

NOTICE OF TRUSTEE'S SALE TS No. CA-25-1021049-NJ Order No.: 3613590 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/15/2016. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, or cash equivalent if deemed acceptable to the trustee, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 to the Financial Code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. **BENEFICIARY MAY ELECT TO BID LESS THAN THE TOTAL AMOUNT DUE.** Trustor(s): **Kam Hing Lau and Tee Han Wong, Husband and Wife** Recorded: **6/20/2016** as **Instrument No. 2016-0241012** of Official Records in the office of the Recorder of **SAN BERNARDINO** County, California; Date of Sale: **1/6/2026 at 09:00 AM** Place of Sale: **At the North West Entrance in the Courtyard of the Chino Municipal Court, located at 13260 Central Avenue, Chino, CA 91710** Amount of unpaid balance and other charges: **\$444,085.58** The purported property address is: **6194 ATHENA ST, CHINO, CA 91710** Assessor's Parcel No. : **1026-372-34-0-000** All bidders, at the date, time, and place of the scheduled sale, will be required to show satisfactory support to the auctioneer of their ability to pay the amount they intend to bid, unless arrangements have been made with the trustee prior to the scheduled sale. **NOTICE TO POTENTIAL BIDDERS:** If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. **NOTICE TO PROPERTY OWNER:** The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call **800-280-2832** for information regarding the trustee's sale or visit this internet website **<http://www.qualityloan.com>**, using the file number assigned to this foreclosure by the Trustee: **CA-25-1021049-NJ**. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the internet website. The best way to verify postponement information is to attend the scheduled sale. **NOTICE TO TENANT:** You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call **619-645-7711**, or visit this internet website **<http://www.qualityloan.com>**, using the file number assigned to this foreclosure by the Trustee: **CA-25-1021049-NJ** to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. **NOTICE TO PROSPECTIVE OWNER-OCCUPANT:** Any prospective owner-occupant as defined in Section 2924m of the California Civil Code who is the last and highest bidder at the trustee's sale shall provide the required affidavit or declaration of eligibility to the auctioneer at the trustee's sale or shall have it delivered to QUALITY LOAN SERVICE CORPORATION by 5 p.m. on the next business day following the trustee's sale at the address set forth in the below signature block. **NOTICE TO PROSPECTIVE POST-SALE OVER BIDDERS:** For post-sale information in accordance with Section 2924m(e) of the California Civil Code, use file number CA-25-1021049-NJ and call (866) 645-7711 or login to: **<http://www.qualityloan.com>**. The above statutorily mandated notices to Tenant, Prospective Owner-Occupant, and Prospective Post-Sale Over Bidders are brief summaries of what may be required under Section 2924m of the California Civil Code. Compliance with all relevant provisions will be required. The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. Date: **QUALITY LOAN SERVICE CORPORATION 2763 Camino Del Rio S San Diego, CA 92108 619-645-7711** For **NON SALE** information only **Sale Line: 800-280-2832 Or Login to: <http://www.qualityloan.com> Post-Sale Information (CCC 2924m(e)): (866) 645-7711 Reinstatement or Payoff Line: (866) 645-7711 Ext 5318** QUALITY LOAN SERVICE CORPORATION TS No.: **CA-25-1021049-NJ** IDSPub #0271769 12/13/2025 12/20/2025 12/27/2025

Chino Valley Champion **643-25**