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NO PAUSE PROJECT TARGETS TOXIC MASCULINITY AND MEN'S MENTAL HEALTH

BY BREANNA REEVES



MORE
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ACTIVE
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YOU!!!!**



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Yes! Rent in California is Too Damn High



California's average monthly rent in 2021 was \$1,818. A new report from the real estate market place company Zillow, shows the median rent for all bedrooms and all property types in California is currently \$2,867. ([yeson33.org/](https://www.yeson33.org/))

The U.S. Census Bureau reports that “renters make up a much larger share of households in California (44%) than in the rest of the US (35%) and according to the Public Policy Institute of California (PPIC), this percentage has remained fairly consistent for nearly six decades.

The state's housing shortage and symbiotic increase in home prices however, have placed additional pressures on renters. This is partly because the limited inventory of available houses for sale has increased the number of potential home buyers with high-incomes being into the rental market.

About 40 years ago, the average California renter made 13% more than the average renter in the rest of the country. But, by 2022, that difference had ballooned to 40%. On the other hand, homeownership did not increase at the same rate. This has resulted in about one third

of the renters in California making more than \$100,000 a year—compared to 18% in the rest of the country.

Renters with higher incomes are helping to drive up the cost of rent, while individuals with lower incomes who are struggling today with these higher costs. As rents increase, more and more California renters are struggling to keep pace. More renters in the state now spend half their income on rent—this is more than in all but two states.

Despite this harsh reality, rents continue to rise. In November, renters in California will have an opportunity to weigh in and place some controls over the rising costs of housing by voting “YES” on Proposition 33.

Proposition 33, officially titled the “Prohibit State Limitations on Local Rent Control Initiative (2024),” is designed to accomplish

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OpEd: Shattering Glass Barriers - Navigating The Leadership Space



Graphic by Chris Allen, VOICE

By Talisa Sullivan, PhD

The late and great Maya Angelou left us with this quote: “You may not control all the events that happen to you, but you can decide not to be reduced by them.” On the journey toward justice, equity, diversity, and inclusion within leadership roles, the challenges leaders of color and women face remain multifaceted and deeply entrenched in stereotypes, biases, and systemic inequities. While the glass ceiling metaphor has long been used to describe the invisible barriers preventing women and people of color from advancing to the highest levels of leadership, it is crucial to explore the broader spectrum of obstacles, which also include the glass walls and glass cliffs.

The Glass Ceiling

The term "glass ceiling" was coined in 1978

and popularized in the 1980s. It is widely recognized as a metaphor for the unseen and unbreakable barrier that prevents historically marginalized groups from ascending to the highest levels of organizational leadership and management. Originally, the term was associated with women in corporate America and according to Ryan and Haslam (2007), women continue to be underrepresented in leadership positions in organizations due to these invisible barriers. It has since become a fundamental concept in discussions on justice, equity, diversity, and inclusion. Over time, the scope and focus have broadened to include Black women and other marginalized groups.

As organizations begin to create equitable opportunities for groups historically marginalized by our society, they must gain strategies for breaking barriers. Shattering the glass ceiling requires organizations to

actively provide professional learning to dispel stereotypes, interrupt bias and inequities, and create leadership opportunities for marginalized leaders. This means offering opportunities to address systemic barriers and creating an environment where everyone feels empowered to pursue leadership roles.

Glass Walls

In addition to the glass ceiling, the metaphor of "glass walls" entraps historically marginalized people through barriers that segregate employees into specific job roles or departments based on gender or other characteristics. In

“

My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humor, and some style.

- Maya Angelou

”

her article "Breaking Barriers In The C-Suite: Glass Walls Are The New Glass Ceiling," Andrea Carter introduces the metaphor of glass walls, which confine individuals to stereotypical roles or departments deemed suitable for their gender or ethnicity. This limits their exposure to critical experiences necessary for advancement. For instance, leaders of color might be disproportionately found in roles related to diversity and inclusion or community outreach rather than positions directly linked to core business operations like finance. Glass walls create a silo effect, where lateral movement is possible but vertical progress is hindered. These barriers perpetuate a cycle of underrepresentation of people of color in key

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Aryana Noroozi | Staff

Last month, the California Department of Insurance published a 92-page report assessing the “Impacts of extreme heat to California’s people, infrastructure and economy,” by specifically examining the uninsured and insured costs of extreme heat across the state.

The report – a requirement of Assembly Bill No. 2238, legislation intended to establish

Health and Safety Key Findings

- Premature mortality represents the most significant cost for the seven extreme heat events. The total social welfare losses associated with premature death range from \$77 million to \$2.2 billion per event, reflecting attributed premature deaths of 7 to 200 people per event.
- Extreme heat events also heighten the incidence of non-fatal health outcomes, including those pertaining to childbirth, such as low birth weight for newborns, pre-term births, stillbirths, and gestational diabetes for expectant mothers.
- Adverse health outcomes impact Black, Hispanic, and Native American communities disproportionately. In addition, information available from existing literature concludes that the bulk of premature deaths are concentrated among older populations.
- The majority of Californians are covered by a mix of public and private health insurance options, but a notable portion remain uninsured (6.3% in 2021). Out-of-pocket expenses, including copays, deductibles, and out-of-network costs, are further borne by patients. Roughly half of the population is covered by life insurance.

a statewide extreme heat ranking system – analyzes seven extreme heat events in California from 2013 to 2022, which took the lives of hundreds of Californians.

The report highlights how heat is yet another factor of climate change that disproportionately impacts marginalized communities.

California’s elderly and low income

California Report Reveals Devastating Impacts of Extreme Heat on Marginalized Communities



A recent report by the California Department of Insurance found that over 5,000 hospitalizations and nearly 10,600 emergency department (ED) visits were associated with the episodes of extreme heat between 2013 and 2022. Hospitalizations ranged from 60 to 2,132 across events and ED visits ranging from 126 to 4,280. (Graphic by Chris Allen, VOICE)

communities, as well as outdoor workers, are at the highest risk of heat. Black, Native American and Hispanic Californians had the highest rates of heat deaths during the extreme heat events that the report analyzed, compared with Asian and white residents.

“Good data is essential for any strategy to be effective, and that’s why I sponsored legislation in 2022 requiring this data to be collected and analyzed,” wrote California’s Insurance Commissioner Ricardo Lara in the report’s opening. He called the report a pioneering analysis that “underscores the urgency of California’s efforts to create a groundbreaking heat wave ranking and early warning system.”

The report found that over 5,000 hospitalizations and nearly 10,600 emergency department (ED) visits were associated with

the episodes of extreme heat evaluated, with hospitalizations ranging from 60 to 2,132 across events and ED visits ranging from 126 to 4,280. For the largest extreme heat incidents that the study analyzed, the majority of both hospitalizations and ED visits involved non-white, non-Hispanic residents.

The largest number of visits and costs were associated with the 2022 California Coastal Inland, and the 2017 California Full Coastal extreme heat events. Each resulted in tens of thousands of excess outpatient visits, over and above the baseline number of visits, and more than \$10 million in excess medical costs.

“The data presented in this report - on insured and uninsured costs of extreme heat - will inform government preparations and

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Ellen Perrault | Staff

This week, California Attorney General Rob Bonta announced a \$50 million settlement with gas trading firms, resolving allegations that Vitol, Inc. (Vitol) and SK Energy Americas, Inc., along with its parent company SK Trading International (SK), secretly worked together to tamper with and manipulate spot market prices for California gasoline.

The settlement reflects Bonta's larger effort to hold Big Oil accountable for unlawful price increases and anticompetitive behavior. CA

“

Petroleum companies should not get to reap mass profits out of the pockets of hardworking Californians through illegal market manipulation... Market manipulation and price gouging are illegal and unacceptable, particularly during times of crisis when people are most vulnerable.

- Rob Bonta
California Attorney General

”

Senate Bill (SBX1-2), known as the Gas Price Gouging and Transparency Law, passed last spring, and co-sponsored by Bonta and CA Governor Gavin Newsom, established new oversight over petroleum markets.

“Petroleum companies should not get to reap mass profits out of the pockets of hardworking Californians through illegal market manipulation,” said Bonta. “Market manipulation and price gouging are illegal and unacceptable, particularly during times of crisis

\$50 Million Settlement Reached With Gas Trading Firms Accused of Price Manipulation in CA



CA Attorney General Rob Bonta has announced a \$50M settlement with gas trading firms resolving allegations brought in a CA Department of Justice lawsuit filed in May 2020. The suit alleged that gas trading firms Vitol and SK took advantage of the market disruption following a February 2015 explosion at a gasoline refinery in Torrance, CA, to engage in a scheme to drive up gas prices for their own profit. (Graphic by Chris Allen, VOICE)

when people are most vulnerable.”

“That's why California passed the nation-leading legislation SBX1-2,” he added, “which improves transparency in the oil industry so we can root out the causes of price irregularities and take action if we find companies violating the law. Today's settlement is an important reminder that no one is above the law.”

Tai Milder, Director of the Division of Petroleum Market Oversight, stressed, “When oil companies manipulate markets to line their own pockets, California will hold them accountable, and I commend my former colleagues in the Department of Justice on seeing this landmark case through to a successful conclusion.”

According to Milder, with SBX1-2, California has even stronger tools to monitor the oil industry, expose bad actors, and protect

consumers, making it harder for industry actors like those in this case, to engage in this kind of misconduct.

The Lawsuit

This settlement resolves allegations brought in the California Department of Justice's lawsuit filed in May 2020. It alleged that Vitol and SK took advantage of the market disruption following a February 2015 explosion at a gasoline refinery in Torrance, California, to engage in a scheme to drive up gas prices for their own profit. These alleged actions illegally suppressed competition within the gasoline market and forced California consumers to pay more for gasoline.

To qualify for a settlement payment, you must submit a claim. Once the court authorizes

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Shattering Glass Barriers, continued from page 4

leadership roles, reinforcing stereotypes and limiting the diversity of thought and experience at the top levels of an organization. For instance, women might find themselves predominantly in human resources or administrative support positions, while men dominate technical or managerial roles. Glass walls hinder career development and limit the potential for diverse experiences and skill acquisition. They also reinforce occupational segregation, perpetuating stereotypes about what types of work are suitable for different groups. Shattering glass walls requires organizations to actively promote cross-collaborative opportunities and challenge the gendered division of expectations. This involves creating an environment where employees are encouraged to work across different departments and roles, fostering a culture of collaboration and mutual respect.

The Glass Cliff

How do marginalized groups end up on the glass cliff? According to research by Morgenroth, Kirby, and Ryan (2020), women and people of color have been breaking the glass ceiling only to find themselves standing on the glass cliff. This invisible barrier refers to the positions that women and historically marginalized people are often placed in when they are promoted to leadership roles during times of crisis or instability. These are typically high-risk positions where the likelihood of failure is elevated, which can set these leaders up for failure and reinforce negative stereotypes about their leadership capabilities. The glass cliff suggests that while breaking through the glass ceiling is difficult, the circumstances under which this breakthrough occurs can be filled with additional challenges. Historically marginalized leaders are often expected to perform miracles in dire situations, and their failure, which is often due to the context rather than their competence, can unfairly tarnish their reputations and careers. This positioning sets them up for potential blame and scapegoating if the organization does not recover, further entrenching negative stereotypes and reinforcing the barriers to their success. Securing safety

from the glass cliff involves promoting diversity in leadership and ensuring that support and resources are available to leaders in these challenging roles. Leaders of color often find themselves navigating these treacherous cliffs, where their tenure in leadership can be short-lived due to the challenging circumstances they inherit. The glass cliff jeopardizes their career and perpetuates a narrative of failure that can deter organizations from considering diverse candidates for future roles.

Conclusion

While these translucent fixtures are not physical barriers, they are pervasive and systemic, reinforced by overt discrimination and implicit biases. The glass represents a significant hindrance to gender and racial equity in education, as it limits the diversity of thought and experience at the highest decision-making levels.

Moving toward transformational leadership is about more than just shattering the glass ceiling. It requires breaking down the invisible walls that hinder progress and securing stable footholds on the glass cliffs. By shattering these metaphoric glass structures, we can pave the way for a leadership landscape that is not only more equitable but also more dynamic and reflective of the rich diversity of our society.

Talisa Sullivan, PhD - Dr. Sullivan is the CEO of Transformational Leadership Consulting Services. She has been an educator for close to 25 years in Southern California and specializes in serving marginalized populations.

Transformational Leadership Consulting Services cultivates excellence through high-quality communities of learning that transcend 21st-century best practices.



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Dr. Cherina Betters Sworn in to San Bernardino Community College District Board of Trustees

Ellen Perrault | Staff

On Thursday, July 11, after being appointed by the San Bernardino Community College District (SBCCD) board on June 13, Dr. Cherina Betters was sworn in as the newest member of its Board of Trustees.

She was appointed to complete the term vacated by Dr. Ann Viricel, who served on the board for nine years until June 30. The seat is up for election on the November 5, 2024, ballot. Betters will represent Area 7, which includes the



Senator Rosilicie Ochoa Bogh (left) conducted the oath of office for Dr. Cherina Better on July 11 at the SBCCD Boardroom in San Bernardino. (Photo credit: Erick Zambrano/SBCCD)

areas of Highland, Lake Arrowhead, surrounding mountain communities, and neighborhoods around the San Bernardino International Airport.

The trustees oversee the educational mission and set policy for the district, which serves nearly 20,000 students through Crafton Hills College, San Bernardino Valley College, KVCR Public Media, and the Economic Development & Corporate Training Center.

Dr. Better has served as the Chief of Equity and Access at the San Bernardino County Superintendent of Schools since 2020, where she created the Student Voice Advisory Council, an initiative supporting alternative education



Dr. Cherina Betters is sworn in as the newest member of the San Bernardino Community College District Board of Trustees. (image source: sbccd.edu)

students who are potential community college or vocational school attendees post-graduation. She is also an adjunct professor in both the Teacher Education & Foundations and Educational Leadership & Technology departments at the College of Education at Cal State San Bernardino.

Importantly, Dr. Betters has strong ties to the community. She is set to become the president of the Association of California School Administrators Region 12 and serves on the board of Santa Claus Incorporated, a nonprofit that has supported vulnerable children in the Inland Empire for over 68 years.

She is also involved with Project Impact, a CSUSB advisory committee focused on diversifying the teaching profession and is an advisory committee member for First 5 of San Bernardino and the San Bernardino County

Sheriff's NextGen Information Exchange Committee.

Commenting on the appointment of Dr. Betters, Board Chair Dr. Stephanie Houston expressed her support and enthusiasm. "Dr. Betters brings a wealth of experience and a heartfelt commitment to educational equity that aligns perfectly with our district's goals, she stated. "We are excited about the fresh perspectives she will bring to our efforts in enhancing educational opportunities and outcomes for all our students."

Sharing her vision for the community college district Dr. Better stated, "The purpose of community colleges is to influence and impact the trajectory of the lives, careers, and opportunities of the students they serve." She views her role on the board as an extension of

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The No Pause Project is both a campaign and a card game that intends to reshape the conversation around masculinity and put an end to toxic masculinity.

No Pause Project Targets Toxic Masculinity and Men's Mental Health

by **Breanna Reeves**

For decades men have used the term “pause,” a slang word frequently used by straight men to signal a time-out when something they said or did could be considered “gay.”

Not only has the term been criticized as homophobic, but also for how it's used to police men's behavior and uphold stereotypes of what masculinity is and isn't. In an effort to address “pause” culture, the team at 22Squared launched the No Pause Project, a campaign using a card game, to create a way for Black and brown men “to give themselves the

freedom to enjoy the things that we all love.”

In partnership with Therapy for Black Men, an organization that provides mental health support and resources to Black and brown men, the No Pause Project aims to enhance mental health support for Black and brown boys and men.

“[The No Pause Project's] primary objective is to revolutionize dialogues and viewpoints surrounding masculinity, specifically targeting the adverse impact of ‘pause culture’ on men's mental well-being,” stated Therapy for Black Men Founder Vladimire Calixte in an email.

The No Pause Project is both a campaign and a card game that intends to reshape the conversation around masculinity and put an end to toxic masculinity.

“We felt like creating a card game would be an easy way in because it’s fun. It is a fun card game and you’re able to play it with friends and family,” explained Kendra Malone, senior art director at 22Squared. “You’re able to start these conversations in a space where it’s comfortable and lax and you don’t feel like you’d be judged.”

The card game is free and printable for individuals to use. The game includes a series of cards with different tasks and questions that allow players to confront the stigma men face around perceived notions of masculinity and fear of being perceived as “gay.”

Launching this campaign and the card game was “an opportunity for action. It was an opportunity for us to say “pause” culture is very much a symptom of toxic masculinity,” said Della Mathew, executive creative director of 22Squared.

The card has dozens of tasks or questions like “show everyone here what your giggle sounds like” and “look a homie in the eye and say I love you.” By completing each task, a player can win points based on the card. According to the game description, the game is not “meant to put gay people in a bad light,” but instead help people expand the definition of a man, regardless of sexual orientation.

As Black and brown men continue to face stigmas around seeking mental health and struggle with the perpetuation of toxic masculinity, access to therapy and resources become increasingly important. According to the National Alliance for Mental Illness, suicide is the third leading cause of death for Black/African American men ages 15-24.

“Therapy for Black Men and the No Pause Project are here to affirm the importance of mental wellness and breaking the chains of stigma that have held back too many Black men and boys for too long,” Calixte stated. “We are a community of hearts thriving, ensuring that no call for help goes unanswered.”

Men of color face several barriers to accessing mental health support that stem from socio-



The No Pause Project card game is free to download and play. The purpose of the game is to “have players confront the stigmas and societal pressures all men face.” (Images via No Pause Project)



Only a man who knows what it is like to be defeated can reach down to the bottom of his soul and come up with the extra ounce of power it takes to win when the match is even.

- Muhammad Ali

cultural and economic factors, Calixte noted. Those obstacles include stigma and shame around mental health issues, as well as cultural attitudes and lack of financial resources to pay for mental health support.

Since 2018, Therapy for Black Men has worked to engage and support the mental health needs of Black and brown men. The organization has sponsored more than \$110,000 worth of free therapy. However, in recent years, as the mental health crisis among men increases, Therapy for

Black Men is experiencing a higher demand for services that “outpace” their financial resources.

With a waiting list of 5,000 Black men and boys seeking cost-free services, Therapy for Black Men is at risk of shutting down due to lack of funding.

With the partnership between Therapy for Black Men and the No Pause Project, the No Pause Project has committed to supporting mental health initiatives by donating 100% of its proceeds to Therapy for Black Men.

Over 10,000 Calif. Black Women Join Kamala Harris Support Effort



Front row l to r: CEO CA Black Women's Collective Empowerment Institute Kellie Todd-Griffin, LA Mayor Karen Bass, SF Mayor London Breed, CA State Controller Malia Cohen, Rep. Maxine Waters, Rep. Barbara Lee; Back row: Vice President Kamala Harris

Tanu Henry | California Black Media

At a rally held in front of City Hall on July 22 in San Francisco -- where Kamala Harris served as D.A. from 2004 to 2001 before becoming Attorney General of the state -- Bay Area elected officials, advocates and other stakeholders gathered to show support for one their own.

"Right now, she needs us more than ever," San Francisco Mayor London Breed told a cheering crowd of well-wishers.

"We as Democrats, we don't have time to waste," Breed leaned in. "We don't have time to mess around and figure things out. Kamala Harris is the person."

The event was held one day after President Joe Biden announced his decision to drop out of the 2024 race for President and endorse Harris.

In various cities across California and around the country, Black women are coming together and echoing a similar level of passion to Breed's as they express their full-hearted support of Harris' run for the White House.

California State Controller Malia Cohen -- a former San Francisco official herself -- described the diverse makeup of the Democrats attending the San Francisco rally and called on them to commit to Harris's winning Donald Trump in November.

"One thing we have on this stage is the united understanding about what we need to do, which is get Harris elected," Cohen told the crowd.

On July 22, the California Black Women's Collective PAC (CBWCPAC) wrote an open letter to Vice President Kamala Harris signed by more than 1300 Black women from around California.

"As the first woman, the first Black woman,

and the first South Asian woman to hold the office of Vice President, you have not only broken historical barriers. You have also served as a beacon of hope and inspiration for countless individuals who see themselves reflected in your journey," the CBWCPAC letter read.

"Madam Vice President, your steadfast dedication to addressing systemic inequities, championing comprehensive healthcare, and advocating for criminal justice reflect the values we need in a leader right now," it went on.

On June 22, Kellie Todd Griffin, Convener of CBWCPAC, organized a call with over 10,000 Black women from across California. Another 9,932 registered for the call but could not log on because of capacity limits.

"We stand at a crossroads in our nation's history, where the path we choose will shape the destiny of future generations," said Todd Griffin. Vice President Kamala Harris has the vision, the courage, and the unwavering commitment to lead us towards a more equitable and just society that is inclusive of all voices and issues we face today."

Todd Griffin added that California Black Women are rallying behind Harris "united in our shared vision for a brighter, more inclusive future."

We know that our greatest strength is the way in which we use our collective power to transform the nation into the perfect union it proclaims to be. Vice President Harris is not just a candidate for the President of the United States; she is a catalyst for the change that is needed now," Todd Griffin stated.

The night before, an estimated 90,000 Black women and their allies -- about 44,000 of them on Zoom and tens of thousands more on other digital platforms -- rallied to show their support for Harris.

The historic Zoom call, on which more than \$1 million was raised for Harris's campaign in three hours, was organized by #WinWithBlackWoman, a political advocacy organization that boasts of a diverse network of Black women.

Among the women on the call were U.S. Reps

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S.E. Williams | Executive Editor

In a touching memo, the family of Inland Empire entrepreneur Reggie Webb, apprised the community of his passing. Webb passed away in his sleep on Saturday, July 20.

To write Webb down in history as only an entrepreneur would grossly under define the significance of his impact to the African American community across the country, the inland region and Southern California. Webb, the founder and chief executive officer (CEO) of Webb Family Enterprises, Inc., was the owner of 16 McDonald's restaurants that provided employment to more than 1,100 residents across Southern California.



In 2021, Reginald Webb and his wife René were named recipients of Honorary Doctors of Humane Letters degrees from California State University, San Bernardino. (source: csusb.edu)

As noted in a memo by Webb's family, "His entire life was in service to building communities where everyone had an equitable place at the table. . ." In his "striving to achieve parity," in a nation where issues related to parity remain at the forefront of the fight for economic justice, he created employment and career opportunities for the underserved.

Webb was born in South Bend, Indiana, on March 25, 1948. He spent one year in 1958, living in the South with his great-grandparents helping on their farm. The following year, he moved with his grandmother to California where they settled in South Central Los Angeles.

Later, while attending Manual Arts High School, Webb was mentored by the family minister and also by an elderly friend of his grandmother's who happened to be Jewish. After high school, he joined the U.S. Coast Guard. Subsequent to his service and an

Remembering Reggie Webb: A life Devoted to Building Community and Economic Justice



Philanthropist and entrepreneur Reggie Webb passed away on Saturday, July 20, 2024 (source: facebook.com)

honorable discharge, he attended California State University, Los Angeles.

As a college student he focused on political science and became involved with the War on Poverty. The War on Poverty, is the unofficial name for legislation introduced by President Lyndon B. Johnson in 1964. The legislation was in response to the national poverty rate that at that time hovered around 19%.

Webb eventually joined the McDonald's team and in the 1970's, moved to its corporate division after spending time as a trainer in its restaurants. Concurrent with this move, he became part of the company's accelerated management program. He went on to hold numerous positions with the

company before becoming a franchise owner in 1985. His first two franchises were opened in the city of Pomona.

Webb's status as a McDonald's franchise owner was just part of his presence and influence with the fast food giant. He served as chairman of the National Leadership Council for McDonald's owner/operators. This group included about 11,000 of the nation's 13,000 McDonald's restaurants. Webb was also chairman and CEO of the National Black McDonald's Operators Association from 1994 to 1997. In this position he was very effective in helping more Blacks become franchise owners in their own right.

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VOICE



EDUCATE ENGAGE INFORM

Scan the QR Code to read last week's issue online.



KEEPING IT REAL

Yes! Rent, continued from page 3



The state may not limit the right of any city, county, or city and county to maintain, enact or expand residential rent control.

- 2024 Justice for Renters Act

two objectives. First, it will repeal the Costa-Hawkins Rental Housing Act (1995).

The 1995 Costa-Hawkins Rental Housing Act prevents cities and counties from placing limits on the initial rental rate landlords may charge to new tenants in all types of housing. It also ties their hands relative to limiting rent increases for existing tenants in residential properties that were first occupied after February 1, 1995, single-family homes and condominiums.

California's average monthly rent in 2021 was \$1,818. A new report from the real estate market place company Zillow, shows the median rent for all bedrooms and all property types in California is currently \$2,867.

High and middle income earners in the rental market are better able to absorb the pressure of ever increasing rental costs or move to a less expensive option; but for low income residents in the inland region and beyond, the options are limited. Even if they are able to find a place where the rent is less, rental deposits and the cost of moving often serve as barriers to relocating. Some are priced out of their units and end up homeless, adding to the state's other housing related crisis.

Approximately 171,000 Californians are currently homeless. Unless there is some relief for renters, its possible the number of homeless in the state will continue to rise. The U.S. Census Bureau's latest Pulse survey found that nearly

a million households in the state are currently behind on rent. 150,000 of those behind on their rent are nearing eviction.

Last October, a groups of renters and advocates delivered more than 730,000 letters to CA Governor Gavin Newsom imploring him to support a "Yes" vote on Proposition on 33.

Governor Newsom was also busy last October when he signed several measures designed to protect renters. Included among them, Senate Bill 567, that strengthens an anti-eviction law; Assembly Bill 12, limiting security deposits; Senate Bill 555, authorizing the study of "social housing." Social Housing. Social Housing is a kind of publicly owned, mixed-income housing that is popular and has proven successful in countries like Singapore and Austria. According to reports, this approach to housing can prove more affordable than current rental options.

As California continues to grapple with its housing crisis, the practice of pricing people out of their rentals and then requiring them to pay exorbitant deposits to secure a more affordable option elsewhere is not sustainable. I encourage you to join me in voting "yes" on Proposition 33.

Of course, this is just my opinion. I'm keeping it real.

S.E. Williams
Executive Editor

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3396 Sparkler Drive
Huntington Beach, CA 92649
Fernando Alberto Iribarren
3396 Sparkler Drive
Huntington Beach, CA 92649

This business is conducted by: Married Couple

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

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000) s. Silke Bradford

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 under federal, state, or common law (sec. 1440 et. seq. b & p code) Statement was filed with the County of Riverside on 06/05/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the 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 a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions 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,
FILE NO. R- 202407368
p. 7/11/24, 7/18/24, 7/25/24, 8/01/24

The following persons) is (are) doing business as:

LOVE 2 HEALTH
38145 Crocus Lane
Palm Desert, CA 92211
RIVERSIDE COUNTY
74924 Country Club Drive, Suite 150-18
Palm Desert, CA 92260
Maryann Lynch Elders
74924 Country Club Drive, Suite 150-18
Palm Desert, CA 92260

This business is conducted by: Individual Registrant commenced to transact business under the fictitious business name(s) listed above on July 1, 2024

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000) s. Maryann Lynch Elders

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 under federal, state, or common law (sec. 1440 et. seq. b & p code) Statement was filed with the County of Riverside on 07/02/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the 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 a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions 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,
FILE NO. R- 202408579
p. 7/11/24, 7/18/24, 7/25/24, 8/01/24

The following persons) is (are) doing business as:

CORONA INNOVATIVE CONSULTANTS EXPRESS
CORONA I.C.E.
11063 Sweetgum St
Corona, CA 92883
RIVERSIDE COUNTY
Victor Alan Patterson
11063 Sweetgum St
Corona, CA 92883

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

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000) s. Victor Patterson

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 under federal, state, or common law (sec. 1440 et. seq. b & p code) Statement was filed with the County of Riverside on 06/26/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the 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 a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions 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,
FILE NO. R- 202408388
p. 7/11/24, 7/18/24, 7/25/24, 8/01/24

The following persons) is (are) doing business as:

PRICELESS VACATIONS
27757 Aspel Rd #1426
Menifee, CA 92585
RIVERSIDE COUNTY
7155 Citrus Ave #324
Fontana, California 92336
Priscilla Ashley-Lee Brooks
27757 Aspel Rd #1426
Menifee, CA 92585

This business is conducted by: Individual

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

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000) s. Priscilla Ashley-Lee Brooks

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 under federal, state, or common law (sec. 1440 et. seq. b & p code) Statement was filed with the County of Riverside on 06/17/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the 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 a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions code). I hereby certify that this copy is a correct copy of the original statement on file in my office.

Peter Aldana, County Clerk,
FILE NO. R- 202407903
p. 7/25/24, 8/01/24, 8/08/24, 8/15/24

The following persons) is (are) doing business as:

CRUZ CLEANING SERVICE
11463 Doverwood Dr
Riverside, CA 92505
RIVERSIDE COUNTY
Martha Alejandra Cruz
11463 Doverwood Dr
Riverside, CA 92505

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

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000) s. Martha Alejandra Cruz

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 under federal, state, or common law (see section 14411 et seq., business and professions 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,
FILE NO. R- 202408388
p. 7/11/24, 7/18/24, 7/25/24, 8/01/24

The following persons) is (are) doing business as:

PRICELESS VACATIONS
27757 Aspel Rd #1426
Menifee, CA 92585
RIVERSIDE COUNTY
7155 Citrus Ave #324
Fontana, California 92336
Priscilla Ashley-Lee Brooks
27757 Aspel Rd #1426
Menifee, CA 92585

This business is conducted by: Individual

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

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000) s. Peter Aldana, County Clerk,
FILE NO. R- 202408773
p. 7/18/24, 7/25/24, 8/01/24, 8/08/24

The following persons) is (are) doing business as:

RADIANT SHINE HOUSEKEEPING SERVICES
7495 Coco Ct
Eastvale, CA 92880
RIVERSIDE COUNTY
Lourdes Placensia
7495 Coco Ct
Eastvale, CA 92880
Daisy Martinez
7495 Coco Ct
Eastvale, CA 92880

This business is conducted by: Co-Partners

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

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000) s. Lourdes Placensia

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 under federal, state, or common law (sec. 1440 et. seq. b & p code) Statement was filed with the County of Riverside on 06/17/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the 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 a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions code). I hereby certify that this copy is a correct copy of the original statement on file in my office.

Peter Aldana, County Clerk,
FILE NO. R- 202407865
p. 7/18/24, 7/25/24, 8/01/24, 8/08/24

The following persons) is (are) doing business as:

RIGHT THE FIRST TIME MOBILE NOTARY
3960 Haverford Ave
Riverside, CA 92507
RIVERSIDE COUNTY
Andrea Delene Boyd
3960 Haverford Ave
Riverside, CA 92507
CA

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

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000) s. Andrea Boyd

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 under federal, state, or common law (sec. 1440 et. seq. b & p code) Statement was filed with the County of Riverside on 06/05/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the 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 a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions 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,
FILE NO. R- 202407325
p. 7/18/24, 7/25/24, 8/01/24, 8/08/24

The following persons) is (are) doing business as:

AT DADS HOUSE
6335 Cinnabar Dr
Riverside, CA 92509
RIVERSIDE COUNTY
1112 Athena Ct
Riverside, CA 92507
Diamond Bar & Associates
1112 Athena Ct
Riverside, CA 92507
CA

This business is conducted by: Corporation

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

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000) s. Kachan Bratton, President

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 under federal, state, or common law (sec. 1440 et. seq. b & p code) Statement was filed with the County of Riverside on 07/15/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to section 17913 other than a change in the residence address of a registered owner. A new

my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the 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 a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions code). I hereby certify that this copy is a correct copy of the original statement on file in my office.

Peter Aldana, County Clerk,
FILE NO. R- 202409214
p. 7/25/24, 8/01/24, 8/08/24, 8/15/24

The following persons) is (are) doing business as:

GIDISD
29453 Westward Cir
Menifee, CA 92584
RIVERSIDE COUNTY
30450 Haun Rd #1143
Menifee, CA 92584
Abimbola Susan Solomon
30450 Haun Rd #1143
Menifee, CA 92584
Francis Asirifi
30450 Haun Rd #1143
Menifee, CA 92584

This business is conducted by: General Partnership

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

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000) s. Francis Asirifi

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 under federal, state, or common law (sec. 1440 et. seq. b & p code) Statement was filed with the County of Riverside on 07/10/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to section 17913 other than a change in the residence address of a registered owner. A new

RETIRED COUPLE
HAS \$1MIL TO LEND ON CA. REAL ESTATE*

V.I.P. TRUST DEED COMPANY
Buys T.D.s and Buys/Lends on Partial Interests

OVER 40 YEARS OF FAST FUNDING
Principal **(818) 248-0000** Broker
WWW.VIPLoan.COM *Sufficient equity required - no consumer loans

Real Estate License #01041073 CA Department of Real Estate, NMLS #339217
Private Party loans generally have higher interest rates, points & fees than conventional discount loans

public notices

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 under federal, state, or common law (see section 14411 et seq., business and professions code). I hereby certify that this copy is a correct copy of the original statement on file in my office.

Peter Aldana, County Clerk,
FILE NO. R- 202408970
p. 7/18/24, 7/25/24, 8/01/24, 8/08/24

The following persons) is (are) doing business as:

PALM SPRINGS VINYL RECORDS AND COLLECTIBLES
PALM SPRINGS VINYL RADIO
220 N. Palm Canyon Dr.
Palm Springs, CA 92262
RIVERSIDE COUNTY
Old Hollywoodland Corp
220 N. Palm Canyon Dr.
Palm Springs, CA 92262
CA

This business is conducted by: Corporation

Registrant commenced to transact business under the fictitious business name(s) listed above on 12/29/2017

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000)

s. Louis David Bernal, CEO
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 under federal, state, or common law (sec. 1440 et. seq. b & code) Statement was filed with the County of Riverside on 07/15/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the 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 a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions code). I hereby certify that this copy is a correct copy of the original statement on file in my office.

Peter Aldana, County Clerk,
FILE NO. R- 202409255
p. 7/25/24, 8/01/24, 8/08/24, 8/15/24

The following persons) is (are) doing business as:

TNC VENTURES, LLC
23318 Olivewood Plaza Drive Suite H
Moreno Valley, CA 92553
RIVERSIDE COUNTY
82244 Travolta Ave
Indio, CA 92201

TNC VENTURES, LLC
23318 Olivewood Plaza Drive Suite H
Moreno Valley, CA 92553
CA

This business is conducted by: Limited Liability Company
Registrant commenced to transact business under the fictitious business

name(s) listed above on 6/20/2024

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000)

s. Trena Nawona Cook, Managing Member

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 under federal, state, or common law (sec. 1440 et. seq. b & code) Statement was filed with the County of Riverside on 07/01/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the 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 a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions 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,
FILE NO. R- 202408531
p. 7/18/24, 7/25/24, 8/01/24, 8/08/24

The following persons) is (are) doing business as:

BRAIN JAR
3858 Redwood Dr
Riverside, CA 92501
RIVERSIDE COUNTY
856 Saint Clair Ave
Gross Pointe, MI 48230
Rhiannon Elaine Little-Surowski
3858 Redwood Dr
Riverside, CA 92501

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

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000)

s. Rhiannon Elaine Little-Surowski

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 under federal, state, or common law (sec. 1440 et. seq. b & code) Statement was filed with the County of Riverside on 06/24/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the 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 a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions code). I hereby certify that this copy is a correct copy of the original statement on file in my office.

Peter Aldana, County Clerk,
FILE NO. R- 202408220
p. 7/25/24, 8/01/24, 8/08/24, 8/15/24

The following persons) is (are) doing business as:

@RTIZ AUTO DETAIL
3333 Fruitwood Dr
Riverside, CA 92503
RIVERSIDE COUNTY
Aldo Ortiz
3333 Fruitwood Dr
Riverside, CA 92503

This business is conducted by: Individual
Registrant commenced to transact business under the fictitious business name(s) listed above on 07/16/2024

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000)

s. Aldo Ortiz
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 under federal, state, or common law (sec. 1440 et. seq. b & code) Statement was filed with the County of Riverside on 07/16/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the 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 a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions code). I hereby certify that this copy is a correct copy of the original statement on file in my office.

Peter Aldana, County Clerk,
FILE NO. R- 202409282
p. 7/25/24, 8/01/24, 8/08/24, 8/15/24

The following persons) is (are) doing business as:

ROYALTY UNLIMITED
ROYALTY UNLIMITED DESIGN SPACE
QUEEN'S FAMILY ROYAL KITCHEN
4405 Challen Ave
Riverside, CA 92503
RIVERSIDE COUNTY
Danielle Anais Queen
4405 Challen Ave
Riverside, CA 92503

This business is conducted by: 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 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 (\$1000)

s. Danielle Anais Queen

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 under federal, state, or common law (sec. 1440 et. seq. b & code) Statement was filed with the County of Riverside on 06/24/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the 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 a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions 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,
FILE NO. R- 202408221
p. 7/18/24, 7/25/24, 8/01/24, 8/08/24

The following persons) is (are) doing business as:

BYOND BRITTE
28169 Cranberry Road
Menifee, CA 92585
RIVERSIDE COUNTY
CHERYL MCRITCHIE
28169 Cranberry Road
Menifee, CA 92585

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

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000)

s. CHERYL MCRITCHIE
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 under federal, state, or common law (sec. 1440 et. seq. b & code) Statement was filed with the County of Riverside on 07/05/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the 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 a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions code). I hereby certify that this copy is a correct copy of the

original statement on file in my office.

Peter Aldana, County Clerk,
FILE NO. R- 202408733
p. 7/25/24, 8/01/24, 8/08/24, 8/15/24

The following persons) is (are) doing business as:

PHAXS
1960 Chicago Avenue, Ste D15
Riverside, CA 92507
RIVERSIDE COUNTY
1960 Chicago Avenue, Ste D15
Riverside, CA 92507
Sonjia McCullough
1960 Chicago Avenue, Ste D15
Riverside, CA 92507

This business is conducted by: Individual
Registrant commenced to transact business under the fictitious business name(s) listed above on 06/20/2024

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000)

s. Sonjia McCullough

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 under federal, state, or common law (sec. 1440 et. seq. b & code) Statement was filed with the County of Riverside on 06/26/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the 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 a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions 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,
FILE NO. R- 202408353
p. 7/11/24, 7/18/24, 7/25/24, 8/01/24

The following persons) is (are) doing business as:

T4 VENTURES
3125 E. Escoba Dr #280
Palm Springs, CA 92264
RIVERSIDE COUNTY
Tara Luna
3125 E. Escoba Dr #280
Palm Springs, CA 92264

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

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 of a misdemeanor punishable by a fine not to exceed one thousand dollars (\$1000)

s. Tara Luna

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 under federal, state,

or common law (sec. 1440 et. seq. b & code) Statement was filed with the County of Riverside on 07/11/2024

I hereby certify that this copy is a correct copy of the original statement on file in my office.

NOTICE- In accordance with subdivision (a) of 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 in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the 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 a fictitious business name in violation of the rights of another under federal, state, or common law (see section 14411 et seq., business and professions code). I hereby certify that this copy is a correct copy of the original statement on file in my office.

Peter Aldana, County Clerk,
FILE NO. R- 202409046
p. 7/18/24, 7/25/24, 8/01/24, 8/08/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

CASE NUMBER : CVME2400270

To All Interested Persons: Petitioner: MICHAEL ISAAC MEZA filed a petition with this court for a decree changing names as follows: MICHAEL ISAAC MEZA to, MICHAEL ISAAC GOMEZ. The Court orders that all persons interested in this matter appear before this court 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 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 petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. NOTICE OF HEARING: DATE: 1/9/25 Time: 8:00AM Dept: M205. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 27401 MENIFEE CENTER DRIVE, MENIFEE, CA 92584 A copy of this Order to Show Cause must 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: BLACK VOICE NEWS 1201 UNIVERSITY AVENUE, SUITE 210, RIVERSIDE, CA. 92507

Date: 7/17/2024
BELINDA A. HANDY, Judge of the Superior Court

p. 7/25/24, 8/01/24, 8/08/24, 8/15/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

CASE NUMBER : CVSW2403916

To All Interested Persons: Petitioner: KAJA DONLEY filed a petition with this court for a decree changing names as follows: ZAIRÉ JORDON ADONIS WALKER to, ZAIRÉ ADONIS NOLLEY. The Court orders that all persons interested in this matter appear before this court 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 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 petition should not

publicnotices

be granted. If no written objection is timely filed, the court may grant the petition without a hearing. NOTICE OF HEARING: DATE: 08/29/2024 Time: 8:00AM Dept: S101. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 30755-D AULD ROAD, MURRIETA, CA 92563. SOUTHWEST JUSTICE CENTER A copy of this Order to Show Cause must 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: BLACK VOICE NEWS 1201 UNIVERSITY AVENUE, SUITE 210, RIVERSIDE, CA. 92507

Date: APR 23, 2024
BELINDA A. HANDY, Judge of the Superior Court

p. 8/01/24, 8/08/24, 8/15/24, 8/22/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

CASE NUMBER : CVCO2404004

To All Interested Persons: Petitioner: GRISELDA ALONZO SANCHEZ filed a petition with this court for a decree changing names as follows: GRISELDA ALONZO SANCHEZ to. GRISELDA SANCHEZ - ALONSO. The Court orders that all persons interested in this matter appear before this court 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 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 petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. NOTICE OF HEARING: DATE: 8/14/2024 Time: 8:00AM Dept: C2. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 505 BUENA VISTA AVENUE, RM.201, CORONA, CA 92882 A copy of this Order to Show Cause must 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: BLACK VOICE NEWS 1201 UNIVERSITY AVENUE, SUITE 210, RIVERSIDE, CA. 92507

Date: 6/27/2024
TAMARA L. WAGNER, Judge of the Superior Court

p. 7/18/24, 7/25/24, 8/01/24, 8/08/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

CASE NUMBER : CVCO2404680

To All Interested Persons: Petitioner: DARIUS MICHAEL MOISE filed a petition with this court for a decree changing names as follows: DARIUS MICHAEL MOISE to. DARIUS MICHAEL STOICA. The Court orders that all persons interested in this matter appear before this court 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 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 petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. NOTICE OF HEARING: DATE: 9/4/2024 Time: 8:00AM Dept: C2. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE,

505 S. BUENA VISTA AVENUE, RM 201, CORONA, CA 92882 A copy of this Order to Show Cause must 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: BLACK VOICE NEWS 1201 UNIVERSITY AVENUE, SUITE 210, RIVERSIDE, CA. 92507

Date: 7/17/2024
TAMARA L. WAGNER, Judge of the Superior Court

p. 7/25/24, 8/01/24, 8/08/24, 8/15/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

CASE NUMBER : CVMV2404959

To All Interested Persons: Petitioner: MICHAEL ANTHONY EGANA filed a petition with this court for a decree changing names as follows: MICHAEL ANTHONY EGANA to. MICHAEL ANTHONY REDDITT. The Court orders that all persons interested in this matter appear before this court 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 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 petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. NOTICE OF HEARING: DATE: 8/23/2024 Time: 8:00AM Dept: MV2. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 4050 MAIN STREET, RIVERSIDE, CALIFORNIA 92501, RIVERSIDE HALL OF JUSTICE. A copy of this Order to Show Cause must 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: BLACK VOICE NEWS 1201 UNIVERSITY AVENUE, SUITE 210, RIVERSIDE, CA. 92507

Date: 7/2/2024
SAMRA FURBUSH, Judge of the Superior Court

p. 7/11/24, 7/18/24, 7/25/24, 8/01/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

CASE NUMBER : CVCO2403967

To All Interested Persons: Petitioner: BRYAN ELIM MAYEN filed a petition with this court for a decree changing names as follows: BRYAN ELIM MAYEN to. BRYAN ELIM MAYEN CARDENAS. The Court orders that all persons interested in this matter appear before this court 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 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 petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. NOTICE OF HEARING: DATE: 8/14/2024 Time: 8:00AM Dept: C2. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, CORONA BRANCH, 505 S. BUENA VISTA AVENUE, RM.201, CORONA, CA 92882 A copy of this Order to Show Cause must 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:

BLACK VOICE NEWS 1201 UNIVERSITY AVENUE, SUITE 210, RIVERSIDE, CA. 92507

Date: 6/26/2024
TAMARA L. WAGNER, Judge of the Superior Court

p. 7/18/24, 7/25/24, 8/01/24, 8/08/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

CASE NUMBER : CVCO2404424

To All Interested Persons: Petitioner: SARA ALICIA CONTRERAS filed a petition with this court for a decree changing names as follows: ROBERT ALEXANDER ARMENTA to. ROBERT ALEXANDER GARCIA. The Court orders that all persons interested in this matter appear before this court 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 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 petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing. NOTICE OF HEARING: DATE: 8/21/2024 Time: 8:00AM Dept: C2. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 505 S. BUENA VISTA AVENUE, RM 201, CORONA, CA 92882 A copy of this Order to Show Cause must 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: BLACK VOICE NEWS 1201 UNIVERSITY AVENUE, SUITE 210, RIVERSIDE, CA. 92507

Date: 7/3/2024
LAURA GARCIA, Judge of the Superior Court

p. 7/25/24, 8/01/24, 8/08/24, 8/15/24

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STATE

Over 10,000, continued from page 12

Maxine Waters (D-CA-43), Barbara Lee (D-CA-12), Sydney Kamlager-Dove (D-CA-37), Jasmine Crockett (D-TX-30) and Joyce Beatty (D-OH-3); former Democratic National Convention Chair Donna Brazile; the Rev. Berniece King, daughter of Martin Luther King, Jr; D.C. Mayor Muriel Bowser; Maryland First Lady Dawn Moore, among others.

“President Biden’s endorsement of Vice President as the Democratic nominee for President of the United States is a pivotal moment for our country,” said Jotaka Eaddy, founder of #WinWithBlackWomen.

“As we gathered, we expressed our gratitude for the extraordinary work President Biden has done, while we affirmed our individual commitment to stand united in unwavering support of Vice President Kamala Harris as the leader of our nation needs.”

Eaddy says she is ready to confront the challenges ahead.

“The Journey to proclaim our democracy and advance our shared values begins now with unwavering determination and unified vision,” Eaddy continued. “Unity among not only Black women, but all Americans is not just vital to the state of our democracy but necessary to propel our nation forward.”

On July 21, California Gov. Gavin Newsom expressed support for Vice President Kamala Harris in her bid for the Democratic Party’s presidential nomination at the Party’s convention this August.

Newsom posted on the social media platform X, praising Harris for being, “Tough. Fearless. Tenacious,” through her political career.

“With our democracy at stake and our future on the line, no one is better to prosecute the case against Donald Trump’s dark vision and guide our country in a healthier direction than America’s Vice President, @KamalaHarris,” Newsom wrote.

Although some Democrats showed interest in an open convention that allows a competitive race between multiple candidates, most delegates have openly expressed support for Harris. Gov. Newsom defended his decision to back Harris and clarified that he has no intention

of running for president at the DNC in Chicago. Despite being selected as one of President Joe Biden’s surrogates during the campaign trail, Newsom has shown unwavering support to both Biden and Harris.

California U.S. Rep. John Garamendi (D-CA-10) said that Biden’s endorsement “slammed the door” for other Democrats hoping to bid for a presidential candidacy.

“I think we’ve got a terrific opportunity with Harris,” he said.

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IE EVENTS

IECF Will Host 2024 IECF Policy and Philanthropy Summit

VOICE Staff

The Inland Empire Community Foundation (IECF) is hosting their fourth Policy & Philanthropy Summit which will focus on the theme, Investing to Thrive.

The two-day event set to take place on August 1st and 2nd, will welcome policymakers, stakeholders, philanthropists and nonprofit organizations. Its goal is to foster discussions around community needs and will center ideas and solutions related to humane housing, meaningful work and wealth, lifelong learning and vital conditions for thriving.

Panel discussions will include local elected leaders such as Assembly Majority Leader Eloise Gómez Reyes and officials from Governor Gavin Newsom’s office such as Michael Wiafe, assistant deputy cabinet secretary. Throughout the Summit, attendees will have the opportunity to join breakout sessions to discuss tracking progress using data and the power of storytelling.

The Summit will conclude with a community town hall and lunch sponsored by the IE Media and Journalism Hub + Fund to talk about

how to build a sustainable and collaborative community-centered approach to journalism that empowers residents. The Journalism Innovation Hub + Fund was created in 2022 to support local journalism, and to “build the pipeline of talent for the sector.” The IE Media and Journalism Hub + Fund is one of several signature funds supported by IECF.

IECF is the oldest and largest community foundation serving the Inland region and has invested and administered more than \$120 million in charitable donations.

To learn more about the Summit schedule and register for the event, visit iegives.org.

Dr. Cherina Better, continued from page 9



SBCCD Board of Trustees on July 11 at the SBCCD Boardroom in San Bernardino. From left: SBCCD Student Trustee Hadi Natour, Student Trustee Nelva Ruiz-Martinez, Board Vice Chair Dr. Nathan Gonzales, Board Chair Dr. Stephanie Houston, Trustee Dr. Cherina Better, Chancellor Dr. Diana Z. Rodriguez, Trustee John Longville, and Trustee Joseph R. Williams. (Photo credit: Erick Zambrano/SBCCD)

her lifelong commitment to education, aiming to be a change agent in the lives of students and the broader college community.

SBCCD Trustee Area 5 remains vacant following the retirement of long-serving Trustee Gloria Macias Harrison, who stepped down on June 30.

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California Report, continued from page 5

responses to the threat,” wrote Kathy Baughman McLeod.

CEO of Climate Resilience for All, in the foreword of the study. “It could also motivate financing – including for things like forecast-based insurance products – by governments, businesses, and the philanthropic community, to help accelerate equitable adaptation to extreme heat.”

The report also includes recommendations to curb heat-related illnesses and injuries for the state’s workforce at large, including incentivizing businesses to meet benchmarks above the government’s minimum temperature standards. It also touches upon cooling communities by planting trees to create more shade.

“Let us use this report as a catalyst to foster greater cross-sector collaboration and drive forward-thinking solutions that will safeguard our state for generations to come,” wrote Lara.

\$50 Million Settlement, continued from page 7

the issuance of notice to California residents, you can submit a claim online at www.CalGasLitigation.com

Under the settlement and SBX1-2, if the firms resumed operations in California, Vitol and SK would be required to submit a daily report to the Energy Commission containing certain information for each transaction occurring in the preceding day.

It would also need to submit weekly reports to the Energy Commission that include the weekly inventory volume, by type, such as gasoline, gasoline blending components, diesel fuel, or renewable fuels, for each position holder by name of company, and copies of all contracts or agreements entered into with any refiners, oil producers, petroleum product transporters, petroleum product marketers, petroleum product pipeline operators, terminal operators, or any other entity that trades in petroleum products whether or not those entities take possession of those products, as designated by the Energy Commission.

SBX1-2, approved by a supermajority in both the Senate and Assembly, created a dedicated independent watchdog to root out

market manipulation and price gouging by oil companies. The law went into effect on June 26, 2023.

Attorney General Bonta is committed to holding Big Oil accountable. Last September, Attorney General Bonta and Governor Newsom filed a lawsuit against five of the largest oil and gas companies in the world – Exxon Mobil, Shell, Chevron, ConocoPhillips, and BP – and the American Petroleum Institute for allegedly engaging in a decades-long campaign of deception and creating climate change-related harms in California.

Last month, Attorney General Bonta filed an amended complaint in this case, adding a remedy that would require the defendants to give up the profits gained through their illegal conduct. The amended complaint also includes additional examples of recent false advertising and greenwashing by the oil companies.

This settlement is in addition to a settlement of a private class action lawsuit filed in federal court.

Remembering Reggie, continued from page 13



From left: Adrian Stevens, then- CSUSB associate vice president philanthropic giving; Nefertiti Long, vice chair CSUSB Philanthropic Foundation board, 2022 Community Champions of the Year Reggie Webb and René Webb; CSUSB President Tomás D. Morales. (source: csusb.edu)

For these efforts, Webb was honored with the 365Black award from McDonald’s in 2004.

His concern for others, as demonstrated by his leadership with the National Black McDonald’s Operations Association, flowed over to the community at large. His philanthropic work did not go unnoticed. In 2021, Webb and his wife René were recipients of Cal State San Bernardino’s Honorary Doctorate in Humane Letters. “Through their company, Reginald and René supported various early entrepreneurs and

created a community of successful individuals, which in turn helps elevate the quality of people’s lives in our region,” said CSUSB President Tomás D. Morales when the honor was announced.

This recognition was followed in 2022, when the Association of Fundraising Professionals Inland Empire Chapter named Reggie and René Philanthropic Honorees for their work helping others in the community.

Over the years, Webb served on multiple boards. He was a member of the University of La Verne’s board of trustees; the Los Angeles Urban League; Pomona Valley Hospital Medical Center; Los Angeles County Fair Association; McDonald’s of Hawaii; and the Ronald McDonald Children Charities.

As noted by his family, “Reginald was a beacon of strength, a loving husband, father, and a true leader. His life was a testament to the power of love and the impact one person can have on so many.”

In the coming days/weeks, the family will honor and celebrate Webb’s extraordinary life. There will be more information to follow. The family is requesting that those who knew him, assist in creating “a beautiful tribute to Reginald.” You are invited to share your memories, stories, and heartfelt messages. Please use the following link to contribute to the video collage. As noted by the Webb family, “Your words will help us celebrate his life and keep his spirit alive in our hearts.”

Save the Date

*We Invite you to Celebrate the Life of
Reggie Webb*

Date: August 23, 2024

Time: 11 am, Reception to follow

*Water of Life Community Church
14418 Miller Ave Ste. K
Fontana, CA*

*Please RSVP to
info@gloriousarisings.com*

Home sweet yours



Our **Community Homeownership Commitment**¹ can help. Get up to **\$17,500** when combining down payment and closing costs grants. (Restrictions apply.)

\$10,000

Up to \$10,000 toward your down payment when combined with our 3% down mortgage^{2,4}



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America's Home Grant[®] covers up to \$7,500 in eligible closing costs³

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What would you like the power to do?[®]

You are invited to apply. Your receipt of this material does not mean you have been prequalified or preapproved for any product or service we offer. This is not a commitment to lend; you must submit additional information for review and approval.

¹ **Down Payment program and America's Home Grant program:** Qualified borrowers must meet eligibility requirements such as being owner-occupants and purchasing a home within a certain geographical area. Maximum income and loan amount limits apply. Minimum combined loan-to-value must be greater than or equal to 80%. The home loan must fund with Bank of America. Bank of America may change or discontinue the Bank of America Down Payment Grant program or America's Home Grant program or any portion of either without notice. Not available with all loan products; please ask for details.

² **Additional information about the Down Payment program:** Down Payment program is available with one mortgage product. Program funds can be applied toward down payment only. Borrowers cannot receive program funds as cash back in excess of earnest money deposits. Down Payment Grant program may be considered taxable income and a 1099-MISC will be issued. Consult with your tax advisor. May be combined with other offers. The Bank of America Down Payment Grant program may only be applied once to an eligible mortgage/property, regardless of the number of applicants. Homebuyer education is required.

³ **Additional information about the America's Home Grant program:** The America's Home Grant program is a lender credit. Program funds can only be used for nonrecurring closing costs including title insurance, recording fees, and in certain situations, discount points that can be used to lower the interest rate. The grant cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program funds as cash back.

⁴ Maximum income and loan amount limits apply. Fixed-rate mortgages (purchases or no cash out refinances), primary residences only. Certain property types are ineligible. Maximum loan-to-value ("LTV") is 97%, and maximum combined LTV is 105%. For LTV >95%, any secondary financing must be from an approved Community Second Program. Homebuyer education may be required. Other restrictions apply.

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