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PHOTO CONTRIBUTED BY BBB | The local Better Business Bureau team celebrated a pair of recent awards with a cake.

'Big Baller' bust proves big for BBB

Gabriel Dillard - MANAGING EDITOR

Fresno's Better Business Bureau office had an encounter with another "BBB" brand that netted worldwide attention and even an award.

Back in January, the Bet-

ter Business Bureau Serving Central California issued a warning to potential customers of the "Big Baller Brand," founded by LaVar and Tina Ball. The agency had received dozens of complaints that online orders to the company were late or

never delivered, leading to an "F" rating for the business, based in Chino Hills.

LaVar Ball is the father of Los Angeles Lakers basketball player Lonzo Ball. He's known for his outspoken

BBB | 12

Molding the family tradition

Local craftsman overcomes tragedy, sets his own path

Frank Lopez - STAFF WRITER

At Georgio's Shoe Repair and Leather Goods in Fresno, formerly known as The Sierra Shoe Repair, Arsen Georgio Sheklian makes and repairs handcrafted, quality leather goods and shoes, continuing a local legacy and keeping a craft alive. He is the owner, master leather craftsman and a "cordwainer" — a leather shoemaker, not to be confused with a cobbler, who only repairs shoes.

Sheklian | 3



PHOTO BY FRANK LOPEZ | Arsen Sheklian opened his new shop at the corner of Palm and Herndon avenues in Fresno in August.

the LIST

Here are the Valley's fastest growing companies



PHOTO CONTRIBUTED | The team at Lee's Heating & Air gathers for a morning meeting. The company is one of the fastest growing in the Central Valley

Donald A. Promnitz - STAFF WRITER

The past three years have been good to the staff at Lee's Heating & Air in Fresno. In fact, at a 128 percent rate of growth between 2015 and 2017, the firm has become one of the fastest growing companies in the Central Valley.

For more information on the fastest growing companies in the San Joaquin Valley, please see The Business Journal's annual list on page 10.

According to Tom Howard, the owner of Lee's, this uptick

List | 11

Fresno golf scene set for big changes

Edward Smith - STAFF WRITER

Significant change is coming to Fresno's golfing community as one of the city's older clubs prepares to close and one of the newer clubs changes hands.

After 60 years of operation, the Fig Garden Golf Club in northwest Fresno announced its impending closure to members in a letter on Tuesday.

Golfers will be able to play the links there until just before the end of the year.

President David Knott

wrote, "I have not been able to keep up with facility and equipment upgrades necessary to provide the quality that you continue to expect and provide the tools necessary for our staff to perform at their best."

Knott attributed declining interest in the sport over the past few years as a reason for falling revenues.

The future of the 47-acre facility is still up in the air, but in October, 2017, an option

Golf | 12



PHOTO CONTRIBUTED | Left, Bill Tatham, Sr. has leased Copper River Country Club to Bellagio Road, LLC, which is headed by golf industry veteran Bob Husband, right.

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PHOTO BY FRANK LOPEZ | Owner of Georgio's Shoe Repair, Master leather craftsman, and cordwainer Arsen Sheklian in his workshop in Fresno where he repairs and produces handcrafted leather shoes and other leather items.

Sheklian | from 1

Along with selling custom leather shoes and handmade leather goods designed and made in the bottega (Italian for “workshop”), Georgio's also offers handbags made in Italy and shoes from Red Wing Heritage, as well as top-quality shoe care products.

George Sheklian, Arsen's father and original founder of the business, started making shoes in Buenos Aires, Argentina in a shoe factory when he was just 8 years old.

“His family was very poor. My dad always did whatever it took to make ends meet, to help his family,” Sheklian said.

Eventually, Arsen's father opened up his own shoe factory with his brother in Buenos Aires, but left the business with his brother in 1962 and moved to the United States.

In 1962 he opened his first store in Madera. The next year he opened up the first Sierra Shoe repair in Fresno on Ashlan and Cedar avenues, later moving into the Manchester Mall during its heyday, then to a location on Blackstone and Sierra avenues.

Sheklian Sr. was always doing for others, and would work on any shoe, no matter the price, believing that no job was too small. His store quickly became a staple of Fresno.

Sadly, an unexpected tragedy befell the family in 2014.

On a December 2014 morning, Sheklian Sr. was on his daily coffee run, on his way to say “good morning” to his neighbors who owned the gun shop next door. Two men who were robbing the store ran out and knocked him down. He suffered brain trauma and died some days later in the hospital.

George Sheklian was 85 years old when he passed away.

Filling big shoes

At a young age Arsen would help out around the shop. He never saw it as work, but as time he got to hang out with his dad – and he was happy to have his own money to buy candy.

At 14, Arsen started showing a strong interest in music, and his father knew that he wasn't interested in going to college. His father approved of his choice but made him learn a trade so he could always have a job if he needed it.

Arsen discovered Rockabilly music in his 20s and formed his own group. He realized his dream of becoming a travelling musician and toured Europe under his stage name of Arsen Roulette. He even played with rock n' roll legends Jerry Lee Lewis and Ike Turner.

In 2009 Sheklian was living in Parma, Italy, as his home base and travelling with his group all over Europe when his father suffered a heart attack. He returned to the United States to help.

“It was a blessing in disguise,” Sheklian said. “I'm so happy that I spent those years with him. I remember thinking, ‘I don't want to do this the rest of my life, but I have to help my dad’. A few days after a month something clicked in me and I thought that this business is awesome.”

It was during this time that Arsen and his father started the “Georgio's and Sons” line with items designed and materials chosen by them that were manufactured in Italy, offering a quality shoe that is more affordable than ones handmade.

Sheklian | 4



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Sheklian | from 3

The Georgio's and Sons line has over 40 different items that are either handmade, or manufactured in Italy, and even though they are only semi-handmade, Sheklian says that Italian shoemakers take a lot of pride in their work.

The years went by and Arsen kept learning more of the craft, and spending time with his father in the bottega.

After his father died, Sheklian was left at a difficult crossroads, and was unsure of closing the store, or continuing his father's work.

"It didn't take long for me to decide to continue my father's legacy," said Sheklian. "To say that you've been in the business for 50 years — why not 100 or 150?"

Of course he missed his father's presence at work, and Sheklian did have to face the challenge of running the shop on his own without his father — who he said was an "encyclopedia" on shoe making.

In August 2018, Sheklian realized another of his dreams when he opened Georgio's Shoe Repair and Leather goods on Palm and Herndon avenues.

A master's touch

While there are other shoe repair stores in the Central Valley, Georgio's offers custom shoes and master leather craftsmanship.

At one point, Sheklian was making products for large companies that would be sold in major department stores such as Macy's, but due to a non-disclosure agreement he signed, he cannot reveal the company by

name.

"There's no shop like what we do — we make shoes, we make handbags, we used to produce for big companies," Sheklian said.

Over the years, Sheklian and his father built up a loyal following of customers, and aside from some newspaper ads, Sheklian Sr. didn't advertise too often, believing that "if you do a good job, the work speaks for itself."

Sheklian advertises on social media platforms such as Instagram, and that has helped get customers from different parts of the U.S. and Europe, including Germany and England, which he says is impressive considering the great shoemakers in the United Kingdom.

To ensure the best quality products, Sheklian imports his leathers directly from Italy, which imports their cows from the Swiss mountains, which are said to be the best cows for leather because they are free to roam around without scarring from barbed wire or insects.

Stepping stones

The charitable and giving spirit that was in George Sheklian was also passed down to his son.

Even though Sheklian usually works 12-14 hours a day, 6 days a week, with the help of two other employees, he still finds time to help others.

Sheklian Sr. was adamant about helping war veterans, and Arsen is know to repair shoes of people who don't have a lot of money. He also has snacks to give out to homeless people that come by the store, and donates handbags for charity to the Make-A-Wish foundation.

After having heard of a teacher



PHOTO CONTRIBUTED | George Sheklian started making shoes in a Buenos Aires factory when he was 8 years old. He passed the tradition on to his son Arsen.

who was taking upon herself to help repair her first grade's class shoes, Arsen volunteered to fix their shoes for free. He keeps their thank-you notes in the shop.

Sheklian hopes to one day pass his store and trade along to children and grandchildren and continue to help others when he can.

"Everybody hopes to continue to just grow," Sheklian said. "My biggest hope is to just be the best I can for everybody, and to continue to provide a good service to this community."

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



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Length of Faraday Future layoffs uncertain amid financial problems



FILE PHOTO | Faraday Future employees gather in Hanford last year during a company cleanup of its manufacturing plant.

David Castellon - STAFF WRITER

Just a couple of months ago, officials at electric car startup Faraday Future invited the press to its Hanford plant to meet some of the 1,000 employees hired with a promise that a “tidal wave” of more hiring was coming.

But that wave has shifted course drastically, with a company official confirming that over the past couple of weeks many workers have been laid off or furloughed at least through the end of the year while others continue working with reduced pay while company officials work to attract new investors.

Although some news outlets have reported layoffs and furloughs estimated at a hundred or more workers, company spokesman John Schilling didn’t disclose an actual number.

In an email to The Business Journal, Schilling said the Gardena-based company is requiring Hanford workers hired after May 1 take “unpaid leave[s] of absence” — furloughs — through November and December, while those hired before May 1 have the option of being furloughed or continuing to work at reduced pay rates.

Schilling didn’t disclose the amount of the pay cuts, but some news reports put it at 20 percent.

“All employees will continue to receive healthcare benefits, if they previously received benefits from FF,” stated Schilling, who communicated only by email in response to an interview request and didn’t answer questions.

This action comes amid reports that Faraday Future is running out of money after attempting to break ties with one of its chief investors, and another founding member of the company resigned.

Online technology and car industry magazine The Verge reported that in late October Nick Sampson, one of Faraday Future’s three founding executives, had resigned, as did Peter Savagian, a longtime GM executive and Faraday Future’s senior vice president of technology and product development, a day earlier.

The Verge also published an email reportedly written by Sampson stating, “The company is effectively insolvent in both its financial and personnel assets, it will at best will (sic) limp along for the foreseeable future. I feel that my role in

Faraday Future is no long[er] a path that I can follow, so I will leave the company, effective immediately.”

It continues, “I cannot continue knowing the devastating impact we are having on the lives of our employees, their families and loved ones as we (sic) as the ripple effect this will have on lives throughout our suppliers and the industry as a whole.”

As for the effects of the company’s actions on its employees, “This was an extremely tough decision to make, and we recognize the emotional stress and financial strain this puts on people’s personal lives. We are grateful to all of the hundreds of employees who are willing to stay and continue to work on the FF 91 core project, as well as those who will be on a temporary furlough. In addition, we take our relationship with our suppliers seriously, and we hope to receive support and understanding from our global partners as FF overcomes our difficulties,” Schilling’s email states.

In fact, there are reports that Faraday Future employees have started a GoFundMe account to raise money to keep their families afloat. It had reached \$17,102 of its \$50,000 goal as of Wednesday morning.

In an earlier press release, Faraday Future officials announced, “In solidarity with all FF employees, FF’s co-founder and CEO Jia Yueting and many senior executives have agreed to take \$1 salaries until our funding shortfall is resolved.”

As for when the furloughs and pay cuts may end, although they’re intended to last only through the end of December, that may not be a firm date, Schilling said in his email, noting that “the actual length of this furlough depends on the funding plan that is being vigorously pursued. We continue to push forward to find additional funding from investors globally as we strive to retain our people and our suppliers.”

A couple of months ago, FF officials had said they hoped to finish the plant conversion by the end of the year and start the full car production line by the early part of next year.

But in its current financial straits, its not clear if the company will meet that schedule, let alone survive to ever start production.

CH

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SMALL BUSINESS

FILE PHOTO | Baker Peterson Franklin in Fresno will become part of the Moss Adams organization effective next year.

Moss Adams, Baker Peterson Franklin to combine

Consulting and wealth management firm Moss Adams, one of the largest in the nation, has announced it will combine with Fresno based full-service accounting and consulting firm Baker Peterson Franklin (BPF).

Starting Jan. 1, 2019, 42 employees from BPF will join Moss Adams, including seven partners and one director, growing the Fresno office personnel to 71.

"We're proud to combine with such a well-respected accounting firm," said Chris Morse, partner in charge of the Moss Adams Fresno office, in a statement. "Baker Peterson Franklin is deeply rooted in the agriculture space, perfectly complementing and expanding our existing practice and industry-specific service offerings. The addition of their talented staff grows Moss Adams into the largest accounting and consulting firm in central California."

Baker Peterson Franklin was founded in Fresno in 1917, celebrating its centennial last year. It has grown into one of the largest locally owned accounting firms in California's Central Valley. The firm offers expertise in agriculture, food and beverage processing, auto dealerships, family businesses, tax and estate planning, business consulting and auditing.

Moss Adams entered the Fresno market in 2016 when it combined with accounting firm Morse Wittwer Sampson LLP. Moss Adams also absorbed professionals from a local Deloitte office that year.

MANUFACTURING**Biola firm lands tax credit**

NutriAg has been awarded a \$180,000 state tax credit to help expand its manufacturing facility in Biola, just west of Fresno.

Headquartered in Toronto, NutriAg makes and distributes environmentally friendly fertilizers and plant nutrients. It opened its Biola plant in 2015.

The tax credit is part of the California Competes program, which is administered through the Governor's Office of Business and Economic Development, or GO-Biz. The credit is aimed at businesses that want to locate or grow in the state.

As part of the tax credit agreement, NutriAg plans to invest \$1.62 million in its expansion plans over the next three years, as well as hire at least seven new employees in that span.

All together, GO-Biz on Monday approved \$70 million in tax credits for 17 companies that would create more than 2,000 jobs.

Lockheed Martin was awarded a \$39.5 million tax credit — the largest single tax credit in the program's five-year history. The company has committed to adding 450 new jobs in addition to retaining over 2,400 existing employees in its "Skunk Works" operations near Palmdale.

The next application period begins on Jan. 2, 2019 with \$75 million in tax credits available.

RETAIL**Pizza joint opens at River Park**

Visitors to River Park in Fresno craving a slice have another option as Blaze Fast Fire'd Pizza opened next week.

It's the second Blaze Pizza location in the Fresno-Clovis area. The first opened at Herndon and Fowler avenues last year.

The new location is a 2,000 square-foot space directly across from Edwards 22 Cinemas. The River Park Blaze Pizza will feature an open kitchen layout, interior seating for 62 and an exterior patio.

Martha Olmos is the franchise owner for the new River Park location.

"We are excited to open our second restaurant in the Fresno market and we are pleased to be a part of the wonderful community culture of Fresno," Olmos said in a statement.

The Fresno restaurant creates 50 new jobs.

MANUFACTURING**Zacky to eliminate 475 jobs**

The surprise plans to close Zacky Farms will result in the losses of 475 Valley jobs, 323 of them in

the Fresno area.

That according to the Worker Adjustment and Retraining Notification Act letter received by the California Employment Development from Fresno-based Zacky Farms. It announces the company's plans to close both its Fresno and smaller Stockton poultry-processing operations by mid January.

The Stockton plant, which employed 152 people, reportedly already has closed.

The Zacky letter states the company initiated its layoff plans last week, and several employees reported receiving layoff notices earlier.

For the most part, employees received no formal warning that the company was in trouble ahead of the layoff notices, though one worker said deliveries and shipments of poultry had slowed down over the past month when activity should be ramping up ahead of the Thanksgiving season.

BANKING**Suncrest sees record income**

Suncrest Bank reported unaudited financial results for the third quarter, showing significant gains following its merger with Community Business Bank in Sacramento.

This included closing the quarter with total assets of approximately \$912 million, a 3 percent increase over previous quarter. According to Ciaran McMullan, CEO and president of Suncrest, the bank is on the fast track to cross the \$1 billion threshold next year in terms of total assets.

"This quarter, we saw the full top-line revenue impact of our merger with Community Business Bank with net interest income increasing by more than \$2.5 million or 36 percent," McMullan said. "Together with improving asset yields, this helped to drive an excellent return on assets of nearly 1.6 percent and a sub-50 percent efficiency ratio."

Some of the key takeaways from the Q3 report include a return on average assets of 1.58 percent, net income of \$3.5 million (a single-quarter record), and a net interest margin of 4.78 percent.

Income was up 138 percent for the quarter compared to the same period last year.

RETAIL**'Car vending machine' firm lands in Fresno**

Used car shoppers in the Central Valley may not have to leave their homes with the help of a growing e-commerce platform.

Carvana, a platform for the sale, purchase and financing of used cars, announced last week that they are now in business in Fresno, making it the 81st market for them in the United States, and the sixth in California.

"As we expand coast-to-coast, growing our reach in California is increasingly important," Carvana CEO and founder Ernie Garcia said. "Fresno is a major city in the Central Valley, and we're looking forward to showing their growing population the new way to buy a car."

Shoppers are able to choose from over 10,000 cars on the Phoenix-based platform's website and can order by phone and computer. According to a news release, Fresno shoppers will be offered as-soon-as-next-day delivery on a purchase. The used cars selected by Carvana have no frame damage, and have never been reported in an accident.

Carvana actually features more than a dozen multi-story, coin-operated car vending machines in some cities including Tempe, Arizona; Dallas, Texas; Nashville, Tennessee; and Tampa, Florida.

People who purchase cars online may opt to retrieve their vehicle from a vending machine, and may even be eligible for up to \$200 in subsidized air travel from Carvana.

REAL ESTATE**Valley towns not millennial friendly**

Along with getting married, having children and owning a home, Fresno is joining the list of things supposedly not popular with millennials.

RealtyHop, a home sales and data website, released a study ranking the Best Metro Areas for Millennials in 2018 with Fresno falling on the lower end with a rank of 440 overall, earning a "D" Grade.

Topping the list at No. 1 is Omaha-Council Bluffs, Iowa; followed by Des Moines, Iowa; and Pittsburgh, Pennsylvania.

Other Central Valley cities didn't score particularly high either. Out of 448 areas ranked, Madera was dead last with a score of 448, for a "D" grade. Visalia-Porterville scored a 445, also good for a "D."

Hanford-Corcoran earned the best ranking of Central Valley towns with 332 — good for a "D+."

To determine the rankings, RealtyHop analyzed metrics including median home value, median household income for persons aged 25-44, home value to income ratio, labor force participation rate for persons aged 25-29, and percentage of residents with a Bachelor's Degree or higher.

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Valley surgeons get helping hand from robots



PHOTO CONTRIBUTED | Kaweah Delta Medical Center hosted an open house last year to demonstrate the use of the Da Vinci Surgical system. More than 1,600 procedures have been performed there with the tool since 2010.

Donald A. Promnitz – STAFF WRITER

For surgeons like Dr. Nadeem Rahman of Saint Agnes Medical Center, minimally invasive operations have become the main way to handle cases, and have made things far safer and more convenient for patients and doctors alike.

Compared to a large-scale surgery, resulting in higher risks, longer recovery times and permanent scarring for patients, doctors are now often able to operate through small, precise incisions. According to the Saint Agnes Medical Center urologist, this also results in peace of mind for the patient, which is an advantage in and of itself.

“You have increased anxiety knowing you’re going to have pain in a procedure — or a little bit less knowledge in what’s going to happen,” Dr. Rahman said. “And that anxiety can have an impact on how a patient recovers, so there is a huge impact on knowing you’re going to have a minimally invasive procedure.”

In order to assist in making their surgeries as close to risk-free as possible, the staff at Saint Agnes and other hospitals in the Central Valley have turned to more advanced technology — including robotics.

Introduced a decade ago, the urology and OB/GYN personnel have been making use of the Da Vinci Surgical system. Developed by Intuitive Surgical, Inc., Da Vinci allows doctors to operate the small instruments needed for the surgery from the controls of a console. This allows for precise movements within the patient. To facilitate the operation, small incisions (or ports) are made, and camera adaptors are placed in the abdomen.

Surgeons at Kaweah Delta Medical Center in Visalia have used their Da Vinci for more than 1,600 cases since 2010. These have predominantly been hysterectomies, but also for urology purposes, prostates and nephrectomies (kidney removal) and general surgery. For Dr. Mark Wiseman, the system has revolutionized the way he works as an OB/GYN.

“If you’re doing something laparoscopically, it’s like having your elbow fixed and having lobster claws at the end, or scissors or something like that,” Dr. Wiseman said. “But with the Da Vinci robot, I don’t lose any of the degrees

of freedom with my wrists, so when I’ve got my hands in the console, and I turn my wrist like this, the instrument in the abdomen inside the patient goes like that.”

According to Dr. Rahman, success with the Da Vinci has prompted a rush to build on the robotics program at Saint Agnes. This included the hiring of robotic surgeon Dr. Russell R. Martin in September. There are additionally plans to upgrade to the latest generation of the Da Vinci within the next few months. Currently, Saint Agnes operates using the second-generation Si model. The Xi, however, has the addition of an overhead boom that rotates the four arms on the robot to rotate as a group, giving more flexibility to the user. This is the system currently in use at Clovis Community Medical Center.

As for Valley Children’s Hospital in Madera, officials have been hard at work with a robotics system of their own. Installed this year, the pediatric medical center has been utilizing the ROSA Brain for its neurosurgical procedures.

As a guidance system, the ROSA is a robotic arm, one that can be equipped with an assortment of different tools, and is guided by a computer system. According to Dr. Patricia Clerkin, medical director of neurosurgery at Valley Children’s, the ROSA can be utilized for biopsies, tumors and hydrocephalus — a buildup of cerebrospinal fluid in the brain. One of its most significant uses, however, has been in epilepsy treatment.

Dr. Clerkin added that all four neurologists are qualified to utilize the ROSA.

“Most of us have had experience and have been trained during our residency and fellowship. Furthermore, we have gone to other institutions to do cases,” she said. “The company also provides excellent on-site support from their engineers and technical specialists when we are doing cases.”

The ROSA was not a cheap instrument to obtain for the hospital, with the entire system coming in at \$1.2 million. So far, one procedure has been done with the ROSA, but Dr. Clerkin expects the robot to be used twice monthly.

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



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PHOTO BY EDWARD SMITH | Carmela Williams, left, discusses billing for an order with the manager, Anna Espinoza (center), of the Sierra Nut House in the Villaggio Shopping Center as Kat Frederickson observes.

Retailers push holiday hiring targets amid record employment

Edward Smith — STAFF WRITER

Across the nation and in the Central Valley, unemployment is at historic lows. The holiday season is a crucial time for retailers, which can sometimes pit stores against one another to get good employees.

September data from the California Employment Development Department has 428,600 people employed out of the 455,400 eligible workers reported in Fresno County. That leaves 5.9 percent unemployed, compared to 6.8 percent at the same time last year. In Tulare County, of 208,000 eligible workers, 191,500 have found employment for a jobless rate of 7.9 percent, compared 8.8 percent last year.

While employment numbers typically fall during the holiday season due to shrinking farm jobs, the number of retail jobs increase. In September 2017 in Fresno County, there were 38,400 retail jobs, and by December, that number was 40,500, dropping off to 39,000 by January.

In Tulare County, the 2017 holiday season started off with 15,900 retail jobs in September and 17,100 jobs by December, ending with 16,500 jobs in January.

These numbers can put pressure on hiring, driving retailers to offer perks beyond merely higher wages.

"Like most businesses, fourth quarter is the main source of revenue," said Esteban Solis, general manager at

Sierra Nut House in Fresno. "Being a mom-and-pop shop, it's very important for us."

Gift boxes are the biggest seller during the holidays for the almost 50-year-old purveyor of nuts, wines and candies. They can produce 50 at a time in their warehouse, where they've dedicated six people just to wrapping goods in cellophane. They get daily shipments of those boxes, and oftentimes they might only be on the shelf for an hour before being purchased. A company from Stanislaus County recently ordered 100 of them for their employees.

Operating hours are expanded for the two locations. For the Sierra and Chestnut avenues location, that means being open on weekends, too.

To fill their staffing needs, they are hoping to add between 20 and 30 people. Currently, they are about 40 percent toward that goal. Solis is optimistic they will fill that need.

One way to get good employees, Solis said, is by hiring his customers. This means hiring staff already familiar with their product.

"It comes down to product knowledge," he said. "There are specifics in knowing the quality grades of fruits and nuts."

For holiday gift givers, this could mean discounts for merchandise like they give at the Nut House. They also have perks like free coffee and a holiday bonus.

Kohl's, the nationwide department store, is also providing expanded



PHOTO BY EDWARD SMITH | Steven Leang (center) and Kenny Smith (right) discuss flavor profiles of wine with a customer. Leang came down from the Napa region four months ago to work at the Sierra Nut House.

employee discounts this year in hopes of nabbing up labor to fill the 90,000 open positions, according to a press release from the company.

"Individuals look to Kohl's for seasonal positions for any number of reasons, including looking to begin a career in retail, earn additional money for the holidays, or maximize savings with great discounts this holiday season," said Ryan Festerling, executive vice president of human resources, in a press release. "Whatever the reason, Kohl's is committed to offering our seasonal associates perks and

incentives that make the experience of working at Kohl's rewarding and exciting."

Solis says that keeping their feet in the door with previous hires means staying competitive in filling staffing requirements. People are familiar with the business and know they can come back without having to start the process from the beginning. Of their nearly 23 hires this season, 15 of them are returns.

Getting those rehires can be key, according to Brenda Bodke, executive

ERIC FLEMING

CHIEF ADMINISTRATIVE OFFICER

MADERA COUNTY

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

I learned a lot from the entrepreneurship program while at Fresno State. During that time I also began an internship with Walgreens Corp. where I ended up in their executive management-training program and managed stores for a few years. The entrepreneurial spirit helped me start and operate a commercial painting company for several years before selling it. I started my public sector experience with Fresno County back in 1999 and set my sights early on becoming a CAO. Since then I have been very fortunate to be in the right place at the right time. My big break came in 2005 when Stell Manfredi, longtime Madera County CAO, hired me as his assistant CAO. I became CAO in 2010 following Stell's retirement.

You've been in your position for eight years now. What have been the highlights and challenges of that period?

The biggest challenge I've faced so far was the economic downturn of 2008. We had a \$12 million annual budget deficit. We brought in an independent management consultant to make recommendations for reorganization and cost cutting measures. The Board supported a major reorganization and adopted a strict 3-year plan to regain fiscal stability. We succeeded and have been doing very well financially ever since. We now have a healthy reserve and are prepared for the next economic downturn.

What's in the future for Madera County?

The future is definitely bright for the county. Our housing is doing very well in all areas but more specifically with the opening of the award winning Riverstone and Tesoro Viejo communities along Highway 41. Our agriculture industry continues to grow at a steady and strong pace. There are some unknowns with the looming state-enforced Sustainable Groundwater Management Act, but our ag community is pulling together and working well on a plan to address our water challenges.

From an economic development standpoint, how is Madera County faring?

Very well! We are investing a lot of time and resources into developing our economy. We have an internal economic development team within our organization which works closely with the county's independent economic development commission. This team meets at the front end of most new development projects and helps the developers through the process. In addition to our booming residential development, we are attracting businesses and new jobs. Community Medical Centers will be building their next medical complex in Madera County near our biggest employer, Valley Children's Hospital, which will bring hundreds of new jobs and create a regional medical hub. Our Board recently approved an innovative tax sharing agreement to incentivize the development of a new \$20 million, state-of-the-art Corporate Training & Team Building Complex in Oakhurst. This project can support up to 500 people in a session and is expected to bring a variety of new jobs and many ancillary benefits to the surrounding area.

What was the best advice you ever received?

It's a tie between advice from my Dad Doug Fleming about the importance of working hard, and advice from my Grandpa CJ Fleming to stay in school and get a college degree. I took both pieces of advice and this combination has definitely opened up opportunities that I would not have had otherwise.

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

My first job was tying grapevines for my Grandpa Fleming on his vineyard in Kingsburg. At the time I didn't know it, but he very strategically instilled in me a good work ethic and would walk along with me encouraging me to stay in school.

What are your roots in the Central Valley?

I'm proud to say that I have been here all of my life. I was born in Kingsburg, spent my elementary years in Auberry, high school years in Reedley at Immanuel High School and have lived in Fresno ever since.



EDUCATION: I have a Bachelor's degree from Fresno State. Go Bulldogs!

AGE: 49

FAMILY: I have two sons, Cole 18 and Evan 14.

WHAT I DO: I am the Chief Administrative Officer (CAO) for Madera County. I report to the five-member elected Board of Supervisors and am responsible for oversight of the daily operations of the county and for managing the county budget. We have roughly 1,500 employees and a \$317 million annual budget. We deliver a wide variety of health and safety services, construct and manage road systems, manage water and sewer systems, conduct elections, deliver library services, help stray animals, facilitate and regulate all types of building development projects, provide services to veterans and seniors, provide assistance to the ag community and much more.

What do you like to do in your spare time?

I enjoy spending time with friends and family. I appreciate good food and drink. I enjoy all types of music. I also like to travel, play golf, ride motorcycles and have a good time.

Fastest Growing Companies

In the Central San Joaquin Valley - ranked by the percentage of revenue growth from 2015 - 2017 if tied by 2017 revenue

2018 2017	Company Address Web site	Phone Fax	Percentage of growth 2015-2017	Revenues 2015 Revenues 2016 Revenues 2017	No. local employees	Primary business	Parent company, Owner/Person in Charge
1 (NR)	Aplos Software WND Fresno, CA 93722 WND	WND WND	836.00%(1)	WND WND \$2,600,000.00	35	Software	Tim Goetz
2 (NR)	Delerio Construction, LLC 4957 E. Lansing Way Fresno, CA 93727 delerioconstruction.com	349-8646 WND	208.00	777,734.00 1,024,971.00 2,396,559.00	26	Commercial and residential construction	Geno Delerio Anthony Delerio, partners
3 (NR)	Energy Concepts Enterprises Inc 4301 N Selland Ave., Ste. 105 Fresno, CA 93722 energyconcepts-fresno.com	485-2504 NA	132.00	4,200,000.00 6,800,000.00 9,800,000.00	23	Solar and Electrical Installation Engineering and Service	Jim Pugh, CFO/controller
4 (NR)	Lee's Air Conditioning, Heating & Building Performance 5456 W. Mission Ave. Fresno, CA 93722 www.leesair.com	227-9569 WND	128.00	5,473,276.00 9,600,000.00 12,200,000.00	52	HVAC, plumbing	Thomas Howard, owner
5 (NR)	SunPower by Quality Home Services 4936 E. Ashlan Ave. Fresno, CA 93726 www.sunpowerbyqhs.com	275-0222 ext. 109 WND	90.00	9,300,000.00 15,600,000.00 17,700,000.00	75	Home efficiencies, including solar	Joe Holstein, president
6 (4)	Valley Health Team, Inc. 21890 W. Colorado Ave. San Joaquin, CA 93660 www.vht.org	693-2462 693-3005	65.44	14,069,933.00 17,919,837.00 23,277,705.00	230	Federally qualified health center	Soyla A. Reyna-Griffin, CEO
7 (6)	Regency Property Management 331 W. Shields Ave. Fresno, CA 93705 regencyfresno.com	221-3170 225-3174	50.00	11,585,352.00 15,750,000.00 17,250,000.00	82	Property management	Brad Hardie, president
8 (1)	CalCom Energy 635 S. Atwood St. Visalia, CA 93277 www.calcomenergy.com	667-9200 713-6031	47.46	33,500,000.00 59,312,512.00 49,400,000.00	72	Installation of solar power	Dylan Dupre, CEO
9 (7)	Fresno First Bank 7690 N. Palm Ave. Fresno, CA 93711 FresnoFirstBank.com	439-0200 439-0290	45.00	11,495,000.00 14,210,000.00 16,638,000.00	40	Banking services and products	Communities First Financial Corporation Steve Miller, president/CEO
10 (NR)	Suncrest Bank 501 W. Main St. Visalia, CA 93291 www.suncrestbank.com	802-1000 225-1696	43.90	908,654.00 1,732,944.00 3,385,527.00	WND	Community banking	Ciaran McMullan, CEO/president/CFO
11 (NR)	Pacific Gold Marketing 745 Broadway St. Fresno, CA 93721 www.pgmpower.com	272-8168 WND	35.71	11,789,805.00 9,383,252.00 16,000,000.00	WND	Construction	Lawrence Clark, vice president/CEO
12 (5)	BCT Consulting, Inc. 7910 N. Ingram Ave., Ste. 101 Fresno, CA 93711 bctconsulting.com	579-1400 472-7300	27.00	9,167,245.61 9,710,493.61 11,660,801.31	53	Technology service provider	Eric G. Rawn, president and founder
13 (19)	M Green and Company LLP 308 S. M St. Tulare, CA 93274 www.mgreencpas.com	688-7401 686-1297	25.00	7,000,000.00 6,900,000.00 8,800,000.00	89	Certified Public Accounting	Lynn M Lamp, CPA, Managing Partner
14 (NR)	Falcon Private Security, Inc. 130 W. Shaw Ave. Ste. 105 Clovis, CA 93612 www.falconprivatesecurity.com	226-1990 226-1980	25.00	3,750,000.00 3,900,000.00 3,700,000.00	92	Security guard and patrol services	Michael B. Safwat, CEO
15 (NR)	Kings Federal Credit Union 1415 W. Lacey Blvd. Hanford, CA 93230 www.kingsfcu.com	582-4438 WND	22.90	3,940,547.00 4,156,317.00 4,439,242.00	20	Banking	Jeff Bassill, president/CEO
16 (14)	Catalyst Marketing Company 1466 Van Ness Ave. Fresno, CA 93721 teamcatalyst.com	252-2500 777-8686	7.33	17,698,064.00 22,636,340.00 18,996,037.00	31	Advertising, marketing, public relations	Mark Astone, CEO
17 (NR)	Professional Print & Mail, Inc. 2818 E. Hamilton Ave. Fresno, CA 93721 www.printfresno.com	237-7468 237-4929	5.15	3,088,268.00 3,363,758.00 3,247,158.00	33	Printing & Mailing	Douglas E Carlile, President
18 (NR)	Boos & Associates, a Professional Corporation 5260 N. Palm Ave., Ste. 120 Fresno, CA 93704 booscpa.com	449-7688 449-1934	1.03	1,338,286.00 1,074,966.00 1,379,266.00	20	Accounting firm	Wayne W. Boos, managing director
19 (NR)	Alan Mok Engineering 7415 N. Palm Ave., Ste. 101 Fresno, CA 93711 WND	432-6879 432-6897	0.00	1,350,000.00 1,000,000.00 1,200,000.00	7	Civil engineering, land surveying and LEED consultant	Alan K Mok, principal engineer
20 (NR)	Rosenthal Olive Ranch(2) 29268 Ave. 9 Madera, CA 93637 rosenthaloliveranch.com	674-4418 674-4418	-10.16	20,317.00 16,472.00 18,271.00	6	Farming	Karen L Rosenthal, owner

Key: WND-Would Not Disclose. NR-Not Ranked. If you would like to see your company on our list, please contact Edward Smith.

(1) Percentage growth is based off of Inc. 5000's 2018 list of fastest growing companies. Based on 3-year data.

(2) Retail-end of 160 acre farm. All data has been provided by representatives of the businesses listed, the Inc. 5000 and Business Journal research. Not all sources surveyed responded to inquiries.

Research: Edward Smith

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E-mail: edward@thebusinessjournal.com

PHOTO CONTRIBUTED
Eric Rawn, president
and founder of BCT
Consulting, said
acquisitions and
mergers, community
outreach and
customer service
have fueled growth
for his company.



List | from 1

in business can be largely attributed to customer service and reputation, along with upgraded software to connect with customers. Another big factor, however, has been the improvement of the economy, both

nationally and locally.

"It allows homeowners to make upgrades that they haven't been able to make before," Howard said. "I think that the economy is doing a lot better in the Central Valley than it was in 2009 and 2010 — that definitely helped fuel the growth."

Howard isn't alone in his observation. According to Fresno State economist Ernie Goss, the Central Valley — which has previously lagged behind the rest of the state — has been making rapid progress in recent years.

"Now the catch up is really [sped] up, meaning the rate of growth has been positive for quite some time," Goss said. "But the rate has definitely increased and relative to the U.S., it's certainly stronger."

In Goss's research, he found that overall job growth in the Central Valley over the past 12 months has been 2.6 percent compared to the national average of 1.7 percent. Howard said that his own company has expanded its employment roster from approximately 26 in 2015 to about 50. Meanwhile, expanded business has given Lee's the ability to pay tuition for his employees who are in college, along with their books.

Goss added that construction and manufacturing are two other sectors to watch.

Construction is surpassing the national average with 8.3 percent job growth in the region, while in manufacturing, its 5.1 percent. Delano Construction, LLC of Fresno, which currently has a roster of 26 employees, saw a revenue growth of 208 percent.

The last three years have also proven successful for the solar companies in the region. Topping this industry has been Energy Concepts Enterprises, Inc., which went from revenues of \$4.2 million in 2015 to \$9.8 million in 2017, a rate of 132 percent. SunPower by Quality Home Services also saw growth of 90 percent in the same time frame, while in Visalia, CalCom Energy was up by 47.46 percent. According to Ryan Gutierrez of Energy Concepts, this has largely been the result of higher utility bills.

"Rates are continually going up," Gutierrez said. "Solar offers a way for a customer to avoid rate increases by covering their own quest for energy."

Goss said that tariffs on imported solar panels would further help domestic manufacturers.

Meanwhile, a law passed earlier this year mandating solar panels on new homes could also be good business when it goes into effect in 2020.

For some companies, however, growth isn't necessarily facilitated by a growing econo-

my. For example, BCT Consulting, Inc. of Fresno, provider of technology solutions, tends to be busier when there's a dip in the market. This is because their company deals in the outsourcing of technology and helping clients find solutions that are more cost effective.

Nonetheless, BCT has grown by 27 percent. Eric Rawn, president and founder, credited this to acquisitions and mergers, along with community outreach and customer service.

"We don't want to grow just to grow," Rawn said. "We want to grow because it makes sense for everyone involved."

In the months and years to come, Goss added that he has optimism for the future of the San Joaquin Valley. Though he stated concerns about immigration and the agricultural exports being impacted by the current trade war with China, he said the region has become increasingly appealing to the rest of the state.

"So there is the ability of some of those companies coming to Fresno and enjoying many of the benefits of California, but not many of the costs that we're seeing in San Francisco, for example," Goss said.

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



Pictured L to R: Bertha Bejarano, Miriam Carmona, Kayleena Speakman, Martha Pinilla, Blair Looney, Berenice Ulloa.

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Golf | from 1

to purchase the land was filed with the Fresno County Recorder's Office between the golf course and Larry Freels, general partner of Central Green Co., LLP. Central Green Co. of Madera is a nut-farming operation that sued the federal government in a case involving floodwaters ultimately decided by the U.S. Supreme Court in 2001.

Calls made to Central Green Co. were not returned.

The decision to close was not an easy one, Knott wrote in the letter.

"Those of you who knew my father and his great insight would understand how I came to this decision that is one of the most difficult I have had to make," Knott said.

A few miles northeast of Fig Garden, the owners of Copper River Country Club have leased the facility to Bob Husband, principal of Bellagio Road, LLC, a "boutique golf and resort ownership and management company." It is based in Del Mar in San Diego County and has been involved in more than 125 golf and country clubs nationwide.

A letter to members signed by founders Earlene and Bill Tatham, Sr. states the family will retain ownership, while Bellagio Road will oversee operations.

"We're doing what good owners of any business should do: find people better than you are to help it reach full potential," Tatham said in a press release.

Construction began on the 1,000-acre development in 1989 and was completed in March 1995. A 30,000 square foot clubhouse was opened the next year.

In the eponymous development, Granville Homes and Gary McDonald Homes



PHOTO CONTRIBUTED | Fig Garden Golf Club announced this week that it would close at the end of the year. A Madera farming operation appears to be nearing a purchase of the land.

have built homes in several hundred of those acres.

Copper River advertises itself as the only course in the area built to PGA specifications.

"We have full confidence in our ex-

isting Copper River team headed by GM Todd Hansen, PGA, who've embraced our plan to improve every facet of the Club," Husband said in the release. "We've inspected every green, stretch of fairway, every bunker. If

you're a golfer, expect an elevated experience in every dimension of play; just be patient."

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



PHOTO VIA WIKIPEDIA USER GRAHAM HODGES | LaVar Ball's Big Baller Brand landed in hot water with the Fresno BBB office regarding dozens of consumer complaints.

BBB | from 1

and brash style in establishing the Big Baller Brand of clothing and shoes, some of which retail for as high as \$495.

Blair Looney, president and CEO of the local BBB, said his organization's investigation of the complaints led to a media firestorm. After providing it as an exclusive to celebrity gossip website TMZ, the story was picked up by more than 100 networks, leading to 175,032 social media shares.

"When the news broke that Big Baller Brand received an "F" rating from BBB, our phones blew up," Looney said. "The coverage was more than anyone expected and we are so proud of the way every major network handled the coverage."

The BBB even submitted the investigation for consideration of an award at the International BBB Assembly in Canada back in September. It won in the category for "Single Case Investigation," and the local BBB even won an award in the "Social Media" category, recognizing its #MarketingMonday, #TipTuesday and #WisdomWednesday hashtag campaign.

As for the Big Baller Brand, Looney said LaVar Ball took to badmouthing the local BBB office for a time, but eventually responded to complaints and has been making efforts to show it is fulfilling orders.

"We have helped change the way they do business," Looney said.

Looney's BBB office, while located in Fresno, serves nearly a dozen counties stretching from Mono County to San Bernardino County, which puts Big Baller Brand's headquarters in his jurisdiction.

Gabriel Dillard | Editor can be reached at: 490-3467 or e-mail gabriel@thebusinessjournal.com

Faraday | from 5

Hanford City Manager Darryl Pyle, an avid supporter of Faraday bringing the Valley's first carmaker to Hanford, didn't respond immediately to an interview request.

"I think that everyone's being very hesitant to say anything," said Joey Joslin, CEO of the Hanford Chamber of Commerce, adding that he knew little about the financial problems or the number of workers affected.

He said online chats he read involving Faraday Future employees and non employees indicate some are worried the venture may fail while others noted the number of talented people working there and their belief that the company can pull through.

"There is certainly an uphill battle ahead," Joslin said, adding that a lot of people have moved to Hanford and the surrounding area to work at there, though not much of any commercial development related to the new business has occurred yet.

"I think people are staying optimistic because there is a lot of talent there, and there is a lot being banked on this company succeeding here."

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



PHOTO BY EDWARD SMITH | Jeanette Yniguez (right) works on the crust of an apple pie while across from her, Adriana Oropeza prepares a freekeh salad.

Focus | From 8
director of Fresno-based Sierra HR Partners.

Companies can expect to spend up to 50 percent of a full-time employee's salary to fill the position, Bodke said, referencing data from the Society of Human Resource Management. Posting job openings, background checks and training all costs money, and for small businesses, hiring someone can be a major investment.

Solis said he spends almost half of his day finding people and doing interviews.

Having dedicated human resources staff, as major corporations do, can help companies navigate the numerous employment laws and alleviate some of that burden. But having a company that size can be a double-edged sword, Bodke said, considering the amount of people they need to hire.

"This year, we've committed to hiring 120,000 seasonal workers in our stores," said Angie Thompson, a spokesperson for Target. The retailer is also hiring 7,500 people for distribution centers. That is a 20-percent increase year-over-year.

Company-wide, Target employs nearly 350,000 full-time and part-time positions and 120,000 workers will make up over a third of employment at the company.

Despite the labor crunch, Thompson said they are 40-percent ahead of where they were last year for distribution center hiring and "well-ahead" of where they were for in-store positions.

Thompson added that their unprecedented revenue growth in the second quarter indicated to them the need for more hires. A busy summer can mean an especially busy winter. Planning for the holidays starts well before the job fairs.

Months before hiring begins, they talk to existing employees concerning interest and availability during the holidays.

"It would seem to me it would be more difficult to hire seasonal workers," Bodke said. "There are more

employees in regular positions this year than there have been in the last five years."

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

the PEOPLE ON THE MOVE



Hekimian



Rodriguez



Gallavan

NONPROFITS

Tachi Palace Hotel and Casino recently presented Links for Life with a check for \$11,614 with funds raised at its monthly community breakfast and through breast cancer awareness t-shirt sales. Links for Life is a non-profit organization that provides

programs, services and education for individuals and families affected by breast cancer.

More than 450 people attended the fundraising breakfast where Links for Life Program Director Kathy Mittleider was on hand to accept the donation.

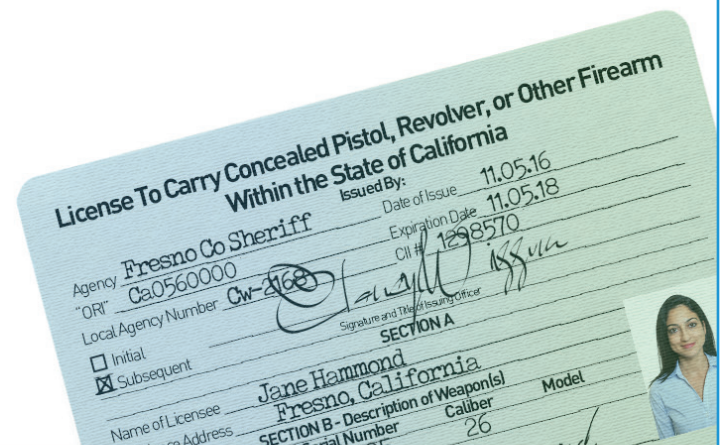
POM | 14

PROTECTING YOUR FAMILY

Getting your concealed carry license



MONTY TORRES



MONDAY | 10PM FOX26



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Martin



Hopkins



Cuttone



Antunez



Woods



Mosso

POM | from 13

SMALL BUSINESS

The recipient of this year's CONNECT Award for FLYP's 10th Annual Banquet is **Aren Hekimian** for his contributions as the founder and promoter of Grizzly Fest. When faced with obstacles during the planning process, Hekimian worked with government officials, local police and Fresno residents to address concerns. Hekimian is the head of the IAN Group, which supports local community efforts and nonprofits.

AGRICULTURE

Simplot Grower Solutions is pleased to announce Bill Hume has been named senior area manager for California. His new role tasks him with overseeing Simplot Grower Solutions California operations, including 22 retail locations. He is a native of Dos Palos.

GOVERNMENT

The Madera City Council approved a contractor for its new city manager, Madera native **Arnoldo Rodriguez**. Rodriguez has over 16 years of local government experience. Rodriguez's first job was working alongside his family in the fields in and around Madera harvesting grapes, garlic, and chiles. Rodriguez spent 13 years in a number of roles in the City of Fresno's Development & Resources Management Department. Currently, Rodriguez serves as the Development Services Department Director for the City of Yuba City.

Selma's new city manager is **Teresa Gallavan**. Gallavan worked as

Lompoc's economic development director/assistant city manager since 2011. She previously served as that city's interim city manager from October 2013 through January 2014 and again from December 2017 to June 2018. Prior to that, Gallavan worked for the Riverside County Economic Development Agency as the marketing and cultural services manager/principal development specialist.

SERVICE CLUBS

Fresno Rotary is pleased to welcome two new members: **Jared Martin** is the owner of Keller Williams Realty; and **Mark Hopkins** is the general manager of Storyland Playland.

NONPROFITS

Gina Cuttone has been named Outstanding Volunteer Fundraiser of the Year by the Association of Fundraising Professionals. The lifelong volunteer, president of three boards (including the Ronald McDonald House Charities) and dedicated mother is also the owner of Barthuli & Associates Insurance Services, Inc., a brokerage firm that specializes in individual and employer group benefits and insurance. She has worked for the company for 25 years and became its full proprietor a decade ago.

REAL ESTATE

London Properties, Ltd. the following new residential salespeople to the Fresno office: **JD Martell**, **Jennifer Santanton**, **Priscilla Antunez**, **Justin Woods** formerly of Landmark; and **Paul J. Mosso**.

It's beginning to
Sound
a lot like
Christmas



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LEADS

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

REAL ESTATE

Pearson Realty is reporting the following transactions:

393.00 acre vineyard located on Famosa Road, 6.5 mi. southeast of McFarland in Kern County. Doug Collins and Dan Kevorkian represented the seller.

4 acre cold storage facility located on Industrial Way and 52nd Avenue in Coachella in Riverside County. Dan Kevorkian and Doug Collins represented the seller.

134.68 acres of open land located on the east side of Road 196 west of Strathmore in Tulare County. Roy Pennebaker and Matt McEwen were the agents.

720.90 acres of almonds located on the west side of Road 21, 11.5 miles southwest of Madera in Madera County. Robb Stewart represented the seller.

960 acres of range land located north of Highway 180 at the end of Porter Avenue, northeast of Sanger in Fresno County. Dan Kevorkian and A. J. Ferdinandi were the agents.

17.35 acres of open land located on Road 248, south of Avenue 72 in Terra Bella in Tulare County. Roy Pennebaker and Matt McEwen were the agents.

1.76 acre cold storage facility located on Front Street in Earlimart in Tulare County. Doug Collins and Adrian Villarreal were the agents.

BANKRUPTCY

Chavez Enterprises/Steve Chavez Inc/Chavez Cattle Company
Case No: 18-14352-13
4001 W Lark Ave
Visalia CA 93291
Assets: \$0, Liability: \$0, Exemptions: \$0

Gabriella Lua Child Care
Case No: 18-14359-13
4819 N Hughes Ave
Fresno CA 93705
Assets: \$198,933, Liability: \$120,130, Exemptions: \$103,293

Guarantee Auto Sales
Case No: 18-14368-7
1309 Innsbruck Dr
Bakersfield CA 93307
Assets: \$348,505, Liability: \$456,082, Exemptions: \$101,400

Chapos Tacos de Tijuana
Case No: 18-14387-11
2945 Niles St
Bakersfield CA 93306
Assets: \$0, Liability: \$0, Exemptions: \$0

Handyman Hogan
Case No: 18-14401-7
3101 Silver Spur Way
Bakersfield CA 93312
Assets: \$232,028, Liability: \$377,424, Exemptions: \$6,501

Designs By Cliff
Case No: 18-14413-7
8813 Summer Creek Rd
Bakersfield CA 93311
Assets: \$26,504, Liability: \$98,780, Exemptions: \$12,875

Titus Industrial
Case No: 18-14414-11
4704 Rosedale Lane
Bakersfield CA 93314
Assets: \$689,071, Liability: \$1,038,121, Exemptions: \$0
Attorney: Leonard K Welsh 661-328-5328

SMG Painting
Case No: 18-14442-7
1413 12th St
Reedley CA 93654
Assets: \$200,307, Liability: \$236,770, Exemptions: \$118,741

JM Air Conditioning
Case No: 18-14443-13
5155 E Pitt Ave
Fresno CA 93725
Assets: \$81,729, Liability: \$398,301, Exemptions: \$47,164

Konark Ranches LLC
Case No: 18-14445-7
2201 Tiverton Dr
Bakersfield CA 93311
Assets: \$3,642,966, Liability: \$4,333,619, Exemptions: \$0

Whitson Construction
Case No: 18-14475-7
17141 N Avon Pl
Madera CA 93638
Assets: \$51,520, Liability: \$132,793, Exemptions: \$28,506

FEDERAL LIENS

Smiths Flowers
Doc No: 18-060710, IRS tax lien
55 N D St, Porterville, CA 93257
Amount: \$13,670

Pro Harvesting Inc
Doc No: 18-0126198, IRS tax lien
799 Alluvial Ave, Clovis, CA 93611
Amount: \$61,361

Garys Custom Flooring Covering
Doc No: 18-0126892, IRS tax lien
2611 N Bendel Ave, Fresno, CA 93722
Amount: \$14,307

Stanley Alles Trucking
Doc No: 18-0126894, IRS tax lien
4601 N Jameson Ave, Fresno, CA 93723
Amount: \$167,406

Killingsworth Gear Inc
Doc No: 18-0126903, IRS tax lien
PO Box 247, Kerman, CA 93630
Amount: \$25,706

JND Farms Inc
Doc No: 18-023990, IRS tax lien
6737 N Milburn Ave Ste 160, Fresno, CA 93722
Amount: \$43,052

Dadee-Os Inc
Doc No: 18-023989, IRS tax lien
1830 W Cleveland Ave, Madera, CA 93636
Amount: \$60,219

Ramirez Custom Concrete Inc
Doc No: 18-059139, IRS tax lien
1018 W Teapot Dome Ave Ste J, Porterville, CA 93257
Amount: \$117,543

STATE LIENS

Hettinga Transportation
Doc No: 18-060299, EDD tax lien
15804 Avenue 248, Tulare, CA 93274
Amount: \$269

Valley Green Landscape
Doc No: 18-060300, EDD tax lien
31223 Road 160, Visalia, CA 93292
Amount: \$3,973

4 Star Agricultural Inc
Doc No: 18-060301, EDD tax lien
1020 Lu Ann Pl, Porterville, CA 93257
Amount: \$71,148

JCM Market
Doc No: 18-060302, EDD tax lien
2419 W Caldwell Ave, Visalia, CA 93277
Amount: \$373

Continued | Next Page



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Magbar Inc

Doc No: 18-060303, Franchise
Tax Board tax lien
7356 Road 132, Earlimart, CA
93219
Amount: \$3,766

Quinn's Unlimited Painting

Doc No: 18-061232, EDD tax lien
25957 Road 140, Visalia, CA
93292
Amount: \$886

Togo's-Baskin Robbins

Doc No: 18-061233, EDD tax lien
423 W Main St, Visalia, CA
93291
Amount: \$759

American Roofing Services Inc

Doc No: 18-0126143, EDD tax lien
323 W Cromwell Ave Ste 101,
Fresno, CA 93711
Amount: \$696

Firebaugh Regional Health Council

Doc No: 18-0126144, EDD tax lien
875 Q St, Firebaugh, CA 93622
Amount: \$1,299

Magallanes Chiropractic Group Inc

Doc No: 18-0126230, Franchise
Tax Board tax lien
5755 E Kings Canyon Rd Ste 101,
Fresno, CA 93727
Amount: \$6,074

Denmark Inc

Doc No: 18-0126231, Franchise
Tax Board tax lien
8060 N Cedar Ave, Fresno, CA
93720
Amount: \$3,478

Meeks Trucking Inc

Doc No: 18-0126232, Franchise
Tax Board tax lien
10949 S Fruit Ave, Fresno, CA
93706
Amount: \$2,841

Center For Spiritual Living

Doc No: 18-0126572, EDD tax lien
723 W Clinton Ave, Fresno, CA
93705
Amount: \$24,625

Euro Freight Inc

Doc No: 18-0126574, EDD tax lien
2573 S Duke Ave, Fresno, CA
93727
Amount: \$652

Moya Trucking Inc

Doc No: 18-0126575, EDD tax lien
7919 S Alta Ave, Reedley, CA
93654
Amount: \$3,622

Centec Security Agency Ilc

Doc No: 18-0126576, EDD tax lien
755 N Peach Ave Ste F14, Clovis,

CA 93611

Amount: \$5,333

Ride Care Transportation Inc

Doc No: 18-0126825, Franchise
Tax Board tax lien
1370 N Fresno St, Fresno, CA
93703
Amount: \$7,607

N G & C Inc

Doc No: 18-0126826, Franchise
Tax Board tax lien
202 Harrison Ave, Sanger, CA
93657
Amount: \$27,033

Timex Express Logistics

Doc No: 18-0126827, Franchise
Tax Board tax lien
6569 N Riverside Dr #102-103,
Fresno, CA 93722
Amount: \$3,779

Perko's Café & Grill

Doc No: 18-0127075,, CA Dept
Tax & Fee Adm tax lien
1489 N Marty Ave, Fresno, CA
93722
Amount: \$14,931

Capp's Floor Covering

Doc No: 18-0127076,, CA Dept
Tax & Fee Adm tax lien
34799 Avenue 13 1/4, Madera,
CA 93636
Amount: \$10,208

K & L Auto Body Shop

Doc No: 18-0127077,, CA Dept
Tax & Fee Adm tax lien
4677 E Michigan Ave, Fresno,
CA 93703
Amount: \$4,613

J J's New Beginning

Doc No: 18-0127078,, CA Dept
Tax & Fee Adm tax lien
2832 E Grant Ave #103, Fresno,
CA 93701
Amount: \$2,178

Three B's

Doc No: 18-0127079,, CA Dept
Tax & Fee Adm tax lien
2616 W Alhambra Ave, Fresno,
CA 93728
Amount: \$2,438

Plane Insights Ilc

Doc No: 18-0127258,, CA Dept
Tax & Fee Adm tax lien
8622 N Sierra Vista Ave, Fresno,
CA 93720
Amount: \$3,447

Aug Upholstery

Doc No: 18-0127259,, CA Dept
Tax & Fee Adm tax lien
3112 E Montecito Ave, Fresno,
CA 93702
Amount: \$4,744

Robert Sandoval Painting & Construction

Doc No: 18-0127252, EDD tax lien
4633 Millwood Rd, Dunlap, CA
93261
Amount: \$776

Cal Ag Trucking Inc

Doc No: 18-0127640,, CA Dept
Tax & Fee Adm tax lien
1187 N Willow Ave Ste 103,
Clovis, CA 93611
Amount: \$14,057

Arsenio's

Doc No: 18-0127725, EDD tax lien
5650 N Figarden Dr, Fresno, CA
93722
Amount: \$476

Immodo California 1 Ilc

Doc No: 18-0127840, Franchise
Tax Board tax lien
83 E Shaw Ave Ste 200, Fresno,
CA 93710
Amount: \$2,457

Sargo Construction Inc

Doc No: 18-0127841, Franchise
Tax Board tax lien
PO Box 6285, Fresno, CA 93703
Amount: \$34,203

Champs Transportation Inc

Doc No: 18-0127842, Franchise
Tax Board tax lien
5132 N Palm Ave, Fresno, CA
93704
Amount: \$50,019

Valley Compressor & Tool

Doc No: 18-058961, EDD tax lien
PO Box 1028, Exeter, CA 93221
Amount: \$1,254

Martin Sanchez Trucking

Doc No: 18-058962, EDD tax lien
4659 Avenue 229, Tulare, CA
93274
Amount: \$5,922

LB Catering Co

Doc No: 18-058964, EDD tax lien
109 N E St, Exeter, CA 93221
Amount: \$5,922

Avalos Roofing

Doc No: 18-058965, EDD tax lien
617 E Oakridge Ct, Visalia, CA
93292
Amount: \$1,965

Mad for Bagels Ilc

Doc No: 18-058966, EDD tax lien
58 E Mill Ave, Porterville, CA
93257
Amount: \$974

Looper's Drywall Construction Inc

Doc No: 18-058967, EDD tax lien
13119 Avenue 272, Visalia, CA
93292
Amount: \$2,237

Golden Karat Jewelry Store

Doc No: 18-058968, EDD tax lien
PO Box 44083, Lemon Cove,
CA 93244
Amount: \$586

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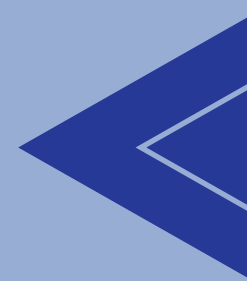
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Leads | from 17

Taha's Mitsubishi

Doc No: 18-059149,, CA Dept
Tax & Fee Adm tax lien
985 Hillwind Rd NE , Fridley MN
55432
Amount: \$28,413

Shalini's Ag Ilc

Doc No: 18-059154, EDD tax lien
6449 Road 136, Earlimart, CA 93219
Amount: \$4,087

Las Cananas Restaurant

Doc No: 18-059155, EDD tax lien
1509 N Silverdale St, Visalia, CA 93291
Amount: \$1,462

Mesquite Custom Carts Inc

Doc No: 18-059156, Franchise Tax
Board tax lien
3105 W Dorothea Ave, Visalia, CA
93277
Amount: \$4,813

Amys Café

Doc No: 18-059157, Franchise Tax
Board tax lien
3310 S Crenshaw St #A, Visalia, CA
93277
Amount: \$4,446

Cellar Door

Doc No: 18-059158, Franchise Tax
Board tax lien
101 W Main St, Visalia, CA 93291
Amount: \$10,522

Electric Birdland Studios Inc

Doc No: 18-059159, Franchise Tax
Board tax lien
956 E Morton Hill Ave, Porterville,
CA 93257
Amount: \$2,559

Worldwide Treasure Bureau

Doc No: 18-059160, Franchise Tax
Board tax lien
8212 W Doe Ave, Visalia, CA 93291
Amount: \$30,956

Sukh Samran Farms Inc

Doc No: 18-024028, EDD tax lien
13441 Melissa Ct, Madera, CA 93637
Amount: \$97

PM Labor Service Inc

Doc No: 18-024029,, CA Dept Tax &
Fee Adm tax lien
31219 James Ave, Madera, CA 93636
Amount: \$3,660

River Bend Ranch

Doc No: 18-024144, EDD tax lien
28700 Avenue 5, Madera, CA 93637
Amount: \$944

NEW BUSINESSES

FRESNO

Mhdi Trucking

JMD

JD Custom Welding

Arab Culture Community Center

Energy Never Dies

Xobee Communications

Gerald Rawn Memorial Endowment

Los Gatos Auto Repair

Zen Realty

Top Shelf Events

Apple Massage

Rapid Rooter Drain Master & Plumbing

Fundamental Media

Colosos

Charity Treasures

HS Brar Trans

KV Commercial Cleaning Ilc

Buck Ridge Industrial

Blanca Cleaning Services

Ivy Star Intl Education Services

T & H Bros Trucking

SCM

C & J Ranch

Glam Brows

GV Visual

Villicana Farms

Noemi's Cleaning Service

Valley Harvest Crop Insurance

Darkhorse Athletic Apparel

Jerky Jerky

Roman and Juana Steam Cleaning

La Venus Nail and Spa

Ameswigg Studios

Fast Deals On Properties Ilc

JL Cabinet

JMS Consulting

Dream Transport

Arguelles Trucking

I Love Tacos Catering

Record7

California Builder Services

Valley Workforce Compliance

Makeline Productions

Bulldog Book Recycling

Doerksen Taylor Trial Lawyers

Alvarenga Freight Inc

MBS

Incinerati Brewing Company

Chahal Freight

First Impressions

Universal Properties

MT Ararat Mobil Home Repair

Crown Time

Rose Meadow Manor

Monroe and Market Co

Adame Trucking

The Breeder's Registry

Cutlass Consulting

Embrace

Hillis Haul

Battlecry Bodybuilding

Awesome Blossoms

Olea's Painting

Family Therapy Solutions

Chavez Delicious Fruit Co #4

B & B Quality Home Inspections

K&H Hair

Refectory Catering

Smart Wash Systems

Serenity Specialty Foods

Tenda Dynasty

Pacific Valley Patrol

Advanced Mechanical

Courtney's Consulting Services

Land Shark Pool Service

Fast N Esy #20

Fast N Esy #7

Planet Fitness

D Connoisseur

Toltecas Tires Shop

Amitoj Trans Carrier

Sweet Tomatoes

Diverse Ag Services

Sierra Body & Paint

MADERA

Madera Auto Tires & Repairs

T & A Acres

Taqueria Y Mariscos El Guerrereense

D-1 Sports Apparel Central Valley

Tony Lawn Maintenance

Keith Howard Insurance Agency

Pulse Fitness Studio

Coarsegold Rocks

Charging Tree

Rincon Norteno Income Tax Serv

Wendys Pallets

S V R Appliances

TULARE

Coyangy Insurance

Maverick Industrial

Segunda A-N

India Gate Indian Cuisine

Cal Ag Outhouses

David Security

JV's Trenching

Mylo's

Truffoire

Yogurt's Polishing

Steamer By Jake

Old Stage Saloon

Exeter Coffee Company

Rodriguez Construction

Studio Bling

Fazlito

California's Flooring Installation

Truckin' Lifestyle

Terra Bella Smoke Shop

Ranger Vape

Donut Factory #4

Ktchnbyz Trucking

Victor's Home Repairs

Blast Masters Dustless Blasting

KINGS

Challenger Supps

Tacos El Grullo

Jcwayne

Integrity Mobile Detailing

Avenal Express Pharmacy

Leonardo Bros Dairy

Downing Street Deals

PUBLIC NOTICES

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NOVEMBER 9, 2018

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

TRUSTEE SALES

(1)
T.S. No. 070455-CA APN: 462-210-73 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 7/15/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 12/4/2018 at 10:30 AM, CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 7/22/2005, as Instrument No. 2005-0165436, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **PEDRO R SERRANO AND NORBERTA RODRIGUEZ SERRANO, HUSBAND AND WIFE, AS JOINT TENANTS WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93724** all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: **MORE ACCURATELY DESCRIBED IN SAID DEED OF TRUST.** The street address and other common designation, if any, of the real property described above is purported to be: **5238 EAST ILLINOIS AVE FRESNO, CALIFORNIA 93727-0000** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$168,298.92 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned or its predecessor caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing

the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (844) 477-7869 or visit this Internet Web site WWW.STOXPOSTING.COM, using the file number assigned to this case 070455-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR SALES INFORMATION: (844) 477-7869 CLEAR RECON CORP 4375 Jutland Drive San Diego, California 92117 11/09/2018, 11/16/2018, 11/23/2018

(1)
NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 0000007719479 Title Order No.: 180314457 FHA/VA/PMI No.: 0456453449952 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 04/09/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 04/16/2007 as Instrument No. 2007-0075161 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **LINDA J HUNTER, AN UNMARRIED WOMAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT** or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 12/11/2018 TIME OF SALE: 10:00 AM PLACE OF SALE: AT THE VAN NESS AVENUE EXIT

FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93721. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **5359 W FEDORA AVE, FRESNO, CALIFORNIA 93722** APN#: 511-152-11 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$254,974.78. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site www.servicelinkASAP.com for information regarding the sale of this property, using the file number assigned to this case 0000007719479. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES AND POSTING 714-730-2727 www.servicelinkASAP.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 10/29/2018 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-FN4674488 11/09/2018, 11/16/2018, 11/23/2018

(1)
NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 0000006770069 Title Order No.: 170172052 FHA/VA/PMI No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 04/03/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD

AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 04/11/2007 as Instrument No. 2007-0072755 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **WILLIAM CONTRERAS SIFUENTES, AND KRISTEN ANN SIFUENTES, HUSBAND AND WIFE AS JOINT TENANTS, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT** or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 12/11/2018 TIME OF SALE: 10:00 AM PLACE OF SALE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93721. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **4068 NORTH RICEWOOD AVENUE, FRESNO, CALIFORNIA 93705** APN#: 433-434-04 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$179,114.08. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site www.servicelinkASAP.com for information regarding the sale of this property, using the file number assigned to this case 0000006770069. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES AND POSTING 714-730-2727 www.servicelinkASAP.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 10/30/2018 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR

ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-4674715 11/09/2018, 11/16/2018, 11/23/2018 11/09/2018, 11/16/2018, 11/23/2018

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NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST LOAN: 140701 OTHER: F1807006-LM TS NUMBER:F1807006 LRC A.P. NUMBER 428-272-25 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED August 14, 2014, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE is hereby given that CHICAGO TITLE COMPANY, a California Corporation, as duly appointed trustee under and pursuant to Deed of Trust executed by **KHALID CHAOU, AN UNMARRIED MAN** recorded on 08/27/2014 as Instrument No. 2014-0095047-00 in Book N/A Page N/A of Official records in the office of the County Recorder of FRESNO County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded 07/24/2018 in Book N/A, Page N/A, as Instrument No. 2018-0088017-00 of said Official Records, WILL SELL on 11/29/2018 at the Van Ness Avenue exit from the County Courthouse 1100 Van Ness Fresno, CA 93721 at 10:00 A.M. AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state), all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State hereinafter described: LOT 175 OF TRACT NO. 1588, HEADLINER HOMES NO. 4, ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 18, PAGES 93, 94 AND 95 OF PLATS, FRESNO COUNTY RECORDS, APN: 428-272-25 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: **3385 E ASHLAN, FRESNO, CA** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation if any, shown herein. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. NOTICE TO POTENTIAL BIDDERS: If you 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

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TRUSTEE SALES

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has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 for information regarding the trustee's sale or visit this Internet Web site www.ServiceLinkASAP.com for information regarding the sale of this property, using the file number assigned to this case F1807006. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and the trusts created by said Deed of Trust, to-wit: \$176,031.25 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The Beneficiary may elect to bid less than their credit bid. The Beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located and more than 3 months have elapsed since such recording. SALE INFORMATION CAN BE OBTAINED ONLINE AT www.ServiceLinkASAP.com AUTOMATED SALES INFORMATION PLEASE CALL (714) 730-2727 Dated: 10/25/2018 CHICAGO TITLE COMPANY, a California Corporation, as said Trustee 7330 N. PALM AVE., SUITE 101 (93711), P.O. BOX 60016 FRESNO, CA, 93794-0016 (559) 451-3700 By: L.R. Cavalla Assistant Secretary A-4674414 11/09/2018, 11/16/2018, 11/23/2018 11/09/2018, 11/16/2018, 11/23/2018

(1) NOTICE OF TRUSTEE'S SALE T.S. No. 18-00816-FS-CA Title No. 180219246-CA-VOI A.P.N. 453-032-04 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2008. 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(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: **Ever A Jimenez and Thelma Torres Rodriguez** Duly Appointed Trustee: National Default Servicing Corporation Recorded 01/09/2008 as Instrument No. 2008-002310 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 11/29/2018 at 10:00 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721

Estimated amount of unpaid balance and other charges: \$213,030.57 Street Address or other common designation of real property: **1545 North 4th Street, Fresno, CA 93703** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 18-00816-FS-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 10/26/2018 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1230 Columbia Street, Suite 680 San Diego, CA 92101 Toll Free Phone: 888-264-4010 Sales Line 714-730-2727; Sales Website: www.ndscorp.com Rachael Hamilton, Trustee Sales Representative A-4674450 11/09/2018, 11/16/2018, 11/23/2018 11/09/2018, 11/16/2018, 11/23/2018

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 0000007612484 Title Order No.: 180244479 FHA/VA/PMI No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 09/19/2013. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 09/26/2013 as Instrument No. 2013-0135651-00 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **ARMEN SALMANYAN**, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States).

DATE OF SALE: 12/12/2018 TIME OF SALE: 9:00 AM PLACE OF SALE: FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **7367 NORTH ANTIOCH AVENUE, FRESNO, CALIFORNIA 93722** APN#: 502-053-15 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$283,840.57. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 for information regarding the trustee's sale or visit this Internet Web site www.auction.com for information regarding the sale of this property, using the file number assigned to this case 0000007612484. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AUCTION.COM, LLC 800-280-2832 www.auction.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 10/31/2018 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-4674850 11/09/2018, 11/16/2018, 11/23/2018 11/09/2018, 11/16/2018, 11/23/2018

(1) NOTICE OF TRUSTEE'S SALE T.S. No. 17-00974-CI-CA Title No. 170370414-CA-VOI A.P.N. 467-183-13 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF

TRUST DATED 09/01/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, (cashier's check(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: **Tewolde Haulleslasy** Duly Appointed Trustee: National Default Servicing Corporation Recorded 10/06/2005 as Instrument No. 2005-0237025 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 12/04/2018 at 10:00 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 Estimated amount of unpaid balance and other charges: \$152,852.61 Street Address or other common designation of real property: **914 Fresno St, Fresno, CA 93706-3119** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 17-00974-CI-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 10/31/2018 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1230 Columbia

Street, Suite 680 San Diego, CA 92101 Toll Free Phone: 888-264-4010 Sales Line 714-730-2727; Sales Website: www.ndscorp.com Rachael Hamilton, Trustee Sales Representative A-4674897 11/09/2018, 11/16/2018, 11/23/2018 11/09/2018, 11/16/2018, 11/23/2018

(1) NOTICE OF TRUSTEE'S SALE TTD No.: 181081169373-2 Control No.: XXXXXX5519 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 04/05/2006 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 12/11/2018 at 10:00AM., TITLE TRUST DEED SERVICE COMPANY, as duly appointed Trustee under and pursuant to Deed of Trust recorded 05/02/2006, as Instrument No. 2006-0092589, in book XXX, page XXX, of Official Records in the office of the County Recorder of FRESNO County, State of CALIFORNIA, executed by **HELEN J. FURSMAN**, A WIDOW WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH (payable at time of sale in lawful money of the United States) at At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724 All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, and State described as: APN No.: 424-114-01 The street address and other common designation, if any, of the real property described above is purported to be: **4248 NORTH WOODSON AVENUE, FRESNO, CA 93705** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale of property will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$257,699.03 The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or 916-939-0772 for information regarding the trustee's sale, or visit this Internet Web site www.servicelinkasap.com or www.nationwideposting.com

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TRUSTEE SALES

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for information regarding the sale of this property, using the file number assigned to this case 181081169373-2. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 11/05/2018 TITLE TRUST DEED SERVICE COMPANY. As Trustee BRIDGET REGAN, TRUSTEE SALE OFFICER TITLE TRUST DEED SERVICE COMPANY 26540 Agoura Road Suite 102 Calabasas, CA 91302 Sale Line: 714-730-2727 or Login to: www.servicelinkasap.com or Sale Line: 916-939-0772 or Login to: www.nationwideposting.com If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.. We are assisting the Beneficiary to collect a debt and any information we obtain will be used for that purpose whether received orally or in writing. NPP0343522 To: FRESNO BUSINESS JOURNAL 11/09/2018, 11/16/2018, 11/23/2018 11/09/2018, 11/16/2018, 11/23/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No.: 00000007600711 Title Order No.: 180236349 FHA/VA/PMI No.: 43-4-0017273 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 06/30/1989. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 06/30/1989 as Instrument No. 89069580 of official records in the office of the County Recorder of FRESNO County, STATE OF CALIFORNIA. EXECUTED BY: VICKI A. BIXLER, AN UNMARRIED WOMAN, 1/2 INTEREST SOLE AND SEPARATE PROPERTY AND ERIC J. BIXLER, SON, AN UNMARRIED MAN, 1/2 INTEREST SOLE AND SEPARATE PROPERTY, AS JOINT TENANTS. WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 11/28/2018 TIME OF SALE: 9:00 AM PLACE OF SALE: FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **4050 EAST VERRUE AVENUE, FRESNO, CALIFORNIA 93702** APN#: 461-063-06 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$6,019.16. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the

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

NOTICE OF TRUSTEE'S SALE T.S. No. 18-00369-SM-CA Title No. 180095068-CA-VOI A.P.N. 470-274-06 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY PURSUANT TO CIVIL CODE 2923.3 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 03/26/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, (cashier's check(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: **Vincent A. Gutierrez** Duly Appointed Trustee: National Default Servicing Corporation Recorded 04/11/2007 as Instrument No. 2007-0072689 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 11/28/2018 at

9:00 AM Place of Sale: Fresno Superior Courthouse, West Entrance to the County Courthouse Breezeway, 1100 Van Ness Avenue, Fresno, CA 93724 Estimated amount of unpaid balance and other charges: \$141,086.27 Street Address or other common designation of real property: **3854 East Lyell Avenue, Fresno, CA 93702** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 18-00369-SM-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 10/17/2018 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1230 Columbia Street, Suite 680 San Diego, CA 92101 Toll Free Phone: 888-264-4010 Sales Line 800-280-2832; Sales Website: www.ndscorp.com Rachael Hamilton, Trustee Sales Representative A-4673381 10/26/2018, 11/02/2018, 11/09/2018 10/26/2018, 11/02/2018, 11/09/2018

NOTICE OF TRUSTEE'S SALE TS No. **CA-18-809503-JB** Order No.: **8729691** YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED **6/27/2013**. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings 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): **GURSARAN BAINS, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY** Recorded: **7/8/2013** as Instrument No. **2013-0095363** of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **11/28/2018** at **9:00 AM** Place of Sale: **At the Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724. At the West Entrance to the County Courthouse Breezeway** Amount of unpaid balance and other charges: **\$127,741.42** The purported property address is: **3320 W ASHCROFT AVE, FRESNO, CA 93722** Assessor's Parcel No.: **424-491-11-S** NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **800-280-2832** for information regarding the trustee's sale or visit this Internet Web site **http://www.qualityloan.com**, using the file number assigned to this foreclosure by the Trustee: **CA-18-809503-JB**. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 280-2832 or visit this Internet Web site www.auction.com, using the file number assigned to this case 17-49857. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 3/17/2014. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state

or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

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

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

Place of Sale: West Entrance to the County Courthouse Breezeway

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

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

Street Address or other common designation of real property: **3598 N STATE ST FRESNO, CA 93722-1150**

Described as follows: As more fully described on said Deed of Trust. A.P.N #: **511-126-06**

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

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

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

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TRUSTEE SALES

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Dated: 10/19/2018

Zieve, Brodnax & Steele, LLP, as Trustee**30 Corporate Park, Suite 450
Irvine, CA 92606****For Non-Automated Sale Information,
call: (714) 848-7920****For Sale Information: (800) 280-
2832 www.auction.com****Andrew Buckelew, Trustee Sale
Assistant**

THIS FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION WE OBTAINED WILL BE USED FOR THAT PURPOSE

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

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

NOTICE OF TRUSTEE'S SALE
Trustee Sale No.: 00000007647266
Title Order No.: 180268120 FHA/
VA/PMI No.: CA0456343457703
ATTENTION RECORDER: THE
FOLLOWING REFERENCE TO AN
ATTACHED SUMMARY APPLIES
ONLY TO COPIES PROVIDED TO
THE TRUSTOR, NOT TO THIS
RECORDED ORIGINAL NOTICE.
NOTE: THERE IS A SUMMARY
OF THE INFORMATION IN THIS
DOCUMENT ATTACHED. YOU ARE
IN DEFAULT UNDER A DEED OF
TRUST, DATED 10/20/2004. UNLESS
YOU TAKE ACTION TO PROTECT
YOUR PROPERTY, IT MAY BE SOLD
AT A PUBLIC SALE. IF YOU NEED
AN EXPLANATION OF THE NATURE
OF THE PROCEEDING AGAINST
YOU, YOU SHOULD CONTACT
A LAWYER. BARRETT DAFFIN
FRAPPIER TREDER and WEISS, LLP,
as duly appointed Trustee under and
pursuant to Deed of Trust Recorded on
11/10/2004 as Instrument No. 2004-
0253753 of official records in the office
of the County Recorder of FRESNO
County, State of CALIFORNIA.
EXECUTED BY: **GUADALUPE
AYALA, AND JUANA AYALA,**
HUSBAND AND WIFE AS JOINT
TENANTS, WILL SELL AT PUBLIC
AUCTION TO HIGHEST BIDDER
FOR CASH, CASHIER'S CHECK/
CASH EQUIVALENT or other form of
payment authorized by California Civil
Code 2924h(b), (payable at time of sale
in lawful money of the United States).
DATE OF SALE: 12/04/2018 TIME OF
SALE: 10:00 AM PLACE OF SALE: AT
THE W. ENTRANCE TO THE COUNTY
COURTHOUSE BREEZEWAY 1100
VAN NESS, FRESNO, CA 93724.
STREET ADDRESS and other common
designation, if any, of the real property
described above is purported to be:
**36581 ACORN AVENUE, HURON,
CALIFORNIA 93234** APN#: 075-353-
01 The undersigned Trustee disclaims
any liability for any incorrectness of
the street address and other common
designation, if any, shown herein. Said
sale will be made, but without covenant or
warranty, expressed or implied, regarding
title, possession, or encumbrances, to
pay the remaining principal sum of the
note(s) secured by said Deed of Trust,
with interest thereon, as provided in
said note(s), advances, under the terms
of said Deed of Trust, fees, charges and
expenses of the Trustee and of the trusts
created by said Deed of Trust. The total
amount of the unpaid balance of the
obligation secured by the property to be
sold and reasonable estimated costs,
expenses and advances at the time of the
initial publication of the Notice of Sale is
\$72,130.49. The beneficiary under said
Deed of Trust heretofore executed and
delivered to the undersigned a written
Declaration of Default and Demand for
Sale, and a written Notice of Default and
Election to Sell. The undersigned caused
said Notice of Default and Election to
Sell to be recorded in the county where
the real property is located. NOTICE
TO POTENTIAL BIDDERS: If you are
considering bidding on this property lien,
you should understand that there are risks
involved in bidding at a trustee auction.
You will be bidding on a lien, not on the
property itself. Placing the highest bid at
a trustee auction does not automatically
entitle you to free and clear ownership of
the property. You should also be aware
that the lien being auctioned off may be
a junior lien. If you are the highest
bidder at the auction, you are or may be
responsible for paying off all liens senior
to the lien being auctioned off, before
you can receive clear title to the property.
You are encouraged to investigate the
existence, priority, and size of outstanding
liens that may exist on this property by
contacting the county recorder's office
or a title insurance company, either of

which may charge you a fee for this
information. If you consult either of these
resources, you should be aware that the
same lender may hold more than one
mortgage or deed of trust on the property.
NOTICE TO PROPERTY OWNER: The
sale date shown on this notice of sale
may be postponed one or more times
by the mortgagee, beneficiary, trustee,
or a court, pursuant to Section 2924g
of the California Civil Code. The law
requires that information about trustee
sale postponements be made available
to you and to the public, as a courtesy
to those not present at the sale. If you
wish to learn whether your sale date
has been postponed, and, if applicable,
the rescheduled time and date for the
sale of this property, you may call 888-
632-4482 for information regarding the
trustee's sale or visit this Internet Web
site www.realtybid.com for information
regarding the sale of this property, using
the file number assigned to this case
00000007647266. Information about
postponements that are very short in
duration or that occur close in time to
the scheduled sale may not immediately
be reflected in the telephone information
or on the Internet Web site. The best
way to verify postponement information
is to attend the scheduled sale. FOR
TRUSTEE SALE INFORMATION
PLEASE CALL: CHRONOS 888-632-
4482 www.realtybid.com BARRETT
DAFFIN FRAPPIER TREDER
and WEISS, LLP as Trustee 20955
Pathfinder Road, Suite 300 Diamond
Bar, CA 91765 (866) 795-1852 Dated:
10/19/2018 BARRETT DAFFIN
FRAPPIER TREDER and WEISS, LLP
IS ACTING AS A DEBT COLLECTOR
ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.
A-4673850 11/02/2018, 11/09/2018,
11/16/2018
11/02/2018, 11/09/2018, 11/16/2018

NOTICE OF TRUSTEE'S SALE
Trustee Sale No.: 00000007430622
Title Order No.: 180112382 FHA/
VA/PMI No.: 0456468023952
ATTENTION RECORDER: THE
FOLLOWING REFERENCE TO AN
ATTACHED SUMMARY APPLIES
ONLY TO COPIES PROVIDED TO
THE TRUSTOR, NOT TO THIS
RECORDED ORIGINAL NOTICE.
NOTE: THERE IS A SUMMARY
OF THE INFORMATION IN THIS
DOCUMENT ATTACHED. YOU ARE
IN DEFAULT UNDER A DEED OF
TRUST, DATED 06/25/2007. UNLESS
YOU TAKE ACTION TO PROTECT
YOUR PROPERTY, IT MAY BE SOLD
AT A PUBLIC SALE. IF YOU NEED
AN EXPLANATION OF THE NATURE
OF THE PROCEEDING AGAINST
YOU, YOU SHOULD CONTACT
A LAWYER. BARRETT DAFFIN
FRAPPIER TREDER and WEISS, LLP,
as duly appointed Trustee under and
pursuant to Deed of Trust Recorded on
06/29/2007 as Instrument No. 2007-
0127049 of official records in the office
of the County Recorder of FRESNO County,
State of CALIFORNIA. EXECUTED
BY: **TEDDY H. EDWARDS AND
EVALYN L. EDWARDS,** HUSBAND
AND WIFE, AS COMMUNITY
PROPERTY, WILL SELL AT PUBLIC
AUCTION TO HIGHEST BIDDER
FOR CASH, CASHIER'S CHECK/
CASH EQUIVALENT or other form of
payment authorized by California Civil
Code 2924h(b), (payable at time of sale
in lawful money of the United States).
DATE OF SALE: 12/04/2018 TIME OF
SALE: 10:00 AM PLACE OF SALE:
AT THE VAN NESS AVENUE EXIT
FROM THE COUNTY COURTHOUSE,
1100 VAN NESS, FRESNO, CA
93721. STREET ADDRESS and other
common designation, if any, of the real
property described above is purported to
be: **6691 N CLARK ST, FRESNO,
CALIFORNIA 93710** APN#: 408-033-
01 The undersigned Trustee disclaims
any liability for any incorrectness of
the street address and other common
designation, if any, shown herein. Said
sale will be made, but without covenant or
warranty, expressed or implied, regarding
title, possession, or encumbrances, to
pay the remaining principal sum of the
note(s) secured by said Deed of Trust,
with interest thereon, as provided in
said note(s), advances, under the terms
of said Deed of Trust, fees, charges and
expenses of the Trustee and of the trusts
created by said Deed of Trust. The total
amount of the unpaid balance of the
obligation secured by the property to be
sold and reasonable estimated costs,
expenses and advances at the time of the
initial publication of the Notice of Sale is
\$188,830.87. The beneficiary under said
Deed of Trust heretofore executed and
delivered to the undersigned a written
Declaration of Default and Demand for

Sale, and a written Notice of Default and
Election to Sell. The undersigned caused
said Notice of Default and Election to
Sell to be recorded in the county where
the real property is located. NOTICE
TO POTENTIAL BIDDERS: If you are
considering bidding on this property lien,
you should understand that there are risks
involved in bidding at a trustee auction.
You will be bidding on a lien, not on the
property itself. Placing the highest bid at
a trustee auction does not automatically
entitle you to free and clear ownership of
the property. You should also be aware
that the lien being auctioned off may be
a junior lien. If you are the highest
bidder at the auction, you are or may be
responsible for paying off all liens senior
to the lien being auctioned off, before
you can receive clear title to the property.
You are encouraged to investigate the
existence, priority, and size of outstanding
liens that may exist on this property by
contacting the county recorder's office
or a title insurance company, either of
which may charge you a fee for this
information. If you consult either of these
resources, you should be aware that the
same lender may hold more than one
mortgage or deed of trust on the property.
NOTICE TO PROPERTY OWNER: The
sale date shown on this notice of sale
may be postponed one or more times
by the mortgagee, beneficiary, trustee,
or a court, pursuant to Section 2924g
of the California Civil Code. The law
requires that information about trustee
sale postponements be made available
to you and to the public, as a courtesy
to those not present at the sale. If you
wish to learn whether your sale date
has been postponed, and, if applicable,
the rescheduled time and date for the
sale of this property, you may call 714-730-2727
for information regarding the trustee's
sale or visit this Internet Web site www.
servicelinkASAP.com for information
regarding the sale of this property, using
the file number assigned to this case
00000007430622. Information about
postponements that are very short in
duration or that occur close in time to
the scheduled sale may not immediately
be reflected in the telephone information
or on the Internet Web site. The best way
to verify postponement information is to
attend the scheduled sale. FOR TRUSTEE
SALE INFORMATION PLEASE
CALL: AGENCY SALES and POSTING
714-730-2727 www.servicelinkASAP.
com BARRETT DAFFIN FRAPPIER
TREDER and WEISS, LLP as Trustee
20955 Pathfinder Road, Suite 300
Diamond Bar, CA 91765 (866) 795-1852
Dated: 10/22/2018 BARRETT DAFFIN
FRAPPIER TREDER and WEISS, LLP
IS ACTING AS A DEBT COLLECTOR
ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.
A-FN4673965 11/02/2018, 11/09/2018,
11/16/2018
11/02/2018, 11/09/2018, 11/16/2018

NOTICE OF TRUSTEE'S SALE T.S.
No.: 2018-00258 Loan No.: xxxxx58942
A.P.N.: 450-251-13 NOTE: THERE IS A
SUMMARY OF THE INFORMATION
IN THIS DOCUMENT ATTACHED.
YOU ARE IN DEFAULT UNDER A
DEED OF TRUST DATED 11/4/2005.
UNLESS YOU TAKE ACTION TO
PROTECT YOUR PROPERTY, IT MAY
BE SOLD AT A PUBLIC SALE. IF
YOU NEED AN EXPLANATION OF
THE NATURE OF THE PROCEEDING
AGAINST YOU, YOU SHOULD
CONTACT A LAWYER. A public
auction sale to the highest bidder for
cash, cashier's check drawn on a state
or national bank, check drawn by 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: **Adam Campos,** a married
man as his sole and separate property
Duly Appointed Trustee: Resolve Default
Services, LLC Recorded 11/10/2005
as Instrument No. 2005-0267301 in
book , page of Official Records in the

office of the Recorder of Fresno County,
California, Date of Sale: 11/28/2018 at
9:00 AM Place of Sale: West entrance
to the county courthouse breezeway,
Fresno Superior Courthouse, 1100 Van
Ness Avenue, Fresno, CA 93724 Amount
of unpaid balance and other charges:
\$128,501.35 The Trustee shall incur no
liability for any good faith error in stating
the proper amount, including any amount
provided in good faith by or on behalf of
the beneficiary. Street Address or other
common designation of real property:
**715 North Farris Avenue Fresno,
California 93728** 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 visit this Internet
Web site www.auction.com, using the file
number assigned to this case 2018-00258.
Information about postponements that are
very short in duration or that occur close
in time to the scheduled sale may not
immediately be reflected in the telephone
information or on the Internet Web site.
The best way to verify postponement
information is to attend the scheduled
sale. Date: 10/22/2018 Resolve Default
Services, LLC 600 E John Carpenter
Freeway, Suite 200 Irving, Texas 75062
Sale Line: (800) 793-6107 Rick Snoke,
President A-4674016 11/02/2018,
11/09/2018, 11/16/2018
11/02/2018, 11/09/2018, 11/16/2018

T.S. No. 068172-CA APN: 435-132-
13 NOTICE OF TRUSTEE'S SALE
IMPORTANT NOTICE TO PROPERTY
OWNER: YOU ARE IN DEFAULT
UNDER A DEED OF TRUST, DATED
8/15/2006. UNLESS YOU TAKE
ACTION TO PROTECT YOUR
PROPERTY, IT MAY BE SOLD AT A
PUBLIC SALE. IF YOU NEED AN
EXPLANATION OF THE NATURE OF
THE PROCEEDING AGAINST YOU,
YOU SHOULD CONTACT A LAWYER
On 12/4/2018 at 10:30 AM, CLEAR
RECON CORP, as duly appointed
trustee under and pursuant to Deed of
Trust recorded 9/21/2006, as Instrument
No. 2006-0201093, and later modified
by a Loan Modification Agreement
recorded on 03/22/2007, as Instrument
2007-0058734, of Official Records in
the office of the County Recorder of
Fresno County, State of CALIFORNIA
executed by: **DENVER K WALLACE,
JUNITA L WALLACE** WILL SELL
AT PUBLIC AUCTION TO HIGHEST
BIDDER FOR CASH, CASHIER'S
CHECK DRAWN ON A STATE OR
NATIONAL BANK, A CHECK DRAWN
BY A STATE OR FEDERAL CREDIT
UNION, OR A CHECK DRAWN BY A
STATE OR FEDERAL SAVINGS AND
LOAN ASSOCIATION, SAVINGS
ASSOCIATION, OR SAVINGS BANK
SPECIFIED IN SECTION 5102
OF THE FINANCIAL CODE AND
AUTHORIZED TO DO BUSINESS
IN THIS STATE: AT THE VAN
NESS AVENUE EXIT FROM THE
COUNTY COURTHOUSE, 1100 VAN
NESS, FRESNO, CA 93724 all right,

title and interest conveyed to and now
held by it under said Deed of Trust in
the property situated in said County and
State described as: **MORE FULLY
DESCRIBED ON SAID DEED OF
TRUST** The street address and other
common designation, if any, of the real
property described above is purported to
be: **227 E FEDORA (AKA 227 E
FEDORA AVE) FRESNO, CA 93704**
The undersigned Trustee disclaims
any liability for any incorrectness of
the street address and other common
designation, if any, shown herein. Said
sale will be held, but without covenant
or warranty, express or implied,
regarding title, possession, condition, or
encumbrances, including fees, charges
and expenses of the Trustee and of the
trusts created by said Deed of Trust,
to pay the remaining principal sums of
the note(s) secured by said Deed of
Trust. The total amount of the unpaid
balance of the obligation secured by
the property to be sold and reasonable
estimated costs, expenses and advances
at the time of the initial publication of
the Notice of Sale is: \$225,038.84 If
the Trustee is unable to convey title for
any reason, the successful bidder's sole
and exclusive remedy shall be the return
of monies paid to the Trustee, and the
successful bidder shall have no further
recourse. The beneficiary under said
Deed of Trust heretofore executed and
delivered to the undersigned a written
Declaration of Default and Demand for
Sale, and a written Notice of Default and
Election to Sell. The undersigned or its
predecessor caused said Notice of Default
and Election to Sell to be recorded in the
county where the real property is located.
NOTICE TO POTENTIAL BIDDERS:
If you are considering bidding on this
property lien, you should understand that
there are risks involved in bidding at a
trustee auction. You will be bidding on
a lien, not on the property itself. Placing
the highest bid at a trustee auction does
not automatically entitle you to free
and clear ownership of the property. You
should also be aware that the lien being
auctioned off may be a junior lien. If you
are the highest bidder at the auction, you
are or may be responsible for paying off
all liens senior to the lien being auctioned
off, before you can receive clear title
to the property. You are encouraged to
investigate the existence, priority, and
size of outstanding liens that may exist
on this property by contacting the county
recorder's office or a title insurance
company, either of which may charge you
a fee for this information. If you consult
either of these resources, you should be
aware that the same lender may hold
more than one mortgage or deed of trust
on the property. NOTICE TO PROPERTY
OWNER: The sale date shown on
this notice of sale may be postponed
one or more times by the mortgagee,
beneficiary, trustee, or a court, pursuant
to Section 2924g of the California Civil
Code. The law requires that information
about trustee sale postponements be
made available to you and to the public,
as a courtesy to those not present at the
sale. If you wish to learn whether your
sale date has been postponed, and, if
applicable, the rescheduled time and date
for the sale of this property, you may
call (844) 477-7869 or visit this Internet
Web site WWW.STOXPOSTING.COM,
using the file number assigned to this
case 068172-CA. Information about
postponements that are very short in
duration or that occur close in time to the
scheduled sale may not immediately be
reflected in the telephone information or
on the Internet Web site. The best way
to verify postponement information is to
attend the scheduled sale. FOR SALES
INFORMATION: (844) 477-7869
CLEAR RECON CORP 4375 Jutland
Drive San Diego, California 92117
11/02/2018, 11/09/2018, 11/16/2018

NOTICE OF TRUSTEE'S SALE
T.S. No. 18-00911-CI-CA Title No.
180245484-CA-VOI A.P.N. 437-
181-01 ATTENTION RECORDER:
THE FOLLOWING REFERENCE
TO AN ATTACHED SUMMARY IS
APPLICABLE TO THE NOTICE
PROVIDED TO THE TRUSTOR ONLY
PURSUANT TO CIVIL CODE 2923.3
NOTE: THERE IS A SUMMARY
OF THE INFORMATION IN THIS
DOCUMENT ATTACHED. YOU ARE
IN DEFAULT UNDER A DEED OF
TRUST DATED 02/04/2000. 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

Continued | Next Page

TRUSTEE SALES

Continued | From 24

bidder for cash, (cashier's check(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: **Jose M. Perez and Maria J. Perez**, husband and wife Duly Appointed Trustee: National Default Servicing Corporation Recorded 02/09/2000 as Instrument No. 2000-0015605 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 11/28/2018 at 9:00 AM Place of Sale: Fresno Superior Courthouse, West Entrance to the County Courthouse Breezeway, 1100 Van Ness Avenue, Fresno, CA 93724 Estimated amount of unpaid balance and other charges: \$40,451.12 Street Address or other common designation of real property: **3631 North Effie Street, Fresno, CA 93726** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 18-00911-CI-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 10/23/2018 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1230 Columbia

Street, Suite 680 San Diego, CA 92101 Toll Free Phone: 888-264-4010 Sales Line 800-280-2832; Sales Website: www.ndscorp.com Rachael Hamilton, Trustee Sales Representative A-4673986 11/02/2018, 11/09/2018, 11/16/2018 11/02/2018, 11/09/2018, 11/16/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No.: 00000007155773 Title Order No.: 170425826 FHA/VA/PMI No.: 045-7610470-703 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 12/30/2011. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 01/09/2012 as Instrument No. 2012-0002468-00, DEFAULT JUDGMENT RECORDED 9/24/2018 AS DOC# 2018-0116370 TO CORRECT THE LEGAL DESCRIPTION of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **ALFONSO VENTURA SOLANO AN UNMARRIED MAN AND MARISOL MORALES CRUZ AN UNMARRIED WOMAN AS JOINT TENANTS, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT** or other form of payment authorized by California Civil Code 2924h(b). (payable at time of sale in lawful money of the United States). DATE OF SALE: 12/12/2018 TIME OF SALE: 9:00 AM PLACE OF SALE: FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **2056 NORTH CECELIA AVENUE, FRESNO, CALIFORNIA 93722** APN#: 312-180-33 THE SOUTH HALF OF LOT 2, TRACT NO 1061, MCKINLEY MANOR, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA. ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 14 PAGE 49 OF PLATS, FRESNO COUNTY RECORDS EXCEPTING THEREFROM AN UNDIVIDED ONE-HALF INTEREST IN ALL OIL, GAS, ASPHALTUM AND OTHER HYDROCARBON SUBSTANCES WITHIN OR UNDERLYING SAID REAL PROPERTY, A RESERVED IN THE DEED FROM PACIFIC STATE SAVINGS AND LOAN COMPANY, TO CLAUD F CLARK, ET UX, DATED AUGUST 22, 1946, AND RECORDED DECEMBER 2, 1946 AS DOCUMENT NO 81071, OF OFFICIAL RECORDS, FRESNO COUNTY RECORDS. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$97,823.15. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be

responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 for information regarding the trustee's sale or visit this Internet Web site www.auction.com for information regarding the sale of this property, using the file number assigned to this case 00000007155773. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AUCTION.COM, LLC 800-280-2832 www.auction.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 10/24/2018 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-4674104 11/02/2018, 11/09/2018, 11/16/2018 11/02/2018, 11/09/2018, 11/16/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No.: 00000007023120 Title Order No.: TSG1709-CA-3300420 FHA/VA/PMI No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 12/11/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 01/05/2007 as Instrument No. 2007-0002718 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **LESLEY H. KIMBER AND PAULINE KIMBER, HUSBAND AND WIFE AS JOINT TENANTS, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT** or other form of payment authorized by California Civil Code 2924h(b). (payable at time of sale in lawful money of the United States). DATE OF SALE: 12/04/2018 TIME OF SALE: 10:00 AM PLACE OF SALE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93721. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **407 W KEARNEY BLVD, FRESNO, CALIFORNIA 93706** APN#: 464-131-13 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to

be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$261,751.64. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site www.servicelinkASAP.com for information regarding the sale of this property, using the file number assigned to this case 00000007023120. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES and POSTING 714-730-2727 www.servicelinkASAP.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 10/25/2018 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-4674283 11/02/2018, 11/09/2018, 11/16/2018 11/02/2018, 11/09/2018, 11/16/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No.: 00000007715337 Title Order No.: DS7300-18000467 FHA/VA/PMI No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 08/25/1998. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 09/04/1998 as Instrument No. 98126814 of official records in the office of the County Recorder of FRESNO County, State of CALIFORNIA. EXECUTED BY: **LANA D WILLIAMS, AN UNMARRIED MAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT** or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 12/04/2018 TIME OF SALE: 10:00 AM PLACE OF SALE: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness,

Fresno, CA 93721. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: **1506 NORTH ROWELL AVENUE, FRESNO, CALIFORNIA 93703** APN#: 453-061-25 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$43,970.59. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-758-8052 for information regarding the trustee's sale or visit this Internet Web site www.homesearch.com for information regarding the sale of this property, using the file number assigned to this case 00000007715337. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: XOME 800-758-8052 www.homesearch.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 10/25/2018 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-4674261 11/02/2018, 11/09/2018, 11/16/2018 11/02/2018, 11/09/2018, 11/16/2018

NOTICE OF TRUSTEE'S SALE T.S. No.: 2018-04428 Loan No.: 2000003993 A.P.N.: 445-051-12 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. [PURSUANT TO CIVIL CODE 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO ABOVE IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR.] YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 8/8/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR

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TRUSTEE SALES

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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 TO THE HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2424h(b), (payable at the time of sale in lawful money of the United States), 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: **DONNA M. WHELOCK, A WIDOW, AS SURVIVING JOINT TENANT** Duly Appointed Trustee: Entra Default Solutions, LLC 1355 Willow Way, Suite 115, Concord, California 94520 Recorded 8/15/2005 as Instrument No. 2005-0185788 in book , page of Official Records in the office of the Recorder of Fresno County, California, Date of Sale: 11/29/2018 at 10:00 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 Amount of unpaid balance and other charges: \$314,356.04 Street Address or other common designation of real property: **2819 E SIMPSON AVENUE FRESNO, CA 93703** The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. We are attempting to collect a debt and any information we obtain 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 at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this Internet Web site www.servicelinkASAP.com, using the file number assigned to this case 2018-04428. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 10/26/2018 Entra Default Solutions, LLC Katie Milnes, Vice President A-4674501 11/02/2018, 11/09/2018, 11/16/2018 11/02/2018, 11/09/2018, 11/16/2018

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST LOAN: ESQUIVEL12 (CHURE LLC) OTHER: 91210894 T.S. #: 18091-PR NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED.* *PURSUANT TO

CIVIL CODE Section 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO ABOVE IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT, BUT TO THE COPIES PROVIDED TO THE TRUSTOR. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 4/24/2017. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE is hereby given that REDWOOD TRUST DEED SERVICES, INC., a California corporation, as trustee, or successor trustee, or substituted trustee pursuant to the Deed of Trust executed by **CHURE LLC**, recorded on 5/5/2017 as Instrument No. 2017-0055668-00 in Book --, Page - of Official Records in the office of the County Recorder of FRESNO County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded 7/25/2018 in Book -, Page --, as Instrument No. 2018-0088671-00 of said Official Records, WILL SELL on 11/29/2018 At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721 at 10:00 AM AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at the time of sale in lawful money of the United States), all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State hereinafter described: LOT 53 OF TRACT NO. 1150, LINCOLN HEIGHTS, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 15, PAGE 3 OF PLATS, RECORDS OF SAID COUNTY. Assessor's Parcel Number: 479-164-03 The property address and other common designation, if any, of the real property described above is purported to be: **1124 East Byrd Avenue, Fresno, CA** The undersigned Trustee disclaims any liability for any incorrectness of the property address and other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the undersigned within 10 days of the date of first publication of this Notice of Sale. The property heretofore described is being sold "as is". The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of sale is: \$70,272.67. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. Said sale will be made, but without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided therein, and the unpaid principal balance of the Note(s) secured by said Deed of Trust with interest thereon as provided in said Note(s), fees, charges and expenses of the trustee and the trusts created by said Deed of Trust. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. Dated: October 26, 2018 REDWOOD TRUST DEED SERVICES, INC., as said Trustee ATTN: ROBERT CULLEN P.O. BOX 6875 SANTA ROSA, CA 95406-0875 By: ROBERT CULLEN, President **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county

recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 or visit this Internet Web site: www.servicelinkASAP.com, using the Trustee Sale number assigned to this file. T.S. #18091-PR. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-4674563 11/02/2018, 11/09/2018, 11/16/2018 11/02/2018, 11/09/2018, 11/16/2018

T.S. No.: 18-13443-01 AMENDED NOTICE OF TRUSTEE'S SALE

(Amending the Notice of Trustee's Sale recorded 10/11/2018 as Document No. 2018-0124968-00 of Official Records, changing the date of sale, and estimated unpaid balance)

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 4/3/2008. 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.

Original Trustor(s): **Michael Anderson** Duly Appointed Trustee: **WT Capital Lender Services, a California corporation**

Recorded 4/29/2008, as Instrument No. 2008-0061757 of Official Records in the office of the Recorder of Fresno County, California

Date of Sale: **11/30/2018 at 10:00 AM** Place of Sale:

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

Amount of unpaid balance and other charges: **\$246,832.77** Estimated

Street Address or other common designation of real property: **1820 Monterey, Fresno, CA & 245 Broadway, Fresno, CA**

Legal Description:

PARCEL NO. 1: FRACTIONAL LOTS 20, 21, 22 AND 23 AND ALL OF LOTS 24, 25, 26, 27, 28 29, 30, 31 AND 32 IN

BLOCK 217 OF PARKHURST'S ADDITION TO THE TOWN (NOW CITY) OF FRESNO, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO MAP THEREOF RECORDED IN BOOK 1 PAGE 16 OF PLATS, FRESNO COUNTY RECORDS.

EXCEPTING THEREFROM THAT PORTION DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE SOUTH LINE OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 10,

TOWNSHIP 14 SOUTH, RANGE 20 EAST, MOUNT DIABLO BASE AND MERIDIAN, AND THE SOUTHWESTERLY LINE OF SAID BLOCK 217; THENCE NORTH 89°41' EAST, ALONG SAID SOUTH LINE OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 10, A DISTANCE OF 200.45 FEET TO THE SOUTHWESTERLY LINE OF AN ALLEY; THENCE NORTH 41°47' WEST, ALONG SAID SOUTHWESTERLY LINE OF AN ALLEY, A DISTANCE OF 16.01 FEET; THENCE SOUTH 89°41' WEST, PARALLEL WITH AND 12.00 NORTH OF SAID SOUTH LINE OF THE NORTHEAST QUARTER OF SECTION 10, A DISTANCE OF 176.27 FEET; THENCE SOUTH 48°13' WEST A DISTANCE OF 18.12 FEET TO THE POINT OF BEGINNING.

PARCEL NO. 2: LOTS 5 THROUGH 7 IN BLOCK 217 OF PARKHURST'S ADDITION TO THE TOWN (NOW CITY) OF FRESNO, IN THE CITY OF FRESNO, COUNTY FOR FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 1 OF PLATS AT PAGE 16, FRESNO COUNTY RECORDS.

A.P.N.: 468-307-02 and 468-307-09

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 visit the Internet Web site address listed below for information regarding the sale of this property, using the file number assigned to this case file number. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

Date: October 25, 2018
WT Capital Lender Services, a California corporation
7522 North Colonial Avenue, Suite 101
Fresno, California 93711
(559) 222-4644

WTCap.com

By Maria Simental, Trustee's Sale Officer

11/02/2018, 11/09/2018, 11/16/2018

APN: 510-391-01-S TS No: CA05000214-18-1 TO No: 18-174071 **NOTICE OF TRUSTEE'S SALE** (The above statement is made pursuant to CA Civil Code Section 2923.3(d) (1). The Summary will be provided to Trustor(s) and/or vested owner(s) only, pursuant to CA Civil Code Section 2923.3(d)(2).) **YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED November 7, 2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN**

EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On December 27, 2018 at 10:00 AM, at the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA 93721, MTC Financial Inc. dba Trustee Corps, as the duly Appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust recorded on December 29, 2005 as Instrument No. 2005-0304463, of official records in the Office of the Recorder of Fresno County, California, executed by **JAMES H. SWEATT AND ARLETTE SWEATT HUSBAND AND WIFE, AS JOINT TENANTS**, as Trustor(s), in favor of **FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, FSB** as Beneficiary, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, in lawful money of the United States, all payable at the time of sale, that certain property situated in said County, California describing the land therein as: **AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST** The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: **4741 WEST WILLIS AVENUE, FRESNO, CA 93722** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note(s) secured by said Deed of Trust, with interest thereon, as provided in said Note(s), advances if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligations secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of this Notice of Trustee's Sale is estimated to be \$199,684.91 (Estimated). However, prepayment premiums, accrued interest and advances will increase this figure prior to sale. Beneficiary's bid at said sale may include all or part of said amount. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the California Financial Code and authorized to do business in California, or other such funds as may be acceptable to the Trustee. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed Upon Sale until funds become available to the payee or endorsee as a matter of right. The property offered for sale excludes all funds held on account by the property receiver, if applicable. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. Notice to Potential Bidders If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a Trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a Trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same Lender may hold more than one mortgage or Deed of Trust on the property. Notice to Property Owner The sale date shown on this Notice of Sale may be postponed one or more times by the Mortgagee, Beneficiary, Trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about Trustee Sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and

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TRUSTEE SALES

Continued | From 26

date for the sale of this property, you may call In Source Logic at 702-659-7766 for information regarding the Trustee's Sale or visit the Internet Web site address listed below for information regarding the sale of this property, using the file number assigned to this case, CA05000214-18-1. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: October 22, 2018 MTC Financial Inc. dba Trustee Corps TS No. CA05000214-18-1 17100 Gillette Ave Irvine, CA 92614 Phone: 949-252-8300 TDD: 866-660-4288 Myron Ravelo, Authorized Signatory SALE INFORMATION CAN BE OBTAINED ON LINE AT www.insourcelogic.com FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766 Trustee Corps may be acting as a debt collector attempting to collect a debt. Any information obtained may be used for that purpose. ISL Number 51262. Pub Dates: 11/02/2018, 11/09/2018, 11/16/2018, FRESNO BUSINESS JOURNAL 11/02/2018, 11/09/2018, 11/16/2018

CIVIL

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

W&I Code §366.26 Hearing: 2-04-2019 Time: 8:00 A.M.; DEPT: 22 SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO JUVENILE COURT Case No.: 09-300286 In The Matter Of AALIYAH AVILA DOB: 06-10-2018

Minor TO: JUAN F. RAMOS, FATHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINOR.

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

DATE: FEBRUARY 04, 2019 TIME: 8:00 A.M.

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

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

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

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

This notice and citation is dated OCT 29, 2018.

SHERAN MORTON, Clerk of the Court.

By: P. CHA, Deputy.

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

FRESNO COUNTY DEPARTMENT OF SOCIAL SERVICES, 2135 Fresno Street, Suite 403, Fresno CA 93721 Telephone Number: (559) 600-1975, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF SOCIAL SERVICES. 11/09/2018, 11/16/2018, 11/23/2018, 11/30/2018

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

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

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

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. ¡AVISO! Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación. Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

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

Attorney for petitioner: David A. Roberts (#88723) LANG, RICHERT & PATCH 5200 North Palm Avenue Suite 401 FRESNO, CA 93704 (559) 228-6700 11/09/2018, 11/14/2018, 11/23/2018

Attorney for petitioner: David A. Roberts (#88723) LANG, RICHERT & PATCH 5200 North Palm Avenue Suite 401 FRESNO, CA 93704 (559) 228-6700 11/09/2018, 11/14/2018, 11/23/2018

(1) NOTICE OF PETITION TO ADMINISTER ESTATE OF JOHN C. LARA CASE NO: 18CEPR01102 To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of JOHN C. LARA

(1) NOTICE OF PETITION TO ADMINISTER ESTATE OF JOHN C. LARA CASE NO: 18CEPR01102 To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of JOHN C. LARA

demandante, o del demandante que no tiene abogado es), Brian N. Winn (SBN 86779) Laura M. Hoalst (SBN 101082) John E. Gordon (SBN 180053) Stephen S. Zeller (SBN 265664) Casey M. Jensen (SBN 263593) Jason M. Burrows (SBN 309882) Nicholas W. Lynes (SBN 312463) WINN LAW GROUP, A PROFESSIONAL CORPORATION THE CHAPMAN BUILDING 110 E WILSHIRE AVE STE 212 FULLERTON, CA 92832 (714) 446-6686 FILE NO: 17-04831-0-DA1-JPG (3006-00)

DATE: (Fecha) JUN 19 2017 Clerk, (Secretario)

By JUAN MENESES, Deputy (Adjunto) (SEAL)

NOTICE TO THE PERSON SERVED: You are served as an individual defendant 10/26/2018, 11/02/2018, 11/09/2018, 11/16/2018

PROBATE

(1) NOTICE OF PETITION TO ADMINISTER ESTATE OF CRAIG ROBERT ANDREEN CASE NO: 18CEPR01145

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of CRAIG ROBERT ANDREEN

A Petition for Probate has been filed by Kristi Andreen in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that Kristi Andreen be appointed as personal representative to administer the estate of the decedent.

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

A hearing on the petition will be held in this court as follows: December 12, 2018, 9:00 A.M., Dept.: 303

1130 "O" Street, 3rd Floor - Dept. 303 Fresno, California 93721

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

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

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

Attorney for petitioner: David A. Roberts (#88723) LANG, RICHERT & PATCH 5200 North Palm Avenue Suite 401 FRESNO, CA 93704 (559) 228-6700 11/09/2018, 11/14/2018, 11/23/2018

(1) NOTICE OF PETITION TO ADMINISTER ESTATE OF JOHN C. LARA CASE NO: 18CEPR01102

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of JOHN C. LARA

A Petition for Probate has been filed by DIANA ESPINOSA in the Superior Court of California, County of FRESNO. The Petition for Probate requests that DIANA ESPINOSA 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:

December 06, 2018, 9:00 A.M., Dept.: 303

1130 "O" Street, 3rd Floor - Dept. 303 Fresno, California 93721-1220 Probate Department

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: Jonathon L. Petty #271406 Estate Planning Law Office of Jonathon L. Petty, Inc. 7636 N. Ingram Avenue, Suite #111 Fresno, California 93711 (559) 374-2223 11/09/2018, 11/14/2018, 11/23/2018

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

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

A Petition for Probate has been filed by Michael Gonzales in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that Michael Gonzales be appointed as personal representative to administer the estate of the decedent.

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

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

December 13, 2018, 9:00 A.M., Dept.: 303

1130 "O" Street, 3rd Floor - Dept. 303 Fresno, California 93724

B.F. Sisk Courthouse

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

the hearing. Your appearance may be in person or by your attorney.

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

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

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

NOTICE OF PETITION TO ADMINISTER ESTATE OF: GLADYS MAE STAHLER

Fresno County Superior Court, Probate Division, Case No. 18CEPR01093 To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the estate of: GLADYS MAE STAHLER.

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

A hearing on the petition will be held in this court as follows: December 3, 2018, at 9:00 a.m. in Dept. 303 located at 1130 "O" Street, Fresno, California.

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

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

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

Attorney for Petitioner: Amy R. Lovegren-Tipton, Law Office of Amy R. Lovegren-Tipton, APLC, 5703 N. West Avenue, Suite 103, Fresno, CA 93711. (559) 421-9137. 10/26/2018, 10/31/2018, 11/09/2018

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

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

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

The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are

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PROBATE

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available for examination in the file kept by the court.

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

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

November 16, 2018, 11:00 A.M., Dept.: 204

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

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

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

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

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

FICTITIOUS

(1) **FICTITIOUS BUSINESS NAME STATEMENT**
File No. 2201810006305

The following person(s) is (are) conducting business as **TURTOISE FLOW** at **1669 MITCHELL AVENUE, CLOVIS, CA 93611 FRESNO COUNTY:**

Mailing Address:
1669 MITCHELL AVENUE, CLOVIS, CA 93611;

Full Name of Registrant:
DUNG A. NGUYEN, 1669 MITCHELL AVENUE, CLOVIS, CA 93611.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **10/05/2018**

This business conducted by: **INDIVIDUAL**
DUNG A NGUYEN, OWNER
This statement filed with the Fresno County Clerk on: **11/02/2018**
(Seal)

BRANDI L. ORTH, COUNTY CLERK.

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

11/09/2018, 11/16/2018, 11/23/2018, 11/30/2018

(1) **FICTITIOUS BUSINESS NAME STATEMENT**
File No. 2201810006353

The following person(s) is (are) conducting business as **POKEWAY** at **7723 N. BLACKSTONE AVENUE, SUITE 108, FRESNO, CA**

93720, FRESNO COUNTY, Phone (559) 431-0088:

Full Name of Registrant:
PHATNGO, 5828 W. INDIANAOPOLIS AVENUE, FRESNO, CA 93722.

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

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

This statement filed with the Fresno County Clerk on: **11/06/2018.**
(Seal)

BRANDI L. ORTH, COUNTY CLERK.

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

11/09/2018, 11/16/2018, 11/23/2018, 11/30/2018

(1) **FICTITIOUS BUSINESS NAME STATEMENT**
File No. 2201810006354

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

WESTFIELD INVESTMENT & ASSOCIATES, LLC at **25 L STREET, FRESNO, CA 93721 FRESNO COUNTY:**

Full Name of Registrant:
WESTFIELD INVESTMENT & ASSOCIATES, LLC, 25 L STREET, FRESNO, CA 93721.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **07/28/2010.**

This business conducted by: **LIMITED LIABILITY CO.**

Articles of Incorporation Number: 201020910289
JORGE DOMINGUEZ, CEO.

This statement filed with the Fresno County Clerk on: **11/06/2018.**
(Seal)

BRANDI L. ORTH, COUNTY CLERK.

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

11/09/2018, 11/16/2018, 11/23/2018, 11/30/2018

(1) **STATEMENT OF ABANDONMENT FROM USE OF FICTITIOUS BUSINESS NAME.**
File No. 2201710002569

The following person(s) has (have) abandoned the use of the following fictitious business name(s) of: [1] **USA PHIACADEMY BEAUTY SCHOOL**
At business address: [2] **1515 E. SHAW AVENUE, FRESNO, CA 93710, FRESNO COUNTY**

The fictitious business name referred to above was filed in the office of the Fresno County Clerk on **05/05/2017**

The full name and residence address of the person(s) abandoning the use of the listed fictitious business name(s) is (are): [3]

JOCELYN TRAN, 614 VERNAZZA AVENUE, DINUBA, CA 93618;

[4] Signed: **JOCELYN TRAN**
This abandonment was filed with the Fresno County Clerk on **11/06/2018.**
(Seal)

BRANDI L. ORTH, COUNTY CLERK.

By: **EMILY YANG, DEPUTY.**
11/09/2018, 11/16/2018, 11/23/2018, 11/30/2018

(1) **FICTITIOUS BUSINESS NAME STATEMENT**
File No. 2201810006362

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

USA ACADEMY BEAUTY SCHOOL at **1515 E. SHAW AVENUE, FRESNO, CA 93710, FRESNO COUNTY:**

Mailing Address:
10948 E. EGRET POINT, CLOVIS, CA 93619;

Full Name of Registrant:
JOCELYN TRAN, 10948 E. EGRET POINT, CLOVIS, CA 93619

Registrant commenced to transact business under the Fictitious Business Name listed above on: **11/06/2018**

This business conducted by: **INDIVIDUAL**
JOCELYN TRAN, OWNER.

This statement filed with the Fresno County Clerk on: **11/06/2018.**
(Seal)

BRANDI L. ORTH, COUNTY CLERK.

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

11/09/2018, 11/16/2018, 11/23/2018, 11/30/2018

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201810005804

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

PARS FLORAL at **1740 E. SHEPHRD AVENUE, APT. #260, FRESNO, CA 93720, FRESNO COUNTY, Phone (832) 815-9324:**

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

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

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

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

BRANDI L. ORTH, COUNTY CLERK.

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

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

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201810005785

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

RIVAS TRANSPORT at **1748 YIP STREET, FIREBAUGH, CA 93622 FRESNO COUNTY:**

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

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

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

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

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

BRANDI L. ORTH, COUNTY CLERK.

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

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

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201810005972

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

ISLAND RIDE at **2338 E. BROWN AVENUE, FRESNO, CA 93703 FRESNO COUNTY:**

Mailing Address:
2338 E. BROWN AVENUE, FRESNO, CA 93703;

Full Name of Registrant:
SONADY TUM, 2338 E. BROWN AVENUE, FRESNO, CA 93703.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **10/12/2018.**

This business conducted by: **INDIVIDUAL**
SONADY TUM, OWNER

This statement filed with the Fresno County Clerk on: **10/12/2018.**
(Seal)

BRANDI L. ORTH, COUNTY CLERK.

By: **GLORIA AYALA, DEPUTY.**

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

11/02/2018, 11/09/2018, 11/16/2018, 11/23/2018

FICTITIOUS BUSINESS NAME STATEMENT
File No. 2201810006217

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

GV VISUAL at **1396 W. HERNDON AVENUE, SUITE 101, Fresno, CA, 93711 FRESNO COUNTY, PHONE (559) 436-0900:**

Full Name of Registrant:
GRANVILLE HOMES, INC., 1396 W. HERNDON AVENUE, SUITE 101, FRESNO, CA 93711, PHONE (559) 436-0900

Registrant commenced to transact business under the Fictitious Business Name listed above on: **October 24, 2018**

This business conducted by: **Corporation** of Incorporation

Number: C1655249
Darius Assemi, President.

This statement filed with the Fresno County Clerk on: **10/29/2018.**
(Seal)

BRANDI L. ORTH, COUNTY CLERK.

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

11/02/2018, 11/09/2018, 11/16/2018, 11/23/2018

MISC.

(1) City of Clovis

Notice of Availability of a Revised Draft Environmental Impact Report Capital Improvement Project 14-30: Shaw Avenue Widening Between De Wolf and McCall Avenues
(State Clearinghouse No. 2016071036)
Date: November 5, 2018

To: Responsible, Trustee, and Interested Agencies
Property Owners, Residents and Interested Persons

From: **Ryan Burnett, AICP**
Engineering Program Supervisor
City of Clovis

Planning & Development Services
1033 Fifth Street
Clovis, CA 93612

Telephone: (559) 324-2336
Email: ryanb@cityofclovis.com

Comment Deadline: December 21, 2018

The City of Clovis has completed a Revised Draft Environmental Impact Report (EIR) for the proposed Shaw Avenue Widening Between De Wolf and McCall Avenues Project (Capital Improvement Project 14-30). Notice is hereby given that the Revised Draft EIR is available for public review and comment.

A Draft EIR for the Project (the "May 2018 Draft EIR") was previously circulated for review and comment on May 14, 2018 for a 45-day review period ending on July 2, 2018. Upon review of the comments received during the review period for the May 2018 Draft EIR, the City of Clovis has elected to circulate a Revised Draft EIR. Included in the updated report is a Summary of Revisions which explains additions and revisions that distinguish the Revised Draft EIR from the May 2018 Draft EIR.

Project Location and Description: The City of Clovis is proposing to widen the two-mile segment of Shaw Avenue between De Wolf Avenue and McCall Avenue from a two-lane rural road to a five-to-six-lane urban arterial road. The six-lane section would extend from De Wolf Avenue to the Highland Alignment and would have the same basic design as the nearby sections of Shaw Avenue west of De Wolf Avenue.

The five-lane section would extend from the Highland Alignment to McCall Avenue. The south side of the road would abut land planned by the City for urban development and, therefore, would have the same three-lane design as proposed for Shaw Avenue west of the Highland Alignment. The north side of the road would abut land planned by Fresno County for rural residential development and, therefore, would have two travel

lanes instead of three and no sidewalk or landscaping on the north side of the street.

Potential Project Impacts: The Revised Draft EIR determined the project could have significant environmental effects related to: aesthetics; air quality; biological resources; cultural resources; hydrology and water quality; noise; and tribal cultural resources. The Revised Draft EIR found that each of the potentially significant impacts could be reduced to insignificance by mitigation measures presented in the Revised Draft EIR, except for aesthetic impacts from changes to the existing streetscape and increased noise levels from roadway traffic. (Note: The potential project impacts identified here are the same as for the May 2018 Draft EIR, although the content and analysis have been updated in the Revised Draft EIR.)

Public Review: Copies of the Revised Draft EIR may be reviewed or obtained at the City of Clovis Planning and Development Services Department, Engineering Services Division, 1033 Fifth Street, Clovis, CA, 93612, telephone (559) 324-2350. The Revised Draft EIR may also be reviewed online at www.cityofclovis.com or at the Clovis Regional Library, 1155 Fifth Street, Clovis, CA 93612.

Review Period: The 45-day public review period for the Revised Draft EIR will begin on Friday, November 9, 2018 and end on Monday, December 24, 2018. Please submit written comments to Ryan Burnett, AICP, Engineering Program Supervisor, at the address listed previously in this notice. All comments addressing environmental issues will be responded to in the Final EIR.

Project Decision-Making Process: After the Final EIR is prepared, a public hearing will be held by the Clovis City Council to consider certification of the Final EIR and approval of the project. Formal notice of the hearing will be given to all agencies and persons receiving notice of the Revised Draft EIR availability.

COMMUNITY INFORMATION MEETING NOTICE

A community information meeting will be held on Wednesday, November 28, 2018, at 6:00 p.m. in the Council Chambers of Clovis City Hall, located at 1033 Fifth Street, Clovis, CA, 93612. The purpose of the meeting is to ensure that the public is fully and accurately informed about the extent and potential effects of the Project, and to obtain feedback about the Project and the Revised Draft EIR. This meeting is informational in nature, and no voting or decision-making regarding the Project will take place at the meeting. Staff from the City of Clovis will be present to address questions about the Project and the Revised Draft EIR.
11/09/2018

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

The Fresno County Board of Supervisors is giving notice that at their regularly scheduled meeting on December 4, 2018 at 9:00 a.m., or as soon thereafter as the matter may be heard, at the Fresno County Hall of Records, Board of Supervisors Chambers, 3rd Floor, 2281 Tulare Street, Fresno, California, they will consider adoption of the ordinance summarized below.

SUMMARY OF PROPOSED ORDINANCE

The Ordinance will amend the Ordinance Code of the County of Fresno by adding Paragraph M to Section 2.52.040 of Chapter 2.52, which would authorize the Director of the Department of Public Works and Planning to accept, on behalf of the Board of Supervisors, roads or portions thereof, into the county road system and record instruments of conveyance to the County of real property interests for road uses and purposes, all in accordance with the provisions of California Streets and Highways Code Section 941 (d). The Ordinance shall take effect thirty (30) days from and after its passage.

The full text of this Ordinance will be available online at the Board of Supervisors webpage, <https://fresnocounty.legistar.com/Calendar.aspx> under the Agenda and Supporting Documents link at the December 4, 2018 meeting date or at the Clerk of the Board of Supervisors' office at 2281 Tulare Street, Room 301, Fresno, California. Bernice E. Seidel
Clerk, Board of Supervisors
11/09/2018

MISCELLANEOUS

Continued | From 28

(1)
PUBLIC NOTICE
ADOPTED ORDINANCE NO. 18-019
SUMMARY
 NOTICE is hereby given that at its regularly scheduled meeting on November 6, 2018, the Fresno County Board of Supervisors adopted Ordinance No. 18-019, an Ordinance of the County of Fresno, State of California.
SUMMARY OF ORDINANCE
 The Ordinance to amend the Fresno County Master Schedule of Fees, Charges and Recovered Costs, by amending Subsections 1805, 1814, and 1819 of Section 1800, which will exempt young adults from paying fees related to the Work Furlough Program, Drug Testing and Juvenile Record Sealing charged for the recovery of costs by the Probation Department.
 The full text of this Ordinance is available online at <https://fresnocounty.legistar.com/Calendar.aspx> under the November 6, 2018 meeting date, or at the office of the Clerk of the Board of Supervisors, 2281 Tulare Street, Room 301, Fresno, California.
 This Ordinance was adopted by the following vote:
AYES: Supervisors Borgeas, Magsig, Mendes, Pacheco, Quintero
NOES: None
ABSENT: None
ATTEST:
 Bernice E. Seidel
 Clerk, Board of Supervisors
 11/09/2018

(1)
NOTICE OF ELECTION
NOTICE IS HEREBY GIVEN that a General Municipal Election will be held in the City of Clovis, California on Tuesday, the 5th day of March, 2019 to fill three (3) Council Member seats for a term through November 2022. The period for filing Nomination Papers for the offices of Council Member is November 13, 2018 to December 7, 2018.
 The qualifications of a candidate are as follows: An elector of the city, and; a registered voter of the city at the time nomination papers are issued.
 Filing information may be obtained from the office of the City Clerk, City of Clovis, 1033 Fifth Street, Clovis, CA 93612 (559-324-2060).
 Dated: November 9, 2018
/s/ John Holt, City Clerk
 11/09/2018

(1)
PUBLIC NOTICE
ADOPTED ORDINANCE NO. 18-018
SUMMARY
 NOTICE is hereby given that at its regularly scheduled meeting on November 6, 2018, the Fresno County Board of Supervisors adopted Ordinance No. 18-018, an Ordinance of the County of Fresno, State of California.
SUMMARY OF ORDINANCE
 The ordinance deletes existing section 3.08.120 providing for leaves of absence for County officers or employees within the County classified civil service when seeking electoral office, and adds new section 3.04.030 providing that the County shall establish formal personnel rules governing the taking of leaves of absence by all County employees, except elected officials, when seeking electoral office. The proposed ordinance allows county employees to use accrued annual leave during any leave to seek electoral office, and provides that county employees placed on leave to seek elective office are entitled to return to their previous status and position if defeated, or if there is no conflict or incompatibility between the elected office and their duties as a county employee.
 The full text of this Ordinance is available online at <https://fresnocounty.legistar.com/Calendar.aspx> under the November 6, 2018 meeting date, or at the office of the Clerk of the Board of Supervisors, 2281 Tulare Street, Room 301, Fresno, California.
 This Ordinance was adopted by the following vote:
AYES: Supervisors Borgeas, Magsig, Mendes, Pacheco, Quintero
NOES: None
ABSENT: None
ATTEST:
 Bernice E. Seidel
 Clerk, Board of Supervisors
 11/09/2018

(1)
NOTICE OF PUBLIC SALE
Business & Professionals Code S21700
Notice is hereby given that a public lien sale of the following described personal property will be held at the hour of 08:00 AM on November 21, 2018 at Derrel's Mini Storage located at 3514

W Dakota Avenue, Fresno, County of Fresno, State of California.
 Padilla, Henry bed frame, dresser, table Her, Judy speaker, grow lights, cabinets Betancourt, Kevin table, totes, box Williams, Jennifer microwave, bed frame, kitchenware McConnell, Ronald edger, oil tank, pump Villalobos, Evangelina washer, dryer, bicycle frame Islas, Javier carpet, chairs, bed set Zamarripa, Evelyn chairs, couch, furniture Gonzalez, Inezza glass tables Williams, Donna table, clock, tool box Willis, Denae toys, c.d. holder, t.v. Israel, Rowena tables, coffee table, chairs Reyes, Esteban train set, dryer, refrigerator Reyes, Daisy toys, crock pot, totes
Signed: J Chavez Date: 10.26.18
 11/09/2018, 11/16/2018

(1)
NOTICE OF PRIVATE SALE
The following property will be sold by written bid by 9:00 a.m. MST on November 21, 2018
2016 Peterbilt 389
1XPXD49X1GD307138
To inquire about this item please call Kaylynn Kotter at 801-624-5938.
Transportation Alliance Bank 4185 Harrison Blvd Ogden, UT 84403
 11/09/2018, 11/16/2018

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY
Notice is hereby given that pursuant to Section 21700 of the Business and Professions Code, State of California, the undersigned will sell at Public Auction by competitive bidding on November 16th 2018 at 1:30 p.m. at Security Public Storage, 2633 W. Shaw Ave., Fresno, CA 93711, City of Fresno, County of Fresno, State of California. The goods, chattels or personal goods and property of the tenants/units listed below.
A080 GAYLENE HERRERA
A278 GREGORY J BENNETT
B125 ADRIAN S MACIAS
B228 RICK JOE FINNEY
B234 THESSLOA WATKINS
E119 SABRINA SEALS MACK
F101 STICKLE LLOYD
G008 TIMOTHY ALLEN DOUGLAS DORITY
G030 CURTIS F WHITE
G053 GREGORY K MCCOWAN
G061 PATTI LANE BOOKOUT
G101 GREGORY LEE GRAY
G209 THE HAIR INTERNS
G213 MICHELLE A ENTROCASO
H218 CARLOS+RUTH RODRIGUEZ
Purchased goods are sold as is, and must be removed within one (1) day of purchase. Payment is to be with cash only and made at the time of purchase. This sale is subject to cancellation without notice in the event of settlement between owner and obligated party.
Publication dates: November 2nd 2018 & November 9th 2018
 11/02/2018, 11/09/2018

NOTICE OF PUBLIC LIEN SALE
 Pursuant to the California Self-Service Storage Facility Act, (B&P Code 21700et. seq.), the undersigned will sell at public auction, on **November 14TH, 2018** personal property including but not limited to business equipment, electronics, furniture, clothing, tools and/ or other miscellaneous items located at: **A-AMERICAN SELF STORAGE** via StorageTreasures.com @ **2:00 pm**, at **2455 N Marks Ave Fresno Ca 93722** 559-277-1117
STORED BY THE FOLLOWING PERSONS:
 Yvette Rodriguez
 Michele Avila
 Virginia Quijada
 Crystal Nelson
 Brandy Conell
 Sally Delgado
 Stephanie Ortiz
 Sonia Zubia
 Darrell Vonwahlde
 Marty Diaz
 Ebony Robinson
 Tonna Kegel
 Kathy Atkins
 Brian Barlow
 Helen Pittman
 Keith Verdugo
 Tammie Sanchez
 Rebecca Rogers
 Randall Law
 David Morales
 Jesus Alejandro Ruiz Rodriguez
 Melinda Aguirre
 Cathy Deleon
 Ebony Harris
 Antonia Estrada
 All sales are subject to prior cancellation. Terms, rules and regulations available at sale. By A-American Self Storage Management Co. Inc. (310)914-4022, Bond. #72BSBBU5400
 11/02/2018, 11/09/2018

WHEN PUBLIC NOTICES REACH THE PUBLIC, EVERYONE BENEFITS.

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

Why try to fix something that isn't broken?

2 OUT OF 3

U.S. adults read a newspaper in print or online during the week.

Keep Public Notices in Newspapers.

NEWS MEDIA ALLIANCE
 www.newsmediaalliance.org

THE BUSINESS JOURNAL
 FRESNO • KINGS • MADERA • TULARE

Cutting through the politics of inaction on immigration

I may not be a lawyer, but I do watch "Law & Order." I teach political science, conduct a basic examination of the Constitution and have taught US History.



GUEST VIEW
Chris Stetsko

When teaching the Constitution, especially the 14th Amendment, it is paramount to emphasize the ideals that being "Born in the USA" bestow the rights and privileges of US citizenship. These rights are "inalienable," "absolute" and can only be endowed/taken away by "our Creator". To start moving those goalposts now will create a citizenship crisis that will lead the self-appointed gatekeepers to ask, "who is an American?" This has happened before.

Looking beyond the discrimination African-Americans endured within early American history, the Alien and Seditions Acts in the late 1700s were intended to remove undesirable European immigrants, as well as Native Americans that were viewed as possibly disloyal to the new nation in post-Revolutionary War America. The laws were allowed to expire under

President Thomas Jefferson in 1801. Likewise, President Trump's presumptive executive order is not going to work retroactively as he intends, per violating the Ex Post Facto laws. Remember the responsibility of setting immigration policy falls within the privy of Congress, not the president, as Speaker Paul Ryan correctly pointed out. Regardless of whom may claim authority, and whatever legislation the president and Congress may ultimately try to hobble together, those advocates will quickly discover that the 14th Amendment already has a long-established Supreme Court precedence:

1. United States v. Wong Kim Ark (1898): Stated that a Chinese-American born to immigrant parents was an American citizen despite US policy at the time to refuse citizenship to people of Chinese descent. The Supreme Court ruled the "Citizenship Clause" provision (14th Amendment, Section 1, Clause 1) states: "that a person born in the United States who is subject to the jurisdiction thereof acquires automatic citizenship."

2. INS v. Rios-Pineda (1985): Stated that the illegal-immigrant parents of Mexican-American children could not

be deported because that would be deemed an 8th Amendment violation. Also, the children's American citizenship could not be stripped from them, nor could they be forced to be deported, because that too would be a 14th Amendment violation, since they were recognized as US born citizens. The ruling gave the stamp of authority that all children of immigrants born within the United States (legal or illegal) are recognized American citizens.

Nevertheless, the roots of the problem persist as many activists within the judicial branch continue to legislate from the bench by allowing local jurisdictions to implement their own immigration policies, such as sanctuary cities, DACA, or voting rights to noncitizens. The president continues to be stymied from performing his Article II duties in support of immigration enforcement and border security. Just as it failed to reform government-funded health care, Congress proved earlier this year a willful unwillingness to work with President Trump to find a solution to the immigration issue. Banking on the 2018 midterms, Democrat leaders chose instead "politics over people," "lawsuits over legislation." While politi-

cal mudslinging goes back to Thomas Jefferson arguing with Alexander Hamilton in George Washington's Cabinet, the 21st century ideal of political absolutism has devolved the nation into inaction, partisan grandstanding and political indifference. This has allowed entire the legislative branch to pass the blame without taking accountability.

President Trump could be making another Machiavelian pragmatic move with the goal of driving the immigration debate towards the Supreme Court for another monumental showdown. If this hypothesis holds true, the president would be taking a huge gamble to regain his constitutional enforcement powers that have been chipped away by previous lower court rulings. Such a gambit would never have dared been tried by any of the other 2016 Republican presidential candidates. While his outside-the-box thinking that has often made him appear "crazy like a fox" within the Washington Beltway, it cannot be denied that Trump's Churchillian unorthodoxy approach has led to tremendous economic, employment, foreign policy, trade and judicial successes in just his first two years in office.

While our elected leaders re-

fuse to find a workable solution, right now several caravans totaling an estimated 14,000 people approach the Southern US border, and will be greeted by 15,000 US troops upon their arrival. Decades of lax border security enforcement, the greed of cheap labor, the lure of party politics and the fear of xenophobic labels have led our country to this moment. When those caravans' participants eventually arrive at McAllen, Laredo, El Paso, Nogales, Yuma, Calexico and San Diego, it will be too late to make "The Decision": 1) Begin the processing to be eventually let them into the country to be released into American society, or 2) Deny entry leading to a border "tent city," and suffer through the problems that will come.

Whatever the decision is, it is time to begin now. The days of bickering and procrastinating on the issue have run out.

Chris Stetsko is a political science instructor at West Hills College on the Westside of California's Central Valley. He has over 25 years' experience working in California's grassroots politics, serving as a classroom instructor, an up-and-coming writer and a 9-year veteran of the US Marine Corps. Stetsko lives in Fresno, CA.

Small business optimism reaches historic levels

The NFIB Small Business Optimism Index continued its historic 23-month positive trend, with a reading of 107.9 in September, the third highest reading in the survey's 45-year history. In the small business half of the economy, 2018 has produced 45-year record high measures of job openings, hiring plans, actual job creation, compensation increases (actual and planned), profit growth and inventory investment.

- The September 2018 survey showed:
- Actual capital spending in the past few months rose significantly.
 - Average employment change per firm was solid.
 - Owners bulked up inventories.
 - Compensation increases set a new record.

Actual investment spending improved as prospects for the economy remain strong. Sixty percent of owners reported capital outlays, up four points from August. Of those making expenditures, 41 percent reported spending on new equipment (up two points), 26 percent acquired vehicles (up four points), and 16 percent improved or expanded facilities (down two points).

Consumer spending temporarily

slowed in August, likely producing excess inventories but has picked up again which will reverse the build-up. The net percent of owners expecting higher real sales volumes rose three points to a net 29 percent of owners. Owners reporting inventory increases rose one point to a net five percent (seasonally adjusted). Strong expectations for higher real sales translate into higher expected returns on capital investments as well as a need for more employees.

A record net 37 percent of owners reported raising overall compensation, as reported in last week's NFIB monthly jobs report. This surpasses the previous record of a net 35 percent in May 2018. Twenty-four percent plan to increase total compensation at their firm and six percent plan reductions. Sixty-one percent of owners reported hiring or trying to hire, with 87 percent of those reporting few or no qualified workers. Thirty-eight percent of owners reported job openings they could not fill in the current period, unchanged from last month.

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



WEB POLL

Should Fresno voters approve Measure A to tax medical marijuana?

Medical cannabis was a big winner in Fresno for the Nov. 6 election, with Measure A passing with 69 percent of the vote — more than the two-thirds needed to pass in order to tax medical marijuana. That tracks with The Business Journal's online poll, where 80 percent of respondents saying they approve of the tax. One hundred sixty-five votes were cast.



THE BUSINESS JOURNAL

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Upcoming Focus Topics

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

- November 16 | Banking & Finance
- November 23 | Regional Economic Forecast
- November 30 | Health Care
- December 7 | Agriculture

Upcoming Lists

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

- November 16 | Chamber of Commerce
- November 23 | Breweries/Wineries
- November 30 | Accounting Firms
- December 7 | Multi-Family Residential Complexes

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

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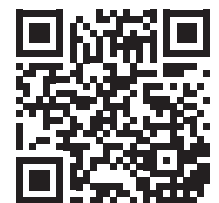
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WE ARE LOOKING FOR OUR 2019 BOOK OF LISTS COVER DESIGN!

The Business Journal is taking submissions to be published on the cover of our 2019 Book of Lists publishing this January. Submissions must reflect the 'spirit' of the San Joaquin Valley. The chosen artist will be invited as our guest to the 2019 Book of Lists Party and will be given a \$250 cash prize.

Deadline to submit artwork is November 30th, 2018. Visit www.thebusinessjournal.com/artwork to submit artwork and for more details.

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