

LEGAL NOTICES

Continued from Page # 11

28th, 2023 at www.selfstorageauction.com.
The property is stored at:
Fort Knox Self Storage
370 Turk St, San Francisco, CA 94102
(415) 775 - 1195
NAME OF TENANT
Joseph Campbell
david gant
11/14, 11/21/23

Sale to be held at www.storage treasures.com.
1034C - Burciaga, Priscilla; 1069 - Bell, Antoine; 1255 - Wheeler, Candace; 1452 - Dean Naranjo Andrews, Phillip; 2007 - Golovina, Victoria; 2026 - Fox, Katherine; 2028 - Cloud, Barry
Public sale terms, rules, and regulations will be made available prior to the sale. All sales are subject to cancellation. We reserve the right to refuse any bid. Payment must be in cash or credit card-no checks. Buyers must secure the units with their own personal locks. To claim tax-exempt status, original RE SALE certificates for each space purchased is required. By PS Retail Sales, LLC, 701 Western Avenue, Glendale, CA 91201. (818) 244-8080.
11/7, 11/14/23

SF-3755153#

TRUSTEE SALES

T.S. No. 23-65073 APN: 25-3752-573-01
Property Address: 829 COM STREET #716, SAN FRANCISCO, CA 94107
NOTICE OF TRUSTEE'S SALE PURSUANT TO CIVIL CODE § 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/23/2010. 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 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: NITIN V KARNIK AND SULU

N KARNIK, HUSBAND AND WIFE Duly Appointed Trustee: ZBS Law, LLP Deed of Trust recorded: 12/29/2010, as Instrument No. 2010-J108298-00, in Book K299, Page 0102, of Official Records in the office of the Recorder of San Francisco County, California. Date of Sale: 12/13/2023 at 9:00 AM Place of Sale: Outside the Memorial Court gates by Van Ness Avenue between 301 and 401 Van Ness Avenue, San Francisco, CA 94102 Estimated amount of unpaid balance and other charges: \$456,846.06 Note: Because the Beneficiary reserves the right to bid less than the total debt owed, it is possible that at the time of the sale the opening bid may be less than the total debt owed. Street Address or other common designation of real property: 629 FOLSOM STREET #716 SAN FRANCISCO, CA 94107 Described as follows: PARCEL 1: CONDOMINIUM UNIT NO. 716 (LOT NO. 573) AS SHOWN UPON THE CONDOMINIUM PLAN RECORDED ON JULY 16, 2008 IN BOOK REEL J684 AT PAGE/IMAGE 0052. INSTRUMENT NO. 2008-1612766-00, IN THE OFFICE OF THE RECORDER OF THE CITY AND COUNTY OF SAN FRANCISCO, STATE OF CALIFORNIA (REFERRED TO HEREIN AS "THE PLAN") BEING A SUBDIVISION OF THE LAND AS SHOWN ON THAT CERTAIN MAP RECORDED ON FEBRUARY 6, 2008, IN CONDOMINIUM MAP BOOK 104 AT PAGE(S) 55 TO 58, INCLUSIVE, OFFICIAL RECORDS OF THE CITY AND COUNTY OF SAN FRANCISCO, STATE OF CALIFORNIA (REFERRED TO HEREIN AS "THE MAP"), AND AS FURTHER DEFINED IN THE "DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS ESTABLISHING A PLAN OF CONDOMINIUM OWNERSHIP OF PARCEL 1 FOR MUSEUM PLAZA RESIDENTIAL CONDOMINIUMS" RECORDED ON JULY 17, 2008, IN BOOK/REEL J685, PAGE/IMAGE 0033. INSTRUMENT NO. 2008-1614023-00, OFFICIAL RECORDS OF THE CITY AND COUNTY OF SAN FRANCISCO, STATE OF CALIFORNIA (REFERRED TO HEREIN AS "THE DECLARATION"). EXCEPTING THEREFROM, ANY PORTION OF THE COMMON AREA LYING WITHIN SAID UNIT, EXCEPTING THEREFROM: (A) EASEMENTS THROUGH SAID UNIT, APPURTENANT TO THE COMMON AREA AND ALL OTHER UNITS. (B) EASEMENTS, APPURTENANT TO THE COMMON AREA FOR ENCROACHMENT UPON THE AIR SPACE OF THE UNIT BY THOSE PORTIONS OF THE COMMON AREA LOCATED WITHIN THE UNIT. PARCEL 2: AN UNDIVIDED 1/69TH FRACTIONAL INTEREST IN AND TO THE COMMON AREA AS SHOWN AND DEFINED ON THE PLAN, EXCEPTING THEREFROM THE FOLLOWING: (A) EXCLUSIVE EASEMENTS, AS DESIGNATED ON THE PLAN AND RESERVED BY GRANTOR TO UNITS FOR USE AS DESIGNATED IN THE DECLARATION. AND (B) NONEXCLUSIVE EASEMENTS APPURTENANT TO ALL UNITS FOR INGRESS AND EGRESS, SUPPORT, REPAIR AND MAINTENANCE. (C) EASEMENTS, APPURTENANT TO PARCEL 1, PARCEL 2 AND PARCEL 3,

AS SAID EASEMENTS AND PARCELS ARE SHOWN ON THE MAP AND AS FURTHER DEFINED IN THAT CERTAIN INSTRUMENT ENTITLED "PLANNED UNIT DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS FOR MUSEUM PLAZA" RECORDED ON JULY 17, 2008 IN INSTRUMENT NO. 2008-1614022-00, BOOK/REEL J685, PAGE/IMAGE 0032. PARCEL 111: A NONEXCLUSIVE EASEMENT APPURTENANT TO PARCEL 1 ABOVE FOR SUPPORT, REPAIR AND MAINTENANCE, AND FOR INGRESS AND EGRESS THROUGH THE COMMON AREA IN ACCORDANCE WITH CALIFORNIA CIVIL CODE SECTION 1361 (A). PARCEL IV: ENCROACHMENT EASEMENTS APPURTENANT TO THE UNIT IN ACCORDANCE WITH THE PROVISIONS OF THE DECLARATION. PARCEL V: EASEMENTS APPURTENANT TO THE HEREINAFOVE DESCRIBED PARCEL AND PARCEL II. AS SAID EASEMENTS ARE SHOWN ON THE MAP AND AS FURTHER DEFINED IN THAT CERTAIN INSTRUMENT ENTITLED "PLANNED UNIT DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS FOR MUSEUM PLAZA" RECORDED ON JULY 17, 2008 IN INSTRUMENT NO. 2008-1614022-00, BOOK/REEL J685, PAGE/IMAGE 0032. A.P.N #: 25-3752-573-01
The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgage, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (855) 976-3916 or visit this internet Web site www.auction.com, using the file number assigned to this

case 23-65073. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet Web site. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (855) 976-3916, or visit this internet website tracker.auction.com/sb1079, using the file number assigned to this case 23-65073 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you are an "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. Dated: 11/10/2023 ZBS Law, LLP, as Trustee 30 Corporate Park, Suite 450 Irvine, CA 92606 For Non-Automated Sale Information, call: (714) 848-7920 For Sale Information: (855) 976-3916 www.auction.com Michael Busby, Trustee Sale Officer This office is enforcing a security interest of your creditor. To the extent that your obligation has been discharged by a bankruptcy court or is subject to an automatic stay of bankruptcy, this notice is for informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation. EPP 38648 Pub Dates 11/14, 11/21, 11/28/2023 11/14, 11/21, 11/28/23

SF-3757399#

Trustee Sale No. 1180573
Notice of Trustee's Sale
Loan No. 14013631 Title Order No. APN: LOT: 070 BLK: 3753 & LOT: 071 BLK: 3755 You Are In Default Under A Deed Of Trust Dated 08/10/2021 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 11/28/2023 at 01:30PM, First American Title Insurance Company as the duly appointed Trustee under and pursuant to Deed of Trust recorded on September 2, 2021 as Document Number 2021140434 of official records in the Office of the Recorder of San Francisco County, California, executed by: 255 Shipley Street LLC, as Trustor, Banner Bank, as Beneficiary, Will Sell At Public Auction To The Highest Bidder For Cash (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or

national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). At: Outside Memorial Court Gates by Van Ness Avenue between 301 and 401 Van Ness Ave., San Francisco, 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, California describing the land therein: See Exhibit "A" attached hereto and incorporated by reference herein. 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: 255 Shipley Street and 254 Clara Street, #V, San Francisco, CA 94107 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: \$3,306,476.89 (Estimated) Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. Notice To Potential Bidders: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. Notice To Property Owner: The sale date shown on this notice of sale may be postponed one or more times by the mortgage, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and,

if applicable, the rescheduled time and date for the sale of this property, you may visit the website below using the file number assigned to this case. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected on the internet Web site. The best way to verify postponement information is to attend the scheduled sale. Notice To Tenant: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (855) 410-2154, or visit this internet website (See Link Below), using the file number assigned to this case (TS 1180573) to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. For information on sale dates please visit our website at <https://foreclosure.firstam.com/#/foreclosure> Date: 10/18/23 First American Title Insurance Company 9255 Town Center Drive Suite 200 San Diego, CA 92121 (858) 410-2158 David Z. Bark, Foreclosure Trustee Exhibit "A" Parcel One: Commencing At A Point On The Southeastery Line Of Shipley Street, Distant Thereon 425 Feet Southwesterly From The Southwesterly Line Of 5th Street; Running Thence Southwesterly Along The Said Southeastery Line Of Shipley Street, 50 Feet; Thence At A Right Angle Southeastery 155 Feet To The Northwestery Line Of Clara Street; Thence At A Right Angle Northeastery Along Said Northwestery Line Of Clara Street, 50 Feet; Thence At A Right Angle Northwestery 155 Feet To The Southeastery Line Of Shipley Street And The Point Of Commencement. Being Portion Of 100 Vara. Lot Numbers 208 And 207. Parcel Two: Commencing At A Point On The Northwestery Line Of Clara Street Distant Thereon Three Hundred And Twenty-Five (325) Feet Northeastery From The Northeastery Line Of Sixth Street; Running Thence Northeastery And Along Said Northwestery Line Of Clara Street Twenty-Five (25) Feet; Thence At A Right Angle Northwestery Eighty (80) Feet; Thence At A Right Angle Southwestery Twenty-Five (25) Feet; Thence At A Right Angle Southeastery Eighty (80) Feet To The Northwestery Line Of Clara Street And The Point Of Commencement. Being A Part Of 100 Vara Lot No. 207. APN: LOT: 070 BLK: 3753 & LOT: 071 BLK: 3753 11/7, 11/14, 11/21/23

SF-3754983#



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