

Trustee's Sale No. 26-100128 Attention recorder: The following reference to an attached summary is only applicable to notice(s) mailed to the trustor per civil code 2923.3(c)(1). Note: There is a summary of the information in this document attached Notice of Trustee's Sale You are in default under a deed of trust dated November 18, 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 proceedings against you, you should contact a lawyer. On June 26, 2026 at 1:00 p.m., C&H TRUST DEED SERVICE, as duly appointed or substituted Trustee, under the certain Deed of Trust executed by Gao Hui Xu, a single man as Trustor, to secure obligations in favor of Cosy, LLC, a California limited liability company as Beneficiary, recorded on 11/25/2024 as Instrument No. 2024-0282417 of Official Records in the office of the County Recorder of San Bernardino County, California. Will sell at public auction to the highest bidder for cash, or cashier's check, (payable at the time of sale in lawful money of the United States by cash, a cashier's check drawn by a state or national bank, a state or federal credit union, or a state or federal savings and loan association, or savings bank specified in section 5102 of the Financial Code and authorized to business in this state) (Please make cashier's checks payable to "C&H TRUST DEED SERVICE") Near the front steps leading to the City of Chino Civic Center located at 13220 Central Avenue, Chino, California all right, title and interest conveyed to and now held by it under said Deed of Trust in and to the following described real property situated in the aforesaid County and State, to wit: As more fully described in said deed of trust The street address or other common designation of the above-described property is purported to be 4401 Eucalyptus Avenue Chino, California 91710 Assessor's Parcel No. 1025-111-06 The undersigned Trustee disclaims any liability for any incorrectness of the street address and/or other common designation, if any, shown hereinabove. Said sale will be made, but 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, to wit: Said property is being sold for the express 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 reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Trustee's Sale is estimated to be \$14,470,684.18. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and election to sell. The undersigned Trustee, or predecessor Trustee, has caused said Notice of Default and election to sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. 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 (949) 860-9155 for information regarding the trustee's sale or visit www.chtrustdeed.com for information regarding the trustee's sale using the file number assigned to this case, which is 26-100128. 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) 305-8901, or visit this internet website, www.chtrustdeed.com, using the file number assigned to this case 26-100128 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 C&H Trust Deed Service no later than 5:00 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 26-100128 and call (949) 860-9155 or visit www.chtrustdeed.com. The above 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 statutory provisions is required. Please take notice that if the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be return of monies paid to the Trustee, and the successful bidder shall have no further recourse. Further, if the foreclosure sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid and shall have no further recourse or remedy against the Mortgagor, Mortgagee, or Trustee herein. If you have previously been discharged in bankruptcy, you may have been released of personal liability for this loan in which case this notice is intended to exercise the note holders rights against the real property only. As required by law, you are notified that a negative credit reporting may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligation. For trustee's sale dates, bid and postponement information, please call (949) 860-9155 or visit www.chtrustdeed.com for any other inquiries, including litigation or bankruptcy matters, please call (949) 305-8901 or fax (949) 305-8406. C&H Trust Deed service, as successor Trustee Dated: May 26, 2026, Coby Halava, Trustee's Sale Officer C&H Trust Deed Service 1 Orchard Rd., Suite 110 Lake Forest, California, 92630-8315 Tel.: (949) 305-8901 Fax.: (949) 305-8406 (IFS# 44506)

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