## BULK SALES

**NOTICE TO CREDITORS OF BULK SALE (UCC Sec. 6105 and SEC 24073 ET SEQ B&P, C.)**
Escrow No. 062660542MO
NOTICE IS HEREBY GIVEN that a bulk sale is about to be made. The name(s), business address(es) of the Seller(s) are: UNITEDCUBES LLC, 1725 SACRAMENTO STREET, SAN FRANCISCO, CA 94109
Doing Business as: PISTACHIO KITCHEN
All other business name(s) and address(es) used by the Seller(s) within three years, as stated by the Seller(s), is/are: NONE
The name(s) and address of the Buyer(s) is/are: MA LAB INC, 460 BRENNAN STREET #77812, SAN FRANCISCO, CA 94107
The assets being sold are generally described as: FIXTURES, EQUIPMENT, INVENTORY AND ALL BUSINESS ASSETS and are located at: 1535 FRANKLIN STREET, SAN FRANCISCO, CA 94109
The bulk sale is intended to be consummated at the office of: BAY AREA ESCROW SERVICES and the anticipated sale date is NOVEMBER 13, 2026
The bulk sale IS subject to California Uniform Commercial and Professions Code(s) sections set forth above.
The name and address of the person with whom claims may be filed is: BAY AREA ESCROW SERVICES, 201 SAND CREEK ROAD, SUITE E, BRENTWOOD, CA 94513 and the last date for filing claims by any creditor shall be NOVEMBER 12, 2026 on which the notice of the liquor license is received by the Escrow Agent from the Department of Alcoholic Beverage Control.
Dated: 10/22/26
Buyer(s): MA LAB INC
5504945-PP SFDJ
10/27/26
**SF-4090954#**

## CIVIL

**ORDER TO SHOW CAUSE FOR CHANGE OF NAME**
Case No. CNC-26-560992
Superior Court of California, County of San Francisco
Petition of: Anton Sergeevich Soloviev for Change of Name
TO ALL INTERESTED PERSONS:
Petitioner Anton Sergeevich Soloviev filed a petition with this court for a decree changing names as follows:
Anton Sergeevich Soloviev to Anthony Mercer
The Court orders that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing.
Notice of Hearing:
Date: Nov 24, 2026, Time: 9:00 am, Dept.: 103N, Room: 103N
The address of the court is 400 McAllister Street, San Francisco, CA 94102
(To appear remotely, check in advance of the hearing for information about how to do so on the court's website. To find your court's website, go to www.courts.ca.gov/find-my-court.htm.)
A copy of this Order to Show Cause must be published at least once each week for four successive weeks before the date set for hearing on the petition in a newspaper of general circulation, printed in this county: San Francisco Daily Journal
Date: OCT 09 2026
Phoebe H. Maffei
Judge of the Superior Court
10/20, 10/27, 11/3, 11/10/26
**SF-4088353#**

**ORDER TO SHOW CAUSE FOR CHANGE OF NAME**
Case No. CNC-26-560967
Superior Court of California, County of SAN FRANCISCO
Petition of: Catherine Bui Cheng Lau for Change of Name
TO ALL INTERESTED PERSONS:
Petitioner Catherine Bui + Cheng Lau filed a petition with this court for a decree changing names as follows:
Cayden Lau Bui to Cayden Bui Lau
The Court orders that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing.
Notice of Hearing:
Date: Nov 12, 2026, Time: 9:00 AM, Dept.: 103N, Room: 103N
The address of the court is 400 McAllister, San Francisco CA 94102
(To appear remotely, check in advance of the hearing for information about how to do so on the court's website. To find your court's website, go to www.courts.ca.gov/find-my-court.htm.)
A copy of this Order to Show Cause must be published at least once each week for four successive weeks before the date set for hearing on the petition in a newspaper of general circulation, printed in this county: Daily Journal
Date: Sep 30, 2026
Michelle Tong
Judge of the Superior Court
10/6, 10/13, 10/20, 10/27/26
**SF-4084478#**

## FICTITIOUS BUSINESS NAMES

**STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME**
File No. 1187946
The following person(s) has (have) abandoned the use of the fictitious business name: **NOXIA ART, 310 Valencia Street, San Francisco, CA 94103**, County of San Francisco
The fictitious business name referred to above was filed in the County Clerk's office in San Francisco County on 08/28/2026 Current File No. 2026-0410257.
Ana Luiza Belarmino, 855 Brannan Street, Unit 550, San Francisco - California 94103
This business was conducted by an individual.
I declare that all information in this statement is true and correct. (A registrant who declares as true any material matter pursuant to Section 17913 of the Business and Professions code that the registrant knows to be false is guilty of a misdemeanor punishable by a fine not to exceed one thousand dollars ($1,000).)
S/ Ana Luiza Belarmino, Owner
This statement was filed with the County Clerk of San Francisco County on October 13, 2026.
10/27, 11/3, 11/10, 11/17/26
**SF-4090784#**

**FICTITIOUS BUSINESS NAME STATEMENT**
File No. 2026-0410744
Fictitious Business Name(s)/Trade Name (DBA):
Emi Walter, 782A Sanches Street, San Francisco, CA 94129 County of SAN FRANCISCO
Registered Owner(s):
Mollie Matull, 782A Sanches Street, San Francisco, CA 94129
This business is conducted by: an Individual
The registrant commenced to transact business under the fictitious business name or names listed above on 10/21/2026.
I declare that all information in this statement is true and correct. (A registrant who declares as true any material matter pursuant to Section 17913 of the Business and Professions code that the registrant knows to be false is guilty of a misdemeanor punishable by a fine not to exceed one thousand dollars ($1,000).)
S/ Mollie Matull,
This statement was filed with the County Clerk of San Francisco County on 10/21/2026.
NOTICE-In accordance with Subdivision (a) of Section 17920, a Fictitious Name Statement generally expires at the end of five years from the date on which it was filed in the office of the County Clerk, except, as provided in Subdivision (b) of Section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to Section 17913 other than a change in the residence address of a registered owner. A new Fictitious Business Name Statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under federal, state, or common law (See Section 14411 et seq., Business and Professions Code).
10/27, 11/3, 11/10, 11/17/26
**SF-4089877#**

**FICTITIOUS BUSINESS NAME STATEMENT**
File No. 2026-0410591
Fictitious Business Name(s)/Trade Name (DBA):
BLUE'S MARKET & SERVICES, 132 PAGE ST, SAN FRANCISCO, CA 94102
County of SAN FRANCISCO
Registered Owner(s):
T&K BLUE SERVICES LLC, 132 Page St, SAN FRANCISCO, CA 94102
This business is conducted by: a limited liability company
The registrant 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 any material matter pursuant to Section 17913 of the Business and Professions code that the registrant knows to be false is guilty of a misdemeanor punishable by a fine not to exceed one thousand dollars ($1,000).)
T&K Blue Services LLC
S/ Timothy Blue, Owner
This statement was filed with the County Clerk of San Francisco County on 10/07/2026.
NOTICE-In accordance with Subdivision (a) of Section 17920, a Fictitious Name Statement generally expires at the end of five years from the date on which it was filed in the office of the County Clerk, except, as provided in Subdivision (b) of Section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to Section 17913 other than a change in the residence address of a registered owner. A new Fictitious Business Name Statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under federal, state, or common law (See Section 14411 et seq., Business and Professions Code).
10/20, 10/27, 11/3, 11/10/26
**SF-4088554#**

**FICTITIOUS BUSINESS NAME STATEMENT**
File No. 2026-0410616
Fictitious Business Name(s)/Trade Name (DBA):
PLASTIC SURGEON SAN FRANCISCO: DR. VICTOR LIU, MD, 490 POST STREET ,SUITE 1230, SAN FRANCISCO, CA 94102 County of SAN FRANCISCO
Registered Owner(s):
VICTOR LIU, M.D., A MEDICAL CORPORATION, 490 POST STREET, SUITE 1230, SAN FRANCISCO, CA 94102
This business is conducted by: A CORPORATION, STATE OF INCORPORATION: CA
The registrant 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 any material matter pursuant to Section 17913 of the Business and Professions code that the registrant knows to be false is guilty of a misdemeanor punishable by a fine not to exceed one thousand dollars ($1,000).)
S/ VICTOR LIU, M.D. - PRESIDENT
This statement was filed with the County Clerk of San Francisco County on 10/09/2026.
NOTICE-In accordance with Subdivision (a) of Section 17920, a Fictitious Name Statement generally expires at the end of five years from the date on which it was filed in the office of the County Clerk, except, as provided in Subdivision (b) of Section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to Section 17913 other than a change in the residence address of a registered owner. A new Fictitious Business Name Statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under federal, state, or common law (See Section 14411 et seq., Business and Professions Code).
10/20, 10/27, 11/3, 11/10/26
**SF-4087271#**

## GOVERNMENT

**NOTICE OF APPLICATION TO WITHDRAW AS AN INSURER FROM CALIFORNIA**
Notice is given that Unitrin Direct Insurance Company ("Unitrin Direct"), an Illinois property & casualty insurer admitted in California, applied to the California Insurance Commissioner to withdraw as an insurer. Unitrin Direct has no in-place, outstanding insurance policies in California, and no insurance policies covering California residents or covering California property.
Any person contending that Unitrin Direct has not fully discharged all of its liabilities to California residents may notify the Insurance Commissioner at CAB-SF-Intake@insurance.ca.gov within fifteen (15) days from the first publication. When Unitrin Direct has complied with all applicable laws, it will be allowed to withdraw.
Date: October 16, 2026
RICARDO LARA
Insurance Commissioner
10/20, 10/21, 10/22, 10/23, 10/26, 10/27, 10/28/26
**SF-4089009#**

**NOTICE OF APPLICATION TO WITHDRAW AS AN INSURER FROM CALIFORNIA**
Notice is given that Kemper Independence Insurance Company ("Kemper"), an Illinois property & casualty insurer admitted in California, applied to the California Insurance Commissioner to withdraw as an insurer. Kemper has no in-place, outstanding insurance policies in California, and no insurance policies covering California residents or covering California property.
Any person contending that Kemper has not fully discharged all of its liabilities to California residents may notify the Insurance Commissioner at CAB-SF-Intake@insurance.ca.gov within fifteen (15) days from the first publication. When Kemper has complied with all applicable laws, it will be allowed to withdraw.
Date: October 16, 2026
RICARDO LARA
Insurance Commissioner
10/20, 10/21, 10/22, 10/23, 10/26, 10/27, 10/28/26
**SF-4089006#**

## PROBATE

**NOTICE OF PETITION TO ADMINISTER ESTATE OF: VINCENT P. HOUBEN AKA VINCENT PETER HOUBEN CASE NO. PES-26-309884**
To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the WILL or estate, or both of VINCENT P. HOUBEN AKA VINCENT PETER HOUBEN.
A PETITION FOR PROBATE has been filed by ALEXANDER J. HOUBEN in the Superior Court of California, County of San Francisco.
THE PETITION FOR PROBATE requests that ALEXANDER J. HOUBEN be appointed as personal representative to administer the estate of the decedent.
THE PETITION requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.
A HEARING on the petition will be held in this court as follows: 11/17/26 at 9:00AM in Dept. 204 located at 400 McAllister Street, San Francisco, CA 94102
IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.
IF YOU ARE A CREDITOR or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.
Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.
YOU MAY EXAMINE the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.
Attorney for Petitioner
JUDITH P. HEHIR - SBN 114945
LAW OFFICES OF JUDITH P. HEHIR
448 IGNACIO BLVD. #185
NOVATO CA 94949
Telephone (415) 788-5748
10/27, 10/28, 11/3/26
**SF-4090791#**

**NOTICE OF PETITION TO ADMINISTER ESTATE OF FRANCES LEE RAVARE CASE NO. PES-26-309880**
To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of: FRANCES LEE RAVARE
A Petition for Probate has been filed by WANDA WILLIAMS AND TONI BATTLE in the Superior Court of California, County of San Francisco.
The Petition for Probate requests that WANDA WILLIAMS AND TONI BATTLE be appointed as personal representative to administer the estate of the decedent.
The Petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.
A hearing on the petition will be held in this court on 11/17/2026 at 9:00 A.M. in Probate Dept. Room 204 located at 400 McAllister Street, San Francisco, CA 94102.
If you object to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.
If you are a creditor or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.
Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.
You may examine the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.
Attorney for Petitioner: MONICA CHINCHILLA, 1459 18TH STREET #336, SAN FRANCISCO, CALIFORNIA 94107, Telephone: 415-334-6829
10/26, 10/27, 11/2/26
**SF-4090215#**

**NOTICE OF PETITION TO ADMINISTER ESTATE OF: ANTOINETTE M. STROPPIANA CASE NO. PES-24-307051**
To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the WILL or estate, or both of ANTOINETTE M. STROPPIANA.
A PETITION FOR PROBATE has been filed by JOAN DI STEFANO in the Superior Court of California, County of San Francisco.
THE PETITION FOR PROBATE requests that JOAN DI STEFANO be appointed as personal representative to administer the estate of the decedent.
THE PETITION requests the decedent's WILL and codicils, if any, be admitted to probate. The WILL and any codicils are available for examination in the file kept by the court.
THE PETITION requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.
A HEARING on the petition will be held in this court as follows: 11/16/26 at 9:00AM in Dept. 204 located at 400 McAllister Street, San Francisco, CA 94102
1. Remote Access to Department 204
A) Appearance or Public Access by Video and/or Audio via Zoom: ii. Parties, counsel and witnesses may appear by video or audio-only telephone through Zoom. For a video appearance, go to zoom. us, click "join a meeting" and input meeting ID 160 225 4765 and password 514879. For an audio-only telephone appearance through Zoom, call 1-669-254-5252 and key in meeting ID "160 225 4765#", then participant ID "0#", then password "514879#". (Toll rates may apply.) Counsel, parties and witnesses appearing by video must input their first and last name into the "Your Name" dialogue box.
B) Appearance by Audio via CourtCall: Parties, counsel, and witnesses may appear by audio-only telephone through CourtCall by calling CourtCall at 1-888-882-6878 and obtaining an appearance access code for the hearing's scheduled date and time. A CourtCall appearance may be made by mobile phone. A CourtCall appearance may require payment of a fee, even for parties with fee waivers.
C) Public Access by Audio via CourtCall: For audio-only access through CourtCall, call the mute public line for Department 204 at 1-415-796-6280 and enter access code 12129865#. This line will allow a member of the public to listen to the proceedings; it will not support an attempt to appear before the court.
2. Remote Access to Room 202 (Ex Parte Proceeding)
A) Appearance or Public Access by Video and/or Audio via Zoom: i. To appear by video, go to zoom. us, click "join a meeting" and input meeting ID 160 9249 7549 and password 002786. For an audio-only telephone appearance through Zoom, call 1-669-254-5252 and key in meeting ID "160 9249 7549#", then participant ID "0#", then password "002786#". (Toll rates may apply.)
B) Appearance by Audio via CourtCall: To appear by audio-only telephone through CourtCall, call CourtCall at 1-888-882-6878 and obtain an appearance access code for the proceeding's scheduled date and time in room 202. Any party may make a CourtCall appearance by mobile phone. A CourtCall appearance may require payment of a fee, even for parties with fee waivers.
3. Remote Access to Department 622 (Mental Health Calendars)
A) Appearance or Public Access by Video and/or Audio via Zoom: Parties, counsel and witnesses may appear by video or audio-only telephone through Zoom. For a video appearance, go to zoom. us, click "join a meeting" and input meeting ID 161 7267 2713 and password 143945. For an audio-only telephone appearance through Zoom, call 1-669-254-5252 and key in meeting ID "16172672713#", then participant ID "0#", then password "143945#". (Toll rates may apply.) Counsel, parties and witnesses appearing by video must input their first and last name into the "Your Name" dialogue box.
B) Appearance by Audio via CourtCall: Parties, counsel, and witnesses may appear by audio-only telephone through CourtCall by calling CourtCall at 1-888-882-6878 and obtaining an appearance access code for the hearing's scheduled date and time. A CourtCall appearance may be made by mobile phone. A CourtCall appearance may require payment of a fee, even for parties with fee waivers.
C) Public Access by Audio via CourtCall: For audio-only access through CourtCall, call the mute public line for Department 622 at 1-415-796-6280 and enter access code 12129863#. This line will allow a member of the public to listen to the proceedings; it will not support an attempt to appear before the court.
IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.
IF YOU ARE A CREDITOR or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.
Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.
YOU MAY EXAMINE the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.
Attorney for Petitioner
THOMAS S. WROBEL - SBN 189389
T.S. WROBEL LAW GROUP, PC
870 MARKET STREET, STE. 645
SAN FRANCISCO CA 94102
Telephone (415) 928-4161
10/20, 10/21, 10/27/26
**SF-4088619#**

**NOTICE OF PETITION TO ADMINISTER ESTATE OF JOSEPH CHESTER WHITE CASE NO. PES-26-309868**
To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of: Estate of Joseph Chester White
A PETITION FOR PROBATE has been filed by Jo Anne Gallow in the Superior Court of California, County of San Francisco.
THE PETITION FOR PROBATE requests that Jo Anne Gallow 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 with full authority. (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 11/10/2026 at 9:00 AM in Dept. 204 located at 400 McAllister Street San Francisco CA 94102 CIVIC CENTER COURTHOUSE.
IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.
IF YOU ARE A CREDITOR or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.
Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.
YOU MAY EXAMINE the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (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: Jonathan W. Nightingale, SBN 310106, 1813 El Camino Real Ste 2, Burlingame, CA 94010, Telephone: 4155644900
10/20, 10/21, 10/27/26
**SF-4088542#**

## PUBLIC AUCTION/ SALES

Notice is hereby given that a public LIEN SALE of the following described personal property will be held on Tuesday November 10th of 2026 at 10:00am. The sale will be conducted at AMERICAN STORAGE 600 Amador Street San Francisco, CA 94124, County of San Francisco, State of California the items that will be sold are generally described as ., Account/Space Unit #, Names and Descriptions: Unit # 406, Ana Carranza, Household goods., Unit # E-01, Oscar Carrillo, Household goods., Unit # M-06, John Skoda, Household goods., Unit # O-06, Gerard Reid., Unit # AA-44, Lori Muscat, Household goods., Unit # DD-55, Eric Partridge, Household goods., Unit # FF-33, Richardo Carranza, Household goods., Household goods. All sales are subject to prior cancellations in the event of settlement between owner and obligated party.
10/27/26
**SF-4089330#**


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# LEGAL NOTICES

Continued from Page # 9

## TRUSTEE SALES

NOTICE OF TRUSTEE'S SALE TS No. CA-25-1020327-SH Order No.: 250421639-CA-VOI YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 7/6/2007. 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, or cash equivalent if deemed acceptable to the trustee, 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): LIANA TAM AND JARRETT TSANG, WIFE AND HUSBAND AND SHARON CHING TAM AND KING BOR TAM, WIFE AND HUSBAND, ALL AS JOINT TENANTS Recorded: 9/5/2007 as Instrument No. 2007-I449226-00 and modified as per Modification Agreement recorded 4/17/2017 as Instrument No. 2017-K433708-00 of Official Records in the office of the Recorder of SAN FRANCISCO County, California; Date of Sale: 12/24/2026 at 01:30 PM Place of Sale: Outside the Memorial Court gates by Van Ness Avenue between 301 and 401 Van Ness Ave, San Francisco, CA 94102 Amount of unpaid balance and other charges: $478,529.11 The purported property address is: 1220 32ND AVENUE, SAN FRANCISCO, CA 94122 For informational purposes only APN #: 1719-008 All bidders, at the date, time, and place of the scheduled sale, will be required to show satisfactory support to the auctioneer of their ability to pay the amount they intend to bid, unless arrangements have been made with the trustee prior to the scheduled sale. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 855-882-1314 for information regarding the trustee's sale or visit this internet website http://www.qualityloan.com, using the file number assigned to this foreclosure by the Trustee: CA-25-1020327-SH. 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 website. 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 866-645-7711, or visit this internet website http://www.qualityloan.com, using the file number assigned to this foreclosure by the Trustee: CA-25-1020327-SH 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. NOTICE TO PROSPECTIVE OWNER-OCCUPANT: Any prospective owner-occupant as defined in Section 2924m of the California Civil Code who is the last and highest bidder at the trustee's sale shall provide the required affidavit or declaration of eligibility to the auctioneer at the trustee's sale or shall have it delivered to QUALITY LOAN SERVICE CORPORATION by 5 p.m. on the next business day following the trustee's sale at the address set forth in the below signature block. NOTICE TO PROSPECTIVE POST-SALE OVER BIDDERS: For post-sale information in accordance with Section 2924m(e) of the California Civil Code, use file number CA-25-1020327-SH and call (866) 645-7711 or login to: http://www.qualityloan.com. The above statutorily mandated notices to Tenant, Prospective Owner-Occupant, and Prospective Post-Sale Over Bidders are brief summaries of what may be required under Section 2924m of the California Civil Code. Compliance with all relevant provisions will be required. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. Date: QUALITY LOAN SERVICE CORPORATION 2763 Camino Del Rio S San Diego, CA 92108 866-645-7711 For NON SALE information only Sale Line: 855-882-1314 Or Login to: http://www.qualityloan.com Post-Sale Information (CCC 2924m(e)): (866) 645-7711 Reinstatement or Payoff Line: (866) 645-7711 Ext 5318 QUALITY LOAN SERVICE CORPORATION TS No.: CA-25-1020327-SH IDSPub #0317993 10/27/2026 11/3/2026 11/10/2026 10/27, 11/3, 11/10/26

**SF-4089183#**

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T.S. No. 22001015-1 CA APN: 3646-026 Property Address: 3515-3517 23RD STREET, SAN FRANCISCO, CA 94110 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 06/09/2006. 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: ANA REYES PASCASIO, AN UNMARRIED WOMAN Duly Appointed Trustee: ZBS Law, LLP Deed of Trust Recorded on 06/30/2006, as Instrument No. 2006-I202728-00 in Book J173,Page 0041, The subject Deed of Trust was modified by a Loan Modification Agreement recorded 10/01/2010 as Instrument Number 2010-J059948-00 and further modified by a Loan Modification Agreement recorded 08/06/2012 as Instrument Number 2012-J461784-00 of Official Records of San Francisco County, California; Date of Sale : 11/12/2026 at 01:30 PM Place of Sale: Outside the Memorial Court gates by Van Ness Avenue between 301 and 401 Van Ness Avenue, San Francisco, CA Estimated amount of unpaid balance and other charges: $556,130.88 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: 3515-3517 23RD STREET SAN FRANCISCO, CA 94110 Described as follows: As more fully described on said Deed of Trust. A.P.N #.: 3646-026 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. IMPORTANT NOTICE : Starting March 1, 2026, Federal Law may prohibit ZBS Law from issuing a Trustee's Deed Upon Sale in connection with this trustee's sale until information about the winning bidder is reported to the U.S. Treasury's Financial Crimes Enforcement Network. See, 31 CFR § 1031.320 ( https://www.ecfr.gov/current/title-31/subtitle-B/chapter-X/part-1031/subpart-C/section-1031.320 ). If this trustee's sale qualifies as a "reportable transfer" under 31 CFR § 1031.320(b), and you, as buyer, qualify as a "transferee entity" under 31 CFR § 1031.320(e)(1) or "transferee trust" under 31 CFR § 1031.320(e)(2), you will be obligated to provide information about the Beneficial Owner(s) of the transferee to ZBS Law or ZBS Law's designated representative. If you qualify as an exempt entity or trust under 31 CFR § 1031.320(n) (10-(11), you may be required to provide evidence of the exemption supported by a declaration under penalty of perjury. If the Trustee's Deed Upon Sale cannot be issued due to a qualified transferee's failure or inability to provide the necessary reporting information, the qualified transferee will be responsible for all fees and costs to re-notice the trustee's sale. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 866-266-7512 or visit this Internet Web site www.elitepostandpub.com using the file number assigned to this case 22001015-1 CA . Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. 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 866-266-7512 or visit this Internet Web site www.elitepostandpub.com using the file number assigned to this case 22001015-1 CA 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. Dated: 10/14/2026 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: 866-266-7512 or www.elitepostandpub.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 a bankruptcy, this notice is for informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation. EPP 49688 Pub Dates 10/20, 10/27, 11/03/2026 10/20, 10/27, 11/3/26

**SF-4087919#**

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T.S. No. 148658-CA APN: 0078-098 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 6/21/2005. 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 12/1/2026 at 1:00 PM, CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 6/27/2005 as Instrument No. 2005-H979486-00 in Book I919 Page 0014 of Official Records in the office of the County Recorder of San Francisco County, State of CALIFORNIA executed by: TERESA WANG, AND JOHN C WANG, WIFE AND HUSBAND 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; Outside the Memorial Court gates by Van Ness Avenue between 301 and 401 Van Ness Avenue, San Francisco, CA 94102 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: MORE ACCURATELY DESCRIBED IN SAID DEED OF TRUST. The street address and other common designation, if any, of the real property described above is purported to be: 349 LOMBARD STREET, SAN FRANCISCO, CA 94133 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: $884,924.84 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned or its predecessor caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (855) 313-3319 or visit this Internet website www.clearreconcorp.com, using the file number assigned to this case 148658-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: Effective January 1, 2021, 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. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (855) 313-3319, or visit this internet website www.clearreconcorp.com, using the file number assigned to this case 148658-CA 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 SALES INFORMATION: (855) 313-3319 CLEAR RECON CORP 3333 Camino Del Rio South, Suite 225 San Diego, California 92108 10/27, 11/3, 11/10/26

**SF-4087785#**

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APN: 1504-002D TS No: CA08000141-22-1 TO No: 220145825-CA-VOI Commonly known as: 563 40TH AVENUE, SAN FRANCISCO, CA 94121 NOTICE OF TRUSTEE'S SALE (The above statement is made pursuant to CA Civil Code Section 2923.3(d)(1). The Summary will be provided to Trustor(s) and/or vested owner(s) only, pursuant to CA Civil Code Section 2923.3(d)(2).) YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED March 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On November 19, 2026 at 01:30 PM, Outside the Memorial Court gates by Van Ness Avenue between 301 and 401 Van Ness Ave, San Francisco, CA 94102, MTC Financial Inc. dba Trustee Corps, as the duly Appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust recorded on March 24, 2006 as Instrument No. 2006-I149167-00, of official records in the Office of the Recorder of San Francisco County, California, executed by KEK HOEI LIM, AN UNMARRIED MAN, as Trustor(s), in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for PREFERRED FINANCIAL GROUP, INC. DBA PREFERRED MORTGAGE SERVICES as Beneficiary, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, in lawful money of the United States, all payable at the time of sale, that certain property situated in said County, California describing the land therein as: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 563 40TH AVENUE, SAN FRANCISCO, CA 94121 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note(s) secured by said Deed of Trust, with interest thereon, as provided in said Note(s), advances if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligations secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of this Notice of Trustee's Sale is estimated to be $1,084,783.24 (Estimated). However, prepayment premiums, accrued interest and advances will increase this figure prior to sale. Beneficiary's bid at said sale may include all or part of said amount. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the California Financial Code and authorized to do business in California, or other such funds as may be acceptable to the Trustee. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed Upon Sale until funds become available to the payee or endorsee as a matter of right. The property offered for sale excludes all funds held on account by the property receiver, if applicable. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. Notice to Potential Bidders If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a Trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a Trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (855) 313-3319 or visit this Internet website www.clearreconcorp.com, using the file number assigned to this case 148658-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: Effective January 1, 2021, 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 855-882-1314, or visit this internet website www.hubzu.com, using the file number assigned to this case CA08000141-22-1 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. Effective March 1, 2026, new federal regulations (89 Fed. Reg. 70.258) may impact residential real property (1-4 residential units) title transfers to covered entities trusts, with reporting requirements unless exempt. https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers Date: October 5, 2026 MTC Financial Inc. dba Trustee Corps TS No. CA08000141-22-1 17100 Gillette Ave Irvine, CA 92614 Phone: 949-252-8300 TDD: 711 949.252.8300 By: Loan Quema, Authorized Signatory SALE INFORMATION CAN BE OBTAINED ONLINE AT www.hubzu.com FOR AUTOMATED SALES INFORMATION PLEASE CALL: Altisource-Hubzu at 855-882-1314 Order Number 128969, Pub Dates: 10/13/2026, 10/20/2026, 10/27/2026, SAN FRANCISCO DAILY JOURNAL 10/13, 10/20, 10/27/26

**SF-4085959#**

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T.S. No. 150286-CA APN: 5091-016 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 2/23/2022. 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 12/3/2026 at 1:30 PM, CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 5/24/2022 as Instrument No. 2022052359 of Official Records in the office of the County Recorder of San Francisco County, State of CALIFORNIA executed by: LOREA HUBBARD, AN UNMARRIED WOMAN WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE; Outside the Memorial Court gates by Van Ness Avenue between 301 and 401 Van Ness Avenue, San Francisco, CA 94102 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: MORE ACCURATELY DESCRIBED IN SAID DEED OF TRUST. The street address and other common designation, if any, of the real property described above is purported to be: 457 WHEELER AVENUE, SAN FRANCISCO, CA 94134 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: $1,076,615.15 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned or its predecessor caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (855) 313-3319 or visit this Internet website www.clearreconcorp.com, using the file number assigned to this case 150286-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: Effective January 1, 2021, 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) 313-3319, or visit this internet website www.clearreconcorp.com, using the file number assigned to this case 150286-CA 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 SALES INFORMATION: (855) 313-3319 CLEAR RECON CORP 3333 Camino Del Rio South, Suite 225 San Diego, California 92108 10/20, 10/27, 11/3/26

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