APN: 1055-422-37-0-000 TS No: CA08000703-25-5 TO No: 260353157-CA-VOI NOTICE OF TRUSTEE'S SALE (The above statement is made pursuant to CA Civil Code Section 2923.3(d)(1). The Summary will be provided to Trustor(s) and/or vested owner(s) only, pursuant to CA Civil Code Section 2923.3(d)(2).) YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED March 25, 2022. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On November 16, 2026 at 01:00 PM, at the main (south) entrance to the City of Chino Civic Center, 13220 Central Avenue, Chino, CA 91710, MTC Financial Inc. dba Trustee Corps, as the duly Appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust recorded on March 31, 2022 as Instrument No. 2022-0120517, of official records in the Office of the Recorder of San Bernardino County, California, executed by HUA ZHONG, A SINGLE WOMAN, as Trustor(s), in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for CHANGE LENDING, LLC as Beneficiary, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, in lawful money of the United States, all payable at the time of sale, that certain property situated in said County, California describing the land therein as: EXHIBIT "A" PARCEL 1:UNIT NO. 37, OF MODULE "9" OF LOT 1 OF TRACT NO. 19952, AS PER MAP FILED ON DECEMBER 28, 2018, IN BOOK 352 OF MAPS, AT PAGES 40 THROUGH 42, INCLUSIVE, OFFICIAL RECORDS OF SAN BERNARDINO COUNTY, CALIFORNIA, AS SHOWN AND DESCRIBED ON THAT CERTAIN CONDOMINIUM PLAN FOR SAID LOT 1, WHICH CONDOMINIUM PLAN WAS RECORDED ON APRIL 5, 2019, AS INSTRUMENT NO. 2019-0105688, OF OFFICIAL RECORDS, ALL IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.PARCEL 2:AN UNDIVIDED ONE-NINTH (1/9TH) FEE SIMPLE INTEREST AS A TENANT IN COMMON IN AND TO THE COMMON AREA OF SAID MODULE "9" OF LOT 1, AS SHOWN ON SAID CONDOMINIUM PLAN FOR LOT 1.EXCEPT ALL MINERALS, OIL, GAS, PETROLEUM, AND OTHER HYDROCARBON SUBSTANCES IN OR UNDER OR WHICH MAY BE PRODUCED FROM SAID LAND WHICH UNDERLIES A PLANE PARALLEL TO AND FIVE HUNDRED (500) FEET BELOW THE PRESENT SURFACE OF SAID LAND, SUBJECT TO ALL PRIOR RESERVATIONS AND EXCEPTIONS OF RECORD. SUCH RESERVATION SPECIFICALLY RESERVES IN GRANTOR THE RIGHTS OF PROSPECTING, EXPLORATION, DEVELOPMENT, PRODUCTION, EXTRACTION AND TAKING OF SAID MINERALS, OIL, GAS, PETROLEUM, AND HYDROCARBON SUBSTANCES FROM SAID LAND BY MEANS OF MINES, WELLS, DERRICKS, AND/OR OTHER EQUIPMENT FROM SURFACE LOCATIONS ON ADJOINING OR NEIGHBORING LAND OR LYING OUTSIDE OF THE ABOVE-DESCRIBED LAND; PROVIDED, HOWEVER, THAT THE OWNER OF SAID MINERALS, OIL, GAS, PETROLEUM, OTHER HYDROCARBON SUBSTANCES, AND GEOTHERMAL ENERGY SOURCES, AS SET FORTH ABOVE, SHALL HAVE NO RIGHT TO ENTER UPON THE SURFACE OF SAID LAND NOR TO USE SAID LAND OR ANY PORTION THEREOF ABOVE SAID PLANE PARALLEL TO AND FIVE HUNDRED (500) FEET BELOW THE PRESENT SURFACE OF SAID LAND FOR ANY PURPOSE WHATSOEVER. SUCH RESERVATION DOES NOT ENCOMPASS ANY WATER OR WATER RIGHTS APPURTENANT TO THE LAND DESCRIBED ABOVE; IT IS THE INTENTION OF GRANTOR THAT ANY SUCH WATER OR WATER RIGHTS ARE TO BE CONVEYED TO GRANTEE WITH THE LAND DESCRIBED ABOVE, RESERVED IN GRANT DEED RECORDED OCTOBER 27, 1999 AS INSTRUMENT NO. 19990447356 OF OFFICIAL RECORDS.ALSO EXCEPTING THEREFROM ALL MINERALS, OIL, GAS, PETROLEUM, OTHER HYDROCARBON SUBSTANCES AND ALL UNDERGROUND WATER AND ALL GEOTHERMAL ENERGY SOURCES IN OR UNDER OR WHICH MAY BE PRODUCED FROM SAID LAND WHICH UNDERLIES A PLANE PARALLEL TO AND FIVE HUNDRED (500) FEET BELOW THE PRESENT SURFACE OF SAID LAND, SUBJECT TO ALL PRIOR RESERVATIONS AND EXCEPTIONS OF RECORD, SUCH RESERVATION SPECIFICALLY RESERVES IN GRANTOR THE RIGHTS OF PROSPECTING, EXPLORATION, DEVELOPMENT, PRODUCTION, EXTRACTION, AND TAKING OF SAID MINERALS, OIL, GAS PETROLEUM, HYDROCARBON SUBSTANCES, WATER AND GEOTHERMAL ENERGY (AND/OR ITS SOURCES) FROM THE LAND BY MEANS OF MINES, WELLS, DERRICKS, AND/OR OTHER EQUIPMENT FROM SURFACE LOCATIONS ON ADJOINING OR NEIGHBORING LAND OR LYING OUTSIDE OF THE ABOVE-DESCRIBED LAND; PROVIDED, HOWEVER, THAT THE OWNER OF SUCH MINERAL, OIL, GAS, PETROLEUM, OTHER HYDROCARBON SUBSTANCES, WATER AND GEOTHERMAL ENERGY SOURCES, AS SET FORTH ABOVE, SHALL HAVE NO RIGHT TO ENTER UPON THE SURFACE OF THE LAND AND NOR TO USE THE LAND OR ANY PORTION THEREOF ABOVE SUCH PLANE PARALLEL TO AND FIVE HUNDRED (500) FEET BELOW THE PRESENT SURFACE OF THE LAND FOR ANY PURPOSE WHATSOEVER, PURSUANT TO THAT CERTAIN DEED RECORDED JANUARY 4, 2017 AS INSTRUMENT NO. 2017-0005272 OR OFFICIAL RECORDS.PARCEL 3:THOSE CERTAIN EXCLUSIVE USE ASSOCIATION PROPERTY EASEMENT(S) FOR A PATIO AREA, IF ANY, ADJOINING SAID UNIT, AND SHOWN AND DESIGNATED IN THE ABOVE-REFERENCED CONDOMINIUM PLAN WITH THE DESIGNATION "P" AND THE NUMBER OF THE UNIT, CONSISTING OF EXCLUSIVE EASEMENT(S) FOR USE THEREOF APPURTENANT TO PARCELS 1 AND 2 ABOVE, AS DEFINED AND DESCRIBED IN THE DECLARATION AND/OR THE CONDOMINIUM PLAN.PARCEL 4:THOSE CERTAIN EXCLUSIVE USE ASSOCIATION PROPERTY EASEMENT(S) FOR A BALCONY AREA, IF ANY, ADJOINING SAID UNIT, AND SHOWN AND DESIGNATED IN THE ABOVE-REFERENCED CONDOMINIUM PLAN WITH THE DESIGNATION "B" AND THE NUMBER OF THE UNIT, CONSISTING OF EXCLUSIVE EASEMENT(S) FOR USE THEREOF APPURTENANT TO PARCELS 1 AND 2 ABOVE, AS DEFINED AND DESCRIBED IN THE DECLARATION AND/OR THE CONDOMINIUM PLAN.PARCEL 5:EASEMENTS AND RIGHTS OF OWNERS AS SET FORTH IN THAT CERTAIN COMMUNITY DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR THE PRESERVE AT CHINO, RECORDED ON FEBRUARY 4, 2005, AS INSTRUMENT NO. 2005-0087532, OF OFFICIAL RECORDS, AND ANY AMENDMENTS THERETO ("COMMUNITY DECLARATION"), AND IN THAT CERTAIN NOTICE OF ADDITION OF AREA AND SUPPLEMENTAL COMMUNITY DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR THE PRESERVE AT CHINO, RECORDED ON JULY 12, 2019, AS INSTRUMENT NO. 2019-0232932, OF OFFICIAL RECORDS, AND ANY AMENDMENTS THERETO ("COMMUNITY AREA ADDITION NOTICE"), AND IN THAT CERTAIN MAINTENANCE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RESERVATION OF EASEMENTS FOR THE PRESERVE, RECORDED ON FEBRUARY 4, 2005, AS INSTRUMENT NO. 2005-0087531, OF OFFICIAL RECORDS, AND ALL AMENDMENTS THERETO ("MAINTENANCE DECLARATION"), AND IN THAT CERTAIN NOTICE OF ADDITION OF AREA AND SUPPLEMENTAL MAINTENANCE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR THE PRESERVE, RECORDED ON JULY 12, 2019, AS INSTRUMENT NO. 2019-0232933 OF OFFICIAL RECORDS, AND ANY AMENDMENTS THERETO ("MAINTENANCE AREA ADDITION NOTICE"), IN THAT CERTAIN DECLARATION OF SOLAR ENERGY COVENANTS, CONDITIONS AND RESTRICTIONS FOR OLIVE GROVE, RECORDED ON APRIL 17, 2019, AS INSTRUMENT NO. 2019-0119285, AND ANY AMENDMENTS THERETO, AND IN THAT CERTAIN SUPPLEMENTAL DECLARATION OF SOLAR ENERGY COVENANTS, CONDITIONS AND RESTRICTIONS FOR OLIVE GROVE, RECORDED ON JULY 12, 2019, AS INSTRUMENT NO. 2019-0232934, AND ANY AMENDMENTS THERETO (COLLECTIVELY, "SOLAR ENERGY DECLARATION"), ALL IN THE OFFICE OF THE COUNTY RECORDER OF SAN BERNARDINO COUNTY, CALIFORNIA.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: 8636 BAY LAUREL ST, CHINO, CA 91708 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note(s) secured by said Deed of Trust, with interest thereon, as provided in said Note(s), advances if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligations secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of this Notice of Trustee's Sale is estimated to be $545,090.60 (Estimated). However, prepayment premiums, accrued interest and advances will increase this figure prior to sale. Beneficiary's bid at said sale may include all or part of said amount. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the California Financial Code and authorized to do business in California, or other such funds as may be acceptable to the Trustee. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed Upon Sale until funds become available to the payee or endorsee as a matter of right. The property offered for sale excludes all funds held on account by the property receiver, if applicable. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. Notice to Potential Bidders If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a Trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a Trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same Lender may hold more than one mortgage or Deed of Trust on the property. Notice to Property Owner The sale date shown on this Notice of Sale may be postponed one or more times by the Mortgagee, Beneficiary, Trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about Trustee Sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may visit the Internet Website address www.insourcelogic.com or call In Source Logic LLC at 702-659-7766 for information regarding the Trustee's Sale for information regarding the sale of this property, using the file number assigned to this case, CA08000703-25-5. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale. Notice to Tenant NOTICE TO TENANT FOR FORECLOSURES AFTER JANUARY 1, 2021 You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call 702-659-7766, or visit this internet website www.insourcelogic.com, using the file number assigned to this case CA08000703-25-5 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. Effective March 1, 2026, new federal regulations (89 Fed. Reg. 70.258) may impact residential real property (1-4 residential units) title transfers to covered entities trusts, with reporting requirements unless exempt. https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers Date: October 8, 2026 MTC Financial Inc. dba Trustee Corps TS No. CA08000703-25-5 17100 Gillette Ave Irvine, CA 92614 Phone: 949-252-8300 TDD: 711 949.252.8300 By: Loan Quema, Authorized Signatory SALE INFORMATION CAN BE OBTAINED ONLINE AT www.insourcelogic.com FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic LLC AT 702-659-7766 Order Number 129024, Pub Dates: 10/17/2026, 10/24/2026, 10/31/2026, CHINO CHAMPION