, in Room 4017N, City Hall, 2600 Fresno Street, Fresno, California. Prospective Bidders are encouraged to attend since City Staff will be present to answer any questions regarding the Specifications, and there may be an inspection tour of the job site(s). The meeting room is physically accessible. Services of an interpreter and additional accommodations such as assistive listening devices can be made available. Requests for accommodations should be made at least five working days but no later than 48 hours prior to the scheduled meeting/event. Please contact the Procurement Specialist on the cover at 559-621-1332 or through the Questions and Answers field on Planet Bids.

In accordance with provisions of section 22300 of the California Public Contract Code, Contractor may substitute securities for any monies withheld by City to ensure performance under the Contract. A 100 percent Payment Bond and 100 percent Performance Bond for all public works contracts must be filed with the Contract Documents and approved by the

City before the Contractor enters upon performance of the Work.

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

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

No bid will be considered for award unless the Bidder at the time of bid opening, is licensed with a valid Class “A” Contractor's License issued by the State of California.

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

08/16/2019

(1) NOTICE OF PUBLIC SALE

Business & Professionals Code S21700

Notice is hereby given that a public lien sale of the following described personal property will be held at the hour of 08:00 AM on August 26, 2019 at Derrel's Mini Storage located at 3245 S. Chestnut Ave, Fresno, County of Fresno, State of California.

Phillips, Nonya totes, cart, decor Olmos, Rachel tables, totes, toys Rodriguez, Luis table, chairs, totes Pierce, Rodney tv, microwave, tv trays Marroquin, Johnny scooter, shopvac, tub Gutierrez Jr, Javier car door, car parts, totes Cortes, Romero organ, wall art, table Barfield, Harvey bucket, broom, clothing Vara, Hortencia keyboard, totes, toys Castro-Pineda, Ariadna decor, hutch, lamp Mireles, George book shelf, rake, skateboard Jimenez, Jose Alfred tool belt, weight set, toolbox
Signed: JDAcquisto Date: 08.13.19
08/16/2019, 08/23/2019

(1) NOTICE OF PUBLIC LIEN SALE

Business & Professional code S21700

Notice is hereby given that a public lien sale of the following described personal property will be held at the hour of 08:00 AM on August 27, 2019 at Derrel's Mini Storage located at 7060 East Dakota Ave, Fresno, County of Fresno, State of California.

Muzny, Christopher mirror, chairs, toys Wright, Mary Ellen book case, washer, cabinets Vola, Suzanne tv, totes, chairs Glass, Jennifer sofa, recliner, dresser, bunk beds Grove II, John totes, luggage, chair Trimble, Sativa sleeping bag, step stool, totes Long, Charles totes, bookcase, tool box, Saldivar, Ricky totes, x-mas decor, DVDs Vola, Suzanne work bench, shelving, cleaning products

Notice is hereby given that a public lien sale of the following described personal property will be held at the hour of 09:00 AM on August 27, 2019 at Derrel's Mini Storage located at 3170 Shaw Ave, Clovis, County of Fresno, State of California.

Gage, Kevin Bryce desk, table, bench Gage, Mariah Lynn basket, roaster, table Leong, Brayden Stephen bicycle, toys, surfboard Ramos, Brenda kitchenware, toys, Christmas decor
Signed: JDAcquisto Dated: 8.13.19
08/16/2019, 08/23/2019

PROPOSED VACATION OF ELGIN AVENUE AND NORTH JAMES STREET BETWEEN OF GOLDEN STATE BOULEVARD AND STATE ROUTE 99

The Council of the City of Fresno, State of California, pursuant to the provisions of the Public Streets, Highways, and Service Easements Vacation Law, being Sections 8300-8363 of the California Streets and Highways Code, has adopted Resolution of Intention No. 1131-D to vacate Elgin Avenue and North James Street between Golden State Boulevard and State Route 99.

Resolution of Intention No. 1131-D sets the hour of 10:00 a.m. on August 15, 2019, in the Council Chambers in the Fresno City Hall, when all persons interested in or objecting to the proposed vacation may appear before the Council and offer evidence in relation thereto.

Questions related to this vacation should be directed to Mr. Jason Camit of the Public Works Department, Traffic and Engineering Services Division, at 621-8681.

P.W. File No. 12430

08/09/2019, 08/16/2019

An unlikely way to diversify California's legal profession



GUEST VIEW

Debbie A. Mukamal and Robert Weisberg
Special for CalMatters



The legal profession — like many fields — doesn't reflect California's rich diversity: while whites comprise 41% of the adult population, they make up 68% of California attorneys. Similarly, Latinos comprise 35% of the population but only 7% of attorneys statewide.

As with other professions, the disparity has many causes rooted in America's racial history and therefore does not yield easy solutions. But as our new study suggests, one way of shrinking this gap comes from an unlikely source: smoothing the path for formerly incarcerated people to become lawyers. Doing so would also help mitigate our national embarrassment over mass incarceration.

A diverse profession reaps myriad benefits, including widening the range of clients who will feel confident in seeking legal assistance, enriching the profession with new perspectives on law and policy and offering educational and professional models for the diversity of our youthful population.

Recognizing these benefits, law schools promote diversity in their admissions and the State Bar of California includes diversity as one of its three primary goals, the others being protecting the public and promoting justice.

At the same time, the State Bar cites the public protection goal as the justification for screening applicants under the moral character requirement, as well as by monitoring licensed attorneys for disciplinary violations.

As part of this assessment, the State Bar considers applicants' criminal records. At an earlier stage, often in anticipation of State Bar policies, law schools ask applicants about their involvement in the justice system.

But there has been little scrutiny of whether these two stages of screening serve the diversity and public protection goals, and plenty of evidence that they operate as barriers to entry for people who could help the profession meet all three primary goals.

For more than a decade a surprisingly bipartisan group of American leaders has reached consensus that we imprison too many people for too long, and that our policing and incarceration policies have disproportionate effects on people of color.

Policies prioritizing successful prisoner reentry are being widely implemented and are refreshingly uncontroversial. An increasing number of people who are or who have been incarcerated have undertaken the daunting challenge of working towards college degrees. Indeed, California leads the nation in harnessing its public higher education system to educate thousands of incarcerated and formerly incarcerated students.

Individuals with criminal records can be remarkable assets to the legal profession, particularly those with the resilience and fortitude to move from prison through higher education

completion.

Research on the life trajectories of former prisoners—the “desistance” phenomenon—informs us that as time passes, individuals with criminal records pose vanishingly tiny risk of any kind of criminal recidivism.

Most importantly, their backgrounds and direct experiences in the criminal justice system offer the profession unique perspectives, particularly to underserved clients.

But the screening mechanisms of law schools and the State Bar's moral character requirement deter and prevent many of these potentially first-rate lawyers from reaching their professional goals.

Law schools vary in how they ask applicants about their criminal records, and these inquiries differ from what the State Bar requests both from applicants and from law schools who must declare what they know of their students' criminal records.

For instance, half of the law schools in our study ask applicants about arrests that did not lead to charges. The other half do not. And while the State Bar does not require applicants to disclose charges of which applicants were acquitted, most law schools do.

The variance in how applicants are asked about their criminal records can be unnecessarily confusing to applicants. It can also lead applicants to inadvertently omit requested information and subsequently such lapses are used as the basis for denials, known as candor traps.

Also, decisionmakers rarely have the specialized expertise including knowledge of desistance research to

guide them in deciphering applicants' criminal records and whether and how they are relevant or stale. In the absence of such technical skills and with the tendency to minimize risk, qualified candidates are often denied.

The State Bar is taking an important first step to promote transparency in its moral character determinations through its convening of a new working group tasked with evaluating the standards and procedures used by the State Bar.

Our report identifies a range of other potential solutions, including urging law schools to consider whether and how they screen applicants and standardizing disclosure requirements across California law school applications; providing professional development on desistance and other relevant topics to those reviewing criminal records; and having the State Bar share aggregate statistics on applicants with criminal records and their admission rates.

As our nation takes steps to cure its addiction to mass incarceration and at a time when we recognize the benefits of diverse workforces, we should welcome — not discourage — qualified individuals with criminal records to join the legal profession.

—
Debbie A. Mukamal, executive director of the Stanford Criminal Justice Center, dmukamal@law.stanford.edu. Robert Weisberg is the Edwin E. Huddleson, Jr. Professor of Law at Stanford Law School, weisberg@stanford.edu. They wrote this commentary for CalMatters, a public interest journalism venture committed to explaining how California's Capitol works and why it matters.

Tax threats loom in Sacramento

The Legislature reconvened this week after its one-month summer recess, and several tax threats remain active as lawmakers enter the home stretch of the first year of the 2019-20 legislative session.

Major tax threats include:

ACA 1 (Aguilar-Curry), a CalTax-opposed measure pending on the Assembly floor that would lower the vote threshold from two-thirds to 55 percent for local taxes that fund “infrastructure” and affordable housing. The legislation broadly defines infrastructure to include such things as sewers, water quality, sea level rise and Internet access. If approved by two-thirds of both houses, the bill would be placed before voters on a 2020 ballot.

AB 1270 (Stone), a CalTax-opposed bill applying the False Claims Act to claims, records or statements under the Revenue and Taxation Code, beginning Jan. 1, 2020, if certain criteria are met. CalTax is a part of a broad coalition working to defeat the legislation, which faces its next test in the Senate Appropriations Committee.

In a letter of opposition, CalTax noted that the bill would expose individuals and businesses with legitimate tax claims to significant litigation costs and potential treble damages and force taxpayers to defend their tax position against private parties acting as qui tam plaintiffs, even if government agencies do not bring suit.

SB 468 (Jackson), which seeks to create the California Tax Expenditure Review Board as an advisory board comprised of five state officials who would assess major “tax expenditures” (credits, deductions, exclusions, etc.) and possibly recommend repealing various tax incentives.

The bill would task the University of California with preparing an analysis to be used by the new board. The UC would fulfill the task “through a new or existing research center,” and would make recommendations on the efficacy of “tax expenditures” following certain criteria including the economic, social and other benefits, total general fund “revenue loss,” potential environmental impact, beneficiaries of the credit and job data.

CalTax leads a broad coalition to defeat the bill, noting that several state agencies already perform analyses of tax expenditures and put out annual reports regarding their efficacy.

The first year of the two-year session is scheduled to adjourn Sept. 13, after which the Assembly and Senate will remain in recess until Jan. 6, 2020.

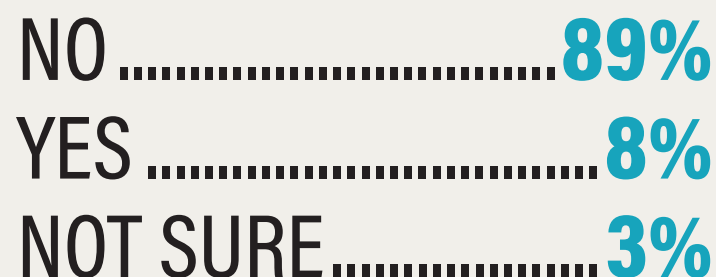
Founded in 1926, the **California Taxpayers Association** is the state's largest and oldest organization representing taxpayers. Established as a nonpartisan, non-profit research and advocacy association, CalTax has a dual mission to guard against unnecessary taxation and to promote government efficiency.



WEB POLL

Should City of Fresno employees be able to get raises after they've submitted their resignation?

Fresno Mayor Lee Brand recently vetoed a resolution that would restrict city employers receiving retroactive raises after submitting their resignation. Brand said the resolution, which passed on a 5-0 vote, wasn't properly vetted with his office. A vast majority (89%) of respondents to this week's web poll believe Fresno employees shouldn't be able to get raises after submitting a resignation, while 8% agree with Brand, and 3% are not sure. Two hundred seventeen votes were cast.



THE BUSINESS JOURNAL

FRESNO • KINGS • MADERA • TULARE

1315 Van Ness Ave. Suite 200 | Fresno, CA 93721

(559) 490-3400 (559) 490-3531 www.thebusinessjournal.com

follow US tbjfresno @tbjfresno @tbjfresno tbjfresno

Upcoming FOCUS TOPICS

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

- 8/23 Business of Sports
- 8/30 Healthcare
- 9/6 Family Business
- 9/13 Banking & Finance

Upcoming LISTS

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

- 8/23 Senior Living
- 8/30 Business Development Programs
- 9/6 Oldest Family Owned Business
- 9/13 Solar Companies



our STAFF

PUBLISHER

Gordon M. Webster, Jr.

EDITORIAL MANAGING EDITOR

Gabriel Dillard

REPORTERS

David Castellon
Donald A. Promnitz
Frank Lopez

CONTRIBUTING WRITERS

John Lindt

RESEARCHER

Edward Smith

ADVERTISING SALES & MARKETING MANAGER

Kaysi Curtin

MARKETING CONSULTANTS

Brandie Carpenter
Denise Champion

ADMINISTRATION

BOOKKEEPER/HR

Janean Retz

ADMIN. ASSISTANT

Joanie McCormick

A/R-LEGAL COORDINATOR

Callie Martin

PRODUCTION

PRODUCTION DIRECTOR

Joe Verduzco

GRAPHIC DESIGNER/ SOCIAL MEDIA

Ram Reyes

CIRCULATION

MANAGER

Ashley Webster

COORDINATOR

Susana Garcia

FOUNDING PUBLISHERS

M. S. Webster
Norman A. Webster
Gordon M. Webster

Submit News/Letters/Opinion

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

E-mail: editor@thebusinessjournal.com

Post mail: Editor

The Business Journal
1315 Van Ness Ave., Ste. 200
Fresno, CA 93721

Web: www.thebusinessjournal.com/submit-news-people-on-the-move

People on the Move

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

E-mail: edward@thebusinessjournal.com

Post mail: People on the Move

The Business Journal
1315 Van Ness Ave., Ste. 200
Fresno, CA 93721

Web: www.thebusinessjournal.com/submit-news-people-on-the-move

Reprints and Other Products of Interest

For information on issue reprints, framed and matted reprints, use of Business Journal materials or other products offered by The Business Journal, please contact the circulation department at 559.490.3481 or visit www.thebusinessjournal.com/shop

The Business Journal Online

Log onto www.thebusinessjournal.com for the Valley's most comprehensive business news. Check our calendar, add an event, submit information for our People on the Move section, take our poll, write a Letter to the Editor, and more.



Advertising Services

Advertisers can utilize the Journal's many different editorial sections and supplements to target prospects in the best possible way at the best possible time. Our marketing consultants are trained to advise clients on creating the most cost-effective, business-to-business advertising program for the year.

Phone: 559.490.3400 ask for advertising

E-mail: kaysi@thebusinessjournal.com

Web: www.thebusinessjournal.com/advertise

Events

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

Phone: 559.490.3400 ask for Kaysi

E-mail: kaysi@thebusinessjournal.com

Online: www.thebusinessjournal.com/tbj-events

Subscriptions

Digital Edition \$69/1-Year | Print/Digital | \$79/1-year

Phone: 559.490.3400 ask for circulation

E-mail: ashley@thebusinessjournal.com

Online: www.thebusinessjournal.com/subscribe



CALLING ALL 2019 CORPORATE ANNIVERSARIES!

IS YOUR COMPANY CELEBRATING AN ANNIVERSARY IN 2019?

The Business Journal wants to help you spread the word about your company's anniversary or milestone.

Take advantage of this unique opportunity to launch your company's year-long celebration with a special anniversary advertisement and share your story with our 47,000 weekly edition Business Journal readers.

For more information and advertising options - Contact **Kaysi Curtin** at **559.490.3422** or **Kaysi@thebusinessjournal.com**



CALLING ALL BUSINESS OWNERS

Looking to sell your business? Is your exit strategy in place?
Or, are you interested in growing your business but need more capital?

THE BUSINESS JOURNAL



MOSSADAMS

DOWLING | AARON



CVF CAPITAL PARTNERS
CENTRAL VALLEY FUND



WELLS FARGO
Wealth & Investment
Management

BRING YOU

Breakfast



WITH

EXPERTS

A Business Transitions Seminar

Someday... you will transfer your business to new owners. Or, you may want to raise growth capital. The resulting transition may be the single largest financial transaction of your life. Now is the time to start planning.

This event will feature two panel discussions. The first is an advisor panel of experts in each industry related to transitioning a business. The second is a CEO panel of individuals who have successfully transitioned their business or who have successfully raised growth capital.

Advisor Panel:



Ashley Jacobsen
Moss Adams



Larry Lindenau
Dowling Aaron Inc.



Rod Webster
Wells Fargo, Private Bank



Brad Triebisch
CVF Capital Partners

CEO Panel:

- Jake Soberal | Bitwise Industries
- Michael Bouskos | Health Comp Administrators, Inc.
- Jamin Brazil | FocusVision
- Craig Fourchy | Ultra Gro

This engaging discussion will be followed by Q&A.

Thursday | Sept. 19 | 7 - 10:30am | Fort Washington Country Club

Seating is limited. TICKETS \$35

To purchase tickets go to <https://BreakfastExperts.eventbrite.com>