



www.thebusinessjournal.com

UPDATED DAILY

JULY 1, 2022

the FOCUS | 11, 16

Banking & Finance  
- Fighting inflation  
-7(a) for the little guy

the EXECUTIVE  
PROFILE | 12



Miguel Reyes  
CEO  
Quesadilla Gorilla

the LIST | 10

Celtic Bank Corp. tops the SBA  
Lenders list

This Week Online 6

Leads 8-9

People on the Move 13, 14, 16

Public Notices 19-25

Opinion 26

# THE BUSINESS 30<sup>TH</sup> ANNIVERSARY 1992-2022 JOURNAL

FRESNO • KINGS • MADERA • TULARE

thebusinessjournal.com

## Giving the 'wow' factor

Corporate gifting surges in the pandemic

Page 3 | By Breanna Hardy

## How a developer turned Costco into Class A office

Edward Smith - STAFF WRITER

A groundbreaking June 23 uniting Fresno County's youth services began in mid-2020 when one developer looked outside the box for what to do with 138,000 square feet of vacant retail space.

County officials, developers and contractors alike gathered at what used to be the tire center of the former Costco building in Clovis to cut the ribbon on the project to bring together the entire Department of Social Services.

County officials had been looking for years for a single campus to house the 2,600 employees with the Department of Social Services, said Paul Nerland, county administrative officer.

They looked at numerous locations that could house the five different buildings of the County's youth services departments. But finding the right one meant getting the necessary square footage.

"Finding that kind of space in Fresno County that would also have easy access to the public was very difficult," Nerland said.

One of the nearby buildings belonging to Schneider Electric was their first answer, but that meant waiting another three years for the company's lease to end.

The answer came when Jerry Cook, president of Fresno-based Cook Land Co., reached out to Costco Wholesale after



Photos contributed by Cook Land Co. | Developers with Cook Land Co. wanted to add plenty of glass to the former Costco site to provide natural light for employees.

Costco | Page 4

PERIODICAL:  
TIME  
SENSITIVE  
PRIORITY  
HANDLING



# Our business is expanding your business.

For more than 45 years, Tri Counties Bank has provided small business and commercial banking solutions for companies throughout California. Our Relationship Managers take the time to truly understand your goals, and provide customized products and services to help your business grow. It's all part of our unique brand of Service With Solutions<sup>®</sup>, a come-to-you style of relationship banking built to last for years.

**Treasury Management Solutions**  
**Commercial Financing**  
**Commercial Real Estate Loans**  
**Equipment Financing**

**Business Loans & Lines of Credit,  
including SBA Lending**  
**Merchant Services**

*Locations throughout California, including  
Fresno, Chowchilla and Visalia.*

**Fresno Branch:**

 7020 N. Marks Ave., Suite 101  
(559) 435-8089

 **tri counties bank**

Service With Solutions<sup>®</sup>

1-800-922-8742 | [TriCountiesBank.com](http://TriCountiesBank.com)

 EQUAL HOUSING  
LENDER Member FDIC

# Giving the 'wow' factor

## Corporate gifting surges in the pandemic



Photo via RSVP Style | RVSP Style punches up the standard gift basket with curated additions aimed toward any recipient. The "Pamper Yourself" self-care basket is seen here.

**Breanna Hardy** - STAFF WRITER

Corporate gifting has gained in popularity since the pandemic limited in-person contact. Local entrepreneurs are getting in on the trend.

Coresight Research conducted a survey with GiftNow in 2021. After surveying 300 corporate gift buyers in the US, it found that nearly 50% of businesses intend to increase the frequency of gift-giving post Covid-19.

The corporate gifting industry is expected to grow by \$64 billion over the next few years, reaching \$306 billion by 2024.

The survey found that corporate gifting is happening year-round — not just holidays. Gift givers perceive that relationship building is the most important benefit to corporate gifting.

Kaysha Rajani of Fresno recently tapped into the gift-giving business.

Rajani, founder and owner of Curated Giftables, started her business in January, going full time with it in March.

Rajani said her 15-year background in marketing has prepared her to launching a business. She was used to packaging party favors for corporate events but wondered why there wasn't a gifting service to outsource to.

"I'm always looking for gifts that

are modern and things that people are going to use — not just the usual cellophane-wrapped baskets," Rajani said.

Through her gifting business, she desires to bring awareness to local businesses and brands.

Through Fresno Pacific University, she took an entrepreneurship class called Launch Central Valley, a 10-week, micro-enterprise program that walks prospective entrepreneurs through the principles of starting, managing and growing a business.

The program is offered through the Center for Community Transformation. Each cohort lasts 10 weeks.

Registration for the next cohort is live on Eventbrite.com and will run from Aug. 16 to Oct. 18.

Rajani has benefited from the cohort as it provides opportunities to connect with fellow entrepreneurs.

"I immediately got plugged into a group of Realtors, and they were excited to have me create some closing gifts for them," Rajani said.

A corporate gift usually includes items such as notebooks, pens, coffee pour-over sets, tea tins or gourmet cookies. Realtor gifts normally include home essentials such as luxury cleaning products, scented candles, tea towels and



## THE RIGHT CARE BRINGS OUT THE BEST SMILES.

Community Health Partners is honored to include Dr. Jesse Alifano among our remarkable team of physicians. Dr. Alifano is a board certified fellow of the American Academy of Pediatrics. He graduated medical school at Touro University California and completed his residency right here in the Valley at UCSF Fresno. Dr. Alifano is currently accepting new patients. When he's not practicing medicine, he enjoys travelling, cooking and, most importantly, spending time playing with his daughter.



At Community Health Partners, we're proud to work with the Valley's finest physicians, like Jesse Alifano, DO. **So no matter the need, it's met by a community of the best doctors.**



**Community Primary Care • Halifax**  
585 North Halifax, Suite 102, Clovis CA 93611  
(559) 603-7400  
communityhealthpartners.org



Photo via RSVP Style | Fresno's RSVP Style won CVLUX's Luxury Awards for "Best Fine Gifts" and "Best Jewelry Store" for its jewelry department, Gianni Fine Jewelers. From left, Stephanie Bedrosian, Sonya Jelladian-Gage, Gina Boyajian and Mary Papaleo.

**Corporate Gifting** | From 3

entertainment items like a cheese board and knives. Rajani said there are options for self-care gifts too.

Pre-curated gifts are made in small batches with short turnaround time so buyers have new gifting options to choose from.

“Gifting is just a great way to develop and maintain relationships with people,” she said. “With all of these things going on like the Great Resignation and the increase in employees that are working remotely, employers really need to look for a way to reconnect to their employees.”

In the time of flooded inboxes and endless virtual meetings, gifts are an easy way to get someone’s attention, she added.

“People are just running out of ways to kind of connect with others,” she said.

RSVP Style, a family-owned invitation service in Fresno, has been operating for nearly 20 years. It’s known for its custom invitations for special occasions, but it also sells curated gift baskets online and in store.

Sisters Gina Boyajian, creative director and chief operating

officer, and Stephanie Bedrosian, buyer, visual director and CEO, both started the business with their mother, Sonya Jelladian-Gage.

The dynamic of their gifting services changed during the pandemic because people could no longer shop in store. In that time, RSVP leaned heavily on online gifting. Customers could see a larger selection of specialty curated gifts. They could ship locally or nationally.

This weekend it will launch a new collection of gift boxes. Rather than keeping all curated gifts in one place, it will offer multiple categories to make it easier for the shopper. RSVP offers both business and personal gifts — birthday, new baby, get well and thank-you boxes, to name a few.


Boyajian has seen a noticeable increase in corporate gifting since 2020.

“Especially during the pandemic — all of the employee appreciation events and client appreciation events — those things came to a screeching halt. As a result, they had to show their appreciation another type of way, and that was through gifting,” Boyajian said.

Fine wine, pasta, olive oil and


**Connect with**

Curated Giftables




curatedgiftables.com

RSVP Style



rsvp-style.com

Launch Central Valley



cctfresno.org/micro-enterprise



**Photo via Curated Giftables** | After a 15-year background in marketing, Fresno entrepreneur Kaysha Rajani launched Curated Giftables at the beginning of the year. She went full-time in the business in March.



**Photo via Curated Giftables** | Kaysha Rajani of Curated Giftables likes to bring awareness to local companies and brands with her corporate gift packages.

balsamic vinegar are some of the gift items that can come in a set together in the Dolce & Gabbana Italian Picnic Box.

She said receiving a gift becomes an experience through its presentation and packaging.

“We’re able to get that ‘wow’ effect that people have been missing by not having that personal communication,” Boyajian said.



**Photo by Edward Smith** | Jerry Cook, president of Cook Land Co. describes the work that went into transforming the former Costco in Clovis at the ribbon cutting June 23.

**“It was very important to us and the County that people not feel like they were going into a mausoleum.”**

— Jerry Cook, President | Cook Land Co.



**Photo by Cook Land Co.** | A “before” photo shows what the former Clovis Costco looked like before improvements.

**Costco** | From 1

it vacated the 380 W. Ashlan Ave. space in Clovis for new construction at Clovis and Shaw avenues.

It took “extensive negotiations” to be able to purchase the building, Cook said. And when he did buy it for \$5.5 million in mid-2020, he wasn’t sure what he was going to do with it. A covenant on the property meant they couldn’t bring in a retailer who sells anything Costco sells.

“Retail was pretty much out of the question because there’s hardly anything Costco doesn’t sell,” Cook said.

He considered recreational uses, RV dealerships and cutting it up into smaller spaces. Then,

Cook realized office space was a possibility. He knew the County had been looking for a place to house youth services. It had been targeting the nearby Schneider Electric building — formerly Pelco — but the security company still had its lease.

Cook said it made sense for the County to operate at Costco because it meant only needing a single floor.

But determining a use for the building was only the beginning. Being zoned retail meant securing a change of use with the City of Clovis. He also had to get approval from the other parcel owners in the shopping center. They were worried that bringing more than 580 employees as well as their clients would gobble up the

parking lot shared with WinCo Foods and numerous other retailers.

It took individual negotiations with every tenant and building owner to get approval.

With the change-of-use secured, Cook could then look at what it would take to turn a warehouse-style retail space into a modern office people would work in eight hours a day.

The building’s shell couldn’t support the five multi-ton HVAC units needed for a comfortable office.

They had to install numerous high-beam columns and concrete footings to handle the structural load of the units.

“That’s why I think very few have taken on these types of challenges,”

Cook said.

A lack of natural light meant contractors had to cut into brick to install 9,000 square feet of windows, including skylights to give light from above.

“It was very important to us and the County that people not feel like they were going into a mausoleum,” Cook said.

Next, they had to remove freezers, a bakery and meat-cutting station. The uninterrupted open space meant they could arrange the different departments into a logical flow.

Some of the departments that use more telecommuting and 24-hour response could be tucked away. Those more public-facing

**Costco** | From 4

departments would be arranged in a way that makes sense.

Nerland said having the teams together in one location has already wrought benefits.

A lot of the younger workforce appreciate being able to work together in a way they couldn't before, he said.

The building now has 47 conference rooms, 75 enclosed offices, two training rooms, 548 partitioned offices, one cafeteria, 11 break rooms and 71 restroom stalls for 601 staff members.

They transformed the loading dock into a gated drop-off center for crisis cases.

The move of youth services to the Department of Social Services campus means the near end of the consolidation project that began with then-County Administrative Officer Jean Rousseau and Social Services Director Delfino Neira brought before the Board of Supervisors the proposition to move the agency of 2,600 employees to one property.

The first move was back in 2018, when internal services moved into the first of the five former

Pelco buildings. Following that, administrative services came in 2019.

Negotiations had to take place with bus services to provide public transportation for the people served by Social Services.

Cook said 52% of people in Fresno County receive some form of county assistance.

"We're not talking about just a small group of 5% of the population or some small group," Cook said. "We're talking about over half of the population of Fresno County served in some manner by Department of Social Services."

The \$36 million Costco project was finished in 13 months and without any accidents, Cook said. That means it came in on time and under budget.

"We were determined to not let Covid or supply chain shortages be an excuse for not completing on time or below budget," Cook said.

**Edward Smith** | Writer can be reached at: 490-3448 or e-mail [edward@thebusinessjournal.com](mailto:edward@thebusinessjournal.com)



Photo Contributed | Developers with Cook Land Co. and the County Department of Social Services collaborated to lay out the flow of the different departments in youth services.



**GUEST VIEW**  
Nicolas Allen, CFP®

## It may be a time for tax loss harvesting

Watching your investments take a tumble in the stock market generally isn't a fun experience. But seasoned investors know that market volatility — and the inherent ups and downs that come with it — is a natural part of the process, and that historical trends show that market swings even out over time.

In the right conditions, a market drop can even present opportunities, such as with tax loss harvesting.

If this concept intrigues you — particularly in light of recent stock index declines — here's what you should know:

### A potential tax-saving strategy

The tax loss harvesting strategy applies specifically to investments held in taxable accounts. Since current taxes aren't applied to IRAs or workplace retirement plans, this strategy is not applicable in those accounts.

The tax benefit of selling a security in a loss position is that those losses could potentially reduce your tax liability. Suppose you invested \$10,000 to buy 1,000 shares of a stock for \$10 per share more than a year ago. Today, if the stock's value dropped to \$8 per share, your initial investment is now valued at \$8,000. The

stock may recover and eventually appreciate in value. But if you sell it today, you could claim a \$2,000 long-term capital loss. Is that the right choice?

### The upside of tax-loss selling

One deciding factor is whether you have capital gains that can be offset by the losses you incur from selling securities in a negative position. Long-term capital gains which relate to assets you've held for more than a year are taxed at rates of 0, 15, or 20 percent based on your federal taxable income. If you had a \$3,000 long-term capital gain to claim on your 2022 tax return, that would come with a federal income tax bill of \$450 if your long-term capital gain is taxed at the 15% rate. If, at the same time, you lock in a \$3,000 long-term capital loss on a different investment, it will offset that gain and eliminate the tax liability with respect to that capital gain.

Likewise, if you own mutual funds in a taxable account, they may pay out capital gains distributions this year, even if they are not performing well at the present time. Those gains too can be offset by capital losses you claim.

Note that you may not need or want to offset capital gains if

your taxable income in 2022, including the gains, is \$41,675 or less for single tax filers or a married taxpayer filing separately, or \$83,350 or less for a married couple filing a joint return. Taxpayers with total taxable income and gains below those income thresholds qualify for a 0% tax rate on long-term capital gains.

Singles and married couples filing a joint return can use up to \$3,000 of net capital losses to offset ordinary income (\$1,500 for a married, filing separately, tax filer). Beyond that, unused losses can be carried forward to offset potential taxable capital gains in future tax years.

### Cautions about tax loss selling

The downside to selling a position that has suffered a loss is that you can't purchase that specific security or one that is "substantially identical" to it 30 days before or after the sale at a loss without the possibility of running afoul of the wash sale rules and deferring the loss. Choosing to sell also means you sacrifice the potential to benefit from a rebound in the price of the security while you are out of the position. You want to be certain that you are comfortable

not owning a specific security for a period of time that could be a candidate for tax loss harvesting.

Most of all, any buy-or-sell decisions you make regarding your portfolio need to go beyond just the tax consequences. Talk to your financial advisor about how tax loss harvesting opportunities fit into your overall financial plan. Be sure to consult with your tax advisor as well to understand how tax rules apply.

*Nicolas Allen, CFP® is a Private Wealth Advisor with Ameriprise Financial Services, LLC. in Fresno, CA. He specializes in fee-based financial planning and asset management strategies and has been in practice for 14 years. To contact him, consider <http://www.ameripriseadvisors.com/nicolas.j.allen>, (559) 490-7030 option 2, or 7433 N. First Street, Suite 102 Fresno, CA 93720.*

# 10-plus years of concealed carry info compromised in breach



**Photo by Edward Smith** | Attendees at the Kings Gun & Archery Center's New Shooter class learn trigger discipline and how to properly hold an unloaded Walther .22 pistol in this 2018 file photo.

More information is coming out about the data leak for holders of concealed and carry weapons permits in California.

A statement from the California Department of Justice Wednesday suggests personal information of those with CCW permits going back as early as 2011 could have been compromised. Leaked information includes names, dates of birth, gender, race, driver's license numbers, addresses and criminal history. The statement from Attorney General Rob Bonta's office said social security numbers and financial information were not acquired.

Also impacted were gun records including assault weapons registries, dealers records of sales, safety certificates and more. The Department of Justice is investigating what personal identification could be exposed from those records.

"This unauthorized release of personal information is unacceptable and falls far short of my expectations for this department," said Attorney General Rob Bonta. "I immediately launched an investigation into how this occurred at the California Department of Justice and will take strong corrective measures where necessary. The California Department of Justice is entrusted to protect Californians and their data. We acknowledge the stress this may cause those individuals whose information was exposed. I am deeply disturbed and angered."

On Monday, the DOJ made updates to the Firearms Dashboard Portal. They then found out that personal information was accessible in a spreadsheet on the portal. The dashboard and data were available for less than 24 hours, the statement read.

The DOJ will release whose information was exposed in the coming days. It will also provide credit monitoring services for people whose data was affected.

They ask that anyone who accessed that information "respect the privacy of the individuals involved and not share or disseminate any of the personal information."

The Fresno County Sheriff's Office appeared to be the first agency in the state to report the breach after business hours on Tuesday. It urged people who may have had their information compromised to report it.

"The Fresno County Sheriff's Office is urging any of our local residents who learn their identity was compromised as a result of this data breach to please make an online report by visiting

<https://www.fresnosheriff.org/report-a-crime-online.html>"

## Michael Automotive sold after 37 years

A longtime Fresno auto dealer has changed names and changed hands. San Jose-based American Motors Group purchased Michael Chevrolet, Michael Toyota, Michael Cadillac and Michael Volkswagen at the beginning of June.

Terms of the deal were not disclosed. The four dealerships are now known as Blackstone Chevrolet, Blackstone Toyota, Blackstone Cadillac and Blackstone Volkswagen.

Stephen Cornelius, president of American Motors, said after the success of their Toyota dealership in Lancaster and Palmdale, he began looking at similar markets.

Knowing what Cornelius was looking for, one of his brokers took notice of the Michael Automotive Group at Blackstone and Bullard avenues.

Cornelius said opening in Fresno is very advantageous cost-wise compared to San Jose. The city was one of the few in the state that had positive population growth and in terms of income, Fresno ranked among the top five in the nation for growth.

"Fresno is an attractive market," said Cornelius. "It's not a small town — with over a million people — but it has that small town feel."

Cornelius looks for dealerships with opportunities for growth. He uses technology to guide his inventory purchases.

The top retailers in the market get that way from knowing what cars people are buying and how much they are paying, he said.

Trucks are unloading new inventory at the dealership now, Cornelius said. Being a brand-new dealership, they get a "special acquisition" of cars to get them started — adding about 25% more inventory than the current level.

Cornelius also operates Stevens Creek Toyota and Stevens Creek Chevrolet in San Jose. He also runs a classic car company called American Motors Custom and Classics selling muscle cars and European sports cars.

Michael Automotive Group has been in business in Fresno for 37 years. It was owned by Michael Rosvold.

Rosvold decided he had wanted to retire, according to a press release from Pinnacle Mergers and Acquisitions — the consulting firm used to broker the sale on behalf of Rosvold. The dealership had been listed for several months, the release stated, and then received a full-price

offer after listing with Pinnacle.

Rosvold will stay on as consultant before he retires.

## Fresno State program gives inmates degrees

A new Fresno State program will allow inmates at Valley State Prison and Central California Women's Facility to earn a bachelor's degree in social science, expanding access to higher education among one of the most marginalized populations in the state.

The new program is a collaboration between the College of Social Sciences, the Division of Continuing and Global Education and the California Department of Corrections and Rehabilitation.

The degree program was accredited on May 5 by the Western Association of Schools and Colleges — an organization that provides accreditation of public and private universities, colleges, secondary and elementary schools in California and Hawaii. Incarcerated students will receive face-to-face coursework from Fresno State instructors.

The California Department of Corrections and Rehabilitation believes in the transformational power of education and is committed to providing opportunities for academic growth during incarceration, said Brant Choate, director of CDCR's Division of Rehabilitative Programs.

"Incarcerated students who achieve a bachelor's degree are the least likely to return to prison," Choate added. "This program is good for public safety."

The new degree program expands access to higher education following the passage of SB 1391 in 2014. The State of California already offers associate degree programs from community colleges in 33 of the state's 34 prisons and has more than 15,000 students enrolled in face-to-face and correspondence college programs as of fall 2021. Initially, this new degree program will serve 27 students at each facility.

## Almond cold storage in Madera

Developers broke ground Tuesday

on an almond cold storage facility in Madera open to all growers in hopes of alleviating price pressures on the nut.

The owners hope the facility at 2842 N. Golden State Blvd. will be the first of many throughout the Central Valley.

A project over seven years in the making, Almond World looks to open by the second quarter of 2023, said Robert Sullivan, managing partner for the company.

The company name ("almond" without the "L") links to a colloquialism of the word "almond" popular in the Central Valley — pronounced "am-end."

The two 250,000-square-foot buildings are focused entirely on almonds. What separates this facility from others is that they will take almonds from any grower, according to Steve Sagouspe, managing partner along with Sullivan.

The cold storage will allow almonds to be stored up to two years, meaning during times of plenty, growers can keep the nut in storage rather than bringing it to market. Each building will be able to store 50 million pounds of finished product.

"I think farmers and processors are going to really enjoy the opportunity of being able to time their sale rather than having to get rid of it," Sullivan said.

## Assessor office to debut

It was when Paul Dictos was first elected Fresno County assessor/recorder in 2011 when he knew he needed a new building.

The top floor of the Fresno County Hall of Records building in Downtown Fresno is where people go to get birth, death and marriage certificates.

"I saw people struggling to get up there on the third floor. It should have been on the first floor, that's where the traffic is. Over 300 people come into this office every day. In the summertime before school's open we have 500," Dictos said.

Today, a two-story building with a \$11.9 million price tag at 1250 Van Ness Ave. is nearly completed with Dictos' staff ready to begin the move July 11.

Occupying the former Noble Credit Union building at Van Ness Avenue and Merced Street in Downtown Fresno, the new Assessor's Office cost \$2.4 million to purchase, \$1.2 million for demolition work and \$8.3 million for tenant improvements. Roger Davidson with Fresno County Public Works and Planning drew up the plans for the building.

It will be the first recorder's office in California with a drive-thru window. Dictos said the former bank drive-thru will allow people seeking a legal document to never have to leave their car.

"Nobody was lucky enough to get a building like this," Dictos said.

Plans call for an opening this summer.

## 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 Friday's for \$109 (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.

# Supreme Court PAGA ruling an employer win, but vigilance still necessary

**Frank Lopez** - STAFF WRITER

A recent U.S. Supreme Court decision is being hailed as a rare win for California employers.

On June 15, the Supreme Court ruled that individual labor code violations filed under the Private Attorneys General Act (PAGA) can be compelled to arbitration if the employee signed an arbitration agreement with their employer.

Enacted in 2004, PAGA allows citizens to pursue civil penalties on behalf of the state against employers for labor code violations. They can also sue on behalf of other employees.

This clarification of PAGA comes from the Supreme Court's 8-1 decision in *Viking River Cruises, Inc. v. Moriana*. The ruling says that the Federal Arbitration Act, which lays out the laws and regulations that govern the arbitration process, preempts California Supreme Court precedent in *Iskanian v. CLS Transportation Los Angeles, LLC*, which allowed workers to go to trial with PAGA claims.

With this new ruling, an employee who entered an agreement in which they agreed to forgo PAGA actions may have to arbitrate their individual PAGA claims instead of taking them to court as was the common practice in past years.

Workers who succeed in a lawsuit under PAGA recover civil penalties, however 75% of the penalties recovered under a PAGA claim go to the state of California. The remaining 25% of the penalties are split amongst the employees who were affected by the labor violations. Attorneys get a cut as well.

"When an employee's own dispute is pared away from a PAGA action, the employee is no different from a member of the general public, and PAGA does not allow such persons to maintain suit [under PAGA]," Justice Alito opined in the ruling. "The correct course is to dismiss [the employee's] remaining claims" under PAGA in the trial court.

Along with the California business community, the California Chamber of Commerce is praising the Supreme Court's decision, saying in a statement released a day after the ruling that "businesses, workers, and consumers will benefit from this ruling going forward."

Charles Hamamjian, partner at Fresno law firm Sagaser, Watkins, & Wieland, said that the Supreme

Court's ruling is a rare, positive decision for employers — a rarity.

Prior to the Court's June ruling, PAGA allowed the employee filing a claim to assert penalties to employers on behalf other employees. But now, a plaintiff can only file for claims on behalf of themselves, and those claims can be sent to arbitration.

"It's a nice relief for employers to find that arbitration agreements can also protect an employer from a massive PAGA action on behalf of all their employees, and instead limit an employee to bringing only their own claims," Hamamjian said.

Hamamjian said that California prohibits mandatory arbitration agreements as a condition for employment under Assembly Bill 51, but the law set to go into effect on Jan. 1 is wrapped up in litigation before the Ninth Circuit Court of Appeals. Currently, all new employment arbitration agreements need to be voluntary to be enforceable.

Hamamjian said that PAGA lawsuits have been devastating for employers because they allow employees to bring separate lawsuits seeking separate damages for the same violations.

It allowed plaintiffs and their attorneys to scare employers into paying much higher settlements because PAGA penalties add up quickly per employee and pay period, in addition to other payments for other types of penalties that an individual is also able to collect, he said.

Hamamjian advises businesses, especially mid- to-small sized businesses, to count their employees and consider if arbitration agreements would be good for them, as arbitration can have both pros and cons.

"Given the new decision, every business should be looking at whether it [arbitration] makes sense, regardless of size, because the protections an arbitration can give you rarely make sense given the ever-changing state of California law," Hamamjian said.

A University of California, Los Angeles, study from 2020 dubbed PAGA as California's "Hero Labor Law." While often attacked as a "job killer," PAGA has had positive impacts by deterring labor code violations, according to the study.

In 2019, PAGA generated \$88 million in civil penalties for the California Labor and Workforce Development Agency.

Attorneys at Webb Law Group, a civil law firm with offices in Fresno and San Diego, said PAGA has been one of the main



Photo by Anna Sullivan on [unsplash.com](https://unsplash.com) | The Supreme Court's June 15 ruling in *Viking v. Moriana* makes it harder for employees to sue their employers under California's Private Attorneys General Act.

mechanisms in California to get around arbitration agreements and circumvent the difficulties of forming a class-action lawsuit.

Attorney and Managing Shareholder Lenden Webb said that it's shocking when wage and hour cases make it to court, as it's rare to go to trial because usually those cases are "black and white."

"While wage and hour cases rarely go to trial, PAGA was a tool that a lot of plaintiff firms recognized the fear that defense firms had when they're facing PAGA claims because they could be disastrous for small to mid-sized businesses. A lot of plaintiff firms leverage that fear into settlements for the rest of their claims," Webb said.

Webb said that plaintiff firms have one less tool in their toolbox with this recent ruling.

Brooke Nevels, senior associate attorney at Webb Law Group, said the Supreme Court ruling does not affect an employee's individual rights to file claims

in Superior Court, but it effects more on whether an employee can litigate on behalf of a class or as a representative employee.

Christopher Nichols, an associate attorney at Webb Law Group, advises employers to consult with employment specialists after this decision.

"Now would be a prudent time to consult with counsel about your arbitration agreement and make sure that in light of this most recent ruling, that it's up to date," Nichols said.

**Frank Lopez** | Writer can be reached at: 490-3465 or e-mail [frank@thebusinessjournal.com](mailto:frank@thebusinessjournal.com)

# the LEADS

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 Rudolph 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

### Fortune Associates is reporting the following transactions:

4,704 square foot office building at 1706 E. Bullard Ave. in Fresno to Steven La Salvia from Clyde R & Barbara S Curry. Jim Graham was the agent.

2,182 square foot office space at 726 W. Barstow Ave. Suite 108 in Fresno to Heritage Crop Science, LLC from Alex Smith. Chris Cammack was the agent.

972 square foot office space at 125 E. Barstow Ave., Suite 111 in Fresno to Express Evaluations, Inc. Jim Graham was the agent.

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

1,470 square feet of retail space at 131 W. Shaw Ave. in Clovis leased to Vivint, Inc. from J & D Properties. Troy McKenney and Craig Holdener, CCIM of Newmark Pearson Commercial were the agents.

2,802 square feet of office space at 3433 W. Shaw Ave., Suite 106 in Fresno leased to Alan Mok Engineering from Craig and Cindy Davis, Trustees. Phil Souza and Nick Sorensen of Newmark Pearson Commercial were the agents.

15,300 square feet of industrial space at 2728 E. Jensen Ave., Unit #101 in Fresno leased to East Penn Manufacturing Co. from Freeway II, LLC. Lou Ginise, SIOR of Newmark Pearson Commercial was the agent.

Sale of 3,400 square feet of industrial space at 1327 Barstow Ave. in Clovis to Angel Valenzuela from Kirk Cruz. Nick Audino, SIOR and Kyle Riddering of Newmark Pearson Commercial were the agents.

## ABC REPORTS

The following liquor licenses were issued or renewed by the California Alcoholic Beverage Control for the week ending 07/01:

A Type 30 license was issued to DBA: Jensen Market at 10018 E. Jensen Ave. in Sanger held by Saleh Murshed. A Type 30 license is a temporary license with the same restrictions as the license held by a previous owner at the same property.

A Type 42 license was issued to DBA: Las Tejanitas at 17068 Road 26 in Madera held by Paula Meza Perez. A Type 42 license allows a bar or tavern to sell beer or wine.

A Type 30 license was issued to DBA: Quick-N-Shop at 1240 W. Shields Ave. in Fresno held by G Star Investment Inc. A Type 30 license is a temporary license with the same restrictions as the license held by a previous owner at the same property.

A Type 41 license was issued to DBA: Sushinola Inc. at 1776 E. Tulare Ave in Tulare held by Sushinola Inc. A Type 41 license allows a restaurant to serve beer or wine.

## PERMITS

Community Building  
Valuation: \$529,624  
3798 Ashlan Ave  
Clovis CA 93619-5213  
Building 12  
pmt#:\*CMBN-21-04962  
06/17/2022  
Architect  
SIM Architects-SIM-PBK  
7790 N Palm Ave  
Fresno CA 93711-5734  
info@sim-pbk.com  
http://sim-pbk.com  
559-448-8400  
Fax:559-448-8467  
Contractor  
Spencer Enterprises Inc  
5286 E Home Ave  
Fresno CA 93727-2103  
https://www.spencerenterprises.com  
559-252-4043  
Fax:559-456-8338  
lic:316059  
Owner  
Creekside Village LLC

Gas Station & Convenience Store  
Valuation: \$2,800,000  
14859 W Whitesbridge Ave  
Kerman CA 93630-1137  
pmt#:21-COM-0006  
05/20/2022  
Owner-Contractor  
DBB Kerman LLC  
567 W Shaw Ave  
Fresno CA 93704-2500

Tower Monument Structure  
Valuation: \$50,000  
325 Nees Ave

Clovis CA  
pmt#:\*CMBN-22-01575  
06/16/2022  
Architect  
Broussard & Associates Architects  
389 Clovis Ave Ste 200  
Clovis CA 93612-1185  
https://broussardassoc.com  
559-325-7284  
Contractor  
Quiring General LLC  
5118 E Clinton Way Ste 201  
Fresno CA 93727-2094  
559-432-2800  
lic:973147  
Owner  
The Well Community Church  
2044 E Nees Ave  
Fresno CA 93720-0233  
http://thewellcommunity.org

Learning Center & ADA Parking  
Valuation: \$3,000,000  
26818 S Mooney Blvd  
Visalia CA 93277-9312  
pmt#:A2200902  
06/17/2022  
Contractor  
Barnhart Construction  
George Robert Barnhart  
817 W Feemster Ave  
Visalia CA 93277-4739  
559-280-9468  
lic:720988  
Owner  
Learning Center -AIMES/ LINKS  
3806 Laborde Pl  
Bakersfield CA 93308-5187  
661-589-9992  
Fax:661-589-9993

Electric Vehicle Chargers  
Valuation: \$120,000  
1001 S Ben Maddox Way  
Visalia CA 93292-3656  
pmt#:B221749  
06/14/2022  
Contractor  
Taft Electric Company  
James Edward Marsh Jr  
PO Box 3416  
Ventura CA 93006-3416  
805-642-0121  
lic:772245  
Owner  
Giant Chevrolet Cadillac  
1001 S Ben Maddox Way  
Visalia CA 93292-3656  
559-302-9804

## BUSINESS BANKRUPTCIES

Steven Slumberger, dba Slumberger Lumber, Inc.  
Sandra Slumberger, dba Cable Links R&D  
Case No: 21-10762  
5940 e. Shields Ave., Ste. 101  
Fresno, CA 93727  
Assets: \$1,101,079  
Liability: \$5,038,850  
Exemptions: \$312,354

Blain Farming Co., Inc.  
Case No: 21-12473  
P.O. Box 507  
Visalia, CA 93279  
Assets: \$3,494,225  
Liability: \$5,209,399

California Roofs and Solar, Inc.  
1919 E. Ashlan Ave.  
Fresno, CA 93726  
Case No: 22-10061  
Assets: \$21,620  
Liability \$501,386

Powertech Engines, Inc.  
2933 Hamilton Ave.  
Fresno, CA 93721



Image via Google Earth | A community building permit with a valuation of \$529,624 was secured at 3798 Ashlan Ave. in Clovis by Creekside Village LLC.



Image via Google Earth | A gas station and convenience store permit valued at nearly \$3 million was secured at 1489 W. Whitesbridge Ave. in Kerman.



Image via Google Earth | A learning center & ADA parking permit was secured near Mooney Grove Park in Visalia.



Assets: \$98,269  
 Liability: \$155,004  
 Exemptions: 2262

**NEW BUSINESSES**

**FRESNO COUNTY**

Mind Two Design  
 Starshine Dental Care  
 MIC Construction  
 Blue Flame Diner  
 Yankee Trading Co.  
 Fresno Security & Patrol Service  
 Punjabi Naan  
 Gottschalk Music Center  
 NLC Beauty By Francine  
 Glowing & Growing Baby Boutique  
 Pacheco's Towing Service  
 R Com  
 7 Blue Jay Company  
 Alpha Pro Management  
 Jr Body Shop  
 Rural Raggs  
 The Sandwich Shoppe  
 Roberto's Photography and Video Productions  
 Botanical Bliss Aesthetic Spa  
 Woodys Labor  
 C&M Properties  
 Spurrier Electric And Solar  
 Old Town Treasures  
 Master Construction & Coatings, Inc.

Jekana Store  
 Image Homes Real Estate  
 Castro & Castro  
 Balleza Lawn Service  
 PMZ Tax Prep Service  
 Blue Bonsai Lifestyle Center  
 Circle K  
 Smitty's Secret Sauce  
 Poolology  
 Mario Anthony Avila  
 Chef Howie Son And Associates  
 Mr. Gutterman  
 Kurnosoff Props  
 GC Materials  
 Gnarley Brothers  
 Valley Counseling And Psychiatry  
 Leals Body & Upholstery  
 F & J Express Transport LLC  
 Oakpoint Landscaping & Maintenance  
 All Valley Builders "Handyman Services"  
 KryofRidge  
 Sanghera Transportation  
 Natraj Transport  
 C L Financial  
 Fresno Black Belt Taekwondo LLC  
 Sevilla Transport  
 Mario Shiny Windows  
 Pitch Black Tint  
 Weiss Power And Light

Carr Tech Transmission  
 Garlshious  
 7'Z Kreationz  
 California Entertainment Services  
 S. S Gill Express  
 Intro360 LLC  
 COR Cleaners  
 Petal Pushers By Valerie  
 Jar Pest Solutions  
 Simulation Sound  
 Cirkl Specialized Training  
 Sandee Design  
 Maritza's Services Diversos  
 Fresno Chronic Pain Massage And Bodywork  
 Fennemore Wendel  
 The Artist Tree  
 Fashion Riri  
 Lyon & Sons trucking  
 Punjabi Dhaba Inc  
 Queen DS Beauty Salon  
 AE Boutique  
 North Fine Community Health Center  
 Dora's Cleaning Service  
 JVM Landscape Vision  
 Kaillou The Barber  
 Reflection Beauty Lounge  
 Clean Objective  
 CTS Marine Fabrication  
 Fahrney Ford Sales  
 Bulldog Pool & Tile Cleaning Inc.

Adaire To Love Baking Co.  
 Roberto's Landscaping  
 Mariscos Micheladas Mich  
 Maria's Childcare  
 Grizzlies Express  
 Ditch Witch Central California  
 Empire Storage  
 La Mesa Taqueria  
 Skyblue Creations By Celeste of California  
 Central Valley Painting  
 Schoolhouse Dreams  
 Gold Standard Mortgage Inc.  
 HR Productions  
 Praise Church of God In Christ

**TULARE COUNTY**

Zone Air & Heating  
 Pixley Laundry  
 La Magia De La Michoacana  
 Exeter Fitness  
 Playtime America  
 KKM Photography  
 Royal Wellness Spa  
 Golden Valley Electric  
 Blue Flamingo Pool Service  
 Tulare Motorsports  
 J. Smith Dungan Ranch  
 El Charro Café  
 Rock Solid Tile  
 Julia's Bakery & Café  
 Fireag Nursery

First Crush Farms  
 Sequoia Self Storage  
 Mid-Valley Property Management  
 Brown's Shoe Fit Co. (Visalia)  
 Art Nails  
 RG Logistics  
 Hernandez Transport  
 Prime Stone And Granite  
 Porterville Mobile Automotive Repair  
 Beverage House Liquor  
 1 Stop Lindsay Gas Mart  
 Thirsty Hitchhiker LLC  
 Ashley Furniture Homestore  
 Casas Carpet Cleaners  
 Paul Moisi Groves  
 Super 7 Food Store  
 TUR America Travel  
 Triangle Farms  
 SA Medical Transportation Services LLC  
 Crown 7 Trucking  
 Tulare Kings Dental Society  
 Alicia's Beauty Salon  
 Cisneros Logistics Trucking LLC  
 Fierro Trucking  
 T M Properties  
 Cut By Faith Hair Studio  
 Gama Express Enterprise LLC, CA  
 Evergreen Recycling  
 Santos Irrigation Repair

Rodriguez Metal Carports  
 Mikes Logistics LLC  
 Que Pasa Mexican Café  
 Walker & Walker Private Investigations/Legal Services

Stay in the Know

THE BUSINESS JOURNAL  
 FRESNO | KINGS | MADERA | TULARE  
 www.thebusinessjournal.com

Where people go for local and exclusive business news

Sign up today for the Daily Update to stay on top of business news in the Central Valley!

Head to [www.thebusinessjournal.com/newsletter](http://www.thebusinessjournal.com/newsletter) or call circulation for more information at 559-490-3445



# SBA Lenders

In the Central San Joaquin Valley — ranked by the dollar amount of LOCAL 7(a) SBA loans approved from 10-2-20 thru 09-30-21

2022 2021	SBA Lender	Phone Fax	Amount of loans approved	# of loans approved	Certified or Preferred	Range & turnaround on approval Avg. term length	Headquarters Year founded	Top executive/Title
1 (1)	<b>Celtic Bank Corp.</b> 268 S. State St. Ste. 300 Salt Lake City, UT	800-509-6191 N/A	\$14,718,600	8	N/A Y	30 days or fewer up to 25 years	Salt Lake City, UT 2001	Reese Howell, CEO
2 (8)	<b>Live Oak Banking Company</b> 2605 Iron Gate Dr. Wilmington, NC	910-790-5867 910-790-5868	\$14,085,000	8	Y Y	N/A Up to 25 years	Wilmington, NC 2007	James S. Mahan, CEO/COB
3 (3)	<b>Commonwealth Business Bank</b> 3435 Wilshire Blvd. Ste. 700 Los Angeles, CA	323-988-3000 N/A	\$11,658,000	9	N/A Y	7-10 days 7-25 years	Los Angeles N/A	Joanne Kim, CEO
4 (2)	<b>Fresno First Bank</b> 7690 N. Palm Ave. Fresno, CA	439-0200 439-0290	\$9,325,700	14	N/A Y	30 days (non real estate) up to 25 yrs	Fresno, CA 2005	Steve Miller, president/CEO
5 (NR)	<b>Velocity SBA</b> 18881 Von Karman Ave., Ste. 800 Irvine, CA	877-675-0500 N/A	\$7,086,000	7	N/A Y	30-45 days 10, 25-year loans	Irvine, CA 2015	Charles Rho, president
6 (NR)	<b>Summit Bank</b> 2969 Broadway Oakland, CA	510-839-9038 N/A	\$6,875,000	2	N/A N/A	N/A N/A	Oakland, CA 1989	Terrence McGrath, CEO
7 (12)	<b>Open Bank</b> 1000 Wilshire Blvd. Ste. 500 Los Angeles, CA	213-892-9999 N/A	\$6,270,000	2	N/A N/A	N/A 10 to 25 years	Los Angeles 2005	Min Kim, CEO
8 (NR)	<b>American Continental Bank</b> 17700 Castleton St. City of Industry, CA	626-363-8988 N/A	\$5,390,000	2	N/A N/A	N/A N/A	City of Industry, CA 2003	Terry Lou, president/CEO
9 (NR)	<b>MUFG Union Bank, N.A.</b> 400 California Street San Francisco, CA	1-888-818-6060 N/A	\$4,924,300	2	N Y	N/A 10-25 years	New York, NY 1864 in California	Mike Girazian, regional manager, Mark Decius, SBA Lending
10 (NR)	<b>Mission Valley Bank</b> 9116 Sunland Blvd. Sun Valley, CA	818-394-2300 N/A	\$4,571,000	2	N/A Y	N/A N/A	Sun Valley N/A	Tamara Gurney, CEO
11 (NR)	<b>U.S. Bancorp</b> 189 Niblick Road Paso Robles, CA	805-237-6111 N/A	\$4,511,800	7	N/A N/A	N/A N/A	Minneapolis, MN N/A	B.J. Martin
12 (20)	<b>Santa Cruz County Bank</b> 7511 N. Remington Ave., Ste. 103 Fresno, CA	269-6533 462-8801	\$3,696,000	5	Y Y	10 days 25 years	Santa Cruz, CA 2004	Susan Chandler, Sr. VP, SBA/B&I Manager, Barbara Perkins, VP
13 (6)	<b>Central Valley Community Bancorp (CVCY)</b> 7100 N. Financial Dr. Ste. 101 Fresno, CA	298-1775 323-3355	\$3,515,100	5	Y Y	10 days 9 years	Fresno, CA 1979	James Kim, CEO
14 (NR)	<b>Summit State Bank</b> 500 Bicentennial Way Santa Rosa, CA	707-568-6000 N/A	\$2,775,000	1	N/A N/A	N/A N/A	Santa Rosa 1982	Brian Reed, CEO
15 (NR)	<b>Plumas Bank</b> 470 Nevada St., Ste. 108 Auburn, CA	530-889-8616 N/A	\$2,481,900	3	N/A N/A	24 to 48 hours up to 25 years	Quincy, CA N/A	Rodney Borges, Sr. VP/manager
16 (NR)	<b>Mega Bank</b> 245 W. Valley Blvd. San Gabriel, CA	626-282-3000 N/A	\$2,337,000	1	N/A N/A	N/A N/A	San Gabriel 2008	Edward Lo, CEO
17 (NR)	<b>CalPrivate Bank</b> 9404 Genesee Ave., Suite 100 La Jolla, CA	877-852-8080 N/A	\$2,137,000	1	N/A N/A	N/A N/A	La Jolla 2006	Rick Sowers, CEO
18 (13)	<b>Bank of the West</b> 515 E. Shaw Ave. Fresno, CA	227-7777 N/A	\$1,555,000	5	N/A N/A	N/A N/A	N/A 1990	Raman Gill, area manager
19 (NR)	<b>Newtek Small Business Finance, LLC</b> 60 Hempstead Ave., Floor 2 West Hempstead, NY	212-356-9500 212-643-0340	\$1,304,000	3	N/A N/A	N/A N/A	West Hempstead, NY 1994	Barry Sloane, CEO
20 (NR)	<b>California Bank &amp; Trust, a division of Zions Bank</b> 7060 N. Fresno St. Fresno, CA	438-2600 438-2622	\$611,600	3	Y Y	10 days up to 25 years	San Diego, CA 1980	Zak Johnson, senior VP/regional manager

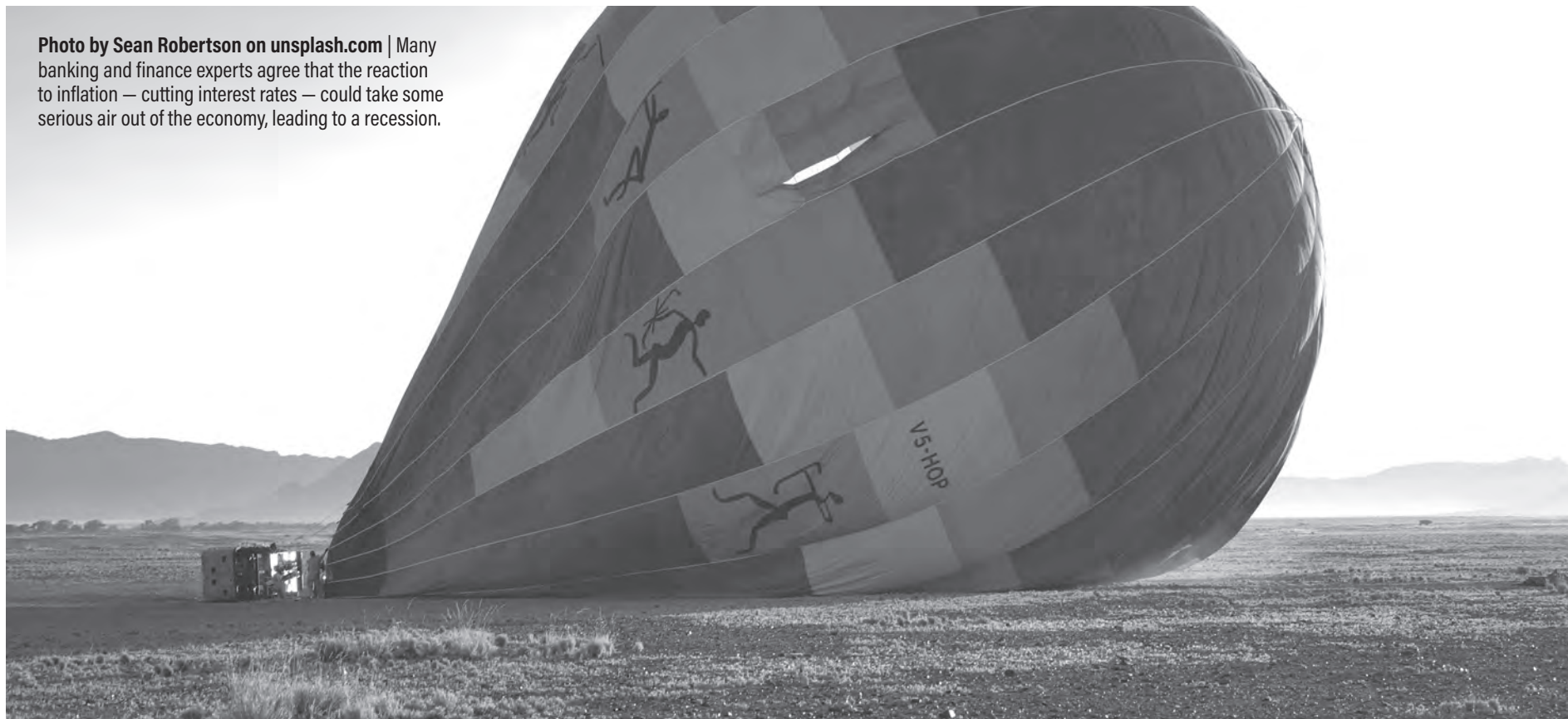
All data has been provided by representatives of the businesses listed & information obtained from the SBA FDO loans by county report. Not all sources surveyed responded to inquiries.  
Key: WND-Would Not Disclose. NR-Not Ranked. Combining Fresno, Kings, Tulare and Madera counties.

Research: Edward Smith

Original Publication Date: July 1, 2022

E-mail:  
edward@thebusinessjournal.com

Photo by Sean Robertson on unsplash.com | Many banking and finance experts agree that the reaction to inflation — cutting interest rates — could take some serious air out of the economy, leading to a recession.



## Is recession on the horizon? Local experts weigh in

**Breanna Hardy** - STAFF WRITER

Historically low inflation has kept loan production strong for the past couple of years, but as inflation skyrockets, the Fed is pumping the brakes with drastic interest rate increases.

The Fed two weeks ago hiked up interest rates by 0.75% — the biggest increase in two decades — to slow inflation.

The goal is to change the behavior of consumers — to rethink the purchase of a home or commercial building or signing a business loan.

And while not across the board, Lo Nestman, CEO of Premier Valley Bank, said he's seen a few people hold off from these big decisions.

"Inflation means people are going to have less money obviously to spend on other things," said Nestman. "Everybody feels gas, right? I mean that's just a cost for all of us."

Nestman said supply shortages have caused businesses to take out loans to pay for more products and materials in a shorter span of time.

"They've been wanting to get as much materials as they could on the commercial side because it's been hard. It's been very difficult to get whatever it is that you needed for your business," Nestman said.

People have also been increasing their lines of credit as well — or opting to stand on the sidelines for now.

Though with inflation comes uncertainty, the backbone of the economy is sound, he said.

"Your major underlying conditions around the market are very strong," said Nestman.

According to the U.S. Bureau of Labor Statistics, Fresno's unemployment rate has dropped to 6% as of April 2022. As of January 2021, unemployment was still over 10%.

There's still a large demand for strong, qualified workers in many industries, Nestman said. In the run

up to the Great Recession in 2008, homebuyers didn't need to prove their income to buy a home. Since then, regulations have been set in place to ensure buyers have the funds to repay their loans.

"You don't necessarily have that same type of housing problem that we've had in the past," he said. "It's a much different animal this go around."

Of course, the specter of another recession looms large.

Antonio Avalos, department chair of economics in the Craig School of Business at Fresno State, looks to the National Bureau of Economic Research, an entity that defines a recession by decreasing gross domestic product over two consecutive quarters.

While the NBER is not a government entity, many look to it as a compass for the market. If the third quarter reflects a decrease in GDP, by definition, the country is headed for a recession.

"It is very likely that we're facing another recession," Avalos said. "The question is how long it's going to take and also how deep it's going to be."

Steve Jones, CEO of Murphy Bank in Fresno, says community banks will actually do well with the rate increase because of their excess liquidity in cash.

"I think everything still points to the economy being relatively strong," Jones said.

Murphy Bank relies on certificates of deposits, otherwise known as time deposits, to fund the portfolio of loans.

Banks tend to be on the receiving end of higher interest rates because earnings go up. However, it can have consequences for customers borrowing money.

As rates rise, Jones notes that it's relatively low compared to other generations.

"We're starting from an almost-zero rate environment," he said. "From

a historical perspective, even that increase isn't out of the norm when you look at traditional rates in the market."

It does have the potential to slow the economy by decreasing lending to businesses and individuals.

Jones predicts that even if a recession does occur in the next year, it would be fairly mild since there's a tremendous amount of money in the market.

"The federal government put nearly \$6 trillion into the hands of businesses and individuals during the pandemic to stave off massive recession and that's creating our inflation right now," Jones said.

Even if a recession does occur in the next year, Jones predicts it will take time for supply and demand to even out after it's been tested with supply shortages.

Fresno State economist Avalos echoed that his colleagues predict a short and mild recession due to the

hike in interest rates. While some argue that the Fed should have intervened a long time ago, it will help curb the depth of a potential recession.

"This recession is not going to be triggered by a collapse of the housing market or a financial market — this is a different type of recession," Avalos said.

Strong bank liquidity points to households having excess cash, which Avalos said

"Banks are stronger, households are more financially secure, the federal reserve is already taking action. And I think those are the main reasons many economists believe that this is not going to be something that dramatic," Avalos said.

**Breanna Hardy** | Writer can be reached at: 490-3493 or e-mail [breanna@thebusinessjournal.com](mailto:breanna@thebusinessjournal.com)

### Trouble on the way?

The Business Journal recently asked website visitors if the U.S. is headed toward recession. Here's how the 216 votes broke down:

**YES, A MAJOR ONE.....62%**

**YES, A MINOR ONE.....27%**

**NO.....5%**

**NOT SURE.....6%**



# MIGUEL REYES

CEO | QUESADILLA GORILLA

**EDUCATION:** SOME COLLEGE | **AGE:** 29 | **FAMILY:** WIFE/CO-OWNER MIKAYLA REYES, 28; DAUGHTER JOSIE JOIE REYES, 4; AVETT JOSIAH REYES, 1½; STEVEN BENJAMIN REYES, NEWBORN.

## What we do:

At QG, Peace, Love, and Dillas are at the core of everything we do. By serving our community with authentic hospitality, an enjoyable environment, and quality quesadillas, we hope to make every space we're in a bit brighter — one dilla at a time.

## Tell us a little about your career to your current position.

As a kid growing up, I've always wanted to own a restaurant. I didn't spend my time in the living room playing video games with my brothers. I was in the kitchen cooking with my mom. My first job was at Superior Dairy in my hometown of Hanford when I was 16. I worked a few other line cook jobs here and there but by the time I was 21 we opened our own restaurant.

## How long have you been at your current position?

This year will be 9 years.

## What got you interested in the food industry?

Honestly my childhood wasn't really the greatest. Broken home, divorced parents, addiction, mom hardly around because she was working two jobs to provide for four boys on her own. A lot of unpleasant memories, however, the good ones I hold onto were the times we got together as a family and built relationships and connection around food. Food holds a special place in my heart not just because of how amazing it is, but the fact that relationships and memories can be formed around it even in tragic times.

## What's the story behind the name "Quesadilla Gorilla?"

Well, we had the concept but didn't have a name. I was getting a haircut one day and told my barber what we were up to, but we were stuck on coming up with a name. With a snap of his finger, he came up with Quesadilla Gorilla. I thought it was dumb at first but by the time he was done cutting my hair and presenting his case, I was sold. Next was convincing my wife to go with it (haha). We actually named the No. 1 on our menu after him. The Evan Boling and it's our No. 1 selling item. Chicken, bacon, jalapenos, perfection.

## What is your impression of the Fresno community?

I think it's huge! There's so much opportunity and so many things going on. So much talent, art, and craft. I'm just excited we get to be a part of it.

## What cause/organization is close to your heart?

One we partnered with in the past was Salt & Light, an organization that focuses on feeding the less unfortunate. That just goes hand in hand with why we started Gorilla — building relationships with food. I think one day we will eventually start our own. I know there are a lot of great ones out there already, but I also have a heart to help troubled youth. I hope one day my story can be an inspiration to those kids and give them direction that they too can choose a better life for themselves.

## What was the best advice you ever received?

You are f\*\*\* if you're the smartest person in the room, hire people smarter than you.

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

Well earlier I said Superior Dairy was my first job when I was 16, but I started working with my grandpa in his business doing stucco and plastering when I was maybe 8 or 9. It was nothing crazy, but I would sweep and pick up trash getting the job ready as well as during clean up. At the time it was hard work, waking up early to beat the sun, staying late to finish the job. But getting paid felt amazing. What I took away from that was hard work does pay off and sometimes you have to do the little things too 'cause they matter.

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

I'm really into fitness. Earlier this year I competed in my first bodybuilding show and took third! I love to read — my wife rolls her eyes when another book shows up on our doorstep when I still have all the other ones I need to read. I also love spending time with my wife and kids when I get home from work and on the weekend. Not everyone can be business partners with their wife, but it really works for us. We love traveling and trying new restaurants. However, it is impossible not to talk about Gorilla when we do. Typically, on vacation is when my wife gets inspiration for a new, special quesadilla we will feature.

# the PEOPLE ON THE MOVE

## EDUCATION

Field experience in Fresno Pacific University's MBA program can be as far afield as international business can be—this spring it was Spain.

A cohort of 14 students, faculty and guests made the round trip from June 4-13. They met with local business leaders and increased their understanding of global business issues and how they affect local businesses, according to Katie Fleener, Ph.D., dean of the School of Business, who was part of the group.

Destinations included Barcelona and Madrid, where students had the chance to sharpen their international focus by meeting leaders at:

- **Tech Barcelona** — A private, nonprofit organization dedicated to making Barcelona a benchmark on the international digital and technological scene. Similar to Fresno's Bitwise Industries.
- **Ronald McDonald House of Madrid**
- **AYCE Laborytax** — A firm that provides business services to organizations such as auditing, consulting, advising and outsourcing.
- **BNZSA** — A marketing agency specializing in tele-based

demand generation. The company also hosted FPU visitors to a rooftop BBQ lunch, which it provides to employees every Friday.

- **USDA in Madrid**  
Students traveled from Barcelona to Madrid by train, enabling them to see the beautiful countryside between the two cities. Between business visits, the group squeezed in sightseeing at places such as Park Guell, Barcelona's Gothic Quarter & Sagrada Familia and the Medieval City of Toledo.

Applications for the fall MBA class are being accepted. Find more information at <https://www.fresno.edu/graduate/program/mba-masters-business-administration>

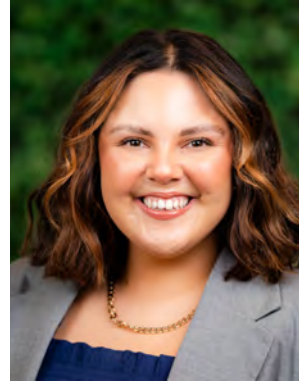
**Marissa De La Peña** has been named development gift officer at Fresno Pacific University. Her position is responsible for discovering, qualifying and soliciting donors who show interest in the university. Along with maintaining donor relationships, she also takes part in any needed administrative duties in the FPU Advancement Office. Before joining the university, De La Peña worked for four years in the special education department at Clovis Unified School District, finishing as an instructional



**Photo via Fresno Pacific University** | Members of the Fresno Pacific University Spring 2022 MBA trip on the rooftop at Tech Barcelona. Back row, left to right: Darrin Person, Eric Medina. Front row, left to right: Elizabeth Garza, Priscilla Quintana, Michelle Bradford, Lacey Norman, Jessica Leon, Katie Fleener.

assistant II. "It was quite the career switch going from a world I was very familiar with to a completely different work environment, but I am grateful to have taken the leap," she said. De La Peña earned her A.A. degree in communications from Clovis Community College in 2018 and her Bachelor of Arts in business: Organizational Leadership from Fresno Pacific University in 2020 through the bachelor's degree completion program.

Fresno Pacific University is pleased to welcome **Anna James Miller** as director of grant funding support and foundations relations. Miller's duties involve creating and managing a university-wide system and workflow for pre-award grants through research, writing, budgeting, review and submission; and for post-award grants through tracking, spending, program/project evaluation and reporting. Miller also contributes to the FPU Advancement Office team through major gift stewardship through private foundations, donor-advised funds and corporate sources. Miller, whose last position was Executive Director of San Luis Obispo Symphony, is also a licensed REALTOR and small-business owner. After completing an Associate of Arts and Sciences from Wenatchee Valley College in 2011, Miller earned a Bachelor of Arts in Arts Administration from



De La Peña



Miller

People on the Move | Page 14

# WORKFORCE CONNECTION IS MOVING

LAST DAY AT MANCHESTER CENTER IS THURSDAY, JULY 28, 2022

NEW LOCATION

OPENING DAY IS WEDNESDAY, AUGUST 3, 2022



Fresno Regional WDB  
**Workforce Connection**  
A proud partner of America's Job Center of California™ network.



3170 WEST SHAW AVE,  
FRESNO, CA

FOR MORE DETAILS 1-877-954-4473 | WORKFORCE-CONNECTION.COM



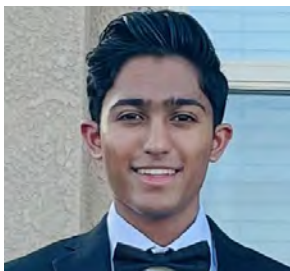
Rojas



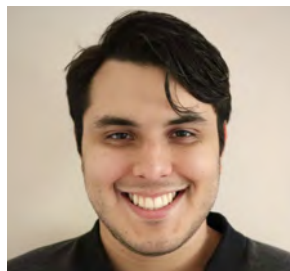
Aloh



Hombal



Vallabh



Martinez

**People on the Move | From 13**

the University of Massachusetts Amherst in 2013 and a Master of Arts in Organizational Leadership with a concentration on servant leadership from Gonzaga University in 2016.

**REAL ESTATE**

Realty Concepts Ltd. Is excited to welcome **Angel Rojas** to the family. She is a Central Valley native, raised in Lindsay. She moved to Fresno and built a luxury cake business from the ground up, collaborating with hundreds of clients to make their vision come to life. Creating lasting and meaningful relationships with her clients is always the goal. She prides herself on having the skill of understanding her clients' needs and goals, and being the person, they can come to with questions. After a few years of being in the cake business

she discovered the opportunities real estate had to offer. She's excited to help people find their perfect home and guide them through the process. When she's not in the office you can find her out with her dog, golfing, or hanging out at local restaurants and breweries.

**HEALTH CARE**

Kaweah Health Woodlake Clinic has expanded its physician line-up and services, welcoming **Humam Aloh**, M.D., a pediatrician with over 10 years of experience, to the community. Along with providing pediatric services in Woodlake, Dr. Aloh also serves as the vice chair of the Department of Pediatrics for Kaweah Health Medical Center.

Throughout the pandemic, Dr. Aloh has spent a great deal of time with parents, often times answering their questions regarding whether

to vaccinate their children. "This topic is more profound in the Valley. I do my best to provide the risks and benefits of vaccines," said Aloh, who is vaccinated for COVID-19 and recommends that everyone consult with their health care provider when it comes to vaccinations. "In pediatrics, complications from the COVID-19 vaccine are rare. Complications from vaccinations, in general, are rare, but there are always risks and benefits to all vaccines."

Born in Syria, Dr. Aloh attended the University of Damascus, where he earned his medical doctor degree. He went on to do elective training at Derriford Hospital in England, and then El Hospital Central in Spain, where he learned Spanish and English. He started his pediatric residency training at the University of Toledo in Ohio and completed his Pediatric Critical Care Fellowship training at Harbor-UCLA and Orange County Children's hospital. Dr. Aloh is double board certified by the American Academy of Pediatrics, both in General Pediatrics and in Pediatric Critical Care Medicine.

Dr. Aloh found a home in the Central Valley where he married and had sons. He and his family live in the community he serves, building relationships with the families he sees regularly.

To schedule an appointment with Dr. Aloh, please call (559) 564-1800. To schedule an appointment for the COVID-19 vaccination, please visit [myturn.ca.gov](http://myturn.ca.gov).

**BANKING**

Bank of America today announced two high school students have been selected as Student Leaders (#BofAStudentLeaders), an eight-week paid summer internship providing students with first-hand experience in serving their communities. These students are working with a local nonprofit, the Boys and Girls Club of Fresno County, earning \$17 per hour. They also receive a Chromebook as part of the program and will have the option to voluntarily participate in in-person activities as part of the internship.

The Fresno area continues to have a large local unemployment rate at 6%, approximately double the state and national average. Without access to career skills-building opportunities like the Student Leaders program, many young people may be left behind from a fast-changing job market, leading to even higher rates of youth unemployment. Along with the Student Leaders program, Bank of America also is connecting another 30 youth to paid summer internships this year as part of its commitment to workforce development as a pathway to economic mobility.

The Class of 2022 Fresno Bank of America Student Leaders are:

**Pratham Hombal**, Clovis, a recent graduate of Buchanan High School. Hombal has numerous accomplishments, graduating first in his class, serving as student body president during his senior year, a member of the National Honor Society, and during the pandemic grew the Science Fair team from an average of five or six members

to nearly 30. He also established a nonprofit to help fight climate change, interned at the NASA Ames Research Center's GeneLab, and is a National Youth Advisory Council Member for the United Nations Ocean Decade program. He also volunteers for several area organizations.

**Akhil Vallabh**, Fresno, an incoming senior at Clovis North High School, ranks near the top of his junior class, has been a member of the Speech and Debate Team and placed well in the Science Olympiad. He is a third-degree Black Belt in Taekwondo and at age 14 became the youngest-ever paid instructor in his Taekwondo academy. He founded his school's Alzheimer's Association Club and volunteers with several nonprofits, including Teens That Care Fresno and the Hinds Hospice Circle of Friends.

Started in 2004, the Student Leaders program annually recognizes 300 community-focused juniors and seniors from across the U.S.

**NONPROFITS**

Cambridge, Massachusetts-based nonprofit Next Step has a new member on staff to help make sure that more young people living with cancer, HIV and rare genetic disorders have a mentor in their life they can trust. Welcome **Richard Martinez** of Fresno, Next Step's new mentorship coordinator. He will be directly mentoring seriously ill young people and managing other Next Step mentors in various Next Step programs.

Why did you choose a nonprofit career path?

Richard: While the choice to join Next Step was not necessarily a cognizant decision on my end to join a non-profit, it seems to make a lot more sense now. All the signs were pointing me there. I don't know how many times my wife heard me say, "it has to mean something!" while I was looking for job opportunities.

Both my parents were educators – teachers. I could argue that teaching is not really a "for-profit" career, but I don't think I even have to, really. In many ways, this is a large part of who I am. I want to help people. That's all that really matters to me.

You're from the Fresno, California area. What is the one thing back home that is unique to the west that you wish you had here in Boston?

Richard: Well that is almost a no-brainer – almost. I would say In-N-Out, but as my wife so greatly reminded me just now, fruit. I like to say that I grew up spoiled when it comes to fruit. Fresno, is what I like to call the Urban-hub of Rural California, the nexus point of the Central Valley. The Central Valley is responsible for the production of a vast majority of the nation's produce, so being from Fresno often meant you had the lion's-share of fruit to choose from, the plumpest and the sweetest.

My mother's family is from Selma, CA, the self-labeled "raisin-capital of the world", and my grandpa would often help out in the fields when he had time and he would always sneak away some extra crates of grapes,

**SANDLER**<sup>SM</sup>



AN AWARD-WINNING, LOCALLY OWNED & OPERATED TRAINING CENTER

**OUR NEXT MANAGEMENT ACCELERATED COHORT IS BACK!**

What training are you giving your management team to develop & improve company culture for sustainability?

**S-MAP | 12 Week Program  
Thursday(s) Beginning in August  
10:30am - NOON**

Contact us today to reserve your seat | Space is limited

559.283.4642 | [Kaysi.Curtin@Sandler.Com](mailto:Kaysi.Curtin@Sandler.Com) [www.KCurtin.Sandler.Com](http://www.KCurtin.Sandler.Com)



THE BUSINESS JOURNAL

# 60 IDEAS

in **sixty** minutes

OUR MOST INSPIRING EVENT OF THE YEAR

SPONSORSHIPS AVAILABLE NOW

On Tuesday, September 27th we will invite six local CEOs and leaders in the Central Valley business community to share their 10 best ideas that can be immediately implemented to improve any business. These exceptional speakers will take the stage LIVE from the Tangram Interiors showroom for this virtual event.

**INTERESTED IN SPONSORING THIS EVENT?**

Marketing starts NOW! 60 Ideas in Sixty Minutes is a perfect opportunity to leverage The Business Journal and all of our marketing firepower as we promote our most popular event through October. In 2020 & 2021 we tripled our attendees by taking the event virtual and to a whole new level. Not only did we triple our audience, but we also gave more value to our sponsors in a way we never thought possible before.

**SPONSORSHIPS ARE LIMITED**

Questions regarding sponsorships and this event please contact (559) 490-3481 | [ashley@thebusinessjournal.com](mailto:ashley@thebusinessjournal.com)

**PROUDLY SPONSORED BY**

PRESENTING SPONSOR



PARTNER SPONSORS



SENSIBA SAN FILIPPO  
CERTIFIED PUBLIC ACCOUNTANTS AND BUSINESS ADVISORS

EVENT SPONSORS



# Firm on ground floor of 'renaissance of the SBA'

**Breanna Hardy** - STAFF WRITER

As is apparent from this week's list of SBA Lenders (see page 10), small businesses demand small balance loans, but there remains room for improvement to reach underserved owners.

David Cody, co-founder and co-CEO of Chicago-based Newity, a virtual financial servicer, said his company is looking to meet the needs of small businesses still searching for loans after the Paycheck Protection Program ended.

Newity was created during the pandemic when the PPP needed help getting off the ground. Though not a lender, it serviced more than \$11.3 billion in loans.

"We saw an opportunity to create a company that could help facilitate the flow of money from the government, the SBA specifically, into the hands of small businesses and to play the role of servicer," Cody said.

Now that PPP has fully run its course and most businesses have received loan forgiveness, Newity is looking to benefit businesses in other ways, like assisting with 7(a) loan applications — the most popular SBA loan.

"Our primary mission right out of the gates is to help the smallest, most underserved," Cody said. "Those borrowers are not accessing 7(a) at the same volume as they access PPP. That begs the question, 'Why?'"

He says it's because of the lack of incentive for financial institutions to facilitate the flow of that credit in such small sizes to businesses. The SBA

7(a) loan product is falling way short of providing access to capital for the very young businesses that it is designed to help fund in the first place, he said.

People started to realize how many small businesses were out in their communities, and those statistics were never really available before the pandemic, he said.

Using this data to help the smallest of businesses, especially in underserved communities, is paramount to making 7(a) loan distribution more effective, he said.

Inflation and rising interest rates have created general market uncertainty for many people in business.

"I think what's very difficult for small businesses is that this is all coming on the back of a pretty traumatic couple of years," Cody said.

But he says there's opportunity on the horizon for small businesses. The rollout of PPP gave the public a gauge of how many small businesses are out there and what they need by way of capital.

"I do believe that PPP created the opportunity for the renaissance of the SBA," Cody said.

**Breanna Hardy** | Writer can be reached at: 490-3493 or e-mail [breanna@thebusinessjournal.com](mailto:breanna@thebusinessjournal.com)



## David Cody

**Chicago-based Newity**  
*Co-founder and Co-CEO*

## People on the Move | From 14

nectarines, and strawberries. My wife's father ran her mother's family farm, where they produced cherries and grapes. So like I said, spoiled. When I first came to the East Coast I remember loading up my plate with fruit and I took one bite and my privilege was laid bare. Even now, when we make trips to Costco, we are always looking out for where fruit comes from. I bet almost every grape or cherry package you'll find at Costco originates from some part of the Central Valley of California.

What's a random personal factoid about you?

Richard: In what seems like another life ago, I won a Greco-Roman wrestling national title, and I also hold an honorary black belt in Escrima, the Filipino art of stick-fighting.

### AGRICULTURE

As part of the Wonderful Community Scholarship Program intended to help college-bound students reach their full potential, 12 Central Valley students from the communities of Wasco and Shafter will each receive up to a \$30,000 scholarship to assist with tuition, living expenses, and other costs at an accredited college or university of their choice. Created and funded by philanthropists Lynda and Stewart Resnick, co-owners of The Wonderful Company, the program builds on their long-standing commitment to help Central Valley students fulfill the dream of a college education as a pathway to entering the workforce. To date, over \$25 million has been directed to more than 2,300 college scholarships.

With the goal of getting more children to and through college, the scholarship program helps first-generation college students prepare for, pay for, and persist through college. Currently, 17 percent of Kern County, California, residents possess a bachelor's degree, and many don't see college as a realistic option. This program is one of the many ways the Resnicks strive to increase

access to higher education opportunities in the communities The Wonderful Company serves.

"Today's children are tomorrow's citizens, and we're determined to make sure the next generation of leaders in the Central Valley not only excels in academics, but that they also use their passions to ignite change in the communities where our employees live and work," said Lynda Resnick, vice-chairman of The Wonderful Company. "A quality education must be equitable and inclusive so that every child can gain the skills and earn the credentials needed for successful, fulfilling careers. Our children have so much to contribute to the world and, thanks to them, I know our future is bright."

Every year, The Wonderful Company and its co-owners invest more than \$30 million in community development, education, and health and wellness initiatives across the Central Valley and beyond. Established initially to provide college scholarships to the children of Wonderful employees from the Central Valley, the program has expanded over the last 28 years to also award college scholarships to Wonderful College Prep Academy graduates, Wonderful Agriculture Career Prep students, and now first-generation college students from high schools in Wasco and Shafter. Presently, 900 Wonderful scholarship recipients are enrolled in college and an additional 300 graduating seniors received a Wonderful College Scholarship this year.

The Community Scholarship Program aims to reach more communities and students in the future. For additional information about The Wonderful Company and its co-owners' philanthropic efforts, visit [www.wonderful.com/csr](http://www.wonderful.com/csr).

### FINANCIAL INFORMATION

Credit Bureau Connection, a Fresno-based provider of credit report and compliance solutions to automotive dealers, lenders and other

end markets, announced several additions to its management team. Joining CBC are seasoned executives Vikram Arora as chief financial officer and Brett Petersen as senior vice president of sales. CBC is backed by Capstreet, a Houston-based lower middle market private equity firm.

Arora has more than 15 years of corporate finance experience, with a focus on technology and finance companies. He most recently served as vice president, finance at Planview, Inc., a global provider of resource management tools. He previously spent six years at NCR Corporation (NYSE: NCR), a global leader in consumer transaction technologies, where he was CFO of the Global Enterprise, Merchandising and Supply Chain (GEMS) Division. He also held senior finance roles of increasing responsibility at Retailix USA, Inc. (acquired by NCR Corp.). He received Master of Science and Master of Business Administration degrees from the University of Texas, and a Bachelor of Commerce degree from the University of Bombay.

Petersen is a proven sales leader with more than 25 years of technology and compliance product experience. Most recently, he was executive vice president of sales & client relations at GIACT, a consumer reporting agency that provides customer intelligence for payment risk mitigation, which is now part of Refinitiv and owned by the London Stock Exchange. Previously, he spent 20 years at Thomson Reuters in various sales and sales management roles spanning both the legal and compliance markets. He holds a bachelor's degree in marketing from Colorado State University.





A SUPPLEMENT OF THE BUSINESS JOURNAL

# *Central Valley Living*

LIVE • WORK • VISIT

**2022/2023 COMING SOON!**

Relocate is now the new Central Valley Living! We are expanding our audience to the greater Central Valley business community. With this revamped supplement, your business advertising can be seen in Fresno, Madera, Kings and Tulare counties.

Central Valley Living will provide valuable information on local education, employment, health care, culture and churches, as well as contact information for public and private organizations in our communities and much more.

Don't miss out on this marketing opportunity. Get your business in front of the Central Valley business community!

**For more information and to secure your ad space,  
contact us today!**

**(559) 490-3400 | [abner@thebusinessjournal.com](mailto:abner@thebusinessjournal.com)**

---

**Publication Date: August 5th**

Renew early & upgrade your Business Journal subscription so your whole office can start receiving daily business news

# The EXECUTIVE CORPORATE PACKAGE



## Package Options:

- 1-Print/Digital + 5 digital subscriptions - \$110/year (\$314 savings)
- 1-Print/Digital + 10 digital subscriptions - \$220/year (\$549 savings)

## Each Package Includes:

- Access to the LEADS downloads center & past archived issues of the paper online
- Monthly Supplements
- Book of Lists (\$50 value)
- Receive 5 or 10 extra digital subs for your friends, family or colleagues.
- Daily Update and Morning Roundup emails
- 52 Print & Digital issues (to the main person)
- Breaking News
- 24/7 access behind our paywall at [thebusinessjournal.com](http://thebusinessjournal.com)

Contact our Circulation Department today to update your subscription!  
559.490.3445 or [victoria@thebusinessjournal.com](mailto:victoria@thebusinessjournal.com)

# PUBLIC NOTICES

PAGE 19

JULY 1, 2022

## READERS INDEX

Trustee Sales	19
Civil	21
Probate	21
Fictitious	23
Miscellaneous	23

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 TS No. CA-22-912098-BF Order No.: 150-2317887-05 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 1/5/2015. 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 drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): **PAUL G PEREZ, AN UNMARRIED MAN** Recorded: 1/12/2015 as Instrument No. 2015-0002923-00 of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: 8/3/2022 at 9:00 AM Place of Sale: **At the Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724. At the West Entrance to the County Courthouse Breezeway** Amount of unpaid balance and other charges: **\$147,297.00** The purported property address is: **5840 EAST PONTIAC WAY, FRESNO, CA 93727** Assessor's Parcel No.: **496-032-16** **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 website <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: **CA-22-912098-BF**. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet website. The best way to verify postponement information is to attend the scheduled sale. **NOTICE TO TENANT:** You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call **800-280-2832**, or visit this internet website <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: **CA-22-912098-BF** to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. 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 S 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-22-912098-BF** IDSPub #0179174 7/1/2022 7/8/2022 7/15/2022 07/01/2022, 07/08/2022, 07/15/2022

(1)  
 Title Order No.: 2116586cad Trustee Sale No.: 85812 Loan No.: 399280884 APN: 491-293-13 **NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/19/2019. 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 7/22/2022 at 10:30 AM, CALIFORNIA TD SPECIALISTS, AS TRUSTEE as the duly appointed Trustee under and pursuant to Deed of Trust Recorded on 12/27/2019 as Instrument No. 2019-0156823 in book //, page // of official records in the Office of the Recorder of Fresno County, California, executed by: **JOSE E. GOMEZ MADERA, A SINGLE MAN, as Trustor PS FUNDING, INC., A DELAWARE CORPORATION, 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: On the backside of the County Courthouse building located at 1100 Van Ness, Fresno, CA 93724, **NOTICE OF TRUSTEE'S SALE** - continued 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: Parcel 2 of Parcel Map No. 89-14 recorded on July 23, 1991, in Book 51 of Parcel Maps at Page 91, in the Office of the County Recorder of Fresno County, as Document No. 91088518. 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: **275 NORTH PEACH AVENUE CLOVIS, CA 93612** 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 trusts created by said Deed of Trust, to-wit: \$ 291,877.69 (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 of Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. DATE: 6/27/2022 CALIFORNIA TD SPECIALISTS, AS TRUSTEE, as Trustee 8190 EAST KAISER BLVD., ANAHEIM HILLS, CA 92808 PHONE: 714-283-2180 FOR TRUSTEE SALE INFORMATION LOG ON TO: [www.stoxposting.com](http://www.stoxposting.com) CALL: 844-477-7869 PATRICIO S. INCE, VICE PRESIDENT CALIFORNIA TD SPECIALIST IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. "NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid on 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 the outstanding lien that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on

this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and if applicable, the rescheduled time and date for the sale of this property, you may call 844-477-7869, or visit this internet Web site [www.stoxposting.com](http://www.stoxposting.com), using the file number assigned to this case T.S.# 85812. 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 conducted after January 1, 2021: **NOTICE TO TENANT:** You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (844) 477-7869, or visit this internet website [www.STOXPOSTING.com](http://www.STOXPOSTING.com), using the file number assigned to this case 85812 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid; by remitting the funds and affidavit described in Section 2924m(c) of the Civil Code; so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. 07/01/2022, 07/08/2022, 07/15/2022

(1)  
 T.S. No.: **2022-01381** APN: **552-262-09** Property Address: 2324 SIERRA MADRE AVE CLOVIS, CA 93611 **NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/22/2017. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by 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: **April Noel Dillon, an unmarried woman** Duly Appointed Trustee: **Nestor Trustee Services, LLC** Deed of Trust Recorded 7/18/2017 as Instrument No. 2017-0088316-00 in Book -- Page -- and further modified by that certain agreement dated July 21, 2020 recorded on October 1, 2020 as instrument number 2020-0135493 of Official Records in the office of the Recorder of Fresno County, California Date of Sale: 8/3/2022 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: **\$376,850.35** Street Address or other common designation of real property:

**2324 SIERRA MADRE AVE CLOVIS, CA 93611** A.P.N.: **552-262-09** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 793-6107 or (888) 902-3989 or visit these internet websites [www.auction.com](http://www.auction.com) or [www.nestortrustee.com](http://www.nestortrustee.com), using the file number assigned to this case 2022-01381. 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 TENANTS:** You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (800) 793-6107 or (888) 902-3989 or visit these internet websites [www.auction.com](http://www.auction.com) or [www.nestortrustee.com](http://www.nestortrustee.com), using the file number assigned to this case 2022-01381 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. Date: 6/24/2022 **Nestor Trustee Services, LLC 2850 Redhill Avenue, Suite 240 Santa Ana, California 92705 Sale Line: (888) 902-3989 Giovanna Nicholson, Trustee Sale Officer EPP 34837 Pub Dates 07/01, 07/08, 07/15/2022** 07/01/2022, 07/08/2022, 07/15/2022

(1)  
**NOTICE OF TRUSTEE'S SALE** Trustee Sale No. F2110001 Title Order No. F2110001-LM APN 190-070-53; 190-070-54 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 05/10/2013. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 07/21/2022 at 10:00AM, CHICAGO TITLE COMPANY, a California corporation as the duly appointed Trustee

Continued | Next Page

## TRUSTEE SALES

Continued | From 19

under and pursuant to Deed of Trust May 24, 2013 as Document No. 2013-0074909-00 of official records in the Office of the Recorder of Fresno County, California, executed by: **Sia Yang**, as Trustor, in favor of John Bristow and Penny Bristow, 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: The Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF BY REFERENCE EXHIBIT "A" Legal Description For APN/Parcel ID(s): 190-070-53 and 190-070-54 THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE UNINCORPORATED AREA IN COUNTY OF FRESNO, STATE OF CALIFORNIA AND IS DESCRIBED AS FOLLOWS: PARCEL 1: APN 190-070-53 THE SOUTH HALF OF GOVERNMENT LOT 3 IN SECTION 1, TOWNSHIP 14 SOUTH, RANGE 26 EAST, MOUNT DIABLO BASE AND MERIDIAN, ACCORDING TO THE OFFICIAL PLAT THEREOF. PARCEL 2: APN 190-070-54 THE NORTH HALF OF GOVERNMENT LOT 3 IN SECTION 1, TOWNSHIP 14 SOUTH, RANGE 26 EAST, MOUNT DIABLO BASE AND MERIDIAN, ACCORDING TO THE OFFICIAL PLAT THEREOF. PARCEL 3: A 60 FOOT NON-EXCLUSIVE ACCESS EASEMENT OVER AND ACROSS THE EXISTING DIRT ROAD LYING IN SECTION 2, TOWNSHIP 14 SOUTH, RANGE 26 EAST, MOUNT DIABLO BASE AND MERIDIAN, ACCORDING TO THE OFFICIAL PLAT THEREOF, DESCRIBED AS FOLLOWS: BEGINNING AT THE CENTERLINE OF MILLWOOD ROAD; THENCE NORTHERLY 3050 FEET, MORE OR LESS; THENCE EASTERLY 1900 FEET, MORE OR LESS, TO THE EAST LINE OF SAID SECTION 2. PARCEL 4: A 60 FOOT WIDE EASEMENT FOR INGRESS AND EGRESS, LYING WITHIN SAID LAND, AND LYING 30 FEET ON EACH SIDE OF THE FOLLOWING DESCRIBED CENTERLINE: BEGINNING AT A POINT ON THE WEST LINE OF SAID SECTION 1, WHICH BEARS SOUTH 1° 37' 40" EAST, 214.89 FEET FROM THE NORTHWEST CORNER OF THE SOUTH HALF OF GOVERNMENT LOT 4 IN SAID SECTION 1 AND FROM WHICH POINT THE RADIUS POINT OF A 125.00 FOOT RADIUS CURVE CONCAVE TO THE SOUTH BEARS SOUTH 15° 15' 47" WEST; THENCE EASTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 33° 04' 04" AND AN ARC LENGTH OF 72.14 FEET; THENCE SOUTH 41° 40' 10" EAST, 37.66 FEET; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIUS OF 125.00 FEET, A CENTRAL ANGLE OF 38° 46' 13" AND AN ARC LENGTH OF 84.58 FEET; THENCE SOUTH 80° 26' 23" EAST, 83.79 FEET; THENCE ALONG A CURVE TO THE LEFT, HAVING A RADIUS OF 125.00 FEET, A CENTRAL ANGLE OF 52° 00' 28" AND AN ARC LENGTH OF 113.46 FEET; THENCE NORTH 47° 33' 09" EAST, 151.14 FEET; THENCE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 125.00 FEET, A CENTRAL ANGLE OF 14° 58' 28" AND AN ARC LENGTH OF 32.67 FEET; THENCE NORTH 62° 31' 37" EAST, 237.34 FEET; THENCE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 125.00 FEET, A CENTRAL ANGLE OF 24° 25' 38" AND AN ARC LENGTH OF 53.29 FEET; THENCE NORTH 86° 57' 15" EAST, 370.06 FEET; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIUS OF 125.00 FEET, A CENTRAL ANGLE OF 17° 53' 03" AND AN ARC LENGTH OF 39.02 FEET; THENCE NORTH 69° 04' 12" EAST, 76.79 FEET; THENCE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 125.00 FEET, A CENTRAL ANGLE OF 27° 59' 54" AND AN ARC LENGTH OF 61.08 FEET; THENCE SOUTH 82° 55' 55" EAST, 114.82 FEET;

THENCE ALONG A CURVE TO THE RIGHT, HAVING A RADIUS OF 125.00 FEET, A CENTRAL ANGLE OF 26° 22' 48" AND AN ARC LENGTH OF 57.55 FEET; THENCE SOUTH 56° 33' 06" EAST, 43.42 FEET; THENCE ALONG A CURVE TO THE LEFT, HAVING A RADIUS OF 125.00 FEET, A CENTRAL ANGLE OF 76° 52' 23" AND AN ARC LENGTH OF 167.71 FEET TO A POINT ON THE SOUTH LINE OF THE NORTH HALF OF GOVERNMENT LOT 3 IN SAID SECTION 1. EXCEPTING THEREFROM THAT PORTION LYING WITHIN PARCELS 1 AND 2 DESCRIBED ABOVE. Beneficiary: Penny Bristow, 1744 Wolverson Avenue, Camarillo, CA 93010 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: No Site Address, Dunlap, CA 93621. NONE GIVEN AS TO APN 190-070-53 AND 190-070-54: DIRECTIONS MAY BE OBTAINED BY WRITTEN REQUEST SUBMITTED TO THE BENEFICIARY, PENNY BRISTOW, 1744 WOLVERTON AVENUE, CAMARILLO, CA 93010; WITHIN TEN DAYS FROM THE FIRST PUBLICATION OF THIS NOTICE. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. 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. WITH REGARD TO RESIDENTIAL PROPERTY ONLY (1-4 DWELLINGS): NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (714) 730-2727, or visit this Internet Web site [www.servicelinkasap.com](http://www.servicelinkasap.com), using the file number assigned to this case F2110001 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. 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. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 or visit this Internet Web site [www.servicelinkasap.com](http://www.servicelinkasap.com), using the file number assigned to this case F2110001. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Said sale will be made, but without covenant or warranty, expressed or

implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: \$49,552.56 (Estimated) Accrued interest and additional advances, if any, will increase this figure prior to sale. The Beneficiary may elect to bid less than their full credit bid. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. SALE LINE PHONE NUMBER: (714) 730-2727 / Web site address: [www.servicelinkasap.com](http://www.servicelinkasap.com) DATE: 6/22/22 CHICAGO TITLE COMPANY FORECLOSURE DEPARTMENT 7330 N. Palm Avenue Suite 101 Fresno, CA 93711 (559) 451-3700 Arlene Fontes, Trustee Sale Officer A-4752632 07/01/2022, 07/08/2022, 07/15/2022

NOTICE OF TRUSTEE'S SALE TS No.: FHAR.278-146 APN: 481-253-12-S Title Order No.: DEF-330667 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/18/2008. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by 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: **LEONA DENNISTON**, AN UNMARRIED WOMAN Duly Appointed Trustee: **PROBER AND RAPHAEL**, ALC Recorded 11/25/2008 as Instrument No. 2008-0163122 in book N/A, page N/A of Official Records in the office of the Recorder of Fresno County, California, Date of Sale: 7/19/2022 at 10:00 AM Place of Sale: At the Van Ness Avenue exit from the county courthouse, 1100 Van Ness, Fresno, CA 93721 Amount of unpaid balance and other charges: \$193,080.07 Street Address or other common designation of real property: **2489 SOUTH ROUGHRIDER AVENUE FRESNO CA 93725** A.P.N.: 481-253-12-S Legal Description - See attached Exhibit A EXHIBIT "A" LOT 145 OF TRACT NO. 3542, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 55 PAGES 66, 67, 68 AND 69 OF PLATS, FRESNO COUNTY RECORDS, AS RESERVED BY RUBY S. LA RUE BY VARIOUS DEEDS OF RECORD. 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) 683-2468 or visit this Internet Web site [www.servicelinkasap.com](http://www.servicelinkasap.com), using the file number assigned to this case FHAR.278-146. 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 conducted after January 1, 2021: NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (800) 683-2468, or visit this internet website [www.servicelinkasap.com](http://www.servicelinkasap.com), using the file number assigned to this case FHAR.278-146 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. Date: 6/14/2022 PROBER AND RAPHAEL, ALC 20750 Ventura Blvd. #100 Woodland Hills, California 91364 Sale Line: (800) 683-2468 Rita Terzyan, Trustee Sale Officer A-4752032 06/24/2022, 07/01/2022, 07/08/2022 06/24/2022, 07/01/2022, 07/08/2022

NOTICE OF TRUSTEE'S SALE Trustee Sale No. F2203003 Loan No. ESQUIVEL21 Title Order No. F2203003-LM APN 363-020-17 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 05/22/2019. 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 **07/14/2022 at 10:00AM**, CHICAGO TITLE COMPANY, a California corporation as the duly appointed Trustee under and pursuant to Deed of Trust June 3, 2019 as Document No. 2019-0057503 of official records in the Office of the Recorder of Fresno County, California, executed by: **VIRMAR LLC**, as Trustor, in favor of Shelley Hagberg and Theresa Davis, 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: The Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF BY REFERENCE EXHIBIT A For APN/Parcel ID(s): 363-020-17 THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE UNINCORPORATED AREA, COUNTY OF FRESNO, STATE OF CALIFORNIA AND IS DESCRIBED AS FOLLOWS: PARCEL 1: A PORTION OF APN 363-020-17 ALL THAT PORTION OF THE EAST 263.56 FEET OF THE WEST HALF OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 17, TOWNSHIP 15 SOUTH, RANGE 23 EAST, MOUNT DIABLO BASE AND MERIDIAN, IN THE COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE OFFICIAL PLAT THEREOF, LYING SOUTH AND WEST OF THE SOUTHWESTERLY LINE OF THE RIGHT OF WAY OF THE SOUTHERN PACIFIC RAILROAD COMPANY. EXCEPTING THEREFROM THE EAST 28 FEET THEREOF. PARCEL 2: A PORTION OF APN 363-020-17 THAT PORTION OF THE WEST HALF OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 17, TOWNSHIP 15 SOUTH, RANGE 23 EAST, MOUNT DIABLO BASE AND MERIDIAN, IN THE COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE OFFICIAL PLAT THEREOF, DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON THE SOUTH LINE OF THE WEST HALF OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 17, TOWNSHIP 15 SOUTH, RANGE 23 EAST, MOUNT DIABLO BASE AND MERIDIAN, DISTANT 263.56 FEET WESTERLY FROM THE SOUTHEAST CORNER OF SAID TRACT OF LAND AND RUNNING THENCE WEST ALONG THE SOUTH LINE OF SAID WEST HALF OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SAID SECTION, A DISTANCE OF 88 FEET, THENCE AT A RIGHT ANGLE NORTH AND PARALLEL WITH THE EAST LINE OF SAID TRACT OF LAND A DISTANCE OF 498 FEET, MORE OR LESS, TO THE SOUTHWESTERLY LINE OF THE RIGHT OF WAY OF THE SOUTHERN PACIFIC RAILROAD COMPANY; THENCE IN A SOUTHEASTERLY DIRECTION ALONG SAID SOUTHWESTERLY LINE OF THE RIGHT OF WAY OF THE SOUTHERN PACIFIC RAILROAD COMPANY TO A POINT THEREON 446.4 FEET NORTH OF SAID POINT OF COMMENCEMENT; THENCE SOUTH AND PARALLEL WITH THE EAST LINE OF THE WEST HALF OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SAID SECTION A DISTANCE OF 446.4 FEET TO THE POINT OF COMMENCEMENT. Beneficiary: Shelley Hagberg and Theresa Davis, 522B Clark Creek Road, Longview, WA 98632 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: **16572 E. South Avenue, Parlier, CA 93648**. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. 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

Continued | Next Page



## PROBATE

Continued | From 21

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:  
**GERALD M. TOMASSIAN SBN 133519**  
**TOMASSIAN, PIMENTEL & SHAPAZIAN**  
3419 WEST SHAW AVENUE  
FRESNO, CA 93711  
(559) 277-7300  
07/01/2022, 07/08/2022, 07/15/2022

(1)  
**NOTICE OF PETITION TO ADMINISTER ESTATE OF Alvin Leite aka Alvin Louis Leite aka Al Leite**  
**CASE NO: 22CEPR00753**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **Alvin Leite aka Alvin Louis Leite aka Al Leite**

**A Petition for Probate** has been filed by **Amber Patricia Kathleen Rall** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **Amber Patricia Kathleen Rall** 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:**  
**August 10, 2022, 9:00 A.M., Dept.: 303 1130 "O" Street, 3rd Floor**  
**Fresno, California 93721**  
**B. F. Sisk Courthouse**

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

**If you are a creditor** or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either

(1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

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

Attorney for petitioner:  
**Philip M. Flanigan #124109**  
The Law Offices of Philip M. Flanigan  
4082 N. Cedar Avenue, Suite 104  
Fresno, California 93726  
(559) 435-0455  
07/01/2022, 07/08/2022, 07/15/2022

(1)  
**NOTICE OF PETITION TO ADMINISTER ESTATE OF Dina Siemens aka Dina T. Siemens aka Dina Theresa Siemens**  
**CASE NO: 22CEPR00751**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **Dina Siemens aka Dina T. Siemens aka Dina Theresa Siemens**

**A Petition for Probate** has been filed by **Philip M. Flanigan** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **Philip M. Flanigan** 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:**  
**August 10, 2022, 9:00 A.M., Dept.: 303 1130 "O" Street, 3rd Floor**  
**Fresno, California 93721**  
**B. F. Sisk Courthouse**

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

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

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

Attorney for petitioner:  
**Philip M. Flanigan #124109**  
The Law Offices of Philip M. Flanigan  
4082 N. Cedar Avenue, Suite 104  
Fresno, California 93726  
(559) 435-0455  
07/01/2022, 07/08/2022, 07/15/2022

(1)  
**NOTICE OF PETITION TO ADMINISTER ESTATE OF Ron Naggar**  
**CASE NO: 22CEPR00748**

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

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

The Petition for Probate requests that **David Naggar** 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:**

**August 10, 2022, 9:00 A.M., Dept.: 303 1130 "O" Street, 3rd Floor - Dept. 303 Fresno, California 93721**  
**B.F. Sisk Courthouse**  
**Central Division - Probate**

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

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

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

Attorney for petitioner:  
**Mark S. Poochigian #229230**  
**BAKER MANOCK & JENSEN, PC.**  
5260 N. Palm Avenue, Suite 201  
Fresno, California 93704  
(559) 432-5400  
07/01/2022, 07/08/2022, 07/15/2022

(1)  
**NOTICE OF PETITION TO ADMINISTER ESTATE OF Aladino J. Galli II, aka Allen J. Galli**  
**CASE NO: 22CEPR00754**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **Aladino J. Galli II, aka Allen J. Galli**

**A Petition for Probate** has been filed by **Aladino Galli, III** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **Aladino Galli, III** be appointed as personal representative to administer the estate of the decedent.

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

**A hearing on the petition will be held in this court as follows:**  
**August 10, 2022, 9:00 A.M., Dept.: 303 1130 "O" Street, 3rd Floor**  
**Fresno, California 93724**  
**Civil Division/Probate**

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

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

**You may examine the file kept by the court.** If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory

and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

Attorney for petitioner:  
**GERALD M. TOMASSIAN SBN 133519**  
**TOMASSIAN, PIMENTEL & SHAPAZIAN**  
3419 WEST SHAW AVENUE  
FRESNO, CA 93711  
(559) 277-7300  
07/01/2022, 07/08/2022, 07/15/2022

(1)  
**NOTICE OF PETITION TO ADMINISTER ESTATE OF Merleigh Joyce Jones aka Merleigh J. Jones aka Merlette Joyce Palmer aka Merlette Pol aka Merle Pol**  
**CASE NO: 22CEPR00736**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **Merleigh Joyce Jones aka Merleigh J. Jones aka Merlette Joyce Palmer aka Merlette Pol aka Merle Pol**

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

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

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

**A hearing on the petition will be held in this court as follows:**  
**August 8, 2022, 9:00 A.M., Dept.: 303 1130 "O" Street, 3rd Floor**  
**Fresno, California 93721**  
**B. F. Sisk Courthouse**

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

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

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

Attorney for petitioner:  
**Philip M. Flanigan #124109**  
The Law Offices of Philip M. Flanigan  
4082 N. Cedar Avenue, Suite 104  
Fresno, California 93726  
(559) 435-0455  
07/01/2022, 07/08/2022, 07/15/2022

**NOTICE OF PETITION TO ADMINISTER ESTATE OF LILLIAN D. ALCANTAR AKA LILLIAN ALCANTAR**  
**CASE NO: 22CEPR00661**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **LILLIAN D. ALCANTAR AKA LILLIAN ALCANTAR**

**A Petition for Probate** has been filed by **IRENE ALCANTAR** in the Superior Court of California, County of FRESNO. The Petition for Probate requests that **IRENE ALCANTAR** 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:**  
**July 19, 2022, 9:00 A.M., Dept.: 303 1130 O Street**  
**Fresno, California 93721-2220**  
**B. F. SISK COURTHOUSE**

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

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

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

Attorney for petitioner:  
**SUSAN L. PASCUZZI 192164**  
**PASCUZZI, PASCUZZI & STOKER, APC**  
2377 W. SHAW AVENUE, STE 101  
FRESNO, CA 93711  
(559) 227-1100  
06/24/2022, 07/01/2022, 07/08/2022

**AMENDED NOTICE OF PETITION TO ADMINISTER ESTATE OF Marian M. Mephram**  
**CASE NO: 22CEPR00646**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **Marian M. Mephram**

**A Petition for Probate** has been filed by **Kevin S. Mephram** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **Kevin S. Mephram** 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:**  
**July 19, 2022, 9:00 A.M., Dept.: 303 1130 O Street**  
**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



## MISCELLANEOUS

Continued | From 23

3:00 PM PDT to Attention of:  
Jon Bartel  
Capital Development Specialist 4995 E. Clinton Way  
Fresno CA 93727-1525  
(559) 621-4500  
SOQs will be received until 3:00 PM PDT on Monday, August 1, 2022. Please refer to the RFQ for other applicable details. No consideration will be given to submissions received after the above time and date.  
07/01/2022

(1)  
**NOTICE OF PUBLIC MEETING**  
**FRESNO COUNTY AGRICULTURAL LAND CONSERVATION COMMITTEE**  
A public meeting will be held by the Agricultural Land Conservation Committee to consider the following:  
Review and make recommendation to the Board of Supervisors regarding petition for PARTIAL CANCELLATION OF AGRICULTURAL LAND CONSERVATION CONTRACT NO. 3721 (RLCC NO. 1024) to remove a 1.51-acre portion of a 50.99-acre (gross) parcel from the Williamson Act program to allow the 1.51 acres to be created through a mapping process as a homesite parcel.  
The subject parcel is located on the east side of Lassen Ave. between Kearney Boulevard and Jensen Ave., approximately one-quarter mile west of the City of Kerman (APNs: 020-041-06s and 020-041-07s) (Sup. Dist. 1).  
The Agricultural Land Conservation Committee meeting will be held at 1:00 p.m. on Wednesday, July 13, 2022 (or as soon thereafter as possible) in the Fresno County Farm Bureau office located at 1274 W. Hedges Avenue, Fresno, California 93728.  
For more information contact Derek Chambers, Department of Public Works and Planning, Development Services and Capital Projects Division, 2220 Tulare Street (corner of Tulare & "M" Streets, Suite A), Fresno, CA 93721, telephone (559) 600-4205, email: dchambers@fresnocountyca.gov.  
07/01/2022

(1)  
**PUBLIC NOTICE**  
**CITY OF FRESNO AIRPORTS DEPARTMENT**  
**REQUEST FOR QUALIFICATIONS (RFQ) FOR CONSULTING SERVICES**  
**Professional Mechanical Engineering Consulting Services for Airport Improvement Program (AIP) and Non-AIP funded Projects at Fresno Yosemite International Airport and Fresno Chandler Executive Airport**  
**Bid File: 10127**  
The City of Fresno (CITY) Airports Department (Department) is requesting Statements of Qualification (SOQ) from architectural firms, civil engineering firms, electrical engineering firms, geotechnical firms, and mechanical engineering firms to provide professional services for design and preparation of plans and general construction documents for projects at Fresno Yosemite International Airport (FAT) and Fresno Chandler Executive Airport (FCH) including but not limited to those identified on Exhibit A of the RFQ on an individual project or on call basis over the next five (5) years. Firms or individuals with experience in projects involving planning, design, construction support services, and construction standards at airports or similar facilities are encouraged to participate.  
Consultant selection will follow FAA Advisory Circular (AC) 150/5100-14E. The CITY reserves the right to terminate the selection process and/or re-advertise for services at any time in this process. A copy of the complete RFQ is available on-line at <https://www.flyfresno.com/business-opportunities/> or can be obtained by contacting Jon Bartel at 559-621-4500 or at the City of Fresno Airports Department Administration Office located at 4995 E. Clinton Way, Fresno, CA 93727.  
**Proposals may be submitted via paper only.**

All firms or individuals interested in responding to this Request for Qualifications shall do so by submitting **One Original and four copies five total** of their Statement of Qualifications, with the name of the RFQ marked clearly on the outside by: August 1, 2022, prior to 3:00 PM PDT to Attention of:  
Jon Bartel  
Capital Development Specialist 4995 E. Clinton Way

Fresno CA 93727-1525  
(559) 621-4500  
SOQs will be received until 3:00 PM PDT on Monday, August 1, 2022. Please refer to the RFQ for other applicable details. No consideration will be given to submissions received after the above time and date.  
07/01/2022

(1)  
**PUBLIC NOTICE**  
**CITY OF FRESNO AIRPORTS DEPARTMENT**  
**REQUEST FOR QUALIFICATIONS (RFQ) FOR CONSULTING SERVICES**  
**Professional Geotechnical Testing and Inspection Services for Airport Improvement Program (AIP) and Non-AIP funded Projects at Fresno Yosemite International Airport and Fresno Chandler Executive Airport**  
**Bid File: 10126**  
The City of Fresno (CITY) Airports Department (Department) is requesting Statements of Qualification (SOQ) from architectural firms, civil engineering firms, electrical engineering firms, geotechnical firms, and mechanical engineering firms to provide professional services for design and preparation of plans and general construction documents for projects at Fresno Yosemite International Airport (FAT) and Fresno Chandler Executive Airport (FCH) including but not limited to those identified on Exhibit A of the RFQ on an individual project or on call basis over the next five (5) years. Firms or individuals with experience in projects involving planning, design, construction support services, and construction standards at airports or similar facilities are encouraged to participate.  
Consultant selection will follow FAA Advisory Circular (AC) 150/5100-14E. The CITY reserves the right to terminate the selection process and/or re-advertise for services at any time in this process. A copy of the complete RFQ is available on-line at <https://www.flyfresno.com/business-opportunities/> or can be obtained by contacting Jon Bartel at 559-621-4500 or at the City of Fresno Airports Department Administration Office located at 4995 E. Clinton Way, Fresno, CA 93727.  
**Proposals may be submitted via paper only.**

All firms or individuals interested in responding to this Request for Qualifications shall do so by submitting **One Original and four copies five total** of their Statement of Qualifications, with the name of the RFQ marked clearly on the outside by: August 1, 2022, prior to 3:00 PM PDT to Attention of:  
Jon Bartel  
Capital Development Specialist 4995 E. Clinton Way  
Fresno CA 93727-1525  
(559) 621-4500  
SOQs will be received until 3:00 PM PDT on Monday, August 1, 2022. Please refer to the RFQ for other applicable details. No consideration will be given to submissions received after the above time and date.  
07/01/2022

(1)  
**PUBLIC NOTICE**  
**CITY OF FRESNO AIRPORTS DEPARTMENT**  
**REQUEST FOR QUALIFICATIONS (RFQ) FOR CONSULTING SERVICES**  
**Professional Electrical Engineering Consulting Services for Airport Improvement Program (AIP) and Non-AIP funded Projects at Fresno Yosemite International Airport and Fresno Chandler Executive Airport**  
**Bid File: 10125**  
The City of Fresno (CITY) Airports Department (Department) is requesting Statements of Qualification (SOQ) from architectural firms, civil engineering firms, electrical engineering firms, geotechnical firms, and mechanical engineering firms to provide professional services for design and preparation of plans and general construction documents for projects at Fresno Yosemite International Airport (FAT) and Fresno Chandler Executive Airport (FCH) including but not limited to those identified on Exhibit A of the RFQ on an individual project or on call basis over the next five (5) years. Firms or individuals with experience in projects involving planning, design, construction support services, and construction standards at airports or similar facilities are encouraged to participate.  
Consultant selection will follow FAA Advisory Circular (AC) 150/5100-14E. The CITY reserves the right to terminate the selection process and/or

re-advertise for services at any time in this process. A copy of the complete RFQ is available on-line at <https://www.flyfresno.com/business-opportunities/> or can be obtained by contacting Jon Bartel at 559-621-4500 or at the City of Fresno Airports Department Administration Office located at 4995 E. Clinton Way, Fresno, CA 93727.  
**Proposals may be submitted via paper only.**

All firms or individuals interested in responding to this Request for Qualifications shall do so by submitting **One Original and four copies five total** of their Statement of Qualifications, with the name of the RFQ marked clearly on the outside by: August 1, 2022, prior to 3:00 PM PDT to Attention of:  
Jon Bartel  
Capital Development Specialist 4995 E. Clinton Way  
Fresno CA 93727-1525  
(559) 621-4500  
SOQs will be received until 3:00 PM PDT on Monday, August 1, 2022. Please refer to the RFQ for other applicable details. No consideration will be given to submissions received after the above time and date.  
07/01/2022

(1)  
**PUBLIC NOTICE**  
**CITY OF FRESNO AIRPORTS DEPARTMENT**  
**REQUEST FOR QUALIFICATIONS (RFQ) FOR CONSULTING SERVICES**  
**Professional Civil Engineering Consulting Services for Airport Improvement Program (AIP) and Non-AIP funded Projects at Fresno Yosemite International Airport and Fresno Chandler Executive Airport**  
**Bid File: 10124**  
The City of Fresno (CITY) Airports Department (Department) is requesting Statements of Qualification (SOQ) from architectural firms, civil engineering firms, electrical engineering firms, geotechnical firms, and mechanical engineering firms to provide professional services for design and preparation of plans and general construction documents for projects at Fresno Yosemite International Airport (FAT) and Fresno Chandler Executive Airport (FCH) including but not limited to those identified on Exhibit A of the RFQ on an individual project or on call basis over the next five (5) years. Firms or individuals with experience in projects involving planning, design, construction support services, and construction standards at airports or similar facilities are encouraged to participate.  
Consultant selection will follow FAA Advisory Circular (AC) 150/5100-14E. The CITY reserves the right to terminate the selection process and/or re-advertise for services at any time in this process. A copy of the complete RFQ is available on-line at <https://www.flyfresno.com/business-opportunities/> or can be obtained by contacting Jon Bartel at 559-621-4500 or at the City of Fresno Airports Department Administration Office located at 4995 E. Clinton Way, Fresno, CA 93727.  
**Proposals may be submitted via paper only.**

All firms or individuals interested in responding to this Request for Qualifications shall do so by submitting **One Original and four copies five total** of their Statement of Qualifications, with the name of the RFQ marked clearly on the outside by: August 1, 2022, prior to 3:00 PM PDT to Attention of:  
Jon Bartel  
Capital Development Specialist 4995 E. Clinton Way  
Fresno CA 93727-1525  
(559) 621-4500  
SOQs will be received until 3:00 PM PDT on Monday, August 1, 2022. Please refer to the RFQ for other applicable details. No consideration will be given to submissions received after the above time and date.  
07/01/2022

(1)  
**PUBLIC NOTICE**  
**CITY OF FRESNO AIRPORTS DEPARTMENT**  
**REQUEST FOR QUALIFICATIONS (RFQ) FOR CONSULTING SERVICES**  
**Professional Architectural Consulting Services for Airport Improvement Program (AIP) and Non-AIP funded Projects at Fresno Yosemite International Airport and Fresno Chandler Executive Airport**  
**Bid File: 10123**  
The City of Fresno (CITY) Airports Department (Department) is requesting Statements of Qualification (SOQ) from

architectural firms, civil engineering firms, electrical engineering firms, geotechnical firms, and mechanical engineering firms to provide professional services for design and preparation of plans and general construction documents for projects at Fresno Yosemite International Airport (FAT) and Fresno Chandler Executive Airport (FCH) including but not limited to those identified on Exhibit A of the RFQ on an individual project or on call basis over the next five (5) years. Firms or individuals with experience in projects involving planning, design, construction support services, and construction standards at airports or similar facilities are encouraged to participate.  
Consultant selection will follow FAA Advisory Circular (AC) 150/5100-14E. The CITY reserves the right to terminate the selection process and/or re-advertise for services at any time in this process. A copy of the complete RFQ is available on-line at <https://www.flyfresno.com/business-opportunities/> or can be obtained by contacting Jon Bartel at 559-621-4500 or at the City of Fresno Airports Department Administration Office located at 4995 E. Clinton Way, Fresno, CA 93727.  
**Proposals may be submitted via paper only.**

All firms or individuals interested in responding to this Request for Qualifications shall do so by submitting **One Original and four copies five total** of their Statement of Qualifications, with the name of the RFQ marked clearly on the outside by: August 1, 2022, prior to 3:00 PM PDT to Attention of:  
Jon Bartel  
Capital Development Specialist 4995 E. Clinton Way  
Fresno CA 93727-1525  
(559) 621-4500  
SOQs will be received until 3:00 PM PDT on Monday, August 1, 2022. Please refer to the RFQ for other applicable details. No consideration will be given to submissions received after the above time and date.  
07/01/2022

(1)  
**NOTICE INVITING BIDS**  
Electronic bids will be received at the office of the Purchasing Manager of the City of Fresno for the following:  
**PILIBOS PARK IRRIGATION PUMP CONTROL & TURF REPLACEMENT**  
**BID FILE NUMBER: 3877 - 13012**  
The scope of work includes, but is not limited to; Demo of the existing booster pump, booster pump control panel, conductors and conduits; Remove existing grass areas and regrade, reseed and fertilize; Replace master irrigation control valve, controller and decoders; Install new Booster pump, pump skid and pump controls; Install new breaker, conduit and conductors; Install new cellular communicators for controllers and new enclosure; miscellaneous concrete saw cutting, sprinkler head replacements and restripe the soccer fields.  
The Construction Allocation for this project is \$400,000.00.  
Bids will be taken on complete work, in accordance with Plans and Specifications on file in the office of the Purchasing Manager, via Planet Bids, phone number (559) 621-1332.  
**Specifications and bid proposal forms for these items can be downloaded at the City's online website at: <http://www.fresno.gov>.**  
**Doing Business (at the top of the screen), Bid Opportunities**  
**Bids will be submitted electronically via Planet Bids.**  
Bid Proposals must be filed electronically prior to the bid opening at 3 p.m. on Tuesday, August 2, 2022, when the bids will be publicly opened and recorded. Electronically filed is defined as by means of electronic equipment or devices. Join the bid opening meeting at: <https://zoom.us/j/92047244398> or call 1 (669) 900-9128, meeting ID 920 4724 4398.  
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 certified or cashier's check, which must be brought to the Purchasing Manager's office and labeled accordingly with bid number prior to the bid opening. 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 Wednesday, July 20, 2022. Join the meeting by going to <https://zoom.us/j/6121661250> or call 1-(669) 900-9128, meeting ID 612 166 1250. 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).  
Services of an interpreter and additional accommodations 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" or "B" Contractor's License issued by the State of California.  
The City reserves the right to reject any and all bids.  
07/01/2022

(1)  
**NOTICE TO CREDITORS OF BULK SALE**  
(UCC Sec. 6105)  
Escrow No. 14325E  
**NOTICE IS HEREBY GIVEN** that a bulk sale is about to be made. The name(s), business address(es) to the seller(s) are: TOP FLIGHT PIZZAS, INC., A CALIFORNIA CORPORATION, 6780 N. MILBURN AVE., FRESNO, CA 93722  
Whose chief executive office is: 16667 BRITNEY CT., DELHI, CA 95315  
Doing Business as: PAPA MURPHY'S PIZZA (Type - FRANCHISE TAKE 'N' BAKE PIZZA)  
All other business name(s) and address(es) used by the seller(s) within the past three years, as stated by the seller(s), is/are: N/A  
The name(s) and address of the buyer(s)

Continued | Next Page



## MISCELLANEOUS

Continued | From 24

is/are: THE DAPUSH GROUP LLC, A CALIFORNIA LIMITED LIABILITY COMPANY, 1000 3RD STREET UNIT 906 SAN FRANCISCO, CA 94158

The assets to be sold are described in general as: ALL STOCK IN TRADE, FURNITURE, FIXTURES, EQUIPMENT AND GOODWILL and are located at: 6780 N. MILBURN AVE., FRESNO, CA 93722

The bulk sale is intended to be consummated at the office of: CAPITOL CITY ESCROW, INC., 3838 WATT AVENUE, SUITE F-610 SACRAMENTO, CA 95821-2665 and the anticipated sale date is JULY 22, 2022. The bulk sale is subject to California Uniform Commercial Code Section 6106.2.

[If the sale is subject to Sec. 6106.2, the following information must be provided.] The name and address of the person with whom claims may be filed is: CAPITOL CITY ESCROW, INC., 3838 WATT AVENUE, SUITE F-610 SACRAMENTO, CA 95821-2665 and the last date for filing claims by any creditor shall be JULY 21, 2022, which is the business day before the sale date specified above.

Dated: JUNE 27, 2022

THE DAPUSH GROUP LLC, A CALIFORNIA LIMITED LIABILITY COMPANY, Buyer(s)  
1033464-PP FRESNO BUSINESS JOURNAL 7/1/22  
07/01/2022

(1) NOTICE OF PUBLIC MEETING  
FRESNO COUNTY AGRICULTURAL LAND CONSERVATION COMMITTEE  
A public meeting will be held by the Agricultural Land Conservation Committee to consider the following:

Review and make recommendation to the Board of Supervisors regarding petition for PARTIAL CANCELLATION OF AGRICULTURAL LAND CONSERVATION CONTRACT NO. 7955 (RLCC NO. 1032) to remove a 2.00-acre portion of a 50.24-acre parcel from the Williamson Act program to allow the 2.00 acres to be created as a separate parcel for residential use.

The subject parcel is located on the northeast corner of State Route (SR) 180 (Whitesbridge Avenue) and Dickenson Avenue, approximately four miles east of the city limits of Kerman (APN: 025-071-62s) (Sup. Dist. 1).

The Agricultural Land Conservation Committee meeting will be held at 1:00 p.m. on Wednesday, July 13, 2022 (or as soon thereafter as possible) in the Fresno County Farm Bureau office located at 1274 W. Hedges Avenue, Fresno, California 93728.

For more information contact Derek Chambers, Department of Public Works and Planning, Development Services and Capital Projects Division, 2220 Tulare Street (corner of Tulare & "M" Streets, Suite A), Fresno, CA 93721, telephone (559) 600-4205, email: dchambers@fresnocountyca.gov.  
07/01/2022

(1) NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property pursuant to Sections 21700-21716 of the Business & Professions Code, Section 2328 of the UCC, Section 535 of the Penal Code and Provisions of the Civil Code.

The undersigned will sell public sale by competitive bidding on July 14, 2022, at 8:00 am, on the premises where said property has been stored and which are located at (Mayfair Self Storage, 3199 E. McKinley Ave., FRESNO CALIFORNIA) County of (Fresno), State of California, the following:

Bennett, Eric W  
Bergerson, Chelsea  
Carter, Ferrell Roy  
Castillo, Allan  
Castillo, Allan  
Coleman, Chakimh  
Crum, Kathryn  
Cruz, Letty  
Escamilla, Bonny  
Haas, Julie  
Jeff, Denylia  
Lewis, Shirley  
Rodriguez Jr, Benjamin  
AC Unit (Window), Bar Stools, Bench, Broom, Car Stereo, Chest, Clothes, Couch, Dressers, Fans, Fishing Net, Fishing Poles, Golf Clubs, Hand Dolly, Hutch, Ironing Board, Ladder, Microwave, Mini-frig, Roll Top Desk, Shoes, Speaker, Suitcase, TV, Tackle Boxes, Tool Boxes, Toys, Walker, Weed

Eater, Welding Helmet and over 100 plus boxes and plastic containers contents unknown!

Purchases must be paid for at the time of purchase in cash only. All purchased items sold as is where is and must be removed at the time of sale. Sale subject to cancellation in the event of settlement between owner and obligated party. Dated this Tuesday 26th day of June 2022.

Goyette Auctions 559-799-9422  
07/01/2022, 07/08/2022

(1) STATE OF CALIFORNIA  
CALIFORNIA DEPARTMENT  
OF CORRECTIONS AND  
REHABILITATION  
NOTICE TO CONTRACTORS  
SPRAY ON FIREPROOFING  
SERVICES  
PLEASANT VALLEY STATE  
PRISON  
INMATE/WARD LABOR  
PROGRAM  
INVITATION FOR BID (IFB)  
NUMBER C5611037-D

The California Department of Corrections and Rehabilitation (CDCR) intends to receive bids and award a contract for "Pleasant Valley State Prison (PVSP) located at 24863 W. Jayne Ave. Coalinga, CA 93210.

For more information, please refer to the INVITATION FOR BID (IFB), available at <http://www.caleprocure.ca.gov>.

IFB which includes the Projected Timetable & all bid information is available to view and download on the Cal eProcure website at <http://caleprocure.ca.gov/pages/> or questions regarding downloading documents should be directed to the Fi\$Cal Service Center at 1-855-421-6355. Reference Bid Number C5611037-D.

CDCR Contact: Kathy Reyna, Contract Analyst E-mail: [katherine.reyna@cder.ca.gov](mailto:katherine.reyna@cder.ca.gov)

The total amount for this project will be written for the State's Estimate of \$800,000.00.

If in the best interest of the State, all bids may be rejected.

7/1, 7/8/22

CNS-3600701#

FRESNO BUSINESS JOURNAL

07/01/2022, 07/08/2022

REQUEST FOR BIDS  
CARUTHERS COMMUNITY  
SERVICES DISTRICT  
FIRE HYDRANT REPLACEMENT

The Caruthers Community Services District is soliciting bids for construction of the Fire Hydrant Replacement, CDBG Project No. 21111. The Caruthers Community Services District hereby notifies all bidders that it will affirmatively insure that in any contract entered into pursuant to this advertisement, Disadvantaged Business Enterprises will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, religious creed, sex, or national origin in consideration for an award. In general, the Work consists of the replacement of wet barrel fire hydrants with dry barrel fire hydrants.

1) The Bids will be publicly opened and read by the Caruthers Community Services District at 2:00 p.m. on Wednesday July 20, 2022, at 13617 S. Raider Avenue, Caruthers, CA 93609.

2) Bids shall be submitted in a sealed envelope with the name of the bidder, the name of the project and the statement "Do Not Open Until The Time of Bid Opening." Bids received after said deadline will be returned unopened to the bidder. 3) A non-mandatory pre-bid meeting and project site tour will be held at 10:00 a.m. on Wednesday July 6, 2022, beginning at the Caruthers Community Services District office. Contractors shall personally examine the project site prior to bidding. 4) Bidding Documents may be obtained from Provost & Pritchard Consulting Group. Interested parties must contact Laurie Sales at Provost & Pritchard Consulting Group by email at [lsales@ppeng.com](mailto:lsales@ppeng.com) or phone at (559) 449-2700 to register as a plan holder and to receive a link to the bid documents. Note that bidders must be registered with Provost & Pritchard Consulting Group as a planholder in order to receive notices and addenda. 5) Minimum Wage Rates, as predetermined by the Secretary of Labor, are set forth in the Special Provisions. Pursuant to Section 1770, California Labor Code, the successful Bidder shall pay not less than the prevailing rate of per diem wages as determined by the Director of California Department of Industrial Relations. If there is a difference between the minimum wage rates determined by the Secretary

of Labor and the prevailing wage rates determined by the Director of California Department of Industrial Relations of the State of California for similar classifications of labor, the Contractor and his subcontractors shall pay not less than the higher wage rate. A copy of such prevailing wage rates are on file at the offices of the Caruthers Community Services District, and are incorporated herein by reference. 6) Bidders shall furnish a Bid Security with their Bidder's Proposal in the amount of 10% of the base bid amount. 7) The work to be performed under this contract is on a project assisted under a program providing direct Federal financial assistance from the Department of Housing and Urban Development, Community Development Block Grant Program, and is subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 USC 1701u. Section 3 requires that to the greatest extent feasible opportunities for training and employment be given to low and very low income persons residing within the project area and that the contracts for work in connection with the project be awarded to eligible business concerns which are located in, or owned in substantial part by persons residing in, the area of the project. Regulations for implementing the Section 3 clause are contained in 24 CFR 135, as amended, and as specified in the project specifications. All pages of the Preliminary (Anticipated) Statement of Workforce Needs, also contained in the project specifications, will be required to be completed and submitted prior to award. All pages of the Final (Completion) Statement of Workforce Needs form shall also be required to be completed and submitted upon completion of construction. 8) Caruthers Community Services District reserves the right after opening Bids to reject any or all Bids, to waive any informality or non-responsiveness in a Bid, or to make award to the lowest responsive, responsible Bidder and reject all other Bids, as it may best serve the interest of the Caruthers Community Services District. 9) Contractor's License Classification: In accordance with the provisions of California Public Contract Code, Section 3300, the Caruthers Community Services District has determined that CONTRACTOR shall possess a valid Class A Contractor's License, and shall be registered with the California Department of Industrial Relations, at the time of contract award. 10) The Contractors' State License Board may be contacted at 9821 Business Park, Sacramento, CA 95827; PO Box 26000, Sacramento, CA 95826; (800) 321-2752.

BY THE ORDER OF THE BOARD OF DIRECTORS  
OF THE CARUTHERS COMMUNITY SERVICES DISTRICT  
06/17/2022, 07/01/2022

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY

Notice is hereby given that pursuant to Section 21700 of the Business and Professions Code, State of California, Section 2328 of the UCC, Section 535 of the Penal Code and provisions of the Civil Code. The undersigned will sell at Public Auction by competitive bidding on July 12, 2022 at 9:00 am. at A to Z Storage, LP 169 N. Valentine Ave., City of Fresno, County of Fresno, State of California. International Fidelity Insurance Company, Bond # 0410815, auctioneer Paula Seals. The goods, chattels of personal goods and property of the tenants/units listed below. Tools, restaurant equipment, household furniture, misc. boxes and bags, luggage, kitchen wares, clothes, tools, TVs, dressers, kitchen appliances: Tiffany Capuchin, Angelica Estrada, Mario Contreras, Antonio Hernandez, Joanna Wells, Penny Cervantes, Pete Nunez, Wesley Anderson, Aaron Caballero, Henry Reade, Eric Franco, Angelica Villalva, Madeline Acosta, Gordon Abston, Ilene Ulep, Cassandra Burns, Joanna Aguilar, Karen Cardoza, Gladys Lujan, Kevin Myers, Heather Moxley, Monica Angulo, Penny Wheeler, Kevin Myers, Chris Mello, Esteban Lopez. No children allowed and everyone must wear a mask

Purchased goods are sold as is and must be removed within one (1) day of purchase. Payment is to be with cash only and made at the time of purchase. This sale is subject to cancellation without notice in the event of settlement between owner and obligated party. A-Z Storage, 169 N. Valentine Ave. Fresno, CA 93706  
06/24/2022, 07/01/2022

Notice is hereby given pursuant to California Business and Professional Codes #21700-21716, Section 2328 of the UCC of the Penal Code, Section 535 the undersigned, StorQuest Self Storage, 5365 N. Island Waterpark Dr., Fresno, CA, 93723, will sell at public sale by competitive bidding, the personal property of: Deborah Santos & Rosalinda Araguz. To be sold: Misc household goods, boxes and bags with unknown contents.

Auctioneer Company: [www.storagetresures.com](http://www.storagetresures.com). The Sale will be at 10:00 AM, July 13, 2022. Goods must be paid in CASH and removed at completion of sale. Sale is subject to cancellation in the event of settlement between owner and obligated party.

Ad to run:

Friday 6-24-22 Friday 7-1-22

06/24/2022, 07/01/2022

# Looking for more information on the Fictitious business name leads?

Visit

[www.thebusinessjournal.com/subscribe/business-leads](http://www.thebusinessjournal.com/subscribe/business-leads)

## Downloaded leads include:

- Company Name
- Owner
- Address

All in Microsoft Excel format.

## For more information:

Call (559) 490-3503 or

Email

[callie@thebusinessjournal.com](mailto:callie@thebusinessjournal.com)

THE BUSINESS JOURNAL  
FRESNO | KINGS | MADERA | TULARE  
[www.thebusinessjournal.com](http://www.thebusinessjournal.com)

## EDITORIAL: Supreme Court brings common-sense reform to PAGA

California employers were granted some relief from frivolous lawsuits with the Supreme Court's recent decision on the state's Private Attorneys General Act.

PAGA gives employees the ability to take workplace claims on behalf of the state straight to court instead of arbitration. They can also sue on behalf of other employees, which expands the potential impact and penalties facing employers.

The Supreme Court's 8-1 ruling on Viking River Cruises, Inc. v. Moriana means, according to the California Chamber of Commerce, that employees who entered a valid arbitration agreement could be made to arbitrate their individual PAGA claims.

The CalChamber released the following statement on June 15 when the ruling was announced:

"The Court has consistently recognized that the Federal Arbitration Act (FAA) preempts California legislation or case law for claims that are subject to an arbitration agreement. As the Court pointed out, California's PAGA law unduly circumscribes the freedom of parties to determine the issues

subject to arbitration and the rules by which they will arbitrate. Businesses, workers and consumers will benefit from this ruling going forward."

The ruling in Viking River Cruises, Inc. does not invalidate PAGA. Employees who didn't sign a valid arbitration agreement can still bring Labor Code violations representing themselves and other employees. And as the CalChamber points out, employees with agreements in place can challenge their validity in court.

The ruling can also have an impact on AB 51, which prohibits employers from requiring arbitration agreements as a condition of employment in California. The CalChamber and other groups challenged the law, which was supposed to take effect Jan. 1. With the decision in Viking, all eyes are on the Ninth Circuit U.S. Court of Appeals for the next step in the litigation.

The most important step for employers in the wake of this ruling is to talk to their attorneys, especially if they use arbitration agreements or are considering them.

## WEB POLL

### Should the FDA reduce nicotine levels in cigarettes to curb addiction?

The Biden administration has proposed reducing the nicotine levels in cigarettes to curb addiction to tobacco products. A majority (59%) of respondents to this week's web poll agree with that proposal by the FDA. Another 36% do not agree and five percent are unsure. Seventy-four votes were cast.

**YES.....59%**  
**NO.....36%**  
**NOT SURE.....5%**

## How low can it go? Small biz expectations in the pits

**NFIB**  
The Voice of Small Business®

The National Federation of Independent Business Optimism Index fell 0.1 points in May to 93.1, marking the fifth consecutive month below the 48-year average of 98. Owners expecting better business conditions over the next six months decreased four points to a net negative 54%, the lowest level recorded in the 48-year-old survey. Expectations for better business conditions have deteriorated every month since January.

Twenty-eight percent of owners reported inflation was their single most important problem in operating their business, a decrease of four points from April. The net percent of owners raising average selling prices increased two points to a net 72% (seasonally adjusted), back to the highest reading in the 48-year-history of the survey last reached in March and 32 points higher than May 2021.

"Inflation continues to outpace compensation which has reduced real incomes across the nation," said NFIB Chief Economist Bill Dunkelberg. "Small business owners remain very pessimistic about the second half of the year as supply chain disruptions, inflation, and the labor shortage are not easing."

Other key findings include:

- Fifty-one percent of owners reported job openings that could not be filled, up four points from April.

— The net percent of owners who expect real sales to be higher decreased three points from April to a net negative 15%.

— A net 46% (seasonally adjusted) of owners reported raising compensation, down three points from April with a net 25% planning to raise compensation in the next three months, down two points from April but historically high.

— Thirty-nine percent of owners report that supply chain disruptions have had a significant impact on their business, up three points. Another 31% report a moderate impact and 22% report a mild impact. Only 8% of owners report no impact from the recent supply chain disruptions.

As reported in NFIB's monthly jobs report, the labor markets are tight as 51% (seasonally adjusted) of all owners reported job openings they could not fill in the current period. Ninety-two percent of those hiring or trying to hire reported few or no qualified applicants for the positions they were trying to fill. Twelve percent of owners cited labor costs as their top business problem. Twenty-three percent said that labor quality was their top business problem, behind inflation.

Unadjusted, 3% of owners reported lower average selling prices and 71% reported higher average selling prices. Price hikes were the most frequent in wholesale (80% higher, 4% lower), manufacturing (79% higher, 1% lower), retail trades (78% higher, 2% lower), and construction (77% higher, 2% lower).

Fifty-three percent of owners reported capital outlays in the last six months, down one point from April. Of those owners making expenditures, 36% reported spending on new equipment, 21% acquired vehicles, and 15% improved or expanded facilities. Six percent of owners acquired new buildings or land for expansion and 12% spent money for new fixtures and furniture. Twenty-five percent of owners plan capital outlays in the next few months, down two points from April.

One percent of owners (seasonally adjusted) reported higher nominal sales in the past three months, down two points from April. The net percent of owners expecting higher real sales volumes decreased three points to a net negative 15%.

The net percent of owners reporting inventory increases fell five points to a net negative 1%. Seventeen percent of owners reported increases in stocks while 15% reported reductions as solid sales reduced inventories at many firms. A net 8% of owners viewed current inventory stocks as "too low" in May, up two points from April. A net 1% of owners plan inventory investment in the coming months.

The frequency of reports of positive profit trends was a net negative 24%, down seven points from April. Among the owners reporting lower profits,

34% blamed the rise in the cost of materials, 25% blamed weaker sales, 10% cited labor costs, 9% cited the usual seasonal change, 8% cited lower prices, and 3% cited higher taxes or regulatory costs. For owners reporting higher profits, 49% credited sales volumes, 18% cited higher prices, and 16% cited usual seasonal change.

Two percent of owners reported that all their borrowing needs were not satisfied. Twenty-two percent reported all credit needs met and 65% said they were not interested in a loan. A net 4% reported their last loan was harder to get than in previous attempts. One percent of owners reported that financing was their top business problem. A net 14% of owners reported paying a higher rate on their most recent loan, down two points from April.

The NFIB Research Center has collected Small Business Economic Trends data with quarterly surveys since the 4th quarter of 1973 and monthly surveys since 1986. Survey respondents are randomly drawn from NFIB's membership. The report is released on the second Tuesday of each month. This survey was conducted in May 2022.

*The National Federation of Independent Business is the voice of small business, advocating on behalf of America's small and independent business owners, both in Washington, D.C., and in all 50 state capitals. NFIB is nonprofit, nonpartisan, and member-driven. Since its founding in 1943, NFIB has been exclusively dedicated to small and independent businesses, and remains so today.*

# THE BUSINESS 30<sup>TH</sup> ANNIVERSARY 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

- 7/8 Residential Real Estate
- 7/15 Nonprofits & Fundraising
- 7/22 Architecture
- 7/29 Family Owned Business Awards (FOBA)

## 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

- 7/8 Hospitals
- 7/15 Foundations
- 7/22 Private Sector Employers
- 7/29 Oldest Family-Owned Businesses



## our STAFF

### PUBLISHER

Gordon M. Webster, Jr.

### ASSOCIATE PUBLISHER

Ashley Webster Rudolph

### EDITORIAL MANAGING EDITOR

Gabriel Dillard

### REPORTERS

Frank Lopez  
Breanna Hardy  
Ben Hensley

### CONTRIBUTING WRITERS

John Lindt

### RESEARCHER

Edward Smith

### ADVERTISING

#### DIRECTOR OF SALES AND MARKETING

Abner Garcia

### MARKETING CONSULTANTS

Brandie Carpenter  
Kam Kaur

### PRODUCTION

#### GRAPHIC DESIGNERS & SOCIAL MEDIA

Cynthia Padilla  
Emi Yada

### ADMINISTRATION

#### BOOKKEEPER/HR

Catherine Engel

### ADMIN. ASSISTANT

Joanie McCormick

### A/R-LEGAL COORDINATOR

Callie Martin

### CIRCULATION & MARKETING

#### COORDINATOR

Victoria Criner

### 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 559.490.3445 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:** abner@thebusinessjournal.com

**Web:** www.thebusinessjournal.com/advertise

## Events

The Business Journal hosts the Best of Central Valley Business Awards, Book of Lists Party, 60 Ideas in 60 Minutes, and Virtual Business Series. For more information on these and other events please contact Ashley Webster Rudolph.

**Phone:** 559.490.3400 ask for Ashley

**E-mail:** ashley@thebusinessjournal.com

**Online:** www.thebusinessjournal.com/tbj-events

## Subscriptions

Digital Edition \$79/1-Year | Print/Digital | \$89/1-year

**Phone:** 559.490.3445 ask for Victoria

**E-mail:** victoria@thebusinessjournal.com

**Online:** www.thebusinessjournal.com/subscribe

# SOCIALIZE WITH US

Join our conversation on social media and become an integral part of the news process. Talk to us, pitch us story ideas, tell us what we've missed and tell us what you think.

## @TBJFRESNO

THE BUSINESS JOURNAL  
FRESNO | KINGS | MADERA | TULARE



Like, Tweet, Share, Tag, Follow

BUSINESS JOURNAL



# Be Resilient

Let SSF handle your financial worry so you can get back to what's important.

[ssflp.com](http://ssflp.com)



**SENSIBA SAN FILIPPO**  
CERTIFIED PUBLIC ACCOUNTANTS AND BUSINESS ADVISORS

