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New Visalia tourism district puts its best foot forward

Donald A. Promnitz - STAFF WRITER

A coalition of hoteliers and marketers has spent the last year promoting one message: Come to Visalia. Now, as 2019 approaches, this team hopes to see the fruit of its labors.

Started in January by local hotel owners hoping to generate more visitor activity, the Visalia Tourism Marketing District has joined forces with the Visalia Convention and Visitor's Bureau to fill rooms and boost the local tourism industry under the "Visit Visalia" banner. Demea Metcalf, executive director

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CONTRIBUTED BY VISIT VISALIA | A new marketing district formed by local hoteliers has fueled the Visit Visalia campaign, which seeks to draw more tourism activity.

SO, YOU WANT TO START A FOOD TRUCK?

Frank Lopez - STAFF WRITER

Have you thought about launching your own food truck, but don't know where to start?

A Mobile Vendor Summit will be held at the UC Merced Center for Educational Partnerships in Fresno on Dec. 10.

The summit is being organized by Cultiva la Salud, a nonprofit, community-based organization that aims to create health equity in the San Joaquin Valley, fostering changes for communities to support

healthy eating and active living. This will be its first mobile vendor summit.

The summit will offer information on different aspects of running a mobile vendor food business such as steps required for permitting and certifications, marketing, ordinances, financing and insurance.

"We know that there are a lot of people interested in starting mobile food businesses," said Veronica Chavez, a community organizer for

Food Trucks | 5



PHOTO CONTRIBUTED | Started in 2016, the Where's the Food (WTF) mobile food vendor in Fresno pulls up to another destination.



PHOTO BY DAVID CASTELLON | Larry Westerlund, Fresno's director of economic development, seeks to partner with Fresno State and UC Merced in an effort to draw more tech jobs into Fresno.

Fresno ponders strategy to draw big, high-tech employers

David Castellon - STAFF WRITER

Fresno economic development officials have had a fruitful run of attracting major e-commerce distribution centers — Amazon, Ulta and Gap key among them, generating at least 4,500 jobs.

Know they are kicking around ideas intended to attract major tech businesses, which generally pay much higher wages to a larger ratio of their employees than Ulta and Amazon.

Of course, Apple and other tech-oriented businesses aren't likely to abandon their Bay Area offices for the Valley. Instead, the pitch would be to locate divisions or satellite offices here, said Larry Westerlund, Fresno's director of economic development.

Come on over

If the idea gels into an actual strategy, it would start with visits to leaders of such companies, as "we know that 60 percent of the folks in the technology world in the Bay Area want to move out. They might love the Bay, the Golden Gate, but they can't afford to live there," Westerlund explained to a crowd of nearly 50 people gathered last week in a classroom at the Craig School of Business at Fresno State.

He mentioned reports of large numbers of Apple employees putting off having children because of high cost of living, noting that workers making seemingly ample salaries of \$142,000 a year often are priced out of home ownership in areas where the

Tech | 5

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Visalia Chamber's Emerge Program a crash course on business



PHOTO COURTESY OF VISALIA CHAMBER OF COMMERCE | From left to right, students Sam Ingram, Ron Cain and Armando Murrieta pitch to one another their proofs of concept. Ingram co-owns TechCare 360 with his wife while Ron is retired and wants to start an auto-detailing business. Murrieta wants to open a sausage and craft beer restaurant.

Edward Smith - STAFF WRITER

A group of 12 people attending the Visalia Chamber of Commerce's Emerge Program is nearing the end and ready to "graduate."

The six-month program held at the College of Sequoias gives people with diverse levels of business experience an in-depth look at opening and running a company. Classes include business and employment law, accounting, market-

ing, finding the right insurance and sales training, among others.

"The hope is to not just build better business, but to also show attendees if an idea is viable," said Gail Zurek, president and CEO of the Visalia Chamber.

Three people looking to grow in the business world each sought out the Emerge program with unique needs — expanding an existing business, testing

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PHOTO CONTRIBUTED | Food truck owners warn that the process to create such a business is more complicated than what people may believe.

Food Trucks | from 1

Cultiva la Salud. “There are a lot of steps that you need to go through to get there, so we hope that folks could walk away with a good idea of what the process looks like and tangible next steps they can take to get their businesses off the ground.”

Food trucks have been growing in popularity in recent years. According to foodtrucknation.us, there has been a 300 percent increase in revenue for food trucks in the past three years, reaching \$2.7 billion in revenue in 2017.

While there might be less overhead costs and requirements to open up a food truck than a traditional brick-

and-mortar restaurant, the process is still far from easy.

Henry Wickman, owner of Where’s the Food?, a food truck commonly referred to as “WTF”, has been operating in Fresno since 2016. He said that though it cost less upfront to open a mobile vendor business, there were other challenges.

“Some of the biggest challenges were trying to come up with the menu, trying to figure out what we wanted to sell, and what would sell to the general consumer,” Wickman said. “Also, preparing the food and giving it to customers in a timely manner, and finding venues. A lot of food trucks when they first start out, they get stuck working the street, they find a corner and get stuck there. We were fortunate enough that we could find a number of public and private events.”

Wickman said that permits for the city come with stringent code enforcements on where you can and can’t operate, and for how long, and that in a year, one will spend thousands of dollars just for permitting.

Raw Fresno started off as gourmet raw/vegan food truck five years ago and has since opened up a restaurant

location in Fresno.

Naomi Hendrix, owner and chef of Raw Fresno, intended on first opening a truck and launching a restaurant later on. She hears people say that starting a food truck is easy, but her experience leads her to disagree.

“It really is almost exactly like a restaurant,” Hendrix said. “I designed my own truck, so I had to get state authorization, and city and county, and it was two different set of rules. One I could pass, the other I couldn’t. It was very interesting, but difficult.”

Since Hendrix deals with fresh, raw food that requires no cooking, she says cleaning is a bit easier for her, but also says she can’t imagine the cleaning process for other food trucks, and keeping in line with health codes.

The summit will be held on December 10, from 9 am to 2 pm at the UC Merced Center for Educational Partnerships at 550 E Shaw Ave, Suite 105, in Fresno.

For more information, visit www.cultivalasalud.org.

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

Tech | from 1

median price for a modest home is in the \$900,000 range, with prices well over double that in some areas, even for modest homes.

“Even with that pay, people are just scraping by in the Bay Area,” or they move to Patterson or Los Banos, where homes are cheaper, but they have to endure “ungodly” daily commutes to work in Bay Area cities, Westerlund said.

The Fresno alternative

Westerlund noted that in September, Facebook opened a new office complex — more of a village, according to news reports — in Menlo Park, but as he sees it, such a complex could have been built cheaper in Fresno. He added that many of the company’s employees might be happier if it had been built here so they could live and work here.

With social media tools and collaborative computer software, employees often can easily collaborate with bosses and co-workers over great distances without being in the same building or city, he added.

Once the California High-Speed Rail line from the Valley to San Francisco is completed, workers here could get to the Bay Area for face-to-face meetings in about an hour, Westerlund noted.

The plan

The idea Fresno officials are discussing would involve pitching to high-tech companies that locating

portions of their operations here not only might save them money, but also incentivize workers to stay on, because housing is cheaper here — with median prices in the \$250,000 range — and they wouldn’t have to endure the heavy traffic, high costs for goods and other issues that can make Bay Area living difficult, said Westerlund, who discussed the potential plan as the guest speaker last week as part of the 2018 speaker series put on by Fresno State’s Gazarian Real Estate Center.

“We’re working on something with Fresno State and [University of California], Merced about approaching companies and saying, ‘Hey why don’t you go and do something down in Fresno?’”

Westerlund, whose job mostly entails trying to recruit large businesses to locate or expand in Fresno, said involving the universities in such discussions likely would be important because of one of the reasons higher-paying tech jobs have mostly gravitated to the Bay Area and Southern California and not so much here.

Skills gap

A few years back when Fresno leaders were putting together an incentive plan to entice Ulta to build here, there were some objections over the jobs the new businesses would generate, Westerlund recounted to the audience.

Not the number of jobs, but rather the types of jobs — most offering salaries at or slightly above the minimum wage — with few in the higher-wage ranges, as might be more common for

employees of Apple or Google or at other big tech companies.

“We had people come up to the [City Council] dais and say. ‘I don’t want \$15-an-hour jobs. ... We want higher-paying jobs,’” said Westerlund, noting that similar objections came as city officials developed incentive proposals for Amazon and Gap, Inc.

He told the audience that city officials would love to attract the sorts of industries offering large numbers of higher-paying jobs above the \$30,000 annual salary range and even those paying near or above \$100,000 a year, but “Right now these are what the city can supply,” he said of the lower-paying jobs. “The reason we can supply those jobs is because that’s what our workforce can do.”

Not that the city or the Valley is bereft of engineers, scientists, etc., but the Valley doesn’t have them in the numbers tech companies tend to want in an area before considering the possibility of locating there. And despite having two traditional universities in Fresno and UC Merced nearby, they don’t produce graduates in these high-tech skillsets in the numbers that big tech firms would consider them consistent sources for new employees, Westerlund explained.

‘Bane of Fresno’s existence’

“This is the bane of Fresno’s existence, and the Central Valley, for that matter,” he told the audience, referring to the U.S. Bureau of Labor Statistics’s Occupational Employment Statistics and Location Quotient, which

allows potential employers to get a measure of a given occupation’s share of an area’s employment relative to the national average. The jobs listed cover a wide gamut, from bartenders to aerospace engineers.

Generally, a score of 2 to 4 is the “sweet spot” high-tech companies look for, indicating a good number of people in a particular career field who could potentially be hired, Westerlund said.

But in those tech fields, the Fresno area tends to score well below the sweet spot, said Westerlund, noting the area has a .35 rating for electrical engineers and a .16 rating for industrial engineers.

As such, he said part of the discussions the city now is having with Fresno State and UC Merced is how to approach their respective university trustees to request making the expansion of science, technology, engineering and mathematics (STEM) classes a “priority project” here in the Valley, bringing in more students majoring in these fields and, thus, more graduates, which could incentivize businesses that most need people with these skillsets to locate here.

“I mean, lets go big if we’re going to go big,” he said. “Because if we can show we have an answer to the problem, and if we can do that, we can sell that. I think I can sell that.”

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

TRANSPORTATION

PHOTO VIA WIKIPEDIA USER JOAO CARLOS MEDAU | **United Airlines will use its Airbus A319 aircraft for flights from Fresno to Chicago next year.**

United expanding Fresno-to-Chicago flights

The launch this past summer of the first direct flights between Fresno Yosemite International Airport and Chicago's O'Hare International Airport were so popular that the airline will amp up the service next year.

For one thing, instead of offering the flights from June to September as it did this year, United plans to resume the direct flights earlier, starting March 31, said Kevin Meikle, Fresno's director of aviation.

On top of that, more seats will be available for the daily flights, as the 76-seat Embraer E175 jets used this year will be replaced next year with 124-seat Airbus A319s, he said.

As for the reason behind the changes, "The response from the travelers has been incredible," with many of the flights between Fresno and Chicago full or near full, Meikle said.

As popular as the Chicago flights have been, "I think for all of us, the hope is to make it a permanent, year-round service, and if the trend continues how it's been to this point, I'm confident it will be a permanent, year-round service," Meikle said.

In addition to the coming changes for the United flights, Alaska Airlines increased its daily flights to Portland International Airport from one to two earlier this month, and starting Nov. 24 the airline's daily flights to San Diego International Airport will increase from two to three.

As for travelers heading to and from Guadalajara, Mexico during the holiday season, Volaris Airlines will increase its daily flights there from one to two during December and January, while Aeromexico will offer flights there seven days a week starting Dec. 17 through mid January before returning to its regular five-day-a-week schedule.

LEGAL

McCormick Barstow expands to central coast

The Central Valley's biggest law firm has once again expanded its footprint, this time on the central coast.

Fresno-based McCormick Barstow, LLP, is merging with Sinsheimer Juhnke McIvor & Stroh, LLP, based in San Luis Obispo. Known as SJMS, the firm is celebrating its 40th anniversary this year.

McCormick Barstow will continue to employ all current SJMS employees in San Luis Obispo. SJMS lists 15 personnel on its online directory, including four attorneys and two "of counsel" attorneys.

The move expands McCormick Barstow's footprint to seven locations — Fresno; Modesto; Denver, Colorado; Las Vegas, Nevada; and Cincinnati, Ohio.

McCormick Barstow now has nearly 90 attorneys on staff. The agreement is scheduled to become final on Jan. 2, 2019.

The firms' partners said "similarities in client representation and philosophy of client serve" make the merger a good fit.

"Providing the expertise and service our clients expect in the Central Coast region is something we have been interested in doing for some time, and after a few conversations with the partners at SJMS it was obvious that our firms would work very well together," said Ken Baldwin, managing partner, McCormick Barstow.

RETAIL

Tower restaurant closes

After a little more than a year in business, a Tower District restaurant has closed its doors.

Veronica Peroza Luna put Venezuelan food front and center at La Arepa. Located at 601 E. Olive Ave. in the former Doughnuts 2 Go space, La Arepa's signature dish was arepas, sandwiches with bread made from maize and topped with beans, meat and plantains.

La Arepa announced the closure, effective Nov. 13, on its Facebook page.

"Thank you all for your support, willingness to try our food, and all your reviews," read the post. "It was a pleasure to serve you."

More than 60 comments were made on the post 16 hours after it appeared on Facebook, all expressing sympathy for the closure, the reason of which was not stated. Luna was featured in an August article in The Business Journal about a trend toward smaller menu sizes.

"People don't try new things because they go to what they know is good," Luna said.

ENTERTAINMENT

Tachi to open family center

After more than 18 months of construction, Tachi Palace Hotel & Casino will formally expand later this month.

But the added 8,800-plus square feet will not be filled with slot machines and gaming tables.

Taking a nod from Las Vegas and Reno casinos to offer more family-friendly fare, the new Coyote Entertainment Center will include a state-of-the-art, eight screen, 1,100 luxury-seat movie theater; 30 lanes of bowling; more than 45 arcade games — some offering prize tickets — nine billiard tables; a restaurant and concessions area.

But the center isn't intended to just be a place for parents to drop off their children while they head to the adjoining casino to gamble.

"The tribe feels the family is important. They are very family oriented," so the center is geared for entire families to spend time and have fun together, said Amu Shaw, the new facility's events manager.

"You won't be able to drop your kids off here," as children under the age of 12 will have to be accompanied by adults, and after 9 p.m. entry will be limited to visitors ages 18 or older, she said.

As such, the center also will include sports-viewing areas with 60 high-definition televisions, and on top of the normal popcorn, candies and other traditional theater snacks, movie patrons also will be able buy foods geared to more adult tastes, including hand-crafted pizzas, grilled panini sandwiches and fresh salads.

MEDIA

Toste named ValleyPBS CEO

The ValleyPBS Board of Directors has announced that Jenny Toste will serve as the station's fourth CEO.

"I am honored to work with the talented team at ValleyPBS, station members and supporters, and the diverse communities in the seven counties we serve, to tell more Valley stories," Toste said. "ValleyPBS has a great opportunity to highlight ways in which our area is leading the nation, as well as to shine a spotlight on those who are finding solutions to local issues."

Toste previously worked as a reporter and an anchor at KSEE24 and CBS47 in Fresno.

She is also a regional EMMY Award-winner, and has worked with ABC News' "Good Morning, America." Her most recent job was as a social media specialist for Fresno State. She has a Master of Arts in English Literature from Fresno State.

"Jenny is the right leader at the right time for ValleyPBS," said Jose Plascencia, chairman of the station's CEO search committee. "Jenny's extensive media background and business development skills will strengthen ValleyPBS partnerships, develop strategic alliances and expand our regional presence."

Toste will start as president and CEO on Dec. 3.

REAL ESTATE

Hotel Fresno bonds OK'd

One of Fresno's oldest and most revered historic sights may have a new life as an apartment complex after the city council signed off on bonds to fund the restoration project.

At Fresno City Hall, a unanimous vote was cast last week to allow the California Municipal Finance Authority to issue upwards of \$20 million from the sale of bonds. According to Fresno City Controller Mike Lima, the bonds will be packaged in with other projects, with money likely starting to come next year.

Currently under the ownership of APEC International, LLC, the original plans for the restoration included housing with restaurants and retail space on the first floor. The new plan, however, calls for 79 affordable housing units.

Hotel Fresno first opened its doors in 1913 and became a popular destination for visiting vaudeville performers and politicians—including future U.S. Presidents John F. Kennedy and Richard M. Nixon. The hotel began to decline in the 1950s and had a brief life as a home for retirees before closing its doors for the last time in 1983.

Apec International also applied to have the Hotel Fresno added to the National Register of Historic Places, with approval coming in May. This gives Apec 20 percent tax credits to further aid the restoration.

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Local product could help those with tremors

Donald A. Promnitz - STAFF WRITER

At Fresno State, a professor and mechanical engineer is getting noticed for a new product that could improve the lives of people with Parkinson's disease and tremors.

Born in Vietnam, Thê "Leo" Nguyen first became familiar with tremor-related issues due to the afflictions of those exposed to Agent Orange, a controversial herbicide that was used by the United States during the Vietnam War.

"Of course, I didn't know what was causing it," Nguyen said. "Later on, when I was growing up, I knew it was Parkinson's because of the herbicide chemicals that they were exposed to."

According to Nguyen, Parkinson's and other tremor disorders are more prevalent in the Valley as well, a result of the chemicals used for the region's heavily agricultural economy. The prevalence of this issue prompted Nguyen to look into a possible solution. Coming from a background in vibration control, he began to look for a solution to the tremors, coming up with his idea in 2014.

His solution was the Tremelo device. Designed with the company Five Microns and worn on the patient's wrist, the Tremelo works on the vibration absorption method, treating the arm and hand as a vibrating mass. With this in mind, a secondary, smaller mass is attached to the patient with a pair of springs. The device then transfers the kinetic energy in the wrist to the small mass, reducing the tremor. This principal is similar to

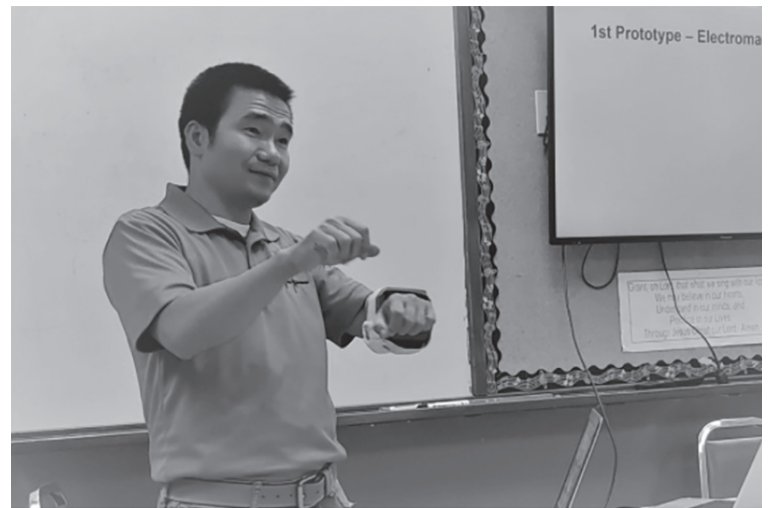
the vibration absorption concept used by engineers for modern skyscrapers, suspension bridges and aircraft wings.

A major group that Nguyen hopes to help with the device is people with moderate to severe essential tremors. Unlike Parkinson's, which takes place more prevalently when the patient is at rest, essential tremors affect the patient when they are active. This condition can make such everyday tasks as eating, drinking, changing clothes and brushing teeth extremely difficult.

In order to get Five Microns up and running at full speed, Nguyen has reached out to Valley Innovators in Fresno, which aims to help startups that are developing new products. Through Valley Innovators, Nguyen has been getting educational assistance on the human resources and business side of running Five Microns.

"Five Microns is a stellar example of the caliber of company coming out of the Valley ready to disrupt their prospective industries," said Jennifer Lopez, CEO of Valley Innovators. "Tremelo will not only change the lives of people living with Parkinson's but is leading the charge for emerging health tech companies coming out of the Valley."

Aubrey Lim, director of operations for Five Microns, said the trial results for the Tremelo have been highly successful and they are receiving excellent feedback for



CONTRIBUTED | Thê "Leo" Nguyen is the driving force behind the Tremelo device, designed to help people with Parkinson's disease or other tremor disorders lead a more normal life.

the prototype.

"All they know is at first they're spilling their water when they're trying to drink, or they can't keep soup on their spoon," Lim said of the people using the device. "And when they wear it, it reduces tremors by about 85 percent, so they can eat and drink without spilling."

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PHOTO COURTESY OF VISALIA CHAMBER OF COMMERCE | Kim Batty, owner of KB Concepts, teaches marketing to students at the Emerge Program's second cohort.

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an idea or entering the world of business for the first time.

Finding the right people

Rachel Ingram has been in the information technology business for five years. She co-owns TechCare 360 in Visalia with her husband, but a desire to rebrand their company brought Ingram to the program.

Already fairly involved with the Chamber, Ingram had found out about the program through a networking group.

She and her husband started TechCare right out of high school, and over five years, they "learned the hard way" how to run a business, Ingram said. What she wanted was a mentorship with someone who had been through many of the same problems she was facing.

Ingram's most immediate concern was hiring. Along with the rebranding, Ingram and her husband needed a full-time position filled. They had hired a person a number of years before, but

it wasn't a good match. The hire didn't stay.

"Seeing how someone interacts with a client is important to match the values we want with our rebranding," said Ingram. They weren't worried as much about experience in IT, because Ingram said they could teach those things. What she said she couldn't teach was honesty and focusing on people rather than problems.

She found her mentor in Vickie Goudreau, owner of Innovation Commercial Flooring in Fresno.

In her first meeting with Goudreau, Ingram asked about her hiring dilemma.

"She said something really profound to me, which wasn't about skills or talents," Ingram said. "You start with their values and personality, and what they're passionate about, because it will tell you what they're values are and what will fulfill them in their job."

Now, Ingram and her husband are ready to start interviewing for that position.

"It made us comfortable knowing we

weren't going to do it the same way," Ingram said.

Right side of the law

Shelley Ellis said she has no intention of leaving the job she loves at the Visalia Convention Center, but an idea to do gourmet donuts had been hounding her since she first discovered them.

While walking with her father in Park City, Utah, they came upon a donut shop with mini donuts. She had gotten her business acumen from her father and together, they struck up a conversation with the owner. The adventurous and creative side of Ellis wanted to bring the idea to Visalia. But her cautious side told her she had more to learn.

Ellis graduated from University of Nevada Las Vegas with a bachelor's degree in hospitality management, which eventually brought her to the Central Valley. Being involved with the Chamber in her job at the Convention Center introduced her to the Emerge Program.

"I think it's important to not jump into something without understanding what it takes," Ellis said. She has attended every one of the classes for this second cohort, but the class that stood out the most to her was employment law.

"It's important to be aware of the laws and protect your assets and be there for your employees," Ellis said. "It's a huge investment."

After developing her business model, she felt confident that the return on investment was there, but the timing wasn't right for her.

"This is absolutely what I love to do and it's not just a hobby, but there are personal decisions I have to make," she said.

Big shoes to fill

Even though Franey's Carpet One Floor and Home has been open since 1955, its sales manager and heir-apparent, Colin Franey, needed to know business before he could step in and fill an ownership role. When his grandfather retired from the business, he passed it off onto Franey's uncles. But now,

Franey wants to continue to take over the carpet store.

"Family is important to me, and legacy," he said. "I take a sense of pride my grandfather started this business."

Franey had the desire, but what he lacked was a background in business. Before coming to Visalia in 2015, he had been a congressional aide in Washington D.C. for four years. He was looking to make a career change and an opportunity to come back to Visalia presented itself.

But it was going to take work to learn the family business. A decade ago, Franey had asked about taking over the business, but his uncles felt the timing wasn't right, Franey said. So, he set himself to learn.

He needed someone to talk to him about topics like human resources and tax codes. Guest speakers became the highlights for Franey. He would furiously scribble notes, then go back to the carpet store and test what he'd learned.

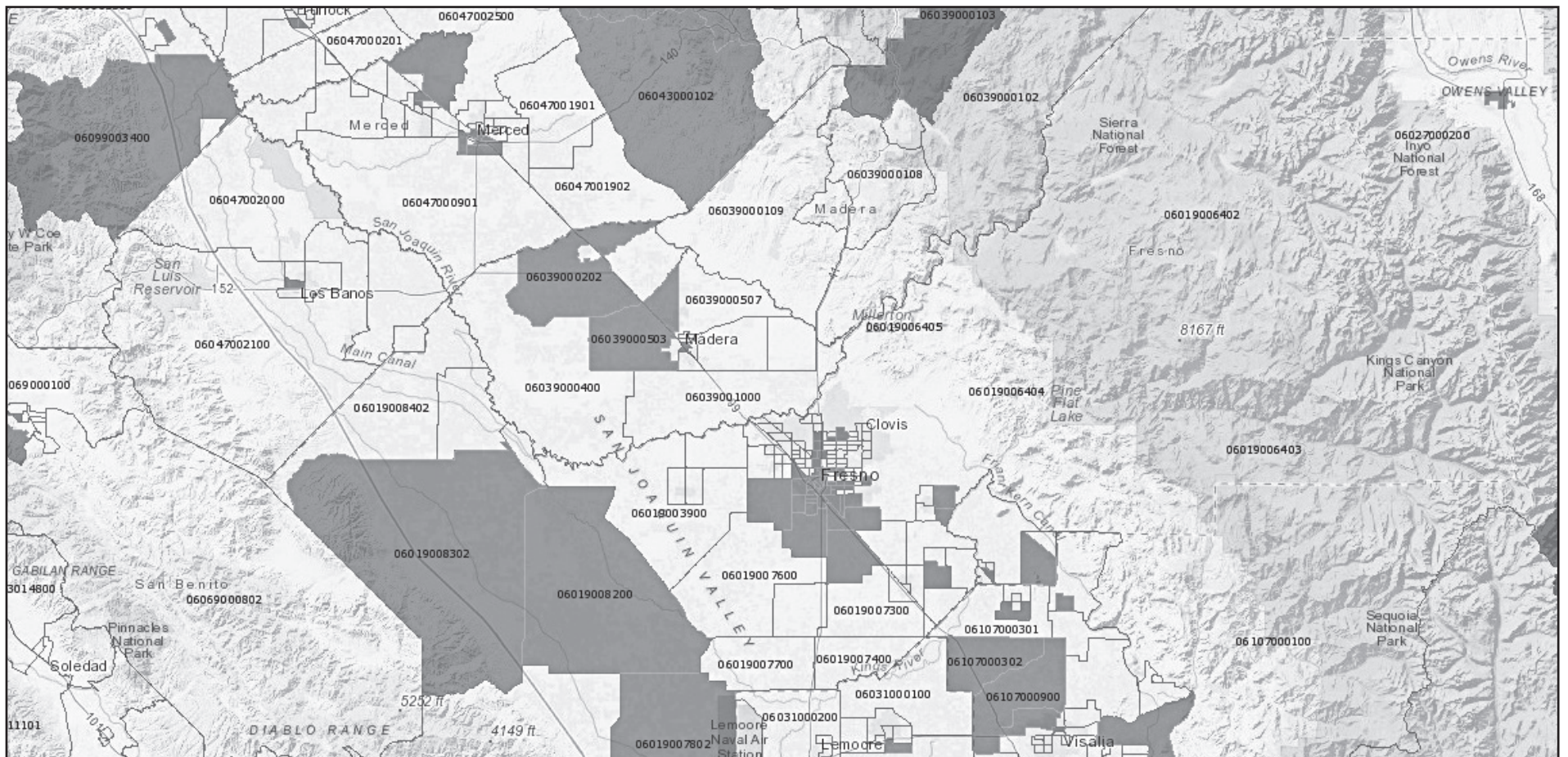
"They were things they did naturally, but I was able to pipe in and learn hands-on and think about if there were different ways to do it," Franey said. "Sometimes people didn't even know there was a different way of doing things."

Being in an established business meant he could fall back on people who already knew how to run the company.

"It made me realize there was so much more I needed to learn," Franey said. He knows now he has to surround himself with good people. Having only a cursory knowledge in accounting, he said, means he needs a good accountant.

As of right now, Franey says he is continuing to learn and that in a couple of years he can take over the lead of Franey's Carpet One. His big "pie-in-the-sky dream" is — by the time he is retired — to hand off the store to the fourth generation as it reaches its 100th anniversary.

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



CONTRIBUTED | Federal opportunity zones provide tax breaks for capital gains on investments in high-poverty-low-income areas. Here's a map of Central Valley opportunity zones.

Amazon takes advantage of 'opportunity zone' for Trump tax break

Local opportunity zones include south, Westside of Valley

By BERNARD CONDON and STEPHEN BRAUN,
Associated Press

NEWYORK (AP)—Much of the New York City neighborhood selected by Amazon for one of its new headquarters is in a federal “opportunity zone,” a designation created by President Donald Trump’s tax overhaul that offers developers potentially millions of dollars in capital gains tax breaks to invest in high-poverty, low-income areas.

Local opportunity zones include the Fresno State campus; the Blackstone Avenue corridor up to Bullard Avenue; Downtown Fresno and the fast-growing industrial area south of Fresno.

Outside of Fresno, the Westside of Fresno County, the east side of Sanger, south of Parlier, a slice of Reedley, south of Dinuba, northwest of Visalia, west of Madera and south of Hanford are designated opportunity zones.

To view a map, visit <https://bit.ly/2MvImSG>.

Critics question whether Long Island City, the fast-gentrifying Queens neighborhood across the East River from the skyscrapers of Manhattan, needs such breaks. Median household income around Amazon’s planned campus is \$130,000 a year, poverty is half the city average and new buildings were going up long before the tax overhaul.

“All you have to do is look at the skyline from Manhattan. You can see billions of dollars of private investment there already,” said Don Peebles, a real estate developer based in New York. “Long Island City doesn’t strike me as high on the list for needing extensive tax incentives to stimulate economic development.”

Under the new tax law, officials in each state designated 8,700 such zones across the country. Nearly 35 million Americans live in such areas, communities that in most cases have high poverty and unemployment, or contain or are near pockets in desperate need of development.

The site of Amazon’s other new headquarters in Crystal City, Virginia, is not in an opportunity zone, nor is the site of another major Amazon office in Nashville, Tennessee, that was also announced Tuesday.

Amazon did not mention the Long Island City opportunity zone tax breaks Tuesday in any of its announcements about the new campus. Company spokesman Adam Sedo declined to provide details about whether Amazon plans to take advantage of them.

But investors were already pouncing.

Craig Bernstein, founder of the investment fund OPZ Capital, said the capital gains break is good public policy because it helps push investors to put up the money for new housing, which may be in high demand once Amazon fills an expected 25,000 new jobs in the neighborhood.

“This will help expedite the process of building up the surrounding area,” Bernstein said.

Bernstein said his fund is looking at investing in two buildings near the Amazon site to develop into mixed retail-residential space. With Amazon moving in, he said, he sees another reason to take a risk: a “captive audience” of workers looking for apartments and shops.

Separately, Amazon is tapping New York state and the city for grants and tax breaks worth about \$2.8 billion.

Investors who plow capital gains into Opportunity Zone projects can defer taxes on those gains up to 2026. If they decide not to cash out on their investment for up to seven years, they receive another benefit. They get to exclude up to 15 percent of those gains from taxes. And they can completely exclude paying taxes on any further appreciation of those gains if they hold onto the investment for a decade. Capital gains taxes can be as high as 23.8 percent.

The \$2.5 billion that Amazon said it will spend building its Long Island City campus could save Amazon potentially hundreds of millions on its federal tax bill.

Fund manager Bernstein said that he is not familiar with Amazon’s tax situation, but that any company that is allowed to delay paying tax is getting the equivalent of an interest-free loan from the government. That benefit alone on \$2.5 billion in gains is worth about \$150 million in interest saved through 2026, assuming a conservative borrowing rate of 3.5 percent. Add in the portion of gains the company is excused from paying any tax on, and that would bump the savings to at least \$225 million.

Critics worry that such sweetheart tax savings would benefit real estate interests aiming to invest in areas that are already on the rise, or are bolstered by their proximity to expanding institutions such as hospitals or colleges.

A Brookings Institution study of the administration’s list of more than 8,700 opportunity zones found that nearly a third were already gentrifying, based on such factors as rent increases and the percentage of college-educated residents.

The Treasury Department, which approved the state choices of the

opportunity zones, did not respond to a request for comment.

The study’s data on Amazon’s Long Island City site shows the tract is already heavily gentrified and awash in investment. And figures from New York City’s planning department list the neighborhood as the fastest-growing in the city, with more than 9,000 apartments and homes built since 2010.

In the past year, two-bedroom apartments off the Anable Basin where Amazon would move have rented for an average \$4,300 a month, according to brokerage site Streeteasy. That puts it on par with rent in some buildings on the Upper East Side across the East River in Manhattan.

“That kind of opportunity zone already has lots of opportunity,” said Brett Theodos, a research associate with Brookings’ Metropolitan Housing and Communities Policy Center.

The census tract where Amazon is moving has a poverty rate of 10 percent, half that for all of New York City, and the household income of \$130,000 a year is double the city median.

That makes the area too wealthy to qualify for tax breaks on its own, but the tax law allows such areas to piggyback on nearby ones that do qualify.

For example, Amazon’s Anable Basin site is just a mile from the census tract containing Queensbridge Houses, the nation’s largest public housing complex, where the median household income is \$14,000 and the poverty rate is nearly 50 percent.

— Stephen Braun reported from Washington.

ANDRES JAUREGUI, PH.D.

DIRECTOR OF THE GAZARIAN REAL ESTATE CENTER

ASSOCIATE PROFESSOR OF REAL ESTATE FOR THE CRAIG SCHOOL OF BUSINESS
AT FRESNO STATE

Tell us about the Gazarian Real Estate Center and its services.

The Gazarian Real Estate Center is dedicated to providing a bridge between academia and the real estate industry. We have a three-pronged mission — education, community development, outreach and research. In education, we are in charge of the real estate curriculum for business degrees with real estate options in the Craig School of Business. We also teach the classes and provide guidance and advise students.

On the community development side, we invite speakers and host events for the local real estate community, particularly in providing information and knowledge that enhances professionalism, ethics and business opportunities. Further, we conduct local market research and academic research.

How and why was the center started?

The center was created through a generous donation by Arnold and Dianne Gazarian about 12 years ago, primarily to enhance ethical and professional practices in the real estate industry.

What is your role in the Center?

My primary role is to provide leadership and direction. Most commonly, I spend a big part of my day communicating with people in the local real estate community, whether to seek opportunities for partnerships, event sponsorship or simply securing a future guest speaker.

Besides my director responsibilities, I also teach two real estate courses per semester, so I spend most of my day preparing for classes and attending to my students' academic needs. I currently am in a tenure-track position at Fresno State, which involves teaching, research and service responsibilities.

With respect to research, I try to spend some time every week pushing forward my current research agenda — real estate-related research projects intended for publication in a peer-reviewed journal.

What is your history with the center, and how did you reach your current position?

A native of Argentina, I also have lived in Nicaragua, Costa Rica, Peru and eventually earned my Ph.D. at a U.S. university.

I became the center's director in August 2017, after coming here from a small university in Columbus, Georgia, where I worked as an economics professor and director of graduate business programs. I have been doing research in real estate since my doctoral dissertation in 2006, but that was the extent of my involvement with the industry. Becoming director of the Gazarian Real Estate Center gave me the chance to merge and pursue three professional goals: Teaching real estate courses and being involved with students interested in the field, having an administrative role directly related to real estate and doing related research.

How can people in the real estate, banking and finance industries get involved with the Gazarian Center?

First, attending our events offers opportunities to learn more about the real estate industry and to network with others working in the field. Our events are well attended and we always have interesting topics to present.

There also are opportunities to sponsor our events and be more involved in organizing them and logistics. People also can become mentors to our students or provide internship opportunities.

Our real estate students are eager to get hands-on experience and to receive expert advice that can help them further their professional careers.

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

My very first paid job was interviewing people for a survey conducted by a U.S. university in Nicaragua. I was 17 years old and very excited to be paid to do something I already knew I would be doing in the future. Now, I think the one thing it taught me was humbleness. I interviewed people in the poorest conditions, yet I was treated with utter respect, grace and support. I experienced a similar situation in 2000 in Honduras interviewing people after Hurricane Mitch had practically destroyed the whole country, and I felt so inspired and humbled when a family invited me to eat homemade tortillas and cheese.

Why is the gap between home prices and income in California growing, and what can be done to alter this trend?

Home prices increase for a myriad of reasons, from both the consumer side (demand) and the producer side (supply). Over the years, the pace of home price



EDUCATION: Ph.D. in applied economics, masters of sciences degree in economics, Auburn University, Alabama; Bachelor of science degree in economics, International University of the Americas, Costa Rica

AGE: 42

FAMILY: Married to Maria Paula from Bogota, Colombia. No children, one dog — a 6-year-old golden retriever named “Yaco.”

appreciation has surpassed growth in wages and income in general. Among the driving factors in salary determination and increases are human capital (education) and productivity. These two go hand-in-hand. Researchers find that areas that include Los Angeles and the Bay Area, where the “big” companies tend to locate, attract well-educated, highly productive individuals with high-income potential. Competition for space drives housing prices substantially higher than the average wage growth, so low-skilled workers are being pushed out to more affordable commuting areas, which also are experiencing surging home prices.

As for potential solutions, reducing costs of producing new housing would be a great start, as well as providing the right incentives to produce more housing. On the job markets, facilitating training and education for people could potentially increase productivity and give people access to the high-paying jobs available in high-cost areas.

What are the future plans for your center?

We are putting together a real estate tour bus in late spring 2019. We hope this will become one of our most important and popular annual events. The idea is to have people involved in the real estate industry tour around the Fresno, Clovis and Madera areas and find out what is going on in construction, development, business opportunities, etc.

We also are looking into revamping our real estate curriculum to provide our student more current and updated approaches to real estate education.

Further, we are hoping to expand our outreach efforts and get more involved with the local real estate community through speakers, information sharing and collaborations.

Chambers of Commerce

In the Central San Joaquin Valley, ranked by 2018 annual budget; if tied, by number of members.

2018 2017	Chamber Address Web site	Phone Fax	2018 Annual Budget	Number of members	Annual membership fee	2018 Events and Projects	Year founded	Marketing contact	Top officials
1 (1)	Fresno Chamber of Commerce 2331 Fresno St. Fresno, Calif. 93721 www.fresnochamber.com	495-4800 495-4811	\$1.20 million	1,200	\$450	State of the City luncheon, State of the County luncheon, Valley Business Awards luncheon, Ag Awards Luncheon, Golf Tournament	1895	Nathan Ahle, president/CEO	Nathan Ahle, president/CEO
2 (3)	Visalia Chamber 222 N. Garden St. Visalia, Calif. 93291 www.visaliachamber.org	734-5876 734-7479	\$700,000	685	\$450	Driving an opportunity economy, the Visalia Chamber of Commerce is a catalyst, convener and champion of local businesses	1899	Gail Zurek, president/CEO	Sue Summers, vice president
3 (2)	Clovis Chamber of Commerce 325 Pollasky Ave. Clovis, Calif. 93612 www.clovischamber.com	299-7363 299-2969	\$685,000	650	Varies based on number of employees	Big Hat Days, ClovisFest	1930	Diana R. Hunnicutt, membership director	Greg Newman, executive director
4 (17)	Fresno Metro Black Chamber of Commerce 1444 Fulton St., Ste. 206 Fresno, Calif. 93721 www.fmbcc.com	441-7929 WND	\$468,000	234	\$60-\$5000	Building Black Wealth Series, Central Valley Business Diversity Expo, Community Health Fair, Women's Economic Impact Center Entrepreneur's, Mindset Cohort, Women of Color Business Symposium	2001	Regina Simmons, marketing & communications coordinator	Tara Lynn Gray, CEO
5 (4)	Tulare Chamber of Commerce 220 E. Tulare Ave Tulare, Calif. 93274 www.tularechamber.org	686-1547 686-4915	\$435,000	576	\$300 to \$500	Annual Awards & Installation Banquet State of the City Biz Expo Salute to Dairy Industry & Dairy Princess Coronation Crush Party Monthly Business After Hours Networking Mixers Seminars for Business	1884	Darcy Phillips, director of marketing and events	Donnette Silva Carter, CEO
6 (NR)	Hanford Chamber of Commerce 113 Court St., Ste.104 Hanford, Calif. 93230 www.hanfordchamber.com	582-0483 582-0960	\$300,000	445	\$250	Citizens & Business of the Year, 4th of July Fireworks Spectacular, Hanford Christmas Parade, KJUG Country Concerts, Political Action Committee for Yes on Measure C	1938	Joey Joslin, CEO	Mike Bertaina, president
7 (5)	Madera District Chamber Of Commerce 120 N. E St. Madera, Calif. 93638 www.maderachamber.com	673-3563 N/A	\$275,000	500	\$195	Mayor's Prayer Breakfast, Salute to Education, Senior Farmer Celebration, Madera Business Extravaganza, Pomegranate, Fruit & Nut Festival, Sister Chamber Partnership Program	1970	Toni Jordan, administrative assistant	Debi Bray, president/ CEO
8 (8)	Dinuba Chamber of Commerce 210 N. L Street Dinuba, Calif. 93618 www.dinubacommerce.org	591-2707 591-2712	\$260,000(1)	140	\$60 individual, \$125 base, for businesses	WND	1912	Sandy Sills, president	Sandra Sills, president/CEO
9 (9)	Porterville Chamber of Commerce 93 N. Main Street Porterville, Calif. 93257 www.portervillechamber.org	784-7502 784-0770	\$250,000(1)	425	\$253 basic business	WND	1907	Monte Reyes, president/CEO	Monte Reyes, president/CEO
10 (7)	Exeter Chamber of Commerce 101 W. Pine St. Exeter, Calif. 93221 www.exeterchamber.com	592-2919 592-3720	\$250,000	325	\$150	Christmas Open House, downtown every Thursday night until Christmas. 5-9p Garden Tour, May 11, 2019 106th Annual Fall Festival & Car show, October 12, 2019.	1921	Sandy Blankenship, executive director	Sandy Blankenship, executive director
11 (10)	Coalinga Area Chamber of Commerce 265 W. Elm Avenue Coalinga, Calif. 93210 www.coalingachamber.com	935-2948 935-1458	\$225,000(1)	143	\$125	WND	1911	Benjamin Kahinka, executive director	Benjamin Kahinka, executive director
12 (11)	Selma District Chamber of Commerce 1821 Tucker St. Selma, Calif. 93662 www.cityofselma.com/chamber	891-2235 896-7075	\$196,200	375	\$125.00	Crab Feed, annual banquet, Raisin Festival, July 3, Car Show, Christmas parade, Santa's Arrival and Food/craft Fair	1921	Bob Allen, executive director	Char Tucker, President, Linda Esquivel, first vice president
13 (19)	Kerman District Chamber of Commerce 783 S. Madera Ave. Kerman, Calif. 93630 www.kermanchamber.org	846-6343 846-6344	\$183,084	99	\$35 associate, \$58 business	Business Promo/RC; July 3 Fireworks Show; KHF & Parade; Frs Fair Ag Exhibit; KHS Scholarships; Appreciation Dinner; Christmas Parade; Spring & Christmas Shop Kerman Business Promotions;	1950	Linda Geringer, executive director	Candelaria "Candie" Caro, President
14 (19)	Kingsburg District Chamber of Commerce 1475 Draper St. Kingsburg, Calif. 93631 www.kingsburgchamber.com	897-1111 897-4621	\$175,000	229	\$150	Annual Dinner, Car Show, Swedish Festival, Independence Day, Summer Band Concerts Under the Stars, Harvest Moon Festival, Ladies Nite Out, Veteran's Day Celebration, Julgransfest, Santa Lucia	1922	Kaitlyn Castaneda, executive director	Kaitlyn Castaneda, Executive Director
15 (13)	Tulare Kings Hispanic Chamber of Commerce 1100 W. Main St. Visalia, Calif. 93291 www.tkhcc.org	734-6020 734-6021	\$170,000(1)	300	\$300 average	WND	1993	Gil Jaramillo, executive director	Gil Jaramillo, executive director
16 (15)	Sanger District Chamber of Commerce 1789 Jensen Ave., Ste. B Sanger, Calif. 93657 www.sanger.org	875-4575 875-0745	\$170,000	220	\$120.00	Blossom Trail Festival, Fresno County Blossom Trail Opening Ceremony, 4th of July Spectacular, Street Fair & Farmer's Market, Dia de los Muertos, Toyland Parade, Trek to the Nation's Christmas Tree	1910	Tammy Wolfe, president/CEO, Karen Pearson, administrator	Tammy Wolfe, president/CEO
17 (6)	Central California Hispanic Chamber of Commerce 764 P St., Ste. 106 Fresno, Calif. 93721 www.cchcc.biz	549-4480 WND	\$150,000	200	\$300 average	Monthly Amigo Luncheons, educational seminars, Latina Women's Conference, Business Expo, Networking Mixers	1983	Jessica Quintana, office administrator	Brandie Carpenter, president, Eddie Castaneda, president- elect
18 ()	Greater Reedley Chamber of Commerce 1633 11th St. Reedley, Calif. 93654 www.reedleychamberofcommerce.com	638-3548 WND	\$150,000	155	\$250 Business Membership - Tier 1	Reedley Fiesta, Reedley Business Awards	2009	Erik W. Valencia, executive director	Jose Placencia, Chairman
19 (14)	Corcoran Chamber of Commerce 1040 Whitley Ave. Corcoran, Calif. 93212 www.corcoranchamber.com	992-4514 992-2341	\$130,000	165	\$190	Annual Banquet, Administrative Professionals Luncheon, SpringFest, Monthly Farmers' & Artisans' Market, Cotton Festival, Holiday Car Show & Toy Drive, Christmas Parade, Christmas at the Park	1943	Lisa Shaw, executive director	Lisa Shaw, executive director
20 (20)	Fresno County Women's Chamber of Commerce P.O. Box 3408 Fresno, Calif. 93650 www.fcwcc.org	800-798-4809 WND	\$40,000	170	\$60.00	Monthly Luncheons with Guest Speakers; Fresno County Mother of the Year Event (May); Holidays are in the Bag: Wine, Food & Shopping! (December)	1950	Nicki Cerniglia, 2017/2018 President, Pam Wheelen, 2019 President	Nicki Cerniglia, 2017/ 2018 president, Pam Wheelen, 2019 President

Key: WND-Would Not Disclose. NR-Not Ranked.
(1) Budget and membership data based on 2017 numbers. Note: All data has been provided by the organizations listed and Business Journal Research. Not all chambers of commerce responded to inquiries.

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PHOTO BY DAVID CASTELLON | James "Jamie" Johansson, president of the California Farm Bureau Federation, spoke last week during the 37th Annual Agribusiness Management Conference at the DoubleTree by Hilton Hotel Fresno Convention Center.

Federal Farm Bill coming down to the wire

David Castellon — STAFF WRITER

With the national mid-term elections finally over, members of the House and Senate have returned to work on their final legislative matters for the year.

One of those matters of particular concern to the Valley's agricultural community is the passage of a new Federal Farm Bill.

Though both the House and the Senate passed their own versions of a bill, representatives from both parties failed to hammer out a compromise, final bill prior to the elections.

The outcome of those elections, with Democrats regaining a majority in the House while Republicans held onto — and even extended slightly — their

majority in the Senate may affect what ultimately ends up in the Farm Bill.

That may be sooner than you expect, said Stephanie Mercier, an economist and fellow with the Farm Journal Foundation, a Washington, D.C.-based non-profit that educates policymakers on issues affecting the agricultural industry.

Speaking at last week's 37th Annual

Agribusiness Management Conference put on by Fresno State's Institute for Food and Agriculture, Mercier said that the senior members of both the House and Senate agricultural committees have said they want to pass a new Farm Bill before their current sessions close

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at the end of the year.

"It really comes down to what Mike Conway would do," she said, referring to the Texas Republican who is the current chairman of the House Agricultural Committee that will give up that top spot in January, when Mike Conway, D-Minn., becomes the chairman member, as his party will hold the majority in the House.

A major sticking point of the Farm Bill has nothing to do with farming, as since 1977 the federal food assistance program currently known as the Supplemental Nutrition Assistance Program (SNAP) has been authorized and funded in the bill, which is supposed to be authorized every five years.

But SNAP has become the most contentious part of the bill, and partisan fighting over it means funding and authorizations for farm-related programs — from federal crop insurance to research funding to promoting sales of U.S. ag goods in foreign countries — get delayed, too.

The House version of the bill calls for able-bodied SNAP recipients to work or be in job-training programs to receive benefits, while also earmarking some of the program's funds to launch job-training programs.

The Senate version has no such revisions to the programs, and speculation is that senators couldn't get the 60 percent of votes needed to approve a final Farm Bill if the House SNAP provisions were included.

Mercier, who also is a former economist for the U.S. Department of Agriculture, said of Conway, "He has been very vocal in support of the [House]

work rule issue, but there are things in the Farm Bill that he wants to get for his Texas farmers, and I think he's going to have to make a calculation: 'Is it worth while me spending my precious political capital over the next month, while I'm still chairman, pushing for work rules that will never pass the Senate or getting stuff for my Texas farmers that I can take home for them?'"

"It will be interesting to see what Chairman Conway will be willing to give on, especially the SNAP program. Everybody who has been chair of an ag committee wants to have a Farm Bill with their name on it," added James "Jamie" Johansson, president of the California Farm Bureau Federation, who also spoke at the conference held at the DoubleTree by Hilton Hotel Fresno Convention Center.

Like Mercier, Johansson said he believes the House and Senate members will try to finish the Farm Bill before year's end.

Doing so could be critical, because the last Farm Bill passed in 2014 expired on Sept. 30, as no new bill had been passed in its place.

Lawmakers didn't extend the 2014 bill, reportedly as an incentive to pass a new bill before year's end, because if one isn't in place at the start of 2019, "permanent law" would be imposed, with the provisions of the Farm Bill passed in 1949 taking effect, and programs not funded that year and crops not subsidized at that time, soy beans among them, would lose their funding, while crop subsidies would convert to the rates of that era, though adjusted for inflation.

To put that into perspective, Mercier said that under this "golden age" pric-

ing system, the government would pay about \$13 a bushel for corn in subsidies.

The U.S. Department of Agriculture currently lists corn prices at \$3.70 a bushel.

Even if no new Farm Bill is passed before the start of next year, the lawmakers likely would vote to extend the 2014 bill rather than revert to permanent law.

Still, there is a strong motivation to get it done this year, Mercier told the Fresno audience, explaining that lawmakers would have to start on the bill from scratch next year, negotiating and drafting new House and Senate versions, voting on them and coming back to negotiate a final compromise bill, a process that could take at least two or three months.

And Conway likely has an added motivation to compromise and get it done before December ends "because he will have less leverage as ranking member of that committee than he does now as chairman," and there is no telling what changes a Democratically-controlled Congress might make from the current House version, Mercier said, adding that lawmakers in farming states also are feeling the push from their ag communities to finish the bill this year so they know what programs and policies will be in place during their coming seasons.

"I think you are going to see a greater urgency from the Republicans who want to have a good Farm Bill that they can run on in the future, but I think we'll get something done in the lame duck session of Congress," Johansson said.

"But on the other side of the aisle, I think there will be voices that want to delay it and write their own Farm Bill, because they know coming in they will have control of the House and have a

bigger say in it," he said of the Democrats.

But an interest in passing a Farm Bill this year may be moot, Mercier said.

"There are maybe a dozen legislative days left in this lame duck session," with all the holiday breaks coming up, she said. "And there's going to be a lot of other things going on in Congress over that period, including the remaining nine appropriations bills, a possible battle over whether to fund a border wall between here and Mexico. I expect there will be an effort to get disaster aid passed for people who were affected by the two hurricanes in September and October. They will continue to tackle criminal justice reform, expiring tax breaks, and the reauthorization of the Violence Against Women Act," along with votes on judicial nominations," Mercier said.

On top of that, the two legislative houses could become hotly focused on debating a new federal budget — with a chief point of contention being whether to include funding for a border wall — and pass one by Dec. 7 or risk a government shutdown.

President Donald Trump has threatened to veto a budget without the border wall funding.

"So it's going to be a pretty busy legislative schedule," and even though Trump and Senate Majority Leader Mitch McConnell have said they want to pass a Farm Bill this year, Mercier said, "it's still not clear they will get it done, because there are a lot of other things to do as well."

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

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OWN WHAT MATTERS

Do you need an LLC for your food truck business?

Food trucks can be a delicious money maker. According to Food Truck Nation, the food truck industry is estimated to have reached \$2.7 billion in revenue in 2017. This is a 300 percent increase in revenue in the past three years, with food trucks active in over 300 cities. Combined with a relatively inexpensive price tag, this growth makes food trucks a competitive option for aspiring food service entrepreneurs.

Starting a food truck business can be lucrative, but it can also be a risky and complicated path. When it comes to owning and operating any type of business (including a food truck), you will want to protect your assets from any potential liabilities.

For example, each state has their own set of rules and regulations that food truck businesses (and businesses in general) must follow. This can all be difficult to navigate, especially if you are a first-time business owner. Food Truck Nation notes that: "On average, starting and maintaining a food truck business for one year requires an entrepreneur complete 45 separate government-mandated procedures over the course of 37 business days and spend \$28,276 on permits, licenses, and ongoing legal compliance." Yikes!

YOUR FOOD TRUCK LLC

The amount of ongoing legal compliance you may need when owning and operating a food truck business lends itself to plenty of risk. In order to protect your personal assets from all those risks, you may want to consider forming a limited liability company (LLC). An LLC does just that — limits your liability and separates your personal assets from your business assets in case any legal issues may arise.

In the food truck industry (and the food industry in general), there are plenty of risks you'll take every day. The chance of serving food that inadvertently makes someone sick is high, and we unfortunately live in a society that often turns to litigation. Forming an LLC to protect your personal assets is certainly worth it when compared to the amount of potential risk.

An LLC is just one business entity option you can choose from — but it's one of the most popular options when it comes to the food truck industry

because of the structure and low costs associated with it. However, you can also evaluate whether to incorporate your food truck company, or operate as a sole proprietorship or partnership. That decision ultimately depends on your business goals, taxation, costs and what your state legally requires of your food truck.

HOW TO FORM YOUR LLC

Besides crafting your menu, deciding on a fun brand name and finding a truck, you might want to consider forming an LLC to protect everything you are building. As discussed above, forming an LLC for your food truck business can be a smart move to mitigate risk.

It is also easy and quick to form your LLC with Incfile for as little as \$49 plus state fees. Here is a short overview of the steps involved in forming your food truck LLC:

- Select a state and business address
- Name your LLC
- Select a Registered Agent
- Decide how to file: do it yourself or hire an expert
- Obtain and file your Articles of Organization
- Create an Operating

Agreement

- Get a federal Employer Identification Number for your LLC

Each state may also have their own requirements that you will need to comply with. After you form your LLC, you will need to acquire certain permits and licenses to operate in the city and state that your food truck business is serving in. For example, you will need licensing from a local health department by passing a health inspection.

If you are looking for more information about local licenses and permits, check with your city or county clerk's office. You can also use Incfile's Business License Research package, which will tell you all the permits you need to have in place, and even fill out the paperwork for you.

Lisa Crocco is a marketer for an international food manufacturer by day and a freelance writer/marketer for startups & small businesses by night. She's written for outlets like USAToday College, Career Contessa, Cloudpeeps, and Fairygodboss. This article was originally published on the Incfile Blog.

GUEST VIEW

Lisa Crocco



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the PEOPLE ON THE MOVE**Nyberg****Boynton****Freeman****Famellos****Hansen****Dodd****ENGINEERING**

ASHRAE (The American Society of Heating, Refrigerating and Air-Conditioning Engineers) San Joaquin has selected new officers for 2018-19: **Sophia Nyberg**, president, (Teter AE); **David Boynton**, PE, president-elect (Galloway); **Tyson Freeman**, treasurer, (Lee's Air); Nico DeGiorgio, secretary (Air Treatment); Justin Westmoreland, board of governors (PG&E); Paul Bedard, board of governors (Bedard Controls); and Mike Cantelmi, PE, board of governors, (Lawrence Engineering Group). ASHRAE San Joaquin has more than 100 members locally and recently released a music video, "ASHRAE ENERGY," to introduce energy and STEM concepts to K-12 age students, https://youtu.be/y_gAVm52noc.

SMALL BUSINESS

Anzula Luxury Fibers, producer of high-end yarns and fibers, announced that it is up and running in its new location at 1001 N Blackstone Ave in Fresno. "The old warehouse was home to us for nearly 6 years, but I wanted my employees to have better working conditions so it was time to move," said **Sabrina Famellos**, Anzula's owner and founder. When Famellos founded Anzula, many people wondered if a small group of young women could be successful in the textile industry. But Famellos discovered that her talent for creating unique and vibrant colors, combined with selecting the highest quality yarns for her process, caught the attention of even the most discerning

designers and knitters across the U.S and beyond. Besides her artistic flare, Famellos' strong business sense and the ability to hire just the right staff led Anzula to a quick success. Early on, Famellos knew how she wanted to operate, "I could choose to simply create jobs, but I prefer to offer career opportunities. If I am successful, it will not be on the backs of my employees. It will be because I helped them reach their goals as well."

MEDIA

One of KMJ 580 AM's longest tenured broadcast personalities is retiring at the end of the year. The first day of **Craig Hansen** with KMJ was Nov. 24, 1976. Next week he will celebrate 42 years with the station. Blake Taylor, KMJ program director, said was far as they can tell, his tenure is likely the second-longest run in KMJ's 96-year history short of Jerry Higgenbotham, who was there from 1949-1994. Hansen has held a number of on-air positions over the decades, and was described as the "go-to guy on Saturdays," hosting news,

"Autoshop Talk," "Real Talk" and "Radio Tradio," which was the local answer to Craigslist before the site was born. "Radio Tradio" featured local residents calling in to offer various goods for sale and leaving their phone number in hopes of finding buyers. The show ended a few years ago. Hansen's final show at KMJ is scheduled for Dec. 22. "After that, he and his better half will be driving his Corvette out of the mayhem of California and moving out of state to retire in peace," Taylor said.

HEALTH CARE

Adventist Health in the Central Valley has announced that **Randy Dodd** will be president of Tulare Regional Medical Center (TRMC). The position has been created to support the growth of Tulare and Adventist Health in the Central Valley region. Dodd was previously vice president of business development and has been serving as the interim executive to re-open the hospital. He led the team through a rapid re-opening phase that included major renovations, equipment upgrades and the onboarding of more than 300 team members over the course of three months. The hospital re-opened on Oct. 15. "Randy has had tremendous success in Tulare in a very short time," said Andrea Kofl, president of Adventist Health in the Central Valley. "And a great deal of work remains ahead to establish our inpatient and outpatient services in this new market."

AGRICULTURE

Simplot Grower Solutions of Madera joined the ranks of agriculture's top environmental stewards when it received a state of California Environmental Respect Award. "This is a great honor for SGS Madera to be chosen as this year's award recipient. Our Simplot employees are our company's greatest resource, and this award is a testament to our employee's daily commitment to stewardship and sustainability," said Paul Simpson, Director California Retail Operations SGS. The Environmental Respect Awards are the agricultural industry's highest recognition for environmental stewardship among U.S. agricultural retailers, those who serve farmers and ranchers with the nutrients, pest control and agronomic information critical to effective crop production.

University of California Cooperative Extension Fresno County has hired a new dairy advisor to serve Fresno and Madera counties. Dr. Daniela Bruno earned her DVM from the Universidade Federal de Minas Gerais (Brazil) and her PhD in Comparative Pathology from the University of California, Davis. Throughout her professional and academic career, Daniela carried out work related to animal health and welfare, food safety, milk quality and mastitis, wastewater management, and dairy systems management. She plans to help producers in Fresno and Madera counties through programs dedicated to improve sustainability of dairy operations, including animal health and animal welfare in dairy cattle, also addressing environmental issues and regulations, and other critical topics.

FOX26

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LEADS

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

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

REAL ESTATE

Fortune Associates is reporting the following transactions:

Sale of approximately 18,919 square feet at 993 & 997 East Champlain Dr. in Fresno from Calvin, Inc. Brett Fugman and James Bitter were the agents.

Colliers International is reporting the following transactions:

1,700 square feet at 1300 E. Shaw Ave., Ste. 170 in Fresno to Randall Robinson, Paula Harris and Delores Aquiniga from Ernest Spencer Jr. Trust 2007. Scott Buchanan and Brett Todd were the agents.

6,207 square feet at 5250 N. Palm Ave., Ste. 310 in Fresno to Liebert Cassidy Whitmore, PLC from Fig Garden Offices, LLC. Bobby Fena was the agent in Cooperation with Donald Charles Bennett Realty.

1,506 square feet at 379 E. Shaw Ave. in Fresno to TGI Vape from MCS Mission Village LLC. Brett Todd and Ted Fellner were the agents.

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

1,922 square feet at 1516 Howard Road in Madera from Howard Plaza, LLC to Martin and Antonia Amezcua. Jon Cox, Nathan Negri and Sam Bogdanovich were agents.

1,300 square feet at 1617 Glenwood St., Ste. D in Delano from Diana Family 1991 Trust to Exclusive Wireless. Doug Cords and Shane Anderson were agents.

1,500 square feet at the southeast corner of Mooney Boulevard and Walnut Avenue in Visalia from Walnut-Mooney Center, LLC to Weight Watchers. Doug Cords and Shane Anderson were agents in cooperation with Chase Lemley of PACCR.A.

4,760 square feet at 2245 W. Caldwell Ave. in Visalia from The Peggy J. Wagner 2016 Living Trust to Central California Blood Center. Jon Cox, Tom Anderson, Nathan Negri and Sam Bogdanovich were agents in cooperation with Laura Walheim of Zeeb Commercial Real Estate.

863 square feet at 1200 W. Olive Ave. in Merced from Campisi Family Partners to Subway. Doug Cords and Bryan Cifranic were agents.

Sale of 54,014 square feet at 418 W. Fresno St. in Fowler from NTK Properties to Desmond Family

Real Estate Ltd. Partnership II, LLC. Nathan Negri, Kevin Grossman, Sam Bogdanovich, Jon Cox and Dave Meier were agents.

Newmark Pearson Commercial is reporting the following transactions:

Sale of 10,240 square feet of retail space at 6061-6089 N. Figarden Drive in Fresno to Sukhdeep and Karamjit Liddar from MNS Breeze Hill, LLC. Craig Holdener and Troy McKinney of Newmark Pearson Commercial were the agents.

Sale of 10,242 square foot retail space at 6915-6051 N. Figarden Drive in Fresno to Sukhdeep and Karamjit Liddar from MNS Breeze Hill, LLC. Craig Holdener and Troy McKinney of Newmark Pearson Commercial were the agents in cooperation with Amy Gill of ReMax Gold.

Retail California is reporting the following transactions:

900± square feet of retail space at 1177 N. Willow Ave., Ste. 102 in Clovis to Anna H. Pham from Willow Station, LLC. Michael Arfsten of Retail California was the agent.

1,080± square feet of retail space at 1177 N Willow Ave., Ste. 101 and 102 in Clovis to Perfect Hair from Willow Station, LLC. Michael Arfsten of Retail California was the agent.

1,195± square feet of retail space at 1134 E. Champlain Ave., Ste. 106 in Fresno to Acevedo's Prostreria Gourmet from NMSBPCSLDHB. Lewis Smith, Michael Kennedy, Nick Frechou and Michael Arfsten of Retail California were the agents.

Sale of 21,482± square foot office building at 649 S. County Center Dr. in Visalia to Visalia Unified School District from RREF-II WPG Visalia Financed Parcels, LLC. Michael Arfsten and Michael Kennedy of Retail California and Luke Tessman of Newmark Pearson Commercial were the agents in cooperation with Matt Graham of Graham and Associates.

BANKRUPTCY

Brasas Mexican Grill
Case No: 18-14491-7

3552 W Delaware Ct
Visalia CA 93291
Assets: \$3,000, Liability: \$29,387, Exemptions: \$0

Bella's Day Care
Case No: 18-14493-13
1128 Moscato St
McFarland CA 93250
Assets: \$292,408, Liability: \$393,317, Exemptions: \$103,802

Canfield Family DayCare
Case No: 18-14494-13
3524 Canadian St
Bakersfield CA 9334
Assets: \$204,426, Liability: \$369,104, Exemptions: \$33,025

Roberto Pizano Maintenance
Case No: 18-14502-7
1949 S Willow Ave
Fre CA 93727
Assets: \$104,689, Liability: \$156,967, Exemptions: \$11,472

FEDERAL LIENS

West Pacific Electric Company
Doc No: 18-018343, IRS tax lien
PO Box 368, Lemoore, CA 93245
Amount: \$6,978

STATE LIENS

Cabrera Duston Inc
Doc No: 18-0129108, EDD tax lien
402 W Bedford Ave Ste 104, Fresno, CA 93711
Amount: \$1,760

Impress Printing
Doc No: 18-0129110, EDD tax lien
4762 W Jennifer Ave Ste 103, Fresno, CA 93722
Amount: \$1,285

Amreins Marble Co Inc
Doc No: 18-0129111, EDD tax lien
5613 N 5th St, Fresno, CA 93710
Amount: \$372

Mid Valley Builders
Doc No: 18-0129114, EDD tax lien
1865 Herndon Ave #K56, Clovis, CA 93611
Amount: \$2,681

Simonian Farming Company
Doc No: 18-0129115, EDD tax lien

511 N 7th St, Fowler, CA 93625
Amount: \$7,103

Pain, Perseverance & Prosperity Inc
Doc No: 18-0129116, EDD tax lien
2467 Carson Ave, Clovis, CA 93611
Amount: \$460

Therapeutic Pain Management Inc
Doc No: 18-0129117, EDD tax lien
6929 N Willow Ave Ste 103, Fresno, CA 93710
Amount: \$1,937

Cencal Painting Inc
Doc No: 18-0129121, EDD tax lien
2671 N Fordham Ave, Fresno, CA 93272
Amount: \$1,157

Speedy Zapatos
Doc No: 18-0129122, EDD tax lien
4420 E Swift Ave, Fresno, CA 93726
Amount: \$1,037

Payless Construction
Doc No: 18-0129123, EDD tax lien
288 W Spruce Ave, Fresno, CA 93650
Amount: \$351

AAW Farms llc
Doc No: 18-0129124, EDD tax lien
19087 E Lincoln Ave, Reedley, CA 93654
Amount: \$295

American Yellow Cab
Doc No: 18-0129125, EDD tax lien
2740 W Olive Ave Spc 124, Fresno, CA 93728
Amount: \$1,942

Eurgubian Academic Center Inc
Doc No: 18-0129126, EDD tax lien
6740 N West Ave Ste 104, Fresno, CA 93711
Amount: \$887

Ralph's Red Triangle
Doc No: 18-0129128, EDD tax lien
PO Box 520, Huron, CA 93234
Amount: \$1,134

Copper Maple Group llc
Doc No: 18-0129129, EDD tax lien
2042 E Copper Ave Ste 101, Fresno,

CA 93730
Amount: \$179

Departure Industries llc
Doc No: 18-0129137, EDD tax lien
2339 Kern St, Fresno, CA 93721
Amount: \$508

Im Electric Inc
Doc No: 18-0129138, EDD tax lien
4991 E McKinley Ave #101A, Fresno, CA 93727
Amount: \$58

Angeline Home Care
Doc No: 18-0129139, EDD tax lien
1305 W Bullard Ave Ste 3, Fresno, CA 93711
Amount: \$7,102

Kochergen Farms Composting Inc
Doc No: 18-0129140, EDD tax lien
PO Box 11006, Fresno, CA 93771
Amount: \$3,840

Mariscos El Sushi
Doc No: 18-0129141, EDD tax lien
3880 N Cedar Ave, Fresno, CA 93726
Amount: \$4,686

Valley Trenching Inc
Doc No: 18-0129142, EDD tax lien
5230 S Peach Ave, Fresno, CA 93725
Amount: \$9,545

William B Etiz D O Inc
Doc No: 18-0129144, EDD tax lien
7417 N Cedar Ave, Fresno, CA 93720
Amount: \$2,126

Shaw West Industries Inc
Doc No: 18-0129145, EDD tax lien
4751 N El Capitan Ave, Fresno, CA 93722
Amount: \$5,320

A Z Transportation Inc
Doc No: 18-0129146, EDD tax lien
4094 E Manning Ave, Fowler, CA 93625
Amount: \$2,652

All-American Pump Repair Service Inc
Doc No: 18-0129147, EDD tax lien

23705 S Taylor Ave, Fresno, CA 93706
Amount: \$2,529

Spray King Manufacturing

Doc No: 18-0129150, EDD tax lien
3535 N Duke Ave, Fresno, CA 93727
Amount: \$1,410

Iron Horse Corral

Doc No: 18-0129151, EDD tax lien
5906 E Appaloosa Ave, Clovis, CA 93619
Amount: \$682

SCV Fast Freight Inc

Doc No: 18-0129158, EDD tax lien
3630 E Wawon Ave, Fresno, CA 93725
Amount: \$1,046

Joe Roberts Breeding Service Inc

Doc No: 18-0129159, EDD tax lien
PO Box 1001, Kingsburg, CA 93631
Amount: \$1,863

Sequoia Sleep Diagnostics Inc

Doc No: 18-0129163, EDD tax lien
7575 N Cedar Ave Ste 103, Fresno, CA 93720
Amount: \$1,524

JC Farming

Doc No: 18-0129165, EDD tax lien
531 S Del Norte Ave Apt B, Kerman, CA 93630
Amount: \$1,104

Valliwide Vault & Safe Inc

Doc No: 18-0129166, EDD tax lien
4191 W Swift Ave, Fresno, CA 93722
Amount: \$12,919

MJ International

Doc No: 18-0129168, EDD tax lien
521 E Shaw Ave, Fresno, CA 93710
Amount: \$826

Marcus Enterprises Ilc

Doc No: 18-0129169, EDD tax lien
PO Box 12386, Fresno, CA 93777
Amount: \$1,817

Great American Investments Inc

Doc No: 18-0129170, EDD tax lien
3854 N Blackstone Ave, Fresno, CA 93726
Amount: \$2,568

The Glassman Inc

Doc No: 18-0129171, EDD tax lien
3752 W Dudley Ave, Fresno, CA 93722
Amount: \$703

Precision Brands Investment Ilc

Doc No: 18-0129172, EDD tax lien
206 W Hubert Ct, Fresno, CA 93721
Amount: \$189

Bud Everwein Brake Service Inc

Doc No: 18-0129179, EDD tax lien
1559 Broadway St, Fresno, CA 93721
Amount: \$1,087

Jack's Red Onion

Doc No: 18-0129180, EDD tax lien
555 W Belmont Ave, Fresno, CA 93728
Amount: \$181

Antonio's Mexican Restaurants Inc

Doc No: 18-0129469, CA Dept Tax & Fee Adm tax lien

PO Box 3676, Clovis, CA 93613
Amount: \$6,338

ASFC Ilc

Doc No: 18-0129525, EDD tax lien
1715 S Cedar Ave, Fresno, CA 93702
Amount: \$80

Farmers Insurance Co

Doc No: 18-0129528, EDD tax lien
9588 N Boyd Ave, Fresno, CA 93720
Amount: \$453

Billan-Pahal Corporation

Doc No: 18-0130075, CA Dept Tax & Fee Adm tax lien
7184 W Dovewood Ln, Fresno, CA 93723
Amount: \$17,627

Alex's Tire Shop 2

Doc No: 18-0130115, EDD tax lien
4611 E Belmont Ave, Fresno, CA 93702
Amount: \$84

Baggie Farms

Doc No: 18-0130528, EDD tax lien
6385 E North Ave, Fresno, CA 93725
Amount: \$90

Ayan Hosiery

Doc No: 18-0130526, EDD tax lien
4529 N Marty Ave Ste 101, Fresno, CA 93722
Amount: \$557

Simonian Farming Company

Doc No: 18-0131230, EDD tax lien
511 N 7th St, Fowler, CA 93625
Amount: \$5,164

G & B Subway Inc

Doc No: 18-0131235, EDD tax lien
PO Box 1195, Clovis, CA 93613
Amount: \$138

M G Luna Inc

Doc No: 18-0131246, EDD tax lien
13490 8th St, Parlier, CA 93648
Amount: \$461

Carniceria Colima Inc

Doc No: 18-0131272, EDD tax lien
2303 N Chestnut Ave, Fresno, CA 93703
Amount: \$21,850

G & L Trucking

Doc No: 18-0131279, EDD tax lien
2070 McCall Ave, Selma, CA 93662
Amount: \$77

Buchnoff Trucking & Farming

Doc No: 18-0131285, EDD tax lien
15306 W Belmont Ave, Kerman, CA 93630
Amount: \$2,775

Eagle Eye Optometry

Doc No: 18-0131286, EDD tax lien
3995 N Fresno St Ste 108, Fresno, CA 93726
Amount: \$866

Jimenez Tires

Doc No: 18-0131289, EDD tax lien
4235 E Belmont Ave, Fresno, CA 93702
Amount: \$507

Almared Inc

Doc No: 18-0131293, EDD tax lien
2320 Stanislaus St, Fresno, CA 93721
Amount: \$358

Ned Radich MD Inc

Doc No: 18-0131294, EDD tax lien
6760 N West Ave, Fresno, CA 93711
Amount: \$2,047

JLV Insurance Agency Inc

Doc No: 18-0131297, EDD tax lien
2491 Alluvial Ave Ste 350, Clovis, CA 93611
Amount: \$405

Fachz Trucking Co

Doc No: 18-0131306, EDD tax lien
16026 W Gentry Ave, Kerman, CA 93630
Amount: \$71

Ever After

Doc No: 18-0132089, EDD tax lien
689 E Blue Ridge Rd, Fresno, CA 93720
Amount: \$550

New England Sheet Metal Works Inc

Doc No: 18-0132109, EDD tax lien
PO Box 11158, Fresno, CA 93771
Amount: \$969

Leon Family Corporation

Doc No: 18-0132110, EDD tax lien
5167 E Liberty Ave, Fresno, CA 93727
Amount: \$786

Nina Home Care Inc

Doc No: 18-0132116, EDD tax lien
6540 N Briarwood Ave, Fresno, CA 93711
Amount: \$3,975

Gonzales Farms

Doc No: 18-0132131, EDD tax lien
15802 S Cherry Ave, Caruthers, CA 93609
Amount: \$695

Chacon Catering & the Gastro Grill Ilc

Doc No: 18-0132628, EDD tax lien
5476 E Hampton Way, Fresno, CA 93727
Amount: \$500

Animal House

Doc No: 18-018241, EDD tax lien
415 E Malone St, Hanford, CA 93230
Amount: \$2,600

Area Remodeling & Construction Co

Doc No: 18-018242, EDD tax lien
8896 13th Ave, Hanford, CA 93230
Amount: \$593

Fatte Albert's Pizza Company

Doc No: 18-018310, EDD tax lien
110 E 7th St, Hanford, CA 93230
Amount: \$2,220

Sound of His Voice World Harvest Church

Doc No: 18-061408, Franchise Tax Board tax lien
5325 W Prospect Ct, Visalia, CA 93291
Amount: \$60,338

Sunfly Global Inc

Doc No: 18-061409, Franchise Tax Board tax lien
926 N Reservation Rd, Porterville, CA 93257
Amount: \$4,212

NEW BUSINESSES

FRESNO

Cloud Works Lighting

Choices Mobile Drug Testing

Pitdoggtruckin

High Society Smoke Shop

A&M Pro Services Handyman

A Balanced Life

Barby's Boutique Tans & Nails

Good Vibes Nutrition

Roman's Barbershop

Magic of Elder

Enky Construction

Turtoise Flow

Betty's Gifts

Dopkins Reedley Funeral Chapel

Synami

Lisa G Coaching

Jjeal Welding

Mid Valley Massage Therapy

Aaliyah Care Home

Dream Hookah Lounge

Perfect Hair Salon

Wildberry

Lucky Gas & Liquor

Orient Express

Valley Logistics

Wild Sight Studios

Golden Land Transportation Insurance

The Print District

Chopped Salon Studio

Atkinson Carpet Janitorial Service

Distribuidora La Mexicana Inc

EZ Ride

JMC Roofing

JDL Transports

RPA Transportation

JC's Painting & Coatings Inc

United Trailer Repair

Hmong Cultural New Year Celebration

KS Interior Design

Francy's Bridal Flowers & More

Blueskies Ag

King Express

Daniels Jewelers #181

Youpel Financial

Restaurante De Maria

Northstar Consulting

Cal Valley Rental Services

D E Hip-Hop Inc

Propertyline Management

Western Mfg Corp

MV Real Estate Investments

AAA Tree Care

Ralph's Triangle Service

Pokeway

Westfield Investment & Associates

Robertito's Taco Shop Ilc

The Fast Food Enterprises Ilc

Vinny Solution

J & R Autoservice

Breanne's Hands Massage Therapy

Paradise Gardening

USA Academy Beauty School

Cherie's Mobile Notary

California Cleaning Alliance

Mountain Housekeeping

Rolinda Supply

Realty 559

Wings-N-Things

Class and Cocktails

Sideline Media

Local Proximity

Urban Vape

Spark Wireless

A&M Cleaning Services

MADERA

Singh Auto Sales

Wanderplanet Co

Jamison Chappel & Beaumont

OG Transport

C & K Transport

Chavez Janitor

Sign Centers of America Ilc

Paraiso

Red Barn Market

Hughes Construction Co

E-Z Way Transport

TULARE

Fruits & Transportation Jalisco Co

Valley Mortuary Services & Transport

Creative Women's Circle

A Touch of Energy

Sun Transportation

Charlies Rustic Lounge

Gold Star Equipment

On-Site Opacity Testing (O.O.T)

Mendoza Road Service

Scrub Bros

Nonstop Logistics

Luna Joyeria

McDermot X

All Valley Heating & Air

Pony Express

Birdl.com

Round Valley Woodworks

Central Valley Cricket

KINGS

S D I Auto Reconditioning

Carmen Quality Service

Stevens Hernandez Recycle Solutions

Horn Construction and Remodeling

Fanci's Flower Barn

Body Fusion Thai Massage

PUBLIC NOTICES

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NOVEMBER 16, 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) NOTICE OF TRUSTEE'S SALE T.S. No. 18-01210-QQ-CA Title No. 180330185-CA-VOI A.P.N. 505-106-10 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 02/09/2013. 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(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: **Harnak Gill**, a married man, and spouse, his wife and **Jasvinder Kaur**, as his Sole and Separate Property Duly Appointed Trustee: National Default Servicing Corporation Recorded 02/19/2013 as Instrument No. 2013-0025918 (or Book, Page) of the Official Records of Fresno County, California. Date of Sale: 12/12/2018 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: \$188,670.13 Street Address or other common designation of real property: **5333 N Olinda Ave, Fresno, CA 93723** 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 18-01210-QQ-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: 11/02/2018 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-4675139 11/16/2018, 11/23/2018, 11/30/2018 11/16/2018, 11/23/2018, 11/30/2018

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No.: 00000007730872 Title Order No.: 180321350 FHA/VA/PMI No.: 045-7654494-703 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 04/12/2012. 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 04/20/2012 as

Instrument No. 2012-0055433-00 of official records in the office of the County Recorder of Fresno County, State of CALIFORNIA. EXECUTED BY: **KERRY REYES** SINGLE MAN, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 12/18/2018 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: **386 EAST FEATHER RIVER DRIVE, FRESNO, CALIFORNIA 93730** APN#: 576-141-06 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 \$242,539.31. 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 00000007730872. 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: 11/05/2018 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-4675326 11/16/2018, 11/23/2018, 11/30/2018 11/16/2018, 11/23/2018, 11/30/2018

(1) NOTICE OF TRUSTEE'S SALE Trustee Sale No. 131952 Title No. 95516785 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 08/03/2012. 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 12/12/2018 at 9:00 AM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 10/09/2012, as Instrument No. 2012-0145964-00, in book xx, page xx, of Official Records in the office of the County Recorder of Fresno County, State of California, executed by **Michael Pacheco**, a Single Man, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States), Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724 - West Entrance to the County Courthouse Breezeway. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 312-650-26 The street address and other common designation, if any, of the real property described above is purported to be: **5683 W. Hammond Ave, Fresno, CA 93722** The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$275,352.33 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and written Notice of Default and Election to Sell. The undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. Dated: 11/8/2018 THE MORTGAGE LAW FIRM, PLC Adriana Durham/ Authorized Signature 27455 Tierra Alta Way, Ste. B, Temecula, CA 92590 (619) 465-8200 FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (800) 280-2832 The Mortgage Law Firm, PLC. may be attempting to collect a debt. Any information obtained may be used for that purpose. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public,

as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (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: 131952. 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-4675880 11/16/2018, 11/23/2018, 11/30/2018 11/16/2018, 11/23/2018, 11/30/2018

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

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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 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

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TRUSTEE SALES

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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: LESLY 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 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

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TRUSTEE SALES

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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 thereafter 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 OF 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

WT Cap.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 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

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

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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

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000007719479 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 00000007719479. 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 11/09/2018, 11/16/2018, 11/23/2018

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000006770069 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 00000006770069. 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

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 00000006770069. 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 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

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 CHAOUI, 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 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 recordation. SALE INFORMATION CAN BE OBTAINED ON LINE 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

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

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TRUSTEE SALES

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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

NOTICE OF TRUSTEE'S SALE Trustee Sale No. : 00000007612484 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 00000007612484. 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

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 Hauleslassie** 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

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 "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 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

CIVIL

(1) NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING. W&I Code §366.26 Hearing: 02-13-2019 Time: 8:00 A.M.; DEPT: 22 SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO JUVENILE COURT Case No.: 03-300262 In The Matter Of ELIZABETH RAYLEEN BLANCO DOB: 02-17-2017 Minor TO: MICHELLE BLANCO, MOTHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE MOTHER OF THE MINOR. UNKNOWN FATHER, FATHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINOR. This is to notify you that you are cited to appear at the hearing below, pursuant to Welfare and Institutions Code §366.23 and §366.26: DATE: FEBRUARY 13, 2019 TIME: 8:00 A.M.

Continued | Next Page

CIVIL

Continued | From 22

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 **MICHELLE BLANCO**, MOTHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE MOTHER OF THE MINOR, **UNKNOWN FATHER**, FATHER OF THE MINOR, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINOR, BE TERMINATED AND THAT THE ABOVE MINOR BE FREED FOR ADOPTION.

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

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

This notice and citation is dated **NOV 8, 2018**.

SHERAN MORTON,
Clerk of the Court.

By: GAVIN HARRISON, 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.
11/16/2018, 11/23/2018, 11/30/2018, 12/07/2018

SUMMONS

(CITACION JUDICIAL)

NOTICE TO DEFENDANT: (AVISO AL DEMANDADO) KATHY A WINCHESTER AKA KATHY WINCHESTER

DOES I 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.**

CASE NUMBER (Numero del Caso)
17 CE CL 04717
The name and address of the court is: (*El nombre y dirección de la corte es*) **SUPERIOR COURT OF CALIFORNIA COUNTY OF FRESNO B.F. Sisk Courthouse 1130 "O" Street 4TH Floor Rm 400 Fresno, California 93721-2220**
The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is: (*El nombre, la dirección y el número de telefono del abogado del demandante, o del demandante que no tiene abogado es*)
Brian N. Winn (SBN 86779) Laura M. Hoalst (SBN 101082)
John E. Gordon (SBN 180053) Stephen S. Zeller (SBN 265664)
Casey M. Jensen (SBN 263593) Jason M. Burrows (SBN 309882) Nicholas W. Lynes (SBN 312463)
WINN LAW GROUP, A PROFESSIONAL CORPORATION THE CHAPMAN BUILDING 110 E WILSHIRE AVE STE 212 FULLERTON, CA 92832 (714) 446-6686
FILE NO: 17-04831-0-DA1-JPG (3006-00)
DATE: (*Fecha*) **JUN 19 2017**
Clerk, (*Secretario*)
By **JUAN MENESES**, Deputy (*Adjunto*) (SEAL)
NOTICE TO THE PERSON SERVED: You are served as an individual defendant
10/26/2018, 11/02/2018, 11/09/2018, 11/16/2018

NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING.
W&I Code §366.26 Hearing: **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

PROBATE

(1)
NOTICE OF PETITION TO ADMINISTER ESTATE OF LEROY HENRY KRUM, aka LE ROY HENRY KRUM, aka LEROY H. KRUM, aka LE ROY H. KRUM, aka LEROY KRUM, aka LE ROY KRUM
CASE NO: **18CEPR01165**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **LEROY HENRY KRUM, aka LE ROY HENRY KRUM, aka LEROY H. KRUM, aka LE ROY H. KRUM, aka LEROY KRUM, aka LE ROY KRUM**
A Petition for Probate has been filed by **RICHARD BOGY** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **RICHARD BOGY** 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 Probate

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

If you are a creditor or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative

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

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

Attorney for petitioner:
Melissa E. Webb #228745
Robert T. Ainley #291197
Dowling Aaron Incorporated
403 N. Floral Street
Visalia, CA 93291
(559) 739-7200
11/16/2018, 11/21/2018, 11/30/2018

(1)
NOTICE OF PETITION TO ADMINISTER ESTATE OF JOHN WAKEFIELD CUMMINGS
CASE NO: **18CEPR01166**

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

The Petition for Probate requests that **Anthony Miranda** 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 12, 2018, 9:00 A.M., Dept.: 303
1130 "O" Street, 3rd Floor - Dept. 303

Fresno, California 93724 Probate Division

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

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

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

Attorney for petitioner:
Steven R. Mortimer SB#054187
Law Office of Mortimer & Benitez
110 North D Street
Madera CA 93638
(559) 674-8712
11/16/2018, 11/21/2018, 11/30/2018

(1)
NOTICE OF PETITION TO ADMINISTER ESTATE OF JOAQUIN HERNANDEZ
CASE NO: **17CEPR01055**
To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **JOAQUIN HERNANDEZ**
NOTE: The Public Administrator is currently administering the estate. Martina Hernandez was the original petitioner, but the Court appointed the Public Administrator to administer the estate instead.

A Petition for Probate has been filed by **Martina Hernandez** in the Superior Court of California, County of **Fresno/Central Division**.

The Petition for Probate requests that **Martina Hernandez** 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.

ADMINISTRATION OF THE ESTATE IS ONGOING.

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:
The Fresno County Administrator
DANIEL C. CEDERBORG, County Counsel - 124260
Heather H. Kruthers, Senior Deputy - SBN 192195
2220 Tulare Street, Suite 500
Fresno, CA 93721-2128
(559) 600-3479
11/16/2018, 11/21/2018, 11/30/2018

NOTICE OF PETITION TO ADMINISTER ESTATE OF MARY KATHRYN HOJNACKI, also known as MARY HOJNACKI, also known as MARY K. HOJNACKI, also known as MARY C. HOJNACKI, also known as MARY GUSTAFSON HOJNACKI
CASE NO: **18CEPR01112**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **MARY KATHRYN HOJNACKI, also known as MARY HOJNACKI, also known as MARY K. HOJNACKI, also known as MARY C. HOJNACKI, also known as MARY GUSTAFSON HOJNACKI**
A Petition for Probate has been filed by **JANA LEE BAKER** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **JANA LEE BAKER** be appointed as personal representative to administer the estate of the decedent.

Continued | Next Page

PROBATE

Continued | From 23

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 7, 2018, 11:00 A.M., Dept.: 204

**1130 "O" Street
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
11/02/2018, 11/07/2018, 11/16/2018

**NOTICE OF PETITION TO
ADMINISTER ESTATE OF
FANNY L. WILSON aka FANNIE L.
WILSON aka FANNY LEE WILSON
aka FANNIE WILSON
CASE NO: 18CEPR01086**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **FANNY L. WILSON aka FANNIE L. WILSON aka FANNY LEE WILSON aka FANNIE WILSON**
A Petition for Probate has been filed by **RUSSELL ELLIS** in the Superior Court of California, County of FRESNO. The Petition for Probate requests that **RUSSELL ELLIS** 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:
November 26, 2018, 9:00 A.M., Dept.: 303

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

If you object to the granting of the petition, you should appear at the

hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

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

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

Attorney for petitioner:
GARY G. BAGDASARIAN (State Bar # 068552)

Attorney at Law
1735 North Fine Avenue, Suite 103
Fresno, CA 93727
(559) 252-7273
11/02/2018, 11/07/2018, 11/16/2018

**NOTICE OF PETITION TO
ADMINISTER ESTATE OF
William R. Howard
CASE NO: 18 CE PR 01123**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **William R. Howard**
A Petition for Probate has been filed by **Peggy Walker** in the Superior Court of California, County of FRESNO. The Petition for Probate requests that **Peggy Walker** 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 5, 2018, 9:00 A.M., Dept.: 303

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

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

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

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

Attorney for petitioner:
Randolf Krbechek SBN 143120
Law Offices of Randolf Krbechek
9477 N. Fort Washington Rd., Suite 104
Fresno, CA 93730
(559) 434-4500
11/02/2018, 11/07/2018, 11/16/2018

FICTITIOUS

(1)
**FICTITIOUS BUSINESS
NAME STATEMENT
File No. 2201810006108**

The following person(s) is (are) conducting business as **ADDICTED COLLECTIBLES TOY SHOP at 597 W TWAIN AVENUE, CLOVIS, CA 93612 FRESNO:**
Full Name of Registrant:
ROSARIORAPHEAL MALIWAT ABRINA, 597 W. TWAIN AVENUE, CLOVIS, CA 93612.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **10/19/2018.**
This business conducted by: **INDIVIDUAL.**
ROSARIORAPHEAL MALIWAT ABRINA, OWNER.
This statement filed with the Fresno County Clerk on: **10/19/2018.**
(Seal)

BRANDI L. ORTH, COUNTY CLERK.
By: ELIZABETH OROZCO, DEPUTY.
"NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME."
11/16/2018, 11/23/2018, 11/30/2018, 12/07/2018

**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**
Articles 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

**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

**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:
PHAT NGO, 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.**
PHAT NGO, 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. 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

**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 PHACADEMY 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

**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

MISC.

(1)
The County of Fresno will be conducting community meetings throughout the County to inform County residents of the General Plan Review and the Zoning Ordinance Update effort that the County has undertaken and to solicit comments from County residents. The community meeting in Supervisorial District Four (4) will be held on November 27, 2018 at Riverdale Memorial District located at 3085 W Mount Whitney Ave. Riverdale, CA 93656 from 6:00 pm until 7:30 pm. The public review draft documents are posted on the County's website at www.co.fresno.ca.us/gpr. If you have questions, please call (559) 600-4497.
11/16/2018

Continued | Next Page

MISCELLANEOUS

Continued | From 24

(1) **NOTICE INVITING BIDS (INFORMAL) REQUIREMENTS CONTRACT PRODUCT PURCHASE**

The following are provisions for a(n) ONLINE BID SUBMISSION
The City of Fresno is soliciting bids for: **FRESNO AREA EXPRESS TICKETS**
Bid File Number: 9480
PROPOSERS MUST FOLLOW THE PROPER INSTRUCTIONS BELOW BASED ON WHETHER THE BID SUBMISSION IS PAPER OR ONLINE
THIS CONTRACT IS FUNDED WITH FEDERAL OR STATE FUNDS, THE LOCAL PREFERENCE DOES NOT APPLY.

Specifications for these items can be downloaded at the City's online website at:

<http://www.fresno.gov>. Doing Business (at the top of the screen) Bid Opportunities, Project Detail Page.

Any questions concerning this bid should be referred to the designated Procurement Specialist as shown on the Project Detail Page and may be submitted electronically by utilizing the Questions and Answers field on Planet Bids, or by contacting the City of Fresno, Purchasing Unit, at (559) 621-1332 at least three (3) days prior to the designated bid opening date or prior to the pre-bid conference, if scheduled.

PAPER SUBMISSION bid proposals must be submitted on the forms provided in a sealed envelope, properly completed and clearly showing the above project title and control number, to the Purchasing Unit Office at 2600 Fresno Street Room 2156, Fresno, CA 93721-3622, prior to the bid opening at 2:00 P.M., November 27, 2018. Bids received at 2:00 p.m. or after will not be accepted. The time stamp in the Purchasing Unit will be the official clock for documenting the time of filing. Bids received after the deadline will be returned unopened.

Bids will not be accepted Online or via Fax.

ONLINE SUBMISSION proposal pricing must be submitted online prior to the closing of the bidding period at 2:00 P.M., on the date indicated on the Project Detail Page. Bids will not be accepted online after the stroke of 2:00 p.m.

Bids will not be accepted via Fax or at the Purchasing counter.

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

The meeting room is physically accessible. Services of an interpreter and additional accommodations such as assistive listening devices can be made available. Requests for accommodations should be made at least five working days but no later than 48 hours prior to the scheduled meeting/event. Please contact the Procurement Specialist listed on the cover at 559-621-1332 or alex.nazaroff@fresno.gov or through the Questions and Answers field on Planet Bids.

A separate contract goal has not been established for this procurement
FEDERAL FUNDING

This project is funded in part with financial assistance from the U.S. Department of Transportation, Federal Transit Administration (FTA). The successful proposer shall be knowledgeable of and in compliance with all applicable Federal Third Party Contract Clauses. The actual number of **FRESNO AREA EXPRESS TICKETS** purchased will be based upon the overall availability of local and federal funds.

The City of Fresno reserves the right to reject any and all bids.
11/16/2018

(1) **NOTICE OF PUBLIC LIEN SALE Business & Professional code S21700**
Notice is hereby given that a public lien sale of the following described personal property will be held at the hour of 08:00 AM on November 28, 2018 at Derrel's Mini Storage located at 3330 E. Tulare St., Fresno, County of Fresno, State of California.

Vartanian, Elisiah furniture, barbecue, toys Duarte, Christopher hand truck, wheel chair, tools Hernandez, John scooter, furniture, luggage Gonzalez, Eduardo washer, dryer, fridge Berber, Yeimi washer, window a/c, bike Aguirre, Christian furniture, propane tank, fire pit Contreras, Felix blankets, clothes, hat Siquiros, Frank plastic holders Pinonez, Maria crib, blankets, toys Pink, Robyn Leeann table, clothes, iron board HOWELL, KEITH ANTHONY art, purses, shoes Macias, Ruben Jr furniture, toys, book shelf Bounxou, Cindy bookcases, cabinets, mattress Davila, Enrique Rick Jr furniture, bike, toys Rodriguez, Michelle furniture, area rugs, chairs Alvidrez, Steven Rudolph bike, clothes, luggage Kyle, Eugene bike, toolcart, vacuum Williams, Kenneth wall cooler, fridge, stereo
Signed: J Chavez Date: 11.09.18
11/16/2018, 11/23/2018

(1) **NOTICE OF PUBLIC LIEN SALE**
Notice is hereby given pursuant to Section 21700 known as California Self-Service Storage Facility Act.

The undersigned will sell at public auction on November 28, 2018 at 10:00 AM personal property including, but not limited to furniture, clothing, tools, and /or other household items located at Fig Garden Self Storage Park, LLC, 5090 N. Weber Ave., Fresno, CA. 93722. Phone: 559-276-0500. Terms of payment are cash only. Sale subject to cancellation.

Adrian J. Ayala
Rosa Estrada
Jesus Salazar
To be published November 16, 2018 and November 23, 2018.
11/16/2018, 11/23/2018

(1) **Public Notice:** This is to notify the following persons that his/her personal household and/or miscellaneous goods will be sold at public auction or private sale. Clovis Storage & Executive Office Suites at 2491 Alluvial Ave, Clovis CA 93611. The sale will take place online at www.storage-treasures.com; bidding will end on December 3, 2018 at 6:00 pm. Priscilla Galvez, clothing, dresser, tv. Lawrence Ronell, boxes, sports equip, suitcase. Masheal Semseem, boxe2, vacuum. Marie Danzy, boxes. Michelle Robinson, bed, bike, boxes, dresser. Christopher Kremer, bags, boxes, baby toy, microwave. Kara Brown, bags, bed frame, boxes, clothing, tools.
11/16/2018, 11/23/2018

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

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

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

The two-gap workforce challenge



GUEST VIEW
Thomas J. Donohue

Our economy is rapidly being reshaped by technology and other forces that are creating opportunity as well as disruption — and with it, insecurity for many businesses and workers.

Much of this insecurity can be attributed to two gaps that are preventing our nation from leveraging its talent and people from realizing their potential. The first is a skills gap — too many people lack the skills or credentials necessary to compete for 21st century jobs. The second is a people gap — too many businesses

can't find the workers they need, when and where they need them. Closing both gaps is imperative to our competitiveness.

Businesses are already leading this national imperative. We have the ideas, influence, and incentives to drive change and create solutions.

To close the skills gap, we're working with all the stakeholders to address shortcomings in education. We're highlighting the need for high-quality childcare and early education and advocating for rigorous standards and accountability in our K-12 schools to better prepare students for college or a career.

We're stressing the importance of smart choices in post-secondary education or training so that people can

get a return on their investment and earn credentials of value in the market. It's crucial that people look at learning as a lifelong endeavor — they must be entrepreneurial to stay marketable in the modern economy. We're also advancing business-led solutions, like Talent Pipeline Management, to train workers for existing jobs.

But even as we make progress in preparing workers for 21st century jobs, we still face a growing people gap.

To help close this gap, we need to get as many people as possible off the sidelines. We must help veterans and military spouses transition to the civilian workforce. We need to make it easier and provide incentives for people to work well past age 65. And we need to tackle big social challenges, including

addiction, mass incarceration, and high youth unemployment.

Closing the people gap also requires us to fix our broken immigration system. Immigrants have long been a vital part of our economy, and they can help fill gaps in our workforce. We need an effective immigration system that will respect the rule of law, respond to the needs of our economy, and reflect our nation's values.

The collective talent of our nation is what makes this country exceptional, and it's an advantage we must never cede. Yet if we are going to keep that advantage and keep the promise of opportunity to future generations of Americans, all the stakeholders must work together to solve the two-gap challenge.

Thomas J. Donohue is president and CEO of the U.S. Chamber of Commerce.

Three year-end steps for small business owners

As the year reaches an end, it's important for small business owners to finish strong and begin to lay a solid foundation for the year to come.

NFIB members Bill Larson, financial advisor at Larson Financial Group, and Dewey Martin, CPA and Director of the School of Accounting at Husson University, Bangor, Maine, offer steps owners can take to close out the year and be prepared for next year:

Change your mindset

Larson says most small business owners are consumed by operational tasks from the day to day of their business, such as equipment needs and staff training. But at the end of the year, you need to consider the long-term for your business to survive and thrive.

"Meet with your key people at an off-site location away from the business" Larson says. "Maybe talk to some key customers and ask how the company has done this year and what they would suggest for the coming year."

Examine your work

Once you've gotten feedback from your staff and key customers, it's time to look at what you have or have not accomplished in the current year. There are many questions you need to ask yourself about how your business is performing and how you want it to perform moving forward.

"You're either coming in under or over," Larson says. "It's never exactly what you planned for your revenues or your expenses. It's really time in the fourth quarter to get into the specifics."

Sit down with your accountant. Specifically, Larson suggests looking at your business's cash flow projections for the first three quarters of the year. As you review, ask yourself some of the following questions: Have we completed ¾ of the business we planned? Is there a reason we're over or under?

Ask yourself similar questions regarding your expenses to get an

understanding of your year-end finances.

Once you've answered those questions, you should now identify, address, and review what needs to be corrected before the end of the year. If there is time, work to fix those issues now rather than later. For example, one way to get ahead for the upcoming year, if you have the cash flow for it, is to consider buying equipment for the New Year in the current year.

"I usually say that if you need a particular piece of equipment that you'll need to buy in the first six months of next year, then you should consider buying it this year and accelerate the tax deduction into this year," Martin says.

Another way to potentially save money in the New Year is by increasing your charitable contributions now, says Martin. This can increase your charitable deductions when it comes time to do your taxes.

Make a plan and write it down

Once you have a clear picture of where your business is financially, it's time to set some goals for the coming year.

A good example would be employee compensation. Think of employee bonus and compensation goals for next year. "This is the quarter to look at those goals...particularly with the tightening labor market," Larson says. "It's extremely important to keep employees in today's market because there are more jobs than people to fill them."

Most importantly, make sure long-term plans are written down somewhere. Larson says, "If some strategies and tactics are written down, the likelihood of them being accomplished, tried, or partially accomplished just explodes to the positive."

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 pets be allowed inside restaurants and stores?



A number of local eateries and stores allow customers to bring their pets along, including most recently, the Lazy Dog Restaurant & Bar in Fresno. While the trend certainly seems to be toward more permissiveness with our furry friends, a majority (75 percent) of respondents to this week's web poll think pets should not be allowed. Only 21 percent think pets should be allowed in restaurants and stores, and 4 percent are unsure. One hundred seventy-nine votes were cast.



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

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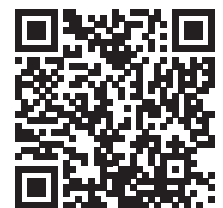
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WE ARE LOOKING FOR OUR 2019 BOOK OF LISTS COVER DESIGN!

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/callforartists to submit artwork and for more details.

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