

Balancing California's budget

LA Times - Editorial

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The state must make many painful cuts, but health and human services should be preserved.

Gov. Arnold Schwarzenegger is right: California is out of time. The state must cut \$24 billion in expenses or find some new money -- or both -- and must do it before the month is out. The cuts will hurt people. In that, there is no choice. But there is choice in which services are cut, how deeply and for how long. Here are some principles that Sacramento, and the people, should follow in making their decisions.

* Avoid default. In recent months, some critics have openly cheered the possibility that California would go bankrupt, allowing some trustee or higher authority to "right-size" the state government or, in the alternative, to save some programs currently on the chopping block. It doesn't work that way. States can't get bankruptcy protection, but they can default on their obligations, and if this state does that, virtually all the cuts now contemplated will take effect, plus more besides. The state's credit, already crippled, will become nonexistent; investors will shun many states besides this one -- and local governments as well. The world's eighth-largest economy will suffer longer, and ramifications for the world will be severe. Default is not an option. Avoiding painful cuts is not an option.

* Don't just say no. Sacramento must take every reasonable suggestion seriously, and when lawmakers preserve programs, they must justify the costs. We must recognize that, in some cases, California must be penny-wise and pound-foolish, because it needs the pennies right now. We must be open to removing a function from government, even one with benefits and supporters.

* Cut health and human services last -- not just for humanitarian reasons but because these cuts more than others simply produce paper savings while multiplying costs, transferring them to counties and worsening outcomes. For example, a person who loses Medi-Cal and can't go to the doctor's office will delay treatment until he or she must go to the emergency room, where costs are higher and chances of recovery lower. A family that loses CalWorks welfare-to-work aid, training and job placement will turn to county general relief, which pays for about two weeks of rent each month; the family becomes homeless, and the costs return in jails, mental healthcare, drug addiction and hospitals. When health and human services funding remains intact, it brings with it federal matching funds. Cutting a dollar in state services eliminates \$2 to \$10 in funding.

Human services deserve special attention in these negotiations because they are easily neglected when pitted against services that reach the general population. Transportation, for instance, is paid for in part by gas taxes and enjoys broad public support. To those who rely on health and human services, however, even temporary interruptions can result in grievous harm, even death.

* Acknowledge that supposedly temporary measures often become permanent, and as such can be barriers to long-term reform. That's another reason why cutting a program with a powerful constituency, such as schools, is preferable to cutting one with a weak constituency, such as Medi-Cal. Cuts to schools are far less likely to become permanent simply by inertia. Cuts should

become permanent only when they reflect the long-term desire of Californians for their state.

* Focus on the service, not the service provider. Saying no to a service cut is not the same as saying no to an organization or program. Don't, for example, simply write off the idea of eliminating CalWorks if the federal government will grant a waiver to keep its funding coming or if the programs could be picked up by another agency to eliminate administrative duplication. Keep in-home supportive services, but remain open to cutting the pay of those workers, temporarily, to minimum-wage levels, while remaining mindful that such pay cuts will certainly increase the burden on counties. Again, not making such cuts means cutting somewhere else.

As for agencies with state contracts, we can value their work and still conclude that we have to cut them loose if there is a less costly way, in the short term, to keep some of the service. Yes, cutting contracts has a ripple effect on the economy, as people lose their jobs and the tax base shrinks. There are negative consequences, but that is the lot we face right now.

* Say no to a wholesale federal bailout -- but say yes to federal matching funds and to federal payment for federal obligations. Expecting the U.S. government to bail out California programs that Californians won't pay for is fantasy. If it ever verges close to reality, though, the idea must be stiffly rejected. Such federal aid becomes an overwhelming disincentive for the state's people to make tough decisions to cut services or increase taxes, and, in turn, it relinquishes the people's control over their state to Washington. It would also dissuade taxpayers in any other state from ever again agreeing to fund their own services.

It's a different story with matching funds, which are an effective way to demonstrate state commitment while leveraging federal aid.

Nor should Californians continue to be forced to pay for federal obligations that Washington has failed to meet. The Times has said repeatedly that the federal government should pay the state's costs for failed or inadequate immigration policies. This is no time to demonize the working men and women who have come to this country illegally but who do, after all, pay taxes. Still, Sacramento can and should demand funding to cover the costs that illegal immigrants add to our schools, health programs and prisons.

* Be straightforward about empty fixes, but accept some as time-shifting mechanisms. For example, deporting criminal illegal immigrants currently housed in California prisons would save millions of dollars, and Sacramento should do it. But we should be sober about the consequences. These immigrants have established family ties and, in some cases, criminal networks in California. With or without a border fence, many deported criminals will return. We should take the step anyway, accepting the short-term savings and agreeing to deal later with the speculative long-term consequences.

* Be straightforward about empty fixes, but accept some for reasons that may have little to do with the budget. For example, getting rid of the Integrated Waste Management Board is a wildly popular idea because of a perception that it is a haven for termed-out lawmakers who squeeze millions of dollars from the state. In fact, the board does not operate on general tax revenues, and eliminating it, or similar boards, will have little effect on the state budget. There may be good reason to get rid of the board anyway, simply to eliminate the outrageous patronage. But we

should make sure that the consumer protection provided remains, even if it's reassigned to another agency.

* Be smart about new taxes. Reject, for the current year, broad-based sales and income tax increases as damaging to the recession economy and as politically infeasible, but move forward on carefully targeted temporary taxes, specifically on tobacco, alcohol and snack foods, to prevent cuts in particular health and human services (but not necessarily agencies).

The Times has long opposed linking special taxes to special purposes, because they permit society to shirk communal responsibility for communal benefit and instead outsource the burden to unpopular groups, such as smokers. Still, such taxes must be considered if the revenue saves a needed health or safety net service, and if the tax automatically expires after a set period -- say, two to five years. Temporary taxes, like programs, tend to become permanent. But the state is soon to consider a wholesale revamping of its tax structure. In this case, Californians can -- and must -- insist that these focused taxes indeed expire.

* Distinguish between short-term (the rest of June and July) budget fixes and longer-term restructuring. One welcome side effect of this crisis is that it may generate support for creative and far-reaching proposals, such as shifting state taxing and decision-making power to localities, and perhaps a constitutional convention. Those are useful debates, but we cannot afford to hold immediate budget decisions hostage to these longer-term plans.

* Cut. Think the unthinkable, then do it. Deeply cut programs, knowing there will be long-term consequences, but knowing also that the alternative is even more damaging cuts. Accept, for two to five years, some defunding of K-14 education. Wince at the consequences -- teachers will lose jobs -- but move forward. Slash from higher education, and hope to rebuild the universities in better times. Release nonviolent inmates early, and brace for additional law enforcement and social costs. Allow nonviolent parole offenders to remain free, and hope for the best. Take millions from local government transportation funding and repay it within three years. But don't take local property tax revenue, which counties and cities need for public safety and human services. Appreciate the work of public employees but acknowledge -- despite the relatively low ratio of state workers to state residents -- that we cannot afford rich benefits such as dental coverage.

* Experiment. This is no time to cater to special interests or cleave to the status quo. Try something. If it doesn't work, try something else.

California's fiscal woes could derail college sports' track records

LA Times

Many top stars got their starts at 2-year schools. But those programs may be eliminated this year.

By Gale Holland

June 5, 2009

Jackie Robinson played four sports at what was then Pasadena Junior College on his way to breaking major league baseball's color barrier with the Brooklyn Dodgers.

Fifty years later, pitcher Barry Zito spent a year at Pierce College before transferring to USC, then joined the Oakland A's, where he won the Cy Young award in 2002.

Athletes as varied as volleyball's Flo Hyman, quarterback Warren Moon and Olympic swimmer Debbie Meyer, and coaches and sports executives including Jerry Tarkanian and Pete Rozelle, were educated at California community colleges. But that enduring sports legacy is in peril, as officials look for ways to staunch the state's hemorrhaging budget.

Gov. Arnold Schwarzenegger has proposed slashing funding for community college physical education courses by \$120 million, or about 40%. Because many community college physical education instructors double as coaches, the funding cuts and any subsequent layoffs could kill many sports programs, athletics officials at the colleges said.

Some advocates say it is ironic that the man behind the proposal is Schwarzenegger, a lifetime advocate of physical activity and an alumnus of Santa Monica College. Others see it as a sign of the state's desperate straits. Many hope the governor can be persuaded to accept alternate cuts.

"He is one of us," said Diane Henry, Cypress College's dean of athletics.

H.D. Palmer, spokesman for the state Department of Finance, said Schwarzenegger had little choice but to make the proposal and others aimed at reducing the budget deficit. "Because of the size and scope of this recession, the governor has been forced to put forward options that weren't considered just four short months ago," Palmer said.

But even before a decision is made on the state funding issue, some community colleges are thinking of eliminating or trimming their sports teams. The governing council at Los Angeles City College voted earlier this week to recommend suspending the entire athletic program, including men's and women's basketball teams.

L.A. City College President Jamillah Moore, who will make the final decision, said putting sports on hiatus was just one option as the college faces an unprecedented budget shortfall. Linda Tong, executive vice president of the associated student organization at the college, said she voted against the proposal because it wasn't clear how much money it would save.

"We had a choice: either get rid of the program or retain teaching jobs," said Tong, a political science student.

About 25,000 students are involved in sports teams at the state's 110 community colleges, said Carlyle Carter, president of the California Community College Athletic Assn.

Some of the athletes plan to go on to four-year colleges but didn't take the right classes or do well enough in high school to be admitted directly, he and other community college coaches and advocates said. Others have been overlooked by recruiters or scouts, need to work on their playing skills or need to mature, physically and emotionally. Many hope to go on to professional leagues.

Baseball players who enroll at four-year schools don't become draft-eligible until their junior year ends or they turn 21, so some opt for two-year colleges. That was Zito's situation at Pierce, athletic director Bob Lofrano said.

"I like to think he wanted to play for me," Lofrano added.

Sports advocates said that eliminating or reducing funding for athletics and sports classes is short-sighted. State funding for relatively cheap P.E. classes helps offset more expensive courses, including those in the health field, they say. And sports teams also help attract the very students in short supply at some four-year institutions: poor, African American and Latino, advocates say.

"The reason kids stay in school and do not drop out is because they love sports," said Duke Russell, a frequent advocate for community college sports who signed with the Brooklyn Dodgers in 1947 after playing baseball and basketball at L.A. City College. "Shakespeare and Chaucer, that does not inspire them, but they love to play."

Several alumni who played at the Los Angeles college during its heyday as a sports powerhouse in the 1950s and 1960s said they owed their careers to the athletic program there.

"I was not crazy about school, but sports kept me going," said Phil Pote, a baseball coach and physical education instructor for 25 years who played for L.A. City College.

Former major league baseball player Don Buford said he was considered too small for a scholarship when he played football and baseball at Dorsey High School in the 1950s. He decided to go to L.A. City College, and after the quarterback was injured, went out for the football team. He later played baseball at USC, then for the White Sox and the Orioles.

"If we cut these programs off at an early age for these kids, 18, 19 years old, we're in serious trouble," said Buford, of Sherman Oaks.

Added Scott Giles, athletic director at Fullerton College: "Whenever money's tight, the first thing to go are athletics, but these are really the things that make a school a school. Without them, there's no pride, no enthusiasm."

At L.A. City College, the women's volleyball team has been practicing for four months for a

season kickoff in August but is at risk of having the program killed, officials said.

"They already bought their shoes and uniforms. All we need is to pay the coach, officials and transportation -- not much," said Jan McEveety, chairwoman of the women's P.E. and dance department. "It's very sad."

Colleges Consider Using Blogs Instead of Blackboard

The Chronicle of Higher Education

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Professors at CUNY debate the pros and cons after enduring technical problems with the course-management system

By JEFFREY R. YOUNG

Jim Groom sounded like a preacher at a religious revival when he spoke to professors and administrators at the City University of New York last month. "For the love of God, open up, CUNY," he said, raising his voice and his arms. "It's time!" But his topic was technology, not theology.

Mr. Groom is an instructional technologist at the University of Mary Washington, and he was the keynote speaker at an event here on how to better run CUNY's online classrooms. The meeting's focus was an idea that is catching on at a handful of colleges and universities around the country: Instead of using a course-management system to distribute materials and run class discussions, why not use free blogging software — the same kind that popular gadflies use for entertainment sites?

The approach can save colleges money, for one thing. And true believers like Mr. Groom argue that by using blogs, professors can open their students' work to the public, not just to those in the class who have a login and password to a campus course-management system. Open-source blog software, supporters say, also gives professors more ability to customize their online classrooms than most commercial course-management software does.

Organizers originally expected around 20 people to show up to the daylong meeting, which included technology demonstrations and discussions. But they ended up having to book an overflow room to accommodate the more than 120 attendees.

Blackboard Inc., whose course-management system is used throughout CUNY's campuses, has become particularly unpopular there this semester after a series of technical problems. In March the Blackboard software was offline for three days, making it impossible for students or professors to access material for many courses.

"When Blackboard is down, it's like the door to the college is nailed shut," said Joseph Ugoretz, director of technology and learning at CUNY's Macaulay Honors College, explaining that some professors use the software to administer quizzes and teach online.

Those problems have caused many here to consider alternatives. At one point during the CUNY meeting, Mr. Ugoretz said the blog software the university is experimenting with, called WordPress, could be a "Blackboard killer."

But despite a slew of jokes about Blackboard throughout the day, many attendees admitted that when the course-management system works, it offers easy-to-use features that students and professors have come to rely on. Even those speakers who encouraged professors to use blogs instead of Blackboard said that universities should probably support both.

Doing Something 'For Real'

To demonstrate how a blog might be used in a course, Zoë Sheehan-Saldaña, an assistant professor of art at CUNY's Baruch College, showed off the [blog](#) for her course "Designing With Computer Animation." Students posted their assignments on the blog so that other students — and people outside the class — could see them. Students were encouraged to post comments on one another's work as well.

Although new versions of Blackboard include a bloglike feature, Ms. Sheehan-Saldaña said there are benefits in teaching students to create blogs using systems they might encounter in future jobs.

"It looks like a real Web site," she said, noting that the course blog has a look and feel similar to those of other blogs. "For students to have a sense that they're doing something 'for real' is very powerful."

Mr. Groom, in his talk, described a project he runs at Mary Washington in which professors create blogs for dozens of courses using WordPress. Attendees expressed interest in the approach but wondered how widely it would catch on.

Setting up a course blog would be more work for professors, said Stephen Powers, an assistant professor of education at Bronx Community College. "Blackboard has a fairly short learning curve," he said.

Mr. Powers uses Blackboard for his courses and generally likes it. "I'm not against it," he said. "I just want it to work."

Albert Robinson, instructional-technology coordinator at Bronx Community College, said blog software could eventually replace the need for Blackboard there, but he didn't see that happening anytime soon.

William Bernhardt, an associate professor of English who teaches online courses at the College of Staten Island, said the university system needed to offer something easy to use, like Blackboard, to most professors, who don't have time to devote to technology. CUNY should also help professors who do want to try blog tools for their courses, he said: "I think people who are here today are ones who want to go further."

Some professors asked whether it was possible to run a blog that only students could see, noting that they had concerns about making course activities public.

In an interview, Mr. Groom said some people at Mary Washington had worried at first about opening up their online classrooms. Some feared that students might post crude comments on course blogs.

"A lot of people said it is going to maybe detract from the institution's public profile because people are going to say things, and there's going to be some sort of scandal," he said. "But it has done nothing but reinforce what we're doing as important — and get us press from people like *The Chronicle*."

Looking at Alternatives

Manfred Kuechler, a sociology professor at CUNY's Hunter College who serves on a technology committee for the university system, said he was optimistic that the technical difficulties with Blackboard had been resolved.

The problems arose this academic year, he said, when the university moved to a centralized Blackboard system for all of its campuses rather than continue to let each campus operate its own. Consequently the software had to serve some 200,000 students, with 6.5 million files.

"Blackboard was supposed to run a stress test last summer and last fall to find out how a system could work of that magnitude," said Mr. Kuechler. "They never delivered on that stress test, and that forced us, in a way, to go to that system and keep our fingers crossed."

He said that CUNY had since changed the way it manages the servers, and that Blackboard officials were now doing more to help out.

Blackboard's growing size, however, is prompting campus technology officials to look at alternatives.

The company recently purchased a rival, Angel Learning, and now sells software to the vast majority of colleges who use course-management systems. The U.S. Department of Justice started an antitrust investigation last month into the impact of the deal on competition.

Mr. Groom argues that the need for course-management systems, or CMS's, may soon diminish, once professors switch to using blogs and other tools.

"I think the model for the CMS is outdated given the new Web, and I think that's one of the problems," he said. "It can serve certain functions well, but it's hard for proprietary CMS's, whatever they are, to keep up with the how the Web is changing."

Blackboard is trying to keep up.

Michael L. Chasen, the company's chief executive, has told *The Chronicle* that the latest version of the software integrates some Web 2.0 tools and still offers plenty of features that blogging packages can't match, like online gradebooks.

Auditor questions community college finances

Chicago Tribute

Associated Press

6:04 AM CDT, June 6, 2009

DES MOINES, Iowa - The state auditor's office reports that community colleges in Cedar Rapids and Ottumwa used millions of dollars of accumulated interest from a state-sponsored job-training program on other school programs.

Deputy State Auditor Tami Kusian said Friday that Iowa law doesn't specifically prohibit the two schools from spending the interest money on other purposes, but added that it's doubtful that was the intent of state lawmakers.

The office said Kirkwood Community College of Cedar Rapids transferred \$7.3 million of the interest to spend on major maintenance of college facilities. Indian Hills Community College of Ottumwa transferred \$1.3 million into its own general fund budget.

Kirkwood officials said Friday the money was properly used, while Indian Hills officials couldn't be reached for comment.

Cerritos College selects 5 finalists for its top job

ContraCostaTimes.com

By Kevin Butler
Staff Writer
Posted: 06/05/2009

Cerritos College has selected five finalists who will vie to become the school's next superintendent-president.

The candidates will visit the campus June 16 to 18.

The Cerritos College Board of Trustees may pick the next superintendent-president at its July 15 meeting. The finalists are:

Thom Armstrong, interim vice president of academic affairs and acting vice president of student services at Barstow Community College.

Linda Lacy, vice chancellor of student services and operations at Riverside Community College District.

Richard Rose, president at Modesto Junior College.

Barry Russell, vice president of instruction at the College of the Siskiyous in Weed.

Mark Zacovic, interim vice president of administrative Services at Pasadena City College.

Aerospace Fastener Program Offers Short-Term Skills Training

By: PR Newswire

Jun. 23, 2009 09:00 AM

Bootcamp training is only one of its kind in Western U.S.

HAWTHORNE, Calif., June 23 /PRNewswire/ -- The aerospace fastener manufacturing industry is a global market that generates \$6.5 billion in global sales. Nearly half of the global market for the production and distribution of aerospace fasteners exists in Southern California. But, in spite of rising unemployment rates in the state, the industry still faces significant challenges in keeping up with the demand and finding skilled workers. Currently, over 10,000 Southern Californians are employed by local aerospace fastener manufacturers and distributors, but many of these veteran workers hold 16-20 years of experience, and are due to retire in the next five to 10 years. The aerospace fastener industry in Southern California is projected to need 200-400 skilled workers over the next five years.

The Centers for Applied Competitive Technologies (CACT) @ El Camino College, Cerritos College, North Orange Community College District, and Los Angeles Community College District have developed a unique training program to assist California-based aerospace fastener manufactures in finding solutions to the skilled worker shortage. It's the only program of its kind in the Western United States, as it exposes workers to the unique conditions of the aerospace fastener industry.

The CACT teamed with a host of industry partners including the Industrial Fastener Institute (IFI), Alcoa Fastening Systems (AFS), Bristol Industries, B&B Specialties, Click Bond, California Screw Products, LISI Aerospace, Monogram Aerospace Fasteners, PB Fasteners, Cherry Aerospace, and The Young Engineers, to form a highly specialized alliance dedicated to curriculum development. The eight-week, for-credit training program includes 96 hours of industry paid internship at a local aerospace fastener manufacturer, which allows people with virtually no manufacturing skills to achieve good paying jobs quickly.

David Gonzales, director of CACT @ at El Camino College, said, "Our Alliance industry partners found the curriculum-development process so valuable that they donated close to a million dollars of the necessary training machines to the program. Graduates will be entering the workforce with the exact skill sets that the job necessitates. Manufacturers see this program as a tremendous value, as it prequalifies people who have an interest in the industry, and provides pre-testing for basic skills before moving into the technical training."

Offered at El Camino College Compton Educational Center in Compton, CA, the first cohort of participants was filled to capacity with 24 students attending an eight-week bootcamp consisting of 320 total hours of certified job training. Several local legislators were enthusiastic about the program and its first round of graduates.

Tim Lee, a representative from Congresswoman Laura Richardson's office said, "I'm really thrilled that this program is here at Compton College; it gives us the opportunity to set a standard that others can exhibit to other districts and schools the kinds of things that can be done."

For information about the Aerospace Fastener Training Program, contact David Gonzales, Director, CACT @ El Camino College at (310) 973-3170, or dgonzales@elcamino.edu, or go to www.MakingItInCalifornia.com/aerospace.

SOURCE Centers for Applied Competitive Technologies

Bond Issue(s) **InsideHigherEd.com**

June 18, 2009

Rudy Hasl has no illusions about his luck. If Thomas Jefferson Law School hadn't issued its bond for a new downtown campus precisely when it did --- Aug. 27, 2008 -- the school's president knows he wouldn't be talking about new buildings today.

“This was probably Merrill Lynch’s last higher education financing deal,” Hasl said recently.

As observers of the economic meltdown will recall, Merrill Lynch & Co. – a pioneer of the finance industry laid low by the housing crisis – merged with Bank of America in mid-September. It was only two months earlier that Standard & Poor’s had downgraded Thomas Jefferson Law School’s credit rating from “BBB-“ to “BB+,” moving the school into a class of institutions that face “major ongoing uncertainties” and may have trouble making bond payments, according to S&P’s ratings.

While it was possible for Thomas Jefferson to issue a bond after a rating downgrade last July, investors today would likely have little appetite for such risk. As such, the dilemma is more pronounced for dozens of colleges and universities that have seen ratings decline in recent months.

Much of the impact of a rating change depends on the severity. While a modest drop within the same rating category – say AA+ to AA – may not mean too much, a category shift like Thomas Jefferson's is significant. For institutions that see significant downgrades, borrowing is likely to be more costly or even impossible, and some may be forced to put off capital projects altogether until ratings can be improved.

As colleges and universities have been forced to answer more questions about ratings downgrades, many have downplayed the significance. Doing otherwise, however, could make matters worse, according to Lawrence White, a professor of economics at New York University.

“It’s in their interest to try to brush it off and say for public purposes, ‘Ahh, no biggie.’ They don’t want investors alarmed,” White said. “And ratings agencies are going to tell you it is what it is: ‘We think there’s a somewhat higher probability ... that they will default.’ ”

Given the variables between institutions, however, it’s difficult to paint with a broad brush and say which colleges are potentially most affected by ratings downgrades, according to John Nelson, managing director of Moody's Public Finance Group. Large public universities that do a lot of borrowing, for instance, might be more affected by increased borrowing costs than small colleges that only issue bonds every five or six years, he said. By the same token, a small liberal arts college that’s rated by Moody’s might be more heavily impacted by a downgrade, simply

because the agency's rating is – for many investors – the only real information available about the college's financial health, Nelson said.

“There's likely to be people out there that have diverse opinions [about a wealthy institution],” he said. “Whereas, if you're a small liberal arts college, there's nobody following you.”

S&P and Moody's Investors Service, two major rating agencies for higher education, have both been reassessing the financial stability of colleges and universities. In the last three months of 2008, Moody's downgraded nine colleges, and upgraded only one, Danville Area Community College District in Danville, Ill. The trend grew starker in the first quarter of this year, when Moody's downgraded 12 colleges and upgraded none. As for S&P, the agency downgraded 10 colleges and universities in the first three quarters of the 2009 fiscal year.

Among the colleges downgraded by Moody's was Claremont McKenna College in Claremont, Calif., which dropped from Aa1 to Aa2, a category that is still deemed a low credit risk by the rating agency. Given the fact that Claremont didn't fall into another investment category altogether, officials say they're not terribly worried about the shift. Richard Rodner, spokesman for the college, said the rating change likely raised the interest rates on newly issued bonds by less than 1 percentage point.

“We do not have plans for further borrowing in the near future,” he said in an e-mail to *Inside Higher Ed*. “So, I guess I would say that we do not see a significant impact for CMC.”

For some colleges, however, it's not just new borrowing that can get more expensive. Many colleges issue short-term debt, which is resold on the market over and over again throughout the life of a 30-year bond. If a college takes a hit in its credit rating, the cost of short-term debt can increase quickly. Furthermore, since some investors simply won't buy bonds below a particular grade, “you're automatically removing some of the buyers from the market” when ratings fall below a certain level, Nelson said.

In addition to changing ratings, Moody's and S&P can also alter the “outlook” for colleges and universities. Outlooks – classified as positive, stable or negative – reflect the agencies' estimate of where a college's rating may be headed over the next one to two years.

“Based on my experience, I would say the impact of a rating change is usually somewhat more significant than an outlook change,” Nelson said. “However, the biggest change is going to be when there are surprises.”

A college will often retain its underlying ratings, even when the outlook grows more bleak. Such was the case for a bond issue at Howard University, which saw its outlook altered from stable to negative by S&P earlier this month. The university maintained its underlying A+ rating, however, and as such is thought to still be in a strong position to meet its financial obligations.

“The revision reflects operating losses, declining unrestricted resources and endowment, and long-term strategic challenges for Howard’s hospital,” Liz Sweeney, an S&P credit analyst, said in a news release.

Specifically, S&P cited Howard’s small, aging hospital as an issue. While the hospital has made “great strides” reversing operating losses this fiscal year, it’s still expected to lose money, S&P stated.

Howard officials declined an interview request, opting instead to issue a statement through Kerry-Ann Hamilton, a university spokeswoman.

“The university’s leadership is routinely reassessing its long-range plans to improve our overall financial position,” the statement said. “Howard University Hospital, a teaching hospital, is vital to the community we serve and is an important part of our mission.”

While few can doubt the real financial challenges many colleges face in the current economic environment, the wave of downgrades rating agencies have made in recent months also engender some skepticism. Rating agencies are still subject to critics who say they could have provided more sound information about the troubled mortgage and related securities that sent the economy into a downward spiral, so might they now be erring too heavily on the side of caution?

“Likely there is some overreaction,” said White of NYU. “Put yourself in Moody’s position, and senior management must be saying ‘We can’t let this happen again, better that we’re excessively tough than to be excessively lenient.’ ”

Colleges Downgraded by Moody’s this year:

Issuer	Current Rating	Previous Rating
Alabama A&M University	Baa1	A3
Bard College and Simon's Rock	Baa1	A3
*California Educational Facilities Authority-Series 2007 (Pool)	Ba1	Baa3

Claremont McKenna College	Aa2	Aa1
Dartmouth College	Aa1	Aaa
Drew University	A3	A2
Fresno Pacific University	Ba2	Baa3
Georgia Tech Foundation	Aa2	Aa1
Hanover College	Baa1	A3
High Point University	Ba2	Baa2
Illinois Institute of Technology	Baa2	Baa1
Illinois Wesleyan University	Baa1	A3
Loyola University of Chicago	A3	A2
Northeastern Illinois University	A3	A2
Ohio Northern University	A3	A2

Rensselaer Polytechnic Institute	A3	A2
Rockefeller University	Aa1	Aaa
Sage Colleges	Ba2	Baa3
Transylvania University	Baa1	A3
University of Central Arkansas	Baa1	A3
University of Georgia System's Daniells Bridge Technology Center	Aa3	Aa2
Yeshiva University	Aa3	Aa2

*Issues tax-exempt bonds to assist private non-profit colleges for construction of facilities.

What the Moody's Ratings Mean

Aaa: Highest quality with minimal credit risk

Aa: High quality and very low credit risk

A: Upper-medium grade and subject to low credit risk.

Baa: Medium grade and subject to moderate credit risk, possess certain speculative characteristics.

Ba: Speculative elements with substantial credit risk.

B: Speculative with high credit risk.

Caa: Poor standing and very high credit risk.

Ca: Highly speculative and are likely in or very near default.

C: Lowest rated class of bonds, typically in default.

Colleges Downgraded by Standard & Poor's (July 1, 2008 - March 31, 2009)

Issuer	Current Rating	Previous Rating
Cornell University	AA	AA+
Dartmouth College	AA+	AAA
Eastern Michigan University	A-	A
Illinois Wesleyan University	BBB+	A-
Madonna University	BBB+	A-
Regent University	BBB+	A-
Santa Fe College*	C	BB
Sarah Lawrence College	BBB+	A-
Simmons College	BBB+	A-
Thomas Jefferson School of Law	BB+	BB-

*Closing

What S&P Ratings Mean

AAA: The highest rating, indicating extremely strong capacity to meet financial commitments.

AA: Very strong capacity to meet financial commitments, and differing from AAA by only a

small degree.

A: Strong capacity to meet financial commitments, but somewhat more susceptible to adverse circumstances or changing economic conditions.

BBB: Adequate capacity to meet financial commitments, but adverse economic conditions or changing circumstances will more likely lead to weakened capacity to meet financial commitments.

BB: Less vulnerable than other lower-rated obligers, but still faces major ongoing uncertainties. Exposure to adverse business, financial or economic conditions could lead to inadequate capacity or willingness to meet financial commitments.

B: More vulnerable than obligers rated "BB," but currently has capacity to meet financial commitments. Adverse conditions will likely impair capacity or willingness to meet commitments.

CCC: Currently vulnerable, and dependent upon favorable conditions to meet financial commitments.

CC: Highly vulnerable to nonpayment.

C: Highly vulnerable to nonpayment and may be subject to bankruptcy.

D: Payment in default.

— **Jack Stripling**

City College seeks sponsors to save courses

SFGate

Nanette Asimov, Chronicle Staff Writer
Monday, June 22, 2009

Chancellor Don Griffin at City College of San Francisco suggests using it to rescue an endangered community college class. Contribute and the class will be named for you.

About 800 classes will be canceled at City College during the next school year thanks to the state's budget crisis. State lawmakers plan to slash at least 9 percent - a total of \$630 million - from the entire California community college system this year and next.

Hundreds of thousands of students could be locked out of college as a result, including some of the neediest Californians who depend on state subsidies for books, travel and food that make attending school possible for them. In addition to the lost courses, such subsidies will be cut way back.

So Griffin is getting creative.

"If you want to pay for one class at City College, it's \$6,000," he told The Chronicle. "And if you designate it for that class, we'll make sure the class is reinstated, and we'll put your name on it."

Each class at the college serves about 30 students, three times a week for a 17 1/2-week semester.

Griffin said it would be money well spent.

"The community college system will lead the way out of the recession," he said, because the schools are so strongly focused on preparing students for the workforce.

Classes being lost

City College - like all 110 campuses in the community college system - is being forced to slim down its load of 9,800 courses, which in turn means that thousands of students will be turned away and many instructors will lose their jobs, Griffin said.

Among hundreds of courses facing the firing squad at City College are academic basics like Human Biology, Intro to Medical Chemistry and Elementary French.

Some are highly practical: Financial Accounting, Photovoltaic Installation and Advanced Insurance Billing.

Many are flat-out fascinating: Observational Astronomy, Psychology of Shyness and Self-Esteem and Advanced Kung Fu.

In all, the large-scale cancellation of classes is expected to prevent some 210,000 students from having access to community colleges in California next year, said Erik Skinner vice chancellor of fiscal policy for the community college system.

The cuts are happening at a time when community college has become the only higher-education option for thousands of laid-off workers who need retraining, and for young people whose families can no longer afford a four-year school.

Although the community colleges don't reject individual students, course cancellations mean there simply won't be room for everyone.

"These cuts will really hurt the mission of the college," Griffin said. "Our goal has been to try to keep the access."

Neediest students lose aid

Another impediment to access is the state's plan to slash subsidies for the neediest students, which could prevent many people like Alex Humphrey from higher education.

He's the last guy you'd expect to go to college. Born four decades ago to a 14-year-old girl, Humphrey said he was compelled to enter the family business - selling cocaine - and has a couple of felonies in his distant past.

Now, like nearly 3 million other Californians, Humphrey is counting on community college to help him gain an economic toehold.

He enrolled in City College of San Francisco last fall and has been taking courses in hopes of becoming a firefighter.

"I had straight A's this semester and made the Dean's List," he said. "I would *love* to go to a four-year school."

Humphrey pays nothing for his courses. About a third of community college students are poor enough to qualify for a waiver of the \$20-per-unit fee (expected to rise to \$26 in the fall).

While that fee-waiver program isn't in jeopardy, Skinner said, lawmakers are proposing deep cuts to other programs that Humphrey and other needy students depend on:

-- Extended Opportunity Programs and Services, which pays for books, transportation and food - and, at City College, counseling for ex-convicts.

-- Disabled Student Programs and Services for those with mobility or cognitive issues.

-- Counseling, tutoring, testing and other academic services financed by the state's general fund.

The Legislature has proposed cutting those programs by 16 to 32 percent. The governor is proposing a 53 percent cut.

Dropping out

Humphrey loses either way. He lives in the East Bay and relies on the transportation money. Jobless, he can't afford texts without the book voucher.

And because counseling has been cut way back at City College, no one was around to tell Humphrey when summer school began. He dropped by campus on a Friday to see what he could find out - he doesn't own a computer - and happened to overhear someone saying classes would start the next Monday.

"Without the counseling, you just don't know what's happening," he said.

But that could become a moot point for Humphrey if the state no longer pays for books, transportation and food. He says he'd simply drop out.

"He will drop out," Griffin said. "I've seen students struggling. If you don't have that book or that transportation, you'll get very frustrated, and you drop out."

Your name here

-- To revive a canceled class at City College of San Francisco, a \$6,000 check may be made out to the Foundation of City College of San Francisco and mailed to City College of San Francisco, c/o Chancellor Don Griffin, 50 Phelan Ave, San Francisco, CA 94112.

-- Specify which course you want to save and ask that your name be attached to the class.

-- Canceled classes are clearly labeled in the online course list at www.ccsf.edu/Schedule.

Less Research, More Economies of Scale

InsideHigherEd.com

June 19, 2009

By Joseph T. Johnson

As questions about higher education's costs and prices have escalated, college leaders have continued to respond in largely the same old ways. In the case of public colleges, they cite as justification that their institutions have been insufficiently compensated by higher legislative appropriations. While that's true in some cases, that response is hollow. The situation is unlikely to change in the years ahead, because legislators face too many other funding pressures and compelling needs to be able to change the picture in a meaningful way.

When public colleges are told that they, like other recipients of state monies, must increase efficiency and lower costs, they tend to look at personnel only as a last resort. When they do look, any emphasis on economizing is directed at administrative and logistical workers, rather than the faculty, even though faculty salaries and benefits make up 40 percent of the Higher Education Price Index.

Higher education institutions cannot meaningfully alter their cost structures, and therefore deal with the pressure to reduce prices, unless they focus on the core of the university enterprise, namely, the academic duties and procedures of the faculty and deans. Jane Wellman, whose work is sponsored by the Lumina Foundation for Education, may be right that instructional costs haven't risen as fast as non-instructional college costs; but that doesn't mean that significant efficiencies can't be achieved on the instructional side. Even the Lumina Foundation's data on public colleges and universities indicate that instructional spending accounts for over 40 percent of the cost of educating a student. It is time to reconsider the basic model of faculty responsibilities and remuneration.

Some argue that faculty responsibilities are too labor-intensive to show the same sort of productivity improvements as the non-academic side, but this just takes for granted the existing academic model. It's like an engineering firm that looks for efficiencies only in the costs of equipment and the payroll of clerical and custodial staffs. What about the engineers? Aren't there ways to change their functions, reorganize the project teams, and redefine management responsibilities? A better way for public higher education to go would be to rationalize the faculty model by reducing the instructor's range of responsibilities and allowing him or her to benefit from the resulting concentration and specialization. This means, above all, clearly distinguishing the teaching mission from the research mission. I'll explain how below.

States can begin the process by reinforcing the division of academic labor between teaching and research. Even when the distinction is already official policy, it tends to be ignored, as faculties seek the approval of their academic peers and define their roles by the norms of their disciplines rather than the policies of their taxpayer employers. The result is too much emphasis on faculty research. Instead, public colleges should assign undergraduate faculty to separate professional categories, based on whether they are primarily teachers or primarily curriculum researchers and

developers. They should ensure that academic research by undergraduate teachers is designed primarily to support curriculum development and maintenance. Public colleges should rely less on faculty committees by having full-time administrators handle service functions that are not part of teaching or curriculum development. To achieve economies of scale, these functions should be centralized at the institutional or even the state-system level. This process of classroom rationalization consists of the following specific measures.

1) Eliminate the scholarly activity requirements of most instructors on the undergraduate faculty and assign responsibility for research and developing curricula to a small cadre of professors. There is insufficient evidence linking instructors' teaching effectiveness to research output. Besides that, research is a labor-intensive function – and an uncertain one. Even on collaborative projects with multiple minds at work, results fit for publication cannot be guaranteed. Faculty research may support teaching when it enables the teacher to keep up with the field and incorporate the latest knowledge into the curriculum. There is no reason, though, for this teacher-supporting research to be done by the instructor him or herself, rather than by the small cadre of professors whose job is to research and develop curricula.

2) Hire faculty according to a clear division of labor. Employ master's degree-qualified lecturers for most undergraduate teaching. Employ a much smaller number of Ph.D.-qualified professors for teaching advanced undergraduate courses. The professors with doctorates should also be responsible for curriculum design and course development, which means they're also the ones doing research and keeping up with the field. One long-run effect of this will be a change in the composition of the faculty: fewer Ph.D.s and more master's degrees. Both lecturers and professors can be full-time faculty and receive university benefits.

3) Teach standardized curricula wherever feasible. Many lower-division undergraduate courses are taught over and over again, across the state and the nation. Instructors' time should not be wasted to "reinvent the wheel" in developing and teaching such courses. Standardization also allows outsourcing to textbook publishers and other providers of course content and teaching materials. With nationwide – even worldwide -- markets, these companies can achieve economies of scale, resulting in lower costs that can be passed on to the universities and the students. Textbook publishers already work with professors to design and develop complete courses and then produce the texts and supporting materials. Online support services are installed on many campuses, providing the faculty with both learning content and course management services in the areas of testing and grading.

4) Avoid giving faculty administrative responsibilities. For instance, use standardized academic compliance procedures and establish centralized offices of assessment and of accreditation for all two- and four-year undergraduate programs in the state. This will reduce the committee workload required of faculty and be especially efficient in the standardized curricula. Here again, the private sector can help. The major testing services are already in a position to produce assessment exams and subject matter tests for final certification for graduation.

The process of classroom rationalization is already underway in some areas. The success of accredited for-profit higher education programs suggests that many students are willing to pay for standardized online and on-site courses from professors without doctorates who do not

engage in published research. In traditional non-profit institutions, the most obvious case of rationalization is the widespread employment of part-time, non-tenure-track faculty, especially in the teaching of lower-division courses. Making rationalization an explicit state policy would provide a rigorous and academically justifiable system for using this kind of teaching faculty. There would be both formal requirements for master's degrees and clear exemptions from committee work and scholarly output.

There's also rationalization in many states' general education curricula, which account for a large proportion of undergraduate credit hours. The same freshman and sophomore courses are taught at two-year community colleges as at four-year colleges. Why not standardize faculty qualifications for freshman and sophomore teaching across all of these institutions and exempt that faculty from requirements in research, curriculum development, or other committee work? Even in universities that give priority to their research mission, there's evidence of rationalization of the classroom. The Ph.D.-qualified professors often have little to do with first- and second-year undergraduate courses. In their third- and fourth-year courses, they may only deliver the lectures and leave the test grading and teaching of recitation sections to graduate students serving as teaching assistants. A more efficiently rationalized system would have these sections taught by full-time lecturers, dedicated to teaching, holding master's degrees, and receiving regular salary and benefits.

One undesirable alternative to rationalizing the classroom is for public colleges and universities to seek larger market share rather than strive for faculty cost containment. Aggressive marketing and building a brand name through sports teams and college rankings are used to justify higher legislative appropriations and higher tuition and fees. Yet excessive subsidizing or artificially-induced demand leads to inefficient use of taxpayer funds.

How does it make sense for schools within the same state system to compete with each other for students? Isn't it possible that institutional competition in the marketplace indicates excess capacity and there are too many colleges chasing too few students? Why should universities behave as if their primary mission were to survive in a crowded industry? For undergraduate programs, it makes more sense to move away from the traditional academic model, redefine faculty responsibilities to eliminate research requirements for all but a minority of professors, and seek economies of scale through consolidation of administrative functions and outsourcing of committee work.

Joseph T. Johnson is a professor of economics at the University of Central Oklahoma.

One crisis, two plans

SacBee.com

Compiled by Dan Smith, Bee Capitol Bureau Chief

Published: Monday, Jun. 22, 2009 - 12:00 am | Page 3A

Two plans have emerged to close the budget deficit, one proposed by Gov. Arnold Schwarzenegger and another passed by the Democratic-controlled conference committee. Here's how some provisions in the two plans compare and contrast.

EDUCATION

GOVERNOR'S PLAN

- Cuts \$4.5 billion from K-12 schools from the budget approved in February, and about \$700 million from community colleges.
- Allows districts to shorten the school year by up to seven days.
- Includes a \$315 million diversion from school bus programs to the state's general fund.

DEMOCRATS' PLAN

- Cuts \$3.8 billion from K-12 schools, and \$700 million from community colleges.
- Allows districts to shorten the school year by up to five days and suspend the high school exit examination.
- Guarantees schools will be repaid at least \$9.3 billion in past budget cuts beginning in 2011 – a move that was rejected by voters in Proposition 1B in May.
- Increases fees for community college by \$6 per unit, to \$26 per unit.

HIGHER EDUCATION

GOVERNOR'S PLAN

- Reduces state aid to UC and CSU by about \$2 billion. (Approximately \$1.7 billion is offset by federal stimulus money.)
- Phases out CalGrants, the state's college fee assistance program, for a savings of \$87.5 million.

DEMOCRATS' PLAN

- Accepts the governor's cuts, but divides them equally between UC and CSU.
- Rejects governor's plan to phase out CalGrants.

STATE WORKERS

GOVERNOR'S PLAN

- Lays off at least 5,000 state workers, most of whom will likely land jobs in other state programs not funded by the general fund.
- Cuts pay by 5 percent for about 235,000 state workers, saving \$470 million.
- Furloughs state workers two days a month without pay, saving \$900 million. Combined with the pay cut, state workers would face a 14.2 percent drop in salaries.
- Consolidates or reorganizes a variety of departments for \$50 million in savings.

DEMOCRATS' PLAN

- Rejects the governor's pay cut, which could lead to a third furlough day or more layoffs.
- Assumes two monthly furlough days for state workers because pending labor agreements to reduce furlough days from two to one will not be approved in the Legislature.
- Accepts governor's department reorganization savings, but includes different proposals, including elimination of state umbrella agencies.

HEALTH AND HUMAN SERVICES

GOVERNOR'S PLAN

- Eliminates the California Work Opportunity and Responsibility to Kids Program – CalWORKS. Cutting off the welfare-to-work program, which provides aid to about 1 million children and 300,000 adults, would save the state \$1.3 billion (and mean the loss of about \$4.5 billion in federal matching funds).
- Saves \$1 billion by securing a waiver from the federal government so California can reduce rates and tighten eligibility requirements for Medi-Cal recipients.
- Eliminates Healthy Families, a health insurance program for 930,000 low-income children. It would save \$375 million (and cost \$500 million in federal matching funds).
- Eliminates the Adult Day Health Care program, for a savings of \$170 million.

- Restricts In-Home Supportive Services to only the most severely ill and disabled, and lowers the state's share of IHSS worker pay to \$8 an hour, for a savings of about \$730 million.
- Reduces maximum SSI–SSP grants for low-income elderly, blind or disabled to \$830 a month for individuals and \$1,407 a month for couples. Saves \$248 million.

DEMOCRATS' PLAN

- Retains CalWORKS, but cuts \$270 million by reducing payments to counties, exempting families with very young children from work requirements and reducing caseload estimates.
- Agrees with the governor's plan for a federal waiver and \$1 billion in savings in Medi-Cal, but rejects the governor's plans to eliminate some programs for legal immigrants.
- Retains Healthy Families program, but cuts \$70 million by freezing enrollment unless private donations become available.
- Retains the Adult Day Health Care program, but limits it to three days a week, for a savings of \$26.8 million.
- Rejects most of the governor's reductions for IHSS, but saves \$118 million by increasing the share of payments for some clients and reducing or eliminating services for clients with the least amount of need.
- Adopts the governor's cut to the SSI-SSP monthly grant for couples – taking them from \$1,489 to \$1,407 – but limits cuts to individuals to \$5 a month, reducing payments from \$850 a month to \$845. Saves \$116 million.

PARKS

GOVERNOR'S PLAN

- Abolishes \$70 million general fund support for state parks, which could result in the closure of 220 parks.

DEMOCRATS' PLAN

- Leaves parks open by instituting a \$15 increase to the annual vehicle license fee, giving California-licensed vehicles free admission.

LOCAL GOVERNMENTS

GOVERNOR'S PLAN

- Borrows \$2 billion from property tax revenues ordinarily allocated to cities, counties and special districts. The money is supposed to be repaid in three years.

- Shifts \$336 million in local transit funds and \$1.7 billion (over two years) in local government transportation money to the general fund to make state transportation bond debt payments.

DEMOCRATS' PLAN

- Rejects the local government borrowing plan.
- Accepts governor's transportation fund shifts.
- Shifts \$350 million in local redevelopment funds to schools

CORRECTIONS

GOVERNOR'S PLAN

- Cuts or abolishes inmate service programs such as drug abuse counseling and vocational education, for a savings of \$790 million.
- Releases early about 19,000 nonviolent prisoners, including illegal immigrants to be turned over for deportation, saving \$402 million.

DEMOCRATS' PLAN

- Cuts less than the governor – \$322 million – from counseling and rehabilitation programs and building maintenance.
- Accepts the governor's early-release program with only minor changes.

REVENUES

GOVERNOR'S PLAN

- Sells a portion of the State Compensation Insurance Fund for \$1 billion.
- Allows some oil drilling off the Santa Barbara coast for \$1.8 billion in royalties over the next 14 years.
- Imposes a 4.8 percent surcharge on property insurance premiums to raise \$76 million for wildfire response.
- Accelerates tax payments by requiring corporate and individual filers to pay 40 percent of their liability in June. Saves \$610 million.

DEMOCRATS' PLAN

- Accepts governor's revenue proposals, but is silent on oil drilling plan.

- Defers the June 30, 2010, paycheck for state employees until July 1, 2010, saving \$1.2 billion on the books in the fiscal year.
- Increases the cigarette tax by \$1.50 per pack effective Oct. 1 , taking the tax to \$2.37 per pack and raising \$1.2 billion in 2009-10.
- Imposes a 9.9 percent tax on oil extraction to raise \$830 million.
- Requires business and government to withhold 3 percent of payments to independent contractors, as a credit against taxes owed by contractors. Does not change tax liability, but is estimated to raise \$2 billion by increasing taxpayer compliance and accelerating revenue to the state.

SF City College seeks donors to save courses

By TERENCE CHEA Associated Press Writer

Posted: 06/22/2009 05:05:01 PM PDT

SAN FRANCISCO—The City College of San Francisco has an unusual pitch for potential donors: For \$6,000, the school will save an endangered course of their choice and name the class after the sponsor.

The fundraising scheme is part of the cash-strapped school's effort to preserve some of the roughly 800 classes it plans to cut as it prepares for a sharp reduction in state funding.

Officials say canceling classes means more students will be turned away, enrolled students will have more trouble getting the courses they want, classrooms will get more crowded and some part-time instructors will lose their jobs.

"It's a painful choice," said Peter Goldstein, vice chancellor of finance. "It's a last resort, but with this big of a reduction in our resources, we have no other option."

As California seeks to close a \$24 billion budget deficit, state lawmakers have proposed cutting funding to the state's community colleges by 10 percent—or \$630 million—over the coming year. That would force the 110-campus system, which educates 2.7 million students, to reduce enrollment by 175,000 and raise fees by 30 percent.

In response to the state's budget crisis, community colleges already are laying off part-time instructors, increasing class sizes, reducing course offerings, canceling summer sessions and cutting services for poor and disabled students, said Scott Lay, president of the Community College League of California.

set to cut funding even as community colleges report increased demand for classes from laid-off workers, military veterans and high school graduates who cannot afford to attend a four-year college, he said.

"At a time when we should be expanding opportunity to get California's economy back on track, we are significantly reducing opportunities to attend community college," Lay said.

To offset the cuts, "colleges are looking to be creative in leveraging private support for what the state is unable to provide this year," Lay said.

At Santa Ana College in southern California, students launched a fundraising campaign this spring after the school cut 25 percent of its summer schedule—or about 130 classes. Selling hot dogs and hamburgers and seeking community donations, they raised \$4,500—enough to save one math class—and are now trying to raise funds to restore more canceled classes.

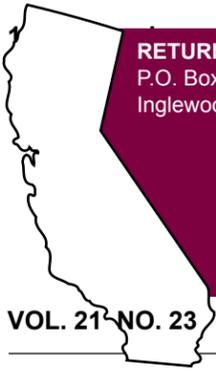
"We want to send a message to our state legislators that we don't want to see any classes cut," said Alex Flores, student body president. "We feel so strongly that we're willing to raise our own money for our classes."

Under Gov. Arnold Schwarzenegger's budget proposal, City College of San Francisco, which has about 110,000 students, would lose more than 10 percent of the \$220 million budget, Goldstein said.

The college plans to cancel about 8 percent of its 9,800 courses over the coming academic year. Classes on the chopping block range from basic human biology and French to photovoltaic installation and advanced martial arts.

Under Chancellor Don Griffin's fundraising plan, a donor can revive one of the canceled courses and have his or her name attached to the class.

So far, at least one donor has stepped up to sponsor a class: the chancellor himself.



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California Crusader News

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NEWSPAPER

VOL. 21-NO. 23

LOS ANGELES TO SOUTH-BAY COMMUNITY NEWSPAPER

June 25 - July 1, 2009

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Lawndale
Mayor Harold
Hofmann

PAGE 6



Gail Patridge

PAGE 6



LA Sparks

**Nokia
Concerts**

see page 8

King of Pop Has Died



Michael Jackson has been rushed to the hospital, Capt. Steve Ruda said Thursday that Jackson was not breathing when Los Angeles Fire Department paramedics responded to a call at his Los Angeles home about 12:30 p.m. The paramedics performed CPR and

took him to UCLA Medical Center, Ruda told the newspaper

A person with knowledge of the situation says Michael Jackson has died in Los Angeles. The person, who was not authorized to speak publicly and requested anonymity, says the King of Pop died at age 50 in a Los Angeles hospital.

"Michael suffered a cardiac arrest earlier this afternoon at his Holmby Hills home and paramedics were unable to revive him. We're told when paramedics ar-

see MICHAEL on page 10

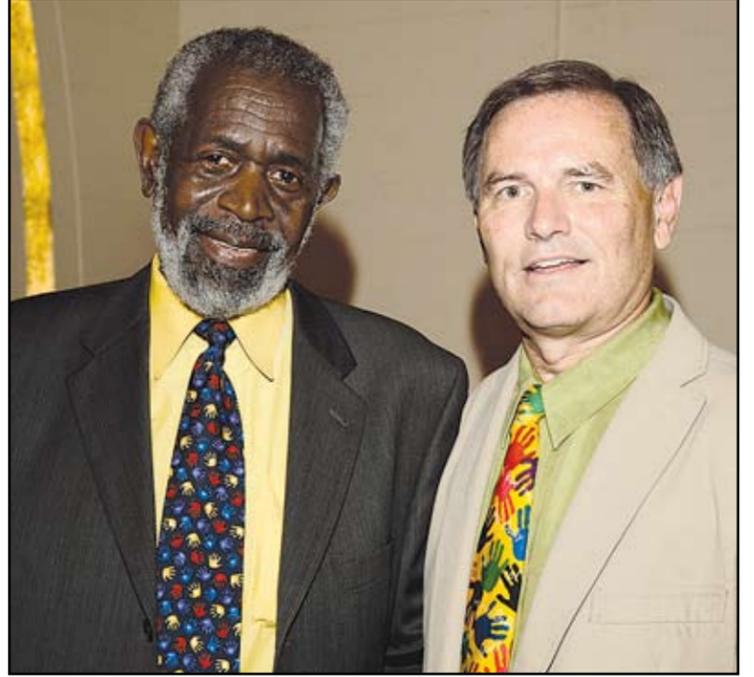
El Camino College Compton Center Presents the Class of 2009



El Camino College Compton Center celebrated commencement on June 11, 2009 in the campus quadrangle area. Approximately

see EL CAMINO on page 5

Annual Fatherhood Conference



left to right: Herschel K. Swinger, PhD, Senior Vice President, Leadership Center, Senior Director, Project Fatherhood, Children's Institute, Inc. and Ken R. Canfield, PhD, of the Boone Center for the Family, Pepperdine University

Los Angeles: Children's Institute, Inc. (CII), nationally recognized for its work with children who have been traumatized by violence, abuse and neglect, brought together noted experts for a one-day conference at the University of Southern California to explore the pivotal role of fathers in the health and well-being of children.

CII's Senior Vice Presi-

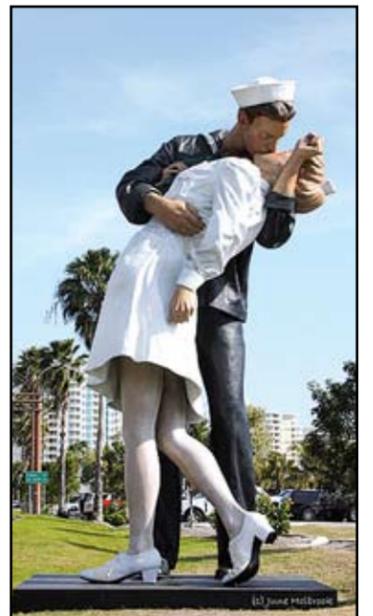
dent and Founder of the agency's Project Fatherhood, Dr. Hershel Swinger, joined conference keynote speakers Judge Greg Mathis, a nationally recognized courtroom television personality who works with families in crisis; Dr. Ken Canfield, founder of the National Center for Fathering; and more than a dozen

see FATHERHOOD on page 2

S. M. Elks Celebrate Flag Day



left to right R. A. Pickett (Chairman), Edith Shain, and Raedean Kiesz (Exalted Ruler)



The program is dictated by Grand Lodge and contains the History of the Flag, how the flag represents the history of America, and

see ELKS on page 10

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Joel and Victoria



I've learned when things are difficult and don't look like they are going our way, that's when it's the easiest to lose our joy, vision, and enthusiasm; to believe that things will never get any better. Our attitude should be, "It may be dark, but I know the God of the breakthrough is about to turn things around!" "My child may be off course, but I know the God of the breakthrough is about to bring him back." "Business may be slow, but I'm expecting the God of the breakthrough to release a flood of His favor, a flood of new clients, a flood of new sales, a flood of promotion."

You're in prime position for God to give you something to talk about. Keep living breakthrough-minded because He has victory in store for you today! ■

19 Year Old Graduates from Community College



Carson resident Steven Alford (center) was recently presented with congratulatory certificates during a luncheon at the California Yacht Club in Marina Del Rey. Certificates were presented by (left to right) Honorary Deputies Jason Wilkins representing Mark Ridley-Thomas, Supervisor, Los Angeles County Board of Supervisors, Reatha Simon representing Mayor Jim Dear, City of Carson and James Spencer representing Bill Leonard, Member of the California State Board of Equalization. Steven graduated from Los Angeles Harbor Community College at the age of 19 with an A.S. Degree in Business Administration. Mr. Alford plans to continue his education at California State University, Sacramento with a major in Accounting.

Photo by: Johnnie Morgan

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CREDO-- Reporting the news about diverse communities in a balanced manner with a focus on positive events. The term "CRUSADER" connotes the "zeal and enthusiasm" applied in keeping the community informed, while "making a difference" in the media.



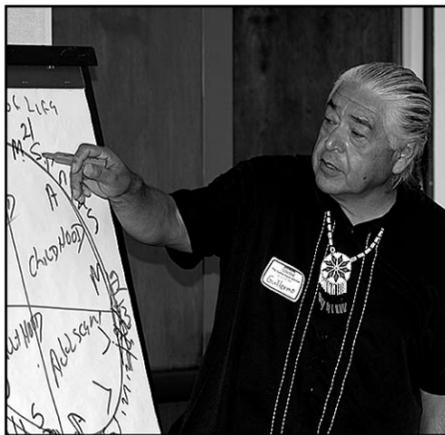
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FATHERHOOD CONFERENCE from page 1



Guillermo Hernandez introduces his fatherhood program which is based on family strengthening, community mobilization and culturally based violence prevention and intervention.

workshop presenters to discuss effective programs and ways to engage fathers.

Research shows that an absent father is a more reliable predictor of criminal behavior than race, environment or poverty. Without their



left to right: Herschel K. Swinger, PhD, Senior Vice President, Leadership Center, Senior Director, Project Fatherhood, Children's Institute, Inc.; Eric Marts, Deputy Director of Services, Bureau 2, LA Department of Children and Family Services, and Judge Greg Mathis

fathers, children are more likely to be poor, use drugs and be incarcerated. To address this critical issue, CII launched Project Fatherhood in 1996 to give low income, culturally diverse fathers the support and tools they need to participate actively in raising their children. With funding



Ken R. Canfield, PhD, of the Boone Center for the Family, Pepperdine University, addresses attendees

from the U.S. Department of Health and Human Services, Administration for Children and Families, CII is now providing small grants to community-based agencies to replicate the federally designated model program throughout Los Angeles.

Conference attendees heard from a wide range of experts on topics such as, integrating fatherhood programs in culturally diverse communities; working with teen, ex-gang and incarcerated fathers; the role of the church in delivering fatherhood services; and overcoming the barriers facing homeless fathers. ■



Rabbi Carlos McDonald leads one of the nine workshops held for participants

Hawthorne School District's Two-Way Bilingual Immersion Program Annual Dance Show



Fourth grade students, From left to right: Victoria Mercado; Jonathan Lopez; Crystal Barajas; Juan Garcia; Davis Jimenez; Kiara Caldwell; Rodolfo Orrego; and Losette Terrones. The boys in the middle are: Arturo Alvarez and Leonardo Mejia. They are dancing the Cha cha to the song *Montuno*.

The Hawthorne School District's Two-Way (English/Spanish) Bilingual Immersion Program located at Ramona Elementary School recently culminated its year-long cultural studies with a packed-house dance show at the Hawthorne Memorial Center.

The Two-Way program is a research proven language immersion model that combines native English and native Spanish speaking students in systematic academic and cultural instruction which provides

students of both native languages with the skills and knowledge to become bilingual/biliterate.

As a part of their cultural experience, students learn and perform dances native to Spanish speaking cultures. Their instructor is Ms. Catherine Wahl.

For information about enrollment in this outstanding program, interested parents may call Ramona Elementary school at (310) 675-7189 or the Hawthorne School District office at (310) 676-2276. ■

Hawthorne Chamber of Commerce Celebrates New Move



PHOTO CREDIT: Dennis J. Freeman

By Dennis J. Freeman

The Hawthorne Chamber of Commerce celebrated its new location at the corner of El Segundo Blvd. and Crenshaw Blvd. with a grand opening ceremony that featured ribbon-cutting and businesses in the city doing some serious networking. Local vendors, musicians and neighboring residents showed up at the festive social gathering. The biggest thing that business folks came looking to do was meeting and greet other business people at this function.

Rami Radi, vice president of the Sprint store in Torrance, and who had a booth pitching her product to potential customers, said networking is exactly what she came to do.

"We get to meet a lot of new business people," Radi said. "It's an opportunity to get new business. It's nice. It's just great to get to meet a couple of people."

More than a handful of local businesses set up shop during the event to make known their products that they sell to the general public. Wireless services, image carving, nutrition junkies and towel pitchmen were among the vendors doing their thing at the chamber's grand opening. Claudio DiRuggiero came to the grand opening to turn on more people about the marble and granite business he operates. The product he mainly sells are marble images sold from Italy.

see **HAWTHORNE** on page 10

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Did You Know



Journey and Jessica de Briel by a simulated sluice box at the Way it Was Museum.

by Curt Curtiss

That the prices in Virginia City are reasonable for a city whose primary source of income is tourists? When Raedean Kiesz (Past Exalted Ruler of Santa Monica Elks), her two grand children (Journey and Jessica de Briel) and Curt Curtiss (Santa Monica Emblem Club) visited it we made a special point of checking the prices. For instance, The "Way it Was Museum" admission for adults \$2.00 and children 11 and under are free. It has the most complete collection of Comstock mining artifacts in the world. It has rare photographs, lithographs and maps. The Virginia City Trolley is

a 2 1/2 mile, 20 minute guided tour on a tram. Adult admission is \$4.00 and children under 12 are free. The Bullette Red Light Museum contains erotica items of the era, and the admission is \$1.00. There are many other attractions that charge only a \$1.00 for adults such as the Territorial Enterprise Museum, the Nevada Gambling Museum and the Liberty Engine Company One State Firemen.

Most are open all year, but may have reduced hours in the winter. A few are open from Memorial Day to Labor Day. Weather wise, the best time of the year is May-June and September-October. Summer temperatures are 90 degrees during the day and down to 40 at night. Winter temperatures range from 60 (day) to 10 at night. Snow showers are not uncommon as late as May. When we were last there in early April, it was a beautiful day. Virginia City is about halfway between Reno and Carson City at an elevation (average) 6,200 feet.

For more information contact the Chamber of Commerce www.virginiacity-nv.net or call Curt Curtiss (310) 645-8989 or E-mail curt7880@aol.com. ■

City of Inglewood Named a 2009 All-America City

Inglewood, Calif.— Touting its economic revival, vision and enduring community spirit, the City of Inglewood was named a 2009 All-America City today by the National Civic League following a months-long nationwide competition. It's the second time in 20 years that Inglewood has earned the distinction.

A jury of national experts selected Inglewood as one of 10 All-America cities for identifying city challenges and solutions and working in cooperation across jurisdictional boundaries between public, private and nonprofit sectors on three innovative projects in economic development, aircraft noise mitigation and job training. Projects included the Village at Century development, Residential Sound Installation Program for homes on the LAX flight path, and the Auto Repair Apprenticeship with Los Angeles Opportunity Industrialization Center (LAO-IC) and the city's Fleet Management and Transit Services.

Inglewood is the only Southern California community honored as an All-American City this year.

"While hundreds of cities have developed magnificent buildings, community programs and public space, it's unlikely that many will encounter a city that has successfully triumphed and overcome greater challenges than has the City of Inglewood," said Inglewood Mayor Roosevelt Dorn. "We couldn't be more proud to accept a second recognition as an All-America City — Inglewood has flourished through the teamwork and consistent dedication of our residents, grassroots groups, city workers, and political, religious and business leaders."

When one of the most unpleasant areas in the state previously known as "The Bottoms" was envisioned as a retail destination, little chance was given for success. Today, Inglewood's transformed commercial corridor — The Village at Century — boasts sales in the top 5 and 10 percent for landmark retailers nationally. The Village was created to revitalize the community, redevelop economically stagnate properties, provide jobs, expand public/private sector investment and convert residential properties for commercial use. Approximately 50 percent of the project's 600-person workforce is comprised of local residents and total crime in the surrounding area decreased by 43 percent. With a future tax increment revenue stream



Inglewood Community Adult School

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of approximately \$10 million, the development will make whole on its investment in just four years.

For more than 50 years, residents endured the constant impact of aircraft just above their rooftops. Just two miles from LAX — constant sound pollution made daily living in Inglewood difficult. Along with neighborhood communities, Inglewood won a lawsuit against Los Angeles World Airports (LAWA) that now provides sound insulation for area homes with a combined approximately \$240 million to relieve affected communities with home insulation through the Residential Sound Installation Program. Today, as one of the top five national sound

installation programs, the project is 48 percent complete, averaging more than 600 completed homes a year with a goal of more than 800 a year.

The City of Inglewood and LAOIC partnered with South Bay Workforce Investment Board, South Bay One-Stop Business and Career Centers, County of Los Angeles Department of Children and Family Services, and the County Department of Public Social Services to launch the Auto Repair Apprenticeship, originally conceived to teach automotive skills that were no longer offered by public schools. The program, at no cost to the student, has trained more than 120 young

adults. Graduates have the opportunity to become professionally certified in auto maintenance, resulting in 82 percent job placement.

For the past four months, City officials, staff and residents collaborated to draft a comprehensive award entry and put together a winning presentation for June's final competition. In March, Inglewood was named one of 32 finalists. It won the award following a three-day finals competition in Tampa, Fla. The City of Inglewood thanks Hollywood Park Casino, Hollywood Park Land Company, Partners for Progress, Waste Management, Los Angeles Opportunities Industri-

see CITY on page 10

2009 All-America City Award Winners Announced!

The National Civic League announced the winners of the prestigious All-America City award during a celebration at the Tampa Marriott Waterside Hotel and Marina. The ten winners in 2009 (in alphabetical order by state) are:

Phoenix, Arizona
Inglewood, California
Richmond, Indiana
Fort Wayne, Indiana
Wichita, Kansas
Somerville, Massachusetts
Albany, New York
Kinston, North Carolina
Statesville, North Carolina
Caroline County, Virginia

The 60-year old awards program recognizes neighborhoods, villages, towns, cities, counties and metro regions for outstanding civic accomplishments. To win, communities have to demonstrate their ability to address serious challenges with innovative, grassroots strategies that promote civic engagement and cooperation between the public, private and nonprofit sectors.

"These communities give us outstanding examples of leadership and civic innovation," said National Civic League President Gloria Rubio-Cortés. "The All-America City

Award is like an Oscar for civic accomplishment. This year's event was particularly exciting because it is our 60th anniversary. We really had outstanding finalists to choose from."

The All-America City Award is an honor achieved by more than 500 communities across the country. Some have won the award multiple times. This year's winners addressed such pressing and topical issues as housing for seniors, immigration, education and economic development.

This year's AAC Awards were sponsored in part by Prudential, MWH, Jones Day, Southwest Airlines (The Official Airline of the AAC 2009 Awards), Tampa Marriott Waterside Hotel and Marina (The Sole Official Headquarters Hotel of the 2009 AAC Awards), Southern California Edison, Mile High United Way and Marriott International.

For summaries of the winning community projects, e-mail Mike McGrath at mikem@ncl.org. For more information on the All-America City Award winners or the National Civic League, call Mike McGrath at 571 4343 or visit our website (<http://www.ncl.org/>). ■

Ridley-Thomas Helps Launch Unprecedented Effort To Help L.A. County Residents Stop Smoking

LOS ANGELES - Supervisor Mark Ridley-Thomas today joined County health officials and the Ralphs Grocery Company to launch a smoking-cessation campaign that will involve the largest free distribution of nicotine patches and nicotine gum ever in California.

The 30,000 two-week starter kits, funded from the County's allotment from a settlement of a lawsuit against the tobacco industry and contributions from the L.A. Care Health Plan, will be distributed at 47 participating Ralphs' pharmacies while supplies last.

Smoking is the leading cause of preventable deaths in the United States and costs the nation about \$4.3 billion due to related diseases and death each year.

"The prevalence of this particular problem is highest in the African-American and Asian/Pacific Islanders," said Supervisor Ridley-Thomas, who joined Dr. Jonathan Fielding, the County's health officer, at a Ralphs store near Staples Arena

to launch the campaign.

The Supervisor said "remarkable strides" have been made in reducing smoking in the County through the efforts of public cessation programs.

"But we also know that there is still a whole lot more work to be done that will require more innovation," he said, lauding the public-private collaboration of the new campaign.

County residents 18 years of age or older are eligible to receive the anti-smoking kits. Participants will be screened for eligibility to ensure that the nicotine replacement therapy will not conflict with any pre-existing conditions. They will also be required to participate in a follow-up survey." ■

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Lawndale Signals New Era in State of City Address



Lawndale Mayor Harold Hofmann delivers his State of the City address at the city's new library with council members sitting behind him.

PHOTO CREDIT: Dennis J. Freeman

By Dennis J. Freeman

Sitting in the heart of the South Bay is a special little city called Lawndale. The city of Lawndale is nestled between the outskirts of bigger municipalities Hawthorne and Torrance. Lawndale, however, has just as big ambitions for its micro-sized city as their neighbors. In his annual "State of the City" address, Lawndale Mayor Harold Hofmann told residents that they could see some big things in the future of the city. One of the things on the city's agenda is to celebrate the opening of Charles B. Hopper Park this Saturday.

Hofmann told the California Crusader News that the city is constantly looking for open spaces for purchase that would give residents a strong of community pride. The grand opening of Hopper Park is a good example. The creation of a new community center is another example, he said. Celebrating its 50th year, Lawndale is up and moving in line with the contrastingly bigger cities. The idea to open a new community center, which would sit directly across the street from City Hall, would keep in line with what the city has done recently, and what it looks to do in the future.

"You've seen a lot of progress in the city of Lawndale," said Lawndale Councilman Robert Pullen-Miles. "This year is no exception. We've got a lot of good things com-

ing up. There are a lot of things that are happening just this year alone."

The city received nearly \$8 million in grant money to finance the erection of its new library. Even though they don't know exactly how the funding for the community center will come, Hofmann said these types of developments and upgrades of facilities only points to good things in the future for Lawndale. One of ways the city has been able to achieve what they have is the fact they're not steeped in any type of deficit-strapped scenario like other cities. Actually, Lawndale has been unlike any other city because they have a surplus of monetary resources outside of their balanced budget sheet.

"We have not voted on how we're going to fund the community center," Hofmann said. "But we don't want to take out of the reserves to do it. We can do it with reserves. We have a \$13 million budget, and we probably have about \$17 or \$18 million in reserves. We had to make some tough decisions 15 years ago. They weren't the most popular thing to do. I'm a very conservative person...and I know you don't wait until you reach rock bottom before you do something. And the council believed in that. Nothing is done by one person. Help, help from everybody-that is how we've been able to make improvements here in this city." ■

EL CAMINO frompage 1

180 students met the requirements to participate, and were awarded associate degrees and certificates. Many will be transferring to a four-year college or university. The graduates celebrated this milestone with their families, friends and community members looking on.

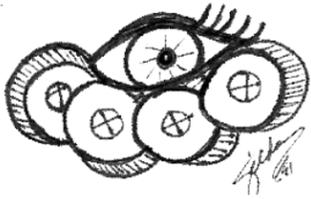
Compton Center was extremely honored to hear the motivational

message of our commencement speaker, Cruz Reynoso, whose accomplishments are an inspiration to us all. He served as associate justice of the California Supreme Court from 1982-87, and was the first Latino to hold that position. He has dedicated his life to public service as a champion for civil rights, immigration policy government reform and legal services for the poor. ■

THE ROVING

EYE

SPOTLIGHT
ON



A Better U To Serve Cancer Survivors



Gail Patridge

A Better U, a free cancer products, information and resource company, recently joined forces with the popular Women of Color Breast Cancer Support Project at its Inglewood, CA headquarters.

Jean Williams and Gail Patridge, a mother/daughter team, co-founded A Better

U, a non-profit organization, 18 months ago as an answer to the lack of free products, information and services for women cancer survivors, primarily in underserved areas.

Patridge, vice president and two-time breast cancer survivor, discovered during her most recent bout with cancer that she would have to drive long distances to avail herself of necessary supplies --- wigs, hats, scarves, makeup, bras, prostheses, etc. Speaking with other cancer survivors, she found she was not alone. With her mother, Williams, she decided to rectify the situation. The theme for A Better U is "Enhancing you today for A Better U tomorrow."

In addition to free products, instruction in the application of makeup, styling

wigs, wearing scarves, etc. is also available. Williams and Patridge have been known to personally visit survivors who are unable to travel to their facility, packing wigs, scarves and makeup.

A Better U was initially housed at First Church of God in Inglewood, CA. "Bishop Dixon and Pastor Jeremy Dixon are wonderful people and we enjoyed being there," says Patridge. However, the women moved with Women of Color because it takes them closer to the people they are committed to serve. Women also are being reached through local churches, physicians and organizations. They're now located at 301 N. Prairie Ave., Suite 420, Inglewood, CA 90301.

For more information, A Better U can be reached at 424-744-7244. ■

Women's Health Coping with Miscarriage



Gerald F. Joseph, Jr, MD

Early pregnancy loss— or miscarriage —is the loss of a pregnancy before 20 weeks. Estimates suggest that up to 50% to 75% of fertilized eggs are lost, many before a woman even misses her menstrual period. Among confirmed pregnancies in the US, between 15% and 20% are miscarried.

Most miscarriages occur

between seven and 12 weeks of pregnancy, and the cause can be hard to pinpoint. A large number of fetal deaths are due to genetic problems that would have made it impossible for the fetus to survive outside the womb. On rare occasions, infection, hormonal factors, immune responses, and serious health issues of the woman can also cause early pregnancy loss.

Some women worry that daily tasks, such as going to work, exercising, or having sex, will increase the risk of or cause a miscarriage. But these safe activities will not harm healthy pregnancies.

Signs of a miscarriage may include vaginal bleeding, lower back or abdominal pain, cramps, or tissue that passes from the vagina. Contact your doctor if you

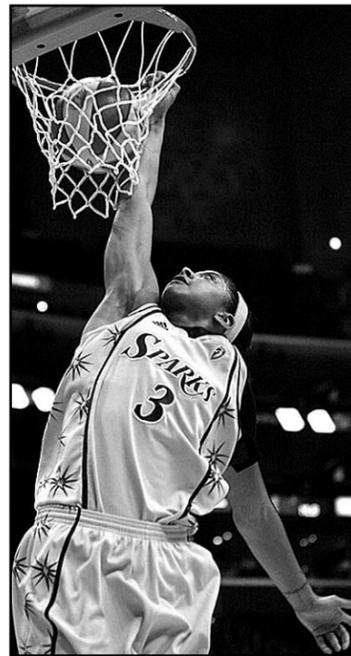
are or think you might be pregnant and notice any of these symptoms.

When a doctor suspects that a woman has miscarried, he or she will examine the cervix to see whether it has dilated (opened). If the pregnancy has been lost, the doctor will perform a procedure called a dilation and curettage or will provide medication to remove any remaining tissue (from the fetus or the placenta) from the woman's uterus to help avoid heavy bleeding and infection.

Miscarriage can be devastating for women and families and often involves more than the physical loss of a fetus. Fortunately, previous miscarriage does not usually have long-term effects on a woman's fertility, and the majority of women

SPORTS

Sparks Try to Get Back on The Right Track



The Los Angeles Sparks could be in trouble in WNBA MVP Candace Parker, seen here dunking in a game last year, doesn't get back soon from paternity leave.

Photo Credit: Eric Wade

By Dennis J. Freeman

The Los Angeles Sparks are already behind the eight-ball. They're missing their top star attraction, Candace Parker, who is out of the lineup on paternity leave. Center Lisa Leslie, trying to end her final WNBA season the right way, is showing age and is now battling to get back on the court, thanks to a severe knee sprain. And before Sunday's 67-47 home win at Staples Center against the Sacramento Monarchs, the Sparks came out of the gate with a 1-4 record to start the 2009 season.

Unless they right the ship soon, the Sparks may not make it to the postseason. Sure, Parker and Leslie are their aces in the hole, but the team that coach Michael Cooper now has suited up had better come to play in the next couple of weeks or the Sparks won't be able to sniff a playoff game. Understandably, losing Parker, and

who have had them go on to successfully carry a pregnancy to full term.

For more information, the ACOG Patient Education Pamphlet "Early Pregnancy Loss" is available in English and Spanish at www.acog.org/publications. ■

now Leslie, is a tough blow for a team that has championship aspirations. Playing without those two talents would be similar to the Lakers losing Kobe Bryant and Pau Gasol. It's going to hurt in a lot of ways.

You don't lose the league's MVP (Parker) and one of the WNBA's all-time greats (Leslie) and expect everything to continue to fall in line as if they are still on the court. But the Sparks still have plenty of firepower to overcome the short-time absence of their two best players. With Parker still probably weeks away from making her season debut and Leslie out for a while, other Sparks' players have to get over it and do their own thing.

DeLisha Milton-Jones has shown she's a capable scorer. Tina Thompson, whom the Sparks signed to a contract during the offseason, can ball with the best players in the league. Newcomer Marie Ferdinand-Harris should help provide spark on the court. And the continued presence of team-leading scorer Betty Lennox could help the team stay afloat until the Big Two get back on the court. Once Leslie, who will in all likelihood come back sooner than Parker, and her younger peer come back the Sparks should be a shoo-in for the playoffs. ■

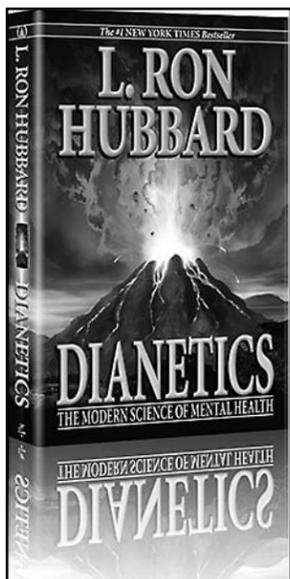
Summer Reading

Date: 7/1/2009 2:00:00 PM Time: 2:00 pm Venue: Culver City Julian Dixon Library 4975 Overland Avenue Culver City, 90230 Contact Info: Joan Mead Youth Services Librarian 310 559-1676 Website: <http://www.wetellstories.org>

Enjoy the interactive plays of the storytelling troupe "We Tell Stories" Wednesdays at 2 p.m., July 1st through August 19th. On the final day, there will be special plays in celebration of Fiesta La Ballona. While

see SUMMER on page 10

L. Ron Hubbard's Books Now in 50 Languages Reaching 90% of The World's Population



Dianetics: The Modern Science of Mental Health

Los Angeles- Millions across the city and around the world are getting rid of stress, problems and finding more happiness just by reading and applying Dianetics: The Modern Science of Mental Health.

An extensive new line of books by author, humanitarian and Scientology Founder L. Ron Hubbard are now available in 50 languages – including the best-seller Dianetics: The Modern Science of Mental Health – an international phenomenon with over 21 million copies sold, plus seven more of L. Ron Hubbard's most popular non-fiction works on the mind, spirit and life are now available to 90% of the world's population.

L. Ron Hubbard is recognized as one of the most prolific writers of the 21st century with 19 New York Times best-sellers and 230 million works sold across 150 countries of earth. Guinness World Records of-

ficially recognized him with several records including: "The most published works by one author is 1,084 by L. Ron Hubbard (USA)," and "Most audio books for one author is L. Ron Hubbard with 185 published audio books as of 21st April 2009."

Mr. Hubbard released Dianetics 59 years ago in 1950, and it has since been on 116 bestseller lists for a total of 1,062 weeks, has stood the test of time as a seasoned best-seller, and is indisputably the most widely read and influential book on the mind. Dianetics technology enables people to discover and eradicate harmful experiences from one's life.

So no matter what language you speak, chances are you can read L. Ron Hubbard's books in your native tongue through an extensive translations project now providing Hubbard's most popular works to 90% of the world's population.

The eight titles are: Dianetics: The Modern Science of Mental Health; Dianetics: The Original Thesis; Dianetics: The Evolution of a Science; Self Analysis; Scientology: The Fundamentals of Thought; The Problems of Work; Scientology: A New Slant on Life; and The Way To Happiness—A Common Sense Guide to Better Living.

For more information on L. Ron Hubbard and his works visit www.ironhubbard.org or for more information on the books visit www.bridgepub.com (Bridge Publications Inc. – the exclusive publisher of Mr. Hubbard's non-fiction works) or you can also get them at your local library. ■

Lawndale Students Inspire School Community to Make Healthy Living a Priority in Classrooms and Beyond



Lawndale, Calif. -The Network for a Healthy California—Lawndale Elementary School District (Network) today unveiled the Champions for Change tile mural at Billy Mitchell Elementary School. Made of 600 tiles created by students, staff and faculty members, the nutrition-themed mural is designed to encourage everyone to eat healthier and be more physically active. The mural at Billy Mitchell is the seventh and final art installation at all of the elementary schools in the Lawndale Elementary School District (LESD), part of a three-year effort by the district to bring nutrition-education messages to life in a fun and inspiring way.

Local Foster Care Collaborative Seeks Mentors For Neglected Youth



(Los Angeles, CA) – Kemba Smith knows about getting caught up. A student at Hampton University in the early 1990's, Kemba's romantic involvement with a major figure in a \$4 million drug trafficking ring sent her straight to prison.

Never directly involved herself, Kemba was sentenced to 24.5 years in prison for conspiracy to distribute crack cocaine. She served 6.5 years before being granted clemency by then President Bill Clinton three days before Christmas in 1999.

A victim of the nation's overzealous War on Drugs, Kemba, considered a first time offender, knows

Each student at Billy Mitchell – along with many staff and faculty members - contributed by painting a tile with their favorite fruit, vegetable or physical activity. The tiles were then assembled by Anaheim-based artist Chris King into a 15 ft. mural in the school's main hallway.

Students, parents, staff and faculty joined together for the unveiling ceremony that also included Champions for Change celebration breakfast featuring a rainbow of fresh fruits. After the official unveiling, students lined up to get a closer look at their creation.

The mural project is part of the Network's comprehensive nutrition education program in Lawndale. Students also participate in Harvest of the Month, a program that introduces a new fruit or vegetable every month to students to encourage experimentation and get kids excited about healthy food choices.

As childhood obesity continues to increase among California youth, it is crucial to educate children, parents, and teachers alike about the importance of healthy eating and physical activity. According to the 2008 State of the State Children's Report Card issued by Children Now, an estimated one-third of California's children – roughly three million – are overweight or obese. ■

how easily any young adult can get caught up in the prison system. She also knows, and statistics bear out, that African American and other youth of color under the age of 18 years are imprisoned at twice the rate of caucasian youth. These are the youth she is coming to Los Angeles to help.

From 3 p.m. to 6 p.m., Saturday, June 20, 2009, in the Hilton Hotel, 5711 W. Century Blvd., L.A., Kemba will get to tell her story. She also will talk about the work she is doing with the National Alliance of Faith and Justice's (NAFJ) "Pen or Pencil" national initiative. Coined to represent "penitentiary or education," the Pen or Pencil initiative targets youth who are the greatest risk of crime and incarceration and matches them with adult volunteer mentors with the ultimate goal to keep these youth out of jail.

Through an initial commitment of at least one year, Pen or Pencil presents an opportunity for teams of youth and adults to work together

see LOCAL on page 10

Baby StoryTimes

Friday, July 10 2009

9:30AM-10:00AM

The Carson Library

151 East Carson Street, Carson, CA 90745

(310) 830-0901

Meet us inside the Carson Library Meeting Room for songs, nursery rhymes, age appropriate books and bounces!

Baby Storytimes are for the ages of birth to 18 months.

<http://www.colapublib.org>

Calendar



SINBAD
Fri, Sep 11, 2009
Showtime: 9:00 PM
Club Nokia
More info: 213.763.6030



THE TING TINGS
Date: Tue, Aug 4, 2009
Showtime: 9:00 PM
Club Nokia
More info: 213.763.6030



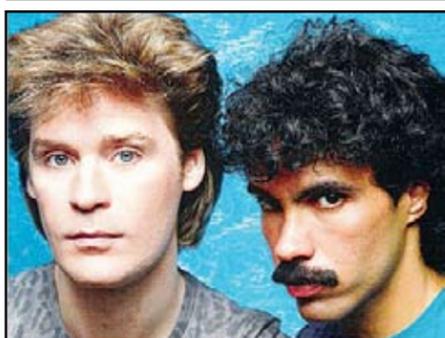
RICARDO ARJONA
Friday, August 21, 2009 8:00 PM
Door Time: 7:00 PM
Nokia Theatre
More info: 212.930.1950



CHARLIE WILSON
Saturday, July 18, 2009 8:00 PM
Door Time: 7:00 PM
Nokia Theatre
More info: 212.930.1950



JENNI RIVERA
Friday, July 31, 2009 8:00 PM
Door Time: 7:00 PM
Nokia Theatre
More info: 213.763.6030



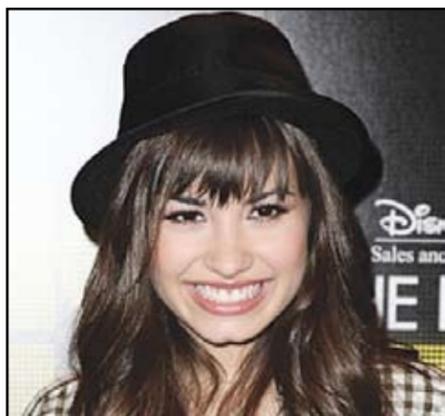
HALL & OATES
Wednesday, September 2, 2009
8:00 PM
Door Time: 7:00 PM
Nokia Theatre
More info: 212.930.1950



ALAN PARSONS PROJECT LIVE
Date: Thu, Aug 6, 2009
Showtime: 8:00 PM
Club Nokia
213.763.6030



VNV Nation
Date: Sat, Jun 27, 2009
Showtime: 9:00 PM
Club Nokia
More info: 213.763.6030



DEMI LAVATO
Friday, July 17, 2009 7:00 PM
Door Time: 6:00 PM
Nokia Theatre
For more info: 212.930.1950



PORCUPINE TREE
Date: Sat, Sep 19, 2009
Showtime: 9:00 PM
Club Nokia
For more info: 213.763.6030



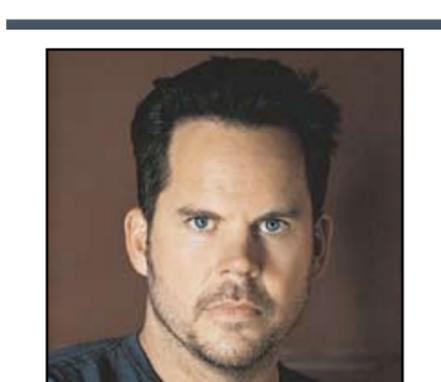
MINT CONDITION AND LALAH
Hathaway
Date: Sat, Aug 1, 2009
Showtime: 9:00 PM
Club Nokia
More info: 213.763.6030



Honor Society
Date: Sat, Aug 8, 2009
Showtime: 11:00 PM
Club Nokia
More info: 213.763.6030



The Streets
Date: Thu, Oct 15, 2009
Showtime: 9:00 PM
Club Nokia
More info: 213.763.6030



GARY ALLAN
Date: Thu, Sep 17, 2009
Showtime: 8:30 PM
Club Nokia
More info: 213.763.6030



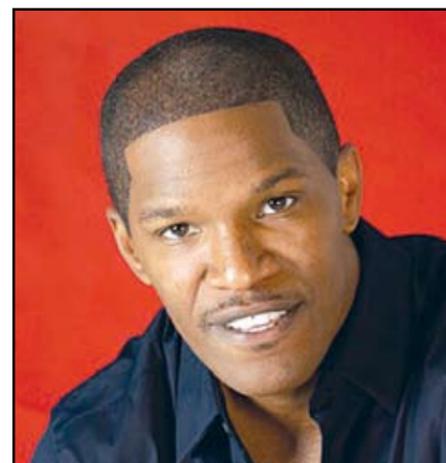
BETO CUEVAS
Date: Sat, Aug 15, 2009
Showtime: 8:30 PM
Club Nokia
More info: 213.763.6030



MAZE FEATURING FRANKIE BEVERLY
Friday, August 7, 2009 8:00 PM
Door Time: 7:00 PM
Nokia Theatre
More info: 213.763.6030



ARMEN
Sunday, October 11, 2009 7:30 PM
Door Time: 6:30 PM
Nokia Theatre
For more info: 212.930.1950



JAMIE FOXX
Friday, October 16, 2009 8:00 PM
Door Time: 7:00 PM
Nokia Theatre
More info: 212.930.1950



PORCUPINE TREE
Date: Sat, Sep 19, 2009
Showtime: 9:00 PM
Club Nokia
(213)763-6030

The International Sensation Dirty Dancing



The Classic Story on Stage welcomed its 5 millionth audience member across all its international productions, at the Aldwych Theatre London. Thirteen cities, across three continents have witnessed the stage sensation that has enjoyed standing ovations worldwide since its premiere in Sydney in 2004. With critical acclaim across the board from the LA Times and the Boston Sun to the Tagesspiegel in Germany and the Financial Times in London, 5 million people agree that Dirty Dancing is a not-to-be-missed dazzling and crowd-pleasing show.

DIRTY DANCING The Classic Story on Stage opened in 2004 touring Australia and New Zealand before playing Hamburg, London, Chicago, Toronto, Boston and Utrecht. The production continues to delight audiences in London while opening earlier this year in Berlin and Los Angeles.

The UK show alone has seen over 1 million fans through its

doors. Having opened in 2006, Dirty Dancing—the Classic Story on Stage in London was sold out 6 months in advance as it broke West End records with a mammoth £11 million in advance sales. With incredible demand for tickets, Dirty Dancing UK is currently booked until 2010.

The West Coast premiere of the international stage hit **DIRTY DANCING—The Classic Story on Stage** is now playing at the Pantages Theatre for a limited engagement running through June 28.

Tickets for this engagement are on sale to the general public online at www.BroadwayLA.org or by phone at 1-800-982-ARTS(2787). Tickets are also available in person at the Pantages Theatre Box Office, located at 6233 Hollywood Blvd and open daily at 10AM, and all Ticketmaster ticket outlets. ■

Freda Payne Brings Ella Fitzgerald Back To Life



Freda Payne (center) mixes it up with sister Scherrie Payne (left) and singer Thelma Houston.

Photos By Dennis J. Freeman

By Dennis J. Freeman

The month of June is widely celebrated as Black Music Month. This is the time of the year where Black musical talents and legends are acknowledged for their contributions to the music industry. Freda Payne is a lot more than just a recognizable face that has produced a hit or two.

She is a musical icon and perhaps the most noted African American female jazz singer outside of the Big Band era.

Payne still has the moves. She certainly still has that incredibly silky-siren voice that has lasted

see ELLA on page 10

An Evening With Patti Lupone And Mandy Patinkin



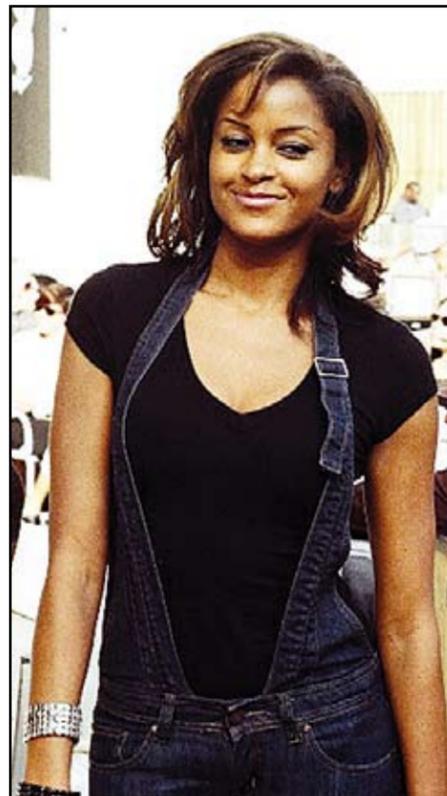
Broadway legends Patti LuPone and Mandy Patinkin open their critically acclaimed theatre concert, "An Evening with Patti LuPone and Mandy Patinkin," at the Center Theatre Group/Ahmanson Theatre on Tuesday, June 23, 2009. Performances for this one-week-only engagement continue through June 29.

Patti LuPone and Mandy Patinkin are two of Broadway's most venerated performers, having both won a Tony Award for their performances in Andrew Lloyd Webber's groundbreaking *Evita* in 1980. Since then they have both starred in film, tele-

vision, the concert stage and back to Broadway. "An Evening with Patti LuPone and Mandy Patinkin" brings them together again – at last. "...this show of their own invention gives them plenty of opportunity to dazzle," raves Lawson Taitte of *The Dallas Morning News*. "Richard Rodgers and Stephen Sondheim divide the honors as the show's principal composers, though there were tunes by songwriters as diverse as Vernon Duke and Antonio Carlos Jobim. But no melody was sung for its own sake. Everything had a dramatic context, however momentary, and was acted full force. You had to laugh. You had to cry. Mr. Patinkin promised he and Miss LuPone would be doing this show for the rest of their lives. We can only hope so."

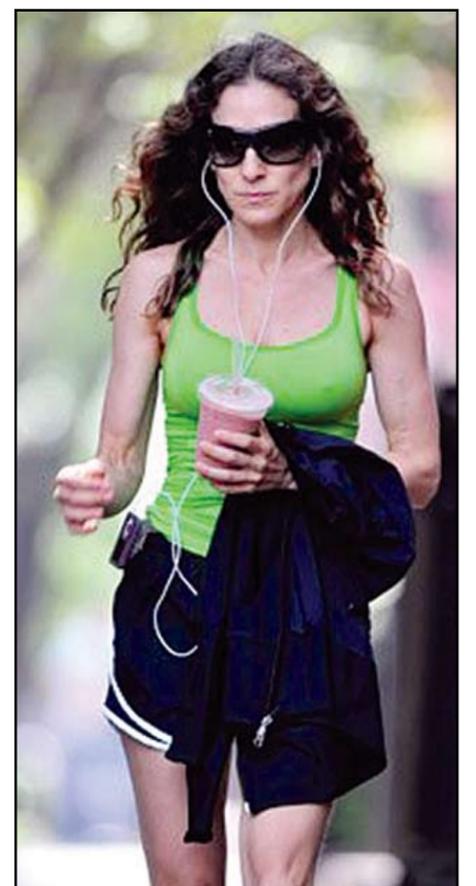
Tickets for "An Evening with Patti LuPone and Mandy Patinkin" are available by calling (213) 628-2772 or online at www.CenterTheatreGroup.org. Tickets can also be obtained in person at the Center Theatre Group box office at the Music Center. For groups, call (213) 972-7231. For the deaf community, information and charge, call TDD (213) 680-4017. ■

Playboy Jazz Festival



by Ricky Richardson- Actress Claudia Jordon was one of many celebrities at the Hollywood Bowl for the 31st Annual Playboy Jazz Festival on June 13th and 14th. Other celebrities in attendance were Jamie Foxx, comedian John Witherspoon, newly crown Miss California USA Tami Farrel, and Howard Bingham-photographer/author. ■

Sarah Jessica Parker -- See No Evil, Hear No Evil



An un-pregnant Sarah Jessica Parker put Surro-Gate out of her mind Wednesday afternoon by going jogging around NYC. SJP looks good for a woman who is expecting twins. ■

ELKS from page 1

what it means. Flag day has been a mandatory program since 1908. The Santa Monica Emblem Club demonstrated the proper way to unfold and fold the flag. The Junior Past President Sandy Reeves told the story of each fold and its meaning.

The honored guest speaker was Edith Shain. The name is probably unfamiliar. It was to me. On VJ day, 1945, Edith was working in a hospital in New York City. When it was announced that Japan had surrendered, Edith and many others went out into Times Square. A young sailor with an eye for beauty gave her a big hug and a KISS. This was captured by a photographer. Edith had never seen

HAWTHORNE from page 3

It's a very nice gathering," DiRuggiero said. "These are the things that are needed more for the community."

Gilbert Dyer, vice president of operations of BTB International Trading, Inc., a company that produces cooling towels, said he saw the event as being a direct link to the community in Hawthorne.

"It's a connection to the community," Dyer said. "You get support with grass-roots scenarios."

Hawthorne Chamber of Commerce President and CEO Patricia Donaldson said the chamber made the move out of practicality and convenience.

"It'll be easier for us to run the business," Donaldson said. ■

CITY from page 4

alization Center, South Bay Workforce Investment Board, EZ Lube, Inglewood High School, Inglewood Today and Hill & Knowlton.

The highly coveted award, which has honored distinguished U.S. communities since 1949, calls for participants to demonstrate excellence in area of economic stimulus, commercial development and civic outreach. ■

CCN
310 673-5555
WWW.CALCRUSNEWS.COM

the sailor before and never EVER new his name. That picture was published in every newspaper and magazine in the United States and many others around the world. It was frequently republished on VJ Day for many years. It embodied the moment, the joy THAT THE WAR WAS OVER and it was time to begin life again.

Edith said that the program was the best that she had ever seen. It was educational, interesting and entertaining. Edith said that every school child should see it on every Flag Day. (What Elk is going to develop such a program?)

For more information call Curt Curtiss (310) 645-8989. ■

LOCAL from page 7

for at least four hours each month in educational and experiential learning activities that explore life's challenges, according to Addie Richburg, NAFJ national president and board chair.

Kemba also will visit a juvenile prison facility to round a three-day Southern California tour.

The public is encouraged to attend "An Afternoon with Kemba Smith," at 3 p.m., Saturday, June 20, 2009. For additional information call 323.864.4913. ■

MICHAEL from page 1

rived Jackson had no pulse and they never got a pulse back," the entertainment site said.

It added, "A source tells us Jackson was dead when paramedics arrived."

Earlier, the Los Angeles Times said the singer had been rushed to a Los Angeles-area hospital by fire department paramedics who found him not breathing when they arrived at the singer's home. ■

SUMMER from page 6

the plays are designed for young school age children, preschoolers are welcome to attend. All performances are made possible in part by the Culver City Performing Arts Grant Program with support from Sony Pictures Entertainment. July 1st is also the first day to sign up for the reading-based portion of the Summer Reading Program. This includes both children

ELLA from page 9

more than 40 years in the entertainment business and made her a staple in the music world. Performing recently at the world-famous Catalina Bar & Grill in Hollywood, Payne unleashed her melody-laden voice with crisp precision and stunning vocal range as she covered many of the hits the great Ella Fitzgerald once sang.

A Hollywood star-laden audience came out to hear Payne do her Fitzgerald gig. Among the audience members were actor Garrett Morris, songstress Thelma Houston and Peaches of "Peaches and Herb" fame. They weren't disappointed.

"She is phenomenal," said Gina Eckstine, daughter of noted balladeer Billy Eckstine. "She was tremendous. She's right there with all the greats."

If you've never seen Payne perform live, then you're cheating yourself out of seeing one of the greatest performers on the stage. Heralded for pop hits such as "Band of Gold" and "Bring the Boys Home," which she sang to conclude her three-show performance at the Catalina Bar & Grill, Payne seems to hit her stride doing the jazz thing. When it comes to singing the blues or bringing back the era of do-wop jazz, there's Payne and there's everybody else.

"When Freda does Ella on stage we get an opportunity to see two beautiful, fascinatingly talented people at

work," commented former Motown Records executive Iris Gordy. "She does Ella superbly, and I'm not sure anybody else can do it quite like Freda."

The star of such renowned Broadway plays "Blues in the Night" and Jelly's Last Jam," the strikingly beautiful Payne can command a stage and wow an audience like no other jazz performer. Yes, in watching Payne belt out Fitzgerald's numbers, one can draw the conclusion that Payne is still at the top of her game. She may not be Fitzgerald, but Payne is the next best thing to her.

She's especially potent in her delivery when she does her loving tribute to Fitzgerald, perhaps the greatest jazz singer of our generation. Payne grew up adoring the iconic Fitzgerald and jazz legends, Billie Holiday and Sarah Vaughn. Now she's following the same paths those great singers traveled even though she has not quite gotten the recognition she deserves for doing so, said Scherrie Payne, former lead singer of the "Supremes" and sister of Freda Payne.

"People don't know that Freda was rooted in jazz when she was just a teenager," Scherrie Payne said. "Even before she did pop (music) or discovered "Band of Gold" or "Bring the Boys Home," she was singing Ella Fitzgerald and Sarah Vaughn and Lena Horne.

That's her forte. My sister is so underrated and one of the baddest singers out there. So many more people need to know about her and she is much more than a "Band of Gold" girl."

It is because of Fitzgerald and the other great jazz singers that Payne decided to embark on her musical journey, learning to sing jazz and the blues at a young age before she eventually evolved into a pop star during the 1970s. The influence of Fitzgerald and Holliday has outlasted anything she's ever done in the pop music world, Payne said. It is because of the endearing quality of the music Fitzgerald and other great jazz singers presented that has led her back down the path she took up as a youth.

But there's something about Fitzgerald, whose string of jazz hits include "The Lady is a Tramp" and "A Tisket, A Tasket" that Freda Payne has always been drawn to. Doing her ongoing tribute to Fitzgerald, Payne said she finds herself to be in a much more singing comfort zone.

"I put my all in all into it," Payne said. "It isn't anything difficult because I have been doing it for a while. I much prefer doing Ella. I'm much happier. I'm more adaptable to that. I'm more of a jazz singer than I am an R&B singer. It's like a dream. It's like having your desert. It's something I really love." ■

Annual 'Relay For Life of Baldwin Hills

WHAT: Supervisor Mark Ridley-Thomas and his "Team Ridley-Thomas" will join more than a dozen other volunteer relay teams and supporters who will participate in the American Cancer Society's "Relay For Life of Baldwin Hills 2009."

The event also helps family and friends honor cancer survivors and remember those lost to the disease.

The Relay For Life is the American Cancer Society's signature event, taking place in more than 4,200 communities across the country.

The fundraiser is an overnight event where teams of friends, families and co-workers commit to keeping at least one member walking on the track...because "cancer never sleeps."

WHEN: Saturday, June 27 at 9 a.m. - Ceremony with Supervisor Ridley-Thomas to kick off the relay fundraiser. Troy Green, the Relay For Life of Baldwin Hills coordinator who started the annual event in memory of his wife Kim who died of cancer, will be available for interviews.

WHERE: Ladera Little League Baseball Field - 5401 S. Fairfax between

Stocker Ave. and Slauson Blvd., Los Angeles CA

WHY: In California, more than 270 communities will host Relay For Life events to encourage residents to take part in the fight against cancer. Funds raised will go to the American Cancer Society's patient service programs, cancer research, advocacy and community education.

For more info, please visit www.RelayForLife.org/BaldwinHillsCA or contact Troy Green at 323.295.4597 troygreen@sbcglobal.net. For more information about Relay For Life events taking place throughout the country, call 800-ACS-2345. ■

NOTICE OF TRUSTEE'S SALE Trustee Sale # CA0535138 Loan# 1009232990 Order # 090131192 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/17/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 07/15/2009 at 10:30AM, MTC FINANCIAL INC., dba TRUSTEE CORPS as the duly appointed Substituted Trustee under and pursuant to Deed of Trust Recorded on 01/24/2007 as Document No. 20070145474 of official records in the Office of the Recorder of Los Angeles County, CALIFORNIA, executed by, WARREN D LOONEY, A SINGLE MAN, as Trustor, AKT AMERICAN CAPITAL CORPORATION, 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: THE WEST SIDE OF THE LOS ANGELES COUNTY COURTHOUSE DIRECTLY FACING NORWALK BLVD., 12720 NORWALK BLVD., NORWALK, CA The property heretofore described is being sold "as is". 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 describing the land therein: APN # 4016-012-022 THAT PORTION OF LOT 706 OF TRACT NO. 1453, IN THE CITY OF INGLEWOOD, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 20, PAGE(S) 122 AND 123 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY. BEGINNING AT A POINT IN THE NORTHERLY LINE OF SAID LOT, DISTANT WESTERLY 40 FEET FROM THE NORTHEAST CORNER THEREOF; THENCE SOUTHERLY PARALLEL WITH THE EASTERLY LINE OF SAID LAND, 130 FEET; THENCE WESTERLY PARALLEL WITH THE SOUTHERLY LINE OF SAID LOT TO THE WESTERLY LINE THEREOF; THENCE NORTHERLY; NORTHEASTERLY AND EASTERLY ALONG THE WESTERLY AND NORTHERLY LINE OF SAID LOT IN ALL THEIR VARIOUS CURVES AND COURSES TO THE POINT OF BEGINNING. The street address and other common designation, if any, of the real property described above is purported to be: 820, 824 & 828 EDGEWOOD STREET, INGLEWOOD CA 90302 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 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 Trustee's Sale is: \$426,424.08 (estimated amount). Accrued interest and additional advances, if any, will increase this figure prior to sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney. Date: Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-730-2727 or Login to: www.fidelityasap.com Reinstatement Line: 619-645-7711 Quality Loan Service, Corp. 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# 3154104 06/25/2009, 07/02/2009, 07/09/2009

NOTICE OF TRUSTEE'S SALE TS # CA-09-262339-PJ Loan # 3010487928 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 8/4/2006. 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): CARLOS MORALES A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY Recorded: 8/14/2006 as Instrument No. 06-1798186 in book XXX, page XXX of Official Records in the office of the Recorder of LOS ANGELES County, California; Date of Sale: 7/15/2009 at 10:30 AM Place of Sale: At The West side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, CA 90650 Amount of unpaid balance and other charges: \$263,899.70 The purported property address is: 13109 CORDARY AVE HAWTHORNE, CA 90250 Assessors Parcel No. 4050-005-018 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, please refer to the referenced legal description for property location. In the event no common address or common designation of the property is provided herein directions to the location of the property may be obtained within 10 days of the date of first publication of this Notice of Sale by sending a written request to Washington Mutual Bank, FA 7255 Baymeadows Way Jacksonville FL 32256 Pursuant to California Civil Code 2923.54 the undersigned, on behalf of the beneficiary, loan servicer or authorized agent, declares as follows: [1] The mortgage loan servicer has obtained from the commissioner a final or temporary order of exemption pursuant to Section 2923.53 that is current and valid on the date the notice of sale is filed; [2] The timeframe for giving notice of sale specified in subdivision (a) of Section 2923.52 does not apply pursuant to Section 2923.52. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney. Date: Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-730-2727 or Login to: www.fidelityasap.com Reinstatement Line: 619-645-7711 Quality Loan Service, Corp. 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# 3154104 06/25/2009, 07/02/2009, 07/09/2009

NOTICE OF APPLICATION FOR CHANGE IN OWNERSHIP OF ALCOHOLIC BEVERAGE LICENSE

Date of Filing Application: June 17, 2009 To Whom It May Concern: The Name(s) of the Applicant(s) is/are: AKHAVAN EBRAHIM The applicants listed above are applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at: 633 W. MANCHESTER BLVD INGLEWOOD, CA 90301-1629 Type of license(s) applied for: 20- OFF-SALE BEER AND WINE Pub: 6/25, 7/2, 7/9/2009 CCN AE

NOTICE OF APPLICATION FOR CHANGE IN OWNERSHIP OF ALCOHOLIC BEVERAGE LICENSE

Date of Filing Application: June 16, 2009 To Whom It May Concern: The Name(s) of the Applicant(s) is/are: NAVARRO JOSE The applicants listed above are applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at: 518 W. ARBOR VITAE ST. INGLEWOOD, CA 90301-3104 Type of license(s) applied for: 41- ON-SALE BEER AND WINE- EATING PLACE Pub: 6/25/2009 CCN NJ

Fictitious Business Name Statement

File No. 20090888961 The following person(s) is/are doing business as: 1. DREAM TEAM DANCE CONVENTIONS 2. SWEAT FITNESS OF SWEDEN 3. LA BIBELICIOUS; 4550 FULTON AVENUE #201 SHERMAN OAKS, CA 91423 This business is conducted by: AN INDIVIDUAL registrant has begun to transact business under the fictitious business name or names listed. DATE: 7/15/2007 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.) SIGNED: MARIA C BJORCKROOS SMITH This statement was filed with the County Clerk of Los Angeles County on 06/12/2009 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). (First Filing) Pub: 6/25, 7/02, 7/09, 7/16/2009 California Crusader Newspaper H

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 74-31096-3 Title Order No. E824801 APN 4042-023-032 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/22/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 07/15/2009 at 10:30AM, HOUSEKEY FINANCIAL CORPORATION as the duly appointed Trustee under and pursuant to Deed of Trust Recorded on 12/02/2005, as Instrument 05 2942447 of official records in the Office of the Recorder of LOS ANGELES County, California, executed by: ELISIO ANTONIO GODOY AND VILMA SYLVIA GODOY, HUSBAND AND WIFE, JOSIE GODOY, A SINGLE WOMAN, ALL AS JOINT TENANTS, as Trustor, MERS as Beneficiary and ENCORE CREDIT CORP as Lender (Original Lender) and HSBC MORTGAGE SERVICES INC., as current Servicer/Lender, 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: THE WEST SIDE OF THE LOS ANGELES COUNTY COURTHOUSE, DIRECTLY FACING NORWALK BLVD., 12720 NORWALK BLVD., NORWALK, 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: AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED 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: 13218 RAMONA AVENUE, HAWTHORNE, CA 90250. 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: \$515,512.24 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. CONDITION OF SALE: The successful bidder will be required to pay county documentary transfer tax, any city tax, and any other applicable taxes or fees (including, but not limited to, the fee for recording Preliminary Change of Ownership report) to the auctioneer at the time of sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The 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: 06/18/2009 HOUSEKEY FINANCIAL CORPORATION P.O. BOX 60145 CITY OF INDUSTRY, CA 91716 For Sale Information: (714)730-2727, www.fidelityasap.com or www.priorityposting.com TO NOTIFY TRUSTEE OF BANKRUPTCY FILINGS, PLEASE FAX FACE PAGE OF BANKRUPTCY PETITION TO (909) 397-3914 Betty Schwab, Trustee Sales Officer HOUSEKEY FINANCIAL CORPORATION MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. ASAP# 3155380 06/25/2009, 07/02/2009, 07/09/2009

KARABUILD DEVELOPMENT, Inc
Tel: (818) 817-9300; Fax: (818) 817-9333

Requests Sub-bids for all trades from qualified DBE/MBE/WBE Subcontractors and Suppliers for the

LAX Residential Soundproofing Program Phase 13, Group 08 Bid Date: July 9, at 2:00 p.m.

Work includes: Windows & Installation, Doors & Installation, Fireplace, HVAC/Ventilation, Electrical, Hazardous Material Abatement, and Insulation. The Plans and Specifications for LAX Phase 13, Group 08 (CD version only) may be obtained at the Residential Soundproofing Office, 8939 S. Sepulveda Blvd., Suite 100, Los Angeles, CA 90045 at no cost, or may be downloaded from www.labavn.org. If you have any questions contact Anna at (818) 817-9300. Assistance to subcontractors in obtaining bonds, lines of credit and/or insurance is available. An Equal Opportunity Employer.

PUB: 6/25/2009
CCN
BID

FICTITIOUS BUSINESS NAME STATEMENT

File No. 09-0819971 The following person(s) is (are) doing business as: LATIN AMERICAN BUREAU INVESTIGATION, 3080 N. SPRINGDALE DR. #336, LONG BEACH, CA 90810. Full name of registrant(s) is (are): HUGO TRUJILLO RAMOS; ESMELA FUNEZ GARCIA, 3080 N. SPRINGDALE DR. #336, LONG BEACH, CA 90810. This Business is conducted by: HUSBAND AND WIFE. Signed: HUGO TRUJILLO RAMOS. This statement was filed with the County Clerk of Los Angeles County on 06/02/09. The registrant(s) has (have) commenced to transact business under the fictitious business name or names listed above on N/A. 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 prior to that date. 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) Publish: 06/18, 6/25, 7/2, 7/9/2009 California Crusader News S

NOTICE OF TRUSTEE'S SALE TS # CA-09-265159-BL Loan # 14637896 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 4/20/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 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): LUIS GUALOTUNA AND EMMA G. GUALOTUNA, HUSBAND AND WIFE AS JOINT TENANTS Recorded: 4/27/2005 as Instrument No. 05-0976298 in book -, page - of Official Records in the office of the Recorder of LOS ANGELES County, California; Date of Sale: 7/15/2009 at 10:30 AM Place of Sale: At The West side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, CA 90650 Amount of unpaid balance and other charges: \$315,681.93 The purported property address is: 13239 Ramona Ave Hawthorne, CA 90250 Assessors Parcel No. 4042-010-011 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, please refer to the referenced legal description for property location. In the event no common address or common designation of the property is provided herein directions to the location of the property may be obtained within 10 days of the date of first publication of this Notice of Sale by sending a written request to Litton Loan Servicing LP 4828 Loop Central Drive Houston TX 77081 Pursuant to California Civil Code 2923.54 the undersigned, on behalf of the beneficiary, loan servicer or authorized agent, declares as follows: [1] The mortgage loan servicer has obtained from the commissioner a final or temporary order of exemption pursuant to Section 2923.53 that is current and valid on the date the notice of sale is filed; [2] The timeframe for giving notice of sale specified in subdivision (a) of Section 2923.52 does not apply pursuant to Section 2923.52. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney. Date: Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-730-2727 or Login to: www.fidelityasap.com Reinstatement Line: (800) 247-9727 Quality Loan Service, Corp. 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# 3153664 06/25/2009, 07/02/2009, 07/09/2009

NOTICE OF PETITION TO ADMINIS-TER ESTATE OF MANUEL EBARLE PILAPIL aka MANUEL E. PILAPIL
Case No. BP117063

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of MANUEL EBARLE PILAPIL aka MANUEL E. PILAPIL

A PETITION FOR PROBATE has been filed by Kristina Kuizon in the Superior Court of California, County of LOS ANGELES.

THE PETITION FOR PROBATE requests that Kristina Kuizon 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 pro-bate. 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 on July 14, 2009 at 8:30 AM in Dept. No. 5 located at 111 N. Hill St., Los Angeles, CA 90012.

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 contin-gent creditor of the deceased, you must file your claim with the court and mail a

NOTICE OF TRUSTEE'S SALE TS # CA-09-262522-ED Loan # 0715523031 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 3/10/2006. 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): MICHAEL WEAVER, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY Recorded: 3/20/2006 as Instrument No. 06-0584762 in book -, page - of Official Records in the office of the Recorder of LOS ANGELES County, California; Date of Sale: 7/15/2009 at 10:30 AM Place of Sale: At The West side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, CA 90650 Amount of unpaid balance and other charges: \$336,205.27 The purported property address is: 3633 KENSLEY DR INGLEWOOD, CA 90301 Assessors Parcel No. 4025-018-086 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, please refer to the referenced legal description for property location. In the event no common address or common designation of the property is provided herein directions to the location of the property may be obtained within 10 days of the date of first publication of this Notice of Sale by sending a written request to Washington Mutual Bank, FA 7255 Baymeadows Way Jacksonville FL 32256 Pursuant to California Civil Code 2923.54 the undersigned, on behalf of the beneficiary, loan servicer or authorized agent, declares as follows: [1] The mortgage loan servicer has obtained from the commissioner a final or temporary order of exemption pursuant to Section 2923.53 that is current and valid on the date the notice of sale is filed; [2] The timeframe for giving notice of sale specified in subdivision (a) of Section 2923.52 does not apply pursuant to Section 2923.52. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney. Date: Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-730-2727 or Login to: www.fidelityasap.com Reinstatement Line: 619-645-7711 Quality Loan Service, Corp. 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# 3154030 06/25/2009, 07/02/2009, 07/09/2009

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: MATTHEW F SPAULDING ESQ SBN 109960 9696 CULVER BLVD STE 103 CULVER CITY CA 90232-2737 California Crusader News CN821093 PILAPIL Jun 25, Jul 2,9, 2009

FICTITIOUS BUSINESS NAME STATEMENT

File No. 09-0740533 The following person(s) is (are) doing business as: FIFTY FIFTY AUTO REGISTRATION SERVICES, 9548 CALIFORNIA AVE., SOUTH GATE, CA 90280. Full name of registrant(s) is (are): JOEZZETT CASTRO, 10112 SAN MIGUEL AVE., SOUTH GATE, CA 90280, MARIO MICHAEL GARCIA, 2629 CUDAHY AVE., HUNTINGTON PARK, CA 90255. This Business is conducted by: A GENERAL PARTNERSHIP. Signed: JOEZZETT CASTRO. This statement was filed with the County Clerk of Los Angeles County on 05/19/09. The registrant(s) has (have) commenced to transact business under the fictitious business name or names listed above on 10/24/08. 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 prior to that date. 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) Publish: 6/18, 6/25, 7/02, 7/09/2009 California Crusader News

PUBLIC NOTICE is hereby given that the name GARY DUNBAR® has been copyrighted. Gary-Steven-Dunbar reserves all rights regarding common-law copyright of trade-name/trademark, GARY DUNBAR® — as well as any and all derivatives and/or orthographic variations of said Trade-Name/ Trademark, not excluding Gary-Steven-Dunbar. To See entire said Copyright Notice Please phone 323-261-9449 for an appointment
PUB: 6/4, 6/11, 6/18, 6/25/09
CCN
PN

Trustee Sale # CA0834837 Loan# 3002187601 Order# 090125764 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 08/18/2006. 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 07/01/2009 at 10:30AM, MTC FINANCIAL INC., dba TRUSTEE CORPS as the duly appointed Substituted Trustee under and pursuant to Deed of Trust Recorded on 09/01/2006 as Document No. 06 1954485 of official records in the Office of the Recorder of Los Angeles County, CALIFORNIA, executed by, LUIS SANCHEZ AND ANGELA SANCHEZ, HUSBAND AND WIFE AS JOINT TENANTS, as Trustor, MORTGAGEE, INC., 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: THE FRONT ENTRANCE TO THE POMONA SUPERIOR COURTS BUILDING 350 W. MISSION BLVD. POMONA, CA The property heretofore described is being sold "as is". 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 describing the land therein: APN# 4015-008-022 PARCEL 1: A CONDOMINIUM COMPRISED OF: (A) AN UNDIVIDED 1/2 INTEREST IN AND TO PARCEL 1 OF PARCEL MAP NO. 20745 IN THE CITY OF INGLEWOOD, IN THE COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER PARCEL MAP RECORDED IN BOOK 235 PAGES 98 AND 99 OF PARCEL MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY EXCEPT UNITS 1 TO 2 INCLUSIVE AS SHOWN AND DEFINED ON THE CONDOMINIUM PLAN RECORDED OCTOBER 25, 1990 AS INSTRUMENT NO. 90-1807692 RESERVING THEREFROM AN EXCLUSIVE EASEMENT FOR DECK AND YARD AREA PURPOSES OVER THOSE PORTIONS OF THE COMMON AREA DESIGNATED AS EXCLUSIVE USE COMMON AREA AS SHOWN AND DEFINED ON THE CONDOMINIUM PLAN ABOVE MENTIONED WITH THE RIGHT TO GRANT SAME TO OTHERS (B) UNIT 2 AS SHOWN AND DEFINED ON THE CONDOMINIUM PLAN ABOVE MENTIONED PARCEL 2: AN EXCLUSIVE EASEMENT FOR DECK AND YARD AREA PURPOSES OVER THOSE AREAS BEARING THE SAME NUMBER DESIGNATED AS THE ABOVE UNIT NUMBER AS SHOWN AND DEFINED ON THE CONDOMINIUM PLAN ABOVE MENTIONED. The street address and other common designation, if any, of the real property described above is purported to be: 508 1/2 MARLBOROUGH AVENUE, #2, INGLEWOOD, CA 90302 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. 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 Trustee's Sale is: \$426,877.18 (estimated amount). Accrued interest and additional advances, if any, will increase this figure prior to sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. The 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. Compliance with California Civil Code Section 2923.5: The Beneficiary or Beneficiary's agent has indicated that the requirements of California Civil Code Section 2923.5 have been met. Dated: 06/11/2009 MTC FINANCIAL INC. DBA TRUSTEE CORPS, as Successor Trustee By: SALLIE ARMENTA, TRUSTEE SALES OFFICER "TRUSTEE CORPS" 2112 BUSINESS CENTER DRIVE, 2ND FLOOR, IRVINE, CA 92612 FOR SALE INFORMATION CONTACT: (714) 573-1965, (714) 573-1965, (949) 252-8300 FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300 P583705 6/18, 6/25, 07/02/2009

Trustee Sale # CA0836069 Loan# 9041995481 Order# 55004298 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/07/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 07/01/2009 at 10:30AM, MTC FINANCIAL INC., dba TRUSTEE CORPS as the duly appointed Substituted Trustee under and pursuant to Deed of Trust Recorded on 12/01/2005 as Document No. 05 2925626 of official records in the Office of the Recorder of Los Angeles County, CALIFORNIA, executed by, FIDELPA M. JIA, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, as Trustor, DOWNEY SAVINGS AND LOAN ASSOCIATION, F.A., 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: THE FRONT ENTRANCE TO THE POMONA SUPERIOR COURTS BUILDING 350 W. MISSION BLVD. POMONA, CA The property heretofore described is being sold "as is". 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 describing the land therein: APN# 4025-011-002 LOT 44 OF AMENDED TRACT NO 54190, IN THE CITY OF INGLEWOOD, IN THE COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 1308 PAGES 1 TO 22 INCLUSIVE OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY. EXCEPT THEREFROM ALL OIL, GAS, AND OTHER HYDROCARBON SUBSTANCES AND MINERALS IN AND UNDER SAID LAND BUT WITHOUT THE RIGHT TO ENTER UPON THE SURFACE THEREOF OR WITHIN 500 FEET BENEATH THE SURFACE FOR THE PURPOSE OF EXPLORING FOR OR EXTRACTING SUCH OIL, GAS OR OTHER HYDROCARBON SUBSTANCES AND MINERALS, AS RESERVED BY DEED EXECUTED BY WATT COMMUNITIES AT RENAISSANCE LLC, A CALIFORNIA LIMITED LIABILITY COMPANY. The street address and other common designation, if any, of the real property described above is purported to be: 3533 WEST SCRIBNER LANE, INGLEWOOD, CA 90305 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. 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 Trustee's Sale is: \$557,447.98 (estimated amount). Accrued interest and additional advances, if any, will increase this figure prior to sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. The 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. Compliance with California Civil Code Section 2923.5: The Beneficiary or Beneficiary's agent has indicated that the requirements of California Civil Code Section 2923.5 have been met. Dated: 06/11/2009 MTC FINANCIAL INC. DBA TRUSTEE CORPS, as Successor Trustee By: JOE GARCIA, TRUSTEE SALES OFFICER "TRUSTEE CORPS" 2112 BUSINESS CENTER DRIVE, 2ND FLOOR, IRVINE, CA 92612 FOR SALE INFORMATION CONTACT: (714) 573-1965, (714) 573-1965, (949) 252-8300 FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300 P583705 6/18, 6/25, 07/02/2009

NOTICE OF TRUSTEE'S SALE T.S. No. GM-177211-C Loan No. 0476326954 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/18/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state, will be held by the duly appointed trustee. 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: ARTURO SALAZAR, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY Recorded 12/31/2007 as Instrument No. 20072861912 in Book, page of Official Records in the office of the Recorder of Los Angeles County, California, Date of Sale: 7/9/2009 at 10:30 AM Place of Sale: At the west side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, California Property Address is purported to be: 11216 SOUTH TRUVO AVENUE HAWTHORNE, California 90304 APN# 4037-026-019 The total amount secured by said instrument as of the time of initial publication of this notice is \$274,730.82, 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: 6/15/2009 ETS Services, LLC 2255 North Ontario Street, Suite 400 Burbank, California 91504-3120 Sale Line: 714-730-2727 Sunil Jayasinha, TRUSTEE SALE OFFICER ASAP# 3122186 06/18/2009, 06/25/2009, 07/02/2009

Fictitious Business Name Statement
File No. 20090843837
The following person(s) is/are doing business as:
1. SENIOR RECYCLER NETWORK 2. BIG NORM'S ELECTRONICS This business is conducted by: AN INDIVIDUAL. The registrant has not yet begun to transact business under the fictitious business name or names listed herein. 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.) SIGNED: NORMAN HUNTER This statement was filed with the County Clerk of Los Angeles County on 06/05/2009. 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). (First Filing) Pub: 6/18, 6/25, 7/02, 7/09/2009 California Crusader Newspaper H

FICTITIOUS BUSINESS NAME STATEMENT
File No. 09-0783538
The following person(s) is/are doing business as: THE HAIR STUDIO, 11007 LOWER AZUSA, EL MONTE, CA 91731. Full name of registrant(s) is/are: RAMONA MARLENE FERNANDEZ, 5108 LA MADERA, EL MONTE, CA 91732. This Business is conducted by: AN INDIVIDUAL. Signed: RAMONA M. FERNANDEZ. This statement was filed with the County Clerk of Los Angeles County on 05/27/09. The registrant(s) has (have) commenced to transact business under the fictitious business name or names listed above on 2/1/04. 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 prior to that date. 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)
Publish: 06/18, 6/25, 7/02, 7/09/2009
California Crusader News

NOTICE OF TRUSTEE'S SALE T.S. No. GM-177202-C Loan No. 0475746368 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/23/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state, will be held by the duly appointed trustee. 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: DINORA PLATERO, AN UNMARRIED WOMAN Recorded 10/31/2007 as Instrument No. 20072457301 in Book, page of Official Records in the office of the Recorder of Los Angeles County, California, Date of Sale: 7/9/2009 at 10:30 AM Place of Sale: At the west side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, California Property Address is purported to be: 4458 WEST 11TH STREET INGLEWOOD AREA, California 90310 APN# 4037-019-041 The total amount secured by said instrument as of the time of initial publication of this notice is \$426,170.99, 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: 6/15/2009 ETS Services, LLC 2255 North Ontario Street, Suite 400 Burbank, California 91504-3120 Sale Line: 714-730-2727 Sunil Jayasinha, TRUSTEE SALE OFFICER ASAP# 3122186 06/18/2009, 06/25/2009, 07/02/2009

T.S. No. 09-11144-11 Loan No. 41091000 Notice of Trustee's Sale YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 9/14/2006. 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. A public auction to sell the highest bidder for 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 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 to 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: MARISELARA YUMUNDO, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY Duly Appointed Trustee: The Wolf Firm, A Law Corporation recorded 09/29/2006 as instrument No. 06-2171519, in Book, Page and rerecorded on -- as --, of Official Records in the Office of the Recorder of Los Angeles County, California, Date of Sale: 7/8/2009 at 10:30AM. Place of Sale: At the front entrance to the Pomona Superior Courts Building, 350 West Mission Blvd., Pomona, CA Amount of unpaid balance and other charges: \$412,135.10, estimated. Street Address or other common designation of real property: 1118 South Flower Street Inglewood, CA 90301. A.P.N.: 4024-042-033. 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. Date: 6/13/2009 The Wolf Firm, A Law Corporation Irvine, CA 92614 (949) 720-9200 Foreclosure Dept. Fax (949) 608-0130 Sale Information Only (714) 573-1965 Maggie F. Salac, Foreclosure Officer P580441 6/18, 6/25, 07/02/2009

NOTICE OF TRUSTEE'S SALE T.S. No. 07-0041464 Title Order No. 07-8-167748 Investor/Insurer No. 11743970 APN No. 4053-010-024 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/27/2006. 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." Notice is hereby given that RECONTRUST COMPANY, N.A., as duly appointed trustee pursuant to the Deed of Trust executed by CASSANDRA CELESTINE, AN UNMARRIED WOMAN, dated 10/27/2006 and recorded 11/06/06, as Instrument No. 06 456548, in Book, Page, of Official Records in the office of the County Recorder of Los Angeles County, State of California, will sell on 07/01/2009 at 10:30AM, At the West side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, CA 90650 at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, 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 and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 3301 WEST 133RD STREET, HAWTHORNE, CA, 90250. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$486,383.61. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept 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. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. If required by the provisions of section 2923.5 of the California Civil Code, the declaration from the mortgagee, beneficiary or authorized agent is attached to the Notice of Trustee's Sale duly recorded with the appropriate County Recorder's Office. DATED: 12/05/2007 RECONTRUST COMPANY, N.A. 1757 TAPO CANYON ROAD, SVW-88 SIMI VALLEY, CA 93065 Phone: (805) 281 8219. Sale Information (62) 927-4399 By-- Trustee's Sale Officer RECONTRUST COMPANY, N.A. is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. ASAP# 3141961 06/11/2009, 06/18/2009, 06/25/2009

FICTITIOUS BUSINESS NAME STATEMENT
File No. 09-0803214
The following person(s) is/are doing business as: 1. HONG KONG FUSION 2. HONG KONG CORNER HOUSE, 623 W. CAMINO REAL, ARCADIA, CA 91007. Full name of registrant(s) is/are: FED PROMOTION CO., INC., 623 W. CAMINO REAL, ARCADIA, CA 91007. This Business is conducted by: A CORPORATION. Signed: CHING LAU/OWNER. This statement was filed with the County Clerk of Los Angeles County on 05/29/09. The registrant(s) has (have) commenced to transact business under the fictitious business name or names listed above on N/A. 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 prior to that date. 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)
Publish: 06/18, 6/25, 7/2, 7/9/2009
California Crusader News

TSG No.: 4035729 TS No.: 20099019200931 FHA/VA/ PMI No.: Notice Of Trustee's Sale YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 5/31/2006 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 7/8/2009 at 10:30 AM First American Loanstar Trustee Services, as duly appointed Trustee under and pursuant to Deed of Trust recorded 06/09/2006, as Instrument No. 06 1257831, in book, page of Official Records in the office of the County Recorder of Los Angeles County, State of California. Executed by: JOSEPH L HARPER, FANNIE TOLLIT, will sell at public auction to highest bidder for cash, cashier's check/cash equivalent or other form of payment authorized by 2924(b), (payable at time of sale in lawful money of the United States) At the front entrance to the Pomona Superior Courts Building, 350 West Mission Blvd., Pomona, 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# 4029-031-007 The street address and other common designation, if any, of the real property described above is purported to be: 2810 THOREAU ST., INGLEWOOD, CA 90303 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 \$372,901.20 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. Date: 6/12/2009 First American LoanStar Trustee Services 3 First American Way Santa Ana, CA 92707. The beneficiary or servicing agent declares that it has obtained from the Commissioner of Corporations a final or temporary order of exemption pursuant to California Civil Code Section 2923.53 that is current and valid on the date the Notice of Sale is filed and/or the timeframe for giving Notice of Sale specified in subdivision (s) of California Civil Code Section 2923.52 applies and has been provided or the loan is exempt from the requirements. 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 For Trustee's Sale Information Please Call (714) 573-1965 P577205 6/18, 6/25, 07/02/2009

TSG No.: 4044948 TS No.: 20099070804786 FHA/VA/ PMI No.: Notice Of Trustee's Sale YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 6/20/2006 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 7/8/2009 at 10:30 AM First American Loanstar Trustee Services, as duly appointed Trustee under and pursuant to Deed of Trust recorded 10/13/2006, as Instrument No. 06 2277172, in book, page, of Official Records in the office of the County Recorder of Los Angeles County, State of California. Executed by: CARLOS MIRANDA, DINA ZELAYA-MIRANDA, will sell at public auction to highest bidder for cash, cashier's check/cash equivalent or other form of payment authorized by 2924(b), (payable at time of sale in lawful money of the United States) At the front entrance to the Pomona Superior Courts Building, 350 West Mission Blvd., Pomona, 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# 4033-001-014 and 4033-001-015 and 4033-001-016 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 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. Dated: 06/09/2009 Western Fidelity Trustees, as said Trustee, 1222 Crenshaw Blvd., Suite B, Torrance, CA 90501 (310) 212-0700 By: Kathleen Dimeo Herrera, Trustee Officer 6/18, 6/25, 7/2/09 CNS-161752/# CALIFORNIA CRUSADER

Fictitious Business Name Statement
File No. 20090888175
The following person(s) is/are doing business as:
1. INDEMAND PROFESSIONALS 2. INDEMAND PROFESSIONALS AGENCY, 335 E. ALBERTONI STREET, SUITE 200-542 CARSON, CA 90745. This business is conducted by: A CORPORATION. The registrant has not yet begun to transact business under the fictitious business name or names listed herein. 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.) SIGNED: RHONDA GREEN This statement was filed with the County Clerk of Los Angeles County on 06/12/2009. 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). (First Filing) Pub: 6/18, 6/25, 7/02, 7/09/2009 California Crusader Newspaper H

Fictitious Business Name Statement
File No. 20090783939
The following person(s) is/are doing business as: CITY VEGAN; 1670 MALCOLM AVENUE #103 LOS ANGELES, CA 90024 This business is conducted by: A GENERAL PARTNERSHIP The registrant has not yet begun to transact business under the fictitious business name or names listed herein. 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.) SIGNED: NICK BUDDLE This statement was filed with the County Clerk of Los Angeles County on 05/27/2009. 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). (First Filing) Pub: 6/ 4, 6/11, 6/18, 6/25/2009 California Crusader Newspaper H

FICTITIOUS BUSINESS NAME STATEMENT
File No. 09-0783610
The following person(s) is/are doing business as: TONY'S GARDENING & LANDSCAPING, 24926 NEWHALL AVE., NEWHALL, CA 91321. Full name of registrant(s) is/are: ANTONIO M. HERNANDEZ, 24926 NEWHALL AVE., NEWHALL, CA 91321. This Business is conducted by: AN INDIVIDUAL. Signed: ANTONIO M. HERNANDEZ. This statement was filed with the County Clerk of Los Angeles County on 05/27/09. The registrant(s) has (have) commenced to transact business under the fictitious business name or names listed above on 5/1/09. 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 prior to that date. 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)
Publish: 06/18, 6/25, 7/02, 7/09/2009
California Crusader News

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST
Loan: AMC PETRO OTHER: 92102-901190-09 File: 2009-0117 RECA.P. Number: 4033-001-014 and 4033-001-015 and 4033-001-016
YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED APRIL 4, 2008, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.
Notice is hereby given that Western Fidelity Trustees, as trustee, or successor trustee, or substituted trustee pursuant to the Deed of Trust executed by AMC Petroleum Inc., A California Corporation
Recorded on 04/16/2008 as Instrument No. 2008-0658193 in Book // Page // of Official records in the office of the County Recorder of LOS ANGELES County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded 03/05/2009 in Book //, Page //, as Instrument No. 20090312782 of said Official Records, WILL SELL on 07/09/2009 at The front entrance to the Office of Western Fidelity Trustees, located at 1222 Crenshaw Blvd., Suite B, Torrance, CA 90501 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:
Legal Description
Exhibit "A"
The land referred to in this Guarantee is situated in the City of Inglewood, State of California, County of Los Angeles, and is described as follows:
PARCEL 1:
Lot 616 of Tract 1631, in the City of Inglewood, County of Los Angeles, State of California, as per Map Recorded in Book 21 Pages 86 and 87 of Maps in the Office of the County Recorder of said County.
PARCEL 2:
Lot 529 of Tract 1631, in the City of Inglewood, County of Los Angeles, State of California, as per Map Recorded in Book 21 Pages 86 and 87 of Maps in the Office of the County Recorder of said County.
Except the North 50 feet thereof.
PARCEL 3:
The North 50 feet of Lot 529 of Tract 1631, in the City of Inglewood, County of Los Angeles, State of California, as per Map Recorded in Book 21 Pages 86 and 87 of Maps in the Office of the County Recorder of said County.
APN: 4033-001-014 and 4033-001-015 and 4033-001-016
NOTE: From Information obtained from the Assessor's Tax Rolls, for which this Company makes No Representation or Warranty, the street address(es) or other common designation of the above described property is:
10800, 10818 and 10828 South Prairie Avenue Inglewood, CA 90303
The property address and other common designation, if any, of the real property described above is purported to be: 10800, 10818 & 10828 So. Prairie Avenue, Inglewood, CA 90303
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: \$3,856,061.71
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 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.
Dated: 06/09/2009
Western Fidelity Trustees, as said Trustee, 1222 Crenshaw Blvd., Suite B, Torrance, CA 90501 (310) 212-0700 By: Kathleen Dimeo Herrera, Trustee Officer 6/18, 6/25, 7/2/09 CNS-161752/# CALIFORNIA CRUSADER

NOTICE OF TRUSTEE'S SALE T.S. No. CA-09-256348-B Loan # 19282359 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 4/30/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state, will be held by the duly appointed trustee. 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): BARRY WALKER, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY Recorded: 5/8/2007 as Instrument No. 2007112111 in book xxx, page xxx of Official Records in the office of the Recorder of LOS ANGELES County, California; Date of Sale: 7/1/2009 at 10:30 AM Place of Sale: At the West side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, CA 90650 Amount of unpaid balance and other charges: \$574,556.94 The purported property address is: 429 N Osage Avenue Inglewood, CA 90301 Assessors Parcel No. 4015-022-008 The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagee, the Mortgagee, or the Mortgagee's Attorney. Date: 6/8/2009 Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-730-2727 or Login to: www.fidelityasap.com Reinstatement Line: (800) 247-9727 Quality Loan Service, Corp. 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 reporting agency if you fail to fulfill the terms of your credit obligations. ASAP# 3115543 06/11/2009, 06/18/2009, 06/25/2009

NOTICE OF TRUSTEE'S SALE TS # CA-09-259477-PJ Loan # 3072487212 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 8/9/2005. 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): ELMER VENTURA, A SINGLE MAN Recorded: 8/18/2005 as Instrument No. 05-1984080 in book -, page - of Official Records in the office of the Recorder of LOS ANGELES County, California; Date of Sale: 7/16/2009 at 10:30 AM Place of Sale: At the West side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, CA 90650 Amount of unpaid balance and other charges: \$170,407.75 The purported property address is: 730 N EUCALYPTUS AVE #21 INGLEWOOD, CA 90302 Assessors Parcel No. 4016-007-070 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, please refer to the referenced legal description for property location. In the event no common address or common designation of the property is provided herein directions to the location of the property may be obtained within 10 days of the date of first publication of this Notice of Sale by sending a written request to Washington Mutual Bank, FA 7255 Baymeadows Way Jacksonville FL 32256 Pursuant to California Civil Code 2923.54 the undersigned, on behalf of the beneficiary, loan servicer or authorized agent, declares as follows: [1] The mortgage loan servicer has obtained from the commissioner a final or temporary order of exemption pursuant to Section 2923.53 that is current and valid on the date the notice of sale is filed; [2] The timeframe for giving notice of sale specified in subdivision (a) of Section 2923.52 does not apply pursuant to Section 2923.52. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney. Date: Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-730-2727 or Login to: www.fidelityasap.com Reinstatement Line: 619-645-7711 Quality Loan Service, Corp. 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# 3151754 06/25/2009, 07/02/2009, 07/09/2009

FICTITIOUS BUSINESS NAME STATEMENT

File No. 09-0738685

The following person(s) is (are) doing business as: ALL ABOUT KIDS LEARNING CENTER, 1310 E. ARTESIA BLVD., LONG BEACH, CA 90805. Full name of registrant(s) is (are) ALL ABOUT KIDS LC, INC., 1310 E. ARTESIA BLVD., LONG BEACH, CA 90805. This Business is conducted by: A CORPORATION. Signed: BRIDGET CALE/PRES. This statement was filed with the County Clerk of Los Angeles County on 05/19/09. The registrant(s) has (have) commenced to transact business under the fictitious business name or names listed above on 2/15/02. 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 prior to that date. 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) Publish: 6/18, 6/25, 7/02, 7/09/2009 California Crusader News

FICTITIOUS BUSINESS NAME STATEMENT

File No. 09-0748145

The following person(s) is (are) doing business as: NALBANDIAN PHARMACY SERVICES, 344 VINE ST. #4, GLENDALE, CA 91204. Full name of registrant(s) is (are) ARTAK NALBANDIAN, 344 VINE ST. #4, GLENDALE, CA 91204. This Business is conducted by: AN INDIVIDUAL. Signed: ARTAK NALBANDIAN. This statement was filed with the County Clerk of Los Angeles County on 05/20/09. The registrant(s) has (have) commenced to transact business under the fictitious business name or names listed above on 5/20/09. 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 prior to that date. 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) Publish: 6/18, 6/25, 7/02, 7/09/2009 California Crusader News

NOTICE OF TRUSTEE'S SALE TS # CA-08-126436-DL Loan # 1008957001 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/11/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 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): MAISHA KULIMA MAYERS TOMPKINS A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY Recorded: 12/18/2006 as Instrument No. 20062806573 in book xxx, page xxx of Official Records in the office of the Recorder of LOS ANGELES County, California; Date of Sale: 7/15/2009 at 10:30 AM Place of Sale: At the West side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, CA 90650 Amount of unpaid balance and other charges: \$465,343.78 The purported property address is: 13626 CERISE AVE HAWTHORNE, CA 90250 Assessors Parcel No. 4052-005-053 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, please refer to the referenced legal description for property location. In the event no common address or common designation of the property is provided herein directions to the location of the property may be obtained within 10 days of the date of first publication of this Notice of Sale by sending a written request to One West Bank FSB 6900 Beatrice Drive Kalamazoo MI 49009. Pursuant to California Civil Code 2923.5 (c), the beneficiary or authorized agent declares as follows: See the attached Declaration marked as Exhibit A, attached hereto and made a part hereof by this reference. [1] The mortgage loan servicer has not obtained from the commissioner a final or temporary order of exemption pursuant to Section 2923.53 that is current and valid on the date the notice of sale is filed; [2] The timeframe for giving notice of sale specified in subdivision (a) of Section 2923.52 does apply to this notice of sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney. Date: Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-730-2727 or Login to: www.fidelityasap.com Reinstatement Line: (877) 908-4357 Quality Loan Service, Corp. 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# 3154767 06/25/2009, 07/02/2009, 07/09/2009

NOTICE OF TRUSTEE'S SALE T.S. No. GM-195231-C Loan No. 0306687322 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 5/22/1998. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 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: GEROYD EVANS, AN UNMARRIED MAN, AND CAROLYN R. EVANS, AN UNMARRIED WOMAN Recorded 6/10/1998 as Instrument No. 98-974714 in Book -, page of Official Records in the office of the Recorder of Los Angeles County, California, Date of Sale: 7/16/2009 at 10:30 AM Place of Sale: At the west side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, California Property Address is purported to be: 3525 W 118TH STREET INGLEWOOD, California 90303 APN #: 4055-004-019 The total amount secured by said instrument as of the time of initial publication of this notice is \$107,575.80, which includes the total

NOTICE OF TRUSTEE'S SALE TS # CA-09-263220-PJ Loan # 3013829993 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 5/29/2007. 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): ALICIA SALGADO A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY Recorded: 6/5/2007 as Instrument No. 20071353359 in book -, page - of Official Records in the office of the Recorder of LOS ANGELES County, California; Date of Sale: 7/16/2009 at 10:30 AM Place of Sale: At the West side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, CA 90650 Amount of unpaid balance and other charges: \$558,624.52 The purported property address is: 9614 & 9616 REDFERN AV INGLEWOOD, CA 90301 Assessors Parcel No. 4023-015-012 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, please refer to the referenced legal description for property location. In the event no common address or common designation of the property is provided herein directions to the location of the property may be obtained within 10 days of the date of first publication of this Notice of Sale by sending a written request to Washington Mutual Bank, FA 7255 Baymeadows Way Jacksonville FL 32256 Pursuant to California Civil Code 2923.54 the undersigned, on behalf of the beneficiary, loan servicer or authorized agent, declares as follows: [1] The mortgage loan servicer has obtained from the commissioner a final or temporary order of exemption pursuant to Section 2923.53 that is current and valid on the date the notice of sale is filed; [2] The timeframe for giving notice of sale specified in subdivision (a) of Section 2923.52 does not apply pursuant to Section 2923.52. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney. Date: Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-730-2727 or Login to: www.fidelityasap.com Reinstatement Line: 619-645-7711 Quality Loan Service, Corp. 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# 3152445 06/25/2009, 07/02/2009, 07/09/2009

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. Pursuant to California Civil Code 2923.54 the undersigned, on behalf of the beneficiary, loan servicer or authorized agent, declares as follows: [1] The mortgage loan servicer has obtained from the commissioner a final or temporary order of exemption pursuant to Section 2923.53 that is current and valid on the date the notice of sale is filed; [2] The timeframe for giving notice of sale specified in subdivision (a) of Section 2923.52 does not apply pursuant to Section 2923.52 or 2923.55. Date: 6/22/2009 ETS Services, LLC 2255 North Ontario Street, Suite 400 Burbank, California 91504-3120 Sale Line: 714-730-2727 Ileana Petersen, TRUSTEE SALE OFFICER ASAP# 3129815 06/25/2009, 07/02/2009, 07/09/2009

FICTITIOUS BUSINESS NAME STATEMENT

File No. 09-0748093

The following person(s) is (are) doing business as: EXCESS CAPITAL GROUP, 724 S. BERENDO ST. #3E, L.A., CA 90005. Full name of registrant(s) is (are) JOON YI, 724 S. BERENDO ST. #3E, L.A., CA 90005, JACKSON PARK, 11000 MORRISON ST. #204, N. HOLLYWOOD, CA 91601. This Business is conducted by: A GENERAL PARTNERSHIP. Signed: JOON YI. This statement was filed with the County Clerk of Los Angeles County on 05/20/09. The registrant(s) has (have) commenced to transact business under the fictitious business name or names listed above on N/A. NOTICE - This Fictitious Business 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 prior to that date. 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) Publish: 6/18, 6/25, 7/02, 7/09/2009 California Crusader News

NOTICE OF TRUSTEE'S SALE TS # CA-09-262874-ED Loan # 0634813307 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 5/5/2006. 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. 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): HAI H PHAM, A SINGLE MAN Recorded: 6/1/2006 as Instrument No. 2006-1203826 in book -, page - of Official Records in the office of the Recorder of LOS ANGELES County, California; Date of Sale: 7/16/2009 at 10:30 AM Place of Sale: At the West side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, CA 90650 Amount of unpaid balance and other charges: \$596,250.13 The purported property address is: 4836-4838 W 115TH ST HAWTHORNE, CA 90250 Assessors Parcel No. 4141-018-007 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, please refer to the referenced legal description for property location. In the event no common address or common designation of the property is provided herein directions to the location of the property may be obtained within 10 days of the date of first publication of this Notice of Sale by sending a written request to Washington Mutual Bank, FA 7255 Baymeadows Way Jacksonville FL 32256 Pursuant to California Civil Code 2923.54 the undersigned, on behalf of the beneficiary, loan servicer or authorized agent, declares as follows: [1] The mortgage loan servicer has obtained from the commissioner a final or temporary order of exemption pursuant to Section 2923.53 that is current and valid on the date the notice of sale is filed; [2] The timeframe for giving notice of sale specified in subdivision (a) of Section 2923.52 does not apply pursuant to Section 2923.52. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney. Date: Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-730-2727 or Login to: www.fidelityasap.com Reinstatement Line: 619-645-7711 Quality Loan Service, Corp. 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# 3153938 06/25/2009, 07/02/2009, 07/09/2009

NOTICE OF TRUSTEE'S SALE T.S. No. GM-176680-C Loan No. 0307713538 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 7/25/2006. 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 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: DARIO ARANGO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY Recorded 8/1/2006 as Instrument No. 06-1700723 in Book -, page of Official Records in the office of the Recorder of Los Angeles County, California, Date of Sale: 7/16/2009 at 10:30 AM Place of Sale: At the west side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, California Property Address is purported to be: 5041-5045 W 104TH ST INGLEWOOD, California 90304 APN #: 4038-010-010 The total amount secured by said instrument as of the time of initial publication of this notice is \$541,752.99, 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

NOTICE OF TRUSTEE'S SALE TS # CA-09-260963-BL Loan # 41204090 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): JANET HAYS-FORBES, A WIDOW Recorded: 7/3/2006 as Instrument No. 06 1463702 in book xxx, page xxx of Official Records in the office of the Recorder of LOS ANGELES County, California; Date of Sale: 7/15/2009 at 10:30 AM Place of Sale: At the West side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, CA 90650 Amount of unpaid balance and other charges: \$435,006.94 The purported property address is: 2518w 108th Street Inglewood, CA 90303 Assessors Parcel No. 4029-003-019 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, please refer to the referenced legal description for property location. In the event no common address or common designation of the property is provided herein directions to the location of the property may be obtained within 10 days of the date of first publication of this Notice of Sale by sending a written request to Litton Loan Servicing LP 4828 Loop Central Drive Houston TX 77081 Pursuant to California Civil Code 2923.54 the undersigned, on behalf of the beneficiary, loan servicer or authorized agent, declares as follows: [1] The mortgage loan servicer has obtained from the commissioner a final or temporary order of exemption pursuant to Section 2923.53 that is current and valid on the date the notice of sale is filed; [2] The timeframe for giving notice of sale specified in subdivision (a) of Section 2923.52 does not apply pursuant to Section 2923.52. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney. Date: Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-730-2727 or Login to: www.fidelityasap.com Reinstatement Line: (800) 247-9727 Quality Loan Service, Corp. 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# 3154525 06/25/2009, 07/02/2009, 07/09/2009

of this notice. Pursuant to California Civil Code 2923.54 the undersigned, on behalf of the beneficiary, loan servicer or authorized agent, declares as follows: [1] The mortgage loan servicer has obtained from the commissioner a final or temporary order of exemption pursuant to Section 2923.53 that is current and valid on the date the notice of sale is filed; [2] The timeframe for giving notice of sale specified in subdivision (a) of Section 2923.52 does not apply pursuant to Section 2923.52 or 2923.55. Date: 6/17/2009 ETS Services, LLC 2255 North Ontario Street, Suite 400 Burbank, California 91504-3120 Sale Line: 714-730-2727 Digna Del Fonso, TRUSTEE SALE OFFICER ASAP# 3129630 06/25/2009, 07/02/2009, 07/09/2009

FICTITIOUS BUSINESS NAME STATEMENT

File No. 09-0757048

The following person(s) is (are) doing business as: ANCHRI, INC., 3168 N. GAREY AVE., POMONA, CA 91767. Full name of registrant(s) is (are) ANCHRI, INC., 14078 GLENDALE CT., RANCHO CUCAMONGA, CA 91739. This Business is conducted by: A CORPORATION. Signed: PHILLIP M. HERRERA. This statement was filed with the County Clerk of Los Angeles County on 05/21/09. The registrant(s) has (have) commenced to transact business under the fictitious business name or names listed above on N/A. 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 prior to that date. 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) Publish: 6/18, 6/25, 7/02, 7/09/2009 California Crusader News

Trustee Sale No. 2009-CA005308 Loan No. 45-003247 Title Order No. 20900264-30 Sales Line: 714-573-1965 Notice of Trustee's Sale YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 5/27/2008. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 7/2/2009 at 10:30 AM R.E.F.S. Inc., a California Corporation as the duly appointed Trustee under and pursuant to Deed of Trust Recorded: 06/05/2008, Book N/A, Page N/A, Instrument 20080991748 of official records in the Office of the Recorder of Los Angeles County, California, executed by: Pearlene Anderson, an unmarried woman, as Trustor, Golden Security Bank, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's 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. Sale 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 the Deed of Trust. 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, interest thereon, estimated 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. Place of Sale: At the front entrance to the Pomona Superior Courts Building, 350 West Mission Blvd., Pomona, CA. Legal Description: As more fully described in said Deed of Trust Amount of unpaid balance and other charges: \$632,705.77 (estimated) Street address and other common designation of the real property: 712 West Beach Avenue, Inglewood, CA 90302 APN Number: 4017-025-006 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is". 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: 6/8/2009 R.E.F.S. Inc., a California Corporation, as said Trustee Melinda Rowley, Asst. Vice President R.E.F.S. Inc., a California Corporation is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P582481 6/11, 6/18, 06/25/2009

Order No: 3867908 TS No: E08-07139 NOTICE OF TRUSTEE'S SALE UNDER A NOTICE OF DELINQUENT ASSESSMENT AND CLAIM OF LIEN YOU ARE IN DEFAULT UNDER A NOTICE OF DELINQUENT ASSESSMENT AND CLAIM OF LIEN, DATED 6/18/2008, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE is hereby given that Wilkin & Neal, LLC, a Delaware Limited Liability Company, as duly appointed Trustee pursuant to certain Notice of Delinquent Assessment and Claim of Lien (hereinafter referred to as "Lien"), recorded on 6/23/2008 as instrument number 20081110111 in the office of the County Recorder of Los Angeles County, California, and further pursuant to the Notice of Default and Election to Sell thereunder recorded on 9/15/2008 as instrument number 08-1655678 in said county and further pursuant to California Civil Code Section 1367.1 and those certain Covenants, Conditions and Restrictions recorded on 7/24/1980 as instrument number 80-704388, WILL SELL, on 7/6/2009, 10:30 AM At the front entrance to the Pomona Superior Courts Building, 350 West Mission Blvd., Pomona, CA a public auction to the highest bidder for lawful money of the United States payable at the time of sale, all right, title and interest in the property situated in said county as more fully described in the above referenced Lien. The purported owner(s) of said property is (are): Yolanda Smith, a single woman. The property address and other common designation, if any, of the real property is purported to be: 727 N. Eucalyptus Ave. #7 Inglewood CA 90302, APN 4017-010-130. 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 this Notice of Sale is: \$9,926.58. The opening bid at the foreclosure sale may be more or less than this estimate. In addition to cash, the trustee will accept a cashier's check drawn on a state or national bank, a check drawn on a state or federal credit union or a check drawn on 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 this state. 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 the endorsee as a matter of right. Said sale shall be made, but without covenant or warranty, express or implied regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Lien, advances thereunder, with interest as provided in Declaration plus the fees, charges and expenses of the trustee. THIS PROPERTY IS BEING SOLD IN AN "AS IS" CONDITION. Wilkin & Neal, LLC, a Delaware Limited Liability Company, is attempting to collect a debt. Any information obtained will be used for that purpose. If you have previously received a discharge in bankruptcy, you may have been released from personal liability for this debt in which case this notice is intended to exercise the secured party's rights against the real property only. IMPORTANT NOTICE: Notwithstanding anything to the contrary contained herein, the sale shall be subject to the following as provided in California Civil Code Section 1367.4(c): "a nonjudicial foreclosure sale by an association to collect upon a debt for delinquent assessments shall be subject to a right of redemption. The redemption period within which the separate interest may be redeemed from a foreclosure sale under this paragraph ends 90 days after the sale." Dated: 6/9/2009 Wilkin & Neal, LLC, as said Trustee a Delaware Limited Liability Company 5805 Sepulveda Blvd., Suite 670 Van Nuys, CA 91411 (818) 845-8808 By: Susan Paquette Trustee Sales Officer For sales information, call 714-573-1965 or go to www.priorityposting.com P582889, 6/11, 6/18, 06/25/2009

NOTICE OF TRUSTEE'S SALE Trustee's Sale No. 05-FMG-70831 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 2/20/2007. 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 July 2, 2009, at 10:30 AM, AT WEST SIDE TO THE LOS ANGELES COUNTY COURTHOUSE DIRECTLY FACING NORWALK BLVD., 12720 NORWALK BOULEVARD, in the City of NORWALK, County of LOS ANGELES, State of CALIFORNIA, REGIONAL SERVICE CORPORATION, a California corporation, as duly appointed Trustee under that certain Deed of Trust executed by LETIA ROYAL, A MARRIED WOMAN, as Trustors, recorded on 2/27/2007, as Instrument No. 20070416686, of Official Records in the office of the Recorder of LOS ANGELES County, State of CALIFORNIA, under the power of sale therein contained, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, for cash, or cashier's check (payable at the time of sale in lawful money of the United States) without warranty express or implied as to title, use, possession or encumbrances, all right, title and interest conveyed to and now held by it as such Trustee, in and to the following described property situated in the aforesaid County and State, to-wit: TAX PARCEL NO. 4025-003-097 From information which the Trustee deems reliable, but for which Trustee makes no representation or warranty, the street address or other common designation of the above described property is purported to be 3500 WEST MANCHESTER BOULEVARD NO. 97, INGLEWOOD, CA 90305. Said property is being sold for the purpose of paying the obligations secured by said Deed of Trust, including fees and expenses of sale. The total amount of the unpaid principal balance, interest thereon, together with reasonably estimated costs, expenses and advances at the time of the initial publication of the Notice of Trustee's Sale is \$417,913.99. In compliance with California Civil Code 2923.5(c), the mortgagee, trustee, beneficiary, or authorized agent declares: that it has contacted the borrower(s) to assess their financial situation and to explore options to avoid foreclosure; or that it has made efforts to contact the borrower(s) to assess their financial situation and to explore options to avoid foreclosure by one or more of the following methods: by telephone, by United States mail; either 1st class or certified; by overnight delivery; by personal delivery; by e-mail; by face to face meeting or the borrower has surrendered the property to the mortgagee, trustee, beneficiary, or authorized agent and that the compliance with Civil Code Section 2923.5 was made at least thirty (30) days prior to the date of this Notice of Sale. Dated: 6/8/2009 REGIONAL SERVICE CORPORATION, Trustee By MELISSA HUERTEN, ASSISTANT VICE PRESIDENT Agent for Trustee: AGENCY SALES AND POSTING 3210 EL CAMINO REAL, SUITE 200 IRVINE, CA 92602 Telephone Number: (909) 542-2550 Sale Information: (714) 730-2727 or http://www.trustee.com ASAP# 3135284 06/11/2009, 06/18/2009, 06/25/2009

NOTICE OF TRUSTEE'S SALE TS # CA-09-25235-TC Loan # 1006803892 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/8/2005. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE is hereby given that Wilkin & Neal, LLC, a Delaware Limited Liability Company, as duly appointed Trustee pursuant to certain Notice of Delinquent Assessment and Claim of Lien (hereinafter referred to as "Lien"), recorded on 6/23/2008 as instrument number 20081110111 in the office of the County Recorder of Los Angeles County, California, and further pursuant to the Notice of Default and Election to Sell thereunder recorded on 9/15/2008 as instrument number 08-1655678 in said county and further pursuant to California Civil Code Section 1367.1 and those certain Covenants, Conditions and Restrictions recorded on 7/24/1980 as instrument number 80-704388, WILL SELL, on 7/6/2009, 10:30 AM At the front entrance to the Pomona Superior Courts Building, 350 West Mission Blvd., Pomona, CA a public auction to the highest bidder for lawful money of the United States payable at the time of sale, all right, title and interest in the property situated in said county as more fully described in the above referenced Lien. The purported owner(s) of said property is (are): Yolanda Smith, a single woman. The property address and other common designation, if any, of the real property is purported to be: 727 N. Eucalyptus Ave. #7 Inglewood CA 90302, APN 4017-010-130. 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 this Notice of Sale is: \$9,926.58. The opening bid at the foreclosure sale may be more or less than this estimate. In addition to cash, the trustee will accept a cashier's check drawn on a state or national bank, a check drawn on a state or federal credit union or a check drawn on 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 this state. 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 the endorsee as a matter of right. Said sale shall be made, but without covenant or warranty, express or implied regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Lien, advances thereunder, with interest as provided in Declaration plus the fees, charges and expenses of the trustee. THIS PROPERTY IS BEING SOLD IN AN "AS IS" CONDITION. Wilkin & Neal, LLC, a Delaware Limited Liability Company, is attempting to collect a debt. Any information obtained will be used for that purpose. If you have previously received a discharge in bankruptcy, you may have been released from personal liability for this debt in which case this notice is intended to exercise the secured party's rights against the real property only. IMPORTANT NOTICE: Notwithstanding anything to the contrary contained herein, the sale shall be subject to the following as provided in California Civil Code Section 1367.4(c): "a nonjudicial foreclosure sale by an association to collect upon a debt for delinquent assessments shall be subject to a right of redemption. The redemption period within which the separate interest may be redeemed from a foreclosure sale under this paragraph ends 90 days after the sale." Dated: 6/9/2009 Wilkin & Neal, LLC, as said Trustee a Delaware Limited Liability Company 5805 Sepulveda Blvd., Suite 670 Van Nuys, CA 91411 (818) 845-8808 By: Susan Paquette Trustee Sales Officer For sales information, call 714-573-1965 or go to www.priorityposting.com P582889, 6/11, 6/18, 06/25/2009

Fictitious Business Name Statement File No. 20090894731 The following person(s) is/are doing business as: NEW HEAVEN BPO SERVICES, 12735 EUCALYPTUS AVE #1 HAWTHORNE, CA 90250 This business is conducted by: AN INDIVIDUAL The registrant has not yet begun to transact business under the fictitious business name or names listed herein. 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.) SIGNED: JOSE M. MELLIZ This statement was filed with the County Clerk of Los Angeles County on 06/15/2009 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 14441 et seq., Business and Professions Code). (First Filing) Pub: 6/18, 6/25, 7/02, 7/09/2009 California Crusader Newspaper H

Fictitious Business Name Statement File No. 20090859803 The following person(s) is/are doing business as: ARTHUR JACKSON BODY SHOP, 10205 S NORMANDIE LOS ANGELES, CA 90044 This business is conducted by: AN INDIVIDUAL registrant has begun to transact business under the fictitious business name or names listed. DATE: 06-01-2009 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.) SIGNED: ARTHUR JACKSON This statement was filed with the County Clerk of Los Angeles County on 06/09/2009 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 14441 et seq., Business and Professions Code). (First Filing) Pub: 6/18, 6/25, 7/02, 7/09/2009 California Crusader Newspaper H

NOTICE OF TRUSTEE'S SALE Trustee's Sale No. CAMOR-094556 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 1/10/2006. 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 July 1, 2009, at 10:30 AM, AT WEST SIDE TO THE LOS ANGELES COUNTY COURTHOUSE DIRECTLY FACING NORWALK BLVD., 12720 NORWALK BOULEVARD, in the City of NORWALK, County of LOS ANGELES, State of CALIFORNIA, ASSET FORECLOSURE SERVICES, INC., a California corporation, as duly appointed Trustee under that certain Deed of Trust executed by OCTAVIO IBARRA, AN UNMARRIED MAN AND WARDIA RAINONE, AN UNMARRIED WOMAN, AS JOINT TENANTS, as Trustors, recorded on 1/18/2006, as Instrument No. 060115577, of Official Records in the office of the Recorder of LOS ANGELES County, State of CALIFORNIA, under the power of sale therein contained, WILL SELL AT PUBLIC AUCTION 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. Property is being sold "as is - where is", TAX PARCEL NO. 4024-026-024 From information which the Trustee deems reliable, but for which Trustee makes no representation or warranty, the street address or other common designation of the above described property is purported to be INGLEWOOD, CA 90301, 1027 WALNUT STREET Said property is being sold for the purpose of paying the obligations secured by said Deed of Trust, including fees and expenses of sale. The total amount of the unpaid principal balance, interest thereon, together with reasonably estimated costs, expenses and advances at the time of the initial publication of the Notice of Trustee's Sale is \$457,754.08. WE ARE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. SALE INFORMATION LINE: 714-730-2727 or www.fidelityyasap.com Dated: 6/11/2009 ASSET FORECLOSURE SERVICES, INC., AS TRUSTEE By Georgina Rodriguez, Foreclosure Assistant ASAP# 3143670 06/11/2009, 06/18/2009, 06/25/2009

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 801-055137 Loan No. Title Order No. 2732393982277 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12-18-2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. ON 07-02-2009 at 10:30 AM., PLMLENDER SERVICES, INC. as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 12-24-2007, Book-, Page-, Instrument 20072823258 of official records in the Office of the Recorder of LOS ANGELES County, California, executed by: TRACY PUGH, as Trustor, BISMARCK MORTGAGE COMPANY, LLC, as Beneficiary, will sell at public auction the trustor's interest in the property described below, to the highest bidder for cash, cashier's check drawn by a state or federal national bank, a cashier's check drawn by a state or federal credit union, or a cashier's 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. The sale 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 the Deed of Trust. 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, interest thereon, estimated 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. Place of Sale: AT THE WEST SIDE OF THE LOS ANGELES COUNTY COURTHOUSE, DIRECTLY FACING NORWALK BLVD., 12720 NORWALK BOULEVARD, NORWALK, CA Amount of unpaid balance and other charges: \$207,270.30(estimated) Street address and other common designation of the real property purported as: 11701 DOTY AVENUE, HAWTHORNE, CA 90250 APN Number: 4048-015-074 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is". DATE: 06-04-2009 FOR TRUSTEE'S SALES INFORMATION, PLEASE CALL 714-730-2727, OR VISIT WEBSITE: WWW.FIDELITYYASAP.COM PLM LENDER SERVICES, INC., As Trustee (408)-370-4030 ELIZABETH GODBEY, VICE PRESIDENT PLM LENDER SERVICES, INC. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. ASAP# 3139385 06/11/2009, 06/18/2009, 06/25/2009

Trustee Sale No.: 2009018080008 Title Order No.: 090155633 FHVA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 2/17/2006. 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 02/23/2006 as Instrument No. 06400984 of official records in the office of the County Recorder of Los Angeles County, State of California, Executed By: ROBERT C. AURELI, TRUSTEE(S) OF THE ROBERT C. AURELI LIVING TRUST, DATED 07/06/2000, will sell at public auction to highest bidder for cash, cashier's check/cash equivalent or other form of payment authorized by 2924(h), (b) (payable at time of sale in lawful money of the United States). Date of Sale: 7/1/2009 Time of Sale: 10:30 AM Place of Sale: At the front entrance to the Pomona Superior Courts Building, 350 West Mission Blvd., Pomona, CA Street Address and other common designation, if any, of the real property described above is purported to be: 3500 WEST MANCHESTER BOULEVARD NO. INGLEWOOD, CA 90305 APN#: 4025-003-133 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 \$308,721.25. 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: 6/7/2009 NDEX West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P578132 6/11, 6/18, 06/25/2009

NOTICE OF TRUSTEE'S SALE TS # CA-08-207079-BL Loan # 0009348004 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/18/2005. 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 of the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE. Trustor(s): ROXANA E OCHOA, A SINGLE WOMAN Recorded: 10/25/2005 as Instrument No. 05 2559819 in book --, page -- of Official Records in the office of the Recorder of LOS ANGELES County, California; Date of Sale: 7/2/2009 at 10:30 AM Place of Sale: At the West side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, CA 90650 Amount of unpaid balance and other charges: \$296,412.34 The purported property address is: 1017N CHESTER AVE INGLEWOOD, CA 90302 Assessors Parcel No. 4013-031-015 The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagee, the Mortgagee, or the Mortgagee's Attorney. Date: 6/11/2009 Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-730-2727 or Login to: www.fidelityyasap.com Reinstatement Line: 619-645-7711 Quality Loan Service, Corp. 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# 3123250 06/11/2009, 06/18/2009, 06/25/2009

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 431404CA Loan No. 06989138815 Title Order No. 602123046 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 05/09/2006. 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 PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. ON 07/01/2009 at 10:30 AM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 05/16/2006, Book, Page, Instrument 06 1073844, of official records in the Office of the Recorder of LOS ANGELES County, California, executed by: BARRY WALKER, AN UNMARRIED MAN, as Trustor, LONG BEACH MORTGAGE COMPANY, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's 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. Sale 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 the Deed of Trust. 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, interest thereon, estimated 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. Place of Sale: AT THE WEST SIDE OF THE LOS ANGELES COUNTY COURTHOUSE, DIRECTLY FACING NORWALK BLVD., 12720 NORWALK BLVD., NORWALK, CA Legal Description: LOT 8 OF TRACT NO. 7654, IN THE CITY OF INGLEWOOD, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 97 PAGES 24 AND 43 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY. Amount of unpaid balance and other charges: \$471,081.48 (estimated) Street address and other common designation of the real property: 433 NORTH OSAGE AVENUE INGLEWOOD, CA 90301 APN Number: 4015-022-007 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is". In compliance with California Civil Code 2923.5(c) the mortgagee, trustee, beneficiary, or authorized agent declares: that it has contacted the borrower(s) to assess their financial situation and to explore options to avoid foreclosure; or that it has made efforts to contact the borrower(s) to assess their financial situation and to explore options to avoid foreclosure by one or more of the following methods: by telephone, by United States mail; either 1st class or certified; by overnight delivery; by personal delivery; by e-mail; by face to face meeting. DATE: 06-11-2009 CALIFORNIA RECONVEYANCE COMPANY, as Trustee (714) 259-7850 or www.fidelityyasap.com (714) 573-1965 or www.priorityposting.com CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. DEBORAH BRIGNAC, VICE PRESIDENT 9200 OAKDALE AVE MAILSTOP N110612 CHATSWORTH, CA 91311 ASAP# 3117385 06/11/2009, 06/18/2009, 06/25/2009

NOTICE OF TRUSTEE'S SALE T.S. NO. GM-170659-C Loan No. 0810028987 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/7/2006. 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: TRACY FOLK A SINGLE WOMAN Recorded 11/21/2006 as Instrument No. 06 2584774 in Book, page of Official Records in the office of the Recorder of Los Angeles County, California, Date of Sale: 7/2/2009 at 10:30 AM Place of Sale: At the west side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, California Property Address is purported to be: 3500 W MANCHESTER BLVD UNIT 160 INGLEWOOD, California 90305-0000 APN #: 4025-002-013 The total amount secured by said instrument as of the time of initial publication of this notice is \$463,687.92, 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: 6/8/2009 ETS Services, LLC 2255 North Ontario Street, Suite 400 Burbank, California 91504-3120 Sale Line: 714-730-2727 Christine Gomez-Schwab, TRUSTEE SALE OFFICER ASAP# 3142037 06/11/2009, 06/18/2009, 06/25/2009

NOTICE OF TRUSTEE'S SALE TS No. 09-0005769 Title Order No. 09-8-024087 Investor/Insurer No. 106930200 APN No. 4025-022-036 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/02/2005. 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." Notice is hereby given that CONTRAST COMPANY, N.A., as duly appointed trustee pursuant to the Deed of Trust executed by CARLA WOODSON, AN UNMARRIED WOMAN, dated 11/02/2005 and recorded 11/22/05, as Instrument No. 05 2837764, in Book, Page, of Official Records in the office of the County Recorder of Los Angeles County, State of California, will sell on 07/01/2009 at 10:30AM, At the West side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, CA 90650 at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, 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 and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 9021 SOUTH CALVIN WAY INGLEWOOD, CA, 90305. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$513,495.51. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks 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. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal sum of the note(s) secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. If required by the provisions of section 2923.5 of the California Civil Code, the declaration from the mortgagee, beneficiary or authorized agent is attached to the Notice of Trustee's Sale duly recorded with the appropriate County Recorder's Office. DATED: 04/27/2009 RECORDER'S COMPANY, N.A. 1800 Tappan Canyon Rd., CA-69184-01-94 SIMI VALLEY, CA 93063 Phone: (800) 281 8219, Sales Information (626) 927-4399 By-- Trustee Trustee Sale Officer CONTRAST COMPANY, N.A. is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. ASAP# 3141843 06/11/2009, 06/18/2009, 06/25/2009

Trustee Sale No.: 20090134002098 Title Order No.: 3206-188982 FHVA/PMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 1/6/2006. 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 01/20/2006 as Instrument No. 06 0143595 of official records in the office of the County Recorder of Los Angeles County, State of California, Executed By: GLORIA HODGE, will sell at public auction to highest bidder for cash, cashier's check/cash equivalent or other form of payment authorized by 2924(b), (payable at time of sale in lawful money of the United States). Date of Sale: 7/1/2009 Time of Sale: 10:30 AM Place of Sale: At the front entrance to the Pomona Superior Courts Building, 350 West Mission Blvd., Pomona, CA Street Address and other common designation, if any, of the real property described above is purported to be: 800 GLENWAY DRIVE 119, INGLEWOOD, CA 90302 APN#: 4017-021-138 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 \$276,064.56. 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: 6/10/2009 NDEX West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P574890 6/11, 6/18, 06/25/2009

NOTICE OF TRUSTEE'S SALE TS # CA-09-256409-BL Loan # 40308470 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/23/2006. 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 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): WAYNARD LIGGINS, A MARRIED MAN AS HIS S/OLE AND SEPARATE PROPERTY Recorded: 7/3/2006 as Instrument No. 2006-1460118 in book xxx, page xxx of Official Records in the office of the Recorder of LOS ANGELES County, California; Date of Sale: 7/1/2009 at 10:30 AM Place of Sale: At the West side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, CA 90650 Amount of unpaid balance and other charges: \$315,442.51 The purported property address is: 620 W Hyde Park Blvd 101 Inglewood, CA 90302 Assessors Parcel No. 4017-028-107 The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagee, the Mortgagee, or the Mortgagee's Attorney. Date: 6/8/2009 Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-730-2727 or Login to: www.fidelityyasap.com Reinstatement Line: (800) 247-9727 Quality

NOTICE OF TRUSTEE'S SALE TS # CA-09-240315-CH Loan # 2000537003 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 2/1/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): GIOVANNI CASTILLO, A MARRIED MAN Recorded: 2/13/2007 as Instrument No. 20070310049 in book --, page -- of Official Records in the office of the Recorder of LOS ANGELES County, California; Date of Sale: 7/15/2009 at 10:30 AM Place of Sale: At the West side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, CA 90650 Amount of unpaid balance and other charges: \$469,194.05 The purported property address is: 3521 WEST 147TH STREET HAWTHORNE, CA 90250 Assessors Parcel No. 4071-009-016 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, please refer to the referenced legal description for property location. In the event no common address or common designation of the property is provided herein directions to the location of the property may be obtained within 10 days of the date of first publication of this Notice of Sale by sending a written request to Saxon Mortgage Services, Inc. 4708 Mercantile Drive North Ft. Worth TX 76137 Pursuant to California Civil Code 2923.54 the undersigned, on behalf of the beneficiary, loan servicer or authorized agent, declares as follows: [1] The mortgage loan servicer has obtained from the commissioner a final or temporary order of exemption pursuant to Section 2923.53 that is current and valid on the date the notice of sale is filed; [2] The timeframe for giving notice of sale specified in subdivision (a) of Section 2923.52 does not apply pursuant to Section 2923.52. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney. Date: 6/23/2009 Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-730-2727 or Login to: www.fidelityasap.com Reinstatement Line: (888) 325-3502 Quality Loan Service, Corp. 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# 3157818 06/25/2009, 07/02/2009, 07/09/2009

Trustee Sale No.: 20090033500125 Title Order No.: 090133594 FHA/VAPMI No.: NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 4/19/2007. 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. NDEX West, LLC, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 04/25/2007 as Instrument No. 20070995715 of official records in the office of the County Recorder of Los Angeles County, State of California. Executed By: STACEY HENDERSON, 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: 7/15/2009 Time of Sale: 10:30 AM Place of Sale: At the front entrance to the Pomona Superior Courts Building, 350 West Mission Blvd., Pomona, CA Street Address and other common designation, if any, of the real property described above is purported to be: 950 & 950 1/2 EAST 67TH STREET INGLEWOOD, CA 90302 APN#: 4013-026-023 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 \$511,264.28. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default

NOTICE OF TRUSTEE'S SALE TS # CA-06-61155-DL Loan # 0009075912 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/23/2005. 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 of the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): TOMIKO ROBINSON, A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY Recorded: 1/3/2006 as Instrument No. 06 0000346 in book -, page - of Official Records in the office of the Recorder of LOS ANGELES County, California; Date of Sale: 7/8/2009 at 10:30 AM Place of Sale: At the West side of the Los Angeles County Courthouse, directly facing Norwalk Blvd., 12720 Norwalk Blvd., Norwalk, CA 90650 Amount of unpaid balance and other charges: \$642,518.27 The purported property address is: 540W KELSO STREET INGLEWOOD, CA 90301 Assessors Parcel No. 4018-023-002 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, please refer to the referenced legal description for property location. In the event no common address or common designation of the property is provided herein directions to the location of the property may be obtained within 10 days of the date of first publication of this Notice of Sale by sending a written request to Select Portfolio Servicing, Inc. 3815 S.W. Temple Salt Lake City UT 84115-4412. Pursuant to California Civil Code 2923.5 (c), the beneficiary or authorized agent declares as follows: 9/5/2008 NOS Declaration Re: Borrower Contact pursuant to CC 2923.5 (c) Re: Loan Number: 0009075912 Borrower Name: ESTATE OF ROBINSON Address: 540 W KELSO STREET, INGLEWOOD, CA 90301 Beneficiary: U.S. Bank National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2006-3 Home Equity Pass-Through Certificates, Series 2006-3 The undersigned beneficiary or their authorized agent hereby represents and declares as follows: 2. The follow efforts were made to contact the borrower to assess their financial situation and to explore options for the borrower to avoid foreclosure: The undersigned makes the above representations with the intent that the trustee proceed with recordation of the Notice of Sale in compliance with California Civil Code 2923.5 (c). Date: 1/20/09 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney. Date: 6/15/2009 Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101 619-645-7711 For NON SALE information only Sale Line: 714-730-2727 or Login to: www.fidelityasap.com Reinstatement Line: 619-645-7711 Quality Loan Service, Corp. 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# 3147365 06/18/2009, 06/25/2009, 07/02/2009

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: 6/19/2009 NDEX West, LLC may be acting as a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. P586795 6/25, 7/2, 07/09/2009

Fictitious Business Name Statement
File No. 20090739809
The following person(s) is/are doing business as: LINKTELLIGENCE; 8500 WILSHIRE BLVD SUITE # 1026 BEVERLY HILLS, CA 90211 This business is conducted by: AN INDIVIDUAL The registrant has not yet begun to transact business under the fictitious business name or names listed herein. 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.) SIGNED: MICHAEL BENJAMIN This statement was filed with the County Clerk of Los Angeles County on 05/19/2009 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). (First Filing) Pub: 6/11, 6/18, 6/25, 7/02/2009 California Crusader Newspaper H

Fictitious Business Name Statement
File No. 20090798229
The following person(s) is/are doing business as: OASIS HOME SOLUTIONS; 1314 WEST GLENAOKS BLVD STE #200 GLENDALE, CA 91201 This business is conducted by: AN INDIVIDUAL The registrant has not yet begun to transact business under the fictitious business name or names listed herein. 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.) SIGNED: MARJANITEH ATNEYEL This statement was filed with the County Clerk of Los Angeles County on 05/29/2009 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). (First Filing) Pub: 6/4, 6/11, 6/18, 6/25/2009 California Crusader Newspaper H

NOTICE OF SALE OF AUTOMOTIVE / VESSEL / PROPERTIES
Notice is hereby given pursuant to sections 3071, 3072, & 3051 (CVC) & (CH&N) 503, the undersigned will sell at public auctions at the respective said addresses at 10AM on 07/09/09 the following vehicles, property and vessel to wit:

YEAR	MAKE	MODEL	VIN	LIC	ST	LENGTH/ENG #
91	GMC	TB	J8DB4B1H6M7002537	4N31897	CA	
03	CHE	PK	2GCFC19T831245864	739TWD	NV	
HISHAM'S TOWING 14201 HALLDALE AVE GARDENA CA						
THE FOLLOWING TO BE SOLD ON 07/10/09 AT 10AM						
64	FOR	SE	4R16U136917	ONX761	CA	
LAKEWOOD RV STORAGE 5415 WOODRUFF AVE LAKEWOOD CA						
90	JAY	CMP	1UJAJ01F1L1AN0122	1CC8074	CA	
MARINA BOAT & RV STORAGE 4500 LINCOLN BLVD MARINA DEL REY CA						
04	CHE	UT	3GNEC16T04G114318	319NGP	NV	
8	FOR	YY	1FDXE45S88DA09241	8P48353	CA	
NEW LIFE OF SO CALIFORNIA 2330 S LA BREA LOS ANGELES CA						
74	COU	PU	SGTAMP44242	93365Z	CA	
SANTA FE SPRINGS STORAGE PARK 11908 BLOOMFIELD AVE SANTA FE SPRINGS CA						
94	FRH	DS	1FUJYBEB6RL455684	9A92710	CA	
EXTRA SPACE STORAGE 12737 GARVEY AVE BALDWIN PARK CA						
	REE	SP	30612414	E564558	CA	
1	UTI	VA	1UYVS25361U533013	4JX6115	CA	
5	JMT	CA	1J9CS53225C279012	4JX5981	CA	
2	VOL	DS	4V4NC9GH12N321715	2QRP983	CA	
1	PTR	DS	1NP5D69X61N539216	3QHU876	CA	
1	DEL	CA	1D9AD45201W371343	4JS6924	CA	
WITHOUT PINKSLIP 1770 GAGE AVE BELL GARDENS CA						
84	HON	MC	JH2RC2018EM000340	2Y0419	CA	RC20E2006272
A-AMERICAN SELF STORAGE 1151 GREENFIELD DR EL CAJON CA						
89	CAD	4D	1G6CB5155K4343898	4TPB311	CA	
A-AMERICAN SELF STORAGE 38963 N SIERRA HWY PALMDALE CA						
77	KOM	CCH	S96708	NONE	--	
ACTON/LOS ANGELES NORTH KOA 7601 SOLEDAD CANYON RD ACTON CA						
2	MER	CP	WDBLJ65G32F200985	5TZM044	CA	
AIRPORT AUTOMOTIVE CENTER INC 5345 W 102ND ST LOS ANGELES CA						
06	MER	4SD	WDDDDJ75X06A069986	NONE	--	
G SPOT AUTOMOTIVE 4112 N MISSION RD LOS ANGELES CA						
5	MER	UT	WDCYR49E95X156531	077409T	CA	
OTTO MADDICKS 707 S HAMPTON VENICE CA						
64	CHE	CP	40447N173114	48KB753	CA	
KUSTOM KREATIONS AUTOBODY 17021 INDUSTRY PL LA MIRADA CA						
60	EDD	VESSL	283222	283222	US	477
ISLAND YACHT ANCHORAGE INC BERTH 205D WILMINGTON CA						
73	CAT	VESSL	884	0873FG	CA	26'10
HOLIDAY HARBOR BERTH 201 WILMINGTON CA						
THE FOLLOWING TO BE SOLD 07/11/09 AT 9AM						
1	MAZ	4D	JM1TA22911705587	A896EC	UT	
94	CAD	4D	1G6DW52P8RR725641	5HMC021	CA	
3	TOY	4D	JT2BK18U030070658	4ZNB826	CA	
4	VOL	4D	WVWMD63B24E224756	6AIG856	CA	
3	TOY	4D	4T1BF28B13U274681	GGGGGZ	CA	
92	CHE	MH	1GBKP37NXN3300369	5BGE566	CA	
2	VOL	2H	9BWD6E1J424067408	4ZOW210	CA	
4	CHE	VN	1GCDM19X74B104748	7N98345	CA	
3	HON	UT	5J6YH28543L007098	5PGW558	CA	
00	HON	4D	2HGEJ6673YH520616	5DMH616	CA	
CITY OF LONG BEACH 3111 E WILLOW ST LONG BEACH CA						
THE FOLLOWING TO BE SOLD ON 07/13/09 AT 10AM						
4	CAR	CA	4HXEN10154C073066	4EN4142	CA	
99	CAR	CA	4HXFD2029XC012863	1HU2906	CA	
MARINA BOAT & RV STORAGE 4500 LINCOLN BLVD MARINA DEL REY CA						
83	WDS	VESSL	WDSX092M83HEP18	4852HE	CA	18'00
CERRITOS BAHIA MARINA 6289 E PACIFIC COAST HWY LONG BEACH CA						
96	VOL	DS	4V4JBBPE6TN851985	9B40557	CA	
THROGMORTON'S FRAME CLINIC 2414 CONNOR AVE COMMERCE CA						

Said sales are for the purpose of satisfying liens for the undersigned for towing, storage, labor, material and lien charges together with advertising and expense of sales dated this 06/25/09
BY: GRANT LIENS SALES
(Agent for the above lien holders)
562-865-8394 Fax: 562-865-5593

PUB: 6/25/2009
CCN
LIEN

PUBLIC NOTICE

The Mayor and Council Members of the City of Inglewood have scheduled a public hearing to receive community input on the third year of the 2007-2010 Consolidated Plan and the 2009-2010 Annual Action Plan. The Plan outlines the goals and objectives for use of funding for the Community Development Block Grant (CDBG), HOME Investment Partnership Act (HOME), and the Emergency Shelter Grant (ESG) Programs. The public hearing will be held on the date, time, and place listed below. Interested persons wishing to make comments or provide input are invited to attend.

Date: July 7, 2009
Place: City Council Chambers, 9th Floor
Inglewood City Hall
One Manchester Boulevard
Inglewood, California 90301
Time: 7:00 p.m.

The Consolidated Annual Action Plan for the City of Inglewood serves as the grant application to the United States Department of Housing and Urban Development (HUD) for its federally funded programs. The summary below highlights the FY 2009-2010 preliminary program objectives and proposed use of funds for each funding category. All funds will be used to benefit very-low, low- and moderate-income persons in the City of Inglewood. For FY 2009-2010, beginning October 1, 2009, the City of Inglewood is anticipating funding from the following resources:

Community Development Block Grant (CDBG) Program
\$2,248,881 Community Development Block Grant Allocation
\$ 212,773 FY 2007-2008 CDBG Carryover
\$ 75,980 Program Income
\$2,537,861 Total CDBG Available Resources

Home Investment Partnership Act (HOME) Program
\$1,266,948 HOME Program Allocation
\$ 171,005 FY 2008-09 CHDO Carryover
\$1,437,953 Total HOME Available Resources

Emergency Shelter Grant (ESG) Program
\$ 98,450

Below is a summary of the proposed use of Consolidated Plan Grant Funds:

Community Development Block Grant: Available funding = \$2,537,861

1) **CDBG Public Services:** (15% Maximum Entitlement) = \$337,332

After-School Youth Programs \$ 211,312
Senior Home Delivered Meals \$ 68,720
Fair Housing Counseling \$ 57,300

2) Code Enforcement = \$232,812

3) Infrastructure Improvements = \$1,441,731
Resurfacing of Local Streets Project - (\$519,023), Sidewalk Replacement/Reconstruction Program - (\$389,267), Alley Reconstruction - (\$259,511), Pedestrian Ramp Reconstruction Project - (\$273,930).

4) CDBG Program Administration (20% Entitlement) = \$449,776

HOME Investment Partnership Act: Available funding = \$1,266,948

1) Tenant based rental assistance = \$99,000

2) Housing Rehabilitation and lead-based hazard remediation = \$851,211

3) Program Administration = \$126,695

4) Community Housing Development Organization (CHDO) = \$190,042

Emergency Shelter Grant: Available funding = \$98,450

1) Catholic Charities of Los Angeles, Inc. -S t. Margaret's Center = \$60,000
Summary of proposed services: Emergency shelter and supportive services
2) People Assisting the Homeless (P.A.T.H) = \$38,450
Summary of proposed services: Transitional housing for homeless individuals

Copies of the Consolidated Plan will be available on June 30, 2009. If you wish to receive a copy of the consolidated plan, need special accommodation due to a disability, or have any questions, please contact the CDBG Division at (310) 412-8844, or send a FAX to (310) 330-5756 or TTY at (800) 735-3929 or write to the CDBG Division, One Manchester Boulevard, Suite 750, Inglewood, CA 90301. All requests for accommodation must be received 48 hours prior to the date of the hearing.
PUB: 6/25/2009
CCN
PH

FICTITIOUS BUSINESS NAME STATEMENT

File No. 09-0780136
The following person(s) is (are) doing business as: ANGELES TOWNCAR & AIRPORT SERVICE, 9891 ARLETA AV., ARLETA, CA 91331. Full name of registrant(s) is (are) ANGELA YAGEN, 9891 ARLETA AV., ARLETA, CA 91331. This Business is conducted by: AN INDIVIDUAL. Signed: ANGELA YAGEN. This statement was filed with the County Clerk of Los Angeles County on 05/27/09. The registrant(s) has (have) commenced to transact business under the fictitious business name or names listed above on N/A. 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 prior to that date. 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)
Publish: 06/18, 6/25, 7/02, 7/09/2009
California Crusader News

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 5/30/2008. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Trustor: IRMA JACQUEZ, AN UNMARRIED WOMAN Duly Appointed Trustee: Law Offices of Les Zieve Deed of Trust recorded 6/3/2008 as Instrument No. 20080977062 in book --, page -- of Official Records in the office of the Recorder of Los Angeles County, California, Date of Sale: 7/1/2009 at 11:00 AM Place of Sale: AT THE FRONT ENTRANCE TO THE POMONA MUNICIPAL COURTS BUILDING 350 W MISSION BLVD. POMONA, CA Amount of unpaid balance and other charges: \$56,402.73 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: 10612 S. Prairie Avenue Inglewood, CA 90303 A.P.N.#: 4032-017-003

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.

Dated: June 04, 2009
LAW OFFICES OF LES ZIEVE, as Trustee
18377 Beach Blvd., Suite 210
Huntington Beach, CA 92648
Automated Sale Information Line: 714-848-9272 or www.elitepostardpub.com
For Non-Automated Sale Information, call: 714-848-9290
Christine O'Brien, Trustee Sale Officer

THIS FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION WE OBTAINED WILL BE USED FOR THAT PURPOSE. EPP 3353. 6/11, 6/18, 6/25/2009.

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 del Distrito 51

Sheriff del Condado
 de Los Angeles
 Leroy Baca
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 de Lennox
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 de California (CHP)

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 11:00am - 5:00pm

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City College trustees irked by naming idea

Nanette Asimov, Chronicle Staff Writer

Tuesday, June 23, 2009

Oops.

It seems that City College of San Francisco Chancellor Don Griffin never told the Board of Trustees about his idea to offer naming rights to anyone who ponies up \$6,000 to save a canceled college class, a story that went national after it appeared in Monday's Chronicle.

Irritated, the trustees are squelching the plan until they can discuss it at their Thursday night board meeting. Even then, the idea is no sure thing, said Milton Marks, president of the seven-member elected board.

"Public education is not for sale," he said. "If someone wants to give money, that's great. But getting publicity or feel-good points shouldn't be necessary. It smacks of some sort of paternalism."

On the other hand, he acknowledged that it isn't every day the budget woes of a community college attract national attention. CBS-TV, the Associated Press and bloggers galore have picked up on Griffin's idea. With City College facing state cuts of \$8 million to \$12 million over the next two years, Marks said it may not be the time to look a gift horse in the mouth.

Not that the money's been pouring in since the idea went public Monday. There have been a few nibbles but nothing concrete, according to the foundation and the chancellor's office.

City College is canceling 800 of its approximately 9,800 classes next school year due to a financial deficit from the state's \$23.4 billion budget gap. The courses cover everything from basic Human Biology to Advanced Kung Fu. Even practical courses like accounting and insurance billing - a community college's bread and butter - are being scaled back.

In an interview last week, Griffin told The Chronicle that anyone who wishes to see a semester-long course restored could make out a \$6,000 check to the Foundation of City College of San Francisco, specify which moribund class they want to sponsor and have their name attached to the course.

Most people don't have a spare \$6,000 to give away, and Monday, the college and even The Chronicle received inquiries from people who hoped they could give a smaller amount and share the naming rights with other donors. The very idea calls up visions of, say, "Sally's, Stan's and Danny's Chemistry 101."

Even after fielding calls from angry trustees who learned about the plan only after reading about in the newspaper, Griffin said he likes the idea.

"Obviously I was a little bit ahead of the curve," he said. "I do need to go back and vet it with the board."

Griffin, a licensed psychologist and psychology instructor who has been with City College for 40 years, became chancellor in December. He had been interim chancellor since the previous March.

The trustees said they plan to speak with Griffin in private about making sure they are kept in the loop about such things in the future.

The board has reason to be skittish. As recently as last month, investigators with the San Francisco district attorney's office raided City College offices in search of evidence that college officials had illegally spent public money on donations to political campaigns under former Chancellor Philip Day.

Some of the improper transactions, first disclosed by The Chronicle in 2007, took a circuitous route through the same City College foundation that would handle the \$6,000 checks for reviving canceled courses.

"The foundation doesn't usually fund classes - it usually does scholarships," said trustee John Rizzo, who said he was disappointed that Griffin had bypassed the board with his class-naming idea.

Rizzo said he was also concerned about letting individual donors buy naming rights for courses - although he said he is trying to find a generous donor after whom to name the school's vast new gym complex.

Classes, he said, are different.

"What if the liquor industry wants to sponsor one? Or a sweatshop wants to sponsor a fashion class?" he said.

In those cases, couldn't the trustees just say no to objectionable donors?

"Yeah, is that legal?" Rizzo asked. "There's just a whole bunch of questions."

Saving a college class

What: San Francisco City College trustees will publicly discuss Chancellor Don Griffin's proposal to offer naming rights for donors who revive canceled classes with a cash donation.

When: Thursday, 6 p.m. The discussion is currently listed early on the agenda.

Where: The campus at 33 Gough St., San Francisco.

To fix the budget, first fix the state

Six simple rules for remodeling the government

George Skelton, Capitol Journal

June 29, 2009

From Sacramento -- Once again, Capitol politicians are fighting over how to fix the chronically bleeding state budget. And again, the answer should be clear: It's unfixable.

It will remain unfixable until California's system of governance is pulled apart and overhauled.

Now, they're trying to fix an old, stalled clunker without the right parts.

Anticipating the e-mails, here are two simple truths:

Gov. Arnold Schwarzenegger could fire every state employee under his control -- roughly 235,000 -- and that wouldn't come close to balancing the budget.

Yes, illegal immigration is a drain on the state treasury -- maybe responsible for a fifth or more of the \$24-billion deficit -- but there's little Sacramento can do about that. Washington sets most of the rules.

"California government does not work because it *cannot* work," Micah Weinberg, senior research fellow at the New America Foundation, told a reform forum sponsored by his organization last week.

John Grubb, senior vice president at the Bay Area Council, a business group that advocates calling California's first constitutional convention since 1879, put it this way: "You hear 'Throw the bums out!' If you throw the bums out, the next legislators are going to have the same problems."

In this system, it's easy to resemble a bum.

There are many ways California government could be improved, but these are my priorities:

* Realign state and local responsibilities. Return to the separate roles that were played productively through most of the 20th century until Proposition 13 messed things up three decades ago.

Easy. This isn't an argument about Prop. 13's low residential property tax rates, although I'd argue that big business hasn't been paying its fair share. It's about the unintended consequences of shifting more power over local policy and tax revenue from the communities to Sacramento. It's also about the need to relieve the state's financial burden. The locals should regain control over services and take back the responsibility for financing them. That probably means making it easier for them to raise taxes.

"The fundamental question we have to answer," says Fred Silva, fiscal policy advisor for the reform group California Forward, "is what should be the balance of power between the state and community governments."

* Rebuild the state's outdated tax machine. It needs to be less volatile, more reliable whether in boom times or bust.

It has been leaning too heavily on rich people, who have good and bad years, causing roller-coaster tax trauma in the Capitol. In 2007, the richest 1% paid 48% of the state income tax. The top 5% paid 68%.

Moreover, the sales tax was designed for the mid-20th century and ignores our economy's increasing reliance on tax-exempt services. The taxable percentage of California's consumption has been falling.

A blue-ribbon commission's long-awaited recommendations on how to modernize the tax system is due July 31. But the panel has been thinking so far out of the box -- leaning toward junking the progressive income tax entirely and going to a flat tax and replacing the state sales and corporations taxes with a new "business net receipts" tax -- that it could confuse voters and make them suspicious.

Then we would wind up keeping the same old decrepit machine.

* End Capitol gridlock. The main causes of legislative dysfunction are term limits and, especially, the two-thirds majority vote requirement for money bills.

Term limits have sapped the Legislature of experience, policy knowledge and long-range vision. About the only thing most lawmakers look at beyond their short tenures is the next political job. That's human nature. More power has seeped to the special interests.

Budgets wouldn't be incessantly late if they could be passed on a majority vote, as in 47 other states. Allow the majority party to act. If it screws up, the voters can install the other party in power. That happens periodically in Congress but very rarely in California's Legislature.

Tax increases should be allowed on a majority vote too. But that won't happen as long as voters regard legislators as lower than lizard bellies. At least permitting a majority budget vote would get things moving in the Capitol.

* Elect more pragmatists and fewer ideologues. Bring in some centrists.

Voters took a step toward that last November when they passed Proposition 11. Starting with the 2012 election, legislative districts no longer will be gerrymandered by legislators to protect themselves. Districts will be drawn by an independent commission. And the hope is that some seats will become more competitive between the parties.

There'll be an open primary measure on the June 2010 ballot. Under it, all voters would cast ballots in the same primary. The top two vote-getters, regardless of party, would advance to the

general election. The goal is to force candidates to appeal to a broad range of voters, not just to the party core. It's worth a try.

* Reform the rotten initiative process. It's dominated by special interests with overflowing wallets, in cahoots with a growing political-industrial complex of consultants.

Ballot-box budgeting has handcuffed the Legislature, squirreling away tax money for specific projects that may not have a high priority.

One solution: Require any initiative that would spend money to identify the revenue source.

And return to an "indirect initiative" process -- long ago foolishly discarded -- in which the Legislature could alter a measure before it went on the ballot.

* Apply vision to budgeting. Enact budgets good for two years, rather than one. And Sacramento still needs a spending cap and a real rainy day fund.

Much repairing is needed.

Just don't tell me that California's budget can be fixed "once and for all" before the Fourth of July fireworks. If at least a patchwork budget isn't enacted by then, the state could explode into a grand finale.

Strong Basis in Confusion

InsideHigherED

By Dean Dad June 30, 2009 9:36 pm

As someone integral to the hiring process at a public institution, I take particular interest in the New Haven firefighters' case, *Ricci v. DeStefano*.

I don't want to address the specific facts of the *Ricci* case, since specific facts aren't what Supreme Court decisions are (supposed to be) about. I want to try to figure out, based on this case, what employers are supposed to do when they use a criterion – any criterion – that may have a 'disparate impact' on minority candidates.

According to Title VII of the Civil Rights Act of 1964 (as amended in 1991), there are two varieties of unacceptable discrimination: disparate treatment and disparate impact. "Treatment" is the straightforward kind of discrimination that announces itself clearly, the "we don't serve your kind" variety. Treatment is assumed to be intentional. "Impact" refers to outcomes that may or may not have been intentional, but that have the effect of disadvantaging one group as against another. The Act stipulates that criteria that have disparate impacts are presumptively invalid, unless and until the employer can show 'business necessity' and a lack of better alternatives. (The employer also has to show that the business necessity is not 'pretextual' -- in other words, that it's not just a fig leaf to mask another agenda.) In this case, the City of New Haven threw out a written test it used to determine promotions within the fire department, on the grounds that the results of the test showed a disparate impact on minority candidates. The City feared that it would be held liable under the 'disparate impact' standard, so it threw out the test after it had been administered. Some white candidates who had done well on the test sued, claiming disparate treatment based on race -- arguing that whites were singled out on purpose -- and won, 5-4.

As Justice Kennedy correctly put it in the majority opinion, "[O]ur task is to provide guidance to employers and courts..." (p. 20) Exactly so. I'm looking for guidance. Let's say that I want to comply with the law, as delineated by the Court. What would compliance look like?

Justice Kennedy holds that actions taken to remediate disparate impact are themselves disparate treatment. Drawing on 14th amendment rulings -- although at pains to say that this case wasn't about the 14th amendment -- he allowed only a "strong basis in evidence" threshold for exceptions. In other words, unless you can show a "strong basis in evidence" that you're guilty of disparate impact, you can't engage in disparate treatment to remedy it. (As Justice Scalia correctly notes in his concurrence, Kennedy's opinion doesn't address whether 'impact' trumping 'treatment' can ever make sense in the first place.)

He doesn't define "strong basis in evidence," but it must be a pretty high threshold. I know that because the majority decision didn't remand the case for reconsideration under the new rule. Instead, it simply declared that the city couldn't possibly meet the standard, so it

declared a winner and closed the argument. If you know already that the threshold couldn't possibly be met, it looks less like a threshold and more like, well, a pretext. After all, appellate jurisdiction isn't supposed to be about weighing the evidence. Since I have to assume that the Court knows that, I can only conclude that it decided that no amount of evidence could possibly suffice, by definition. It's pretextual.

The point of the pretext, as near as I can tell, is to render the Civil Rights Act unenforceable without actually overturning it. This becomes clear in the application. Let's say that my college does a search, and the applicant pool turns out to be almost entirely white. What, if anything, can the college do about it? If anything remedial amounts to disparate treatment by definition, and if the threshold for an exception is so high that no amount of evidence could possibly suffice, then what, exactly, is left?

I'm at a loss.

It gets worse. Later in the opinion Kennedy makes a point that the "strong basis in evidence" standard that might satisfy the Civil Rights Act, "we...do not hold that meeting the strong-basis-in-evidence standard would satisfy the Equal Protection Clause in a future case." (p. 25) So even if you somehow manage to thread the needle of the pretextual standard, the Court reserves the right to yank that away, too, using a different argument. The precedent is allowed to lean only in one direction.

Justice Ginsburg's dissent is a mixed success, but the line that jumps off the page is her confident, if somewhat resigned, declaration that "[t]he Court's order and opinion, I anticipate, will not have staying power." (p. 2 of dissent) To the extent that the Court's job is to provide "guidance," a declaration that the guidance won't have staying power doesn't inspire confidence.

As a hiring manager, I literally don't know what to do with this. I'm compelled by law to ferret out disparate impact, but forbidden by law from doing anything about it. Pre-emptive compliance with disparate impact will fail to meet the "strong basis" standard, since I can't prove I'd lose a lawsuit until I actually lost it. (As Kennedy put it, "[f]ear of litigation alone cannot justify an employer's reliance on race to the detriment of individuals who passed the examinations and qualified for promotions." (p.33) I can't just be afraid of losing; I have to actually lose.)

Left unaddressed, tellingly enough, is whether the reverse would also be true. Could I defend a disparate impact claim by asserting a strong basis in evidence that I'd get nailed for disparate (compensatory) treatment? Who knows?

As a citizen, I have my preferred outcome, but that's secondary. As a hiring manager, my primary need is clarity. If I'm going to be held accountable for following the law, I need to know what the law is. I need guidance. At that -- at the first task of the Court -- this decision is a manifest failure.

