NOTICE OF TRUSTEE'S SALE Trustee's Sale No. CA-RCS-26022153 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/5/2006. 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. NOTE: PURSUANT TO 2923.3(C) AND 2924.8 THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED [PURSUANT TO CIVIL CODE SECTIONS STATED ABOVE, THE SUMMARY OF INFORMATION REFERRED TOABOVE IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT IS MAILED TO ALL REQUIRED RECIPIENTS] NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 800-280-2832 or visit this Internet Web site www.auction.com, using the file number assigned to this case, CA-RCS-26022153. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. On November 10, 2026, at 09:00:00 AM, NORTH WEST ENTRANCE IN THE COURTYARD, CHINO MUNICIPAL COURT, 13260 CENTRAL AVENUE, in the City of CHINO, County of SAN BERNARDINO, State of CALIFORNIA, PEAK FORECLOSURE SERVICES, INC., a California corporation, as duly appointed Trustee under that certain Deed of Trust executed by HERBERT SMITH JR AND DARLENE SWANCY-SMITH, HUSBAND AND WIFE AS JOINT TENANTS, as Trustors, recorded on 6/20/2006, as Instrument No. 2006-0417948, of Official Records in the office of the Recorder of SAN BERNARDINO 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. 1032-561-27-0-000 LOT(S) 90 OF TRACT NO. 13906-5 IN THE CITY OF CHINO HILLS, COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA AS PER PLAT RECORDED IN BOOK 255, PAGE(S) 61 TO 72 INCLUSIVE OF MAPS IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY. EXCEPTING THEREFROM ALL COAL, LIGNITE, COAL OIL, PETROLEUM, NAPHTHA, ASPHALTUM, BREA, BITUMEN, NATURAL GAS AND ALL OTHER HYDROCARBONS AND LIKE SUBSTANCES TOGETHER WITH THE RIGHTS AND PRIVILEGES SET FORTH IN THAT CERTAIN DEED FROM CHINO LAND AND WATER COMPANY, A CORPORATION, TO CHINO OIL COMPANY, A CORPORATION, RECORDED MAY 7, 1910, IN BOOK 458, PAGE 350, OF DEEDS. ALSO EXCEPTING THEREFROM A 1/16TH INTEREST AS RESERVED BY THE CHINO LAND AND WATER COMPANY, ALL COAL, LIGNITE, COAL OIL, PETROLEUM. NAPHTHA, ASPHALTUM BREA, BITUMEN, NATURAL GAS AND ALL OTHER HYDROCARBONS AND LIKE SUBSTANCES; TOGETHER WITH THE RIGHTS AND PRIVILEGES SET FORTH IN THAT CERTAIN DEED FROM CHINO LAND AND WATER COMPANY, A CORPORATION, TO HENRY G. WITTE, RECORDED AUGUST 5, 1920, IN BOOK 689, PAGE 357 OF DEEDS. ALSO EXCEPTING THEREFROM AN UNDIVIDED 14/16TH INTEREST AS CONVEYED TO HENRY G. WITTE ALL COAL, LIGNITE, COAL OIL, PETROLEUM, NAPHTHA, ASPHALTUM, BREA, BITUMEN, NATURAL GAS AND ALL OTHER HYDROCARBONS AND LIKE SUBSTANCES; TOGETHER WITH THE RIGHTS AND PRIVILEGES SET FORTH IN THAT CERTAIN DEED FROM CHINO LAND AND WATER COMPANY, A CORPORATION, RECORDED AUGUST 5, 1920, IN BOOK 689, PAGE 357, OF DEEDS. 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 1981 VISTA DEL SOL, CHINO HILLS, CA 91709. 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 $558,665.41. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 877-237-7878, or visit www.peakforeclosure.com using file number assigned to this case: CA-RCS-26022153 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. NOTICE TO PERSPECTIVE OWNER-OCCUPANT: Any perspective owner-occupant as defined in Section 2924m of the California Civil Code who is the last and highest bidder at the trustee's sale shall provide the required affidavit or declaration of eligibility to the auctioneer at the trustee's sale or shall have it delivered to PEAK FORECLOSURE SERVICES, INC. by 5:00 PM on the next business day following the trustee's sale at the address set forth above. 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 the first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale will be entitled only to the return of the money paid to the Trustee. This shall be the Purchasers sole and exclusive remedy. The Purchaser shall have no further recourse the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney WE ARE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. SALE INFORMATION LINE: 800-280-2832 or www.auction.com Dated: 10/7/2026 PEAK FORECLOSURE SERVICES, INC., AS TRUSTEE By Lilian Solano, Trustee Sale Officer A-4889915 10/17/2026, 10/24/2026, 10/31/2026