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The Valley's first cohousing project is coming together.



Daniel Duffy

CEO / CIO

Valley Network Solutions

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The 1031 Solution

Local experts sing the praises of land-exchange process



The 1031 exchange, a favored tool of real estate buyers, allows speculators to plug profits from their sales into other types of property, deferring capital gain taxes in the process.

Michael Sullivan and Gabriel Dillard
— Staff Writers

In the face of a softening real estate market, the 1031 tax-deferred exchange remains one of the sharpest tools available to property buyers.

It's also a boon for the ex-

perts who can assist in these transactions.

A way to shelter land and property sale profits from Uncle Sam, the 1031 exchange in its present form has been around for more than 16 years. With the red-hot real estate market of a few years ago, it was used in up to 75 percent

of large land transactions, according to the California chapter of the American Society of Farm Managers and Rural Appraisers.

Though the fire of those days has waned, the 1031 exchange is still widely used today. It's even going through various permutations to suit

the needs of a diverse group of land speculators, and it has left its mark on the agricultural property market, according to those in the industry.

Step by step

In its basic form, a 1031 tax-deferred exchange is a pro-

1031 | 11

New CVB exec wants to grow region's tourism business



Laura Whitehouse began her new career officially the second week of December as the CVB CEO and president.

Michael Sullivan — Staff Writer

Now that it has a new CEO at the helm, the Fresno Convention and Visitors Bureau (CVB) has put the hard times behind, reorganized and refocused efforts to make the city and county a major tourist destination in California.

The CVB board and staff are putting together a new marketing campaign for Fresno to have at least two percent of the California

tourism dollar market in the course of the next three years. Currently, the Fresno tourism market has an estimated 1.12 percent of the California tourism market share.

In order to accomplish such an endeavor, the bureau board and staff added a number of new people. Most importantly is the hiring of Laura Whitehouse, the new president and chief executive officer.

A united voice

Trade group forms to promote organic fertilizers

Gabriel Dillard — Staff Writer

The Central Valley is strongly represented in a newly formed trade group devoted to promoting California organic fertilizer.

Executives from two Fresno fertilizer companies and one Tulare company make up the board of the Organic Fertilizer Association of California. Formed last month, the group seeks to help establish standards for organic certification between the state and federal levels. With widespread growth of the organic industry, it's necessary for the fertilizer industry to have a united voice, said Doug Graham, co-owner of New Era Farm Service in Tulare.

"We want to make sure there's a level playing field for the organic products that are out there," said Graham, who is chairman of the new group.

CVB | 5

Ag | 5



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Cohousing development has a unique business model

Michael Sullivan — Staff Writer

La Querencia, the semi-communal cohousing development in northeast Fresno is finally taking shape. Expected for completion and move in by July 2008, the project is making its residents' dreams a reality and could herald a new construction trend for the Valley.

The cohousing founders and architects, Katie McCammett and Chuck Durrett, brought the idea from Denmark and introduced the concept to Fresno more than three years ago.

According to the Fresno Cohousing Web site, La Querencia is a small-scale intergenerational neighborhood designed by the residents. Self-sufficient and energy efficient homes are built around common areas. Amenities include a pool, gardens, and outdoor gardening areas. Also slated are a workshop, exercise room, a teen room and a common house with a gourmet kitchen and dining room.

The concept behind cohousing is to bring neighbors closer together versus the steadfast model of the single-family home, which tends to isolate families from their neighbors.

For McCammett and Durrett to start such a project in Fresno, a specific number of people had to register first. With approximately 20 registered families for the 28-unit development, construction began August 2007.

According to Durrett, the project is about three weeks ahead of schedule.

"When you walk through the site, you really get a scene of a world coming together," Durrett said. "The life between the building embraces the rest of the site and how it is going to play a role in facilitating sustainability."

Although the project is going better than planned, the residents also have a duty to market La Querencia and get the rest of the homes



Michael Sullivan - The Business Journal

The La Querencia cohousing development in northeast Fresno will be ready for residents by summer 2008.

occupied or the residents will have to take on the financial burden of the unoccupied homes.

Lynette and Lorenzo Bassman, future residents of the La Querencia development, will be getting the word out through a series of public events during the course of the next several months.

The green-designed-and-built homes range in cost from \$330,000 for a two-bedroom home

to \$490,000 for a five-bedroom home. Five percent down is required to become an official member of the development along with other fees.

The biggest stumbling block for any potential resident is the current housing market. Some may have recently bought a home and

Housing | 5

Green future means growing energy workers

Gabriel Dillard — Staff Writer

The San Joaquin Valley Clean Energy & Fuels Conference on Dec. 3 in Fresno was attended by hundreds interested in the development of this region as a clean technology hub.

But one "dose of reality" from a Valley educator illustrated the obstacles standing in the way of that goal.

As the state and the region continue to grow, energy demand will only increase. At the same time, the workers who run the

"This workforce is aging faster than its cohorts. It's a dismal picture."

JEFF WRIGHT

Dean of engineering
UC Merced

state's energy industry are getting older and the number of students waiting to take their place is growing slimmer, said Jeff Wright, dean

of engineering at UC Merced.

He said across the nation's universities, engineering departments are posting a 25-percent retention rate for their students. At the same time, the median age of energy workers is 45 — about four years older than any other sector.

"This workforce is aging faster than its cohorts," Wright said. "It's a dismal picture."

Wright said it's essential to bring women and minorities — two groups with low participation rates — into the engineering fields. He said it's not just engineers who can

solve the problem — it will take a more widespread approach.

It will also take investment from private and public sectors. The Pacific Gas & Electric Company last week announced a gift to the UC Merced School of Engineering of \$1 million and two natural-gas-powered cars. The funds are meant to help the school recruit and retain qualified students who will one day run the state's energy infrastructure.

Education of all sectors and

Green | 15

Maverick Marketing: Going its own way

A Fresno communications firm is building a unique niche with a distinctive name and approach.

Tainese Arceneaux — Staff Writer

An enterprise that started to help market one of the Valley's largest vision care providers has evolved into a successful agency with a growing clientele.

A few years back, Scott Bridgeman, chief executive officer of the then-named Vision Care Centers, was looking for a way to boost the company's name in the Valley in order to service more patients. With an admirable talent for turning a word and a creative bent in advertising, Bridgeman was doing all that an ad agency does without the benefit of a 15 percent kickback from TV and radio stations.

His one-man show didn't meet the criteria of a recognized agency. "First of all," Bridgeman said, "You need a corporate tax i.d. and then you need at least three clients [to qualify]."

Renee' von Hagel had just left her previous job and contacted Bridgeman, who promptly hired her. She brought four clients with her and in essence Maverick Marketing was born.

The name evokes visions of a cunning Old West hero that rides in and with some quick, fancy footwork, finds a handy communications solution.

But the agency is named for Bridgeman's six-year-old son, Maverick. And though the first vision is good for branding, the



Scott Bridgeman (second from left) and Renee' von Hagel (third from left) created Maverick Marketing two years ago in answer to the growing demands of marketing Eye Q Vision Care Center. The agency grew from just five clients to 12.

Tainese Arceneaux - The Business Journal

von Hagel's marketing background with giants like McDonald's, the agency has built a firm trust with its growing clientele.

"It is key to know the audience," von Hagel said. "And knowing how to market a doctor."

Von Hagel said she admired Bridgeman's skill for knowing what the patients need from a doctor and how to market a physician's expertise.

There are also certain ad guidelines set by medical boards to consider. Ads must support claims and cannot boast non-FDA or "off label" products.

Von Hagel said that with popular optional cosmetic treatments on the market, advertising doctors' unique specialties and approaches takes on a retail approach.

Maverick | 7

agency really embodies the wise saying of a kindergartner.

"I know why I score so many goals," Maverick once said during a soccer game. "It's because I don't look at the ball. I only look at the goal."

By only looking at their goals, Fresno-based Maverick has grown from a two-person operation to seven staffers. It now comprises an in-house product-marketing specialist. Graphic design and commercial work is jobbed out to freelancers.

In a two-year period Maverick

has grown to 12 clients that include Fresno Pacific University and Advanced Laser Clinics. Bridgeman said billings have doubled.

Their goal is quality not quantity, not to be the biggest agency in town but the best.

"Our relationship with our clients is very important to us," von Hagel said. "We want our clients to let us guide them in marketing their products or services."

With Bridgeman's administrative background spanning primary care and dermatology clinics and

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CVB | from 1

Whitehouse, a Fresno resident since the late 1980s, has an extensive background working with the media and spearheading tourism opportunities for the National Parks Conservation Association (NPCA) in Yosemite, Sequoia National Park and Kings Canyon National Park.

Part of her role as a field representative since 2004 for NPCA was garnering interest from the local community to visit the parks. She also testified on Capitol Hill to push for funding to help squash illegal marijuana cultivation in Kings Canyon National Park, which successfully increased funding for the mission.

Whitehouse played a leadership role for the NPCA in cooperation with other organizations such as Family Day at Roeding Park. This happens every spring where attendees are taught about the national parks. The event went from 200 participants in 2004 to about 4,000 in 2007.

As the new CEO of the bureau, Whitehouse is ready to help Fresno realize its potential as a travel destination.

"This opportunity is the evolution of my career," Whitehouse said. "Working with the parks is important to the city and county. A healthy gateway community means healthy parks."

While she just started her job on Dec. 7, Whitehouse already had a list of goals she wants to accomplish.

The list includes bringing more conventions to the city of Fresno; attracting another large hotel to the area while raising the hotel occupancy rate past the current 60 percent; and forming a viable relationship with Yosemite and for Fresno to be served by the Yosemite Area Rapid Transit System.

As part of the marketing campaign, she plans to promote Fresno as one

of the only metropolitan areas of California that still has open space. Part of the campaign will also tout its wonderful climate, its close proximity to the national parks and being the top agricultural production region in the world.

Stan Oken, president of the CVB board effective July 2007, believes that the bureau is fully staffed [minus one sales staff position] and ready to put Fresno on the map.

"We really think that Fresno should be the recreation capital of California," Oken said. "We have all the assets. We just have not had the resources and not been effective selling to outsiders. We have identified our tourism assets. We now need to sell the outside public."

As the president of the board, Oken reduced the size of the board to 21 members from 27 in order to operate more efficiently. The board also has two new members: John Alkie, CEO of the Big Fresno Fair; and Julie Mayewski, who works for Piccadilly Inn.

The board also presented the first draft of a three-year strategic plan to get Fresno up to two percent of the California tourism market share. The board intends to release the plan to the public in late January 2008.

The CVB also hired a new tourism manager, Terri Mejorado. She brings a lot of experience working with civic organizations and promoting other towns in the county, including the city of Dinuba.

"Fresno is really a jewel in the rough," Mejorado said. By bringing more [tourism] money into the city, programs that enhance beautification and entertainment are funded and there is more money for parks and recreation activities, she added.

Michael Sullivan | The reporter can be reached at 490-3466 or e-mail michaels@thebusinessjournal.com

Ag | from 1

The organic agriculture sector has grown by 17 percent annually, according to the California Certified Organic Farmers (CCOF), one of the state's oldest organic certification trade groups. In 2007, the group's certified organic acreage grew by 62 percent to more than 350,000 acres — a figure that has more than doubled during the last two years.

In 2006, there were 129 CCOF-certified farms in the Fresno-Tulare region. There were 103 in 2004. The Central Coast leads the state with 163 organic operations.

Organic fertilizer — which features nutrients derived solely from the remains or by-products of a biological organism — is the foundation of organic production.

"It's necessary to keep the spirit along with the growth of organics," Graham said.

The association hopes to recruit up to 40 member businesses. In addition to formulating industry standards, its other goals are to engage in legislative and regulatory activities, facilitate communication between companies and promote organic practices to farmers, said Steve Beckley, the association's executive director.

"The organic industry is a special niche of California agriculture and we need to make sure consumers

are getting the products promised," Beckley said.

Beckley, a contractor, is a former chief executive officer of the California Fertilizer Association and the Western Plant Health Association. He brings more than 20 years of experience in the California fertilizer community.

Beckley, who is based in Woodland, said this would act more as a virtual association with no office and him as the sole staffer for the time being. He will answer to the board, which will hold regular member meetings.

In addition to Graham, local board members include Tim Stemwedel of California Organic Fertilizers and John Salmonson of Monterey AgResources, both of Fresno.

"You can't do anything in California ag inputs without being involved with Fresno," Beckley said.

Graham said the educational aspect of organic fertilizer is essential. His business hosts annual seminars to key growers into the latest technology and practices. It takes a three-year transition period to go from conventional to organic production, so growers can use every piece of pertinent information they can get.

"It's not easy to grow organic," Graham said. "There are a lot of things you can't do that are done on huge conventional farms."

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

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NEW BUSINESS



Tainese Arceneaux - The Business Journal

While the Meat Market's BBQ Sauce recipe is a secret, the product is popular with local shoppers. The Fresno store hopes to make it much more infamous by distributing it through Unified Grocers, Inc.

Meat Market sauce is a recipe for success

Although The Meat Market at 454 W Alluvial Avenue has been open for 30 years, new endeavors are changing the way it does business. The business is coming out with its own sauce: The Meat Market Old Fashioned Grilling and Dipping Sauce.

The recipe was developed by a local radio station employee and is owned by the market. No

one would reveal the inventor's name and joked that the only other person who knows the recipe is the store mutt, Princess.

Tulkoff Foods, Inc. with locations in Baltimore, Maryland, and Pittsburg, Calif., makes the sauce.

Now the sauce is sold in the store for \$3.99 a bottle. But with popular response for Saturday demonstrations, The Meat Market is thinking of taking the sauce on the road.

"We sell two cases every Saturday," marketing manager

Brian Pitman said. "We are now looking into distributing the sauce through Unified."

By going through L.A.-based Unified Grocers, a retail-owned wholesale grocery co-op, the sauce will be available for sale throughout the western U.S.

Stores like Save-Mart are known to order through Unified.

The Meat Market will also be opening another location at Fowler and Clovis avenues on Feb. 18.

PUBLIC COMPANIES

Study: Many California public companies have few women at the top

Almost one-third of the 400 largest publicly traded companies in California have no women among their senior executives or on their boards of directors, according to the third annual UC-Davis Study of California Women Business Leaders.

That includes 122 companies, among them such notables as Apple Inc. of Cupertino, which listed no women occupying those top positions in the annual reports they submit to the Securities and Exchange Commission. Since the telecommunications, electronics and semiconductor industries tend to be dominated by men, the companies with the fewest females at the top were concentrated in Santa Clara and Orange counties.

One of Fresno's public companies, Gottschalks, listed one woman, Susan Levy, former Fresno County supervisor, on its board of directors.

On the other end of the spectrum was Nara Bancorp Inc., a Los Angeles-based firm that serves individual consumers and minority-owned companies that operates 20 bank locations in California and New York. Among its top man-

agement and board members, 46 percent are women.

Other companies with high levels of gender diversity are Bare Escentuals Beauty Inc. of San Francisco with 45 percent female executives and board members, Bebe Stores Inc. of Brisbane with 43 percent, Hot Topic Inc. of the City of Industry with 36 percent and Jack in the Box Inc. of San Diego with 35 percent.

However, those companies are the exceptions. The overall picture among California's public companies is overwhelmingly male, with barely 10 percent of all board seats and executive positions in all of the 400 companies occupied by women, virtually the same level as in 2005 and 2006.

And only three percent of the companies have a female CEO.

REGION

Fresno cost of living: A bit above the national average

Among the 302 urban areas

participating in the third quarter 2007 ACCRA Cost of Living Index, the after-tax cost for a professional/managerial standard of living ranged from more than twice the national average in New York (Manhattan) NY to almost 20 percent below the national average in Joplin MO.

Fresno's standard of living weighed in at 18 percent above the national average. Other California urban areas reported the following: Orange County, 54.9 percent; San Jose, 53.8 percent; Oakland 47.0 percent; San Diego, 38 percent; Palm Springs 27.5 percent; Sacramento, 25.1 percent; Riverside City, 18.5 percent; and Bakersfield, 8.5 percent above the national average.

The ACCRA Cost of Living Index is compiled and published quarterly by C2ER - The Council for Community and Economic Research.

Read the complete survey at the Fresno County Library Reference Desk, 2420 Mariposa Street or phone 488-2976 for more information. Library staff and volunteers collect and report the Fresno data to C2ER to be sure Fresno is included.

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Center to help businesses get a share of Caltrans biz

The Central California Small Business Development Center will assist local businesses to bid on Caltrans contracts totaling \$20 billion.

The center, which is located at Fresno State, will help business owners get ready and qualify to bid on large and small Caltrans' contracts, said Bryan Moe, director of the center.

Moe said the center also will assist businesses with selling goods and commodities to Caltrans — everything from cleaning agents to office supplies.

"Due to the passage of huge statewide infrastructure bonds, the reconstruction of California's roads is under way," said Moe. "If your business provides services from asphalt to Port-A-Potties, from backhoes to fencing, from catering to architectural and engineering services you need to prepare yourself and your business to take advantage of this great opportunity," he said.

The center will provide counseling by experts in the transportation contracting and business management fields. Assistance is available in many areas including cost estimating methodologies, cost proposals assistance, marketing to prime contractors, expectation from prime contractors, proposal development, accounting and cash flow management, business management, plans and marketing, quality assurance, business plan-development and successful modification of business practices.

For more information, call the center at 625.3051 or 230.4056.

BANKS

Excel National Bank makes its mark in Fresno

The U.S. Small Business Administration ranked Excel National Bank as fifth in Small Business Administration Lender by dollars funded in California in its second year of business.

Excel National Bank is the No. 1 Private-sector SBA 7(a) Lender in SBA's two districts of Fresno and Sacramento with more than \$89,658,900 in loan approvals in California.

SBA ranking is based on the dollars of loans of SBA loans funded and approved by the SBA between Oct. 1, 2006 and ended Sept. 30, 2007.

In Fresno, Excel National Bank made loans to businesses including gas stations, hotels, professional office buildings (medical, law, architecture, etc.), and a restaurant and a nightclub.

In the United States, 23.7 million small firms account for 99.7 percent of U.S. employers and pay about 44 percent of the private payroll. According to SBA statistics, small businesses account for seven of every 10 new jobs.

Excel National Bank also was ranked No. 22 SBA lender in the nation by dollars funded.

Excel National Bank has Preferred Lending status (PLP) authority nationwide, which is the highest lending designation granted by the SBA.



Michael Sullivan - The Business Journal

Construction work continues on Fresno's first-ever cohousing development.

Housing | from 3

can't afford to lose anything on depreciation to someone. Then there are the individuals who just aren't able to sell their homes.

The Bassmans have had their home for sale in the Tower District

in Fresno for around seven weeks. But they don't seem to be worried about it.

Lorenzo said the pros of moving into La Querencia for himself and any other resident seem to surpass the concerns of a weak housing market.

"It is just a matter of getting fa-

miliar with the concept," Lorenzo said. "If we can get them [potential residents] to come to the presentation and get them to look at the property and see the quality and how great it is, then we are hopeful in finding the right people."

Pat Looney-Burman, 65, and husband George Burman, 68, committed to La Querencia several years ago. Instead of relocating to a 55-plus community, they decided the intergenerational factor and its location were the key components to becoming full-fledged members.

They currently reside in Madera but dislike the fact public transportation and shopping centers are far from their current residence.

La Querencia has all those amenities within a short distance of

their home and have a truly neighborly environment to live in.

"I feel very good about it," George said. "My wife and I are looking for a place where we feel secure that the people around us will know how we are doing. Now we are out in the country with no public transportation and no shopping; we have to drive everywhere. We want to know our neighbors and our neighbors know us."

He also said he likes the idea of being a surrogate grandfather to the children who will be residing in the cohousing development. Most of his children and grandchildren live hundreds of miles away.

Michael Sullivan | The reporter can be reached at 490-3466 or e-mail michaels@thebusinessjournal.com

Maverick | from 4

Where and how a doctor's name is advertised is all part of Maverick's carefully detailed strategy.

"In medicine, you have to be judicious where to place an ad," Bridgeman said. "And you have to be very careful not to offend potential patients."

Bridgeman set up sports partnerships between Eye Q and the Fresno Falcons and other Save-Mart Center hosted sports events. Also, philanthropic work is key to branding.

"The Breast Cancer Run [a client] grew 40 percent in partici-

pants this year," von Hagel said. "I like to think our marketing helped out with that."

Von Hagel said it is important to find the right niche to position a particular client. One example is providing advertising for Dr. Richard DeMera, a general pediatrician, who is also focusing on young asthma patients.

"With each client we learn what 'success' means to them and we incorporate that into the marketing product," von Hagel said.

Tainese Arceneaux | The reporter can be reached at 490-3448 or e-mail tainese@thebusinessjournal.com



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Change in the Wind



Surveys suggest that profitability pressures may push health insurance costs upward

*By Stefanie Hard Yamada
Special to The Business Journal*

Although health insurance costs have been rising more slowly in recent years, analysts are cautioning that may change.

"The employer-sponsored health benefits market did not experience large changes in 2007," according to the Henry J. Kaiser Family Foundation's 2007 Employer Health Benefits survey. "Employers and employees benefited from the continued moderation in the rate of the premium increases, a welcome relief from the much higher growth rates earlier in the decade," said its authors.

"History suggests that premium trends are cyclical, and after four years of downward premium trends, it is unclear how much longer this relative lull in premium growth will continue before pressures on health insurers to improve profitability will push premium trends on an upward path," they concluded.

FOCUS | FROM 8

"Despite the economic expansion that added two million new jobs from April 2006 to April 2007, the employer-based system can do no better than tread water," said survey co-author Jon Gabel, senior fellow at the National Opinion Research Center at the University of Chicago. "It makes one ask, 'What will happen during the next economic downturn?'"

According to the annual Kaiser survey, premiums for employer-sponsored health insurance increased 6.1 percent between spring of 2006 and spring of 2007, down from 7.7 percent the year before. On average, the total annual premium cost for family coverage was \$12,106 and \$4,479 for single coverage.

A similar survey conducted by human resources company Mercer also found a 6.1 percent increase in the past year.

According to the Mercer survey, "After the out-of-control cost growth in the early part of this decade, a fourth year of single-digit increases begs the question, why isn't it worse?"

Cost shifting is one reason, the Mercer survey concludes. Among large employers (those with 500 or more employees), average in-network PPO deductibles rose by about 11 percent, from \$426 to \$473 for individuals and from \$1,022 to \$1,134 for families.

Employers have been battling the increases with measures requiring employees to shoulder more of the financial burden through higher deductibles and co-pays.

According to the Kaiser survey, about 80 (percent) of workers with single coverage and 94 (percent) of workers with family coverage con-

tribute to the total premium for their coverage. The average annual worker contributions for single and family coverage are \$694 and \$3,281, respectively, and are significantly higher than the amounts reported in 2006. For single coverage, workers in small firms (3-199 workers) contribute less on average than workers in large firms (200 or more workers) (\$561 vs. \$759.)

The Kaiser survey authors said the trend reverses for family coverage, where workers in small firms contribute significantly more than workers in large firms (\$4,326 vs. \$2,831). While the dollar amounts are increasing, the share of the premium paid by covered workers remains stable. In 2007, the average percentage of the premium paid by covered workers is 16 (percent) for single coverage and 28 (percent) for family coverage, similar to the percentages reported for the last several years. However, for single coverage, over one-fifth of workers pay greater than 25 (percent) of the total premium while another fifth pay no contribution. For family coverage, 47 (percent) pay greater than 25 (percent) of the total premium and only six (percent) have no contribution."

A much-hyped option to lower health insurance costs is consumer-driven plans such as Health Savings Accounts (HSAs).

Created by the Medicare Prescription Drug, Improvement, and Modernization Act, HSAs allow employees to deposit money into a tax-deferred savings account to pay for medical costs. This method saves money by taking it out of an employee's paycheck before taxes.

According to the U.S. Department of Treasury Web site, a Health Savings Account is an alternative to tra-

ditional health insurance; it is a savings product that offers a different way for consumers to pay for their health care. HSAs enable individuals to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis.

Still, individuals must be covered by a High Deductible Health Plan (HDHP) to be able to take advantage of HSAs. An HDHP generally costs less than what traditional health care coverage costs, so the money a person saves on insurance can therefore be put into the Health Savings Account.

In order to qualify for an HSA, an HDHP must have a deductible of at least \$1,050 for individuals and \$2,100 for families.

"Consumer-driven plans have established a foothold in the employer market, but they haven't grown as much as one might think, given all the attention that they receive," said Kaiser Vice President Gary Claxton, co-author of the study and director of the Foundation's marketplace research.

Approximately 3.8 million — or five percent of covered workers — are enrolled in high-deductible health plans with savings option (HDHP/SO), according to the Kaiser survey. About 1.9 million, or three percent of covered workers, are enrolled in HSAs, the Kaiser survey found.

"As employees shift from more expensive plans into less expensive ones, employers' overall cost per employee drops," said Blaine Bos, Mercer survey spokesman. "This is what we saw happen in a big way when employees moved out of traditional indemnity plans into managed care plans in the mid-1990s."

HSAs offer employers a way to de-

crease their expenses because they do not require an employer contribution, although some companies still choose to contribute.

According to the Kaiser report, "While widespread adoption of HDHP/SOs could help maintain lower premium growth with firms moving to less expensive packages and higher cost sharing reducing service use, enrollment to date in these plans remains low."

Bos said employer adoption of CDHPs (consumer-driven health plans) slowed in 2007 and will be moderate in 2008 as well. "The next big wave of adopters is still waiting to be convinced that the plans work before they commit."

Businesses expect health insurance costs to continue rising, according to Mercer.

The Mercer survey also found that employers expect costs to rise 5.7 percent in 2008. That figure takes into account any changes that employers will make in the level of benefits, the type of plan offered, or the plan vendor. If employers made no changes, the cost of their largest medical plan would rise by about eight percent.

In California, Gov. Arnold Schwarzenegger has proposed a health care plan he claims will control escalating health care costs for businesses and individuals. Part of the plan requires all Californians to have minimum health coverage on and after July 1, 2010.

The California Chamber of Commerce is rejecting the Health Care Security and Cost Reduction Act as proposed because "it appears to impose a substantial payroll tax on small businesses in violation of Proposition 13," among other reasons.

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Most Expensive Home Sales

In the Central San Joaquin Valley — ranked by dollar amount of sale between October 1, 2006 and September 30, 2007; if tied, by square footage.

2007	Company Street Address City, State Postal Code Web site	Phone	Dollar amount of sale Square footage	Agent	Amenities	Year built	Top local executive Title of top local executive
1	Realty Concepts, Ltd. 740 W. Alluvial Ave., Ste. 102 Fresno, Calif. 93711 www.realtyconcepts.com	490-1500	\$2.38 million 3,000	Colleen Meehan	Three bedrooms, two baths	1950	John M. Shamshoian owner/president
2	London Properties, Ltd. 6442 N. Maroa Ave. Fresno, Calif. 93711 www.londonproperties.com	436-4000	\$2.25 million 6,026	Paula J. Conner	Four bedrooms, four bathrooms	2002	Patrick Conner president
3	Guarantee Real Estate 5380 N. Fresno St., Ste. 101 Fresno, Calif. 93711 www.guarantee.com	650-6030	\$2.20 million 5,190	Diana M. Spino	Four bedrooms, five baths	2005	J. Scott Leonard president/CEO
4	Century 21 Sierra Realtors 41441 Tollhouse Road Shaver Lake, Calif. 93664 WND	841-3271	\$2.18 million 4,346	Tami C. Myers	Four bedrooms, three baths	1992	WND WND
5	London Properties, Ltd. 6442 N. Maroa Ave. Fresno, Calif. 93711 www.londonproperties.com	436-4000	\$2.05 million 6,563	Paula J. Conner	Four bedrooms, five baths	2002	Patrick Conner president
6	Century 21 C Watson/J & J Realty 7520 N. Palm Ave., Ste. 102 Fresno, Calif. 93711 www.century21fresno.com	432-1221	\$1.73 million 4,610	Catherine Sawatsky/Nikki J. Thomas	Five bedrooms, five bathrooms	2005	John Carey, Sr. owner/broker
7	Fresno Land Company 2514 Ashcroft Ave. Clovis, Calif. 93611 WND	292-9322	\$1.65 million 4,800	Stan Ratzlaff	Four bedrooms, four baths	2007	WND WND
8	London Properties, Ltd. 6442 N. Maroa Ave. Fresno, Calif. 93711 www.londonproperties.com	436-4000	\$1.65 million 6,406	Paula J. Conner	Four bedrooms, four and one half baths	1983	Patrick Conner president
9	John Berg Realtors 1177 E. Shaw Ave. Fresno, Calif. 93710 www.johnbergrealtors.com	226-3200	\$1.60 million 5,433	John D. Berg	Five bedrooms, four and one half baths	2007	John D. Berg WND
10	London Properties, Ltd. 6442 N. Maroa Ave. Fresno, Calif. 93711 www.londonproperties.com	436-4000	\$1.56 million 6,023	Paula J. Conner	Four bedrooms, four and one half baths	1988	Patrick Conner president
11	London Properties, Ltd. 6442 N. Maroa Ave. Fresno, Calif. 93704 www.londonproperties.com	436-4000	\$1.53 million 4,640	Debbie K. Anderes-Abel	Four bedrooms, four and one half baths	1997	Patrick Conner president
12	London Properties, Ltd. 6442 N. Maroa Ave. Fresno, Calif. 93711 www.londonproperties.com	436-4000	\$1.50 million 4,826	Paula J. Conner	Five bedrooms, five baths	2004	Patrick Conner president
13	London Properties, Ltd. 6442 N. Maroa Ave. Fresno, Calif. 93704 www.londonproperties.com	436-4000	\$1.47 million 4,672	Paula J. Conner	Five bedrooms and four baths	1991	Patrick Conner president
14	Guarantee Real Estate 5380 N. Fresno St., Ste. 101 Fresno, Calif. 93711 www.guarantee.com	650-6030	\$1.40 million 5,276	Paula J. Conner	Four bedrooms, four and one half baths	1948	J. Scott Leonard owner/broker
15	Guarantee Real Estate 5380 N. Fresno St., Ste. 101 Fresno, Calif. 93710 www.guarantee.com	650-6000	\$1.39 million 4,041	Ruthie McLeod	Four bedrooms and three and one half baths	2003	J. Scott Leonard WND
16	Keller Williams Realty Central Valley 3555 Deer Park Dr., Ste. 100 Stockton, Calif. 95219 WND	209-952-8197	\$1.35 million 6,480	Carl Wooten	Six bedrooms, five baths	1999	WND WND
17	Burr Commercial 2918 W. Main St. Visalia, Calif. 93291 www.burrcommercial.com	733-1600	\$1.34 million 3,277	Cathy Binkerd	Four bedrooms, three and one half bath	2006	Douglas Burr WND
18	Guarantee Real Estate 5047 N. Palm Fresno, Calif. 93704 www.guarantee.com	650-6000	\$1.32 million 4,232	John R. Tutelian	Four bedrooms, three and one half baths	2004	J. Scott Leonard WND
19	Starr Realty 4491 W. Shaw Ave., Ste. 200 Fresno, Calif. 93722 WND	276-9505	\$1.31 million 5,794	Judy Teague	Six bedrooms, four and one half baths	1985	WND WND
20	Bass Lake Realty 54335 North Shore Road Bass Lake, Calif. 93604 www.basslakerealty.com	642-3610	\$1.29 million 2,941	Teresa Wilson	Four bedrooms, two and half baths	WND	WND WND

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cess of transferring proceeds from a real estate sale into the purchase of another property to avoid capital gain taxes of up to 24 percent in California.

The tax code outlines a time limit for these exchanges — 45 days to identify a replacement property once the original deal goes into escrow and 180 days to close the purchase.

The process also requires an intermediary to handle the money as it is transferred from one property to the next, as the original seller is not allowed to touch any of the proceeds. The capital gain taxes can be deferred indefinitely through a series of sales as long as the 1031 rules are followed.

1031 in action

Despite the slowdown, the 1031 exchange is still alive and well for Fresno investors and Fresno real estate. But times have changed and evolution has begun as investors diversify their real estate portfolios and slowly pull away from the residential market.

Steven Monk has seen the shift in exchanges as the vice president and regional manager of Exeter 1031 Exchange Services at his Fresno office.

"Real estate in general is down," Monk said. "We are seeing a couple of trends in investors selling two or three rental houses and exchanging them to office buildings or small retail strips."

But for the overall 1031 exchange market, investors are now holding on to their residential proper-

ties longer and hoping the values would start to creep back up, according to Monk.

Monk said diversifying real estate portfolios is becoming another new trend, similar to 401K plans, to buffer against when hard times hit one pocket of the real estate industry.

The average length of time he recommended any investor hold on to their property is anywhere from 12-18 months in order to post the investment on two separate tax bills.

Another shift is happening in the older demographic, generally starting at 55 years old and older due to IRS Proposition 2002-22, which changed the face of 1031 investment strategies. The proposition allowed for investors to pool their money and invest in large quality-type properties while avoiding management responsibilities. This is also known as the tenant in common investment.

Teamwork approach

"A tenant in common is a way to invest through 1031 exchange," said Robert Meyer, CCIM, MBA, senior investment property advisor at Presidio Exchange Advisors. "Through that option it can improve cash flow in institutional quality properties and allows the investor to have passive rather than active management."

The tenant in common (TIC) investment generally projects cash flow of about 5.5 percent to eight percent but will vary from project to project.

The TIC industry has grown substantially during the last five years from about six to eight sponsors

in 2002 to around 60 sponsors in 2007. Sponsors are the companies that package the tenant in common 1031 exchange deal and propose them to companies that raise the equity from investor pools.

Presidio Exchange Advisors is a branch office of OMNI, the largest TIC securities broker-dealer in the industry, based on equity raised.

The TIC industry grew from \$360 million in 2002 to a projected \$4.5 billion in 2007 in equity raised. Omni raised equity of \$19 million in 2002 to more than \$415 million in 2006.

The major TIC investments in order of equity raised are office, apartments, retail, oil and gas, industrial, hospitality and senior housing.

A market out

Monk said the residential investor market really started to cool off about 14 months ago and foresees real estate prices leveling off for the next 12 months. But for some of his clients, the waiting period has become too long and they are starting to look at other up-and-coming metropolitan areas including cities in Texas, North Carolina, and Florida.

Another expert in the field of real estate investment, broker Ron Stumpf of Fresno-based Stumpf and Company, said other investor market regions include North and South Dakota and Montana.

Monk said by no means is the transition out of state a mass exodus but it is a shift as real estate prices in California are so high and may not have as high of a return as other regions of the country.

Stumpf said the time of flipping

residential in a six-month period is over, but there's still plenty of action in the market fueled by 1031 exchange.

"This market goes back to basics of investing," he said. "Now you can look toward the basic return on money. At same time you can look over a 10-year period [and see that] real estate goes faster than inflation."

Stumpf prefers this market and stands firm that real estate, especially in Fresno compared to the rest of the state, is a more stable market in the long run than the stock market.

Ag real estate reshaped

The 1031 exchange reshaped the agricultural real estate market in California, according to Mike Iliff with the California chapter of the American Society of Farm Managers and Rural Appraisers in the group's 2007 trends publication. He found that anywhere from 20 to 75 percent of the current land transactions use the exchange, compared to 10 to 30 percent five years ago.

Ron Silva, owner of Ron Silva Realty and Peelman Realty of Fresno, said up to 50 percent of his deals involve the use of 1031 exchanges. Most of them are large transactions of more than \$1 million. They often involve buyers who are looking for anywhere from 1,000 to 4,000 acres of rural land.

There are usually two types of buyers Silva works with on these exchange deals — the farmer who is "trading up" or looking to get

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Jeffrey Gitomer



Every company is hoping that their customers will re-order. They're hoping that their customers will spread the word about how great their products are, and about how great their people are. And they're hoping to proactively encourage others to place an order or

do business with them.

That is NOT customer satisfaction. That is customer LOYALTY.

Every company must have loyalty as its mission, not satisfaction. Every company must have loyalty as its imperative, not satisfaction.

Corporate drivel mission statements talk about exceeding customer's expectations, talk about being number one in the world, talk about shareholder value, and say NOTHING about the one word that makes all of these things happen: LOYALTY.

The reason that companies, especially big companies, don't stress loyalty is because it's much more difficult to achieve, and requires both an investment and a commitment on the part of senior management to instill.

Customer loyalty is a hallowed

statement unless it is preceded by a mission.

REALITY: The company and its executives must be loyal to its employees, loyal to its product quality and loyal to its service excellence. This means they must both invest in and support a loyalty imperative.

HERE'S THE SECRET: Loyalty must be given before it is received.

No company can ensure customer loyalty until they have secured employee loyalty. It amazes me that big companies will lay off thousands of people in the name of profit or shareholder value, and think nothing of what it does to internal morale, or the impact that it has on the reduction of service to its customer — even a reduction in the quality of its product.

Loyalty is both an action and a process.

Look at the best companies in the world. They have great employees. They have great products. They give great service. And they're easy to do business with. This makes them attractive. And these are the elements that create loyalty.

The one element that is most important is great service. Memorable service. Loyalty-based service. And that flies in the face of satisfaction (the lowest level of acceptable service).

In my seminars, I teach the 5,000-year-old ancient Chinese proverb, "To serve is to rule." Giving great service is an integral part of the loyalty process and it's a fundamental part of "giving loyalty before loyalty is received."

Mission statements talk about exceeding customer's expectations, talk about being number one in the world, talk about shareholder value, and say NOTHING about the one word that makes all of these things happen: LOYALTY.

Here are a few ideas to incorporate into your company's loyalty imperative:

1. List all reasons that customers call you for service. There are probably less than 25.
2. List all barriers that you place in front of a customer connecting with you. There are probably less than 10. (Automated attendant, voicemail, lack of 24-hour availability, inadequate Web site.)
3. Once you have all the opportunities and all the barriers listed, have a weekend retreat with senior management and front-line people to determine best practices, generate new ideas for serving, and making it easier to do business with your company. Document (record) everything.
4. Put the ideas and the best practices into action. Create a training program for best practices, and invest whatever is necessary for mak-

ing your company "barrier-to-place-an-order" free.

5. Rather than announce all of these changes in the form of a bragging advertisement, or internal hoopla, let your customers have an opportunity to react and respond to your new and better way of doing business. Let the referral part of your business begin organically. Let it be earned, not asked for.

5.5 All members of senior management must support this process both verbally and visually. If you're going to evolve from satisfaction to loyalty, it has to be "hands on," not just "words on."

I wish more companies would add to their mission statement that they'll be loyal to their employees — so that their employees would be loyal to their customers — so that their customers would be loyal to the company.

That is a loyalty chain. And it doesn't start with satisfied customers. It starts with senior management understanding that loyalty is a way of life, not just a word. That loyalty starts at home, not at a customer's place of business. That loyalty is earned by a process, not by a wave of a wand, or even by product excellence.

And loyalty is easily measured. Just look at your repeat business.

Satisfaction is also easily measured. Just look at the customers you lost.

Jeffrey Gitomer | can be reached at (704) 333-1112 or e-mail to salesman@gitomer.com

real estate auctions

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• **1824 Celeste Avenue**
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Approx .23ac lot. Taxes approx \$4056 ('06). Del Mar Estates subdivision. Clovis Unified Schools.
Opening Bid: \$50,000
Inspections: 1-4pm Sun. Dec. 9th & 16th and 2hrs prior to sale.

CLOVIS, CA
• **1824 Gettysburg Ave**
3BR 2BA 1,267sf+/- condo. Built 1992. Approx .09ac lot. Taxes approx \$3960 ('07).
Opening Bid: \$25,000
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HERE'S THE FOCUS LINEUP FOR THE NEXT TWO MONTHS.

December 21 – Year in Review
January 4 – Banking and Finance
January 11 – Business Legislation
January 18 – Family Business

January 25 – Technology-Renewable Energy
February 1 – Health Care
February 8 – Funeral Home Industry
February 15 – Kings County Growth



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Study shows co-ops serve farmers well



Harvest season in the San Joaquin Valley.

RECOGNIZING THE HEROES OF ZERO



CONGRATULATIONS TO THE MAYOR'S ZERO WASTE AND RECYCLING AWARD WINNERS

Pictured from left to right: Durbin Breckenridge and Bob Coyle of Apple Valley Farms, Josh McDonald and Juan Pablo of Fresno State, Mark Wolf of E.&J. Gallo Winery, John Klang of F.U.S.D., Reese Matthews and Malcolm Montgomery of Grundfos Pumps, John Quinto of F.U.S.D., and Paula Harris of Woodside Apartments.

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Some lingering doubt about the effectiveness of the agricultural cooperatives that serve California farmers has been cleared up by a 12-year study completed by University of California researchers. They found that the 41 co-ops they examined are doing quite well, thank you.

AG AT LARGE

Don Curlee



Growers who maintain membership in one or more co-ops and deliver their crops to the co-op's facilities for handling and marketing, sometimes need reassurance that their returns are as good as if they delivered to an investor-owned firm (IOF).

The study identified a few areas of comparison between the two types of receivers that should help growers evaluate performance. Understanding these areas will give co-op members more confidence in their choice without detracting from the performance of the IOFs.

The demise in recent years of some longstanding and popular agricultural cooperatives in California has created a smoldering doubt about the historic and widespread use of the co-op structure.

Among the well-known cooperatives that have bitten the dust since the turn of the century are Tri-Valley Growers, Blue Anchor and Rice Growers Association of California in 2000; and Diamond Walnut Growers in 2005. Those with longer memories can recall California Cannery and Growers, Lindsay Olive Growers and even Valley Nitrogen, none of which exists today.

The university's Cooperative Extension Specialist Shermain Hardesty and postgraduate researcher Vikas Salgia conducted the study of cooperatives operating in four strategic sectors of the state's agricultural economy: fruits and vegetables, dairy, farm supply and grain. Their report was part of California Agriculture.

"Contrary to popular belief, we found that the overall financial performance of cooperatives was on par with that of similar investor owned firms," the authors said. The profitability ratios of all three grain cooperatives were higher than those of their IOF counterparts.

Fruit and vegetable cooperatives averaged higher profitability levels than the IOF firms in the field, but it was noticeably cyclical. Co-ops in all sectors had lower debt/equity ratios than their IOF competitors.

Producers in the four categories studied can gain helpful data comparing co-ops with the IOFs by studying the tables and graphs included in the report and the extended version available from the lead author.

The authors suggest that the long-term viability of co-ops may depend on their ability to reduce costs substantially as processors, or to enhance their capabilities as marketers of value-added products.

Overall, the study found that the financial performance of the co-ops on the West Coast has been comparable to that of the IOFs operating in the same sectors. Only in the fruit and vegetable sector were the co-ops occasionally disappointing.

And the co-ops are continuing to evolve, using flexibility in marketing to the advantage of their members.

The study provides convincing evidence that agricultural cooperatives such as Sunkist, Sunsweet, Sun-Maid and others are serving their members well. Most of them are poised for even greater success in the future as they continue to promote the economic welfare of agricultural producers on the West Coast.

Don Curlee | A veteran agricultural writer and former editor of *Western Fruit Grower*. He operates a public relations firm in Clovis and can be reached by mail at P.O. Box 34, Clovis, Calif., 93613 or by phone at (559) 299-3181.

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into a different type of agricultural operation and the urban property owner investing in rural land for agricultural operations.

In the case of farmers, this is an opportunity to exchange into more or different kinds of crops as the markets shift. The exchange profits give the farmer a leg up compared to other buyers.

"For the farmer who is trading up or expanding, you might generate a better price for them since they don't need regular financing," Silva said.

Then there are the urban investors from areas like Southern California or the Bay Area looking to trade into large swaths of ag land for farming operations, Silva said. According to Iliff, rural land values are prices lower than any other land uses, so equity from an urban apartment building sale can leverage more acres here.

This is a good opportunity for the urban investor to shift into agriculture or at least make an investment in some of the area's more profitable crops.

"They are trading into something different coming out of another property — apartments, offices, whatever," Silva said. "They are trading the 1031 money into permanent crops like almonds."

While the 1031 exchange is not going away, the prevailing market conditions mean money isn't flowing into real estate as freely as it used to.

"It's not like it was two years ago," Silva said. "The ag market is toughening."

Ag values pumped up

In the midst of all the sales activity, rural land values saw steady increases. According to the U.S. Department of Agriculture, the average real value of an acre of U.S. farmland was \$1,900 in 2006 — a 51-percent increase from 2000. In California, the average value was \$5,390 in 2006 — a 55-percent increase from 2000.

According to the California Farm Bureau Federation, national values increased by 14 percent in 2007 at \$2,160 an acre, though the rate of increase is declining.

The impact of 1031 exchanges isn't lost on Iliff or the American Society of Farm Managers and Rural Appraisers, which estimates that the exchanges caused a 12 percent increase in farmland sale prices in 2005.

"There is no question that 1031 tax deferred exchanges have altered the agricultural real estate market over the past several years," Iliff stated in his article. "Exchanges have increased values, caused an increase in the number of transactions and allowed investors to stay within the agricultural market."

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

Green | from 3

strong advocating will be essential in stemming this trend, said Carla Din, Western regional field director of the Apollo Alliance. She said her group, which was formed in 2004 to help the country gain independence from foreign energy sources, works with state lawmakers on legislation that would bring more resources to education.

She pointed out AB 999 as an example. This bill would provide \$23.5 million in grants to Green Technology Partnership Academies with the goal of training young people in emerging environmental technologies in design, construction and goods movement.

California State University, Fresno, is a school that is following this movement with its actions, said Dick Smith, utility management director. He said the university's conservation efforts have been tremendous in the 15 years he has worked there.

From occupancy sensors for lighting at Bulldog Stadium to elevator systems that compensate power usage for lighter loads, Smith said Fresno State has done a lot to reduce power loads. The recent opening of the one-megawatt solar power parking area — the largest project of its kind at any university in the country — is a current example.

"All of this was accomplished without bothering faculty, staff or students," Smith said.

Banks | from 6**Sierra Bancorp appoints Lynda B. Searcy to board**

Sierra Bancorp (NASDAQ:BSRR) announced November 23 the appointment of Lynda B. Searcy to the company's board of directors. She was also elected to serve on the Board of Bank of the Sierra, a wholly-owned subsidiary of Sierra Bancorp. Searcy joins as the eighth member of those boards effective December 20, 2007.

Searcy is a graduate of the University of Florida. She received her master's degree in taxation at San Joaquin College of Law in 1998 and is currently a tax partner at McKinley Searcy Associates, Accountants and Consultants.

Notice from the California Department of Financial Institutions

Amendments to Chapter 14 of the Financial Code have been made regarding the transmission of money abroad effective Jan. 1, 2008.

The amendments made changes regarding agents and branches; puts a new requirement of the maintenance of eligible securities; prohibits licensees from using receipt forms that have not been approved by the commissioner; and gives new enforcement powers to the commissioner.

More information can be found under important notices at www.dfi.ca.gov.



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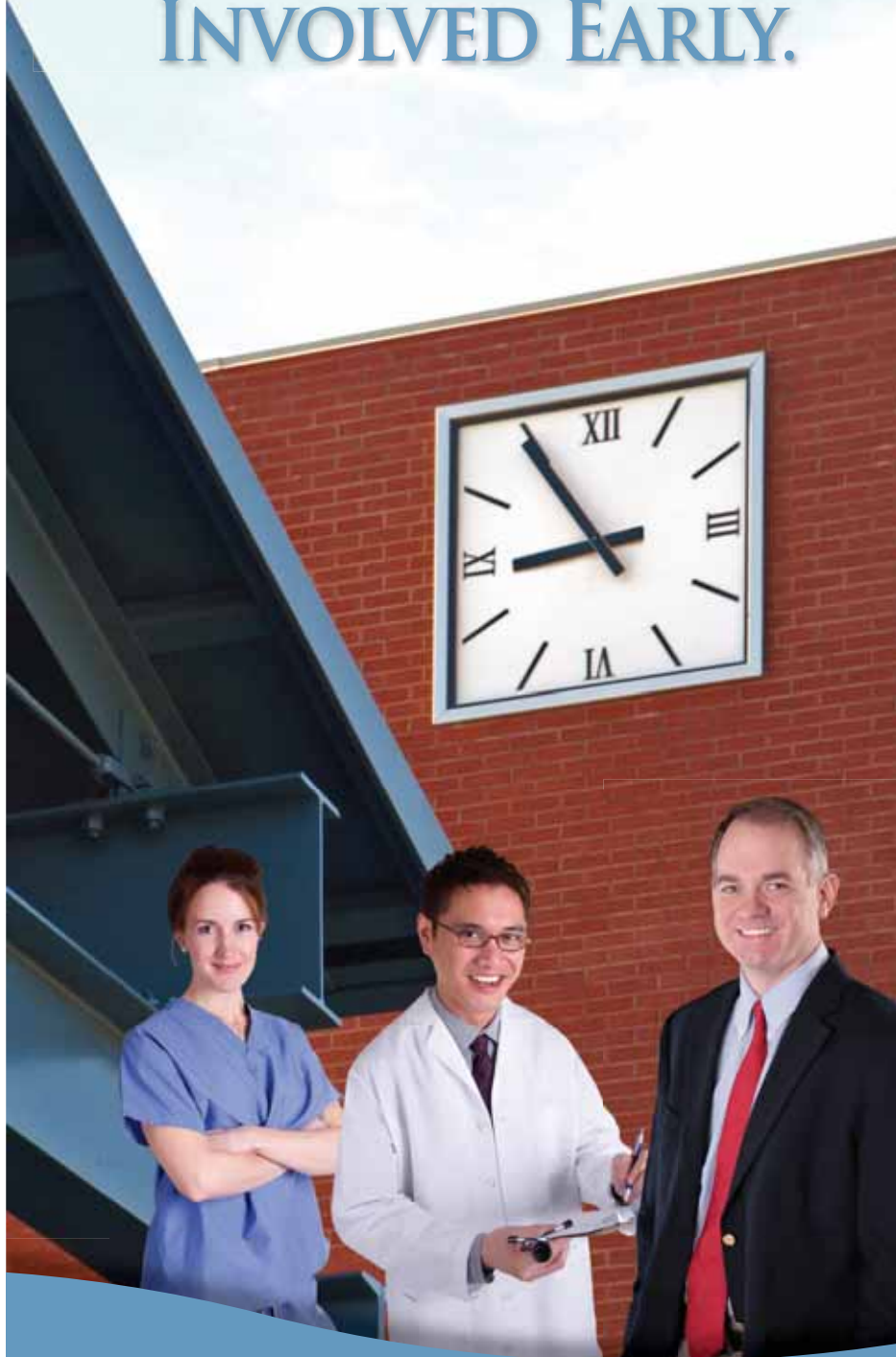


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Figuratively speaking

Percentage of businesses that will be conducting a holiday celebration in 2007, according to a study conducted by Battalia Winston: 85

Percentage decrease this represents over 2006: 9

Rank of 2007 among the years with the lowest percentage of businesses conducting holiday celebrations since 1988: 3

Source: Battalia Winston.

FIGURATIVELY SPEAKING

John MacIntyre



Percentage of U.S. employees who rate their manager as effective, according to a study conducted by the Kenexa Research Institute: 63

Percentage of employees with an ineffective manager who say they plan to stay with their job: 15

Percentage of employees with an effective manager who say they intend to leave the company: 23

Percentage of employees with an ineffective manager who say they intend to leave the company: 51

Source: Kenexa Research Institute.

Monthly cost of care in the Soladi Care Home for Pets in the city of Tochigi, Japan, where the world's first canine nursing home has opened, according to an AARP bulletin: \$800

Source: AARP.

Percentage of professionals who said they will not shop online while at work during the holiday season, according to an Accountemps survey: 79

Estimated number of hours per week that those who will be searching for holiday bargains will spend while on the clock: 3

Source: Robert Half International.

Percentage of women who plan to take a day off work to take on the holiday to-do's, according to a Lands' End holiday survey: 18

Ranks of taking part in holiday traditions (33 percent), entertaining family and friends (26 percent), decorating the tree and home (21 percent) and finding the perfect presents (19 percent) that women say are their most joyful holiday experiences: 1, 2, 3, 4

Percentage of respondents who stated that giving gifts brings more joy than being the gift recipient: 92

Source: Lands' End.

Percentage of consumers who believe the holiday shopping experience would be faster and less frustrating if more retail stores of-

fered self-service to shorten wait times, according to an NCR consumer survey on holiday shopping headaches: 64

Percentage of shoppers who say they would prefer to shop at stores that offered self-service returns — making it easier to get in and out of the holiday rush: 57

Percentage of consumers who will purchase at least one gift card this year: 67

Percentage of consumers who feel product-locator kiosks are the best option to alleviate holiday shopping frustrations: 68

Source: NCR Corp.

Percentage of British children between ages 7 and 11 who said they are "excited" by Christmas, according to a poll conducted by the BBC: 89

Percentage who said they were saving money to buy gifts for their close friends: 63

Percentage who are aware that Christmas is a celebration of the birth of Jesus: 44

Percentage who said that Christmas was primarily about "thinking of others": 29

Source: BBC.

Estimated number of family caregivers across the United States, according to MetLife Mature Market Institute: 50 million

Estimated value of the time that is donated annually to care for loved ones: \$306 billion

Source: MetLife Mature Market Institute.

Percentage of Americans who believe that travel-related problems and the risk of lost luggage increase during the peak holiday season, according to a survey conducted for the U.S. Travel Insurance Association: 93

Percentage of Americans who mistakenly believe that the airlines will fully reimburse them for loss due to travel-related problems: 25

Source: Kundell Communications.

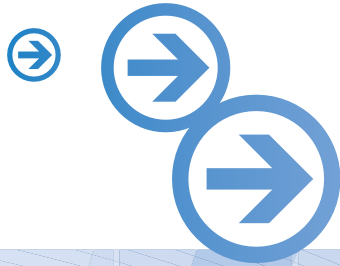
Percentage of all Americans surveyed who neglect to ever back up computer files, including personal photos and financial records that they described as "irreplaceable," according to a worldwide consumer survey of adult computer users sponsored by Seagate Technology: 35

Ranks of the United States and the United Kingdom (35 percent) and Australia (30 percent) on the list of countries polled where respondents do the least to protect their digital assets: 1 (tie), 3

Source: Seagate Technology.

Idle Thought

"Trust only movement. Life happens at the level of events, not of words. Trust movement." — Alfred Adler, doctor and psychologist



Daniel Duffy *CEO/CIO*

Valley Network Solutions

Daniel Duffy created Valley Network Solutions almost 12 years ago from the ground up with the motto "Don't be associated with what's good enough, but what is the best."

From his experience as a "Disney brat," traveling to Japan with his Disney Corporation-employed parents, diligence and determination became the force behind his work ethic.

Duffy doesn't forget that he was once an employee. He said part of owning a business and once working for Compaq Computer allowed him to see both sides of the table, something his 25 employees appreciate.

What led you to create Valley Network Solutions? My first business was an Internet Service Provider here in Fresno called ValleyNet Communications (I guess I have a fascination with the Valley), which I later sold and renamed to PSNW.com. At the time I ran that business, I was frustrated with the existing solution providers in this region and the seed was planted that I could build the proverbial better mousetrap. After selling the company and getting more experience as an employee of FCOE and Compaq Computer, I still had the itch to build the better mousetrap. I decided to take the plunge to start another business and make VNS the leading network integrator in the Central Valley, attracting the valley's top IT talent.

What is your essential business philosophy? Do the right thing and treat customers how you'd want to be treated and you will succeed in the end. To me, that means being honest with people, doing what you say you'll do, when you say you'll do it (and when



What we do: Design, build, sell and support business networks. VNS serves customers throughout the Central San Joaquin Valley providing business network solutions ranging from traditional client-server systems, to application-aware VOIP phone systems, IP video surveillance and the cable and fiber optic infrastructure to support them.

Education: B.A. Telecommunications, CSU Fresno
American School in Japan and Yosemite High School.

Age: 40

Family: Wife: Noi. Children: Sierra and Austin, and several four-legged and finned creatures.

you fall short, owning up to it). Add to this a willingness to work hard and be diligent. I always tell people that I'm happy being the tortoise rather than the hare.

What are your goals for your business? To leave a strong foundation behind that will continue to employ many of the Central Valley's best and brightest long after I'm gone. Ideally, that will mean that VNS will be at least partly employee-owned. We have had — and continue to attract — some incredible talent here.

What has been your toughest professional decision? Throwing in the towel with my second business. The company required venture funding for the business plan to be fully executed and we were six months too late with the concepts that today people know via iTunes, Amazon.com and some of what you see on Billboard.com. Until that time, I was always able to get a business launched and this (very expensive) lesson reminded me to stay focused on what I could accomplish without outside investments. For someone accustomed to saying, "failure isn't an option," this one hurt.

What was your first job and what did you learn from it? My first job was working on a farm and doing whatever was asked of me. After that, I was a paperboy. The job was tough because I wasn't a big kid and had to learn how to heft 80 papers up on a bicycle. This was so that I could run my route in one trip instead of two.

What don't we know about Valley Network Solutions that we should? That we do more than just [fix] "computers" and have an incredible team of professionals that can provide comprehensive solutions. We are a total solutions provider.

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What would Temperance Flats have meant in 2007?

All indications are that water supplies will be tight next year. Last year, 27 million acre-feet of flood release water, a year's supply of water for the entire state of California, went out to the ocean. This year, we have only 50 percent of a normal water supply. What if we had saved on 10 percent of last year's floodwaters?

AGRICULTURE

Paul H.
Betancourt



Ten percent of last year's floodwaters would have been 2.7 million acre feet for our farms and communities. This is not just about agriculture in the Valley. Our communities are growing and our economy is on the edge of great new things; however, we need a secure water supply for our future growth.

This is as clean and green project as we will find. We are not talking about draining a wetlands. We are not threatening endangered species. We are talking about water storage on a river that already has a dam. We are talking about capturing flood flows from wet years and conserving them for dry years. The enviros want us to conserve but they don't want to conserve water in wet years.

It is clear that the enviros will stand united against Temperance Flats and the majority party in Sacramento will not help us provide for the growth in our communities. The unmitigated gall of the San Francisco environmental attorneys who come to the Valley and throw their weight around stuns me. I have heard them lecture us on water quality and water quantity issues. Unbelievable. Can you say, 'Hetch Hetchy'?

San Francisco takes over a quarter million acre feet of water a year from our watershed with a reservoir in a national park of all places and then has the chutzpah to lecture us about high-minded environmental principles? Like I said — unbelievable! They will start having some credibility with me when they leave that water here in the Valley in the Valley so we can use it for our farms and our cities, our environmental needs and water quality issues. Do they want people to conserve water? Great, they can start by conserving 250,000-acre feet of their use and return that water to the Valley.

When I toured the proposed sites for the Temperance Flat dam in 2004, I was told it would take another 20 years to finish the studies and begin construction. Nonsense. This project is already late. I don't mean to be partisan but the dominant political party needs to get off the dime and show some leadership. The dominant political party has great ideals about caring

for the environment, helping the poor and working families. These goals cannot be achieved without a healthy economy. In California, you cannot have a healthy economy without a dependable and affordable water supply.

They have bought into the notion that we can solve California's water supply problems through conservation. Conservation is important but there are not enough low-flow toilets in the world to solve these problems. In fact, we need to conserve the water we get in wet years through better water storage facilities.

Area elected officials from the dominant political party need to stop wringing their hands and telling us how they cannot do anything since the real political power is in Los Angeles and San Francisco. They must find a way to get these projects built — now. Agriculture supported all the water bonds over the last 20 years. What did we get? Billions of dollars spent and less water for our farms and our communities. It is ironic that the same people who oppose building reservoirs believe global climate change will severely affect California. They should be leading that charge to build the reservoirs. If it gets warmer, we will have less snow pack in the Sierra. Instead of snow slowly melting and coming down from the Sierra each spring, the water will flood down every time it rains up there. Without reservoirs to catch the water, it will flow back out to the ocean. So, if these people really believe in global warming, they should show some leadership and get these reservoirs built before we dry up and blow away — or is that their goal?

Speaking of drought, have you caught the news recently from Atlanta? They have had a short rainfall year and they are down to a 90-day water supply. They are hitting the panic button across the Deep South. I recently read a history of the Irvine Ranch in Southern California. It seems within every 20-year period there is a multi-year drought in California.

The drought in 1876-68 wiped out sheep and cattle herds across Southern California. We have used irrigation to minimize the impact of droughts and it has been very successful. However, we must accept and prepare for the fact that there will be multiple dry-year droughts in California on a regular basis. This has nothing to do with politics or global warming. It is part of living in California.

If we had Temperance Flats in 2007, we would have had more opportunity, more prosperity for our Valley and for all California.

Paul Betancourt | is a Fresno County farmer. He's a former Fresno County Farm Bureau president and is active in air-quality issues.



2007 Holiday Specials

Tune in to enjoy the sounds of the season!

December 17:

2 pm — CHRISTMAS WITH MOREHOUSE AND SPELMAN GLEE CLUBS

One of the great holiday traditions in America, the choirs of Morehouse and Spelman Colleges get together to present a spine-tingling concert program. This year's program features the best works of the last several years. It's a joyous celebration of the schools' tradition of singing excellence, with their trademark mixture of spirituals and carols. Korva Coleman hosts the program. (1hr.)

December 18:

1:06 pm — CHRISTMAS AROUND THE COUNTRY 2007

The best of holiday music-making from coast-to-coast. NPR takes you from churches to concert halls, and from to auditoriums to town halls all across the nation, in search of performances that express the best of the holiday season. Our host is Lisa Simeone. (1 hr.)

December 19:

10 am — A CHANTICLEER CHRISTMAS

An encore presentation of one of NPR's most popular holiday programs. From the beautiful acoustics of St. Vincent's Church in Petaluma, California...Inspiring sounds of the season from one of the world's finest choral ensembles...The twelve men of Chanticleer, led by Joseph Jennings. Hosted by Fred Child. (1 hr.)

2 pm — TINSEL TALES: NPR CHRISTMAS FAVORITES

A collection of holiday stories from the NPR archives. (1 hr.)

December 20:

2 pm - HOLIDAY POPS with Keith Lockhart and the Boston Pops

A Boston classic returns to FM89. The world's most famous orchestra performing music for the holidays. (1 hr.)

FM89.3 FRESNO



FM89.1 BAKERSFIELD



LEADS

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LEADS GUIDE

The Leads information found in The Business Journal is a sampling of the Business Leads Weekly subscription service. The Business Leads Weekly subscription is available in its complete, digital form for an additional monthly charge. For questions about the content listed in this section or how to obtain a subscription to Business Leads Weekly, contact Jeremy Edwards at 559.490.3481 or e-mail jeremy@thebusinessjournal.com.

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

WHAT THESE LISTINGS MEAN:

LEASES/ESCROW: Transfer of real property as provided by local real estate firms. For more information on how to submit lease information, contact Michael Sullivan at 559.490.3466 or michaels@thebusinessjournal.com

BANKRUPTCY: The following samples of business bankruptcies are filed in the U.S. Bankruptcy Court in Fresno. The information below is retrieved by The Business Journal Business leads weekly. For questions about the content shown below or how to obtain the complete and digital list weekly, contact Jeremy Edwards at 559.490.3481 or email jeremy@thebusinessjournal.com.

CHAPTER 7: A straight bankruptcy involving an appointed trustee to sell assets by auction or other means to pay creditors.

CHAPTER 11: A procedure that allows businesses to gain temporary relief from paying debts in order to reorganize. The debtor remains in control of the business during the bankruptcy and the business continues to function.

CHAPTER 13: A bankruptcy plan available to individuals whose income is sufficiently stable to enable the individual to make payments under a plan to a trustee who disburses the funds to creditors.

TAX LIENS: Encumbrances placed on a property as a claim for payment of an outstanding tax liability. The Business Journal lists both state and federal liens. A lien is released when debt repayment has been resolved with the creditor. The information is retrieved by The Business Journal Business leads weekly leads service. For questions about the content shown below or how to obtain the complete and digital list daily, contact Jeremy Edwards at 559.490.3481 or email jeremy@thebusinessjournal.com

BUILDING PERMITS: Weekly commercial construction permits filed in Fresno, Kings, Tulare and Madera Counties. For a more complete and digital list of permits contact Judy Thornburg of Construction Monitor at (805) 595-2450 or e-mail judy.thornburg@gmail.com.

NEW BUSINESSES/FICTITIOUS NAMES: Newly licensed or incorporated businesses. The new businesses listed below are a sampling from The Business Journal Business leads weekly. For questions about the content or how to obtain the complete and digital list daily, contact the Jeremy Edwards at 559.490.3481 or email jeremy@thebusinessjournal.com.

LEASES

Grubb & Ellis|Pearson Commercial

reports the following lease activity:

Office space at 4270 N. Blackstone Avenue, Fresno, CA leased to Pat Matthews and Pam Meeks from Scott Ellis Enterprises. Jessica Schneider was the agent.

1,450 square feet of office space at 135 W. Shaw Avenue, Fresno, CA leased to Kelcher's Certified Shorthand Reporters from Viejo Capital, LLC. Tom Robinson and Ramon Ventura were the agents.

1,524 square feet of retail space at 1102 E. Champlain Drive, #109, Fresno, CA in Piazza del Fiore Shopping Center leased to Deli Delicious from NMSBPCSLDHB, a California Limited Partnership. Mike Mele, Alyson Mathew and Sean Mele were the agents.

2,400 square feet of office space at 307 Mall Drive, Hanford, CA leased to Dr. Thomas Nguyen from T.A.M. Prop., LLC. Phil Souza and Jeremy Reed were the agents.

4,950 square feet of industrial space at 6508 N. Blackstone Avenue, Fresno, CA leased to Mora Automotive Repair from the Francis Trust. Troy McKenney and Will Thomas were the agents.

11,868 square feet of office space at 325 Mall Drive, Hanford, CA leased to Chapman University from T.A.M. Prop., LLC. Phil Souza and Jeremy Reed were the agents in cooperation with Shane Wilder of Studley Co.

Grubb & Ellis|Pearson Commercial

reports the following sale activity:

27,720 square feet of retail property known as "The Shops" in the Shepherd Ranch Shopping Center located at the southwest corner of Shepherd and Chestnut Avenues, Fresno, California sold to Keats Acquisition, LLC from Shepherd Ranch Properties, LLC. Walter Smith of Grubb & Ellis|Pearson Commercial was the agent in cooperation with Lewis Smith of Retail California.

FICTITIOUS NAMES

FRESNO

The Scrapbooking Garden
1927 High St
Selma, CA 93662

Leadership in Auction Today-Lia
615 E Keats Ave
Fresno, CA 93710

Advantage Mobile Tech
13746 E Ashlan
Sanger, CA 93657

Ars Services
4032 E Clinton Ave
Fresno, CA 93703

Renegade Conspiracy
4652 Callisto Ln
Turlock, CA 95382

Orozco Gates & Iron Works
1163 N Ring Ave
Fresno, CA 93723

Moore's Karate and Kung Fu
4419 E Tulare
Fresno, CA 93702

Capital Market
3040 E Olive Ave 101
Fresno, CA 93701

Le Roi Bakery
2424 Tulare St
Fresno, CA 93721

Death of Glory Tattoo
4039 N Blackstone Ave
Fresno, CA 93726

Clovis Custom Iron
2533 Menlo Ave
Clovis, CA 93611

BKM Partners
7339 N 1st St 105
Fresno, CA 93720

Dos Italianos TIC
680 W Shaw Ave 202
Fresno, CA 93704

Queen D's Beauty Salon
214 E Olive
Fresno, CA 93728

Jeff Starbuck Photography
136 E Cortland Ave
Fresno, CA 93704

Moore2love Catering LLC
5697 W Chennault Ave
Fresno, CA 93722

Linda Brown Designs
783 W Bordeaux Ln
Clovis, CA 93619

Hermes Legal Services
4534 E Navada
Fresno, CA 93702

Jimenez Painting
619 E Fountain Way
Fresno, CA 93704

Fresno Extreme Pizza
6025 N Palm Ave
Fresno, CA 93711

Olympia Landscape
4626 E Cortland
Fresno, CA 93726

DM Transport
5663 E Florence Ave
Fresno, CA 93727

Hot Flesh Entertainment
5140 E Kings Canyon 122
Fresno, CA 93727

Dinosaur Iron
16923 N Friant Rd
Friant, CA 93626

Rose Trucking
5266 E Byrd Ave
Fresno, CA 93725

Guzman Transport
800 Gomes Dr
Firebaugh, CA 93622

First Financial Group/M.C.A Realty
155 E Shaw 303
Fresno, CA 93710

N & V Janitorial Services
4638 N Emerson Ave
Fresno, CA 93722

West Coast Stainless
1535 Menlo 103
Clovis, CA 93611

Pro Worms
3055 N Sunnyside Ave 104
Fresno, CA 93727

Fresno Home Mart
3239 N Cedar Ave
Fresno, CA 93726

Runabout
1751 N Millburn
Fresno, CA 93722

International Freight Systems
1422 Barbara
Selma, CA 93662

Faith Family Worship Center
14863 Acacia Dr
Sanger, CA 93657

Money Merge Planning Associates
575 Minnewawa Ave 10
Clovis, CA 93612

Weston's Glass & Painting
440 N 3rd
Coalinga, CA 93210

Taqueria El Rincon
566 S Madera Ave
Kerman, CA 93630

Fennacy & Company
225 W Bedford Ave 106
Fresno, CA 93711

Century 21 Adanalian & Vasquez Real
1415 W Shaw Ave
Fresno, CA 93711

Noble King Trees
8058 N Mariposa
Fresno, CA 93720

Eye Candy Entertainment
47 S Fowler
Fresno, CA 93727

Garbo Bros.Ent.
8453 N Bond St
Fresno, CA 93720

Eagle Properties
8453 N Bond St
Fresno, CA 93720

Freedom Automotive
15415 W California Ave
Kerman, CA 93630

U.S. Tint Service
5622 N Blackstone
Fresno, CA 93710

Sid Deboer Dairy
21622 Cedar Ave
Laton, CA 93242

J and A Video's and Gift Shop
3250 E Olive Ave
Fresno, CA

Allen Home No1 Inc
8410 N Locan Ave
Clovis, CA 93619

Real Legacy Records
1442 W Dakota Ave
Fresno, CA 93705

MC Transport
5360 W Donner Ave
Fresno, CA 93722

Precious Hearts Care Home
3033 E Los Altos Ave
Fresno, CA 93711

Kingsburg Auto Care
1399 Simpson St
Kingsburg, CA 93631

All Elite Bobcat Service
4622 W Oak Park Dr
Fresno, CA 93722

Flawless Moments
7878 N Meridian
Fresno, CA 93720

Angel Dust 352
272 W Tenaya Ave
Clovis, CA 93612

Prospice Medical Group of Fresno
4770 N Cedar Ave
Fresno, CA 93726

Redwood Acres
6589 N Del Rey
Clovis, CA 93619

Appl Labs
4203 W Swift
Fresno, CA 93722

LK Design
2551 Florence
Sanger, CA 93657

Food Empire
4109 N Clovis Ave
Fresno, CA 93727

Masters Touch Home Care
100 Fowler Ave 168
Clovis, CA 93611

Vantage Land Sales
2723 W Stuart
Fresno, CA 93711

Creative Realty Solutions
4695 W Moris Ave
Fresno, CA 93722

Apex Tool & Die
39219 Argenbright Ln
Squaw Valley, CA 93675

Central Valley Dairy Consulting
731 S Park Ave
Kerman, CA 93630

Honey Crisp
9400 S Lac Jac
Reedley, CA 93654

Maldonado's Lawn Service
3435 E Illinios Ave
Fresno, CA 93702

Mo. Ver Consultations
96 W Birch
Fresno, CA 93650

Chan Saen Monorom
4767 E Olive Ave
Fresno, CA 93702

Groove Automata
2271 W Thomason Pl
Fresno, CA 93711

D & R Farms Inc
3616 N Dower Ave
Fresno, CA 93723

A Fine Pest Control
270 N First B
Fresno, CA 93702

Central Cal Off Road Training
1497 Keats Ave
Clovis, CA 93611

Absww Inc
2491 Alluvial
Clovis, CA 93611

Caliway Construction
6379 N Babigian Ave
Fresno, CA 93722

Ardent Homecare Inc
1321 E Omaha Ave
Fresno, CA 93720

Packaging Solutions
7797 N First St
Fresno, CA 93720

Port of Subs #85
913 Sierra St
Fresno, CA 93731

Light Line United Mission Inc
1104 W North Ave
Fresno, CA 93706

Folly's Pool
4623 N Maroa Ave
Fresno, CA 93704

French Maids Cleaning
3274 E Acacia Ave
Fresno, CA 93726

Dannys Drive
1873 E Munice
Fresno, CA 93720

Queen Clovis Nails & Spa
500 Shaw Ave
Clovis, CA 93612

Fresno Homes and Loans
3097 Willow 6
Clovis, CA 93612

Luxury Concierge
2585 E Perrin Ave 113
Fresno, CA 93720

Fresno Astrology Center
4670 N El Capitan 201-A
Fresno, CA 93722

Fresno Landscaping Inc
1243 N Backer Ave
Fresno, CA 93703

Central Valley Curbing
1243 N Backer Ave
Fresno, CA 93703

Las Tres B's Furniture
3636 E Ventura
Fresno, CA 93702

KIK Valley Handyman
455 E Escalon
Fresno, CA 93710

Dry Cleaning To-Your-Door
964 E Omaha Ave
Fresno, CA 93720

Norma's Beauty Salon
4211 E Tulare St
Fresno, CA 93702

Teel Insurance Services
4474 W Ashlan Ave
Fresno, CA 93722

Smog Auto
1919 E Divisadero
Fresno, CA 93701

Trinidad Macias Farm Service
13036 Ave 428
Orosi, CA 93647

Lee's Market
204 E Merced
Fowler, CA 93625

Produce Procurement
1015 S Riverview Ave
Reedley, CA 93654

Gamestop 3919
775 Bethel Ave 104
Sanger, CA 93657

Styl'n Salon
740 G St H
Reedley, CA 93654

Fresno Performance
2634 S Cherry Ave
Fresno, CA 93706

Lao Mani Market
3724 E Olive
Fresno, CA 93702

LEADS

Continued | From 19

Emily's Fashion
198 N 1st 101
Fresno, CA 93701

Sintia's Jewelry
1101 Fulton Mall
Fresno, CA 93721

Challenger Electrical & Lighting
3162 W Fairmont Ave
Fresno, CA 93722

Vintage Closet
1460 Clovis Ave
Clovis, CA 93612

Blackwell & Glines Marketing
207 Carolina
Clovis, CA 93611

Mount Zion Freight Management
1422 Barbara St
Selma, CA 93662

La Cad Services
315 E Clinton Ave
Fresno, CA 93704

1st Choice Bounce Houses
1032 E Vartikian
Fresno, CA 93710

Christian Singles Face2Face
1037 S Chestnut Ave
Fresno, CA 93702

Lowell Samuel & Associates A
7111 N Fresno St 240
Fresno, CA 93720

Express Home Furnishing
1614 N Blackstone Ave
Fresno, CA 93703

Melvin Williams Electrical
3055 W Sussex Way
Fresno, CA 93722

Heartstone
8528 N Jackson Ave
Fresno, CA 93720

Healthy Living
2803 Highland Ave
Selma, CA 93662

MADERA

Vang's Lawn Service
16751 Paula Rd
Madera, CA 93638

Curves
1726 Robertson Blvd
Chowchilla, CA 93610

Greene's AMPM
10512 Hwy 41
Madera, CA 93619

Flowing Designs
31649 Sioux Road
Coarsegold, CA 93614

Pacific Enterprises
31768 Rd 400
Coarsegold, CA 93614

Peaks N Trails
37905 Myrtle Wood Dr
Madera, CA 93636

Gateway Tire & Wheels
700 S Gateway Dr
Madera, CA 93637

Yosemite Tri Tip Express
41490 Hwy 41
Oakhurst, CA 93644

TULARE

HLC Insurance Services
6907 Tadworth Way
Rocklin, CA 95677

Ashland Avenue Drafting
4324 W Ashland Ave
Visalia, CA 93277

Staci and Company Salon
4008 S Demaree Ste B
Visalia, CA 93277

Double D Towing
475 W Lipscomb
Tipton, CA 93272

Games & More
136 S Spruce St
Tulare, CA 93274

JDJ Gonzalez Trucking
376 N Main St
Porterville, CA 93257

Clearview Pool & Spa Service
10182 Ave 360
Visalia, CA 93277

All About Computers
4334 W Redding Ct
Visalia, CA 93277

Top Coat Concrete Resurfacing
3027 S Conyer
Visalia, CA 93277

Scenic Heights Day Care
1130 Marshall St
Porterville, CA 93257

Navarro's Insurance Services
2129 E Tulare
Tulare, CA 93274

JNR Transport
1781 N Westfield
Porterville, CA 93247

KINGS

Amigos Discount
264 N 10th Ave
Hanford, CA 93230

Red Devyne Clothing
17628 Regency Ci
Bellflower, CA 90706

West Hills Police Canine Association
799 Bodega Ave
Lemoore, CA 93245

Romano's Pizza
1675 W Lacy Blvd VC02
Hanford, CA 93230

Philly's Best
1675 W Lacey Blvd VC01
Hanford, CA 93230

Kitty World
1675 W Lacy Blvd FI 104
Hanford, CA 93230

Lucky Lawn Care & Handyman Service
990 Manor
Hanford, CA 93230

All States #1 Brokerage
309 W Merced St
Avenal, CA 93204

Roberts Auto Center
124 E 7th St
Hanford, CA 93230

Do's by Suz
320 West D St
Lemoore, CA 93245

United Investments
880 E Lacy C
Hanford, CA 93230

The Lunch Lady
789 S 18th Ave
Lemoore, CA 93245

Iniguez Motorsports
9945 Vidaauri Ln
Hanford, CA 93230

NEW BUSINESSES

LE SALON
5141 N BLACKSTONE AVE
FRESNO, CA 93710
559-224-3140

LEYWALTS IMPORT
0 # OUTSIDE CITY LOC. OL
FRESNO, CA 93721
559-940-2415

LINKEN STUDIOS
441 W OLIVE AVE
FRESNO, CA 93728-2953
559-274-6930

LOR'S NATURAL HERBS
5545 E GROVE AVE
FRESNO, CA 93727
559-790-6712

LOYA CONSTRUCCION
319 S BAILEY AVE
FRESNO, CA 93727-3906
559-348-7438

LUBE N TUNE
7037 N BLACKSTONE AVE
FRESNO, CA 93650-1206
559-431-0382

LUCIOUS
3655 W SAN JOSE AVE 152
FRESNO, CA 93711
559-318-4301

M M V P
4689 E EL MONTE WAY
FRESNO, CA 93702-3844
559-255-6344

MAJESTIC WASHING
3481 W MORRIS AVE
FRESNO, CA 93711-1515
559-432-4407

MANE AUTO SALES
3309 N SIERRA VISTA AVE 116
FRESNO, CA 93726-6439
559-455-9015

MARIA'S HOUSE CLEANING
3744 N LEAD AVE
FRESNO, CA 93722-4527
559-908-8665

MCCAMEY MEDICAL SUPPLIES
6560 E MONTECITO AVE
FRESNO, CA 93727
559-593-2451

MEDICANN INC
2120 N WINERY AVE 103
FRESNO, CA 93703

MEI-TSUEY HWANG MD
568 E HERNDON AVE 201
FRESNO, CA 93720
559-228-6600

MS BLING
5782 E MADISON AVE
FRESNO, CA 93726-2206
559-978-9898

NATHANIEL VINCENT STIERS PHOTO
0 # OUTSIDE CITY LOC. OL
FRESNO, CA 93721
559-393-0349

NEST EGG INVESTMENTS
516 W SHAW AVE
FRESNO, CA 93704-2515
559-221-2625

NIRMAL SINGH
3043 N SONORA LN
FRESNO, CA 93722

NITE TRACK
4907 E KINGS CANYON RD
FRESNO, CA 93727-3812
559-251-8045

NOLAN T MCGUIRE CONST
0 # OUTSIDE CITY LOC. OL
FRESNO, CA 93721
559-673-6786

ON TRACK TRANSPORTATION INC
4167 N GOLDEN STATE BLVD 101
FRESNO, CA 93722-6326
559-237-9100

PA LINDA LA VIGNE
5122 W AUSTIN WAY
FRESNO, CA 93722-9116
559-250-3825

PACIFIC CREST GLASS & BEADS
2304 E WARNER AVE
FRESNO, CA 93710-4532
559-349-5782

PATRICIA PETERSEN
4420 N FIRST ST 121
FRESNO, CA 93726

PHYSICIANS AESTHETICS SIGNATUR
0 # OUTSIDE CITY LOC. OL
FRESNO, CA 93721
559-439-4412

PORT OF SUBS #27
8879 N CHESTNUT AVE
FRESNO, CA 93720
559-298-9800

PORTERMATT CONTRACTING INC
0 # OUTSIDE CITY LOC. OL
FRESNO, CA 93721
714-596-8788

PROF PERSONALIZED COURIER SERV
125 E HOME AVE
FRESNO, CA 93728-1614
559-259-8474

QUINCEANERAS ACCESORIOS & DECO
2711 E ASHCROFT AVE
FRESNO, CA 93726-2206
559-224-3172

QUORUM ONE
2888 N SUNNYSIDE AVE
FRESNO, CA 93727
559-294-1271

RAMOS & SONS PAINTING
0 # OUTSIDE CITY LOC. OL
FRESNO, CA 93721
559-842-8575

RANDI MARIE JONES
7485 N LOLA AVE
FRESNO, CA 93722
559-222-9696

REAL COURAGE RECO
5353 W HOME AVE
FRESNO, CA 93722
559-978-0643

RED ROBIN INTERNATIONAL
3385 W SHAW AVE
FRESNO, CA 93711
303-846-6000

REDMON ROOFING
0 # OUTSIDE CITY LOC. OL
FRESNO, CA 93721
559-431-8722

REDWOOD LANDSCAPING
155 S ARGYLE AVE 212
FRESNO, CA 93727
559-960-1380

REYES DELIVERY SERVICE
1522 W SUSSEX WAY
FRESNO, CA 93705-1944

ROBERTO'S AUTO REPAIR
1606 S ORANGE AVE
FRESNO, CA 93702

RODRIGUEZ CLEANING SERVICES
4957 E OSLIN AVE
FRESNO, CA 93727-1953
559-577-0810

RQI INC
0 # OUTSIDE CITY LOC. OL
FRESNO, CA 93721
209-529-2980

RW CARPET AND TILE CLEANING
5532 N BARCUS AVE
FRESNO, CA 93722

S K ENTERPRISE
5970 E DAYTON AVE
FRESNO, CA 93727-7901
559-346-1760

SALVAJE FURNITURE AND SUPPLIES
2526 S ELM AVE
FRESNO, CA 93706-5045

SANTANA'S ANGELS
2680 N MARKS AVE 107
FRESNO, CA 93722-5285

SAVAN HAWK ENTERPRISESE-QUIZOS
6701 N MILBURN AVE 120
FRESNO, CA 93722

SCOOPITY DOO DA
229 W CORTLAND AVE
FRESNO, CA 93705-3514
559-288-0520

SDC BILLING SERVICE
5036 E ALTA AVE 103
FRESNO, CA 93727-4812
559-456-0708

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3445 N. First St.
Fresno, CA 93726
224-2900

Visalia
1515 S. Mooney Blvd.
Visalia, CA 93277
625-3121

North Fresno
8094 N. Cedar Ave.
Fresno, CA 93720
324-1211

Porterville
93 N. Main St., Suite D
Porterville, CA 93257
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BOTTOM LINE

PUBLIC NOTICES

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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 # CA-07-100420-DL Loan # 1005482151 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 3/31/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by 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): SHERIF S AWAD, AN UNMARRIED MAN Recorded: 4/7/2005 as Instrument No. 2005-0076971 in book -, page - of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 1/3/2008 at 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Amount of unpaid balance and other charges: \$315,499.43 The purported property address is: 3344 WMESA AVE FRESNO, CA 93711 Assessors Parcel No. 406-662-21 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. Date: 12/14/2007 Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-259-7850 or Login to: www.fidelityasap.com Reinstatement Line: (619) 645-7711 ext 3704 David Owen, 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 holder's rights 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. ASAP# 945116 12/14/2007, 12/21/2007, 12/28/2007 12/14/2007, 12/21/2007, 12/28/2007

(1)
Trustee Sale No.: 20070134008843 Title Order No.: 00697974 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 9/16/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EX-

PLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 09/26/2005 as Instrument No. 2005-0225890 of official records in the office of the County Recorder of Fresno County, State of California. Executed By: Cloteal Mae Shinall, 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). Date of Sale: 1/3/2008 Time of Sale: 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 2237 South Nicholas Avenue, Fresno, CA 93706 APN#: 478-154-05 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 \$135,687.97. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/13/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P340728 12/14, 12/21, 12/28/2007 12/14/2007, 12/21/2007, 12/28/2007

(1)
Trustee Sale No.: 20070134008839 Title Order No.: 00697973 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 4/14/2006. 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. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 04/19/2006 as Instrument No. 2006-0082123 of official records in the office of the County Recorder of Fresno County, State of California. Executed By: Kathryn Bailey, 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). Date of Sale: 1/3/2008 Time of Sale: 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 4838 North Ellendale Avenue, Fresno, CA 93722 APN#: 311-150-23 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 \$229,439.79. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/13/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P340727 12/14, 12/21, 12/28/2007 12/14/2007, 12/21/2007, 12/28/2007

(1)
Trustee Sale No.: 20070134008874 Title Order No.: 1145714 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 2/2/2006. 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. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 02/08/2006 as Instrument No. 2006-0027985 of official records in the office of the County Recorder of Fresno County, State of California. Executed By: Danielle Fairly, 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). Date of Sale: 1/3/2008 Time of Sale: 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 4310 West Yale Avenue, Fresno, CA 93722 APN#: 312-571-13 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$211,915.20. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/13/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P340732 12/14, 12/21, 12/28/2007 12/14/2007, 12/21/2007, 12/28/2007

(1)
Trustee Sale No.: 20070134008887 Title Order No.: 1145744 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 8/29/2005. 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. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 09/15/2005 as Instrument No. 2005-0215403 of official records in the office of the County Recorder of Fresno County, State of California. Executed By: Luis Garza, 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). Date of Sale: 1/3/2008 Time of Sale: 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 3904 North Tollhouse Road, Fresno, CA 93726 APN#: 436-233-11 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding

title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$219,184.74. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/14/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P341588 12/14, 12/21, 12/28/2007 12/14/2007, 12/21/2007, 12/28/2007

(1)
TSG No.: 3452035 TS No.: 20079019203781 FHA/VA/PMI No.: Notice Of Trustee's Sale YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 8/3/2005 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 1/3/2008 at 10:30 AM First American Loanstar Trustee Services, as duly appointed Trustee under and pursuant to Deed of Trust recorded 08/16/2005, as Instrument No. 2005-0187842, in book , page , of Official Records in the office of the County Recorder of Fresno County, State of California. Executed by: Christophe L. L. Joslin, Amie R Joslin, 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, 1100 Van Ness, Fresno, CA All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust APN# 447-073-16 The street address and other common designation, if any, of the real property described above is purported to be: 2904 North Boyd Avenue, Fresno, CA 93703 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 \$182,054.84 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. Date: 12/14/2007 First American Title Insurance Company First American LoanStar Trustee Services 3 First American Way Santa Ana, CA 92707 First American Loanstar Trustee Services may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. Original document signed by Authorized Agent Chet Sconyers - For Trustee's Sale Information Please Call (714) 573-1965 P339672 12/14, 12/21, 12/28/2007 12/14/2007, 12/21/2007, 12/28/2007

(1)
TS No. T07-24877-CA Loan No. 0097441836 Notice of Trustee's Sale YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 5/11/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, Cashier's Check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in

the hereinafter described property under and pursuant to a deed of trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: Jacob Maurer, a married man, as his sole and separate property Duly Appointed Trustee: CR Title Services Inc. Recorded 05/31/2006 as Instrument No. 2006-01131106 in book , page of Official Records in the office of the Recorder of Fresno County, California, Date of Sale: 1/10/2008 at 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Amount of unpaid balance and other charges: \$188,264.94 Street Address or other common designation of real property: 5942 East Robinson Avenue Fresno, CA 93727 A.P.N.: 496-082-18 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. The Trustee shall incur no liability for any good faith error in stating the proper amount of unpaid balances and charges. For sales information please contact Priority Posting and Publishing at www.priorityposting.com or (714) 573-1965 Reinstatement Line: 800-430-5262 Date: 12/14/2007 CR Title Services, Inc. P.O. Box 1500 Rancho Cucamonga, CA 91729-1500 888-485-9191 Maggie Castillo, Trustee Sales Officer Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction. P342379 12/14, 12/21, 12/28/2007 12/14/2007, 12/21/2007, 12/28/2007

(1)
Trustee Sale No.: 20070161904685 Title Order No.: 1145755 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 1/13/2006. 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. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 02/06/2006 as Instrument No. 2006-0025803 of official records in the office of the County Recorder of Fresno County, State of California. Executed By: Jeremiah Wheeler, 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). Date of Sale: 1/3/2008 Time of Sale: 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 2469 S Applewood Ln, Fresno, CA 93725 APN#: 481-274-20 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 \$152,091.51. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/14/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P341639 12/14, 12/21, 12/28/2007 12/14/2007, 12/21/2007, 12/28/2007

PUBLIC NOTICES

TRUSTEE SALE

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(1)
Trustee Sale No.: 20070161904681 Title Order No.: 1145751 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 3/27/2006. 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. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 04/03/2006 as Instrument No. 2006-0068135 of official records in the office of the County Recorder of Fresno County, State of California. Executed by: Youphine Phiphakhine, 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). Date of Sale: 1/3/2008 Time of Sale: 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 1466 South Valentine Avenue, Fresno, CA 93706 APN#: 327-171-10S 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 \$153,156.40. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/14/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P341637 12/14, 12/21, 12/28/2007
12/14/2007, 12/21/2007, 12/28/2007

TSG No.: 3269540 TS No.: 20079070800829 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 01/20/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 12/27/2007 at 10:00AM, FIRST AMERICAN LOANSTAR TRUSTEE SERVICES, as duly appointed Trustee under and pursuant to Deed of Trust recorded 01/26/2006 as Instrument No. 2006-0017599, in book, page, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA. Executed by: Samuel Perez and Esther Perez 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 west entrance to the County Courthouse Breezeway, 1100 Van Ness Avenue, Fresno CA. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST APN# 474-213-06-S The street address and other common designation, if any, of the real property described above is purported to be: 5874 E. Dwight Way, 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 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 \$348,187.10. 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. First American Title Insurance Company First American LoanStar Trustee Services 3 First American Way Santa Ana, CA 92707 Date: 11/30/2007 Original document signed by Authorized Agent. Chet Sconyers -- FOR TRUSTEE'S SALE INFORMATION PLEASE CALL 714-480-5690. www.tdsf.com FIRST AMERICAN LOANSTAR TRUSTEE SERVICES MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. TAC: 762724L PUB: 11/30, 12/07, 12/14/2007.
11/30/2007, 12/7/2007, 12/14/2007

TSG No.: 3382598 TS No.: 20079070801734 FHA/VA/PMI No.: Notice Of Trustee's Sale YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 8/4/2003 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 12/27/2007 at 10:30AM First American Loanstar Trustee Services, as duly appointed Trustee under and pursuant to Deed of Trust recorded 08/19/2003, as Instrument No. 2003-0191761, in book, page, of Official Records in the office of the County Recorder of Fresno County, State of California. Executed by: Michael R Ludwig, Teri L Ludwig, 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, 1100 Van Ness, Fresno, CA All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust APN# 568-262-02-S The street address and other common designation, if any, of the real property described above is purported to be: 9752 North Whitney Avenue, Fresno, CA 93720 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$188,101.02 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. Date: 11/30/2007 First American Title Insurance Company First American LoanStar Trustee Services 3 First American Way Santa Ana, CA 92707 First American Loanstar Trustee Services may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. Original document signed by Authorized Agent Chet Sconyers -- For Trustee's Sale Information Please Call (714) 573-1965 P337693 11/30, 12/7, 12/14/2007
11/30/2007, 12/7/2007, 12/14/2007

NOTICE OF TRUSTEE'S SALE T.S No. 1115717-04 APN: 462-171-29 TRA: LOAN NO: XXXXXX7276 REF: Trejo Jr., Benjamin IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED July 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. On December 20, 2007, at 10:00am, Cal-Western Reconveyance Corporation, as duly appointed trustee under and pursuant to Deed of Trust recorded July 28, 2006, as Inst. No. 2006-0157620 in book XX, page XX of Official Records in the office of the County Recorder of Fresno County, State of California, executed by Benjamin C. Trejo, Jr., A Single Man, 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 entrance to the

county courthouse breezeway, 1100 Van Ness Fresno, California, 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: Completely described in said deed of trust The street address and other common designation, if any, of the real property described above is purported to be: 5409 East Washington 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: \$298,128.23. 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. For sales information: Mon-Fri 9:00am to 4:00pm (619) 590-1221. Cal-Western Reconveyance Corporation, 525 East Main Street, P.O. Box 22004, El Cajon, CA 92022-9004 Dated: November 29, 2007 Trustee Sale Officer: Thelma B Cabacungan. (R-157513 11/30/07, 12/07/07, 12/14/07)
11/30/2007, 12/7/2007, 12/14/2007

NOTICE OF TRUSTEE'S SALE T.S No. 1115552-02 APN: 415-642-08 TRA: 005001 LOAN NO: XXXXXX6233 REF: Cruz, Marisela IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED September 21, 2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On December 20, 2007, at 10:00am, Cal-Western Reconveyance Corporation, as duly appointed trustee under and pursuant to Deed of Trust recorded September 29, 2006, as Inst. No. 2006-0209420 in book XX, page XX of Official Records in the office of the County Recorder of Fresno County, State of California, executed by Marisela Cruz, A Single 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: At the entrance to the county courthouse breezeway, 1100 Van Ness Fresno, California, 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: Completely described in said deed of trust The street address and other common designation, if any, of the real property described above is purported to be: 3483 West Dovewood Avenue Fresno CA 93711 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: \$299,765.32. 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. For sales information: Mon-Fri 9:00am to 4:00pm (619) 590-1221. Cal-Western Reconveyance Corporation, 525 East Main Street, P.O. Box 22004, El Cajon, CA 92022-9004 Dated: November 28, 2007 Trustee Sale Officer: Jeffrey A Ferrer. (R-157472 11/30/07, 12/07/07, 12/14/07)
11/30/2007, 12/7/2007, 12/14/2007

NOTICE OF TRUSTEE'S SALE APN: 472-420-63 TRA: 005001 Trustee Sale No. 1115260-10 LOAN NO: XXXXXX4413

REF: FOSTER, DIANA UNINS IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED September 12, 2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On December 20, 2007, at 10:30am, CAL-WESTERN RECONVEYANCE CORPORATION, as duly appointed trustee under and pursuant to Deed of Trust recorded September 19, 2005, as Inst. No. 2005-0218149, in book XX, page XX, of Official Records in the office of the County Recorder of FRESNO County, State of CALIFORNIA executed by: DIANA FOSTER, A SINGLE 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: AT THE VAN NESS AVENUE EXIT FROM THE COUNTY COURTHOUSE 1100 VAN NESS FRESNO CALIFORNIA 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: COMPLETELY DESCRIBED IN SAID DEED OF TRUST The street address and other common designation, if any, of the real property described above is purported to be: 5140 EAST KINGS CANYON ROAD #159 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: \$157,159.84. 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. FOR SALES INFORMATION: Mon - Fri 9:00am to 4:00pm (714) 259-7850 CAL-WESTERN RECONVEYANCE CORPORATION 525 EAST MAIN STREET P.O. BOX 22004 EL CAJON CA 92022-9004 Dated: November 29, 2007 By: S/AUTHORIZED SIGNATURE Authorized Signature ASAP# 937112 11/30/2007, 12/07/2007, 12/14/2007
11/30/2007, 12/7/2007, 12/14/2007

NOTICE OF TRUSTEE'S SALE TS # CA-07-91863-CH Loan # 9000474648 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 4/21/2006. 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. 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): EVANGELINA M. ESTRADA, AN UNMARRIED WOMAN Recorded: 4/28/2006 as Instrument No. 2006-0090877 in book --, page -- of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 12/20/2007 at 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Amount of unpaid balance and other charges: \$216,274.30 The purported

property address is: 2207 EAST HOLLAND AVENUE FRESNO, CA 93726 Assessors Parcel No. 428-102-24 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. Date: 11/21/2007 Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-259-7850 or Login to: www.fidelityasap.com Reinstatement Line: (619) 645-7711 ext 3704 Lee Paschen, 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 holder's rights 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. ASAP# 940870 11/30/2007, 12/07/2007, 12/14/2007
11/30/2007, 12/7/2007, 12/14/2007

Trustee Sale No. 0705231JV Loan No. 40041865 Title Order No. E709940 APN 437-164-04 Notice of Trustee's Sale YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/26/2006. 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 12/20/2007 at 10:30AM, Alliance Title Company as the duly appointed Trustee under and pursuant to Deed of Trust Recorded on 07/18/2006, Instrument 2006-0148986, Book --, Page -- of Official Records in the Office of the Recorder of Fresno County, California, executed by: Bettye L. Marshall, an unmarried woman as her sole and separate property, as Trustor, Aames Funding Corporation DBA Aames Home Loan, as Beneficiary, will sell at public auction to the highest bidder for cash (payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the financial code and authorized to do business in this state). At: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA, all right, title and interest conveyed to an now held by it under said Deed of Trust in the property situated in said County, California describing the land therein: 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: 3658 N. 8th Street, Fresno, CA The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: \$339,309.58 (Estimated) Accrued interest and additional advances if any, will increase this figure prior to sale. Beneficiary: Accredited Home Loans c/o Alliance Title Company Default Service Center 460 Drake Circle Sacramento, CA 95864 Ph No: (916) 971-8550 Sale information can be obtained on line at www.priorityposting.com Automated Sales Information please call (714) 573-1965 The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located and more than three months have elapsed since such recordation. Date: 11/21/2007 Alliance Title Company, a California Corporation as Trustee Douglas Brown, Trustee Sale Officer P338606 11/30, 12/7, 12/14/2007
11/30/2007, 12/7/2007, 12/14/2007

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TRUSTEE SALE

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NOTICE OF TRUSTEE'S SALE TS # CA-07-91458-SH Loan # 2007010809 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 1/26/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check 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): Pete Tumoine, Jr. & Virginia A. Tumoine Recorded: 2/6/2007 as Instrument No. 2007-0024564 in book xxx, page xxx of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 12/20/2007 at 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Amount of unpaid balance and other charges: \$48,866.28 The purported property address is: 3106 W Buckingham Way Fresno, CA 93722 Assessors Parcel No. 433-401-08 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. Date: 11/21/2007 Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-259-7850 or Login to: www.fidelityasap.com Reinstatement Line: (619) 645-7711 ext 3704 David Owen, 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 holder's rights 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. ASAP# 941137 11/30/2007, 12/07/2007, 12/14/2007 11/30/2007, 12/7/2007, 12/14/2007

NOTICE OF TRUSTEE'S SALE TS # CA-07-96529-CH Loan # 2000245873 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/9/2006. 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. 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): CAROL JUNE

GROGG, AN UNMARRIED WOMAN Recorded: 12/15/2006 as Instrument No. 2006-0262932 in book - page - of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 12/21/2007 at 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Amount of unpaid balance and other charges: \$198,636.51 The purported property address is: 3123 EAST GRANT AVENUE FRESNO, CA 93702 Assessors Parcel No. 460-024-12 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. Date: 11/21/2007 Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-259-7850 or Login to: www.fidelityasap.com Reinstatement Line: (619) 645-7711 ext 3704 Lee Paschen, 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 holder's rights 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. ASAP# 941176 11/30/2007, 12/07/2007, 12/14/2007 11/30/2007, 12/7/2007, 12/14/2007

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST FILE: 7620 JLP LOAN: 206109 OTHER: 3428449 A.P. NUMBER 312-472-01 You are in default under a Deed of Trust, dated February 9, 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. Notice is hereby given that Lenders T.D. Service, Inc., as trustee, or successor trustee, or substituted trustee pursuant to the Deed of Trust executed by Raymond Cadena and Angela Cadena, husband and wife as joint tenants Recorded on 02/17/2006 as Instrument No. 2006-0036005 in Book - Page - of Official records in the office of the County Recorder of Fresno County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded 08/17/2007 in Book -, Page -, as Instrument No. 2007-0156195 of said Official Records, will sell on 12/21/2007 at At the Van Ness Avenue exit from the County Courthouse 1100 Van Ness Fresno, CA at 10:30 A.M. at public auction to the highest bidder for cash (payable at the time of sale in lawful money of the United States), all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State hereinafter described: As more fully described on said Deed of Trust. The property address and other common designation, if any, of the real property described above is purported to be: 4181 West Cornell Avenue Fresno, CA 93722 The undersigned Trustee disclaims any liability for any incorrectness of the property address and other common designation, if any, shown herein. The total amount of 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: \$ 166,113.64 In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter or right. Said sale will be made, but without covenant or warranty, express or implied regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed, advances thereunder, with interest as provided therein, and the unpaid principal balance of the Note secured by said Deed with interest thereon as provided in said Note, fees, charges and expenses of the trustee and the trusts created by said Deed of Trust. Lenders T.D. Service, Inc., as said Trustee, 24422 Avenida De La Carlota, #350 Laguna Hills, CA 92653 (949) 855-1945 By: Jeffrey L. Prather, President Dated: 11/24/2007 ASAP# 941601 11/30/2007, 12/07/2007, 12/14/2007 11/30/2007, 12/7/2007, 12/14/2007

NOTICE OF TRUSTEE'S SALE T.S. No. GM-114733-C Loan No. 0600642260 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 3/12/2003. 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. 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: AARON FOSTER, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY Recorded 3/24/2003 as Instrument No. 2003-0066011 in Book, page of Official Records in the office of the Recorder of Fresno County, California, Date of Sale: 12/21/2007 at 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, California Property Address is purported to be: 2127 WEST HEDGES STREET FRESNO, CA 93728 APN #: 449-222-04 The total amount secured by said instrument as of the time of initial publication of this notice is \$149,401.40, which includes the total amount of the unpaid balance (including accrued and unpaid interest) and reasonable estimated costs, expenses, and advances at the time of initial publication of this notice. Date: 11/21/2007 EXECUTIVE TRUSTEE SERVICES, LLC 2255 North Ontario Street, Suite 400 Burbank, California 91504-3120 Sale Line: 714-259-7850 Beatriz Osorio, TRUSTEE SALE OFFICER ASAP# 940191 11/30/2007, 12/07/2007, 12/14/2007 11/30/2007, 12/7/2007, 12/14/2007

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 1115990-10 APN: 504-151-22TRA-005568 LOAN NO: XXXXXX6718 REF: LOZANO, FELIPE UNVERIMPORANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED April 25, 2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER On December 20, 2007, at 10:30am, CAL-WESTERN RECONVEYANCE CORPORATION, as duly appointed trustee under and pursuant to Deed of Trust recorded May 03, 2006, as Inst. No. 20060092973, in book -, page -, of Official Records in the office of the County Recorder of FRESNO County, State of CALIFORNIA executed by: FELIPE LOZANO AND MARIBEL LOZANO, 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 CALIFORNIA 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: COMPLETELY DESCRIBED IN SAID DEED OF TRUST The street address and other common designation, if any, of the real property described above is purported to be: 6297 WEST MENLO 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: \$403,887.64. 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. FOR SALES INFORMATION: Mon - Fri 9:00am to 4:00pm (714) 259-7850 CAL-WESTERN RECONVEYANCE CORPORATION 525 EAST MAIN STREET P.O. BOX 22004 EL CAJON CA 92022-9004 Dated: November 30, 2007 By: - S/AUTHORIZED SIGNATURE ASAP# 937119 11/30/2007, 12/07/2007, 12/14/2007 11/30/2007, 12/7/2007, 12/14/2007

Trustee Sale No.: 20070025302421 Title Order No.: M712161 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/28/2005. 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. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 11/08/2005 as Instrument No. 2005-0264707 of official records in the office of the County Recorder of Fresno County, State of California. Executed By: Victor Kaplanian, 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). Date of Sale: 12/27/2007 Time of Sale: 10:30AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 863 East County View Circle, Fresno, CA 93720 APN#: 576-261-17 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 \$585,255.83. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/6/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P339077 12/7, 12/14, 12/21/2007 12/7/2007, 12/14/2007, 12/21/2007

TSG No.: 3446421 TS No.: 20079070802580 FHA/VA/PMI No.: Notice Of Trustee's Sale YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 8/24/2006 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. On 12/27/2007 at 10:30 AM First American Loanstar Trustee Services, as duly appointed Trustee under and pursuant to Deed of Trust recorded 08/25/2006, as Instrument No. 2006-0179841, in book , page , of Official Records in the office of the County Recorder of Fresno County, State of California. Executed by: Robert D Ridenour and Linnea L. Ridenour, 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, 1100 Van Ness, Fresno, CA All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust APN# 316-344-08 The street address and other common designation, if any, of the real property described above is purported to be: 5896 East Byrd 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 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 \$368,795.00 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. Date: 12/7/2007 First American Title Insurance Company First American LoanStar Trustee Services 3 First American Way Santa Ana, CA 92707 First American Loanstar Trustee Services may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. Original document signed by Authorized Agent Chet Sconyers - For Trustee's Sale Information Please Call (714) 573-1965 P338481 12/7, 12/14, 12/21/2007 12/7/2007, 12/14/2007, 12/21/2007

NOTICE OF TRUSTEE'S SALE T.S. No. HC-104013-C Loan No. 7442053138 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 9/16/2006. 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. 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. 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: RAYMOND ESTRADA, AN UNMARRIED MAN Recorded 9/22/2006 as Instrument No. 2006-0202810 in Book -, page - of Official Records in the office of the Recorder of Fresno County, California, Date of Sale: 12/21/2007 at 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, California Property Address is purported to be: 4392 North Van Dyke Avenue Fresno, CA 93706 APN #: 426-172-05 The total amount secured by said instrument as of the time of initial publication of this notice is \$322,801.98, which includes the total amount of the unpaid balance (including accrued and unpaid interest) and reasonable estimated costs, expenses, and advances at the time of initial publication of this notice. Date: 11/21/2007 EXECUTIVE TRUSTEE SERVICES, LLC 2255 North Ontario Street, Suite 400 Burbank, California 91504-3120 Sale Line: 714-259-7850 Dianna Sandoval, TRUSTEE SALE OFFICER ASAP# 941627 11/30/2007, 12/07/2007, 12/14/2007 11/30/2007, 12/7/2007, 12/14/2007

NOTICE OF TRUSTEE'S SALE T.S. No. HC-90783-C Loan No. 7441095973 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 1/26/2006. 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. 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. 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: RICONDA YOUNG, A SINGLE WOMAN Recorded 1/31/2006 as Instrument No. 2006-0020646 in Book, page of Official Records in the office of the Recorder of Fresno County, California, Date of Sale: 12/21/2007 at 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, California Property Address is purported to be: 5741 East Madison Avenue Fresno, CA 93727 APN #: 313-292-20 The total amount secured by said instrument as of the time of initial publication of this notice is \$401,638.28, which includes the total amount of the unpaid balance (including accrued and unpaid interest) and reasonable estimated

PUBLIC NOTICES

TRUSTEE SALE

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costs, expenses, and advances at the time of initial publication of this notice. Date: 11/21/2007 EXECUTIVE TRUSTEE SERVICES, LLC FKA EXECUTIVE TRUSTEE SERVICES, INC. 2255 North Ontario Street, Suite 400 Burbank, California 91504-3120 Sale Line: 714-259-7850 Dianna Sandoval, TRUSTEE SALE OFFICER ASAP# 941628 11/30/2007, 12/07/2007, 12/14/2007, 11/30/2007, 12/7/2007, 12/14/2007, 12/21/2007

NOTICE OF TRUSTEE'S SALE TS # CA-07-98743-DL Loan # 1006242281 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 7/27/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by 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): OUTTAMA THEP SOUPHONE, A SINGLE MAN Recorded: 8/4/2005 as Instrument No. 2005-0176181 in book -, page - of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 12/27/2007 at 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Amount of unpaid balance and other charges: \$162,538.70 The purported property address is: 455N NORTH FARGER AVENUE FRESNO, CA 93701 Assessors Parcel No. 459-031-02 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. Date: 12/5/2007 Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-259-7850 or Login to: www.fidelityasap.com Reinstatement Line: (619) 645-7711 ext 3704 Lee Paschen, 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 holder's rights 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. ASAP# 938077 12/07/2007, 12/14/2007, 12/21/2007 12/7/2007, 12/14/2007, 12/21/2007

NOTICE OF TRUSTEE'S SALE TS # CA-07-99397-CH Loan # 2000224104 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 9/25/2006. 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. 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): JOAN DAILEY, A WIDOW Recorded: 10/11/2006 as Instrument No. 2006-0217276 in book -, page - of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 1/2/2008 at 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Amount of unpaid balance and other charges: \$296,630.56 The purported property address is: 1130 WEST INDIANAPOLIS AVENUE FRESNO, CA 93705 Assessors Parcel No. 426-032-26 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. Date: 12/7/2007 Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-259-7850 or Login to: www.fidelityasap.com Reinstatement Line: (619) 645-7711 ext 3704 David Owen, 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 holder's rights 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. ASAP# 938423 12/07/2007, 12/14/2007, 12/21/2007 12/7/2007, 12/14/2007, 12/21/2007

NOTICE OF TRUSTEE'S SALE TS # CA-07-98786-CH Loan # 2000181185 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/26/2006. 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. 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): JOE LUNA AND CARMEN LUNA, HUSBAND AND WIFE AS JOINT TENANTS Recorded: 7/3/2006 as Instrument No. 2006-0138440 in book -, page - of Official Records in the office of the Recorder of FRESNO County, California; Date of Sale: 1/2/2008 at 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Amount of unpaid balance and other charges: \$357,539.69 The purported property address is: 2017 EAST DECATUR AVE FRESNO, CA 93720 Assessors Parcel No. 404-192-01 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. Date: 12/5/2007 Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-259-7850 or Login to: www.fidelityasap.com Reinstatement Line: (619) 645-7711 ext 3704 David Owen, 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 holder's rights against the real property only. ASAP# 938054 12/07/2007, 12/14/2007, 12/21/2007 12/7/2007, 12/14/2007, 12/21/2007

Trustee Sale No.: 20070134008233 Title Order No.: 697428 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/5/2006. 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. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 10/13/2006 as Instrument No. 2006-0219157 of official records in the office of the County Recorder of Fresno County, State of California. Executed By: Ausencia Crisanto, 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). Date of Sale: 12/27/2007 Time of Sale: 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 1713 S Gearhart St, Fresno, CA 93702 APN#: 471-114-12 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 \$185,234.72. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/6/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P339824 12/7, 12/14, 12/21/2007 12/7/2007, 12/14/2007, 12/21/2007

Trustee Sale No.: 20070134008527 Title Order No.: 1145380 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 8/18/2006. 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. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 08/28/2006 as Instrument No. 2006-0180105 of official records in the office of the County Recorder of Fresno County, State of California. Executed By: Vanessa Arredondo, 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). Date of Sale: 12/27/2007 Time of Sale: 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 3864 East Dakota Avenue, Fresno, CA 93726 APN#: 437-081-35 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 \$212,604.77. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/7/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P339813 12/7, 12/14, 12/21/2007 12/7/2007, 12/14/2007, 12/21/2007

Trustee Sale No.: 20070134008513 Title Order No.: 697648 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 11/4/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 11/30/2005 as Instrument No. 2005-0279799 of official records in the office of the County Recorder of Fresno County, State of California. Executed By: Jake T. Turner and Eliza M. Baker, 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). Date of Sale: 12/27/2007 Time of Sale: 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 6831 North Rosalia Avenue, Fresno, CA 93722 APN#: 504-152-12 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 \$318,506.27. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/6/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P339811 12/7, 12/14, 12/21/2007 12/7/2007, 12/14/2007, 12/21/2007

Trustee Sale No.: 20070134008502 Title Order No.: 1145371 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 5/1/2006. 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. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 05/05/2006 as Instrument No. 2006-0095646 of official records in the office of the County Recorder of Fresno County, State of California. Executed By: Honorato Ponce, 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). Date of Sale: 12/27/2007 Time of Sale: 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 6659 West Browning Avenue, Fresno, CA 93722 APN#: 505-201-03 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding

title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$402,483.18. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/6/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P339812 12/7, 12/14, 12/21/2007 12/7/2007, 12/14/2007, 12/21/2007

Trustee Sale No.: 20070134008324 Title Order No.: 00697593 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 3/2/2006. 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. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 03/10/2006 as Instrument No. 2006-0050276 of official records in the office of the County Recorder of Fresno County, State of California. Executed By: Jeanne Marie Polenz, 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). Date of Sale: 12/27/2007 Time of Sale: 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 6642 North Delbert Avenue, Fresno, CA 93722 APN#: 506-462-06 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$308,639.84. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/6/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P339807 12/7, 12/14, 12/21/2007 12/7/2007, 12/14/2007, 12/21/2007

Trustee Sale No.: 20070134008391 Title Order No.: 697650 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 7/12/2006. 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. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 07/21/2006 as Instrument No. 2006-0151844 of official records in the office of the County Recorder of Fresno County, State of California. Executed By: Martha B Herrera, 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). Date of Sale: 12/27/2007 Time of Sale: 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse,

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TRUSTEE SALE

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1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 5009 West Celeste Avenue, Fresno, CA 93722 APN#: 509-302-20 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 \$289,082.47. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/6/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P339816 12/7, 12/14, 12/21/2007

12/7/2007, 12/14/2007, 12/21/2007

Trustee Sale No.: 20070134007978 Title Order No.: 697496 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 6/13/2006. 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. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 06/16/2006 as Instrument No. 2006-0126807 of official records in the office of the County Recorder of Fresno County, State of California. Executed By: Bobby Griffin, 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). Date of Sale: 12/27/2007 Time of Sale: 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 5665 E Lorena Ave, Fresno, CA 93727 APN#: 316-261-18 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$330,365.05. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/6/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P339797 12/7, 12/14, 12/21/2007

12/7/2007, 12/14/2007, 12/21/2007

Trustee Sale No.: 20070025302701 Title Order No.: M712797 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/28/2005. 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. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on

11/04/2005 as Instrument No. 2005-0262964 of official records in the office of the County Recorder of Fresno County, State of California. Executed By: Javier Gonzalez, 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). Date of Sale: 12/27/2007 Time of Sale: 10:30AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 1328 East Drummond Avenue, Fresno, CA 93706 APN#: 479-243-04 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$145,879.22. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/7/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P339803 12/7, 12/14, 12/21/2007

12/7/2007, 12/14/2007, 12/21/2007

Trustee Sale No.: 20070134008039 Title Order No.: 697477 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 5/15/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NDex West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 05/19/2006 as Instrument No. 2006-0106543 of official records in the office of the County Recorder of Fresno County, State of California. Executed By: Heidi S Samora, 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). Date of Sale: 12/27/2007 Time of Sale: 10:30AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA Street Address and other common designation, if any, of the real property described above is purported to be: 4051 West Michigan Avenue, Fresno, CA 93722 APN#: 312-474-19 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 \$221,531.30. 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. For Trustee Sale Information Please Call: Priority Posting & Publication 17501 Irvine Blvd., Suite One Tustin, CA 92780 714-573-1965 www.priorityposting.com NDex West, LLC as Authorized Agent Dated: 12/6/2007 NDex West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P339795 12/7, 12/14, 12/21/2007

12/7/2007, 12/14/2007, 12/21/2007

TSG No.: 3443796 TS No.: 20079134007336 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 12/08/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROP-

ERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 12/28/2007 at 10:00AM, FIRST AMERICAN LOANSTAR TRUSTEE SERVICES, as duly appointed Trustee under and pursuant to Deed of Trust recorded 12/15/2006 as Instrument No. 2006-0262428, in book, page, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA. Executed by: Gullermina Ramirez 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 west entrance to the County Courthouse Breezeway, 1100 Van Ness Avenue, Fresno, CA. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST APN# 470-132-05 The street address and other common designation, if any, of the real property described above is purported to be: 1004 South Ninth Street, Fresno, CA 93702. 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 \$166,177.81. 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. First American Title Insurance Company First American LoanStar Trustee Services 3 First American Way Santa Ana, CA 92707 Date: 12/07/2007 Original document signed by Authorized Agent. Chet Sconyers -- FOR TRUSTEE'S SALE INFORMATION PLEASE CALL 714-480-5690. www.tdsf.com FIRST AMERICAN LOANSTAR TRUSTEE SERVICES MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. TAC: 763211L PUB: 12/07, 12/14, 12/21/2007.

12/7/2007, 12/14/2007, 12/28/2007

TSG No.: 3443077 TS No.: 20079134007126 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 06/21/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 12/28/2007 at 10:00AM, FIRST AMERICAN LOANSTAR TRUSTEE SERVICES, as duly appointed Trustee under and pursuant to Deed of Trust recorded 07/01/2005 as Instrument No. 2005-0147168, in book, page, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA. Executed by: Sergey Vasil Yevich Mikerin, Svetlana V. Mikerin 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 west entrance to the County Courthouse Breezeway, 1100 Van Ness Avenue, Fresno, CA. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST APN# 568-334-21 The street address and other common designation, if any, of the real property described above is purported to be: 2808 E. Plymouth Way, Fresno, CA 93720. 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 \$317,080.07. 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. First American Title Insurance Company First American LoanStar Trustee Services 3 First American Way Santa Ana, CA 92707 Date: 12/07/2007 Original document signed by Authorized Agent. Chet Sconyers -- FOR TRUSTEE'S SALE INFORMATION PLEASE CALL 714-480-5690. www.tdsf.com FIRST AMERICAN LOANSTAR TRUSTEE SERVICES MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. TAC: 763183L PUB: 12/07, 12/14, 12/21/2007.

12/7/2007, 12/14/2007, 12/21/2007

TSG No.: 3443070 TS No.: 20079134007120 FHA/VA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 05/04/2007. 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 12/28/2007 at 10:00AM, FIRST AMERICAN LOANSTAR TRUSTEE SERVICES, as duly appointed Trustee under and pursuant to Deed of Trust recorded 05/10/2005 as Instrument No. 2005-0103333, in book, page, of Official Records in the office of the County Recorder of Fresno County, State of CALIFORNIA. Executed by: Esperanza Zavala, Juan Carlos Zavala 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 West entrance to the County Courthouse Breezeway, 1100 Van Ness Avenue, Fresno, CA. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST APN# 459-032-08 The street address and other common designation, if any, of the real property described above is purported to be: 421 N. Roosevelt Avenue, Fresno, CA 93701. 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 \$152,041.40. 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. First American Title Insurance Company First American LoanStar Trustee Services 3 First American Way Santa Ana, CA 92707 Date: 12/07/2007 Original document signed by Authorized Agent. Chet Sconyers -- FOR TRUSTEE'S SALE INFORMATION PLEASE CALL 714-480-5690. www.tdsf.com FIRST AMERICAN LOANSTAR TRUSTEE SERVICES MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. TAC: 763179L PUB: 12/07, 12/14, 12/21/2007.

12/7/2007, 12/14/2007, 12/21/2007

OSTAC NOTICE OF TRUSTEE'S SALE T.S.No:A344566CA Unit Code: A Loan No: 4594571/QUTAMIAP#1: 403-301-35 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: Trusstor: KHOLOUD EL QUTAMI Recorded November 30, 2006 as Instr. No. 2006-0251025 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 there-under recorded

August 29, 2007 as Instr. No. 2007-0162844 in Book --- Page --- of Official Records in the office of the Re-corder of FRESNO County CALIFORNIA. Said Deed of Trust describes the following property: YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED NOVEMBER 22, 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. 1826 EAST NILES AVENUE, FRESNO, CA 93720 (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 7, 2008, AT 10:00 A.M. *AT THE WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY, 1100 VAN NESS AVENUE, FRESNO, CA 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 \$463,894.77. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. Date: November 30, 2007 T.D. SERVICE COMPANY as said Trustee, FRANCES DEPALMA, ASSISTANT SECRETARY T.D. SERVICE COMPANY 1820 E. FIRST ST., SUITE 210, P.O. BOX 11988 SANTA ANA, CA 92711-1988 We are assisting the Beneficiary to collect a debt and any information we obtain will be used for that purpose whether received orally or in writing. 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 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: (714) 480-5690 or you may access sales information at www.ascentex.com/websales. TAC# 763918C PUB: 12/07/07, 12/14/07, 12/21/07 , 12/21/2007

Loan: CORNELL Other: F07-08-43-DT TS Number: F07-08-43 LRCA.P.N. 463-160-16 Notice of Trustee's Sale under Deed Of Trust YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 5/21/1980, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that Chicago Title Company, a California corporation, as Trustee, or Successor Trustee, Or Substituted Trustee pursuant to the Deed Of Trust executed by Rex Lyman Cornell recorded on 05/21/1980 as Instrument No. 49872 in book 7522 page 869 of official records in the office of the County Recorder of Fresno County, California, and pursuant to the Notice Of Default and Election to Sell thereunder recorded 8/27/2007 in book N/A, page N/A, as Instrument No. 20070160666 of said official records, will sell on 12/28/2007 at the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, CA at 10:30AM at public auction to the highest bidder for cash (payable at the time of sale in lawful money of the United States), all right, title and interest conveyed to and now held by it under said Deed Of Trust in the property situated in said County and State hereinafter described: That portion of lot 37 of Easterby Rancho, according to the map thereof recorded in Book 2 Page 6 of plats, Fresno County records, described as follows: Beginning at a point which is 1050 feet south of the centerline of Tulare Street, formerly Riesling Avenue, and 231 feet east of the west line of said lot; thence south parallel with the west line of said lot to the north line of the public road known as Huntington Avenue; thence east along said north line 100 feet; thence northerly to a point 980 feet south of the center line of said Tulare Avenue, and 330.9 feet east of the west line of said lot; thence west parallel to the north line of said lot to a point 270 feet east of the west line of said lot; thence south parallel to the west line of said lot, 70 feet; thence west to the point of beginning. The property address and other common designation, if any, of the real property described above is purported to be: 5373 E. Huntington Ave, Fresno, CA The undersigned trustee disclaims any liability for any incorrectness of the property address and other common designation, if any, shown herein. The total amount of 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 pub-

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PUBLIC NOTICES

TRUSTEE SALE

Continued | From 25

lication of the notice of sale is: \$45,693.94 estimated. Said amount will increase until date of sale. The beneficiary may elect to bid less than the full credit bid. In addition to cash, the trustee will accept a cashier's check drawn on a State or National Bank, a check drawn by a State or Federal Credit Union or a check drawn by a State or Federal Savings and Loan Association, Savings Association or Savings Bank specified in section 5102 of the Financial Code and authorized to do business in this State. In the event tender other than cash is accepted the trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. Said sale will be made, but without covenant or warranty, express or implied regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed, advances thereunder, with interest as provided therein, and the unpaid principal balance of the note secured by said Deed with interest thereon as provided in said note, fees, charges and expenses of the trustee and the trusts created by said Deed Of Trust. Sale information can be obtained on line at www.priorityposting.com automated sales information please call (714)573-1965 Dated: 11/28/2007 Chicago Title Company, a California corporation as said Trustee 7330 N. Palm Ave., Suite 101 (93711), P.O.Box 60016 Fresno, CA 93794-0016 (559) 451-3700 by: L.R. Cavalla Assistant Secretary P339898 12/7, 12/14, 12/21/2007 12/7/2007, 12/14/2007, 12/21/2007

OSTAC NOTICE OF TRUSTEE'S SALE T.S. No: A344539 CA Unit Code: A Loan No: 4750199 THOMPSON AP #1: 502-251-34 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: MARGARET ANN THOMPSON Recorded September 15, 2006 as Instr. No. 2006-0195453 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 August 29, 2007 as Instr. No. 2007-0162577 in Book --- Page --- of Official Records in the office of the Recorder of FRESNO County CALIFORNIA. Said Deed of Trust describes the following property: YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED SEPTEMBER 1, 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. 5643 WEST RIVER BOTTOM AVENUE, FRESNO, CA 93722 (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 2, 2008, at 10:00 A.M. *AT THE WEST ENTRANCE TO THE COUNTY COURTHOUSE BREEZEWAY, 1100 VAN NESS AVENUE, FRESNO, CA 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 \$421,180.38. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. Date: November 30, 2007 T.D. SERVICE COMPANY as said Trustee, FRANCES DEPALMA, ASSISTANT SECRETARY T.D. SERVICE COMPANY 1820 E. FIRST ST., SUITE 210, P.O. BOX 11988 SANTA ANA, CA 92711-1988 We are assisting the Beneficiary to collect a debt and/or postponement information may be obtained by calling the following telephone number(s) on the day before the sale: (714) 480-5690 or you may access sales information at www.ascentex.com/websales. TAC# 763927C PUB: 12/07/07, 12/14/07, 12/21/07 12/7/2007, 12/14/2007, 12/21/2007

NOTICE OF TRUSTEE'S SALE T.S. No. GM-110106-C Loan No. 4282093464 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/1/2006. 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. 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. 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: ERNIE V. MEZA, AN UNMARRIED MAN Recorded 12/8/2006 as Instrument No. 2006-0258709 in Book -, page - of Official Records in the office of the Recorder of Fresno County, California, Date of Sale: 12/28/2007 at 10:30 AM Place of Sale: At the Van Ness Avenue exit from the County Courthouse, 1100 Van Ness, Fresno, California Property Address is purported to be: 504 EAST SIERRA AVENUE FRESNO, CA 93710-0000 APN #: 408-105-15 The total amount secured by said instrument as of the time of initial publication of this notice is \$315,582.23, which includes the total amount of the unpaid balance (including accrued and unpaid interest) and reasonable estimated costs, expenses, and advances at the time of initial publication of this notice. Date: 11/30/2007 EXECUTIVE TRUSTEE SERVICES, LLC 2255 North Ontario Street, Suite 400 Burbank, California 91504-3120 Sale Line: 714-259-7850 Ileanna Petersen, TRUSTEE SALE OFFICER ASAP#946109 12/07/2007, 12/14/2007, 12/21/2007 12/7/2007, 12/14/2007, 12/21/2007

CIVIL

(1) NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING. W&I Code §366.26 Hearing: 03-26-2008 Time: 8:00 A.M.; DEPT: 98-C SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO JUVENILE COURT Case No. 06-300178 In The Matter Of JEREMIAH BURROUGHS DOB: 03-15-2006, Minor. TO: VALENTINA BURROUGHS, MOTHER OF THE MINOR. This is to notify you that you are cited to appear at the hearing below, pursuant to Welfare and Institutions Code §366.23 and §366.26. DATE: MARCH 26, 2008. TIME: 8:00 A.M. PLACE: Department 98-C Juvenile Court, 1225 Fulton Mall Fresno, California 93721. PLEASE TAKE NOTICE THAT AT THIS HEARING FRESNO COUNTY, THROUGH ITS DEPARTMENT OF CHILDREN AND FAMILY SERVICES, WILL RECOMMEND TO THE COURT THAT THE PARENTAL RIGHTS OF VALENTINA BURROUGHS, MOTHER OF THE MINOR, BE TERMINATED AND THAT THE ABOVE MINOR BE FREED FOR ADOPTION. As the parent of the subject minor, you are cited to and may appear at Court as indicated above in order to express your opinion as to whether your parental rights should be terminated so that the minor can be adopted. This is also to advise you that you have certain legal rights and protections, including the right to oppose these proceedings. You have the right to hire an attorney of your choice to represent you. If you are unable to retain a lawyer, you may request that the judge appoint one for you, who shall be the Public Defender or a private attorney. If you cannot afford to pay the cost of legal counsel to represent you, the fee will be paid by Fresno County. This notice and citation is dated 12/04/07. TAMARA L. BEARD, Clerk of the Court. By: JEANNENE CORTEZ, 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 CHILDREN AND FAMILY SERVICES, 2135 Fresno Street, Suite 325, Fresno CA 93721 Telephone Number: (559) 262-4402, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF CHILDREN AND FAMILY SERVICES. 12/14/2007, 12/21/2007, 12/28/2007, 1/4/2008

(1) NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING. W&I Code §366.26 Hearing: 03-13-2008 Time: 8:00 A.M.; DEPT: 98-D SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO JUVENILE COURT Case No. 06-300095 In The Matter Of ANA VASQUEZ URIBE DOB: 10-30-2006, Minor. TO: JOSE VASQUEZ, 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 13, 2008. TIME: 8:00 A.M. PLACE: Department 98-D Juvenile Court, 1225 Fulton Mall Fresno, California 93721. PLEASE TAKE NOTICE THAT AT THIS HEARING FRESNO COUNTY, THROUGH ITS DEPARTMENT OF CHILDREN AND FAMILY SERVICES, WILL RECOMMEND TO THE COURT THAT THE PARENTAL RIGHTS OF JOSE VASQUEZ, 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 12/04/07. TAMARA L. BEARD, Clerk of the Court. By: MARY KECK, 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 CHILDREN AND FAMILY SERVICES, 2135 Fresno Street, Suite 325, Fresno CA 93721 Telephone Number: (559) 262-4402, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF CHILDREN AND FAMILY SERVICES. 12/14/2007, 12/21/2007, 12/28/2007, 1/4/2008

(1) SUMMONS on Cross-Complaint (CITACION JUDICIAL) NOTICE TO DEFENDANT: (Cross-Defendants) (AVISO AL DEMANDADO): SAM E. SEHER, individually and as Co-Trustee of the 1993 SEHER FAMILY TRUST, dated May 11, 1993; GAYLE SEHER, individually and as Co-Trustee of the 1993 SEHER FAMILY TRUST, dated May 11, 1993; OLIVIA HOUSELY, individually and as Co-Trustee of the 1993 SEHER FAMILY TRUST, dated May 11, 1993; FLOYD SMITH, an individual; VERBA SMITH, an individual; SINGURA REYNOLDS, an individual; MALCOM MITCHINSON, an individual; IWONKA MITCHINSON, an individual; all persons claiming any legal or equitable right, title, estate, lien or cloud on Cross-Complainant's title adverse to Cross-Complainant's interests; and ROES 1 through 100, Inclusive, Cross-Defendants. YOU ARE BEING SUED BY PLAINTIFF: (Cross-Complainant) (LO ESTA DEMANDANDO EL DAMANDANTE) BASROCK VILLAGE GREEN CALIFORNIA, LLC, a Delaware limited liability company, Cross-Complainant. You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you

may lose the case by default, and your wages, money, and property may be taken without further warning from the court. There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association There are other legal requirements. You may want to call an attorney right away. 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Continued | From 26

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

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.courtinfo.ca.gov/selfhelp/espanol/) o poniéndose en contacto con la corte o el colegio de abogados locales.

CASE NUMBER
(Número del Caso)
07 CE CG 02165 AMC

The name and address of the court is:
(El nombre y dirección de la corte es)
FRESNO COUNTY SUPERIOR COURT,
1100 Van Ness Avenue, Fresno, California 93724-0001.

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is: (El nombre, la dirección y el número de telefono del abogado del demandante, o del demandante que no tiene abogado es), Rick D. Banks, Esq. (No. 207240), Law Office of Rick D. Banks, 200 West Bullard, Suite F-1, Clovis, California 93612

Central Division
(559) 323-5543 (559) 323-5545.
DATE: (Fecha) SEPT. 25, 2007
Clerk, (Secretario)
by: KENNETH E. COON, Deputy (Adjunto)
(SEAL)

NOTICE OF CALENDAR SETTING
CASE NUMBER: 07 CE CG 02165 AMC
SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO
Civil Department – Non-Limited
1100 Van Ness Avenue
Fresno, California 93724-0002
(559)488-3352

TITLE OF CASE:
Steve Hunt vs. Tri-Quest Financial, Inc.
Name and address of person served:
Rick D. Banks
200 W. Bullard, Ste. F-1
Clovis, CA 93612.

Notice is hereby given that the above entitled case has been set for:
Type of hearing: Continued Case Management Conference
Date of Hearing: MARCH 24, 2008
Department Number: 3
Time: 9:00 AM
CLERK'S CERTIFICATE OF MAILING

I certify that I am not a party to this cause and that a true copy of the Notice of Calendar Setting was mailed first class, postage fully prepaid, in a sealed envelope addressed as shown below, and that the notice was mailed at Fresno, California on:
Date: November 26, 2007
Clerk, by: L. PETERSON
Rick D. Banks, 200 West Bullard, Suite F-1, Clovis, CA 93612
Thomasito Del Castillo, 135 W. Shaw Ave., Ste. 104, Fresno, CA 93704
12/7/2007, 12/14/2007, 12/21/2007, 12/28/2007

NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING.
W&I Code §366.26 Hearing: 02-15-08
Time: 8:00 A.M.; DEPT: 98-C
SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO
JUVENILE COURT
Case No. 06-300174
In The Matter Of MARIA GONZALEZ, DOB: 03-26-1999,
JOSE GONZALEZ, DOB: 06-15-2001, Minors.
TO: JOSE GONZALEZ, FATHER OF THE MINORS, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINORS.
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 15, 2008.
TIME: 8:00 A.M.
PLACE: Department 98-C Juvenile Court, 1225 Fulton Mall Fresno, California 93721.

PLEASE TAKE NOTICE THAT AT THIS HEARING FRESNO COUNTY, THROUGH ITS DEPARTMENT OF CHILDREN AND FAMILY SERVICES, WILL RECOMMEND TO THE COURT THAT THE PARENTAL RIGHTS OF JOSE GONZALEZ, FATHER OF THE MINORS, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINORS, BE TERMINATED AND THAT THE ABOVE MINORS BE FREED FOR ADOPTION.
As the parent of the subject minors, 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 minors 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 11-26-07.
TAMARA L. BEARD,
Clerk of the Court.
By: R. DUFFY, 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 CHILDREN AND FAMILY SERVICES, 2135 Fresno Street, Suite 325, Fresno CA 93721 Telephone Number: (559) 262-4402, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF CHILDREN AND FAMILY SERVICES.
11/30/2007, 12/7/2007, 12/14/2007, 12/21/2007

NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING.
W&I Code §366.26 Hearing: 01-25-2008
Time: 8:00 A.M.; DEPT: 98-C
SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO
JUVENILE COURT
Case No. 95251
In The Matter Of ROGER LAPLANTE, DOB: 12-30-1996,
SAMMY LAPLANTE
DOB: 10-01-1998, Minors.
TO: STEVE LAPLANTE, FATHER OF THE MINORS, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINORS.
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: January 25, 2008.
TIME: 8:00 A.M.
PLACE: Department 98-C Juvenile Court, 1225 Fulton Mall Fresno, California 93721.

PLEASE TAKE NOTICE THAT AT THIS HEARING FRESNO COUNTY, THROUGH ITS DEPARTMENT OF CHILDREN AND FAMILY SERVICES, WILL RECOMMEND TO THE COURT THAT THE PARENTAL RIGHTS OF STEVE LAPLANTE, FATHER OF THE MINORS, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINORS, BE TERMINATED AND THAT THE ABOVE MINORS BE FREED FOR ADOPTION.
As the parent of the subject minors, 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 minors 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 11-27-07.
TAMARA L. BEARD,
Clerk of the Court.
By: D. HOUSTON, 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 CHILDREN AND FAMILY SERVICES, 2135 Fresno Street, Suite 325, Fresno CA 93721 Telephone Number: (559) 262-4402, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF CHILDREN AND FAMILY SERVICES.
11/30/2007, 12/7/2007, 12/14/2007, 12/21/2007

NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING.
W&I Code §366.26 Hearing: 03-04-2008
Time: 8:00 A.M.; DEPT: 98-C
SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO
JUVENILE COURT
Case No. 07-300082
In The Matter Of ISAIAH MEDINA, DOB: 12-17-2005, Minor.
TO: SOPHIA VASQUEZ, MOTHER OF THE MINOR, AND GILBERTO MEDINA, 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 4, 2008.
TIME: 8:00 A.M.
PLACE: Department 98-C Juvenile Court, 1225 Fulton Mall Fresno, California 93721.

PLEASE TAKE NOTICE THAT AT THIS HEARING FRESNO COUNTY, THROUGH ITS DEPARTMENT OF CHILDREN AND FAMILY SERVICES, WILL RECOMMEND TO THE COURT THAT THE PARENTAL RIGHTS OF SOPHIA VASQUEZ, MOTHER OF THE MINOR, AND GILBERTO MEDINA, 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 11-27-07.
TAMARA L. BEARD,
Clerk of the Court.
By: D. HOUSTON, 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 CHILDREN AND FAMILY SERVICES, 2135 Fresno Street, Suite 325, Fresno CA 93721 Telephone Number: (559) 262-4402, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF CHILDREN AND FAMILY SERVICES.
11/30/2007, 12/7/2007, 12/14/2007, 12/21/2007

NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING.
W&I Code §366.26 Hearing: 03-11-08
Time: 8:00 A.M.; DEPT: 98-D
SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO
JUVENILE COURT
Case No. 07-300007
In The Matter Of GERMAN BARAJAS, DOB: 01-05-2007, Minor.
TO: ARTEMIO ALAVOS, 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 11, 2008.
TIME: 8:00 A.M.
PLACE: Department 98-D Juvenile Court, 1225 Fulton Mall Fresno, California 93721.

PLEASE TAKE NOTICE THAT AT THIS HEARING FRESNO COUNTY, THROUGH ITS DEPARTMENT OF CHILDREN AND FAMILY SERVICES, WILL RECOMMEND TO THE COURT THAT THE PARENTAL RIGHTS OF ARTEMIO ALAVOS, 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 11-26-07.
TAMARA L. BEARD,
Clerk of the Court.
By: R. DUFFY, 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 CHILDREN AND FAMILY SERVICES, 2135 Fresno Street, Suite 325, Fresno CA 93721 Telephone Number: (559) 262-4402, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF CHILDREN AND FAMILY SERVICES.
11/30/2007, 12/14/2007, 12/21/2007

NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING.
W&I Code §366.26 Hearing: 03-18-08
Time: 8:00 A.M.; DEPT: 98-D
SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO
JUVENILE COURT
Case No. 01-300317
In The Matter Of YANETTE GAYTAN, DOB: 01-18-2006,
GENESIS BARAJAS, DOB: 04-11-2007, Minors.
TO: GREGORY AVALOS JR., FATHER OF THE MINORS, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINORS.
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 18, 2008.
TIME: 8:00 A.M.
PLACE: Department 98-D Juvenile Court, 1225 Fulton Mall Fresno, California 93721.

PLEASE TAKE NOTICE THAT AT THIS HEARING FRESNO COUNTY, THROUGH ITS DEPARTMENT OF CHILDREN AND FAMILY SERVICES, WILL RECOMMEND TO THE COURT THAT THE PARENTAL RIGHTS OF GREGORY AVALOS JR., FATHER OF THE MINORS, AND TO ANY AND ALL PERSONS CLAIMING TO BE THE FATHER OF THE MINORS, BE TERMINATED AND THAT THE ABOVE MINORS BE FREED FOR ADOPTION.
As the parent of the subject minors, 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 minors 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 11-30-07.
TAMARA L. BEARD,
Clerk of the Court.
By: R. DUFFY, 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 CHILDREN AND FAMILY SERVICES, 2135 Fresno Street, Suite 325, Fresno CA 93721 Telephone Number: (559) 262-4402, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF CHILDREN AND FAMILY SERVICES.
12/7/2007, 12/14/2007, 12/21/2007, 12/28/2007

NOTICE AND CITATION TO PARENT FOR APPEARANCE AT HEARING.
W&I Code §366.26 Hearing: 03-12-08
Time: 8:00 A.M.; DEPT: 98-D
SUPERIOR COURT OF CALIFORNIA, COUNTY OF FRESNO
JUVENILE COURT
Case No. 68510
In The Matter Of, JAZMIN MUNOZ
DOB: 06-30-1993, Minor.
TO: ELEAZAR MUNOZ, 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 12, 2008.
TIME: 8:00 A.M.
PLACE: Department 98-D Juvenile Court, 1225 Fulton Mall Fresno, California 93721.

PLEASE TAKE NOTICE THAT AT THIS HEARING FRESNO COUNTY, THROUGH ITS DEPARTMENT OF CHILDREN AND FAMILY SERVICES, WILL RECOMMEND TO THE COURT THAT THE PARENTAL RIGHTS OF ELEAZAR MUNOZ, 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 11-26-07.
TAMARA L. BEARD,
Clerk of the Court.
By: R. DUFFY, 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 CHILDREN AND FAMILY SERVICES, 2135 Fresno Street, Suite 325, Fresno CA 93721 Telephone Number: (559) 262-4402, PETITIONER COUNTY OF FRESNO, Acting by and through its DEPARTMENT OF CHILDREN AND FAMILY SERVICES.
12/7/2007, 12/14/2007, 12/21/2007, 12/28/2007

PROBATE

(1)
NOTICE OF PETITION TO ADMINISTER ESTATE OF
MILDRED S. BERDAHL, also known as
MILDRED STOMNE BERDAHL.
Case No. 07 CE PR 01250
To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of MILDRED S. BERDAHL, also known as MILDRED STOMNE BERDAHL.
A PETITION FOR PROBATE has been filed by PEDER G. BERDAHL in the Superior Court of California, County of FRESNO.
THE PETITION FOR PROBATE requests that PEDER G. BERDAHL 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

Continued | Next Page

PROBATE

Continued | From 27

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 on: January 8, 2008, 9:00 A.M., Dept.: 98A, 1255 Fulton Mall Fresno, California 93721.

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

IF YOU ARE A CREDITOR or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within four months from the date of first issuance of letters as provided in Probate Code section 9100. The time for filing claims will not expire before four months from the hearing date noticed above.

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:
Nicholas L. Lucich, Jr.
HELON & MANFREDO LLP.
1318 E. Shaw Avenue, Suite 180
Fresno, California 93710
(559) 226-4420
12/14/2007, 12/19/2007, 12/21/2007

NOTICE OF PETITION TO
ADMINISTER ESTATE OF
NAOMI N. MORGAN.
Case No. 07 CE PR 01231

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of NAOMI N. MORGAN.

A PETITION FOR PROBATE has been filed by JAMES J. MELTON in the Superior Court of California, County of FRESNO.

THE PETITION FOR PROBATE requests that JAMES J. MELTON 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 on: January 8, 2008, 9:00 A.M., Dept.: 98A, 1255 Fulton Mall Fresno, California 93721.

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

IF YOU ARE A CREDITOR or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within four months from the date of first issuance of letters as provided in Probate Code section 9100. The time for filing claims will not expire before four months from the hearing date noticed above.

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:
J. STANLEY TEIXEIRA
1233 W. Shaw Avenue, Suite 100
Fresno, California 93711
(559) 225-2510
12/7/2007, 12/12/2007, 12/14/2007

NOTICE OF PETITION TO
ADMINISTER ESTATE OF
TONIA SHARON ROCHA.
Case No. 07 CE PR 01067

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of Tonia Sharon Rocha.

A PETITION FOR PROBATE has been filed by Michael Robert Flagg in the Superior

Court of California, County of FRESNO.
THE PETITION FOR PROBATE requests that Michael Robert Flagg 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 on: 01/15/08, 9:00 A.M., Dept.: 98A, 1255 Fulton Mall Fresno, CA 93721.

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

IF YOU ARE A CREDITOR or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within four months from the date of first issuance of letters as provided in Probate Code section 9100. The time for filing claims will not expire before four months from the hearing date noticed above.

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:
Donald Lescoulie
7100 N. Financial Drive, Suite 105
Fresno, CA 93720
(559) 432-9122
12/7/2007, 12/12/2007, 12/14/2007

FICTITIOUS

(1)
FICTITIOUS BUSINESS
NAME STATEMENT
File No. 2200710007592

The following person(s) is (are) conducting business as PROSPICE MEDICAL GROUP OF FRESNO, L.L.C. at 4770 N. Cedar Ave., Fresno, CA 93726:

Full Name of Registrant:
PROSPICE MEDICAL GROUP CORPORATION, 3065 Richmond Parkway, Richmond, CA 94806.

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

This business conducted by: Corporation.

Articles of Incorporation Number: C3020349

Roger W. Shortz, M.D., F.A.C.S./CEO.

This statement filed with the Fresno County Clerk on: 11/27/2007.

(Seal)
VICTOR E. SALAZAR,
County Clerk.

By: DORA MORALES, 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.”

12/14/2007, 12/21/2007, 12/28/2007, 1/4/2008

(1)
FICTITIOUS BUSINESS
NAME STATEMENT
File No. 2200710007426

The following person(s) is (are) conducting business as DALEVICKIEOS KAROKE CO. at 4025 N. Fruit Ave. #117, Fresno, CA 93705:

Full Name of Registrant:
GUYNN DALE GEARHART, 4025 N. Fruit Ave. #117, Fresno, CA 93705.

VICTORIA GEARHART, 4025 N. Fruit Ave. #117, Fresno, CA 93705

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

This business conducted by: General Partnership.

GUYNN DALE GEARHART, CO-OWNER.

This statement filed with the Fresno County Clerk on: 11/15/2007.

(Seal)
VICTOR E. SALAZAR,
County Clerk.

By: STACEY WARRICK, 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.”

12/14/2007, 12/21/2007, 12/28/2007, 1/4/2008

(1)
FICTITIOUS BUSINESS
NAME STATEMENT
File No. 2200710007690

The following person(s) is (are) conducting business as BOX CAR CAFE at 2949 E. Hamilton, Fresno, CA 93721, Phone (559) 266-2011:

Mailing Address:
2949 E. Hamilton, Fresno, CA 93721;

Full Name of Registrant:

NAOMI BEYER, 4717 N. Bengston, Fresno, CA 93705, Phone (559) 224-2461.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 12/01/2007.

This business conducted by: Sole Proprietorship.

NAOMI BEYER, Owner.

This statement filed with the Fresno County Clerk on: 11/30/2007.

(Seal)
VICTOR E. SALAZAR,
County Clerk.

By: STACEY WARRICK, 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.”

12/14/2007, 12/21/2007, 12/28/2007, 1/4/2008

(1)
FICTITIOUS BUSINESS
NAME STATEMENT
File No. 2200710007571

The following person(s) is (are) conducting business as CENTURY 21 ADANALIAN & VASQUEZ REAL ESTATE, INC. at 1415 W. Shaw Ave., Fresno, CA 93711, Phone (559) 244-6000:

Full Name of Registrant:
ADANALIAN & VASQUEZ REAL ESTATE, INC., 1415 W. Shaw Ave., Fresno, CA 93711.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 01/01/2003.

This business conducted by: Corporation.

WILLIAM L. ADANALIAN, President.

This statement filed with the Fresno County Clerk on: 11/27/2007.

(Seal)
VICTOR E. SALAZAR,
County Clerk.

By: DORA MORALES, 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.”

12/14/2007, 12/21/2007, 12/28/2007, 1/4/2008

(1)
FICTITIOUS BUSINESS
NAME STATEMENT
File No. 2200710007729

The following person(s) is (are) conducting business as MARINA'S CLEANING at 3065 N. Dewey Ave., Fresno, CA 93722:

Full Name of Registrant:
MARINA ESPINOZA, 3065 N. Dewey Ave., Fresno, CA 93722.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 12/04/2007.

This business conducted by: Individual.

MARINA ESPINOZA, Owner.

This statement filed with the Fresno County Clerk on: 12/04/2007.

(Seal)
VICTOR E. SALAZAR,
County Clerk.

By: JOSE GOMEZ, 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.”

12/14/2007, 12/21/2007, 12/28/2007, 1/4/2008

(1)
FICTITIOUS BUSINESS
NAME STATEMENT
File No. 2200710007500

The following person(s) is (are) conducting business as C-FIT at 2823 FRESNO STREET, Fresno, CA 93721:

Mailing Address:
P.O. Box 1232, Fresno, CA 93715;

Full Name of Registrant:

FRESNO COMMUNITY HOSPITAL AND MEDICAL CENTER, 2823 Fresno St., Fresno, CA 93721.

Registrant commenced to transact business under the Fictitious Business Name listed

above on: April 1, 2007.

This business conducted by: A CORPORATION.

Articles of Incorporation Number: C0198707

Robert E. Ward, SVP/CLO.

This statement filed with the Fresno County Clerk on: 11/20/2007.

(Seal)
VICTOR E. SALAZAR,
County Clerk.

By: JOANN E. BOSQUEZ, 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.”

12/14/2007, 12/21/2007, 12/28/2007, 1/4/2008

(1)
FICTITIOUS BUSINESS
NAME STATEMENT
File No. 2200710007501

The following person(s) is (are) conducting business as COMMUNITY HOME INFUSION at 1925 EAST DAKOTA, SUITE 211, Fresno, CA 93728:

Full Name of Registrant:

COMMUNITY HEALTH ENTERPRISES, INC., 2823 Fresno St., Fresno, CA 93721.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 02/18/1997.

This business conducted by: A CORPORATION.

Articles of Incorporation Number: C1594389

ROBERT E. WARD, Secretary.

This statement filed with the Fresno County Clerk on: 11/20/2007.

(Seal)
VICTOR E. SALAZAR,
County Clerk.

By: JOANN E. BOSQUEZ, 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.”

12/14/2007, 12/21/2007, 12/28/2007, 1/4/2008

(1)
FICTITIOUS BUSINESS
NAME STATEMENT
File No. 2200710007497

The following person(s) is (are) conducting business as DARRELL HERZOG ROOFING & CONSTRUCTION

HERZOG ROOFING at 14028 Skyview Road, Madera, CA 93636, (559) 307-4566:

Full Name of Registrant:
DARRELL HERZOG ENTERPRISES, INC., 14028 Skyview Road, Madera, CA 93636, Phone (559) 307-4566.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 02/06/2006.

This business conducted by: Corporation.

DARRELL HERZOG, President.

This statement filed with the Fresno County Clerk on: 11/20/2007.

(Seal)
VICTOR E. SALAZAR,
County Clerk.

By: JOSE GOMEZ, 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.”

12/14/2007, 12/21/2007, 12/28/2007, 1/4/2008

(1)
FICTITIOUS BUSINESS
NAME STATEMENT
File No. 2200710007525

The following person(s) is (are) conducting business as OROZCO GATES & IRON WORKS at 1163 N. Ring Ave., Fresno, CA 93723:

Full Name of Registrant:

IGNACIO OROZCO, 1163 N. Ring Ave., Fresno, CA 93723.

Registrant commenced to transact business under the Fictitious Business Name listed above on: 10/25/2007.

This business conducted by: Individual.

IGNACIO OROZCO, Owner.

This statement filed with the Fresno County Clerk on: 11/21/2007.

(Seal)
VICTOR E. SALAZAR,
County Clerk.

By: STACEY WARRICK, 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.”

12/14/2007, 12/21/2007, 12/28/2007, 1/4/2008

(1)
FICTITIOUS BUSINESS
NAME STATEMENT
File No. 2200710007661

The following person(s) is (are) conducting business as EXPRESS HOME FURNISHING at 1614 N. Blackstone Ave., Fresno, CA 93703:

Full Name of Registrant:
THANH H. PHAM, 3160 Summercreed Drive, San Jose, CA 95136.

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

This business conducted by: Individual.

THANH H. PHAM, Owner.

This statement filed with the Fresno County Clerk on: 11/29/2007.

(Seal)
VICTOR E. SALAZAR,
County Clerk.

By: JOANN E. BOSQUEZ, 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.”

12/14/2007, 12/21/2007, 12/28/2007, 1/4/2008

(1)
FICTITIOUS BUSINESS
NAME STATEMENT
File No. 2200710007745

The following person(s) is (are) conducting business as QUALITY LAUNDRY & CLEANERS at 4468 W. Ashlan Avenue, Fresno, CA 93722:

Mailing Address:
2014 Tulare Street, Suite 600, Fresno, CA 93721;

Full Name of Registrant:

QUALITY LAUNDRY, LLC, 2014 Tulare Street, Suite 600, Fresno, California 93721, Phone (559) 490-2014.

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

This business conducted by: A Limited Liability Company.

Articles of Incorporation Number: 200732110116

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

RICK ROUSH, DOWNTOWN FRESNO, LC, Manager.

This statement filed with the Fresno County Clerk on: 12/04/2007.

(Seal)
VICTOR E. SALAZAR,
County Clerk.

By: JOANN E. BOSQUEZ, 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.”

12/14/2007, 12/21/2007, 12/28/2007, 1/4/2008

STATEMENT OF ABANDONMENT
OF USE OF FICTITIOUS BUSINESS
NAME.

File No. 2200610000946

The following person(s) has (have) abandoned the use of the following fictitious business name(s) of: [1] STRATEGIC DESIGN GROUP.

At business address: [2] 1035 E. MONTICELLO CIRCLE, FRESNO, CA 93720.

The fictitious business name referred to above was filed in the office of the Fresno County Clerk on 02/08/2006.

The full name and residence address of the person(s) abandoning the use of the listed fictitious business name(s) is (are): [3] ARTHUR ENNS 446 W. TENAYA AVENUE, CLOVIS, CA 93612-0739.

RUTH HEINRICHS 1035 E. MONTICELLO CIRCLE, FRESNO, CA 93720;

[4] Signed: ARTHUR D. ENNS.

This abandonment was filed with the Fresno County Clerk on 11/05/2007.

(Seal)
VICTOR E. SALAZAR,
County Clerk.

By: MARSHA ALLEN, Deputy.

11/23/2007, 11/30/2007, 12/7/2007, 12/14/2007

STATEMENT OF ABANDONMENT
OF USE OF FICTITIOUS BUSINESS
NAME.

File No. 2200610003346

The following person(s) has (have) abandoned the use of the following fictitious business name(s) of: [1] INTERNATIONAL JOB/ART CONNECTION

At business address: [2] 2639 W. Olive Ave., Fresno, CA 93728.

The fictitious business name referred to above was filed in the office of the Fresno County Clerk on 05/16/2006.

FICTITIOUS

Continued | From 28

The full name and residence address of the person(s) abandoning the use of the listed fictitious business name(s) is (are): [3] CHINE MUANGKHOUA, 3162 W. Fairmont Ave., Fresno, CA 93722 BOUNTHANHMUANGKHOUA, 3162 W. Fairmont Ave., Fresno, CA 93722; [4] Signed: BOUNTHANH MUANG-KHOUA. This abandonment was filed with the Fresno County Clerk on 11/29/2007. (Seal) VICTOR E. SALAZAR, County Clerk. By: JOANN E. BOSQUEZ, Deputy. 12/7/2007, 12/14/2007, 12/21/2007, 12/28/2007

FICTITIOUS BUSINESS NAME STATEMENT File No. 2200710007477 The following person(s) is (are) conducting business as DIAZ IMMIGRATION SERVICES at 1435 Fresno St., Ste. 18, Fresno, CA 93726: Mailing Address: 2089 Glory Court, Atwater, CA 95301; Full Name of Registrant: LOURDES MONIQUE DIAZ, 2089 Glory Court, Atwater, CA 95301. Registrant commenced to transact business under the Fictitious Business Name listed above on: 01/01/2006. This business conducted by: Individual. LOURDES MONIQUE DIAZ, Owner. This statement filed with the Fresno County Clerk on: 11/19/2007. (Seal) VICTOR E. SALAZAR, County Clerk. By: STACEY WARRICK, Deputy. “NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.” 11/23/2007, 11/30/2007, 12/7/2007, 12/14/2007

FICTITIOUS BUSINESS NAME STATEMENT File No. 2200710007048 The following person(s) is (are) conducting business as A PLUS JANITORIAL at 410 S. Recreation Ave., Fresno, CA 93702: Full Name of Registrant: ALMA L. BOBADILLA, 410 S. Recreation Ave., Fresno, CA 93702. Registrant has not yet commenced to transact business under the Fictitious Business Name listed above. This business conducted by: Individual. ALMA L. BOBADILLA, Owner. This statement filed with the Fresno County Clerk on: 10/26/2007. (Seal) VICTOR E. SALAZAR, County Clerk. By: MARSHA ALLEN, Deputy. “NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.” 11/23/2007, 11/30/2007, 12/7/2007, 12/14/2007

FICTITIOUS BUSINESS NAME STATEMENT File No. 2200710007468 The following person(s) is (are) conducting business as CUELLAR REALTY at 3261 W. Browning, Fresno, CA 93711: Mailing Address: 3261 W. Browning, Fresno, CA 93711; Full Name of Registrant: JOSEPH CUELLAR, 3261 W. Browning, Fresno, CA 93711. Registrant commenced to transact business under the Fictitious Business Name listed above on: 10/17/2007. This business conducted by: Individual. JOSEPH CUELLAR, Owner. This statement filed with the Fresno County Clerk on: 11/19/2007. (Seal) VICTOR E. SALAZAR, County Clerk. By: JOANN E. BOSQUEZ, Deputy. “NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.” 11/23/2007, 11/30/2007, 12/7/2007, 12/14/2007

FICTITIOUS BUSINESS NAME STATEMENT File No. 2200710007376 The following person(s) is (are) conducting business as PACIFIC CENTRAL LEASING at 680 P Street, Fresno, CA 93721: Mailing Address: 680 P Street, Fresno, CA 93721 Full Name of Registrant: RITA PASCUCCI BAGNOLI DOTTOR COMMERCIALISTA, 4021 Bologna Via Ugo Bassi, 25 Italy PIER PAOLO PASCUCCI DOTTOR COMMERCIALISTA, 4021 Bologna Via Ugo Bassi, 25 Italy. Registrant commenced to transact business under the Fictitious Business Name listed above on: January 1, 1999. This business conducted by: a General Partnership. PIER PAOLO PASCUCCI, Partner. This statement filed with the Fresno County Clerk on: 11/14/2007. (Seal) VICTOR E. SALAZAR, County Clerk. By: DORA MORALES, Deputy. “NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.” 11/23/2007, 11/30/2007, 12/7/2007, 12/14/2007

FICTITIOUS BUSINESS NAME STATEMENT File No. 2200710007029 The following person(s) is (are) conducting business as RODEO AUTO CENTER at 5435 S. Elm Ave., Fresno, CA 93706: Full Name of Registrant: SILVESTRE MORA, 2574 S. Rowell Ave., Fresno, CA 93725. Registrant commenced to transact business under the Fictitious Business Name listed above on: 10/25/2007. This business conducted by: Sole Proprietor. SILVESTRE MORA, Owner. This statement filed with the Fresno County Clerk on: 10/25/2007. (Seal) VICTOR E. SALAZAR, County Clerk. By: MELISSA C. ZAVALA, Deputy. “NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.” 11/23/2007, 11/30/2007, 12/7/2007, 12/14/2007

FICTITIOUS BUSINESS NAME STATEMENT File No. 2200710007360 The following person(s) is (are) conducting business as ENTERPRISE TECHNOLOGY SOLUTIONS at 9861 N. Boyd Avenue, Fresno, CA 93720: Full Name of Registrant: JOSEPH BRICKY, 16437 Darlington St., Delhi, CA 95315. GARY RUTHERFORD, 9861 North Boyd Avenue, Fresno, CA 93720 Registrant has not yet commenced to transact business under the Fictitious Business Name listed above. This business conducted by: General Partnership. JOSEPH BRICKY, Partner. This statement filed with the Fresno County Clerk on: 11/13/2007. (Seal) VICTOR E. SALAZAR, County Clerk. By: JOANN E. BOSQUEZ, Deputy. “NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.” 11/23/2007, 11/30/2007, 12/7/2007, 12/14/2007

FICTITIOUS BUSINESS NAME STATEMENT File No. 2200710007293 The following person(s) is (are) doing business as: Fig Garden, 6035 N. Marks Avenue, Fresno, CA 93711 Harvest Fig Garden Retirement Residence LLC, 6035 N. Marks Avenue, Fresno, CA 93711 This business is conducted by Limited Liability Company The registrant(s) commenced to transact business under the fictitious business name or names listed above on N/A I declare that all information in this statement is true and correct. (A registrant who declares as true information which he or she knows to be false is guilty of a crime.) S/ Donald K Harris, Manager

This statement was filed with the County Clerk of Fresno County on November 8, 2007. 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. 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 11/23, 11/30, 12/7, 12/14/07 CNS-1220213# FRESNO BUSINESS JOURNAL 11/23/2007, 11/30/2007, 12/7/2007, 12/14/2007

FICTITIOUS BUSINESS NAME STATEMENT File No. 2200710007297 The following person(s) is (are) doing business as: Simon Sez. Construction, 433 E. Keats #17, Fresno, CA 93710 Simon Sez Unlimited, 433 E. Keats #17, Fresno, CA 93710. This business is conducted by Incorporated The registrant(s) commenced to transact business under the fictitious business name or names listed above on N/A Type of business being conducted: General Contruction I declare that all information in this statement is true and correct. (A registrant who declares as true information which he or she knows to be false is guilty of a crime.) S/ Richard Logan, President This statement was filed with the County Clerk of Fresno County on Nov. 8, 2007. 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. 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 11/23, 11/30, 12/7, 12/14/07 CNS-1216901# FRESNO BUSINESS JOURNAL 11/23/2007, 11/30/2007, 12/7/2007, 12/14/2007

FICTITIOUS BUSINESS NAME STATEMENT File No. 2200710007306 The following person(s) is (are) conducting business as THE HOWAN COMPANY at 4673 W. Rio Bravo, Fresno, CA 93722, Phone (559) 275-7789: Full Name of Registrant: SUSAN T. GUY, 4673 W. Rio Bravo, Fresno, CA 93722. HOWARD M. GUY, 4673 W. Rio Bravo, Fresno, CA 93722. Registrant has not yet commenced to transact business under the Fictitious Business Name listed above. This business conducted by: Husband & Wife. HOWARD M. GUY, Owner. This statement filed with the Fresno County Clerk on: 11/08/2007. (Seal) VICTOR E. SALAZAR, County Clerk. By: MARSHA ALLEN, Deputy. “NOTICE - THIS FICTITIOUS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED BEFORE THAT TIME.” 11/23/2007, 11/30/2007, 12/7/2007, 12/14/2007

FICTITIOUS BUSINESS NAME STATEMENT File No. 2200710007641 The following person(s) is (are) conducting business as PRODUCE PROCUREMENT at 1015 S. Riverview Ave., Reedley, CA 93654: Full Name of Registrant: LOREN JAMES BULLER, 1015 S. Riverview Ave., Reedley, CA 93654. Registrant has not yet commenced to transact business under the Fictitious Business Name listed above. This business conducted by: Individual. LOREN J. BULLER, Owner. This statement filed with the Fresno County Clerk on: 11/29/2007. (Seal) VICTOR E. SALAZAR, County Clerk. By: STACEY WARRICK, 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.” 12/7/2007, 12/14/2007, 12/21/2007, 12/28/2007

FICTITIOUS BUSINESS NAME STATEMENT File No. 2200710007650 The following person(s) is (are) conducting business as CHALLENGER ELECTRICAL & LIGHTING at 3162 W. Fairmont Ave., Fresno, CA 93722: Full Name of Registrant: CHINE MUANGKHOUA, 3162 W. Fairmont Ave., Fresno, CA 93722. BOUNTHANH MUANGKHOUA, 3162 W. Fairmont Ave., Fresno, CA 93722 Registrant has not yet commenced to transact business under the Fictitious Business Name listed above. This business conducted by: HUSBAND & WIFE. BOUNTHANH MUANGKHOUA, CO-OWNER. This statement filed with the Fresno County Clerk on: 11/29/2007. (Seal) VICTOR E. SALAZAR, County Clerk. By: JOANN E. BOSQUEZ, 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.” 12/7/2007, 12/14/2007, 12/21/2007, 12/28/2007

MISCELLANEOUS

(1) BEFORE THE BOARD OF SUPERVISORS OF THE COUNTY OF FRESNO STATE OF CALIFORNIA ORDINANCE NO. 07-048 AN ORDINANCE AMENDING THE MASTERSCHEDULE OF FEES, CHARGES AND RECOVERED COSTS FOR COUNTY SERVICES, BY AMENDING AND ADDING AS FOLLOWS: AMEND SECTION 1500 PARKS AND RECREATION, SUBSECTION 1501 CAMPING GROUNDS RESERVATION FEES, 1502 PICNIC GROUNDS RESERVATION FEES, 1505 ANNUAL PARK ENTRANCE FEES, 1507 SOCCER FIELD RESERVATION FEES, 1509 KEARNEY PARK ENTIRE PARK PER DAY, SECTION 2200 PUBLIC WORKS, SUBSECTION 2204 ROAD IMPROVEMENT PERMITS, 2205 MISCELLANEOUS FEES, SECTION 2500 DEVELOPMENT SERVICES, SUBSECTION 2501 RELATING TO BUILDING CONSTRUCTION PERMITS, 2502 RELATING TO PLAN REVIEW FEES, 2503 RELATING TO ENERGY CONSERVATION SURCHARGE, 2504 RELATING TO FEE FOR WORK WITHOUT PERMIT, 2505 RELATING TO CONSOLIDATED PERMIT FEE, 2506 RELATING TO SPECIAL SERVICE FEES, 2507 RELATING TO RELOCATION PERMIT FEES, 2508 RELATING TO WRECKING OR DEMOLITION FEES, 2509 RELATING TO MOBILE HOME OCCUPANCY AND ACCESSORY STRUCTURES, MOBILE HOME PARKS, SPECIAL OCCUPANCY TRAILER AND RECREATIONAL VEHICLE PARKS, AND CAMPGROUND FEES, 2510 RELATING TO MECHANICAL CODE FEES, 2511 RELATING TO ELECTRICAL CODE FEES, 2512 RELATING TO PLUMBING CODE FEES, 2514 RELATING TO REFUNDS, 2515 RELATING TO WATER PUMP TESTING, 2550 RELATING TO LAND DEVELOPMENT PERMITS AND PROCESSING, 2580 RELATING TO COUNTY SERVICE AREA FEES, AND 2587 RELATING TO REVIEW OF OTHER AGENCY’S APPLICATION. THE BOARD OF SUPERVISORS OF THE COUNTY OF FRESNO ORDAINS AS FOLLOWS: SECTION 1: THE MASTER SCHEDULE OF FEES, CHARGES AND RECOVERED COSTS IS HEREBY AMENDED BY AMENDING SECTION 1500, SUBSECTIONS 1501, 1502, 1505, 1507, 1509, SECTION 2200, SUBSECTION 2204 AND 2205, SECTION 2500, SUBSECTIONS 2201, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2514, 2515, 2550, 2570, 2580, AND 2587, SAID SUBSECTIONS TO READ AS AMENDED AND AS SET FORTH IN EXHIBITS “A”, “B”, “C” AND “D” (THE EXHIBITS REFERRED TO IN THIS ORDINANCE, ARE AVAILABLE FOR INSPECTION AND COPYING IN ACCORDANCE WITH THE CALIFORNIA PUBLIC RECORDS ACT AT THE OFFICE OF THE CLERK TO THE BOARD OF SUPERVISORS, ROOM 301, HALL OF RECORDS, 2281 TULARE ST., FRESNO, CA. 93721. ALSO LOCATED ON THE INTERNET AT HTTP://WWW.CO.FRESNO.CA.US/0110A/QUESTYS_AGENDA/PUBLISHED MEETINGS HTM) SECTION 2: THE ORDINANCE SHALL TAKE EFFECT AND BE IN FORCE AND

EFFECT THIRTY (30) DAYS AFTER THE SECOND READING. THE FOREGOING WAS PASSED AND ADOPTED BY THE FOLLOWING VOTE OF THE BOARD OF SUPERVISORS OF THE COUNTY OF FRESNO THIS 4TH DAY OF DECEMBER 2007, TO-WIT: AYES: SUPERVISORS PEREA, CASE, ANDERSON, LARSON, WATERSTON NOES: NONE ABSENT: NONE BOB WATERSTON, CHAIRMAN BOARD OF SUPERVISORS ATTEST: BERNICE SEIDEL, CLERK BOARD OF SUPERVISORS 12/14/2007

(1) BEFORE THE BOARD OF SUPERVISORS OF THE COUNTY OF FRESNO STATE OF CALIFORNIA ORDINANCE NO. 07-049 AN ORDINANCE AMENDING THE ORDINANCE CODE, TITLE 15 OF THE COUNTY OF FRESNO BY AMENDING SECTIONS 15.04.020, 15.04.030, 15.04.090, 15.04.130, 15.04.140, DELETING 15.04.175 AND ADDING 15.04.190 OF CHAPTER 15.04 THEREOF: AMENDING CHAPTERS 15.08, 15.10, 15.12, 15.16, 15.20, 15.28 AND 15.48 THEREOF: CHAPTER 15.04 RELATES TO GENERAL PROVISIONS REGARDING BUILDINGS AND CONSTRUCTION. SECTION 15.08.190 RELATES TO WATER AND SEWER FACILITIES FOR RESIDENTIAL UNITS PRIOR TO THE ISSUANCE OF BUILDING PERMITS. CHAPTER 15.08 RELATES TO THE INTERNATIONAL BUILDING CODE WITH CALIFORNIA AMENDMENTS. SECTION 15.08.020 DEALS WITH EXCEPTIONS AND SUPERSEEDING PROVISIONS. CHAPTER 15.12 RELATES TO THE MECHANICAL CODE WITH CALIFORNIA AMENDMENTS. CHAPTER 15.16 RELATES TO THE NATIONAL ELECTRICAL CODE WITH CALIFORNIA AMENDMENTS. CHAPTER 15.20 RELATES TO THE UNIFORM PLUMBING CODE WITH CALIFORNIA AMENDMENTS. THE BEFORE MENTIONED CODES SHALL BE REFERRED TO AS TITLE 24 OF THE CALIFORNIA CODE OF REGULATIONS. CHAPTER 15.28 RELATES TO EXCAVATION AND GRADING. CHAPTER 15.48 RELATES TO FLOOD HAZARDS. CHAPTER 15.60 RELATES TO FIRE SAFE REGULATIONS. (THE EXHIBITS REFERRED TO IN THIS ORDINANCE, ARE AVAILABLE FOR INSPECTION AND COPYING IN ACCORDANCE WITH THE CALIFORNIA PUBLIC RECORDS ACT AT THE OFFICE OF THE CLERK TO THE BOARD OF SUPERVISORS, ROOM 301, HALL OF RECORDS, 2281 TULARE ST., FRESNO, CA. 93721. ALSO LOCATED ON THE INTERNET AT HTTP://WWW.CO.FRESNO.CA.US/0110A/QUESTYS_AGENDA/PUBLISHED MEETINGS HTM)

THE FOREGOING WAS PASSED AND ADOPTED BY THE FOLLOWING VOTE OF THE BOARD OF SUPERVISORS OF THE COUNTY OF FRESNO THIS 4TH DAY OF DECEMBER 2007, TO-WIT: AYES: SUPERVISORS PEREA, CASE, ANDERSON, LARSON, WATERSTON NOES: NONE ABSENT: NONE BOB WATERSTON, CHAIRMAN BOARD OF SUPERVISORS ATTEST: BERNICE SEIDEL, CLERK BOARD OF SUPERVISORS 12/14/2007

NOTICE OF APPLICATION TO SELL ALCOHOLIC BEVERAGES Date of Filing Application: November 21, 2007. To Whom It May Concern: The Name(s) of the Applicant(s) is/are: ALOYAN VIKTORIA TSOLOKIAN ZOGRAB Z. The applicants listed above are applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at: 488 W. HERNDON AVE., FRESNO, CA 93650-1329. Type of license(s) Applied for: 41 - ON-SALE BEER AND WINE - EATING PLACE. 11/30/2007, 12/7/2007, 12/14/2007

NOTICE OF APPLICATION TO SELL ALCOHOLIC BEVERAGES Date of Filing Application: November 27, 2007. To Whom It May Concern: The Name(s) of the Applicant(s) is/are: MANJAL AVTAR S. RAKKAR GIAN S. The applicants listed above are applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at: 2990 E. CENTRAL AVE., FRESNO, CA 93725. Type of license(s) Applied for: 21 - OFF-SALE GENERAL. 12/7/2007, 12/14/2007, 12/21/2007

EDITORIAL:

Waiting to see a specialist? You're not alone

Fresno has a lot to be proud of when it comes to medical care.

We are home to one of the state's top trauma centers. We have an excellent residency program affiliated with one of the top medical schools in the country. And we have the tools and the talent to perform just about any surgery or procedure right here.

But when it comes to recruiting physicians to our area, our region is in crisis. As you read this, thousands of Valley residents are waiting months to see a specialist. It doesn't matter what specialty you seek. Chances are there's a critical need for those skills in our area.

Local hospitals are very aggressive in their recruiting efforts. They employ relocation specialists, offer incentives and take prospective hires on tours of the area.

The problem? It's not money — although California specialists earn less than their peers in other states — it's family concerns. Most of the time Valley hospitals are rejected because of a lack of opportunities for a spouse, a perception that the schools aren't good enough, a lack of cultural opportunities and a lack of a medical school.

The Valley is making strides in dealing with each of these issues but one concrete goal we can accomplish is to build a medical school.

State officials are finally beginning to realize the need.

The San Joaquin Valley is seriously medically underserved. Access to health care is 31 percent lower in the Valley than in the rest of California.

UC Merced already has a plan to establish a new school of medicine before the UC regents. The proposal is based on more than two years of program planning, collaboration and ongoing consultations and has overwhelming support from the Valley community, including elected officials who represent the area.

No new hospital or clinical facilities will be built under the UCM plan. The instructional program

is based on a distributed model of medical education that leverages partnerships with UCSF Fresno Medical Education Program and UC Davis, and utilizes existing health care resources in the Valley.

The Valley needs to put all of its resources behind this proposal — and its considerable political weight.

A new medical school will bring new talent into the area, spearhead innovation and provide local opportunities for our own best and brightest. But, most importantly, it will vastly improve the quality of life for all Valley residents. It should be our top priority.

Web Poll:

Holiday shopping season no tonic for economy

Readers doubt Christmas spending will bring life back to lagging economy

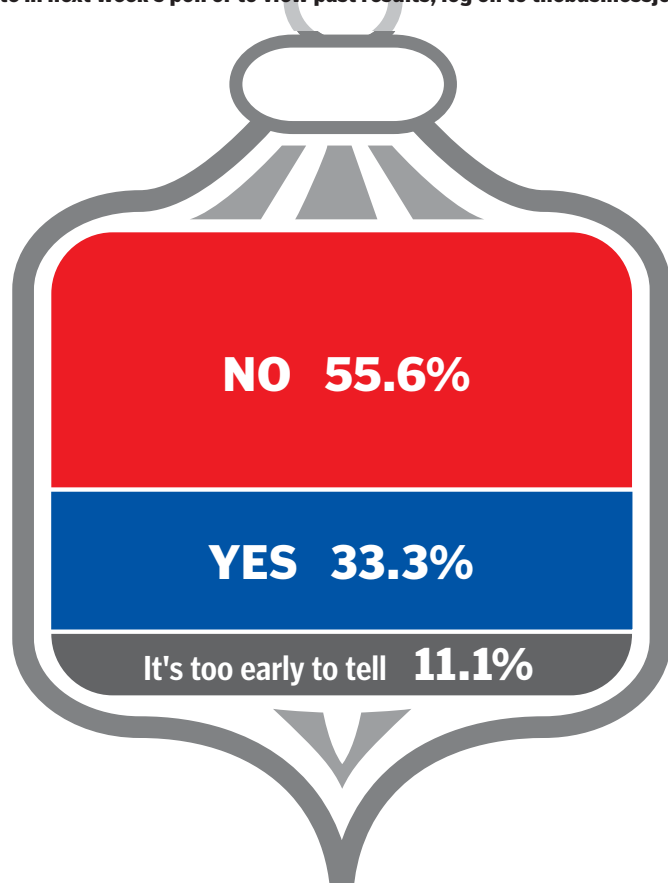
Question

Will the holiday shopping season ease the stress on the economy?

Analysis of Results

Pick up any newspaper or log onto any Web site and you won't wait long before seeing the words "mortgage crisis" or "credit crunch." As the consequences of the housing bubble burst, economists are predicting a real chance of recession as the country heads into the New Year. Given all the talk of Black Fridays and Cyber Mondays, The Business Journal readers aren't very confident that the holiday shopping season will be the shot in the arm the economy needs to reverse itself.

To participate in next week's poll or to view past results, log on to thebusinessjournal.com



BACKBENCH — By Lee Lockhart

Budget battles looming with prospect of red ink in Sacramento

A couple of weeks ago, Legislative Analyst Elizabeth Hill released her forecast for the 2008-2009 California state budget. She estimates that it could finish up the year with a debt in the neighborhood of \$10 billion.

For the most part, the decline in state revenues — property taxes, income taxes, sales and corporate taxes — will have a negative impact on the 2008-09 state budget. Stephan Levy, director and senior economist for the Center of Continuing Study of the California Economy, states the California real estate-related industries account for about 15 percent to 20 percent of the state's economy.

Hence, the California economy will not spring back and generate tax revenue to solve the problems confronting the 2008-2009 state budget.

Governor Arnold Schwarzenegger has ordered all state departments to plan for spending reductions for the fiscal year. The major problem confronting almost all state agencies is the ongoing growth that occurs almost every year in California. Every year, there are more people living in the state, more automobiles and trucks, more school-age children, an ever-increasing need for more water storage and delivery systems and a real need to address the health care needs of so many Californians. It takes a lot of tax dollars to address these major factors impacting the California economy.

Legislative Analyst Hill ex-

pects state spending to grow about 30 percent over the next five years. She anticipates revenues to rebound in the next five years so that the gap between revenues and expenses will narrow to a difference of about two percent; however, this narrow budget difference may become a major sticking point between the two major political parties.

It is going to be a tough battle to have a balanced budget in the years to come. As long as there is a two-thirds vote requirement to pass the state budget, many of the state's major problems will be postponed, not solved. Postponing problems usually costs more to solve in the long run. The gerrymandering of legislative districts will continue to protect the politician and eliminate two-party competition. The ballot initiative system has become a tool of the special-interest groups and at times, ties the hands of the governor and the Legislature.

The governor now faces the same problems that his Democratic predecessor, Gray Davis faced four years ago. Since Schwarzenegger has become governor, the state budget has grown by 40 percent. Reducing the size of the state budget will be a struggle, to say the least.

Governor Schwarzenegger faces the same issues as he did when he arrived in Sacramento. He stated at the time that he would bypass the bureaucracy, reform state government and eliminate the deficit. Those issues need to be addressed in the next budget cycle.

THE BUSINESS JOURNAL

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Upcoming Focus Topics

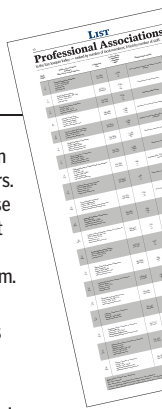
Each week, The Business Journal takes an in-depth look at an industry or an issue facing the Valley with its Focus section. We welcome input from the business community. If you would like to be considered as a source for an upcoming focus, please call editorial department at 559.490.3400 or e-mail: editor@thebusinessjournal.com.

December 21 | Year In Review
January 4 | Banking and Finance
January 11 | Business Legislation
January 18 | Family Business

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 Editorial Researcher Robin Ogle at 559.490.3464 or e-mail her at rogle@thebusinessjournal.com.

December 21 | Events and Attractions
December 28 | Book of List
January 4 | SBA Lenders
January 18 | Oldest Family Owned Businesses



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