

Loan No.: 16728 - Seren Wen TS no. 2025-11316 APN: 1023-151-17-0-000 NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 12/8/2022, 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 PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE IS HEREBY GIVEN, that on 2/2/2026, at 1:00 PM of said day, At the main (South) entrance to the City of Chino Civic Center, 13220 Central Ave., Chino, CA 91710, Worldwide Lenders, Inc., a Delaware Corporation, as duly appointed Trustee under and pursuant to the power of sale conferred in that certain Deed of Trust executed by Elsa Garcia, Trustee of The Seren Wen Family Revocable Living Trust dated 9/4/2019 recorded on 12/16/2022 in Book n/a of Official Records of SAN BERNARDINO County, at page n/a, Recorder's Instrument No. 2022-0401159, by reason of a breach or default in payment or performance of the obligations secured thereby, including that breach or default, Notice of which was recorded 9/22/2025 as Recorder's Instrument No. 2025-0226940, in Book n/a, at page n/a, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH, lawful money of the United States, evidenced by a Cashier's Check drawn on a state or national bank, or the equivalent thereof drawn on any other financial institution specified in section 5102 of the California Financial Code, authorized to do business in the State of California, ALL PAYABLE AT THE TIME OF SALE, all right, title and interest held by it as Trustee, in that real property situated in said County and State, described as follows: Lot 30, Tract 12135, per Plat, Book 165, Pages 20 through 29 Inclusive of Maps The street address or other common designation of the real property hereinabove described is purported to be: 2470 Cottonwood Trail, Chino Hills, CA 91709. The undersigned disclaims all liability for any incorrectness in said street address or other common designation. Said sale will be made without warranty, express or implied regarding title, possession, or other encumbrances, to satisfy the unpaid obligations secured by said Deed of Trust, with interest and other sums as provided therein; plus advances, if any, thereunder and interest thereon; and plus fees, charges, and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of said obligations at the time of initial publication of this Notice is \$62,802.42. In the event that the deed of trust described in this Notice of Trustee's Sale is secured by real property containing from one to four single-family residences, the following notices are provided pursuant to the provisions of Civil Code section 2924f: 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's 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 916-939-0772 or visit this internet website [www.nationwideposting.com](http://www.nationwideposting.com), using the file number assigned to this case 2025-11316. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not be immediately 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 916-939-0772, or visit this internet website [www.nationwideposting.com](http://www.nationwideposting.com), using the file number assigned to this case 2025-11316 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, by remitting the funds and affidavit or declaration described in Section 2924m(c) of the Civil Code, 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. Dated: January 7, 2026 Worldwide Lenders, Inc., a Delaware Corporation, as Trustee By: Ashwood TD Services LLC, a California Limited Liability Company, its Agent Christopher Loria, Trustee's Sale Officer 231 E Alessandro Blvd., Ste. 6A-603, Riverside, CA 92508 Tel: (951) 215-0069 Fax: (805) 323-0054 Trustee's Sale Information: (916) 939-0772 or [www.nationwideposting.com](http://www.nationwideposting.com) NPP0483365 To: CHINO CHAMPION 01/10/2026, 01/17/2026, 01/24/2026

Chino Valley Champion 15-26