INDUSTRY ANNOUNCEMENTS

NEVIN TO SPEAK TO THE LA JOLLA REAL ESTATE **BROKERS ASSOCIATION.**

On November 30th, Alan Nevin will present his new book "The Next Half Century" to the La Jolla Real Estate Brokers Association. The Association's membership is open to real estate brokers, title and escrow reps, insurance agents and other professionals in the real estate field.

Mr. Nevin's new book explores the global changes that will maintain America's dominance in world economics and devotes an entire chapter to the futures of California, Texas and Florida. Global changes in population, lifestyle, education and employment point to the U.S. continuing to lead the way in creating new industries and jobs.

According to James D. Hamilton, Professor of Economics, UC San Diego "the book marshals a range of detailed facts to paint a picture of a remarkable change in the prosperity of people around the world that should expect to see over the next 50

Mr. Nevin also serves as the economist for the San Diego Association of Realtors and prepares monthly economic reports for its membership.

BERKSHIRE HATHAWAY HOMESERVICES CALIFORNIA PROPERTIES HONORS SONJA HUTER FOR 20 YEARS OF SERVICE

Berkshire Hathaway HomeServices California Properties is proud to recognize Sonja Huter for two decades of service. An award-win-

ning agent based in the Rancho Santa Fe office, Huter has earned a reputation for her extensive real estate knowledge, integrity, and proven ability to navigate the upper tier of the San Diego



luxury market. "We could not prouder to have Sonja representing our company. This achievement speaks volumes about

her capacity for serving affluent clientele, marketing and negotiating skills," said Paul Benec, RSF Branch Manager

Serving the luxury coastal communities of Rancho Santa Fe, Del Mar, La Jolla, Encinitas, and Coronado, Huter has been honored by Real Trends for ranking in the top 1.5 percent of more than 1.6 million Realtors nationwide.

To connect with Sonja Huter and experience firsthand her comprehensive, full-service approach to real estate, call 619-246-2606 or email Sonja@SonjaHuter.com.

SDAR PRESENTS A RUNDOWN ON **SALES STATISTICS** FROM OCTOBER

Prices of resale homes in San Diego County generally maintained their value in October, while home sales continue to drop, according to the Greater San Diego Association of Realtors (SDAR) which compiles data on the current home sale market through the San Diego Multiple Listing Service (SDMLS).

Home prices remain about 10 percent higher than a year ago, with the median price of single-family detached properties standing at \$964,000 and attached properties (condominiums and townhomes) at \$667,500. Compared to the previous month, resale prices of single-family homes were down 3.6 percent, while prices of attached homes were up just over 1 percent.

The number of previously owned homes that sold in October fell 10 percent from October 2022, although sales of single-family ticked up from September by 3 percent. Conversely, condos and townhomes saw a decline in sales, month-over-month, by 6 percent. For the year-to-date, resale home totals have seen a steep drop of 25% from last year.

"As we see prices begin to level off, the San Diego Association of REAL-TORS® continues to encourage both buyers and sellers to remain vigilant in search of homes," said SDAR President Frank Powell. "Reports indicate that the Federal Reserve is likely to not hike interest rates in December, meaning mortgage rates will remain unchanged into 2024. While sales remain lower than average, it is im-

portant to remember that because of the higher mortgage rates there are also less buyers on the market." For more information, visit www. sdar.com.

SDAR WEBINAR LOOKS AT BUYER REP AGREEMENT

The Buyer/Broker Agreement (formerly the BRE) has now changed to the Buyer Representation & Broker Compensation Agreement (BRBC) but is still one of the most powerful contracts agents can use to gain buyer loyalty and assure the commission when representing a buver.

Join contract expert Kevin Burke, JD, for an online training on Tuesday, November 28, looking at the many changes 2023 has brought to the real estate industry The webinar is from 10:00 a.m. to 12:00 p.m. and is hosted by the by the Greater San Diego Association of Realtors (SDAR).

Contact education@sdar.com for registration assistance. Find this and other SDAR courses being of fered in-person and online at www. sdar.com/education or call (858) 715-8000.

SDAR WEBINAR COVERS EFFECTIVE OPEN HOUSES

Agents: Ever wonder how to hold a truly effective open house? You can succeed in lead generation the old fashioned way.

As others are cutting back, now is the time to get out there and get visible. The more potential buyers that you as an agent can get to walk through the home, the bigger the pool of people who might make an offer.

Join Kevin Burke, JD, for a free webinar on Tuesday, November 28, from 2:00 to 4:00 p.m. to learn a few simple steps to make open houses completely effective

The course is hosted by the Greater San Diego Association of Realtors (SDAR). Contact education@sdar. com for registration assistance. Find this and other SDAR courses being offered online or in-person at www. sdar.com/education or call (858) 715-8000.

SDAR PROVIDES WEEKLY TRAINING ON UTILIZING MLS

Whether you're a new agent or an experienced broker you have access to a wide array of tools through the San Diego Multiple Listing Service (SDMLS) to help you succeed in today's market.

Learn the essential functions of the SDMLS Paragon platform and the mobile-optimized connectMLS when you attend classes through the Greater San Diego Association of Realtors (SDAR).

Contact education@sdar.com for registration assistance. Find all SDAR courses being offered online or in person at www.sdar.com/education or call (858) 715-8000.

PSAR: CHAMPS OF HOMEOWNERSHIP

The Pacific Southwest Association of Realtors (PSAR) reports its leadership has met during the past year with more than 30 elected officials, including members of Congress, State Senators, State Assembly members, County Supervisors, mayors and city council members and the County Assessor. A recent PSAR blog post, titled "Champions of Homeownership," said, "PSAR members should be proud of how your Association has been advocating for homeownership. As a lone voice, we have been at the forefront of pushing for enhanced homeownership opportunities and championing homeownership. In these meetings, our leaders have shared personal accounts of how public policies can hinder property transactions. Our goal has been to mitigate the housing crisis and foster both stable financial futures and robust communities.

PSAR: MORTGAGE RATES DROPPING

The Pacific Southwest Association of Realtors (PSAR) reports mortgage rates have been falling, which should motivate buvers to take advantage of a less competitive winter market. Citing a California Association of Realtors market analysis released Nov. 20, PSAR noted that mortgage applications still remain depressed. An industry-respected index said new purchase mortgage applications, on a year-over-year basis, has dropped for 130 consecutive weeks. November mortgage appications started at some of the lowest levels since 2014, suggesting that sales will remain slow through the end of the year. However, the number of distressed mortgages remains low, as just 2.3 percent of all mortgages in California were delinquent during the 2023 third quarter.

SATURDAY - SUNDAY • NOVEMBER 25 - 26, 2023

PSAR: QUESTIONS TO ASK THE NEIGHBORS

The Pacific Southwest Association of Realtors (PSAR) reports an industry news outlet recommends asking the neighbors several questions before you buy that home. Realtor. com says buyers can glean valuable intel with insightful, open-ended questions, such as: What's it like living here? What do you love or hate? If you could change the neighborhood, what would it be? More parking? Fewer dogs? What's the reputation of the schools? Do the neighbors like to socialize with backyard barbecues and block parties, or do they quietly mind their own business? Is there anything I should be aware of about this home? Asking questions can reveal info that wasn't disclosed, which might be helpful in negotiations.

PSAR: CUT COSTS ON HOMEBUYING

The Pacific Southwest Association of Realtors (PSAR) reports firsttime buyers determined to become homeowners can cut costs with a bit of creative thinking and perseverance. In a recent blog post to its members, PSAR noted that industry experts recommended several ways homebuyers can save money. They include: Improve your credit score and pay-down old debt; Shop around for a mortgage; Consider a FHA or VA loan; Choose a 15-year mortgage; Buy mortgage points, if available (some lenders offer points for sale in 0.25 percent increments); Seek out down-payment assistance programs; Take a second look at attractively-priced fixer-uppers or a home that's been sitting on the market with a discounted price tag.

Legal Notices

The San Diego Union-Tribune Metro and North San Diego | 866-411-4140 The Californian, SW Riverside | 951-251-0329

email: legals@sduniontribune.com | email: legalsnorth@sduniontribune.com | email: legalswr@sduniontribune.com

Fictitious Business

Names **FICTITIOUS** BUSINESS NAME STATEMENT Filed County of Riverside Peter -Country Clerk -Recorder R-202315735 10/26/2023 The following person(s) is (are) doing business as:

THE SPINE AND
VINE
at 38387 CHESTNUT
CIRLCE, MURRIETA, CA, 92563 Riverside

CA, 92563 Riverside
Registrant
Information:
2a. MELISSA
SCHULTZ
38387 CHESTNUT
CIRCLE, MURRIETA,
CA, 92563
This business is
conducted by:
Individual Individual

Registrant has not yet begun to transact business under the fictitious name(s) listed above.

I declare that all the information in this statement is true and correct. (A registrant who declares as who declares as true any material matter pursuant to Section 17913 of the Business and Professions Code, that the registrant knows to be false is guilty of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1 000)

(\$1,000).)
/s/ MELISSA
SCHULTZ
NOTICE - In
Accordance with
Subdivision (a) of
Section 17920, A
Fictitious Business
Name Statement Fictitious Business
Name Statement
generally expires
at the end of five
years from the date
on which it was filed in the Office of the County Clerk,

except, as provided in Subdivision (b) of Section 17920, where

it expires 40 days after any change in the facts set forth in this statement pursuant to Section 17913 to Section 17913 other than a change in the residence address of a registered owner. A new Fictitious **Business** Name Statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this State of

a Fictitious Business Name in violation of the rights of another Federal, State or Common Law (See Section 14411 Et Section 14411 Et Seq., Business and Section 1991 Seq., Business and Professional Code). I hereby certify that this copy is a correct copy of the original statement on file in my office. Peter Aldana Riverside County Clerk.

County Clerk.
11/04/23, 11/11/23,
11/18/23, 11/25/23 FICTITIOUS BUSINESS NAME STATEMENT Filed County of Riverside Peter Aldana Assessor
-County Clerk Recorder
R-202316642
11/15/2023 The following person(s) is (are) ping business as

person(s) is (are) doing business as: PMI SMARTER SOLUTIONS at 27720 JEFFERSON AVE, SUITE 240, TEMECULA, CA 92590 RIVERSIDE Registrant Information: Information: 2a. SMARTER HOA

2a. SMARTER HOA SOLUTIONS INC. 27720 JEFFERSON AVE SUITE 240, TEMECULA CA 92590 CA This business is conducted by: Corporation Registrant commenced to transact business

under the fictitious business name(s) listed above on 07/14/2017

I declare that all the information in this statement is true and correct. (A registrant who declares as true any material matter pursuant to Section 17913 of the Business and Professions Code, that the registrant knows to be false is guilty to be false is guilty of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1,000).)
/s/ LUIS ADRIAN
ARCE, CEO
NOTICE - In Accordance with Subdivision (a) of Section 17920, A Fictitious Business Name Statement

Fictitious Business
Name Statement
generally expires
at the end of five
years from the date
on which it was
filed in the Office of
the County Clerk,
except, as provided
in Subdivision (b) of
Section 17920, where
it expires 40 days after section 17920, where it expires 40 days after any change in the facts set forth in this statement pursuant to Section 17913 other than a change in Statement

the residence address of a registered owner. A new Fictitious must Statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this State of a Fictitious Business Name in violation of the rights of another Federal, State or Common Law (See Section 14411 Et Seq., Business and Professional Code) I hereby certify that this copy is a correct copy of the original statement on file in my office. Peter Aldana Riverside

County Clerk. 11/25/23, 12/02/23, 12/09/23, 12/16/23

FICTITIOUS BUSINESS NAME STATEMENT Filed County of Riverside Péter

Aldana Assessor -County Clerk -Recorder R-202315082 10/16/2023 The following person(s) is (are) doing business as: WOLF PACK **SNACKS** at 24758

SHOSHONEE DR. MURRIETA, CA 92562 Riverside Registrant Information 2a. TEHYA DENVER

MIRANDA 24758 SHOSHONEE DR. MURRIETA, CA **92562** This business is conducted by: Individual Registrant

commenced to transact business under the fictitious business name(s) listed above on 10/16/2023 declare that all the

I declare that all the information in this statement is true and correct. (A registrant who declares as true any matter pursuant to Section 17913 of the Business and Professions Code, that the registrant knows to be false is guilty of a misdemeans. or a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1,000).) /s/TEHYA DENVER

MIRANDA NOTICE Accordance with Subdivision (a) of Section 17920, A Fictitious Business

Statement Name Statement generally expires at the end of five years from the date on which it was filed in the Office of the County Clerk, except, as provided in Subdivision (b) of Section 17920, where it expires 40 days after Name it expires 40 days after

any change in the facts set forth in this statement pursuant to Section 17913 other than a change in the residence address of a registered owner. A new Fictitious Business Name Statement must be filed before the expiration. The filing of this statement does not of itself authorize the use in this State of

the use in this State of a Fictitious Business Name in violation of the rights of another Federal, State or Common Law (See Section 14411 Et Common Law (See Section 14411 Et Seq., Business and Professional Code). I hereby certify that this copy is a correct copy of the original statement on file in my office. Peter Aldana Riverside County Clerk.
11/18/23, 11/25/23, 12/02/23, 12/09/23

FICTITIOUS
BUSINESS NAME
STATEMENT
Filed County of
Riverside Peter
Aldana Assessor
-County Clerk Recorder
R-202315874
10/30/2023 The following person(s) is (are) doing business as:

NEW LIFE DENTAL IMPLANT CENTER

at 29645 RANCHO
CALIFORNIA
RD SUITE 229
TEMECULA, CA
92591 Riverside **MAILING ADDRESS:**

4980 BARRANCA PKWY SUITE 206, IRVINE, CA 92604 Registrant 2a. JAVID OSAFI DMD DENTAL INC. 29645 RANCHO CALIFORNIA RD SUITE 229 TEMECULA, CA 92591 CA
This business is conducted by:
Corporation Registrant has not yet begun to

transact business under the fictitious name(s) listed

above. declare that all the information statement is true and correct. (A registrant who declares as true any material matter pursuant to Section 17913 of the Business and Professions Code, that the registrant knows to be false is guilty of a misdemeanor or a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1,000).)
/s/BENJAMIN

HOLGUIN, CEO NOTICE -Accordance with Subdivision (a) of Section 17920, A Fictitious Business Name Statement

Name Statement generally expires at the end of five years from the date on which it was filed in the Office of the County Clerk, except, as provided in Subdivision (b) of Section 17920, where it expires 40 days after any change in the facts set forth in this any change in the facts set forth in this statement pursuant to Section 17913 other than a change in the residence address

of a registered owner.
A new Fictitious
Business Name Statement r be filed before expiration. The filing of this statement does not of itself authorize the use in this State of a Fictitious Business Name in violation of the rights of another Federal, State or Common Law (See Section 14411 Et Seq., Business and Professional Code). I hereby certify that this copy is a correct copy of the original statement on file in my office. Peter Aldana Riverside

County Clerk.
11/25/23, 12/02/23,
12/09/23, 12/16/23

FICTITIOUS BUSINESS NAME STATEMENT Filed County of Riverside Péter

Aldana Assessor -County Clerk -Recorder R-202315532 10/23/2023 The following person(s) is (are)

person(s) is (a) =, doing business as: ESTHER CHACO.CO (1) ESTHERLINDA CHACO.CO at 31571 CRIMSON DR., WINCHESTER, CA 92596 Riverside Registrant

Information: 2a. ESTHERLINDA -- CHACO 31571 CRIMSON DR. WINCHESTER, CA **92596** This business is

conducted by:
Individual
Registrant has not yet begun to transact business under the fictitious name(s) listed

petition without a hearing.

Dated: 11/16/2023

above.
I declare that all the information in this statement is true and correct. (A registrant declares

true any material matter pursuant to Section 17913 of the Business and material sions Code, that the registrant knows to be false is guilty of a misdemeanor punishable by a fine not to exceed one thousand dollars

(\$1,000).) /s/ ESTHERLINDA

Accordance with Subdivision (a) of Section 17920, A Section 17920, A
Fictitious Business
Name Statement
generally expires
at the end of five
years from the date
on which it was
filed in the Office of
the County Clerk,
except, as provided

statement pursuant to Section 17913 other than a change in the residence address of a registered owner. Fictitious Business Statement Name be filed before the expiration. The filing of this statement does not of itself authorize the use in this State of a Fictitious Business Name in violation of the rights of another Federal, State or Common Law (See

Section 17920, where it expires 40 days after any change in the facts set forth in this

Common Law (See Section 14411 ES Seq., Business and Professional Code). I hereby certify that this copy is a correct copy of the original statement on file in my office. Peter Aldana Riverside County Clerk. 11/04/23, 11/11/23, 11/18/23, 11/18/23, 11/25/23 in Subdivision (b) of

ORDER TO SHOW CAUSE FOR CHANGE OF NAME Superior Court of California, County of Riverside Case Number: CVSW2309636 MANUEL M. MIRANDA JR.

TO ALL INTERESTED PERSONS: Petitioner: MANUEL M. MIRANDA **JR.** filed a petition with this court for a decree changing names as follows:

a. Manuel M. Miranda Jr. to Manuel Francisco Miranda Jr. THE COURT ORDERS that all persons interested in this matter appear

before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the

NOTICE OF HEARING
Date: 01/25/2024 Time: 8:00 AM Dept.: 5101
The address of the court is
Superior Court of California County of Riverside
30755-D AULD ROAD SUITE 1226, MURRIETA, CA 92563

A copy of this Order to Show Cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in this county: The Californian

Judge of the Superior Court Published: 11/18/23, 11/25/23, 12/02/23, 12/09/23

/s/ BELINDA A. HANDY



Video Tributes

now included with an obituary notice in The San Diego Union-Tribune

Memorialize your loved ones and tell the story of their lives.

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The San Diego Union-Tribune