

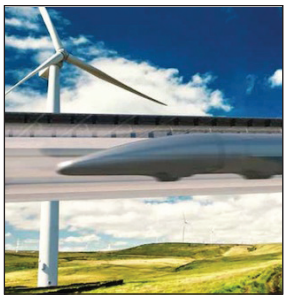


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London Properties tops the list of Most Expensive Home Sales

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# THE BUSINESS JOURNAL

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## THE LIST Privacy a main factor in \$3.025 million Bluff View home sale



IMAGE VIA MOVOTO.COM | The No. 2 most expensive home purchased in the Central Valley this year was a \$2.55 million, 8,398 square-foot house purchased in the Copper River area of Northeast Fresno.

Valerie Shelton – STAFF WRITER

A newly remodeled 5,900 square-foot home overlooking the San Joaquin River in Fresno's posh Bluff View neighborhood tops this year's list of the most expensive

residential real estate sales of 2016.

The year's most expensive home just eclipses the \$3 million paid for a 6,700 square-foot Mediterranean-style estate in Clovis last year, and continues a years-long trend of high-end

buyers pushing their successful offers higher and higher.

Sitting on an expansive 14-acre lot, the 4-bedroom, 4-bath home sold in March for \$3,025,000. Selling agent Paula Conner of London Properties said the property has many

desirable features, but its main selling point was its privacy.

"It has acreage, but it's also right in town, which is hard to find," Conner said. "Many buyers in this range want a larger lot with some land and the buyers of this home wanted that without having to buy a property in the foothills or too far away from the city. This property is close in and offers the extreme privacy they wanted."

Most luxury homes on the market in town have lots under an acre, Conner said, making the Bluff View property unique.

To respect the buyer's privacy, no photos of the gated property were made available to The Business Journal, and Conner requested the address not be published.

With privacy a precious

Expensive Homes | 2

## 2016 YEAR IN REVIEW

### MANUFACTURING & DISTRIBUTION



PHOTO VIA WIKIPEDIA USER ALVARO IBANEZ | Fresno is on the hunt for an Amazon fulfillment center that is promising a \$110 million project that would create up to 2,000 jobs.

### On the hunt for e-commerce fulfillment centers

Gabriel Dillard – MANAGING EDITOR

It's been nearly two decades since Fresno landed a huge distribution center that pushed the area's jobs needle by the hundreds or even thousands.

Gap Inc. started up its \$40 million

regional distribution center in 1999, ushered in by \$500,000 in state subsidies and \$415,000 in street and utility infrastructure paid for by the city.

Dinuba in Tulare County landed

Manufacturing | 5

### GOVERNMENT



FILE PHOTO | Donald Trump's Fresno rally in May created quite a stir, as he would go on to win the election.

### A new era of public service

Gabriel Dillard – MANAGING EDITOR

It was a whirlwind year in politics. While the presidential campaign and election of Donald Trump dominated the headlines, plenty happened locally that is likely to shift the region's political landscape for years to come.

February marked the start of a rough year for Fresno County when it was ruled culpable for an April 2015 natural gas line explosion at its shooting range on Highway 99 near the San Joaquin River that killed one man and injured 13 others. Things turned worse in September when two correctional officers

Government | 5

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The No. 2 home on the expensive list features 5-bedrooms and 6-baths on two lots with a pool/hot tub and waterfall overlooking Copper River Country Club's 16th hole.

**Expensive Homes | from 1**

commodity, listing agent Joe Sciarrone said the home had multiple offers pushing it well above the asking price of \$2,885,000. Sciarrone described the completely remodeled 1960 Taylor Wheeler original as "spectacular" with grounds that offer "unobstructed river and bluff views." Conner said the property also features a pool and outdoor dining space, which is essential for many higher-end homebuyers.

The No. 2 home on this year's list (see page 10) was a \$2.55 million, 8,398 square-foot house purchased in the Copper River area of Northeast Fresno off of Friant Road. The house

features 5-bedrooms and 6-baths on two lots with a pool/hot tub and waterfall overlooking Copper River Country Club's 16th hole.

Lourie Folland with Investment Commercial Specialists, Inc. was the listing agent and Ana M. Sherwood with Guarantee Real Estate was the selling agent.

Rounding out the top 3 was a \$2.1 million, 6,548 square-foot home featuring 4-bedrooms and 6-baths overlooking Fort Washington Country Club in Northeast Fresno.

While buyers across the board are most concerned with the quality of construction, privacy and landscaping,

**Expensive Homes | 3**

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## Expensive Homes | from 2

Conner said she has noticed some emerging trends, particularly among newly constructed homes.

One feature she said is a must-have for many buyers is a floor plan that includes a master bedroom on the main level.

"Even younger buyers are thinking ahead to when they are older and they don't want to deal with stairs," Conner said. "It wasn't always that way. For a long time, buyers wanted all the bedrooms upstairs, but now they want a master suite on the main level."

One thing that hasn't changed, Conner said, is the importance of a high-end kitchen in a luxury home.

"Buyers look for large kitchens with a walk-in pantry, the latest stoves and ovens, and now buyers are searching for kitchens with two dishwashers," Conner said.

Rod Aluisi of Rod Aluisi Real Estate, who sold two homes on this year's most expensive list, said energy efficient features are also desirable.

"Buyers want solar, tankless water heaters and high efficiency air conditioners and heaters," Aluisi said.

Conner said the demand for solar in particular is prevalent among buyers eyeing new homes.

"As far as new construction, all the homes are equipped with energy saving features and many have solar," Conner said. "When looking at older homes, though, we don't get many buyers specifically requesting solar, but it is an asset when a home has it."

Other features agents said are sought out by homebuyers include high-end finishes on cabinets, stone and granite in kitchens and bathrooms, home automation and security systems. Gated properties are also a must for many buyers.

One feature Conner said is surprisingly not on most buyers' must-have lists is a media room or "home theater" area.

"Interestingly enough, one feature I was asked a lot about a few years ago was a media room," Conner said. "Those were a big deal for a while, but now no one hardly mentions media rooms. They are still a good feature to have, but they are not a priority."

Though every buyer is different, Sciarrone said buyers on the high-end always call him with very specific, but similar requests.

"They are always looking for something either newer or completely remodeled," Sciarrone said. "When you get close to the \$2-million-and-over mark in Fresno, there is a limited buyer pool, but there are definitely buyers looking in that range. The house must have all the latest electronics, high-end kitchens, and either a large, well-manicured lot or something with a view. The buyer spending over \$2 million wants

a home that not only stands out as high-quality and unique, but is also a warm, comfortable home for the family."

Though there are few buyers in the luxury homes market, Aluisi said there are even fewer properties for sale for more than \$1 million.

"The Fresno and Clovis market continues to face a shortage of inventory in the high-end home market, combined with a shortage of custom home lots," Aluisi said. "Last checked, in the Fresno/Clovis area there were 31 homes above \$1 million, 15 above \$1.5 million and seven above \$2 million. We also face a market with very few available custom home sites and very few home site developments in process."

According to agents, these market conditions signal it's a good time to sell for those considering listing a higher-end home.

"It's a great time to be a seller in the Fresno and Clovis area, as long as sellers are realistic with that they have to offer and their pricing," Sciarrone said.

If you're in the market for a new high-end home, it's also a good time to consider building a custom home, Aluisi said.

"I have closed several high-end home sites between \$400K and \$800K and my buyers are building homes, which at completion, will have \$1 million to \$3.5 million invested," Aluisi said. "The luxury homes trend now is in building. Rod Aluisi Real Estate has been doing custom home building seminars for 25 years and we walk the buyer through every step of the process from the lot purchase, to selecting the builder that best suits their needs, to financing. Because of the lack of inventory, building has become more necessary."

For those seeking to purchase an existing home, Sciarrone advises that buyers shouldn't hesitate to make an offer.

"If I were a buyer, I would definitely have my eyes open for that one-of-a-kind property and jump on it," Sciarrone said. "Believe me, if you like it, so do 50 other buyers."

Aluisi agreed, advising buyers to act before interest rates climb.

"The recent increase in interest rates should cause buyers to become anxious to make a purchase, as a small increase can be very costly," Aluisi said.

Aluisi predicts the increasing interest rates will push buyers, boosting sales and further decreasing inventory in 2017.

Sciarrone said he is optimistic about the upcoming year.

"2016 was a good year for Fresno's upper end market and I'm pretty optimistic about 2017," Sciarrone said. "I believe we will continue with the trend of selling high-quality homes for reasonable prices compared to the rest of the state."

Valerie Shelton | Reporter can be reached at: 490-3461 or e-mail [valerie@thebusinessjournal.com](mailto:valerie@thebusinessjournal.com)

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## Manufacturing | from 1

a Best Buy distribution center, and North Valley communities including Tracy and Patterson won Amazon fulfillment centers. But 2016 proved the year Fresno got back into the game of competing for large, jobs-rich fulfillment centers that are the backbone of today's e-commerce.

The first fish on the line was Nordstrom. In June news broke that the retailer was going to spend \$170 million on a Western U.S. e-commerce distribution center that would create about 370 new jobs. Both Fresno and Visalia were on a short list of possible sites, with each town pledging rich incentive packages to lure the retailer.

Perhaps signaling a weaker environment for retailers in 2016, Nordstrom eventually informed local economic development officials the decision would be delayed possibly until 2020, so stay tuned.

But activity picked up hot and heavy later in the year, with Fresno going after not just one but two major fulfillment centers — Ulta Cosmetics and Amazon, the 800-pound gorilla of e-commerce. Ulta's \$110 million facility would create up to 1,200 jobs, and Amazon's \$100 million project could create up to 2,000.

The fact that Fresno was in the

running for any of these projects was made possible by Fresno City Councilman Lee Brand's package of economic incentives that shares tax revenue with employers who promise large jobs-rich projects. With Brand set to become Fresno's next mayor, economic developers are bullish Fresno will remain on the national radar.

This past 12 months was also noteworthy for food processing and manufacturing operations. While announcements that ConAgra Foods was closing a Fresno County tomato paste plant with 101 layoffs and Coca Cola was shutting down its Dinuba Odwalla plant in Dinuba with 164 layoffs started 2016 on a sour note, local manufacturers including Current Culture H2o in Fresno, Anlin Window Systems in Clovis and Airgas in Hanford had expanded or announced plans to do so. Outback Materials built a new \$3 million concrete bath plant in Northwest Fresno, and California Custom Processing opened a \$10 million almond processing plant in Madera.

Spurred on by success and publicity from events including the Fresno Food Expo, local food manufacturers hit their stride, and even found new sources of capital, such as nearly \$1 million in U.S. Department of



FILE PHOTO | Posing in the company's new central Fresno headquarters are Current Culture H2O President Daniel Wilson (left) with his wife Cheryl, the company's chief financial officer, and Christian Long, Current Culture's director of sales and marketing.

Agriculture new product grants. Companies including Top o' the Morn Farms in Tulare, Dairy Goddess in Lemoore and San Joaquin Figs in Fresno landed federal dollars to expand sales.

The Fresno Food Expo is where many of these processors first came to the public eye. This year's expo — its sixth year — saw about 130 exhibitor companies and 1,000 buyers come together in hopes of expanding local products to the regional and national spotlight. Aubrey's Jerky, a beef-heart jerky startup from Fresno State student Aubrey Lim, received the top Buyer's Choice Award, followed up by Tioga Sequoia Brewing Co.'s 99

Golden Ale and Lanna Coffee Co.'s Cold Brew to round out the top 3.

ARO Pistachio's Grower's Reserve product with Himalayan Pink Salt won the People's Choice Award, bringing it to its new home in Terra Bella in Tulare County.

In terms of employment, Fresno, Kings, Tulare and Madera counties combined for a net increase of 700 jobs in the manufacturing center year-over-year, according to November employment data from the state Employment Development Department.

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## Government | from 1

were nearly murdered by a gunman inside the Fresno County Jail lobby in Downtown Fresno.

Endorsements, campaigns and forums highlighting candidates for local, statewide and even national political races marked 2016. Some notable winners include Lee Brand, who will be sworn in as Fresno's next mayor in January, and Dr. Joaquin Arambula, the Kingsburg Democrat who beat out Fresno City Councilmember Clint Olivier for the State Assembly District 31 seat vacated by Henry T. Perea.

This was also the year that the City of Fresno got tough on landlords, spurred on by attention from the Summerset Village fiasco of fall 2015, when the apartment's resident went without heat and warm water for weeks. The Fresno City Council passed some measures to combat the problem of slumlords, though Mayor Ashley Swearengin's proposals of stepped up inspections rankled some on the city council, which is supposed to take up the issue again in the New Year.

A potential settlement of a decades-old lawsuit filed by Westlands Water District and the federal government picked up steam this year. It is now a congressional matter, as the House of Representatives began hearings on the measure that would have Westlands take care of needed

environmental cleanup efforts on the Westside in exchange for debt relief and an indefinite water contract. Congress must approve the settlement before it takes effect.

Donald Trump was the man of the year, winning the presidential election to the surprise of many. He made big local news in May with a rally in Fresno where he vowed to help local growers with their water problems, and famously exclaimed "There is no drought." One local measure of economic conditions found a noteworthy bump in business optimism after the November election.

The Austin Quarry in Madera County proved a contentious measure, with supervisors in September taking a split vote to approve the aggregate mining project proposed by Vulcan Materials.

Jerry Brown made big news in September when he came to town to sign a series of bills directing \$900 million in cap-and-trade funds to greenhouse gas-removing programs. A good chunk of that money was promised to the Central Valley's disadvantaged communities.

The City of Clovis lost a lion when Councilmember William "Harry" Armstrong announced his official retirement Oct. 17 after 46 years in office, making him the longest-tenured public official in the state.

The IRS made waves in September when it announced it would be

shuttering tax return processing operations in Fresno, with thousands of jobs on the line. The center would be phased out by 2021.

It was a big year for water in politics, with the City of Fresno's positive tests for lead in the northeast part of town becoming a major campaign issue for mayoral and council seats.

Perhaps the biggest government story of the year that didn't get too much local attention was President Barack Obama signing a \$12 billion water bill that authorizes funding for a number of infrastructure projects.

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



CONTRIBUTED | Dr. Joaquin Arambula won three races — an emergency election, a primary and regular election — to earn the State Assembly District 31 seat vacated by Henry T. Perea.

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## HEALTH CARE

**Kaweah Delta's Mann Mexico-bound**

Lindsay Mann, CEO of Kaweah Delta Health Care District, is Mexico-bound.

Earlier this month Mann announced he would be departing as CEO of the district after 16 years to lead a three-year mission with the Church of Jesus Christ of Latter Day Saints.

Mann recently revealed to Kaweah Delta staff that he will preside over the Mexico City South East Mission for the LDS church.

He will be joined in the mission by his wife Lesa.

"It has been a tremendous privilege to serve as Kaweah Delta's CEO and to have been involved with each of you in developing a healthcare system that is truly remarkable relative to the breadth and caliber of services which we offer," Mann said in a statement. "Thank you for your support and hard work in making our many plans over the years become a reality!"

Kaweah Delta's board of directors met on Dec. 19 and decided to conduct both an internal and external search for Kaweah Delta's new CEO.

"Relative to the future I have every confidence that Kaweah Delta's Board of Directors will make an outstanding decision relative to selection of our future CEO," Mann added. "Kaweah Delta certainly has a very bright future ahead — and you have a critical role to play in that future!"

## EDUCATION

**New president for West Hills College Coalinga**

West Hills College Coalinga has named Brenda Thames its next college president.

Thames, who will officially begin her duties as WHCC president Feb. 1, has more than 19 years of experience in higher education. She currently serves as the vice president of instruction at Modesto Junior College. She previously served in several capacities at the Modesto campus, as well as at American River College and at the Los Rios Community College District Office.

Thames is also a 2016-2017 Fellow with the Aspen Presidential Fellowship for Community College Excellence. In 2014, she completed the Harvard University Institute for Educational Management.

Thames said she is honored to be joining the WHCC family.

"WHCC has a long history of providing access, educational opportunity, and academic excellence to the communities on the west side of the Valley," Thames said in a statement. "Students are the central focus of the college

## DEVELOPMENT

## The top 10 most read online stories from TheBusinessJournal.com



FILE PHOTO | Case Lawrence announced plans to open the Quantum Leap trampoline arena in Visalia this summer as part of The Business Journal's most read online articles this year.

1. New extreme aerial sports arena coming to Visalia
2. Local businessman indicted in \$4.4 million embezzlement scheme
3. New North Fresno businesses plan December openings
4. Best of Central Valley Business 2016 winners announced
5. Hawaiian food trend makes its way to Fresno
6. Fresno woman accused of embezzling \$1 million from employer
7. Small company has big plans for Hotel Fresno
8. Bella Pasta Moving back to Northwest Fresno
9. Asian supermarket chain eyes Fresno for first Valley store
10. Dutch Bros move in Fresno sparks traffic concerns, lawsuit threat

and this core value is the very heart of our work. I look forward to becoming part of the community and joining with the exceptional faculty and staff of WHCC in the relentless pursuit of student success."

## SMALL BUSINESS

**Pot biz forum planned**

The Visalia Chamber of Commerce and the Visalia Economic Development Corporation are hosting a panel discussion Jan. 10, 2017 on the impact Proposition 64 may have on businesses.

Californians voted yes on the proposition in November, legalizing the recreational use of marijuana. Since the vote, business owners have questioned how the legalization might impact their business and human resource policies.

"The Business of Pot" forum will feature various speakers including

employment law attorney Brett Sutton of Sutton Hague Law Corporation; assistant district attorney Kerri Lopez of the Tulare County DA's office; captain Brian Winter of the Visalia Police Department; and detective Tim Johnson of the Tulare County Sheriff's Office.

The forum will begin at 8 a.m., with refreshments served starting at 7:30 a.m., at the 210 Center. There is no charge to attend.

For more information, contact the Visalia Chamber of Commerce at 734-5876 or the Visalia Economic Development Corporation at 733-3737.

## AGRICULTURE

**Lemon growers rue Argentine rule**

Local citrus growers are crying foul over the U.S. Department of Agriculture's decision to allow the

import of lemons from northwest Argentina.

It's been 15 years since the U.S. banned exports of the fruit from that region, which U.S. growers characterize as "pest and disease infested," according to a news release from the Exeter-based California Citrus Mutual.

Joel Nelsen, California Citrus Mutual president, said in a statement that the proposal comes as the citrus industry is still reeling from shrinking revenues. He said receipts for the 2014-15 crop were down \$600 million compared to the previous year.

"Former President Eisenhower once stated that farming is easy when you are one thousand miles from the field and your plow is a pencil," Nelsen said. "I guess the White House believes more in what foreign producers, importers and governments say than domestic providers of food security and scientists that participate in that process."

The USDA's Animal and Plant Health Inspection Service has been reviewing Argentina's citrus production and packing practices for the last 10 years, including site visits in 2007, 2015 and in September of this year.

"As a result, APHIS has determined lemons produced in northwest Argentina can be safely imported into the continental United States utilizing a systems approach," according to the agency.

Safeguards would include registration and monitoring of production areas and packinghouses, grove sanitation, pest control practices, traceability and inspections by the Argentine National Plant Protection Organization.

California citrus growers are up in arms that the rule would invariably hurt their industry.

## BANKING &amp; FINANCE

**Banks amend merger agreement**

CVB Financial Corp. and Valley Commerce Bancorp in Visalia announced the two banks have amended a merger agreement announced in September.

Under the amendment, shareholders of Valley Commerce Bancorp, parent company of Valley Business Bank, may receive a fixed number of CVB Financial of shares at 1,942,673, but the combined value of those shares must be no less than \$50.6 million and no more than \$62.2 million, depending on the average closing price of CVB Financial's common stock prior to closing.

CVB Financial Corp. is the parent company of Citizens Business Bank, which is based in Ontario, California but has a Fresno branch.

The parties expect the merger to close during the first quarter of 2017.

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## HEALTH CARE

# The people have spoken

Gabriel Dillard – MANAGING EDITOR

It was a pivotal year for a couple of South Valley health providers who failed to get voters in their district to pony up money for needed improvements.

In May, a majority of voters in the Kaweah Delta Health Care district voted “no” on a \$327 million bond measure to build a new acute care hospital that would meet state earthquake standards.

That proved a portend of things to come, as voters also rejected a \$55 million bond measure in August for the Tulare Local Health Care District to complete construction of Tulare Regional Medical Center’s new tower.

The two failed measures sent both hospital districts back to the drawing board. Tulare Regional Medical Center found itself under even more scrutiny from a grand jury report in August that found that the district didn’t fully disclose how it spent \$85 million in prior bond money.

The end of 2016 proved a transitional period for Kaweah Delta Health Care District, as 16-year CEO Lindsay Mann announced his departure for a three-year mission with the Church of Jesus Christ of Latter Day Saints to Mexico City. A search for a new CEO is underway.

Other local health care systems worked to put even more feathers in their caps in 2016. The Fresno County Board of Supervisors voted in February to award Valley Children’s Hospital’s Level II Pediatric Trauma Center designation, while Kaweah Delta approved a new anesthesia residency

program and Community Regional Medical Center announced a multi-project expansion plan that could cost more than \$1 billion over the next decade.

Zika proved to be the hot health scare of the summer, with Fresno County declaring its first travel-related case in July. An adult female resident became infected.

With the upcoming open enrollment period, in July Covered California announced that statewide Obamacare premiums would jump 13.2 percent on average in 2017. In the Central Valley, average rate hikes range from 8.4 to 10.8 percent.

A report released by the California Health Care Foundation in April says that while “insurance coverage and financial stability” have greatly improved in the Fresno area, health care “capacity and access challenges” have also grown. The report also found that growth in insurance coverage exceeded expectations of providers and Medi-Cal managed care plans alike, leading to those capacity challenges.

Local physicians under the California Cancer Associates for Research and Excellence group announced plans to develop a 65,000 square-foot cancer center with Saint Agnes Medical Center on its Fresno campus.

And addressing a need for more local doctors, Clovis-based California health Science University announced plans to open a College of Osteopathic Medicine, possibly as soon as fall of 2019.

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## AGRICULTURE

# The cycle continues

Gabriel Dillard – MANAGING EDITOR

Anyone who has been around agriculture for a long period of time sees the boom and bust — the cycles that seem to originate from growing conditions, pricing and consumer interest.

It’s clear that 2016 marked a bit of a downward trajectory from years of boom.

The year may have been hardest on the dairy industry, which still continues to dominate local farm receipts in terms of dollars. But low prices continue to dog the industry, which prompted the industry to file to leave California’s milk pricing structure in favor of a federal marketing order. A decision could come as soon as 2017.

The dairy industry also found an opportunity to use the colorful language of “cow farts” to push back against a bill signed by Gov. Jerry Brown that will regulate emissions from livestock operations.

It was also a challenging year for Gerawan Farming, which continued to battle in court against the United

Farm Workers Union and the state Agriculture Labor Relations Board to prevent unionization of its thousands of employees.

Growers also lost a battle to keep from giving overtime pay to farmworkers if they work more than eight hours a day. Signed into law by Gov. Jerry Brown in September, the measure makes California one of four states to offer any overtime pay for farmworkers.

Adding to the challenges, 2016 marked the year when the public became aware of international crime rings targeting local farms by stealing truckload of high-value nuts.

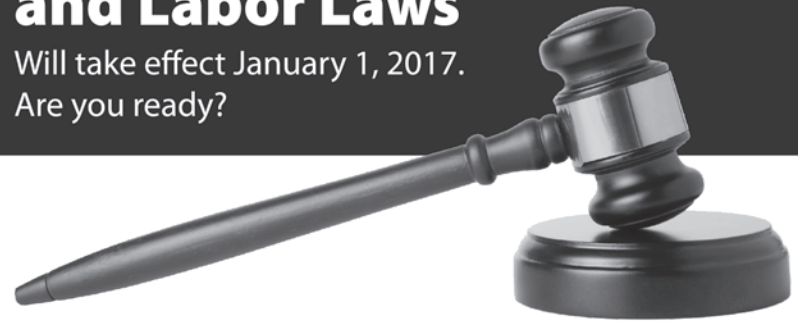
The lack of water was cited as a major factor in Fresno, Kings, Tulare and Madera counties seeing a drop in farm receipts in 2015 — a trend that was expected to continue this year.

All together, a survey from UC Davis researchers estimated the drought cost the state’s farms \$603 million and 4,700 jobs in 2016. Agricultural land values have also cooled off.

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

## New Year, New Employment and Labor Laws

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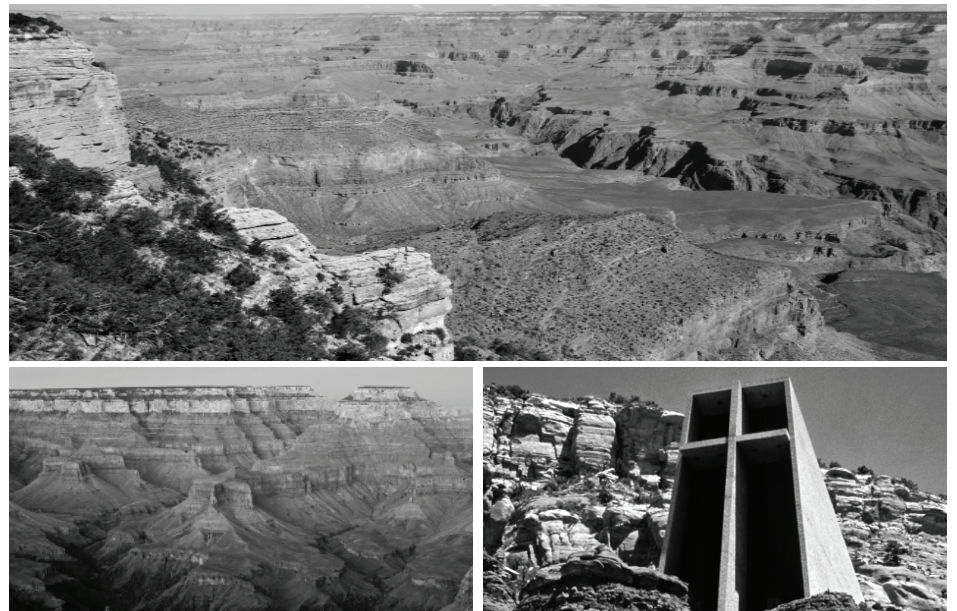


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## REAL ESTATE

# Let the good times roll

**Gabriel Dillard** – MANAGING EDITOR

It continued to be a favorable year in real estate in the Central Valley, both on the residential and commercial side.

Home prices and sales were up in 2016, while foreclosure rates continued to fall, according to real estate tracking firm CoreLogic. To kick off the year, Fresno was named the “healthiest” housing market in the country by mortgage giant Freddie Mac in January.

Another report in March from the Hispanic Wealth Project found that Hispanic homeownership rates are soaring in the U.S. especially in traditional Hispanic population centers like the Central Valley.

Multi-family residential sales also continued to go strong, with investors bullish on apartment complexes in the Central Valley. Many eight-figure deals were completed in the year.

New home building activity also continued, though not at rates seen in the previous housing boom. Builders such as Lennar Fresno, Woodside Homes, Wilson Homes and Granville Homes continued their building activity through the year.

Construction defect lawsuits continued to plague builders, with Generation Homes filing for bankruptcy protection in March because of ongoing claims.

Downtown Fresno was a popular spot for new commercial absorption, with companies such as Jeffrey Scott Agency and Boese Commercial taking up newly renovated spaces.

In addition, Craig Scharton is behind a new investment group, Fulton Street Investors that are targeting Downtown Fresno properties by letting both seasoned investors and the uninitiated alike put skin in the game.

And in a move that shocked some observers, Granville Homes put up its distinctive Granville Urban portfolio in Downtown Fresno for sale. Granville’s Darius Assemi cited a desire to focus on other parts of town that are easier to develop.

There continued to be merger activity in the Valley’s real estate industry with Pearson Realty President and CEO John Stewart and The Ranch Company Founder John Grimmus announcing in February that the two real estate firms have merged.

Better Homes and Gardens Real Estate also

announced in October the addition of GoldLeaf Real Estate Properties to its international franchise network, adding California’s Central Valley to the brand’s West Coast presence.

The newly named Better Homes and Gardens Real Estate GoldLeaf, led by owner Anthony Hageman, will continue to serve the greater Fresno, Clovis and Madera markets.

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



CONTRIBUTED | Granville Urban put nine of its Downtown Fresno properties for sale this year.

## TRANSPORTATION

# Rail work hits home

**Gabriel Dillard** – MANAGING EDITOR

Fresno and Madera counties saw some of its first construction related to the high-speed rail project in 2016, with more anticipated in 2017.

One of the more notable projects coming up is a \$128 million contract with Granite Construction to realign Highway 99 through Fresno.

There were some bright spots from Sacramento in the form of local highway money nobody expected given current fiscal constraints. Most notably, the California Transportation Commission voted in October to advance \$34.66 million in funding to expand Highway 180 further to the east in Fresno County.

Fresno Yosemite International Airport continued to make its mark with new ridership records, an improving financial picture and new services including electric car chargers and an expanded cell phone waiting area.

Lyft and UberX drivers also got the OK to

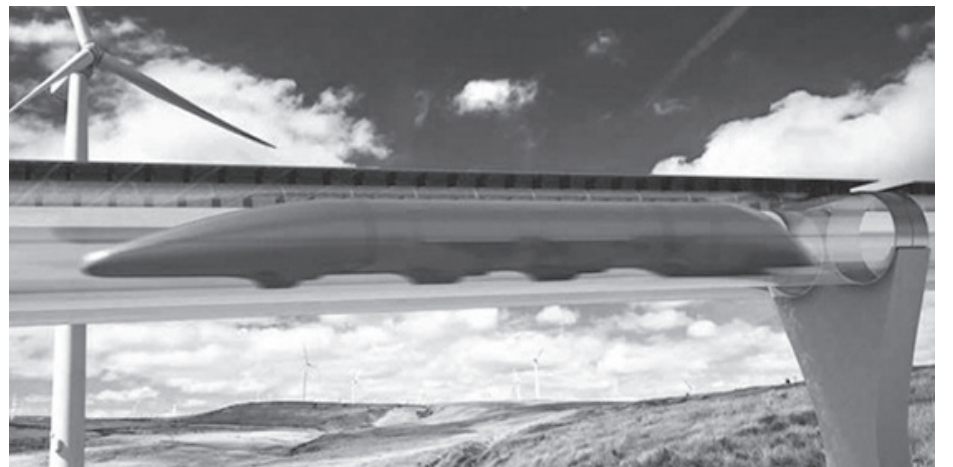
operate at the airport.

The Fresno City Council in July also approved higher incentive fees to lure new airlines to town.

One Valley loss in the airline category was SeaPort, which discontinued its federally subsidized commuter air service out of the Visalia Airport in January.

On the more high-tech end, a “hyperloop” is in the works for the proposed Quay Valley project in Kings County. Currently in the permitting process, the hyperloop is expected to cost between \$100 million and \$170 million for construction.

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



FILE PHOTO | Hyperloop Transportation Technologies Inc. has sought permits to build a full-scale prototype hyperloop line in Kings County.

## BANKING & FINANCE

# A year for mergers

**Gabriel Dillard** – MANAGING EDITOR

Perhaps more than any other previous year, the decisions of government in 2015 had a major bearing on the business community.

Earlier this month the Fresno City Council approved a construction project to transform the Fulton Mall back into a street — a decision met with controversy in some local circles.

The final contract with American Paving came in at \$22.4 million, more than \$2 million over budget. Mayor Ashley Swarengin has pledged to make up the difference without touching funding for restoring and relocating Fulton Mall artwork.

Work is expected in the coming months, though the plan is still being challenged in court.

The Fresno council also adopted a new Development Code to complement its 2035 General Plan. The nearly

600-page document essentially rezones the entire city, with major changes anticipated, especially to the Blackstone and Kings Canyon corridors.

The 2016 election season also heated things up locally, with candidates kicking off their campaigns for various local, state and national seats. One of the biggest shocks of the year was the announced resignation of Assemblymember Hentry T. Perea, who is expected to take a government affairs job in Sacramento.

Also stepping down this year was Joshua Mitchel, Sanger mayor. Turmoil on the council — as highlighted by a Fresno County Grand Jury report this year — was pointed to as the reason.

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



CONTRIBUTED | It was a rough couple years for Citibank, which has closed more than a dozen local branches in the last couple of year.

## 2016 PROFILES IN REVIEW

Here are some of the more colorful and insightful responses published as part of this year's executive profiles.

— Editor Gabriel Dillard



**Ken Post**  
Winemaker/General  
Manager  
CRU Wine Co.

**What was the best advice you ever received and who did it come from?**

"One OH SHIT kills ten Atta boys." My Grandfather from my mom's side let me know this advice.



**David Zoldoske**  
Director  
Center for Irrigation  
Technology, California  
State University,  
Fresno

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

One of the jobs that I worked to put myself through Fresno State was as a gold miner. We worked taking gold out

located around rivers) up and down California. We worked hard, never knowing when the effort would pay-off by hitting a gold streak in a gravel pit. It is similar in a way to CIT's grant writing efforts, we never know which one will be funded.



**Dusty Ference**  
Executive Director  
Kings County Farm  
Bureau

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

Much of my spare time is taken up by agriculture. My wife and I, in partnership with her grandmother, own a flock of laying chickens that produce 60 to 80 brown eggs every day, and this

season we started a citrus fruit stand. When time permits after these activities, I enjoy fly-fishing and traveling with friends and family.



**Mariam Stepanian**  
President & General  
Manager  
Valley Public Radio  
— KVPR Fresno, KPRX  
Bakersfield

**What drew you to the public side of the [communications] industry?**

I have always been interested and involved in public service. The mission of public radio

fulfills my personal mission and gives me great satisfaction in knowing what I do matters to the community. I believe strongly that to engage a community, we must first provide residents with access to information. Valley Public Radio is that gateway to information. Music is a universal language opening doors to cultural diversity.



**Rick Roush**  
Founder and Chief  
Investment Officer  
Roush Investment  
Group

**What potential pitfalls should investors be aware of before diving into today's markets?**

I could write a book on this! Foremost, find an advisor that will sign a document

stating: "Above anything else, I will ALWAYS put your best interest first before mine or the firm I work for." Ninety-nine percent of all of the bank-owned brokerage firms will not allow a broker to sign that document. As an investor, you want an advisor who puts your best interests first and does not just follow a "reasonable" suitability when managing your wealth. Secondly, you want full fee-transparency. Meaning, your advisor should disclose to you all fees you are paying including the upfront, backend, and commission-based shelf products packaged by the large national banks and brokerage firms that you're familiar with. Third, don't chase returns. Understand what the tax costs are in the investments you own and if you sell, how those taxes will affect your return.



**Gilbert L. Nye**  
President  
Lawrence Nye  
Carlson

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

Spend time with family, travel in the U.S. and abroad with Julie. Ride the Harley and improve the '64 Nova for the few times a year my grandson

and I race at the drag strip. I also use my engineering and administrative abilities to chair church and Rotary Club of Fresno projects.



**Steve Miller**  
President and CEO  
Fresno First Bank

**What do you think of Fresno so far?**

My family and I are really enjoying Fresno so far. We have three young kids and this area is such a great place to raise your family. The value system that supports the community here is quite special and fits in well with how we

were raised and how we want to raise our own children.

Many people think Fresno is in the "middle of nowhere", but we like to think it is in the "middle of everywhere." We have already been to Yosemite, Grants Grove and Shaver Lake since coming in October last year. Our kids were born in Malaysia so this was their first true snow experience which was quite fun to watch as a parent. After living in a constant 90 degrees and

100-percent humidity in Southeast Asia, I am very happy to be enjoying some real seasons for a change.



**Tim Goetz**  
Co-Founder/ CEO  
Aplos Software

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

I have grilling down to a science and am always finding a new cut of meat to master.



**Jennifer Pike-Owens**  
Chief Operating  
Officer  
TETER Architects  
and Engineers

**What advice would you give a young person today considering an architecture and/or engineering career?**

Accept the advice and experience of your predecessors. Never stop investing in yourself because learning is a life-long commitment. Be a team player. Don't be afraid to take risks and fail. And always be ready to raise your hand for an opportunity.



**Cara Peracchi Douglas,**  
Development Office  
Director  
The Craig School of  
Business at Fresno  
State

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

I was tour boat guide at Marine World, Africa USA in Foster City. I drove a 35-foot Colorado River raft around the perimeter of the park while giving a tour. I was most concerned about making sure no one fell overboard. I learned the value of teamwork, how to tell a good joke, show up ready to work, and not to take myself too seriously.



**Blong Xiong**  
Principal Consultant  
B&M LLC

**Do you miss the public spotlight — and would you ever consider another run for public office?**

You do miss it a little, but it does come with its own drawbacks as well. When in office, people are always paying attention to what you do, and that can be unfair at times. But that is part of the public life. I am currently enjoying being on the private side and getting back to doing some community advocacy. The opportunity would have to be right for me to consider public office again.

# Most Expensive Home Sales

In the Central San Joaquin Valley - ranked by dollar amount of sale between October 1, 2015 and September 30, 2016; if tied, by square footage.

2016	Listing Office Address Phone	Selling office	Property Address	Dollar amount of sale Square feet	Listing Agent Selling Agent	Date of sale
1	<b>London Properties, Ltd.</b> 6442 N. Maroa Ave. Fresno, Calif. 436-4000	London Properties, Ltd.	Bluff View Property, Fresno Ca.	\$3,025,000 5,900	Joe Sciarrone Paula Conner	March 25, 2016
2	<b>Investment Commercial Specialists Inc.</b> 4908 W. Locust Ave. Fresno, Calif. wnd	Guarantee Real Estate	11229 N. Burnhaven Way, Fresno Ca.	\$2,550,000 8,398	Lourie Folland Ana M. Sherwood	April 19, 2016
3	<b>Guarantee Real Estate</b> 756 W. Shaw Ave. Fresno, Calif. 281-2300	Landmark Properties	1427 E. Starpass Dr., Fresno Ca.	\$2,100,000 6,548	Ruthie McLeod Mary Dorval	April 19, 2016
4	<b>Pinnacle Real Estate of Shaver Lake</b> 41781 Tollhouse Rd Shaver Lake, Calif. 841-2600	Pinnacle Real Estate of Shaver Lake	44378 Lakeview Dr., Shaver Lake Ca.	\$2,029,000 2,905	Tami C. Myers Tami C. Myers	April 13, 2016
5	<b>Realty Concepts Ltd.</b> 740 W. Alluvial, Ste. 102 Fresno, Calif. 490-1500	Nick Zinkin Realty	3285 E. Via Monte Verdi Ave., Clovis, Ca.	\$1,900,000 6,430	Alexis Savaros Steve W. Poindexter	February 29, 2016
6	<b>Nick Zinkin Realty</b> 5 E. River Park PL. West, #204 Fresno, Calif. 224-8100	Guarantee Real Estate	11488 N. Queensberry Ave., Fresno Ca.	\$1,710,000 6,050	Steve W. Poindexter Sandy L. Duncan	May 12, 2016
7	<b>London Properties, Ltd.</b> 6442 N. Maroa Ave. Fresno, Calif. 436-4000	London Properties, Ltd.	11266 N. Knotting Hill Dr., Fresno Ca.	\$1,705,000 5,826	Joe Sciarrone Joe Sciarrone	October 15, 2015
8	<b>Rod Aluisi Real Estate</b> 1170 E. Champlain Drive, Ste. 109 Fresno, Calif. 227-7000	Rod Aluisi Real Estate	7488 N. Highgrove Lane, Fresno Ca.	\$1,625,000 5,223	Rod Aluisi Real Estate Rod Aluisi	November 12, 2015
9	<b>Rod Aluisi Real Estate</b> 1170 E. Champlain Drive, Ste. 109 Fresno, Calif. 227-7000	Rod Aluisi Real Estate	2245 Spey Valley, Fresno Ca.	\$1,600,000 5,763	Rod Aluisi Yashu Toprani	December 15, 2016
10	<b>Realty Concepts Ltd.</b> 740 W. Alluvial, Ste. 102 Fresno, Calif. 490-1500	Realty Concepts Ltd.	11290 N. Knotting Hill Dr., Fresno Ca.	\$1,575,000 4,750	Chris S. Peters Chris S. Peters	September 30, 2016
11	<b>London Properties, Ltd.</b> 6442 N. Maroa Ave. Fresno, Calif. 436-4000	Guarantee Real Estate	2790 E. Silaxo Rd., Clovis, Ca.	\$1,525,000 4,720	Joe Sciarrone Vida V. Nasirharandi	April 26, 2016
12	<b>Rod Aluisi Real Estate</b> 1170 E. Champlain Drive, Ste. 109 Fresno, Calif. 227-7000	Guarantee Real Estate	15226 Bluff View Ave., Friant, Ca.	\$1,440,000 4,800	Rod Aluisi Ana Sherwood	February 19, 2016
13	<b>Guarantee Real Estate</b> 3 River Park Place East Fresno, Calif. 360-6036	Guarantee Real Estate	2111 E. Kings Court Way, Fresno Ca.	\$1,415,990 5,300	Rama Ambati Rama Ambati	November 30, 2015
14	<b>London Properties, Ltd.</b> 6442 N. Maroa Ave. Fresno, Calif. 436-4000	Real Pro	2607 W. Lake Van Ness Circle, Fresno Ca.	\$1,385,000 5,915	Debbie Henes Mike M. Rouch	February 10, 2016
15	<b>Rod Aluisi Real Estate</b> 1170 E. Champlain Drive, Ste. 109 Fresno, Calif. 227-7000	Guarantee Real Estate	11248 Rusty Spur Lane, Clovis, Ca.	\$1,352,000 4,146	Rod Aluisi Stacy Evans & Matthew White	July 1, 2016
16	<b>Keller Williams Westland Realty</b> 7625 N. Palm #106 Fresno, Calif. 432-5533	C21 Ditton Realty	39286 Paha, Bass Lake, Ca.	\$1,325,000 2,147	Benjamin Martin Mary Rogers	August 4, 2016
17	<b>Coldwell Banker/Premier Real Estate</b> 685 W. Alluvial Ave. #103 Fresno, Calif. 226-2811	BHHS Drysdale Properties	5553 N. Parrish Way, Fresno Ca.	\$1,300,000 5,781	David D. Heuer Mishelle Fisher	June 10, 2016
18	<b>Berkshire Hathaway HomeServices Drysdale Properties</b> 7555 N. Palm Avenue, Suite #105 Fresno, Calif. 438-6300	London Properties, Ltd.	5358 N. Forkner Ave., Fresno Ca.	\$1,233,000 7,500	Mishelle Fisher Joe Sciarrone	September 30, 2016
19	<b>Realty Concepts Ltd.</b> 740 W. Alluvial, Ste. 102 Fresno, Calif. 490-1500	Coldwell Banker Premier Real Estate	2737 W. Lake Van Ness Cir., Fresno Ca.	\$1,220,000 4,850	Tiaira N. Nowlin Karen Avenell	November 3, 2016
20	<b>London Properties, Ltd.</b> 6442 N. Maroa Ave. Fresno, Calif. 436-4000	London Properties, Ltd.	2583 W. Lake Van Ness Cir., Fresno Ca.	\$1,205,000 4,933	Darin Zuber Giovanni A. Pivrotto	July 18, 2016

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

Note: All data has been provided by representatives of the businesses listed and Business Journal research. Not all sources surveyed responded to inquiries.

Research: Chris Rose

Original Publication Date: December 30, 2016  
E-mail: [chris@thebusinessjournal.com](mailto:chris@thebusinessjournal.com)



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## EDUCATION

# A new focus on career technical education

Valerie Shelton – STAFF WRITER

On the heels of Clovis Community College's accreditation in 2015, Madera Community College Center (MCCC) entered 2016 looking toward its own eventual accreditation, a feat administrators hope to accomplish in 2019.

The satellite campus of Reedley College began offering courses to Madera students in 1988. As of January, there were 900 full-time equivalency (FTE) students attending the center. Madera needs 1,000 FTE students to officially begin the accreditation process. Should the college become accredited, it will be the county's first official college.

As State Center Community College District (SCCCD) campuses like MCCC grow in population, the district also has plans to expand program offerings. With capital needed to back these new programs and campus improvements, SCCCDD approached area voters in June and a \$485 million bond, Measure C, was ultimately passed.

A portion of the bond funds will go toward Career Technical Education (CTE) programs that will address industry needs in the Valley. Specifically, Fresno City College plans to use some funds for its police and fire academies, while Clovis Community College plans to use funds to construct a Career Technology Building that will house programs focused on environmental, water and waste

sciences, food processing, electro-mechanical technologies and occupational therapy.

As SCCCDD launched its Measure C campaign to fund these business-savvy programs, Fresno State's Craig School of Business launched its real-time stock-trading lab.

The lab is one of four in the state and is part of a multi-million-dollar plan by the top-rated business school to give students an edge in the business world. The stock trading room features trading terminals, large televisions and a live stock ticker. Future plans for an executive classroom and training center are in the works.

Career Technical Education expansion has been a focal point for area high schools as well.

In 2016, Clovis Unified expanded its Career Technical Education program, adding a new banking and finance option at Clovis West High School. The district partnered with the Educational Employees Credit Union (EECU) for the program, in which students gain hands-on experience working in EECU's newest branch on the Clovis West campus.

Another milestone in education in 2016 was the creation of a Hmong

minor at Fresno State. The new program makes the university a national leader in Hmong cultural studies.

The year in education was capped with the surprise announcement that embattled Fresno Unified School District Superintendent Michael Hanson would be stepping down next year.

Valerie Shelton | Reporter can be reached at: 490-3461 or e-mail [valerie@thebusinessjournal.com](mailto:valerie@thebusinessjournal.com)



CONTRIBUTED | The Clovis Unified School District partnered with the Educational Employees Credit Union to open a student-run branch on the Clovis West campus.

## TECHNOLOGY

# Tech industry makes waves

Valerie Shelton – STAFF WRITER

With education and training programs for aspiring tech professionals firmly in place thanks to Bitwise and Geekwise, industry leaders and community partners began creating financial channels to propel startups forward last year.

Two local venture capital firms, San Joaquin Valley Capital and Launch559, began offering seed funding to tech startups in 2016.

San Joaquin Capital was founded by local entrepreneur Tim Goetz, local orthopedic surgeon Eric Hanson and local businessman Randal Mathias. Launch559 was founded by Jamin Brazil, CEO of market research technology firm FocusVision, Wells Fargo regional head Scott Rhodes, JP Marketing's Jane Olvera Quebe, and local tech entrepreneurs Matt Tymn and Felice Diaz.

"If we're going to foster talent and build businesses in Fresno, we need to provide this piece of the equation," Tymn said when Launch559 came on the scene in early 2016.

One of the early beneficiaries of seed funding

was Benchmark Intelligence, a startup that provides location analytics to restaurant and retail chains. The Bitwise Industries-based startup received \$500,000 from San Joaquin Capital in July, making it one of the first venture-backed startups in Fresno.

Drip, a marketing automation company housed at Bitwise, also received a boost this year when it was acquired by a Minneapolis company.

While Fresno startups attract attention from larger tech companies, established tech industry leaders in town are making acquisitions of their own.

Last month, Fresno's BCT Consulting acquired two Bay area tech firms.

BCT Consulting CEO Eric Rawn said the company plans to create up to 50 new jobs based on the acquisition of TeleDynamic Communication and Wireless Fiber Technology. TeleDynamic Communication, a 35-year-old firm, will allow BCT to expand its phone service technology for small to medium-sized businesses. The purchase of Wireless Fiber Technology gives BCT access



FILE PHOTO | From left, Brady Matoian and Satwant Singh with OK Produce; Mayor-Elect Lee Brand, BCT Consulting CEO Eric Rawn, Economic Development Director Larry Westerlund, Councilman Steve Brandau and Bob Harper, dean of the Craig School of Business at Fresno State

to licensing deals and fiber optic and wireless network capacity.

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## RETAIL

# The year welcomed new store offerings

Valerie Shelton – STAFF WRITER

North Fresno's retail scene experienced a boom in new business in 2016.

The Park Crossing Shopping Center on Friant Road, between First and Fresno streets, welcomed a handful of eateries and shops in 2016, from popular franchises Dickey's Barbecue, Jersey Mikes and the Corner Bakery Café to locally-owned joints like Butterfish Poke, SheShe Boutique and Craft Beer Wine Bistro.

Both the Park Crossing Center and The Village at River Park shopping center down the street introduced state-of-the-art indoor cycling venues to the area, with franchise Cycle Bar in the former and locally owned Ride54 in the latter. The Village also welcomed the highly anticipated Dave and Busters restaurant, bar and arcade.

Clovis also saw a fair amount of growth as The

Trading Post shopping center on Herndon and Clovis welcomed new anchor tenants, Sprouts Farmer's Market and Ross. Two new buildings currently under construction in the area are set to welcome Pieology Pizzeria, Sprint and AAA in 2017.

Just down the street, construction also began on the Buchanan Crossroads development on the southeast corner of Fowler and Herndon. Currently only home to a Chase Bank, developers have announced the area will welcome Chipotle, Five Guys, Jersey Mike's Subs and Blaze Pizza soon.

As new retail spaces opened and developed in north Fresno and Clovis, revitalization efforts at the Fresno area's oldest mall, Manchester Center, are finally underway.

Ground broke on the first phase of mall owner Omnicom Capital's improvement plan for the space.

Phase one is a new pad that will house national tenants The Habit and Chipotle. The space should be completed in the spring.

Future plans for the mall revealed at the ground breaking in September include a marketplace featuring local eateries like Rocket Dog Brats and Brew, Med Wraps Café, Green's Family Grill and Yummyz Street Treats, and an events plaza to be located near Regal Manchester Stadium Cinemas 16.

In the south Valley, Hanford Mall is on the verge of opening the first Dunkin' Donuts franchise in the Valley. A host of other Hanford-area firsts including Buffalo Wild Wings, Five Guys and Piology Pizzeria have already opened their doors.

Valerie Shelton | Reporter can be reached at: 490-3461 or e-mail [valerie@thebusinessjournal.com](mailto:valerie@thebusinessjournal.com)

**SPORTS & ENTERTAINMENT**

# Fresno State slumps, Grizzlies sell record merch'

**Valerie Shelton** – STAFF WRITER

The 2016 football season was a disappointing one for Fresno State Bulldog fans who cheered the team to a single win against Sacramento State in September. With an abysmal 1-11 record, the team hopes to rebuild in 2017 under new head coach Jeff Tedford, who took over in November after Fresno State fired Tim DeRuyter.

The Fresno Grizzlies, on the other hand, celebrated their second consecutive winning year under the Houston Astros with a record of 73-70. Despite success on the field, low attendance still plagues the team's ownership, Fresno Baseball LLC, which is still trying to negotiate a sale.

Though the need for butts in the seats remains, the number of Grizzlies caps on fan heads has increased substantially, as the Grizzlies marketing team

continued to make big promotional play, leading to a record-breaking \$700,000 in merchandise sales in 2016.

In the realm of entertainment, Fresnoans got a night life boost with the opening of the highly-anticipated Dave and Busters restaurant, bar and arcade in north Fresno last October.

National chain Pinot's Palette also made its Valley debut in Fresno's North Point Shopping Center in early 2016, giving the everyday aspiring artist and wine connoisseur a brick-and-mortar place to paint, swoosh, sniff and sip.

The Valley's craft beer enthusiasts also gained new ways to enjoy their brews in 2016.

New north Fresno barbershop SipsNClips offers more than just an shave and haircut to its clients, but gives them a man cave to enjoy during the wait, complete with sports streaming on big screen

televisions and taps featuring local brews.

Those who enjoy pizza with their beer can now pour the brews themselves at the recently renovated Me-N-Eds on Bullard in the Fig Tree Shopping Center. The popular pizza joint introduced the Valley's first self-serve system, iPourIt, when it reopened last summer.

Also reopening in 2016 was the family-friendly Playland in Roeding Park. The restored and renovated Playland offers a large carousel, Ferris wheel, roller coaster and other kiddie rides and is conveniently located next to Storyland, which reopened in 2015, and the Fresno Chaffee Zoo.

Valerie Shelton | Reporter can be reached at: 490-3461 or e-mail valerie@thebusinessjournal.com



CONTRIBUTED | The Fresno Grizzlies reached a record \$700,000 in merchandise sales this season, above last year's record of \$500,000.

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### REAL ESTATE

**RON SILVA REALTY AND PEELMAN REALTY** are reporting the following real estate transactions:

293 acres of almond orchard and Ruby Red wine grapes on the north side of Jensen Avenue between Grantland Avenue and Chateau Fresno Avenue in the Kearney area. Ron Silva was the agent.

39.39 acre French Columbard vineyard on S. Chateau Fresno Avenue between Jensen Avenue and California Avenue in the Kearney area. Ron Silva was the agent.

40 acre Thompson vineyard on the southwest corner of W. Manning Avenue and S. Elm Avenue Ron Silva was the agent.

19.53 acres of open ground and alfalfa located on East Avenue between Central Avenue and North Avenue Ron Silva was the agent.

### BANKRUPTCY

Fast Track Xpress/Fast Track Express  
Case No: 16-14472-7  
910 Amber Park Ave  
Bakersfield CA 93311  
Assets: \$3,450, Liability: \$2,840,065, Exemptions: \$3,450

Discount Smog/Discount Smog Repair  
Case No: 16-14485-7

1623 9th St  
Livingston CA 95334  
Assets: \$29,132, Liability: \$143,497, Exemptions: \$3,190

RTS Reliable Tax Service  
Case No: 16-14487-7  
1810 E Front St  
Selma CA 93662  
Assets: \$384,805, Liability: \$574,382, Exemptions: \$34,528

Park Place Business Inc/High Sierra Containers/West Coast Barn & Sheds  
Case No: 16-14541-13  
P O Box 1655  
Bishop CA 93515  
Assets: \$441,060, Liability: \$577,444, Exemptions: \$47,225

### FEDERAL LIENS

Team Central Valley Inc  
Doc No: 16-031658, IRS tax lien  
2930 Geer Rd 174, Turlock, CA 95382  
Amount: \$11,624

### STATE LIENS

Western Ag Supply Inc  
Doc No: 16-0165299, Franchise Tax Board tax lien  
8313 E Sanders Ct, Fresno, CA 93737  
Amount: \$19,609

New Generation Entertainment  
Doc No: 16-0165305, Franchise Tax Board tax lien  
327 Adler Ave, Clovis, CA 93612  
Amount: \$19,682

The Lovell Dyck Corporation  
Doc No: 16-0165306, Franchise Tax Board tax lien  
206 E Cornell Ave, Fresno, CA 93704  
Amount: \$19,645

Nicholson Inc  
Doc No: 16-0165307, Franchise Tax Board tax lien  
P O Box 1103, Clovis, CA 93613  
Amount: \$19,755

Low Price Auto Glass Inc  
Doc No: 16-0165308, Franchise Tax Board tax lien  
2274 E Muscat Ave, Fresno, CA 93725  
Amount: \$4,955

Commercial Equipment Solutions llc  
Doc No: 16-0165310, Franchise Tax Board tax lien  
1436 Donner ave, Clovis, CA 93611  
Amount: \$3,542

Valleywide Construction Inc  
Doc No: 16-0165309, Franchise Tax Board tax lien  
284 W Lester Ave, Clovis, CA 93619  
Amount: \$7,471

You Know What Bookmarks & More llc  
Doc No: 16-0165311, Franchise Tax Board tax lien  
6623 E Cetti Ave, Fresno, CA 93727  
Amount: \$2,144

Ricoco Inc  
Doc No: 16-0165300, Franchise Tax Board tax lien  
9587 Kings River Rd, Reedley, CA

93654  
Amount: \$5,882  
Z M Z Inc  
Doc No: 16-0165301, Franchise Tax Board tax lien  
4322 S Walnut Ave, Fresno, CA 93706  
Amount: \$17,494

San Joaquin Roast Beef Inc  
Doc No: 16-0165303, Franchise Tax Board tax lien  
P O Box 308, Fowler, CA 93625  
Amount: \$19,682

Johnson Business Consultants Ltd  
Doc No: 16-0165304, Franchise Tax Board tax lien  
9188 E Shaw Ave, Clovis, CA 93619  
Amount: \$19,682

M & M Property Management Inc  
Doc No: 16-0165302, Franchise Tax Board tax lien  
861 Miami Ave, Clovis, CA 93611  
Amount: \$5,882

Pinnacle Carpet Care  
Doc No: 16-0165414, EDD tax lien  
1255 E mesa Ave, Fresno, CA 93710  
Amount: \$116

Red Falcon Tire  
Doc No: 16-0165416, EDD tax lien  
2037 W Bullard Ave Ste 401, Fresno, CA 93711  
Amount: \$601

Matilde's Cleaning  
Doc No: 16-0165417, EDD tax lien  
2848 E Simpson Ave, Fresno, CA 93703  
Amount: \$669

**Leads | from 14**

RE Innovations Inc  
Doc No: 16-0165418, EDD tax lien  
5132 N Palm Ave #289, Fresno, CA  
93704  
Amount: \$348

Olympic Furniture  
Doc No: 16-0165420, EDD tax lien  
298 E Polk St, Coalinga, CA 93210  
Amount: \$259

Altash Inc  
Doc No: 16-0165422, EDD tax lien  
P O Box 28308, Fresno, CA 93729  
Amount: \$334

Gillihan and Coffman Inc  
Doc No: 16-0165423, EDD tax lien  
1354 N 1st St, Fresno, CA 93703  
Amount: \$94

Smoke Zone  
Doc No: 16-0165419, EDD tax lien  
536 E Belmont Ave, Fresno, CA  
93701  
Amount: \$370

Charlotte's Bakery  
Doc No: 16-0166171, EDD tax lien  
520 E Garland Ave, Fresno, CA  
93704  
Amount: \$2,892

Guevara's P M Roofing Co  
Doc No: 16-0166172, EDD tax lien  
4044 E Balch, Fresno, CA 93703  
Amount: \$780

BMN Construction Inc  
Doc No: 16-0166185, EDD tax lien  
1030 Gettysburg Ave Ste 105,  
Clovis, CA 93612  
Amount: \$11,322

RMYN Construction  
Doc No: 16-0166173, EDD tax lien  
4125 E Illinois Ave, Fresno, CA  
93702  
Amount: \$1,252

Golden Valley Farming Group Inc  
Doc No: 16-0166174, EDD tax lien  
2008 N Fine Ave Ste 101, Fresno,  
CA 93727  
Amount: \$8,248

The Hero Group Inc  
Doc No: 16-0166175, EDD tax lien  
4623 N 4th St, Fresno, CA 93726  
Amount: \$417

Arizaga Cleaning Inc  
Doc No: 16-0166176, EDD tax lien  
2848 E Simpson Ave, Fresno, CA  
93703  
Amount: \$1,219

KR Carriers  
Doc No: 16-0166177, EDD tax lien  
4827 E University Ave #102,  
Fresno, CA 93703  
Amount: \$2,891

The Living Centers of Fresno Inc  
Doc No: 16-0166178, EDD tax lien  
4576 E Shields Ave, Fresno, CA  
93726  
Amount: \$1,388

RJ Environmental  
Doc No: 16-0166179, EDD tax lien  
6601 N Locan Ave, Clovis, CA  
93619  
Amount: \$2,102

Subway Sandwiches #30439  
Doc No: 16-0166180, EDD tax lien  
2448 N Clovis Ave, Fresno, CA  
93727  
Amount: \$2,690

Mama Lolys Pizza  
Doc No: 16-0166169, EDD tax lien  
2435 E Emilie Ave, Fresno, CA  
93730  
Amount: \$492

Marquez Jewelry Inc  
Doc No: 16-0166170, EDD tax lien  
1348 E Manning Ave, Reedley, CA  
93654  
Amount: \$1,391

Calvary Baptist Church of  
Caruthers Inc  
Doc No: 16-0166181, EDD tax lien  
12470 S Elm Ave, Fresno, CA 93706  
Amount: \$1,177

The Gastelum Group  
Doc No: 16-0166182, EDD tax lien  
436 W Garland Ave, Fresno, CA  
93705  
Amount: \$1,388

Swiggs Bar Sports  
Doc No: 16-0166183, EDD tax lien  
1700 Sunnyside Ave #95, Clovis,  
CA 93611  
Amount: \$9,047

First Baptist Church of Selma Inc  
Doc No: 16-0166184, EDD tax lien  
2025 Grant St, Selma, CA 93662  
Amount: \$389

Superior Auto Body Shop  
Doc No: 16-075884, EDD tax lien  
652 E Date Ave, Porterville, CA  
93257  
Amount: \$6,895

L & M Homes Ilc  
Doc No: 16-075885, EDD tax lien  
300 N Carl Dr, Visalia, CA 93291  
Amount: \$4,185

Citrus Care Solutions  
Doc No: 16-075886, EDD tax lien  
P O Box 241, Exeter, CA 93221  
Amount: \$4,640

Virtual Insurance Service Ilc  
Doc No: 16-075887, EDD tax lien  
3222 S Parkwood Ct, Visalia, CA  
93277  
Amount: \$775

Jose Villeda Trucking  
Doc No: 16-076888, EDD tax lien  
37191 S Luton St, Tulare, CA 93274  
Amount: \$92

Steve Sorina Plastering  
Doc No: 16-076889, EDD tax lien  
4125 W Noble Ave, Visalia, CA  
93277  
Amount: \$5,714

USA Car Wash  
Doc No: 16-076890, EDD tax lien  
2401 W Olive Ave, Porterville, CA  
93257  
Amount: \$3,642

Central Cal Windows  
Doc No: 16-077518, EDD tax lien  
P O Box 2588, Visalia, CA 93279  
Amount: \$564

Ila Products  
Doc No: 16-077519, EDD tax lien

127 E Tulare Ave, Tulare, CA 93274  
Amount: \$4,101

Jose Villeda Trucking  
Doc No: 16-077520, EDD tax lien  
3791 S Luton St, Tulare, CA 93274  
Amount: \$58

Creative Landscape Designs Inc  
Doc No: 16-077521, EDD tax lien  
535 N Kent St, Visalia, CA 93291  
Amount: \$5,944

Ramos Irrigation  
Doc No: 16-077522, EDD tax lien  
1132 N Bellah Ave, Lindsay, CA  
93247  
Amount: \$3,150

Lost Hills Tire Service  
Doc No: 16-077578, Board of  
Equalization tax lien  
14820 Aloma St, Lost Hills, CA  
93721  
Amount: \$99,363

Citrus Care Solutions  
Doc No: 16-078444, Franchise Tax  
Board tax lien  
P O Box 241, Exeter, CA 93221  
Amount: \$55,698

MJ International Travel Holdings  
Inc  
Doc No: 16-078445, Franchise Tax  
Board tax lien  
1830 S Mooney Blvd Ste 112,  
Visalia, CA 93277  
Amount: \$3,296

Repic Management Inc  
Doc No: 16-078661, EDD tax lien  
4050 S Demaree St Ste A, Visalia,  
CA 93277  
Amount: \$439

Buffalo Bill's Wild West Inc  
Doc No: 16-078662, EDD tax lien  
33572 Globe Dr, Springville, CA  
93265  
Amount: \$453

Cen Cal Ag Inc  
Doc No: 16-031505, EDD tax lien  
912 Riverside Ave, Chowchilla, CA  
93610  
Amount: \$4,694

Pedro's Place  
Doc No: 16-031506, EDD tax lien  
1772 Robertson Blvd, Chowchilla,  
CA 93610  
Amount: \$1,770

Transcorp Freightways Inc  
Doc No: 16-031507, EDD tax lien  
23687 Avenue 19, Madera, CA  
93638  
Amount: \$1,121

Todd's Cook House  
Doc No: 16-031508, EDD tax lien  
40713 Hwt 41 #5, Oakhurst, CA  
93644  
Amount: \$2,501

Richie Iest Farms Inc  
Doc No: 16-031759, EDD tax lien  
14676 Avenue 14, Madera, CA  
93637  
Amount: \$18,789

Central Valley Millwright Inc  
Doc No: 16-031761, EDD tax lien  
P O Box 178, Chowchilla, CA 93610  
Amount: \$6,246

Central Cal Ag Services Inc  
Doc No: 16-031762, EDD tax lien  
845 Lilly St, Madera, CA 93638  
Amount: \$525

New Testament Baptist Church  
Doc No: 16-022653, EDD tax lien  
101 N Irwin St Ste 211, Hanford, CA  
93230  
Amount: \$45

**NEW BUSINESSES****FRESNO**

M T R  
Harbans Singh  
2224 S Maple Ave  
Fresno, CA 93725

The Pilates Project  
Michelle Lee  
585 W Nees Ste 121  
Fresno, CA 93711

Munchies  
GG Management Inc  
645 E Shaw Ave #JJ79  
Fresno, CA 93710

J&B Services  
Tandy Johnson  
28579 Hidden Hollow Lane  
Tollhouse, CA 93667

Avila Ag & Land Company  
White Hawk Properties  
7929 E Dakota Ave  
Fresno, CA 93737

Sergio's Gardening Service  
Sergio Garcia  
2215 N Antioch Ave  
Fresno, CA 93722

The Scanworks  
Mark Jackson  
21697 Frontier Rd  
Clovis, CA 93619

Five Star Roofing  
Sandra Montejano  
3197 Claremont Ave  
Clovis, CA 93611

Early Readers Preschool #1  
Carla Hill  
105 E Myers Ave  
Fresno, CA 93706

Aguilar Thrift Store  
Manuel Romero  
3539 E Ventura Ave  
Fresno, CA 93727

Issa Mae's Sweet Potato Pies & Pie  
Kimberly Galbreath  
2529 E Belmont Ave  
Fresno, CA 93701

Chipper Lil Feet Daycare  
Elizabeth Lopez  
3864 E Gettysburg Ave  
Fresno, CA 93726

God Family & Country  
Kenneth Bowden  
3050 Pico Ave  
Fresno, CA 93619

Clovis Heart Inc  
Surinder S Sandhu MD Inc  
7035 N Maple Ave Ste 103  
Fresno, CA 93720

Poolquip

Ronald Kelley  
2250 Alamos Ave  
Clovis, CA 93611

Elite Granite & Tile  
John Affeldt Jr  
10144 E Belmont Ave  
Sanger, CA 93657

Tsy Products  
Anton Tsyboulia  
41493 Lilley Mountain Dr  
Coarsegold, CA 93614

Tint Pros  
Garcia Investments Incorporated  
6155 N Blackstone  
Fresno, CA 93710

Alfredo's Professional Yard  
Services  
Alfredo Montes  
2725 E Holland Ave  
Fresno, CA 93726

United Conservatory of Music  
Leo Kim  
4747 N 1st St Ste 185  
Fresno, CA 93726

Marine Pro Shops  
Keith Boulez  
2910 E Heaton Ave  
Fresno, CA 93721

Down Town Auto Plaza  
Alam Qasem  
3770 E Belmont Ave  
Fresno, CA 93702

Variades Chavez  
Tareq Ali  
13699 E Manning Ave Ste 104  
Parlier, CA 93648

Smith Construction Company Inc  
Smith Construction Company Inc  
2139 N Briarwood Ave  
Fresno, CA 93705

27 Acres Inc  
27 Acres  
13600 E Belmont Ave  
Sanger, CA 93657

Leticia Farms  
Leticia Gordillo  
12646 Kamm Ave  
Kingsburg, CA 93662

Sante Care Center  
Sante Care Center Inc  
6323 N Fresno St Ste 104  
Fresno, CA 93710

ME-N-ED's On Tap  
ME-N-ED's Pizzerias Inc  
1731 W Bullard #101  
Fresno, CA 93711

Bamping Daycare  
Jillaun Bamping  
1025 Villa Ave #102  
Clovis, CA 93612

Whitney Oaks Dairy  
Mary Davis  
152 Devon  
Lemoore, CA 93245

MSG Carrier  
Nirvair Gill  
2520 S Villa Ave  
Fresno, CA 93725

**Leads | from 15**

	1304 E Jensen Ave Fresno, CA 93706	Papi Tio's Tacos Maria Jimenez 224 W Olive Ave Fresno, CA 93728	2308 E Brown Ave Fresno, CA 93703	Hooper and Anthony David Anthony 35756 Mtn Rd 52 Porterville, CA 93257
Sandhu Farms Harking Sandhu 12648 E Huntsman Ave Selma, CA 93662	JS Auditing Service Jennifer Hays 6366 N Figarden Dr Ste 116 Fresno, CA 93722	Liberty Tax Service Luandria Jordan 1438 W Ashlan Ave Fresno, CA 93705	Mindset 1-2-3 Jacqueline White 234 N Timmy Ave Clovis, CA 93612	Lowlands Dairy Frank Horstink 12671 Ave 200 Tulare, CA 93274
Green Power Concepts Edward Egger 2419 Warner Ave Clovis, CA 93611	East Side Customs & Collision Elias Zambrano 1443 N Jackson Fresno, CA 93703	In and Out Taxes Dekoreyon Major 4833 E Nevada Ave Fresno, CA 93727	Hazelton Cleaning Shaun Hazelton 2088 E Emilie Ave Fresno, CA 93730	Golden Four Express Ilc Golden Four Express Ilc 13287 El Nogal Ave Visalia, CA 93292
Fasika Ethiopian Restaurant Charles Kaloki 4712 N Blackstone Ave Fresno, CA 93726	Ruben Garden Services Carlos Huerta 1612 W Flint Way Fresno, CA 93705	Suprema Market Christian Sanchez 2225 Chandler St Selma, CA 93662	Arya Medical Group Corp Arya Medical Group Corp 1660 E Herndon Ave Ste 101 Fresno, CA 93720	Iezel Daniel Amaya 1122 S Chinowth Visalia, CA 93277
Greater Fresno Human Services Center John Sims 2811 W California Ave #443 Fresno, CA 93706	Creative Minds Learning Center Creative Minds Learning Center Ilc 7511 N Palm Bluffs Ave Ste 104 Fresno, CA 93711	Living Water Dairy Arthur Morris III 2871 E Clarkson Ave Selma, CA 93662	Rook Distribution Steve Siriphoosit 11467 E Shields Ave Sanger, CA 93657	Rachel Studio De Belleza Rachel Isais Bravo 1300 S Mooney Ste 2 Visalia, CA 93277
Crutchfield Pest Control Dale Crutchfield 126 N Roosevelt Ave Fresno, CA 93701	Real Estate Solutions Haninder Dang 7942 N Maple Ave Ste 112 Fresno, CA 93720	Pericos Hair & Nail Spa Frances Alarcon 4207 E Olive #101 Fresno, CA 93702	Plato Pet Treats Ilc KDR Pet Treats Ilc 2676 S Maple ave Fresno, CA 93725	Valley Fuel Travel Plaza Valley Fuel Goshen Inc 6803 Betty Dr Goshen, CA 93291
Alpha & Omega Therapy Services Adam Sheppard 6324 Ranger Rd Clovis, CA 93619	ME-N-ED's Pizzeria Genova Management Group Ilc 1990 N Fowler Ste 101 Clovis, CA 93619	SPI Document Imaging Shawn Patty Investigations Inc 2350 W Shaw Ave Ste 147 Fresno, CA 93711	West Cost Carrier Kamaljit Kang 4629 E American Ave Fresno, CA 93725	Valley Fuel Town & Country Market Valley Fuel Tipton Inc 412 S Burnett Rd Tipton, CA 93272
Sierra Physical Therapy Education Monica Rivera 26053 Sales Creek Rd Clovis, CA 93619	ME-N-ED's Pizzeria Genova Management Group Ilc 5776 N First Ave Fresno, CA 93710	CSJ Properties Claude Saiz Jr 370 N Blackstone Ave Fresno, CA 93701	Integral Freight System Samandeep Brar 6077 E Cortland Ave Fresno, CA 93727	Valley Fuel Get and Go Valley Fuel Visalia Inc 1929 S Central St Visalia, CA 93277
Reliable Handyman Services Sukhpal Brar 2853 E Vermont Ave Fresno, CA 93720	School of the Arts Sheila Sanders 29369 Auberry Rd Prather, CA 93651	All that Entertainment & Sports Craig Wilder 399 San Madele Ave Coalinga, CA 93210	Prestige Catering Monique Grays 2350 Santa Ana Ave Clovis, CA 93611	Black Roze Lipstick Michael Morentin 315 N Westfield St Visalia, CA 93291
Kla Trading Keith Klann 2902 E Joaquin Place Fresno, CA 93726	ME-N-ED's Pizzeria Genova Management Group Ilc 1077 N Willow Ave #107 Clovis, CA 93611	Beyoutiful Dream Studios Gregory Kelley 4741 W Spruce Ste 109 Fresno, CA 93722	<b>MADERA</b> Mejia's Taqueria Y Mariscos Ayumba Inc 1410 Country Club Dr Madera, CA 93638	O's Candy Pop Maria Omos 4005 W Paradise Visalia, CA 93277
Pools By Poolquip Shenandoah Pool Service Inc 2250 Alamos ave Clovis, CA 93611	ME-N-ED's Pizzeria Genova Management Group Ilc 15191 W Whitesbridge Kerman, CA 93630	America's Destiny America's Destiny 1035 Irwin Ave Fresno, CA 93706	<b>TULARE</b> Mid Valley Transportation Visalia Unified School District 801 N Mooney Blvd Ste A Visalia, CA 93291	Aguilar Mobile Auto Repair Daniel Aguilar 1191 N Milner Tulare, CA 93274
Strategic Construction Planning Timothy Rivera 2019 W Los Altos Ave Fresno, CA 93711	Jennifer's David Finocchi 4911 N Glenn Ave #D Fresno, CA 93704	Archie Crippen Demolition Matthew Crippen 13250 W Annadale ave Kerman, CA 93630	Fashion Network Gregory Hartsell 162 N Main St Porterville, CA 93257	Maciel Rentals Adrie Maciel 3335 W Taylor Visalia, CA 93291
Betty's Cleaning Service Marco Monroy 232 N First St Fresno, CA 93702	Verizon Wireless Verizon Wireless Services Ilc 645 E Shaw Ave #JJ79 Fresno, CA 93710	T & J Mini Mart T & J Mini Mart 13495 E Manning Ave Parlier, CA 93648	Urbano Ranches Carlos Urbanos 20902 Ave 240 Lindsay, CA 93247	<b>KINGS</b> Valle Gruillense Bar & Grill Michel Family Inc 901 W Lacey Blvd Hanford, CA 93230
Impressive Services Perry Hart 2250 N Polk Ave Fresno, CA 93722	Kings County Bail Bonds Teddy Miller Jr 1243 Van Ness Ave Fresno, CA 93721	NR Transport Sergio Rivera 643 Garcia St Mendota, CA 93640	JG S S Food Service Kawaldeep Bains 3002 N M St Tulare, CA 93274	Taqueria Y Carniceria Mexico Guadalupe Martinez 1000 General Petroleum Kettleman, CA 93239
Degroot Environmental Matthew Degroot 1241 Sierra St Kingsburg, CA 93631	Ariana Aurora Jessica Gonzalez 6322 W Dovewood Lane Fresno, CA 93723	Vinces Liquor Jaswinder Kaur 1105 E Manning Ave Reedley, CA 93654	A2B Property Preservation Andrew Garcia 1099 Stonegate Cove Dr Porterville, CA 93257	Hanford Is Home Ilc Jeffrey Porterfield 207 N Irwin St Ste 221 Hanford, CA 93230
Thind Carrier Harjot Singh 6075 N Delbert Ave Fresno, CA 93722	Munsch Excavation Stephen Munsch 2218 E Poppy Hills Dr Fresno, CA 93730	A & A Bridal Hair & Makeup Alyssa Tucker 1449 E Los Altos Fresno, CA 93710	Instyle Jae Kang 156 N Main St Porterville, CA 93257	Avenal Car Wash Richard Shaw 306 Skyline Blvd Avenal, CA 93204
American Trucking Distribution Inc America Trucking Distribution Inc 20915 Rd 31 Madera, CA 93638	USA Freight Tejinder Brar 150 S 1st #118 Kerman, CA 93630	Awesome Care Gaiane Poshotian 1424 W Roberts Ave Fresno, CA 93711	Flow Tech Rudy Maldonado 3733 W Damsen Ave Visalia, CA 93291	Napoles Bakery Ricardo Medina 1045 Doran Ave Corcoran, CA 93212
GGG Gardening & Landscape Services Genaro Castillo	Video Inspection Specialists RT Diversified Inc 5105 E Belmont Ave Fresno, CA 93727	American Travel Union Transportation of America		

# PUBLIC NOTICES

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December 30, 2016

## READERS INDEX

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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** TS No. **CA-16-746056-BF** Order No.: **8667726** NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED TO THE COPY PROVIDED TO THE MORTGAGOR OR TRUSTOR (Pursuant to Cal. Civ. Code 2923.3) **YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 2/9/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): **SHANN M. CONNER AND MICHAEL R. CONNER, WIFE AND HUSBAND** Recorded: **2/21/2007** as Instrument No. **2007-0035694** of Official Records in the office of the Recorder of **FRESNO** County, California; Date of Sale: **1/25/2017 at 9:00 AM** Place of Sale: **At the Fresno Superior Courthouse, 1100 Van Ness Avenue, Fresno, CA 93724. At the West Entrance to the County Courthouse Breezeway** Amount of unpaid balance and other charges: **\$424,410.35** The purported property address is: **3544 PRESCOTT AVENUE, CLOVIS, CA 93619** Assessor's Parcel No.: **558-120-27** **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE**

**TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **800-280-2832** for information regarding the trustee's sale or visit this Internet Web site <http://www.qualityloan.com>, using the file number assigned to this foreclosure by the Trustee: **CA-16-746056-BF**. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders rights against the real property only. **QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** Date: **Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 619-645-7711** For **NON SALE** information only Sale Line: **800-280-2832** Or Login to: <http://www.qualityloan.com> Reinstatement Line: **(866) 645-7711 Ext 5318** Quality Loan Service Corp. TS No.: **CA-16-746056-BF** IDSPub #0119761 12/30/2016 1/6/2017 1/13/2017 12/30/2016, 01/06/2017, 01/13/2017

(1) APN: **437-221-16** T.S. No.: **2015-2451** **NOTICE OF TRUSTEE'S SALE. YOU ARE IN DEFAULT UNDER A DEED OF TRUST AND ASSIGNMENT OF RENTS DATED 11/16/1994. 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, express 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: **CHERRI LEE WELLS DIX, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY** Duly Appointed Trustee: **S.B.S. TRUST DEED NETWORK, A CALIFORNIA CORPORATION** recorded **11/23/1994**, as Instrument No. **94177363**, in book **XX**, page, **XX** of Official Records in the office of the Recorder of **FRESNO** County, California. Date of Sale: **01/23/2017** Time: **10:00 AM** Place of Sale: **AT THE W. ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY 1100 VAN NESS, FRESNO, CA 93724.** Amount of unpaid balance and other charges: **\$560,361.26** Property being sold "as in - Where is" Street Address or other common designation of real property: **3436 N. FIRST ST., FRESNO, CA 93726.** A.P.N.: **437-221-16.** The North 146 feet of the West 455.72 feet of the South half of the North half of the Southwest quarter of the Southwest quarter of Section 23, Township 13 South, Range 20 East, Mount Diablo Base and Meridian, according to the Official Plat thereof. **THE BENEFICIARY MAY ELECT, IN ITS DISCRETION, TO EXERCISE ITS RIGHTS AND REMEDIES IN ANY MANNER PERMITTED UNDER SECTION 9604 OF THE CALIFORNIA COMMERCIAL CODE, OR ANY OTHER APPLICABLE SECTION; AS TO ALL OR SOME OF THE PERSONAL PROPERTY, FIXTURES AND OTHER GENERAL TANGIBLES AND INTANGIBLES MORE PARTICULARLY DESCRIBED IN THE DEED OF TRUST, GUARANTEES, UCC'S, SECURITY AGREEMENTS.** 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 **FOR SALES INFORMATION, PLEASE CALL (855)986-9342**, or visit this Internet Web site [www.superiordefault.com](http://www.superiordefault.com) using the file number assigned to

this case **2015-2451**. 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: **12/15/2016. S.B.S. TRUST DEED NETWORK, A CALIFORNIA CORPORATION, 31194 La Baya Drive, Suite 106, Westlake Village, California, 91362 (818)991-4600.** By: **Colleen Irby, Trustee Sale Officer.** WE ARE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. **(12/30/16, 01/06/17, 01/13/17 TS#-2015-2451 SDI-4179)** 12/30/2016, 01/06/2017, 01/13/2017

(1) T.S. No. 047678-CA APN: 300-390-02 **NOTICE OF TRUSTEE'S SALE** Pursuant to CA Civil Code 2923.3 **IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 7/20/2005. 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 1/24/2017 at 10:30 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 7/25/2005, as Instrument No. 2005-0165768, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: **JACK L VREELAND AND KAREN A VREELAND, HUSBAND AND WIFE AS JOINT TENANTS WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE, 1100 VAN NESS, FRESNO, CA 93724** all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: **MORE 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: **17615 PARKCLIFFE LN FRIANT, CA 93626** 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: **\$102,182.72** 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 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](http://WWW.STOXPOSTING.COM), using the file number assigned to this case 047678-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 Suite 200 San Diego, California 92117 12/30/2016, 01/06/2017, 01/13/2017

(1) APN: 428-191-02 TS No: CA08003789-15-1 To No: 95308843-55 **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 March 5, 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.** On January 24, 2017 at 02:00 PM, 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 March 16, 2007 as Instrument No. 2007-0054869, of official records in the Office of the Recorder of Fresno County, California, executed by **ALFRED P. LOPEZ, AND CYNTHIA A. LOPEZ, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor(s), in favor of WASHINGTON MUTUAL BANK 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: **3127 E HOLLAND AVENUE, FRESNO, CA 93726** 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 **\$253,943.46** (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

## TRUSTEE SALES

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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, CA08003789-15-1. 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: December 21, 2016 MTC Financial Inc. dba Trustee Corps TS No. CA08003789-15-1 17100 Gillette Ave Irvine, CA 92614 Phone: 949-252-8300 TDD: 866-660-4288 Miguel Ochoa, Authorized Signatory SALE INFORMATION CAN BE OBTAINED ON LINE AT [www.insourcelogic.com](http://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 26573, Pub Dates: 12/30/2016, 01/06/2017, 01/13/2017, FRESNO BUSINESS JOURNAL 12/30/2016, 01/06/2017, 01/13/2017

T.S. No. 045553-CA APN: 083-141-12 NOTICE OF TRUSTEE'S SALE Pursuant to CA Civil Code 2923.3 IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 4/5/2007. 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 On 1/25/2017 at 9:00 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 4/19/2007, as Instrument No. 2007-

0078777, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: GARY D SINKLIER, AND KRISTI A SINKLIER, HUSBAND AND WIFE AS JOINT TENANTS WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY, FRESNO SUPERIOR COURTHOUSE, 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: LOT 60 OF PLEASANT VALLEY ADDITION NO. 2, IN THE CITY OF COALINGA, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 1, PAGE 33, OF MISCELLANEOUS MAPS, FRESNO COUNTY RECORDS. SAID PROPERTY IS ALSO DESCRIBED AS: LOT 8 IN BLOCK 63 OF THE CITY OF COALINGA, COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE OFFICIAL MAP THEREOF RECORDED FEBRUARY 20, 1918, IN BOOK 10 AT PAGE 5 OF RECORD OF SURVEYS, FRESNO COUNTY RECORDS. The street address and other common designation, if any, of the real property described above is purported to be: 442 E PLEASANT ST COALINGA, CA 93210-2628 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: \$121,719.84 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 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 or visit this Internet Web site [WWW.AUCTION.COM](http://WWW.AUCTION.COM), using the file number assigned to this case 045553-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: (800) 280-2832 CLEAR RECON CORP. 4375 Jutland Drive Suite 200 San Diego, California 92117 12/16/2016, 12/23/2016, 12/30/2016

T.S. No. 040771-CA APN: 433-481-36 NOTICE OF TRUSTEE'S SALE Pursuant to CA Civil Code 2923.3 IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 8/17/2004. 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 On 1/24/2017 at 10:30 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 8/27/2004, as Instrument No. 2004-0191587, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: ROGELIO C. DEJESUS AND NOBLEZA L. DEJESUS, WHO ARE MARRIED TO EACH OTHER 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: 3015 N SELLAND 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 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: \$29,231.15 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 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

recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (844) 477-7869 or visit this Internet Web site [WWW.STOXPOSTING.COM](http://WWW.STOXPOSTING.COM), using the file number assigned to this case 040771-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 Suite 200 San Diego, California 92117 12/16/2016, 12/23/2016, 12/30/2016

**T.S. No.: 16-13035-01**  
**NOTICE OF TRUSTEE'S SALE**  
NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED\*  
注: 本文件包含一个信息摘要  
참고사항: 본 첨부 문서에 정보 요약서가 있습니다  
NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO  
TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP  
LƯU Ý: KÈM THEO DÂY LÀ BẢN TRÍNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY  
\*[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 TRUSTOR.]  
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 9/24/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.  
Original Trustor(s): **Carlos Carrizales and Brenda Ward, AKA Brenda L. Ward, husband and wife as joint tenants**  
Duly Appointed Trustee: **WT Capital Lender Services, a California corporation**  
Recorded **11/2/2007**, as **Instrument No. 2007-0200398**, of Official Records in the office of the Recorder of **Fresno** County, California  
Date of Sale: **1/6/2017 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: **\$51,273.07** Estimated Street Address or other common designation of real property: **20810 Fairway Avenue, Laton, CA**  
Legal Description:  
**LOT 24 OF TRACT NO. 4025, ADAMS MANOR II, IN THE COUNTY OF FRESNO, STATE OF CALIFORNIA, ACCORDING TO THE MAP THEREOF RECORDED IN BOOK 48, PAGES 31 AND 32 OF PLATS, FRESNO COUNTY RECORDS. A.P.N.: 057-303-08**

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: December 5, 2016  
WT Capital Lender Services, a California corporation  
1522 North Colonial Avenue, Suite 101, Fresno, California 93711  
**(559) 222-4644 WTCap.com**  
**By Debra Francesconi, Senior Vice President**  
12/16/2016, 12/23/2016, 12/30/2016

T.S. No. 022508-CA APN: 312-743-06 NOTICE OF TRUSTEE'S SALE Pursuant to CA Civil Code 2923.3 IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 5/22/2009. 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 2/14/2017 at 10:30 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 5/29/2009, as Instrument No. 2009-0073394, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: JOSHUA LOVETT AND TAMMY LOVETT, HUSBAND AND WIFE AS JOINT TENANTS WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH,

## TRUSTEE SALES

Continued | From 18

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: LOT 96 OF TRACT NO. 5137, THE VINEYARDS, IN THE CITY OF FRESNO, COUNTY OF FRESNO, STATE OF CALIFORNIA. ACCORDING TO THE MAP THEREOF RECORDED IN BOOK VOLUME 72, PAGES 34 THROUGH 38, INCLUSIVE, OF PLATS, FRESNO COUNTY RECORDS. The street address and other common designation, if any, of the real property described above is purported to be: 5391W HOME 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 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: \$196,155.63. 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 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](http://WWW.STOXPOSTING.COM), using the file number assigned to this case 022508-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 Suite 200 San Diego, California 92117  
12/16/2016, 12/23/2016, 12/30/2016

NOTICE OF TRUSTEE'S SALE TS # CA-16-7082-CS Order # 160268159-CA-VOI Loan # 9804641083 [PURSUANT TO CIVIL CODE Section 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR.] NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/16/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 to the Financial code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE. Trustor(s): LAYTON HAWKINS Recorded: 10/31/2007 as Instrument No. 2007-0199448 in book xxx, page xxx of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 1/12/2017 at 2:00 PM 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: \$110,214.94. The purported property address is: 331 N DELNO AVE FRESNO, CA 93706 Assessor's Parcel No. 458-151-15 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](http://www.servicelinkasap.com), using the file number assigned to this case CA-16-7082-CS. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled

sale. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney. Date: 12/7/2016 SUMMIT MANAGEMENT COMPANY, LLC 16745 W. Bernardo Dr., Ste. 100 San Diego, CA 92127 (866) 248-2679 (For NON SALE information only) Sale Line: 714-730-2727 or Login to: [www.servicelinkasap.com](http://www.servicelinkasap.com) Reinstatement Line: (800) 401-6587 Cecilia Stewart, Trustee Sale Officer If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. THIS NOTICE IS SENT FOR THE PURPOSE OF COLLECTING A DEBT. THIS FIRM IS ATTEMPTING TO COLLECT A DEBT ON BEHALF OF THE HOLDER AND OWNER OF THE NOTE. ANY INFORMATION OBTAINED BY OR PROVIDED TO THIS FIRM OR THE CREDITOR WILL BE USED FOR THAT PURPOSE. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. A-4601496 12/16/2016, 12/23/2016, 12/30/2016 12/16/2016, 12/23/2016, 12/30/2016

T.S. No. 041364-CA APN: 427-082-04 NOTICE OF TRUSTEE'S SALE Pursuant to CA Civil Code 2923.3 IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 8/6/2014. 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 On 1/11/2017 at 9:00 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 8/11/2014, as Instrument No. 2014-0088515-00, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA executed by: SELBA A. REA, AN UNMARRIED WOMAN 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: WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY, FRESNO SUPERIOR COURTHOUSE, 1100 VAN NESS AVENUE, FRESNO, CA 93724 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: AS MORE FULLY DESCRIBED ON SAID DEED OF TRUST The street address and other common designation, if any, of the real property described above is purported to be: 4865 N DIANA STREET FRESNO, CALIFORNIA 93726 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: \$190,920.16 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 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 or visit this Internet Web site [WWW.AUCTION.COM](http://WWW.AUCTION.COM), using the file number assigned to this case 041364-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: (800) 280-2832 CLEAR RECON CORP. 4375 Jutland Drive Suite 200 San Diego, California 92117  
12/16/2016, 12/23/2016, 12/30/2016

T. S. No: V549628 CA Unit Code: V Loan No: 16974-1/LANCASTER/LANCASTER AP #1: 435-152-18 825 E. FEDORA AVENUE, FRESNO, CA 93704 NOTICE OF TRUSTEE'S SALE T.D. SERVICE COMPANY, as duly appointed Trustee under the following described Deed of Trust WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (in the forms which are lawful tender in the United States) and/or the cashier's, certified or other checks specified in Civil Code Section 2924h (payable in full at the time of sale to T.D. Service Company) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property hereinafter described: Trustor: MICHAEL J. LANCASTER Recorded December 8, 2006 as Instr. No. 2006-0258137 in Book --- Page --- of Official Records in the office of the Recorder of FRESNO County; CALIFORNIA, pursuant to the Notice of Default and Election to Sell thereunder recorded September 8, 2016 as Instr. No. 2016-0119739-00 in Book --- Page --- of Official Records in the office of the Recorder of FRESNO County CALIFORNIA. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED NOVEMBER 24, 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. 825 E. FEDORA AVENUE, FRESNO, CA 93704 "(If a street address or common designation of property is shown above, no warranty is given as to its completeness or correctness)." Said Sale of property will be made in "as is" condition

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 as in said note provided, 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. Said sale will be held on: JANUARY 6, 2017, AT 10:00 A.M. \*AT THE WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY, 1100 VAN NESS AVENUE, FRESNO, CA 93724 At the time of the initial publication of this notice, the total amount of the unpaid balance of the obligation secured by the above described Deed of Trust and estimated costs, expenses, and advances is \$15,817.41. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (888) 988-6736 or visit this Internet Web site: [salestrack.tdsf.com](http://salestrack.tdsf.com), using the file number assigned to this case V549628 V. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the monies paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. Date: December 8, 2016 T.D. SERVICE COMPANY as said Trustee DARLENE MONTERO, ASSISTANT SECRETARY T.D. SERVICE COMPANY 4000 W. Metropolitan Drive, Suite 400 Orange, CA 92868-0000 The Beneficiary may be attempting to collect a debt and any information obtained may be used for that purpose. If available, the expected opening bid and/or postponement information may be obtained by calling the following telephone number(s) on the day before the sale: (888) 988-6736 or you may access sales information at [salestrack.tdsf.com](http://salestrack.tdsf.com), TAC# 6221 PUB: 12/16/16, 12/23/16, 12/30/16 12/16/2016, 12/23/2016, 12/30/2016

NOTICE OF TRUSTEE'S SALE File No. 7367.23718 Title Order No. 8663133 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 12/04/2012. 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. A public auction sale to the

Continued | Next Page

## TRUSTEE SALES

Continued | From 19

highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in §5102 to the Financial code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to satisfy the obligation secured by said Deed of Trust. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. Trustor(s): JOHN M. HALL AND AIMEE M. HALL, HUSBAND AND WIFE AS JOINT TENANTS Recorded: 12/12/2012, as Instrument No. 2012-0179104-00, of Official Records of FRESNO County, California. Date of Sale: 01/05/2017 at 2:00 PM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA The purported property address is: 2799 EAST SHEA DRIVE, FRESNO, CA 93720 Assessors Parcel No. 568-313-03 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 \$259,285.93. If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the deposit paid, plus interest. The purchaser shall have no further recourse against the beneficiary, the Trustor or the trustee. 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 877-484-9942 or visit this Internet Web site [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com) or [www.Auction.com](http://www.Auction.com) using the file number assigned to this case 7367.23718. 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: December 12, 2016 NORTHWEST TRUSTEE SERVICES, INC., as Trustee Candice Yoo Authorized Signatory 2121 Alton Parkway, Suite 110, Irvine, CA 92606 866-387-6987 Sale Info website: [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com) or [www.Auction.com](http://www.Auction.com) Automated Sales Line: 877-484-9942 or 800-280-2832 Reinstatement and Pay-Off Requests: (866) 387-NWTS THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HALL, JOHN AND AIMEE ORDER # 7367.23718: 12/16/2016, 12/23/2016, 12/30/2016

NOTICE OF TRUSTEE'S SALE  
Trustee Sale No. : 0000006133375

Title Order No.: 730-1607123-70  
FHA/VA/PMI No.: ATTENTION  
RECORDER: THE FOLLOWING  
REFERENCE TO AN ATTACHED  
SUMMARY APPLIES ONLY  
TO COPIES PROVIDED TO  
THE TRUSTOR, NOT TO THIS  
RECORDED ORIGINAL NOTICE.  
NOTE: THERE IS A SUMMARY  
OF THE INFORMATION IN THIS  
DOCUMENT ATTACHED. YOU ARE  
IN DEFAULT UNDER A DEED OF  
TRUST, DATED 09/09/2009. 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 09/25/2009 as Instrument  
No. 2009-0132274 of official  
records in the office of the County  
Recorder of FRESNO County, State  
of CALIFORNIA. EXECUTED BY:  
KELLY R. ESKELSEN AND TERRI L.  
ESKELSEN, 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: 01/25/2017 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: 2324 SOUTH JUDY AVENUE,  
FRESNO, CALIFORNIA 93727  
APN#: 316-412-07 The undersigned  
Trustee disclaims any liability for any  
incorrectness of the street address and  
other common designation, if any,  
shown herein. Said sale will be made,  
but without covenant or warranty,  
expressed or implied, regarding title,  
possession, or encumbrances, to pay  
the remaining principal sum of the  
note(s) secured by said Deed of Trust,  
with interest thereon, as provided in  
said note(s), advances, under the terms  
of said Deed of Trust, fees, charges  
and expenses of the Trustee and of  
the trusts created by said Deed of  
Trust. The total amount of the unpaid  
balance of the obligation secured by  
the property to be sold and reasonable  
estimated costs, expenses and advances  
at the time of the initial publication of  
the Notice of Sale is \$168,987.90. 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](http://www.auction.com) for information  
regarding the sale of this property,

using the file number assigned to this  
case 0000006133375. 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](http://www.auction.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. BARRETT DAFFIN  
FRAPPIER TREDER and WEISS, LLP  
as Trustee 20955 Pathfinder Road, Suite  
300 Diamond Bar, CA 91765 (866) 795-  
1852 Dated: 12/13/2016 A-4602486  
12/23/2016, 12/30/2016, 01/06/2017  
12/23/2016, 12/30/2016, 01/06/2017

TSG No.: 8670537 TS No.:  
CA1600275772 FHA/VA/PMI No.:  
0484461231 APN: 463-023-02 Property  
Address: 4943 E KERCKHOFF AVE  
FRESNO, CA 93727-3740 NOTICE  
OF TRUSTEE'S SALE YOU ARE  
IN DEFAULT UNDER A DEED OF  
TRUST, DATED 03/01/2007. UNLESS  
YOU TAKE ACTION TO PROTECT  
YOUR PROPERTY, IT MAY BE SOLD  
AT A PUBLIC SALE. IF YOU NEED  
AN EXPLANATION OF THE NATURE  
OF THE PROCEEDING AGAINST  
YOU, YOU SHOULD CONTACT A  
LAWYER. On 01/12/2017 at 10:00  
A.M., First American Title Insurance  
Company, as duly appointed Trustee  
under and pursuant to Deed of Trust  
recorded 03/08/2007, as Instrument  
No. 2007-0048036, in book , page ,  
of Official Records in the office of  
the County Recorder of FRESNO  
County, State of California. Executed  
by: STACY SCHREINER, 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  
2924h(b), (Payable at time of sale in  
lawful money of the United States) At  
the Van Ness Avenue exit from the  
County Courthouse at 1100 Van Ness  
Avenue, Fresno, CA 93724 All right,  
title and interest conveyed to and now  
held by it under said Deed of Trust in  
the property situated in said County  
and State described as: AS MORE  
FULLY DESCRIBED IN THE ABOVE  
MENTIONED DEED OF TRUST  
APN# 463-023-02 The street address  
and other common designation, if any,  
of the real property described above is  
purported to be: 4943 E KERCKHOFF  
AVE, FRESNO, CA 93727-3740  
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  
\$101,503.05. The beneficiary under  
said Deed of Trust has deposited all  
documents evidencing the obligations  
secured by the Deed of Trust and has  
declared all sums secured thereby  
immediately due and payable, and has  
caused a written Notice of Default  
and Election to Sell to be executed.  
The undersigned caused said Notice  
of Default and Election to Sell to be  
recorded in the County where the real  
property is located. NOTICE TO  
POTENTIAL BIDDERS: If you are  
considering bidding on this property  
lien, you should understand that there  
are risks involved in bidding at a  
trustee auction. You will be bidding on  
a lien, not on the property itself. Placing  
the highest bid at a trustee auction does  
not automatically entitle you to free  
and clear ownership of the property.  
You should also be aware that the lien  
being auctioned off may be a junior  
lien. If you are the highest bidder at  
the auction, you are or may be responsible  
for paying off all liens senior to the  
lien being auctioned off, before you  
can receive clear title to the property.  
You are encouraged to investigate the  
existence, priority, and size of

outstanding liens that may exist on  
this property by contacting the county  
recorder's office or a title insurance  
company, either of which may charge  
you a fee for this information. If you  
consult either of these resources, you  
should be aware that the same lender  
may hold more than one mortgage or  
deed of trust on the property. NOTICE  
TO PROPERTY OWNER: The sale  
date shown on this notice of sale may  
be postponed one or more times by  
the mortgagee, beneficiary, trustee,  
or a court, pursuant to Section 2924g  
of the California Civil Code. The law  
requires that information about trustee  
sale postponements be made available  
to you and to the public, as a courtesy  
to those not present at the sale. If you  
wish to learn whether your sale date  
has been postponed, and if applicable,  
the rescheduled time and date for the  
sale of this property, you may call  
(916)939-0772 or visit this Internet  
Web site <http://search.nationwideposting.com/propertySearchTerms.aspx>, using  
the file number assigned to this case  
CA1600275772 Information about  
postponements that are very short in  
duration or that occur close in time to  
the scheduled sale may not immediately  
be reflected in the telephone information  
or on the Internet Web site. The best way  
to verify postponement information  
is to attend the scheduled sale. If the  
sale is set aside for any reason, the  
Purchaser at the sale shall be entitled  
only to a return of the deposit paid. The  
Purchaser shall have no further recourse  
against the Mortgagor, the Mortgagee  
or the Mortgagee's attorney. Date: First  
American Title Insurance Company  
1500 Solana Blvd Bldg 6 Ste 6100  
Westlake, TX 76262 First American  
Title Insurance Company MAY BE  
ACTING AS A DEBT COLLECTOR  
ATTEMPTING TO COLLECT  
A DEBT. ANY INFORMATION  
OBTAINED MAY BE USED FOR  
THAT PURPOSE FOR TRUSTEE'S  
SALE INFORMATION PLEASE  
CALL (916)939-0772NPP0297707  
To: FRESNO BUSINESS JOURNAL  
12/23/2016, 12/30/2016, 01/06/2017  
12/23/2016, 12/30/2016, 01/06/2017

T.S. No. 047473-CA APN: 313-081-  
06 NOTICE OF TRUSTEE'S SALE  
Pursuant to CA Civil Code 2923.3  
IMPORTANT NOTICE TO PROPERTY  
OWNER: YOU ARE IN DEFAULT  
UNDER A DEED OF TRUST, DATED  
8/1/2005. 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 1/24/2017 at 10:30  
AM, CLEAR RECON CORP., as duly  
appointed trustee under and pursuant  
to Deed of Trust recorded 8/11/2005,  
as Instrument No. 2005-0183524, of  
Official Records in the office of the  
County Recorder of Fresno County,  
State of CALIFORNIA executed by:  
STEVEN B. STROTHER AND ZITA  
A. STROTHER, HUSBAND AND  
WIFE, AS COMMUNITY PROPERTY  
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: Parcel  
2 of Parcel Map No. 3023, recorded  
November 23, 1976 in Book 22, Page  
57 of Parcel Maps, Fresno County  
Records. The street address and other  
common designation, if any, of the real  
property described above is purported  
to be: 7177 EAST TULARE AVENUE  
FRESNO, CA 93727 The undersigned  
Trustee disclaims any liability for any  
incorrectness of the street address and  
other common designation, if any,  
shown herein. Said sale will be 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:  
\$351,642.41 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 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](http://WWW.STOXPOSTING.COM),  
using the file number assigned to this  
case 047473-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 Suite 200  
San Diego, California 92117  
12/23/2016, 12/30/2016, 01/06/2017

APN: 510-140-07 TS No:  
CA09000365-16-1 TO No: 95310581  
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 October  
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 PROCEEDINGS AGAINST  
YOU, YOU SHOULD CONTACT  
A LAWYER. On January 25, 2017  
at 09:00 AM, West Entrance to the  
County Courthouse Breezeway, Fresno  
Superior Courthouse, 1100 Van Ness  
Avenue, Fresno, CA 93724, MTC  
Financial Inc. dba Trustee Corps, as  
the duly Appointed Trustee, under and  
pursuant to the power of sale contained  
in that certain Deed of Trust Recorded  
on October 18, 2012 as Instrument  
No. 2012-0150607-00, of official  
records in the Office of the Recorder  
of Fresno County, California, executed  
by DANIEL L. VILLARREAL AND  
KATHLEEN A. VILLARREAL,  
HUSBAND AND WIFE AS JOINT  
TENANTS, as Trustor(s), in favor  
of MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS INC. as  
nominee for SUBURBAN MORTGAGE  
COMPANY OF NEW MEXICO DBA  
INTERCAP LENDING as Beneficiary,  
WILL SELL AT PUBLIC AUCTION  
TO THE HIGHEST BIDDER, in

Continued | Next Page

## TRUSTEE SALES

Continued | From 20

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: 5875 WEST SANTA ANA 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 \$181,497.14 (Estimated). However, prepayment premiums, accrued interest and advances will increase this figure prior to sale. Beneficiary's bid at said sale may include all or part of said amount. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the California Financial Code and authorized to do business in California, or other such funds as may be acceptable to the Trustee. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed Upon Sale until funds become available to the payee or endorsee as a matter of right. The property offered for sale excludes all funds held on account by the property receiver, if applicable. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. Notice to Potential Bidders If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a Trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a Trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same Lender may hold more than one mortgage or Deed of Trust on the property. Notice to Property Owner The sale date shown on this Notice of Sale may be postponed one or more times by the Mortgagee, Beneficiary, Trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about Trustee Sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call Auction.com at 800.280.2832 for information regarding the Trustee's Sale or visit the Internet Web site address www.Auction.com for information regarding the sale of this property, using the file number assigned to this case, CA09000365-16-1. 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: December 17, 2016 MTC Financial Inc. dba

Trustee Corps TS No. CA09000365-16-1 17100 Gillette Ave Irvine, CA 92614 Phone:949-252-8300 TDD: 866-660-4288 Myron Ravelo, Authorized Signatory SALE INFORMATION CAN BE OBTAINED ONLINE AT www.Auction.com FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832 Trustee Corps may be acting as a debt collector attempting to collect a debt. Any information obtained may be used for that purpose.ISL Number 26349, Pub Dates: 12/23/2016, 12/30/2016, 01/06/2017, FRESNO BUSINESS JOURNAL 12/23/2016, 12/30/2016, 01/06/2017

TSG No.: 8607409 TS No.: CA1500272033 FHA/VA/PMI No.: APN: 401-534-19S Property Address: 1020 E PENNSYLVANIA AVE FRESNO, CA 93720-4033 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 08/13/2007. 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. On 01/12/2017 at 10:00 A.M., First American Title Insurance Company, as duly appointed Trustee under and pursuant to Deed of Trust recorded 08/24/2007, as Instrument No. 2007-0160412, in book , page , of Official Records in the office of the County Recorder of FRESNO County, State of California. Executed by: GLORIA KHATTAIE, 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 2924h(b), (Payable at time of sale in lawful money of the United States) At the Van Ness Avenue exit from the County Courthouse at 1100 Van Ness Avenue, Fresno, CA 93724 All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST APN# 401-534-19S The street address and other common designation, if any, of the real property described above is purported to be: 1020 E PENNSYLVANIA AVE, FRESNO, CA 93720-4033 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 \$224,821.85. The beneficiary under said Deed of Trust has deposited all documents evidencing the obligations secured by the Deed of Trust and has declared all sums secured thereby immediately due and payable, and has caused a written Notice of Default and Election to Sell to be executed. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or

deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and if applicable, the rescheduled time and date for the sale of this property, you may call (916)939-0772 or visit this Internet Web http://search.nationwideposting.com/propertySearchTerms.aspx, using the file number assigned to this case CA1500272033 Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. Date: First American Title Insurance Company 1500 Solana Blvd Bldg 6 Ste 6100 Westlake, TX 76262 First American Title Insurance Company MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE FOR TRUSTEES SALE INFORMATION PLEASE CALL (916)939-0772NPP0298665 To: FRESNO BUSINESS JOURNAL 12/23/2016, 12/30/2016, 01/06/2017 12/23/2016, 12/30/2016, 01/06/2017

## CIVIL

(1) ORDER TO SHOW CAUSE FOR CHANGE OF NAME SUPERIOR COURT OF CALIFORNIA, COUNTY OF: FRESNO CIVIL DIVISION 1130 "O" STREET FRESNO, CA 93724 PETITION OF: Ian Sebastian Higuera: FOR CHANGE OF NAME CASE NUMBER: 16 CE CG 04098 TO ALL INTERESTED PERSONS: 1. Petitioner: Ian Sebastian Higuera filed a petition with this court for a decree changing names as follows: Present name: a. Ian Sebastian Higuera to Proposed name: Ian Sebastian Alvarado. 2. THE COURT ORDERS all persons interested in this matter shall appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. a. Date: 2/21/2017, Time: 9:00 A.M. Dept: 404. b. The address of the court is: 1130 "O" Street Fresno, CA 93724 Department 401 is located at the Sisk Building, 4th floor, 1130 "O" St., Fresno 3. a. A copy of this Order to Show Cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in this county: THE BUSINESS JOURNAL. Date: DEC 23, 2016 LISA M. GAMOIAN, Judge of the Superior Court. PETITIONER OR ATTORNEY: Ian Sebastian Higuera 6386 R Braly Fresno, CA 93727 ATTORNEY FOR: IN PRO PER 12/30/2016, 01/06/2017, 01/13/2017, 01/20/2017

NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING. W&I Code §366.26 Hearing: 02-02-2017 Time: 8:00 A.M.; DEPT: 22 SUPERIOR COURT OF

CALIFORNIA, COUNTY OF FRESNO JUVENILE COURT Case No.: 14-300091 In The Matter Of MARIA VELA DOB: 08-27-2014 Minor TO: JONATHAN SCONIERS., 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 02, 2017 TIME: 8:00 A.M. PLACE: Department 22 Juvenile Dependency Court, 1100 Van Ness, Fresno, California 93724-0002 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 JONATHAN SCONIERS., 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 DEC 5, 2016. SHERAN MORTON, Clerk of the Court. By: R OLGUIN, 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. 12/09/2016, 12/16/2016, 12/23/2016, 12/30/2016

SUMMONS. Notice to Defendants: BRIAN H. ROSENE, an individual; RANDY L. CUNNINGHAM, an individual; and Does 1 to 50, inclusive. You are being sued by Plaintiff: City of Fresno, a municipal corporation; and People of the State of California. 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. The name and address of the court is: Fresno Superior Court, B.F. Sisk Courthouse, 1130 "O" Street, Fresno, CA 93721. CASE NUMBER: 16CECG01589. The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is: Douglas T. Sloan, City Attorney, City of Fresno, By: Felicia A. Espinosa, Deputy City Attorney, 2600 Fresno St., Room 2031, Fresno, CA 93721-3602. DATE: May 18, 2016 Clerk, by L. Esparza, Deputy. 12/16/2016, 12/23/2016, 12/30/2016, 01/06/2017

NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING. W&I Code §366.26 Hearing: 03-06-2017 Time: 8:00 A.M.; DEPT: 21 SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO JUVENILE COURT Case No.: 13-300230 In The Matter Of AVA COX WULF DOB: 07-27-2016 Minor

TO: CHAD COX, 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: MARCH 06, 2017 TIME: 8:00 A.M. PLACE: Department 21 Juvenile Dependency Court, 1100 Van Ness, Fresno, California 93724-0002 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 CHAD COX, 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 DEC 12, 2016. SHERAN MORTON, Clerk of the Court. By: R OLGUIN, 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. 12/16/2016, 12/23/2016, 12/30/2016, 01/06/2017

## PROBATE

(1) NOTICE OF PETITION TO ADMINISTER ESTATE OF DONALD R. KACHUCK CASE NO: 16CEPR 01251 To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will

Continued | Next Page

## PROBATE

Continued | From 21

or estate, or both, of **DONALD R. KACHUCK**

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

The Petition for Probate requests that **JANET HOWELL** 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.

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

**January 19, 2017, 9:00 A.M., Dept.: 303**

**1130 "O" Street, 3rd Floor - Dept. 303**

**Fresno, California 93724**

## MAIN

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:

**JANET HOWELL**  
3110 W. FLORADORA  
FRESNO, CA 93724  
(559) 709-0353

IN PRO PER

12/30/2016, 01/06/2017, 01/13/2017

## NOTICE OF PETITION TO ADMINISTER ESTATE OF

**Gregg Rios Alcantar, Sr.**

**CASE NO: 16CEPR01254**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **Gregg Rios Alcantar, Sr.**

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

The Petition for Probate requests that **Mark Borjas** 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:**

**January 19, 2017, 9:00 A.M., Dept.: 303**

**1130 "O" Street, 3rd Floor - Dept. 303**

**Fresno, California 93724**

**Probate Department**

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

If you are a creditor or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date

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

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

Attorney for petitioner:

**Philip M. Flanigan #124109**  
The Law Offices of Philip M. Flanigan  
4082 N. Cedar Avenue, Suite 104  
Fresno, California 93726  
(559) 435-0455  
12/16/2016, 12/23/2016, 12/30/2016

## NOTICE OF PETITION TO ADMINISTER ESTATE OF

**Felix Castro**

**CASE NO: 16 CE PR 01166**

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

A Petition for Probate has been filed by **Teresa J. Goff** in the Superior Court of California, County of FRESNO.

The Petition for Probate requests that **Teresa J. Goff** 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:**

**February 1, 2017, 9:00 A.M., Dept.: 303**

**1130 "O" Street, 3rd Floor - Dept. 303**

**Fresno, California 93724**

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:  
**CATHERINE A. AMADOR 144211**  
**PASCUZZI, PASCUZZI & STOKER**  
2377 WEST SHAW AVENUE, SUITE 101  
FRESNO, CA 93711  
(559) 227-1100  
12/23/2016, 12/30/2016, 01/06/2017

## NOTICE OF PETITION TO ADMINISTER ESTATE OF

**DAVID JOHN PRETASKY**

**CASE NO: 16CEPR01272**

To all heirs, beneficiaries, creditors,

contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of **DAVID JOHN PRETASKY; DAVID PRETASKY; DAVID J. PRETASKY**

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

The Petition for Probate requests that **KATHLEEN BAKER** 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:**

**January 26, 2017, 9:00 A.M., Dept.: 303**

**1130 "O" Street, 3rd Floor - Dept. 303**

**Fresno, California 93724**

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:  
**RICHARD KIMBELL; SBN 71486**  
**ATTORNEY AT LAW**  
322 WEST CENTER STREET  
YREKA CA 96097  
(530) 842-1605  
12/23/2016, 12/30/2016, 01/06/2017

## FICTITIOUS

## (1) FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201610006708

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

**Leticia Farms, 12646 Kamm Ave., Kingsburg, CA 93662**, County of Fresno

Registrant:

Leticia Gordillo, 2645 Lewis St., Selma, CA 93662

Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: 01/16/2016

This business is conducted by: Individual

This Statement has been executed pursuant to section 17919 of the Business and Professions Code.

I declare that all information in this statement is true and correct. (A registrant who declares as true information, false declarations are a misdemeanor punishable by a fine up to \$1,000).

S/ Leticia Gordillo, Owner  
Filed with the Fresno County Clerk on December 16, 2016.

A new Fictitious Business Name Statement must be filed before the expiration.

The filing of this statement does

not of itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under Federal, State, or common law (See Section 14411 et seq., Business and Professions Code).

New Filing

12/30/16, 1/6, 1/13, 1/20/17

CNS-2959820#

FRESNO BUSINESS JOURNAL

12/30/2016, 01/06/2017, 01/13/2017, 01/20/2017

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## (1) FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201610006679

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

**SIM-PBK at 7591 N. Ingram Ave Ste 101 Fresno, CA 93711, Fresno County Phone (559) 448-8400:**

Full Name of Registrant:

**Smith Iwanaga Milhous Architects a Professional Corporation in California**, 7591 N. Ingram Ave Ste 101, Fresno, CA 93711, Phone (559) 448-8400.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **01/01/2016**.

This business conducted by: **Corporation**.

Articles of Incorporation Number: C1678281

David M. Iwanaga, President.

This statement filed with the Fresno County Clerk on: **DEC 15 2016**.

(Seal)

**BRANDI L. ORTH, County Clerk.**

By: **RACHEL CABRAL**, 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."

12/30/2016, 01/06/2017, 01/13/2017, 01/20/2017

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## (1) FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201610006800

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

**SIM+PBK at 7591 N. Ingram Avenue, Suite 101, Fresno, CA 93711, Fresno County Phone (559) 448-8400:**

Full Name of Registrant:

**Smith Iwanaga Milhous Architects, a Professional Corporation**, 7591 N. Ingram Avenue, Suite 101 Fresno, CA 93711, Phone (559) 448-8400.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **12/22/2016**.

This business conducted by: **Corporation**.

Articles of Incorporation Number: C1678281

David M. Iwanaga, President.

This statement filed with the Fresno County Clerk on: **12/22/2016**.

(Seal)

**BRANDI L. ORTH, County Clerk.**

By: **CHRISTAL L. BABCOCK**, 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."

12/30/2016, 01/06/2017, 01/13/2017, 01/20/2017

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## (1) FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201610006634

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

**Fresno Dental Professionals at 6099 N. First Street, Suite 104, Fresno, CA 93710, Fresno County Phone (559) 431-1400:**

Full Name of Registrant:

**Grabe, Moss, Julian & Asselin, D.D.S.**, a Professional Corporation, 6099 N. First Street, Suite 104, Fresno, CA 93710, Phone (559) 431-1400.

Registrant commenced to transact business under the Fictitious Business Name listed above on: **Jan 05, 2012**.

This business conducted by: **A Corporation**.

Articles of Incorporation Number: C0774268

Jeremy E Grabe, President.

This statement filed with the Fresno County Clerk on: **12/14/2016**.

(Seal)

**BRANDI L. ORTH, County Clerk.**

By: **CHRISTAL L. BABCOCK**, 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."

12/30/2016, 01/06/2017, 01/13/2017, 01/20/2017

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## (1) FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201610006750

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

**Verizon Wireless, 645 East Shaw Avenue, Fresno, CA 93710**, County of Fresno

Mailing address: Attn. Corporate Governance, One Verizon Way, Basking Ridge, NJ 07920

Registrant:

Registrant commenced to transact business under the Fictitious Business Name(s) listed above on: May 2, 2001

This business is conducted by: Limited Liability Company

Articles of Incorporation: 200019610085

This Statement has been executed pursuant to section 17919 of the Business and Professions Code.

I declare that all information in this statement is true and correct. (A registrant who declares as true information, false declarations are a misdemeanor punishable by a fine up to \$1,000).

S/ Tom DiResta, Managing Member

Filed with the Fresno County Clerk on December 20, 2016

A new Fictitious Business Name Statement must be filed before the expiration.

The filing of this statement does not of itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under Federal, State, or common law (See Section 14411 et seq., Business and Professions Code).

New filing

12/30/16, 1/6, 1/13, 1/20/17

CNS-2922328#

FRESNO BUSINESS JOURNAL

12/30/2016, 01/06/2017, 01/13/2017, 01/20/2017

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## FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201610006077

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

**IPHOTOBOOTH at 3164 N. MARKS AVENUE, SUITE 107, FRESNO, CA 93722, FRESNO COUNTY, Phone (559) 840-4567:**

Full Name of Registrant:

**LUXURY EVENTS LLC**, 3164 N. MARKS AVENUE, SUITE 107, FRESNO, CA 93722.

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

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

Articles of Incorporation Number: 201630210184

**MARCELA YEVENA RODRIGUEZ, MANAGING MEMBER.**

This statement filed with the Fresno County Clerk on: **11/10/2016**.

(Seal)

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

By: **CHRISTAL L. BABCOCK**, 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."

12/09/2016, 12/16/2016, 12/23/2016, 12/30/2016

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## FICTITIOUS BUSINESS NAME STATEMENT

File No. 2201610006355

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

**SPRAGUE PEST SOLUTIONS at 5010 LISA MARIE COURT, BAKERSFIELD, CA 93313, KERN**

FICTITIOUS

Continued | From 22

**COUNTY:**  
Full Name of Registrant:  
**TMC PEST MANAGEMENT,**  
5010 LISA MARIE COURT,  
BAKERSFIELD, CA 93313.  
Registrant commenced to transact  
business under the Fictitious Business  
Name listed above on: **OCTOBER 31,**  
**2016.**  
This business conducted by:

**CORPORATION.**  
Articles of Incorporation  
Number: C2575079  
ALFRED H. TREVELEN III,  
PRESIDENT.  
This statement filed with the Fresno  
County Clerk on: **11/30/2016.**  
(Seal)

**BRANDI L. ORTH,**  
**COUNTY CLERK.**  
By: ANGELA DELGADO, 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."  
12/09/2016, 12/16/2016, 12/23/2016,  
12/30/2016

**FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2201610006345**

The following person(s) is (are)  
conducting business as  
**SINGH 24 HR ROAD SERVICE** at  
**2531 N. MARKS AVENUE, APT.**  
**143, FRESNO, CA 93722, FRESNO**  
**COUNTY, Phone (559) 395-3011:**  
Full Name of Registrant:  
**GURKIRAT SINGH,** 2531 N.  
MARKS AVENUE, APT. 143,  
FRESNO, CA 93722, Phone (559)  
395-3011.

Registrant commenced to transact  
business under the Fictitious Business  
Name listed above on: **11/30/2016.**  
This business conducted by:  
**INDIVIDUAL.**  
GURKIRAT SINGH, OWNER.  
This statement filed with the Fresno  
County Clerk on: **11/30/2016.**  
(Seal)

**BRANDI L. ORTH,**  
**COUNTY CLERK.**  
By: ANGELA DELGADO, 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."  
12/09/2016, 12/16/2016, 12/23/2016,  
12/30/2016

**FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2201610006458**

The following person(s) is (are)  
conducting business as  
**ROLLING RUBBER TIRE SHOP**  
at **1723 E. BELMONT AVENUE,**  
**FRESNO, CA. 93701, FRESNO**  
**COUNTY:**  
Full Name of Registrant:  
**ESTEBAN ALICEO TORRES,** 217  
W. VERMONT AVENUE, ANAHEIM,  
CA 92805

**GERARDO MORALES RUIZ,**  
223 GLADE BRIDGE LANE,  
DICKINSON, TX 77539.  
Registrant commenced to transact  
business under the Fictitious Business  
Name listed above on: **12/06/2016.**  
This business conducted by:  
**GENERAL PARTNERSHIP.**  
GERARDO MORALES RUIZ,  
GENERAL PARTNER.  
This statement filed with the Fresno  
County Clerk on: **12/06/2016.**  
(Seal)

**BRANDI L. ORTH,**  
**COUNTY CLERK.**  
By: SONIA 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."  
12/09/2016, 12/16/2016, 12/23/2016,  
12/30/2016

**FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2201610006523**

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

**ONEALS CUSTOMS** at **1261**  
**HOBLITT AVE. UNIT 203,**  
**CLOVIS, CA 93612 FRESNO**  
**COUNTY, Phone (760) 906-1813:**  
Mailing Address:  
4905 E. FILLMORE AVE., FRESNO  
CA 93727;

Full Name of Registrant:  
**KENNETH ONEAL,** 4905 E.  
FILLMORE AVE., FRESNO, CA  
93727, Phone (760) 906-1813  
**BRANDY ONEAL,** 4905 E.  
FILLMORE AVE., FRESNO, CA  
93727, Phone (760) 792-0065.

Registrant commenced to transact  
business under the Fictitious Business  
Name listed above on: **12/07/2016.**  
This business conducted by:  
**MARRIED COUPLE.**  
BRANDY ONEAL, OWNER.  
This statement filed with the Fresno  
County Clerk on: **12/08/2016.**  
(Seal)

**BRANDI L. ORTH,**  
**COUNTY CLERK.**  
By: RACHEL CABRAL, 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."  
12/16/2016, 12/23/2016, 12/30/2016,  
01/06/2017

**FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2201610006471**

The following person(s) is (are)  
conducting business as  
**C & N Auto Sales, LLC** at **7596 N.**  
**Carnegie Ave., Fresno, CA 93722,**  
**FRESNO COUNTY:**  
Full Name of Registrant:  
**C & N AUTO SALES, LLC,** 7596  
N. Carnegie Ave., Fresno, CA 93722,  
Phone (831) 601-3898.

Registrant commenced to transact  
business under the Fictitious Business  
Name listed above on: **Nov. 18, 2016.**  
This business conducted by:  
**LIMITED LIABILITY CO.**  
Articles of Incorporation Number:  
201631010068  
Cynthia Gallo, President.  
This statement filed with the Fresno  
County Clerk on: **12/06/2016 .**  
(Seal)

**BRANDI L. ORTH,**  
**COUNTY CLERK.**  
By: ANGELA DELGADO, 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."  
12/16/2016, 12/23/2016, 12/30/2016,  
01/06/2017

**FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2201610006575**

The following person(s) is (are)  
conducting business as  
**KOJA KITCHEN CA 07** at **7785 N**  
**PALM AVE #101, FRESNO, CA**  
**93711 FRESNO COUNTY, Phone**  
**(559) 355-5550:**  
Mailing Address:  
161 HOUSTON AVE, CLOVIS, CA  
93611;

Full Name of Registrant:  
**MIKE HUU NGUYEN,** 11218  
PADDOCK AVE, BAKERSFIELD,  
CA 93312, Phone (661) 699-9155  
**TOM THUY LAI,** 5584 CHESBRO  
AVE, SAN JOSE, CA 95123  
**VAN THANH NGO,** 161 HOUSTON  
AVE, CLOVIS, CA 93611.

Registrant commenced to transact  
business under the Fictitious Business  
Name listed above on: **12/12/2016.**  
This business conducted by:  
**LIMITED LIABILITY CO.**  
Articles of Incorporation  
Number: 201602210463  
MIKE H. NGUYEN, SECRETARY.  
This statement filed with the Fresno  
County Clerk on: **12/12/2016.**  
(Seal)

**BRANDI L. ORTH,**  
**COUNTY CLERK.**  
By: RACHEL CABRAL, 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."  
12/16/2016, 12/23/2016, 12/30/2016,  
01/06/2017

**FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2201610006550**

The following person(s) is (are)  
conducting business as  
**DEMO D DO IT ALL** at **36912**  
**KENNETH AVE, MADERA CA**  
**93636, MADERA COUNTY, Phone**  
**(559) 387-0783:**  
Mailing Address:  
36912 KENNETH AVE, MADERA,  
CA 93636;

Full Name of Registrant:  
**DEREK PODERGOIS,** 36912  
KENNETH AVE, MADERA, CA  
93636, Phone (559) 387-0783.  
Registrant commenced to transact  
business under the Fictitious Business  
Name listed above on: **12/09/2016.**  
This business conducted by:  
**INDIVIDUAL.**  
DEREK PODERGOIS, OWNER.  
This statement filed with the Fresno  
County Clerk on: **12/09/2016.**  
(Seal)

**BRANDI L. ORTH,**  
**COUNTY CLERK.**  
By: RACHEL CABRAL, 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."  
12/16/2016, 12/23/2016, 12/30/2016,  
01/06/2017

**FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2201610006493**

The following person(s) is (are)  
conducting business as  
**FAMILY FIRST PHARMACY** at  
**4859 E. KINGS CANYON ROAD,**  
**FRESNO, CA 93727 FRESNO**  
**COUNTY, Phone (909) 827-9107:**  
Mailing Address:  
4859 E. KINGS CANYON ROAD,  
FRESNO, CA 93727;

Full Name of Registrant:  
**FAMILY FIRST PHARMACY INC,**  
1833 COLIN CT, YUBA CITY, CA  
95993, Phone (909) 827-9107.  
Registrant has not yet commenced to  
transact business under the Fictitious  
Business Name listed above.  
This business conducted by:  
**CORPORATION.**  
Articles of Incorporation  
Number: C3915011  
HOWIE TANG, PRESIDENT.  
This statement filed with the Fresno  
County Clerk on: **12/07/2016.**  
(Seal)

**BRANDI L. ORTH,**  
**COUNTY CLERK.**  
By: RACHEL CABRAL, 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."  
12/16/2016, 12/23/2016, 12/30/2016,  
01/06/2017

**FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2201610006510**

The following person(s) is(are)  
conducting business as:  
**Dynavin USA, 2385 S. Sarah St.,**  
**Fresno, CA 93706,** County of Fresno  
Registrant:  
J and T Distributing Inc., 2385 S. Sarah  
St., Fresno, CA 93706  
Registrant commenced to transact  
business under the Fictitious Business  
Name(s) listed above on: N/A  
This business is conducted by:  
Corporation  
Articles of Incorporation: C3608990  
This Statement has been executed  
pursuant to section 17919 of the  
Business and Professionals code.

I declare that all information in  
this statement is true and correct.  
(A registrant who declares as true  
information, false declarations are a  
misdemeanor punishable by a fine up  
to \$1,000).  
S/ Jeff Bechtel, President  
Filed with the Fresno County Clerk on  
December 8, 2016.  
A new Fictitious Business Name  
Statement must be filed before the  
expiration.

The filing of this statement does not  
of itself authorize the use in this state  
of a Fictitious Business Name in violation  
of the rights of another under Federal,  
State, or common law (See Section  
14411 et seq., Business and Professions  
Code).  
New Filing  
12/23, 12/30/16, 1/6, 1/13/17

CNS-2957895#  
FRESNO BUSINESS JOURNAL  
12/23/2016, 12/30/2016, 01/06/2017,  
01/13/2017

**FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2201610006563**

The following person(s) is(are)  
conducting business as:  
**Cool Hand Luke's Catering, 185 W**  
**Polson, Clovis, CA 93612,** County of  
Fresno  
Registrant:  
Juan Villicana, 185 W Polson, Clovis,  
CA 93612  
William Wyrick, 185 W Polson, Clovis,  
CA 93612

Registrant commenced to transact  
business under the Fictitious Business  
Name(s) listed above on: N/A  
This business is conducted by: General  
Partnership  
This Statement has been executed  
pursuant to section 17919 of the  
Business and Professionals code.

I declare that all information in  
this statement is true and correct.  
(A registrant who declares as true  
information, false declarations are a  
misdemeanor punishable by a fine up  
to \$1,000).  
S/ William Wyrick, General Partner  
Filed with the Fresno County Clerk on  
December 9, 2016.  
A new Fictitious Business Name  
Statement must be filed before the  
expiration.

The filing of this statement does not  
of itself authorize the use in this state  
of a Fictitious Business Name in violation  
of the rights of another under Federal,  
State, or common law (See Section  
14411 et seq., Business and Professions  
Code).  
New Filing  
12/23, 12/30/16, 1/6, 1/13/17  
CNS-2957899#  
FRESNO BUSINESS JOURNAL  
12/23/2016, 12/30/2016, 01/06/2017,  
01/13/2017

**MISC.**

(1)  
**Caruthers Community Services  
District  
Water Systems Improvements  
Water Treatment Plant  
Request for Bids**

In general, the Work consists of  
constructing a water treatment plant,  
backwash tank, reclaim system, water  
treatment building, and electrical and  
controls improvements to support  
the water treatment plant facilities.  
The Work also includes constructing  
improvements at the Well No. 5 site,  
including replacement of the air system  
for the hydropneumatic tank and new  
PLC controls. The Work also includes  
the destruction and abandonment of  
facilities at the sites of Well No. 1, Well  
No. 2, and Well No. 4.

Sealed bids will be received by the  
Caruthers Community Services  
District prior to 2:00 p.m. (local time)  
on January 31, 2017 at 13617 S. Raider  
Avenue, Caruthers, CA 93609, and  
following said deadline all bids will  
be publicly opened and read. Bids  
shall be submitted in a sealed envelope  
with the name of the bidder, the name  
of the project and the statement "**Do  
Not Open Until the Time of Bid  
Opening.**" Bids received after said  
deadline will be returned unopened to  
the bidder.

A non-mandatory **pre-bid meeting  
and project site tour** will be held  
on January 12, 2017 at **2:00 p.m.**  
beginning at the Caruthers Community  
Services District office. Contractors  
shall personally examine the project  
site prior to bidding.  
A full set of Bidding Documents is  
available for examination at the office  
of Provost & Pritchard Consulting  
Group, 286 W. Cromwell Ave., Fresno,  
CA 93711. Charges for documents  
will be as follows:

Complete base set of full-size Bidding  
Documents (specifications and full-  
size drawings) \$ 75.00  
Mailing, if required \$ 15.00  
Charges are not refundable, whether  
the documents are returned or not.  
Bidding Documents may also be  
examined at 13617 S. Raider Avenue,  
Caruthers, CA 93609.

Prevailing Wage Rates: Pursuant to  
Section 1770, California Labor Code,  
the successful Bidder shall pay not  
less than the prevailing rate of per  
diem wages as determined by the  
Director of California Department  
of Industrial Relations. A copy of

such prevailing rate is on file at the  
offices of the Caruthers Community  
Services District, which copy will be  
made available for examination during  
business hours to any party on request:  
Bidders shall furnish a Bid Security  
with their Bidder's Proposal in the  
amount of 10% of the base bid amount.  
OWNER reserves the right after  
opening Bids to reject any or all  
Bids, to waive any informality or  
non-responsiveness in a Bid, or to  
make award to the lowest responsive,  
responsible Bidder and reject all other  
Bids, as it may best serve the interest of  
the OWNER.

Contractor's License Classification:  
In accordance with the provisions  
of California Public Contract Code,  
Section 3300, Caruthers Community  
Services District has determined that  
CONTRACTOR shall possess a valid  
**Class A Contractor's License** at the  
time of Bid opening and for the duration  
of the contract. Failure to possess the  
specified license shall render the Bid as  
non-responsive and shall act as a bar to  
award of the contract to any Bidder not  
possessing said license at the time of  
Bid opening.

**BY THE ORDER OF THE BOARD OF  
DIRECTORS  
OF THE CARUTHERS COMMUNITY  
SERVICES DISTRICT  
Date (December 30, 2016)  
/s/ David McIntyre, District Manager  
12/30/2016**

(1)  
**N O T I C E T O B I D D E R S /  
SUMMARY PROJECT DESCRIPTION  
(Public Contract Code § 22037):  
CONTRACT NUMBER: 16-14-  
C SLURRY SEALS VARIOUS  
LOCATIONS IN FRESNO COUNTY.**  
*Sealed proposals will be received at the  
Fresno County Department of Public  
Works and Planning (Department),  
Office of the Design Engineer,  
Seventh Floor, Fresno County Plaza  
Building, 2220 Tulare Street, Fresno,  
CA 93721 until 2:00 P.M., (1400  
hours and 00 seconds) Thursday,  
January 19, 2017, at which time the  
bidding will be closed. This project  
is subject to compliance monitoring  
and enforcement by the Department  
of Industrial Relations. Pursuant  
to Labor Code section 1771.1, any  
Contractor bidding, or subcontractor  
to be listed on a bid proposal subject  
to Public Contract Code Section 4104,  
shall not be qualified to bid unless  
currently registered and qualified  
to perform public works pursuant  
to Labor Code section 1725.5. No  
Contractor or subcontractor may be  
awarded a contract or perform work on  
any contract for public work without  
proof of current registration with the  
Department of Industrial Relations  
pursuant to Labor Code Section 1725.5  
to perform public works. The work to  
be done consists, in general, of placing  
a slurry seal of asphaltic emulsion and  
sand mixture on various existing roads  
in Fresno County. The base bid will  
require the placement of slurry seal  
over approximately 13.63 miles of  
roadway. The placement of slurry seal  
on an additional 12.37 miles of local  
residential streets in County Islands  
in the Fresno Metropolitan Area and  
in the Shaver Lake area is included as  
additive bids. Other items or details  
not mentioned herein that are required  
by the plans, Standard Specifications  
or these special provisions shall be  
performed, constructed, furnished or  
installed. These roads are showing  
signs of distress such as alligator,  
block, longitudinal, and transverse  
cracking. The County's Pavement  
Management System indicates that  
seals would extend the useful life of  
these roads. Interested prospective  
bidders are hereby directed to review,  
before preparation and submittal of  
a bid, the full version of the Notice  
to Bidders for this Project on the  
Department's website at [http://  
co.fresno.ca.us/planholders](http://co.fresno.ca.us/planholders).*

Jean Rousseau, County Administrative  
Officer  
Dated: December 30, 2016 By:  
BERNICE E. SEIDEL,  
Clerk to the Board of Supervisors  
12/30/2016

(1)  
**PUBLIC HEARING**  
Notice is hereby given that a public  
hearing will be held on January 9, 2017  
at 6:00 p.m. in the City of Clovis Council  
Chambers, 1033 5th Street, Clovis,  
California, to consider revisions to the

## MISCELLANEOUS

Continued | From 23

Neighborhood Park Deposit program within the Loma Vista Specific Plan area. Information regarding the proposed revisions may be obtained by contacting the Engineering Division of the Department of Planning and Development Services at 324-2350. John Holt, City Clerk (December 21, 2016)  
12/30/2016

(1)  
**NOTICE TO CREDITORS OF BULK SALE**  
(SECS. 6104, 6105 U.C.C.)  
ESCROW NO. P-184389-EO

Notice is hereby given to creditors of the within named seller that a bulk sale is about to be made of the assets described below. The names and business addresses of the Seller are: HOVIG H. KERKEZIAN and HOURIG SONA KERKEZIAN 1345 North Willow Avenue, Suite 110, Clovis, CA 93619

The location in California of the chief executive office of the seller is: (If "same as above", so state.)

SAME

As listed by the seller, all other business names and addresses used by the seller within three years before the date such list was sent or delivered to the buyer are: (if "none", so state.)

**KEBAB EXPRESS 5058 N PALM AVENUE, FRESNO, CA 93704**

The names and addresses of the Buyer are:

GAJJAN SINGH and MANJIT KAUR 1345 North Willow Avenue, Suite 110, Clovis, CA 93619

The assets to be sold are described in general as: All of the stock in trade, merchandise, supplies, fixtures, equipment, goodwill and trade and are located at: **1345 North Willow Avenue, Suite 110, Clovis, CA 93619**

The business name used by the seller at that location is: **KEBAB EXPRESS**

The anticipated date of the bulk sale is **January 18, 2017** at the office of Placer Title Company, located at 7643 North Ingram Avenue, Suite 101 Fresno, CA 93711. This bulk sale is subject to California Uniform Commercial Code Section 6106.2.

The name and address of the person with who claims may be filed is Erica Osborne. Placer Title Company, @ 7643 North Ingram Avenue, Suite 101 Fresno, CA 93711, Escrow # P-184389-EO and the last date for filing claims shall be **January 17, 2017**, which is the business day before the sale date specified above.

Dated: December 27, 2016

BUYER:

/s/ GAJJAN SINGH

/s/ MANJIT KAUR

12/30/2016

(1)  
**NOTICE OF PUBLIC HEARING**  
FRESNO COUNTY PLANNING COMMISSION

**NOTICE OF INTENT TO ADOPT NEGATIVE DECLARATION(S)/ MITIGATED NEGATIVE DECLARATION(S)**

On January 12, 2017, at the time of day indicated below, or as soon thereafter as possible, a public hearing will be held in Room 301, Hall of Records, Tulare and "M" Streets, Fresno, California, to consider all items

contained within this agenda that are subject to the provisions of either the Fresno County Ordinance Code or the California State Planning Law. The Commission will also determine whether a Negative Declaration, Mitigated Negative Declaration or an Environmental Impact Report is appropriate on all projects for which an Initial Study (IS) has been prepared. The environmental documents are available for review and comment at the Fresno County Department of Public Works and Planning at 2220 Tulare Street, Suite A, Fresno, CA until the date of the hearing. At the hearing, all written comments and oral testimony will be considered.

Requests for disability-related modification or accommodation reasonably necessary in order to participate in the meeting must be made to Suzie Novak, Planning Commission Clerk, (559) 600-4497, or email to [knovak@co.fresno.ca.us](mailto:knovak@co.fresno.ca.us) no later than the Monday preceding the meeting by 9:00 a.m.

CALL TO ORDER

INTRODUCTION

ROLL CALL

REGULAR AGENDA

1. VARIANCE APPLICATION

NO. 4013 filed by GRUPO CITRICA, proposing to allow the creation of a 2-acre parcel and an 11.82-acre parcel (minimum 20 acres required) from an existing 13.82-acre parcel in the AE-20 (Exclusive Agricultural, 20-acre minimum parcel size) Zone District. The project site is located on the east side of South Cove Avenue, approximately 375 feet southeast of its intersection with East Lincoln Avenue, approximately 1.4 miles northwest of the nearest city limits of the City of ORANGE COVE (SUP. DIST. 4) (APN 373-061-26). Staff has determined that the subject proposal is exempt from the California Environmental Quality Act (CEQA) pursuant to CEQA Section 15061(b)(3).

Published in the Fresno Business Journal on Friday, December 30, 2016.  
12/30/2016

(1)  
**NOTICE OF PUBLIC HEARING**  
FRESNO COUNTY PLANNING COMMISSION  
**NOTICE OF INTENT TO ADOPT NEGATIVE DECLARATION(S)/ MITIGATED NEGATIVE DECLARATION(S)**

On January 12, 2017, at the time of day indicated below, or as soon thereafter as possible, a public hearing will be held in Room 301, Hall of Records, Tulare and "M" Streets, Fresno, California, to consider all items contained within this agenda that are subject to the provisions of either the Fresno County Ordinance Code or the California State Planning Law. The Commission will also determine whether a Negative Declaration, Mitigated Negative Declaration or an Environmental Impact Report is appropriate on all projects for which an Initial Study (IS) has been prepared. The environmental documents are available for review and comment at the Fresno County Department of Public Works and Planning at 2220 Tulare Street, Suite A, Fresno, CA until the date of the hearing. At the hearing, all written comments and oral testimony will be considered.

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CALL TO ORDER

INTRODUCTION

ROLL CALL

REGULAR AGENDA

1. VARIANCE APPLICATION

NO. 4014 filed by ANDREW R. CASADO, proposing to allow the creation of a 5.0-acre parcel and a 14.68-acre parcel from an existing 19.68-acre parcel in the AE-20 (Exclusive Agricultural, 20-acre minimum parcel size) Zone District. The subject property is located on the south side of Tulare Avenue between McCall Avenue and Del Rey Avenue approximately 1.9 miles northwest of the City of Sanger (Address: 10315 E. Tulare Avenue) (Sup. Dist. 3) (APN 314-120-25S). Staff has determined that the subject proposal is exempt from the California Environmental Quality Act (CEQA) pursuant to CEQA Section 15061(b)(3) - Review for Exemption.

Published in the Fresno Business Journal on Friday, December 30, 2016.  
12/30/2016

(1)  
**REQUEST FOR INFORMATION**

The Fresno Superior Court is conducting a Request for Information to develop a list of qualified providers to operate supervised children's waiting rooms at two downtown courthouse locations. For information please go to our website:

[www.fresno.courts.ca.gov/procurement](http://www.fresno.courts.ca.gov/procurement)

12/30/2016, 01/06/2017

(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 on **January 09, 2017 to begin at 8:00 A.M. located at 100 E. Sierra Ave., Fresno, County of Fresno, State of California. The property is stored by Derrel's Mini Storage, Inc.**

Bulgara, Rocky table, lamp, vacuum Crocket, Clay ladder, foot stool, shelf Crocket-Gallmon, Jacqueline totes, clothes, bed frame Hall, Doris chairs, bike, table Hunt, Jason chairs, toys, vacuum Martinez, Freddy computer, desk, clothes Mc Bee, Shannon totes, tv, bed frame Medrano, Kaylene speaker, tool box, tote Moreno, Eileen washer, fridge, recliner Moore, Destiney tv, washer, luggage Orosco, Victoria bike, cabinet, tool box Shelton, Robert tool box, cabinet, table Tindle, Bennett chairs, table, tote Tobar, Esther tv, tote, clothes Vasquez, Robin totes, bed frame, portable stove

**January 09, 2017 to begin at 9:00 A.M. located at 7695 N. Palm Ave., Fresno, County of Fresno State of California.**

Avalos, Edgar tv, table, linens Matthews, Alisha bicycles, luggage, clothing Morales, Jeffrey ladder, pots, bed set Schneider, Lawrence table, chairs, desk Young, Myisha desk, drawers, light fixtures

**Signed: V.Lashley & J Chavez**

**Date: 12.14.16**

12/30/2016, 01/06/2017

(1)  
**NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY**

Notice is hereby given that pursuant to Section 21700 of the Business and Professions Code, State of California, the undersigned will sell at Public Auction by competitive bidding on **January 13th, 2017 at 1:30 p.m.** at Security Public Storage, 2633 W. Shaw Ave., Fresno, CA 93711, City of Fresno, County of Fresno, State of California. The goods, chattels or personal goods and property of the tenants/units listed below.

A156 JUNE ANN BEARD

B134 EVA TORRES

B150 LOUIS B MARTINEZ

B206 PAULETTE B SANTOS

E106 PORCHA BUSH

E172 BRANDY MARIE CONELL

F036 DESMOND M LOUIS

F112 JOEY ANTHONY REA

G223 MERCEDES A ARELLANO

G338 GLORIA AMPARANO

H015 RICHARD J KENWORTHY

H109 RICHARD J KENWORTHY

H204 CRAIG C DERVISHIAN

H216 JAMES L McFADDEN

H225 DANIEL E LOGAN

H229 JUDITH LYNNE BERRY

H230 TRINA M BEVINS

H336 WILLOW A SHANNON

Purchased goods are sold as is, and must be removed within one (1) day of purchase. Payment is to be with cash only and made at the time of purchase.

This sale is subject to cancellation without notice in the event of settlement between owner and obligated party.

Publication dates: December 30th,

2016 &amp; January 6th, 2017

Security Public Storage, 2633 W.

Shaw Ave., Fresno, Ca. 93711 (559)

222-7479

12/30/2016, 01/06/2017

(1)  
**NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY**

Notice is hereby given that pursuant to Section 21700 of the Business and Professions Code, State of California, the undersigned will sell at Public Auction by competitive bidding on **January 13 at 11:00 A.M.** at Security Public Storage, 4420 N. Blackstone Ave. City of Fresno, County of Fresno, State of California, the goods, chattels or personal goods and property of the tenants/units listed below.

Unit #	Name
A2019	Renada J Kursh
A2022	Amanda R Ruby
A2040	Janie Oliver
B1009	Toni C Mcculley Johnson
B1019	Sandra Ramirez
B1127	Matthew S Holec
B2003	Chester C White
B2018	Joshua L.B. Haddon
B2053	April Marie Torres
B2054	Kristopher Cartozian
B2062	Darlene F Dawson
B2070	Mercedes M Ruiz
B2087	Leanard Anthony Aragon
B2094	Pablo A Martinez
B2099	Tracy C Robinson
B2114	John J Gonzales
B2135	Sandra M Fenton
B2137	Tyrone J Defonseka
C2009	Terajee N Hakim
C2011	Jacob Ryan Garrison
C2023	Jennifer L Simmons
C2027	Chester C White
C2031	Randi Beth Randolph
D020	Eric Keith Capello
D040	Michael G Federico
D052	Gerald Moreno

**E035 Dan L Duley**  
**F010 United Auto Inc Auto Shopper**  
**LB02 Louvina Antoinette Johnson**  
Purchased goods are sold as is, and must be removed within one (1) day of purchase. Payment is to be with cash only and made at the time of purchase.

This sale is subject to cancellation without notice in the event of settlement between owner and obligated party.

Security Public Storage, 4420 N. Blackstone Fresno, Ca. 93726 (559)-226-6655

12/30/2016, 01/06/2017

(1) NOTICE OF SALE

In accordance with the provisions of the California Uniform Commercial Code, there being due and unpaid storage and other charges related to the storage for which Arabian Villa/ Campus corral Mobilehome Park is entitled to a lien as Warehouse on the goods hereinafter described, and due notice having been given to the parties known to claim an interest, and the time specified in such notice for payment of such charges having expired, notice is hereby given that these goods will be sold at public auction at **1500 Villa Avenue, Space 108, Clovis, California 93612 on January 16th, 2017 at 10:00 a.m.** The following is a brief description of the property to be sold:

A 1977 Brodmere Mobile Home, Decal Number LAG6726, Serial Number(s) CAFIX709200552, HUD Label/Insignia number(s) CAL032963, 62 feet in length and width(Unknown)

Purchase of the mobilehome and its contents by any party will require its removal from Arabian Villa/Campus Corral Mobilehome Park

Name of Owner: Maxine Hewitt

Amount Due: \$5,603.61

Dated at Sunnyvale, California

December 24, 2016

By: /s/ JUDY C. TSAI

Attorney for Arabian Villa/Campus

Corral Mobilehome Park

710 Lakeway Drive, Suite 180

Sunnyvale, CA 94085

(408) 775-8848

12/30/2016, 01/06/2017

(1) NOTICE OF PUBLIC SALE

Pursuant to the California Self-Service Storage Facility Act, (B&P Code 21700 et. seq.), the undersigned will sell at public auction, on **January 18, 2017** personal property including but not limited to furniture, clothing, tools, and/or other household items located at:

Public Storage 22340

5045 N. Gates Ave.

Fresno, CA 93722

559-277-4314 Time: 11:00 AM

Stored by the following person (s):

A019 John Douglas Morris Jr.

A021 Matthew Pea

B074 Maria Alcantar

C030 Reggie Ruben

E010 Melinda Merrell

E022 Jennifer Bowman

E027 Kenneth Beamon

E030 Bridgette Crunk

All sales are subject to prior

cancellation. Terms, rules and

regulations are available at sale. Dated

on this **30th day of December 2016**and **6th day of January 2017**, by PS

Orangeco, Inc., 701 Western Avenue,

Glendale, CA 91201, (818) 244-8080,

Bond No. 5857632

12/30/2016, 01/06/2017



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## Report: Tax-hungry states targeting e-cigs will harm public health

E-cigarette taxes are short sighted, harm public health and could keep up the price of public health care programs like Medicaid, according to a new report from the Manhattan Institute.

"Making ENDS (electronic nicotine delivery systems) more expensive for or unavailable to consumers is misguided because switching to ENDS from combustible cigarettes leads to improved health outcomes for cigarette smokers," writes the report's author Jared Meyer.

E-cigarettes have been commended as a harm reduction tool by the Royal College of Physicians, with the risks from vaping "unlikely to exceed 5 percent of those associated with smoked tobacco products." This is because the principal harms from smoking result from the burning and inhalation of tobacco smoke, not nicotine, which is about as harmful as caffeine.

Meyer focuses on Indiana as an example of the adverse effects e-cigarette taxes and regulations could have on reducing tobacco-related harms, but the report's conclusions apply to all states. For years both adult and teen smoking rates have been in steady decline. Consequently, politicians are finding they have less money to spend

thanks to smokers quitting and or switching to vaping.

Smokers have been a rich target for Indiana's state government, with the state's inflation-adjusted tax revenue from tobacco products growing 254 percent over the past 17 years from \$124 million in 1998 (1 percent of total tax collections) to \$439 million in 2015 (2.5 percent of total tax collections). This rise was due to increases in tobacco taxes, not increased use of cigarettes, says Meyer.

Indiana relies more heavily on tobacco tax revenues than the average state, and there has also been a lower decline in Indiana's adult smoking rate. From 2011 to 2015, Indiana's adult smoking rate fell from 25.6 percent to 20.6 percent.

Tobacco revenues are for the most part supposed to be used to cover the health care costs of smoking-related diseases and to promote tobacco control efforts. But in reality, states spend only a sliver of the money taken from smokers on these programs, with the rest being used to fund general expenditures.

From 2008 to 2013, Indiana's tobacco control program spending amounted to just 16.5 percent of the Centers for Disease Control and Prevention's recommendation. Meyer argues this dynamic cre-

ates a host of "perverse incentives," where the more smokers who quit to avoid disease and death the more the states' coffers lose out and politicians scramble to find new taxes to replace lost revenue.

Some state governments are looking wide-eyed at e-cigarettes as a potential replacement and vapers as the next target for a tax hike. "It is likely that the state will consider applying its 24 percent excise tax on the wholesale price of tobacco products to ENDS," writes Meyer.

"In 2015, Indiana SB 384 was introduced, which would have created a \$0.0083 per milligram of nicotine per milliliter of consumable material tax."

While this kind of tax could raise money in the short-term, Meyer argues they could cost states significant sums of money, in the long run, thanks to extra publicly funded medical expenses. Smoking-related Medicaid expenses cost Indiana taxpayers more than \$450 million in fiscal year 2014.

Meyer cites research showing around 15 percent of Medicaid spending is directly attributable to smoking-related health problems. Smoking-related Medicaid costs accounted for 2.7 percent of all state spending, according to the report. If smokers continue to switch to

e-cigarettes, these expenses could be substantially reduced.

With substantial evidence showing that e-cigarettes help many people quit smoking, giving themselves a healthier and longer life, Meyer concludes it is bizarre for state governments to do anything either on the tax or regulatory side to discourage adults switching from combustible cigarettes to e-cigarettes.

"The guiding policy when it comes to public health should be harm reduction," writes Meyer. "States should welcome ENDS' encouraging effects of lowering cigarette consumption. Placing an excise tax on ENDS is imprudent from a harm-reduction approach to public health and from a fiscal standpoint, as smoking-related state Medicaid costs constrain Indiana's budget."

**Guy Bentley** is a consumer freedom research associate at Reason Foundation, a nonprofit think tank advancing free minds and free markets.

### GUEST VIEW



Guy Bentley

## The allure of digital advertising

To understand the allure of digital marketing, we must first quickly establish answers to two underlying questions: What is the function of paid advertising? What are the "non-digital" ways of advertising?

Obviously, the main goal of advertising is to amplify the reach of your brand, products and services. In doing so, advertising seeks to bring more people in to the top of your business' sales funnels, which ultimately increases the number of appointments you can make, ideally increasing the overall number of sales.

### "Non-digital" Ways to Advertise

Traditionally, advertising has come in one of four forms—a television commercial, a radio voiceover, a billboard, or written ads that are placed in either a newspaper, magazine or direct mailers. In the past, these were the only ways of paying to amplify your company's message; however, because these mediums have been used by so many, and for so long, that typical consumers have "gone blind" to advertisements, requiring companies to place a greater number of ads in front of the average consumer before enough trust is built to make a purchasing decision.

There is no debating that advertising is effective—that fact has been proven multiple times over, and still rings true today. That being said, the ways in which businesses are able to advertise have changed drastically—and when you understand how to utilize the new technologies in advertising, you'll find that the changes are definitely for the better!

One way traditional advertising has fallen short in the past is in its inability to target an extremely specific audience. In today's digital world of advertising, the ability to find your target market is borderline scary! Today, advertisers can choose who sees

their ads by targeting not only geographic location, but also age, gender, net worth, purchasing behavior, web browsing history, and so much more!

Traditional advertising has also fallen short in its lack tracking the effectiveness of any given ad. Though not all advertisements are direct-response in nature, any business spending money on advertising still expects to see a return on their investment—and rightfully so.

With the technology available in today's advertising world, you can see exactly how your ads are performing, allowing you to track exactly how much your spending to acquire a lead from any given advertisements.

The advancements in technology have enabled businesses leveraging digital advertising to literally build their own money machine—one that accepts advertising dollars, and delivers laser targeted buyers to your digital doorstep. Once you understand the system, the game becomes one of optimizing your campaigns to lower the price it costs to acquire a client, while simultaneously improving cross promotion strategies within your company to maximize the average amount each of your clients spend with you.

Developments in technology have helped reduce the risk in buying ads and the bottom line is this- if your business still hasn't explored the world of digital advertising, you're already falling behind your competitors. Nobody wants to be the last one to know or do anything, so do some research and find out how your company can start building its own, personal money machine.

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

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## WHAT IS YOUR OUTLOOK FOR THE VALLEY'S ECONOMY IN 2017?

Readers of The Business Journal's online poll are an optimistic bunch, with a solid majority (66 percent) thinking the Valley economy will improve in the New Year. Another 17 percent believe it will be worse, while 9 percent are unsure and 8 percent believe there will be no change.

One hundred fifty-one votes were cast.

**IT WILL BE BETTER 66 PERCENT**  
**IT WILL BE WORSE 17 PERCENT**  
**NOT SURE 9 PERCENT**  
**NO CHANGE 8 PERCENT**

# THE BUSINESS JOURNAL

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## Upcoming Focus Topics

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

Jan 6 | Agriculture  
Jan 13 | Health Care  
Jan 20 | Employment  
Jan 27 | Residential Real Estate

## Upcoming Lists

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

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