

T.S. No.: 25-16153 Loan No.: *****4218 APN: 1033-311-06-0-000

NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 5/3/2024. 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: **HUA ZHONG,
AN UNMARRIED WOMAN**

Duly Appointed Trustee:

Prestige Default Services, LLC

Recorded **5/8/2024** as Instrument No. **2024-0107651** of Official Records in the office of the Recorder of

San Bernardino County, California,

Date of Sale: **1/13/2026 at 1:00 PM**

Place of Sale:

At the main (South) entrance to the City of

Chino Civic Center

13220 Central Avenue,

Chino, CA 91710

Amount of unpaid balance and other charges:

\$821,132.45

Street Address or other common designation of real property:

17435 KELSEY WAY

CHINO HILLS, California 91709

A.P.N.: **1033-311-06-0-000** The undersigned

Trustee disclaims any liability for any

incorrectness of the street address or other

common designation, if any, shown above. If no

street address or other common designation is

shown, directions to the location of the property

may be obtained by sending a written request to

the beneficiary within 10 days of the date of first

publication of this Notice of Sale.

NOTICE TO POTENTIAL BIDDERS: If you are

considering bidding on this property lien, you

should understand that there are risks involved in

bidding at a trustee auction. You will be bidding on

a lien, not on the property itself. Placing the highest

bid at a trustee auction does not automatically

entitle you to free and clear ownership of the

property. You should also be aware that the lien

being auctioned off may be a junior lien. If you are

the highest bidder at the auction, you are or may

be responsible for paying off all liens senior to the

lien being auctioned off, before you can receive

clear title to the property. You are encouraged

to investigate the existence, priority, and size of

outstanding liens that may exist on this property

by contacting the county recorder's office or a title

insurance company, either of which may charge

you a fee for this information. If you consult either

of these resources, you should be aware that the

same lender may hold more than one mortgage or

deed of trust on the property. **All checks payable**

to Prestige Default Services, LLC.

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 (949) 776-4697 or visit this Internet

Website <https://prestigeplandpub.com>, using

the file number assigned to this case 25-16153.

Information about postponements that are very

short in duration or that occur close in time to the

scheduled sale may not immediately be reflected

in the telephone information or on the Internet

Web site. The best way to verify postponement

information is to attend the scheduled sale.

NOTICE TO TENANT: You may have a right to

purchase this property after the trustee auction

pursuant to Section 2924m of the California Civil

Code. If you are an "eligible tenant buyer," you

can purchase the property if you match the last

and highest bid placed at the trustee auction. If

you are an "eligible bidder," you may be able to

purchase the property if you exceed the last and

highest bid placed at the trustee auction. There

are three steps to exercising this right of purchase.

First, 48 hours after the date of the trustee sale,

you can call (949) 776-4697, or visit this Internet

website <https://prestigeplandpub.com>, using

the file number assigned to this case 25-16153

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.

Date: 12/9/2025

Prestige Default Services, LLC

1920 Old Tustin Ave.

Santa Ana, California 92705

Questions: (949) 427-2010

Sale Line: (949) 776-4697

Nida Taylor, Foreclosure Coordinator

PPP #25-009322

Publication Dates: December 20, 27, 2025;

January 3, 2026

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