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Kamala Harris

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Earnings Gap Shrinks for Poor Blacks While Class Differences Expand for Poor Whites



(minneapolisfed.org)

U.S. Census Bureau and Harvard University Research released a report in late July which indicates that while the low-income earnings gap between Blacks and whites has narrowed, the gap between low and high income young white adults, has widened.

What the heck does this mean? What's the bottom line? Well, it appears that young Blacks are making some economic progress—even though the gap between Blacks and whites is still too wide. While on the other hand, young whites from low-income families appear to be faring much worse than they did in previous generations. The study's findings are insightful.

To begin with, the analysis focused on the evolution of income mobility between only two generations that were about 15 years apart. The first group included children born in 1978 and the second group looked at those born in 1992. The study considered the income levels of the two groups at the age of 27. And, it included children born to both low-income parents (about \$26,000 annual income) and high-income parents (about \$95,000 annual income).

The findings revealed that Black children born

to low-income parents in 1978, went on to earn \$12,994 less per year than their white counterparts. However, for Black children born to low-income parents in 1992, the earnings gap shrunk by nearly a third to \$9,521.

On the other hand, white children who were born to high-income parents in the 1978 cohort went on to earn \$10,383 more than low-income whites born that year and for those born in 1992, the class gap among whites exploded to \$13,202, an increase of nearly a third.

The report credited the shrinking race gap between Black and white low income earners to a combination of "improved mobility" for low-income Black children and "declines in earnings" for low-income white children.

The growing class gap was credited to both declining mobility for white children from low-income households and improvements in mobility of white children from high-income households.

There was hardly any noticeable change in the class gap for Black children during the study periods because Black children—whether they are born to high- or low-income parents saw

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Kamala Harris No Stranger To The Inland Empire

by BVN Staff

Democratic presidential nominee Vice President Kamala Harris' connections to the Inland Empire have deepened over the years, reflecting her political rise from California Attorney General to U.S. Senator and eventually Vice President. Her visits to Riverside and San Bernardino counties have highlighted her evolving focus on issues pertinent to the region, including workforce development, education, disaster recovery, and her commitment to the Black community.

Harris first visited the Inland Empire during her first campaign for California Attorney General. At the time, she was relatively unknown outside of the Bay Area, but she quickly established her presence statewide by engaging with local leaders and communities. One notable stop was at the Black Voice News office to meet with then publisher Hardy Brown.

Later she was a special guest with the San

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Top: Then California AG Kamala Harris met with California Black Media in the offices of the late James Sweeney, Executive Director Regina Wilson, Larry Lee, Publisher of the Sacramento Observer Newspaper, and Cheryl Brown. Bottom left: Former San Bernardino 6th Ward Councilmember Rikke Van Johnson, former Assemblymember Mike Davis, former Assemblymember Wilmer Amina Carter, Black Voice News Publisher Emeritus Hardy Brown, meet with Kamala Harris. Bottom right: Assemblymember Cheryl Brown hosted AG Harris at New Hope Missionary Baptist Church in San Bernardino.



Aryana Noroozi | Staff

U.S. Senator Alex Padilla (D-Calif.) announced in July that three bills he introduced were advanced by the Senate Committee on Commerce, Science, and Transportation, to reduce earthquake hazards, combat extreme heat health risks and strengthen cybersecurity and telecommunications on U.S. oceanographic research vessels.

The legislation included Padilla's Preventing

“

I am thrilled to see the Senate Commerce Committee advance these essential measures to help California and the country mitigate dangerous earthquake and extreme heat hazards, while also advancing groundbreaking research through our state's oceanographic research vessels

- Alex Padilla, U.S. Senator (D-CA)

”

Health Emergencies and Temperature-related (HEAT) Illness and Deaths Act, the bipartisan National Earthquake Hazards Reduction Program (NEHRP) Reauthorization Act of 2024, and his bipartisan Accelerating Networking, Cyberinfrastructure, and Hardware for Oceanic Research (ANCHOR) Act. The bills will now be considered by the Senate.

“I am thrilled to see the Senate Commerce Committee advance these essential measures to help California and the country mitigate dangerous earthquake and extreme heat hazards, while also advancing groundbreaking research through our state's oceanographic research vessels,” said Senator Padilla in a

Senate Approves Padilla Bills on Quake, Heat, and Ocean Research



(Graphic by Chris Allen, VOICE)

statement. “Californians know the importance of staying prepared for the next earthquake, and reauthorizing the National Earthquake Hazards Reduction Program would support vital early warning tools and strengthen resilience in communities nationwide.

Preventing HEAT Illness and Deaths Act

As the climate crisis continues to escalate, extreme heat events in the United States are becoming more frequent, longer-lasting, and more severe. During the last week in July. Just last week, the world experienced the hottest two days in recorded history. This summer, counties across California have shattered temperature records, with many residents experiencing dangerous, continuous temperatures over 110 degrees.

The Preventing Health Emergencies and Temperature-related (HEAT) Illness and Deaths Act, co-led by U.S. Senators Edward J. Markey

(D-Mass.) and Kyrsten Sinema (I-Ariz.), would address the rising health risks of extreme heat. The Preventing HEAT Illness and Deaths Act would improve and expand interagency efforts to address extreme heat exposure, provide \$100 million in financial assistance for community projects to reduce exposure to extreme heat, and inform recommendations for federal action on heat-health issues.

Padilla called on the Occupational Safety and Health Administration (OSHA) to establish the first-ever federal safety standard to protect workers from the severe risks of excessive heat.

NEHRP Reauthorization Act

The National Earthquake Hazards Reduction Program (NEHRP) Reauthorization Act of 2024, co-led by U.S. Senator Lisa Murkowski (R-Alaska), would reauthorize the National

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Ellen Perrault | Staff

In May, the Education Data Initiative published some concerning facts regarding student debt statistics among racial and ethnic groups. Not surprisingly, it reflected dramatic differences in “financial health, habits, and resources” available from one community to another.

The report found Black and African American college graduates owe an average of \$25,000 more in student loan debt than white college graduates. It highlighted how four years after

“

She was always of Indian heritage, and she was only promoting Indian heritage.

I didn't know she was Black until a number of years ago when she turned Black, and now she wants to be known as Black?

- Fmr. President Donald Trump

”

graduation, Black students owe an average of 188% more than white student borrowers; In addition, Black and African American student borrowers are the most likely to struggle financially due to student loan debt making monthly payments of \$260. This data further highlights the need for tuition relief.

On July 31st, President Biden took another major step in his ongoing effort to cancel student debt for approximately 30 million Americans. These proposed rules build upon the Administration's existing work that has approved more than \$168 billion in student loan relief for nearly 4.8 million borrowers through various actions.

Biden Administration Takes Further Steps to Cancel Student Debt



Black college graduates owe an average of \$25,000 more in student loan debt than white college graduates. (image source: whitehouse.gov)

These additional rules, if finalized as proposed, would bring the total number of borrowers eligible for student debt relief to over 30 million this fall, including borrowers who have already been approved for debt cancellation by the Biden-Harris Administration over the past three years.

On August 1, the U.S. Department of Education (Department) began emailing all borrowers with at least one outstanding federally held student loan to provide updates on potential student debt relief, and to inform them they have until August 30 to call their servicer and opt out if they do not want this relief.

It is important to note, however, that the rules intended to provide this relief are not yet finalized, and the email does not guarantee specific borrowers will be eligible. The Department will provide additional information to borrowers once the rules are finalized this fall.

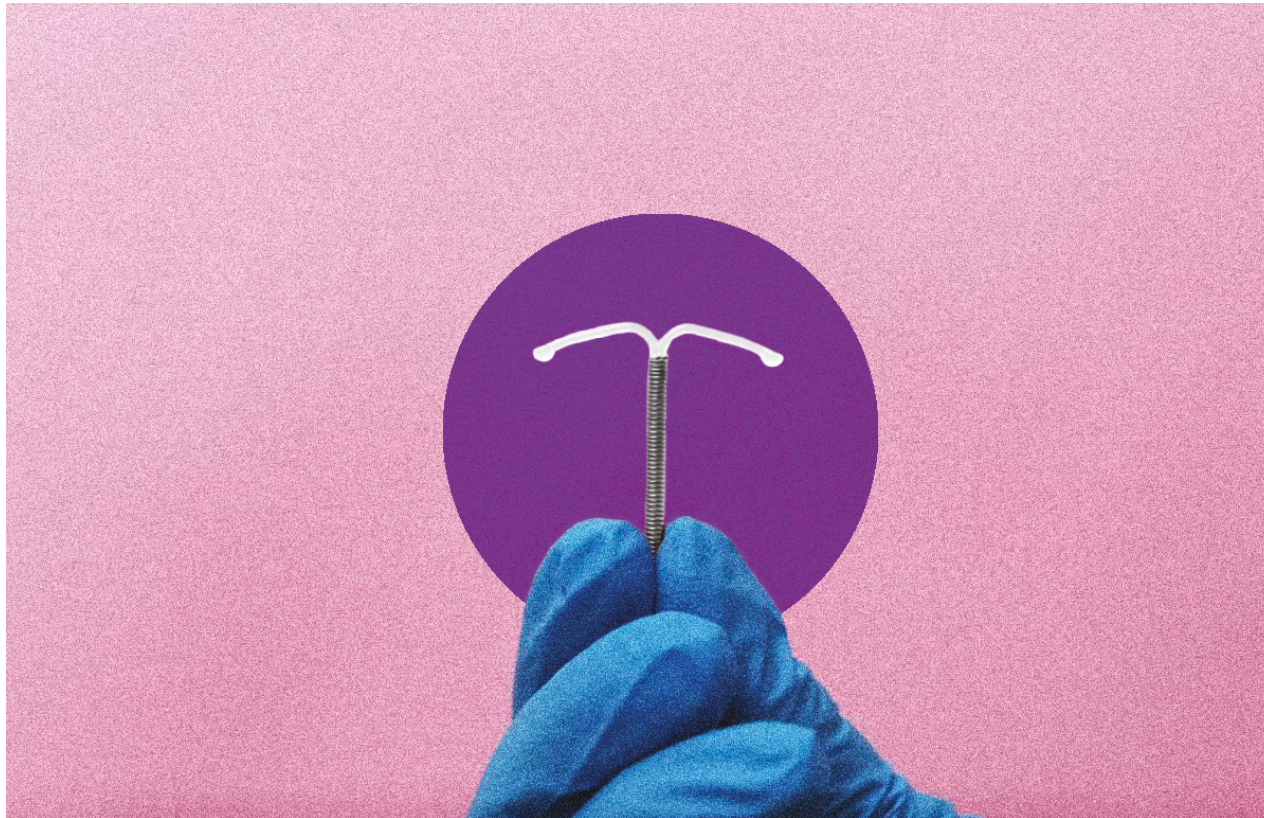
These rules, if finalized as proposed, would bring the total number of borrowers eligible for student debt relief to over 30 million, including borrowers who have already been approved for debt cancellation by the Biden-Harris Administration over the past three years.

“These latest steps will mark the next milestone in our efforts to help millions of borrowers who’ve been buried under a mountain of student loan interest, or who took on debt to pay for college programs that left them worse off financially, those who have been paying their loans for twenty or more years, and many others,” said U.S. Secretary of Education Miguel Cardona in a written statement.

In April, the Administration released its first set of draft rules that proposed authorizing the Secretary of Education to grant student debt

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CDC Updates IUD Placement Guidelines to Address Pain and Trauma



The United Nations reported that 161 million people use intrauterine devices (IUD) as a contraceptive worldwide. A new Centers for Disease Control and Prevention (CDC) guidance seeks to address the painful process of IUD insertions. (Graphic by Breanna Reeves)

Breanna Reeves | Staff

The Centers for Disease Control and Prevention (CDC) published new recommendations to physicians about pain expectations and how to manage the pain during and after the process of inserting an intrauterine device (IUD).

An IUD is a t-shaped contraceptive device used to prevent pregnancy for up to 10 years. According to a 2022 report published by the United Nations, 161 million people use this form of contraceptive worldwide.

With the first IUD approved in 1984, the CDC's new guidance comes decades after patients have complained about the traumatic procedure and sometimes painful symptoms that follow. While there are two types of IUDs: copper and hormonal, there are five different brands of IUDs that are approved for use in the United States by the U.S. Department of Food

& Drug Administration (FDA). There are four hormonal IUDs: Mirena, Kyleena, Liletta and Skyla; and one copper IUD: Paragard.

"Before IUD placement, all patients should be counseled on potential pain during placement as well as the risks, benefits, and alternatives of different options for pain management," the guidance states. "When considering patient pain, it is important to recognize that the experience of pain is individualized and might be influenced by previous experiences including trauma and mental health conditions, such as depression or anxiety."

As horror stories about IUDs have been traded online, the CDC's guidance comes years after patients have endured painful insertion, with others experiencing pain from the IUD dislodging. The updated guidance offers a suggestion of lidocaine as an option for IUD placement, noting that the use of the local

anesthetic "might be useful for reducing patient pain."

Prior to the new recommendation regarding the use of lidocaine, patients were recommended over-the-counter pain relief options such as ibuprofen, but for many, that did little to address the pain during the procedure. In a 2023 study that assessed the pain of IUDs by type among 1,076 women, 26 (2.5%) women reported no pain, 167 (16.4%) light pain, 319 (31.3%)

“

Black women experienced the most anticipated pain compared to other races... Regarding non-pharmacological methods, different insertion techniques, tools, and the use of a cold compress were found to not affect the level of pain during IUD insertion.

”

moderate and 506 (49.7%) intense pain.

An article published in the National Library of Medicine reviewed published literature to examine the gap regarding official procedures for pain management during IUD implantation. The findings from the review "revealed a lack of uniformity across practices when performing IUD insertions,"

"Black women experienced the most anticipated pain compared to other races," the report noted. "Regarding non-pharmacological methods, different insertion techniques, tools, and the use of a cold compress were found to not affect the level of pain during IUD insertion."

The pain experienced by women during IUD insertion is one example of the pain gap that women experience compared to men within healthcare. Black and brown women experience the pain gap with an additional factor of race/ethnicity when compared to

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FEATURE STORY



Kamala Harris, continued from page 4

Bernardino chapter of the NAACP, where she addressed issues related to criminal justice reform and the high incarceration rates in Black communities. Her focus on reducing the prison population and emphasizing rehabilitation over incarceration resonated strongly with local Black leaders and community members.

As a U.S. Senator, Harris returned to the Inland Empire visiting Fontana's California Steel Industries campus. This visit underscored her commitment to workforce development, particularly in technical fields. Harris met with students and educators at the Industrial Technical Learning Center, "InTech", a facility focused on equipping workers with skills needed for high-tech jobs. She emphasized the importance of federal funding for such initiatives, criticizing proposed budget cuts that could hinder workforce training programs vital to the region's economy.

Harris' most recent visits to the Inland Empire as Vice President have centered around pressing national issues, including disaster recovery and infrastructure. In January 2022, she visited San Bernardino to announce significant federal funding for wildfire prevention and recovery efforts, a critical concern for many communities in California. During this visit, Harris highlighted the Biden administration's commitment to addressing climate change and its impacts, which have disproportionately affected regions like the Inland Empire.

Throughout her career, Harris has also made it a point to engage directly with the Black community in the Inland Empire, participating in town halls and community meetings focused

continued on next page



Top: "Let's walk and talk," Kamala Harris tells Dr. Kurt Wilson, WRCOG Executive Director; Middle left: St. Paul AME Church Social Action Committee held a meet the candidate event featuring the AG race. The empty chair was for her opponent who decided he would not attend. Dr. Corey Jackson, now an Assemblymember, with Kamala Harris. Middle right: Draymond Crawford and the late Don Griggs with Kamala Harris. Bottom left: Community members meet Kamala Harris: Michael Townsend, JoAnn Gilbert, Cheryl Brown, the late Woodie Rucker-Hughes, and former Assemblymembers Mike Davis, and Jose Medina; Bottom right: Victor Marshall joins Kamala Harris.

FEATURE STORY

Kamala Harris, continued from page 9

on voter suppression, healthcare disparities, and economic development in predominantly Black neighborhoods. Her consistent presence and advocacy have strengthened her connection to the region, reinforcing her commitment to addressing the unique challenges faced in our communities.

These visits reflect Harris’ continued engagement with the Inland Empire, a region often overlooked in broader political discourse. Her focus on workforce development, education, disaster recovery, and the specific needs of the Black community resonates with the local population and underscores her understanding of the region’s challenges. As Harris continues her political career, her relationship with the Inland Empire will likely remain a significant aspect of her broader efforts to address national issues from a local perspective.



Left: Former Assemblymember Cheryl Brown laughs with Sacramento Observer Publisher Larry Lee and Kamala Harris. Top: Daniel Enz, Cheryl Brown and Kamala Harris. Above left: Tim and Lynn Summers join Cheryl Brown and Kamala Harris at a San Bernardino campaign event. Above right: AG Kamala Harris is full of joy meeting executives from Wells Fargo Bank. Top right: Julian Houston, Jonathan Moreno, Twillea Evans-Carthen, Kamala Harris, Honorable Cheryl Brown, the late Lisa Blacksher, Royce Rodgers, Tyree Walk Top far right: Kamala Harris speaks to a group in San Bernardino in support of Cheryl Brown. Middle far right: Meeting members of the San Bernardino Bar Association. Bottom right: Hardy Brown meets Kamala Harris in Black Voice News office.

Vice President Kamala Harris Has Natural Joy

by Cheryl Brown

I first met Kamala Harris when she was a candidate for the California Attorney General. Her team reached out to my husband, Hardy, and me about meeting us, during her visit to San Bernardino.

One thing that endeared me to Kamala happened during her first visit to us. When she arrived, Hardy was in a wheelchair, and she immediately knelt down to be on his level. Most people don't think to do that. She showed genuine compassion for a disabled person.

During our conversation, she proudly spoke about being a prosecutor. When I turned up my nose, she didn't ridicule me; instead, she educated me on why being a prosecutor was important, especially in our community. At the time, we were still dealing with the aftermath of the Tyisha Miller shooting by Riverside Police officers, so this conversation was particularly poignant.

The next time she came to visit, I was president of the San Bernardino branch of the NAACP. I invited her to St. Paul AME for a candidate's forum. Being the NAACP, we had to be fair and invite her opponent, but he ignored our request. So, we set a chair for him on the other side of the podium. Kamala laughed with her special laugh and won over the folks in our community.

Her enthusiasm is genuine. If you check out the photographs in this article, you'll see how much joy she exudes. That joy never diminished.

When I ran for the State Assembly, she came back again for one of my fundraisers. When I told her that the San Bernardino County District Attorneys were meeting in the same hotel, she was excited to meet as many of them as she could, so we crashed their party. I was well-known, and as I introduced her to local attorneys, she captivated them with her signature joy. Some had heard of her through San Bernardino District Attorney Michael Ramos, while others were simply wide-eyed at meeting her. She never meets a stranger.

The next time she came to San Bernardino was to campaign for Senator. We visited several churches together. At New Hope Missionary Baptist Church, she was fascinated to meet young men running for the Socialites Beautillion (a cotillion for young men). Her joy was again on full display as they welcomed her. Kamala has a special love for young Black men—they hold a special place in her heart.



BAPAC Calls for Action in Upcoming Election

Cheryl Brown, Vice President and Southeastern Regional Director of the Black American Political Association of California (BAPAC) for Riverside & San Bernardino Counties, is urging all eligible Black community members in these counties to get involved in voter registration and ensure that everyone votes by November 5, 2024.

From now until Election Day on November 5, 2024, it's crucial to talk with family members, friends, and neighbors to make sure they are registered to vote, and then to ensure they cast their ballots.

While BAPAC as an organization cannot endorse specific candidates, the Westside Action Group (WAG), led by President Alton Garrett in coordination with Hardy Brown, retired publisher of Black Voice News, will produce a slate of candidate recommendations for voters. This slate will be published in our Black-owned newspapers during the week of October 7, 2024, when early voting begins and ballots are mailed out.

Key dates to remember:

October 1: Voter Information Guides will be mailed to registered voters.

October 7: Early voting begins, and absentee ballots will be mailed.

October 21: Deadline for voter registration.

October 29: Last day to request a replacement mail ballot.

November 5, 2024: Election Day.

If you have any questions about voter registration, eligibility, or the voting process, please contact:

San Bernardino County:

909-387-8300 or 800-881-VOTE

Riverside County: 951-486-7200

The Black Voice News and Westside Action Group (WAG) will produce an Endorsement Voters Guide of federal, state, and local candidates and initiatives.

If you want to get involved, you can contact:

Alton Garrett of WAG: 909-725-4525

Beverly Jones Wright, NAACP San Bernardino Branch: 909-434-6583

Dr. Regina Patton Stell, NAACP Riverside Branch: 952-324-9603 or 800-488-3036

Elaine Wilson, Divine Nine: 909-434-6583

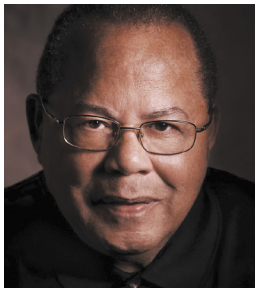
Cheryl Brown, BAPAC: 909-496-2337

FEATURE STORY



Top left: JoAnn and Artist Gilbert of Rialto, join Cheryl Brown and Kamala Harris. Top right: Rialto Mayor Deborah Robertson, Honorable Wilmer Amina Carter, Honorable Gloria Negrete McLeod, with Harris and Brown. Middle left: Ron Cochran and Norm Nunez with Harris. Middle right: Black Voice News Publisher Paulette Brown-Hinds, Hardy Brown, and Fortune Schools Founder Margaret Fortune meet with Harris at the Black Voice News office. Bottom left: Sonietta and Peyton Brown with former Assemblymember Brown and Harris. Bottom right: Roy Maybre, former correctional officer, with Harris.

Kamala Harris for President and Tim Walz for Vice President



Hardy Brown, Sr.
Publisher Emeritus
Contributor

Photo by Benoit Maphettes

I hear people saying they don't know who Vice President Kamala Harris is; well, I want to tell you about my relationship with her and how she has impacted San Bernardino and Riverside Counties.

My first meeting with Kamala Harris took place at the Black Voice News office in San Bernardino in 2010 when she was running for California Attorney General. We met at the urging of her campaign advisor Brian Brokaw, who encouraged her to meet with me to gain a political understanding of the Inland Empire and California's Black-owned newspapers. I smiled and thanked her for placing that kind of confidence in me based on her advisor's recommendation. She then mentioned the names of Speaker Willie Brown and San Bernardino County District Attorney Mike Ramos as her friends.

With that introduction, I shared with her my years of experience working on political campaigns in San Bernardino and Riverside Counties. I explained that in the Inland Empire and in California, you have to build coalitions with different races, labor unions, business leaders, political parties, various professions, faith leaders, and civil rights organization leaders because the Inland Empire is a moderate, conservative, middle-income community. You have to be genuine, and most of all, honest, realistic, and fair with people. You have to let them know that you will work just as hard for them, regardless of race, gender, or economic or educational status. That is how Blacks and Latinos have been elected to offices like school boards, city councils, water boards, and the state assembly in the Inland Empire since the mid-sixties.

Kamala shared with me where and how she was raised, her education, work experience, and her vision of being a fair Attorney General for all citizens, with special attention to those who have no voice. After she was elected, she kept her word and returned to the Inland Empire several times. Kamala Harris is the real deal and a very good listener. She is an enforcer of the law while showing mercy and understanding to those impacted by it.



Since that first meeting, Kamala Harris has consistently increased her support in San Bernardino County, from 37.26% of the vote in 2010 to 48.11% in 2014, and in the 2020 presidential election with President Joe Biden, she received 54.20% of the vote as Vice President. In each election, Kamala has increased her share of the vote in San Bernardino County.

Now, we have the opportunity to increase our votes for Kamala Harris as President and Tim Walz

as Vice President.

For those who need evidence of her connection to the Inland Empire, you can review the many pictures of her interactions with our community.

I wholeheartedly endorse Vice President Kamala Harris for President of the United States and Governor Tim Walz for Vice President.

Top: Cheryl and Hardy Brown with Kamala Harris. Bottom left: Vincent Yzaguirre of Colton and Joe Britt of Rialto with Brown and Harris. Bottom right: Pastor Larry Campbell with Brown and Harris.



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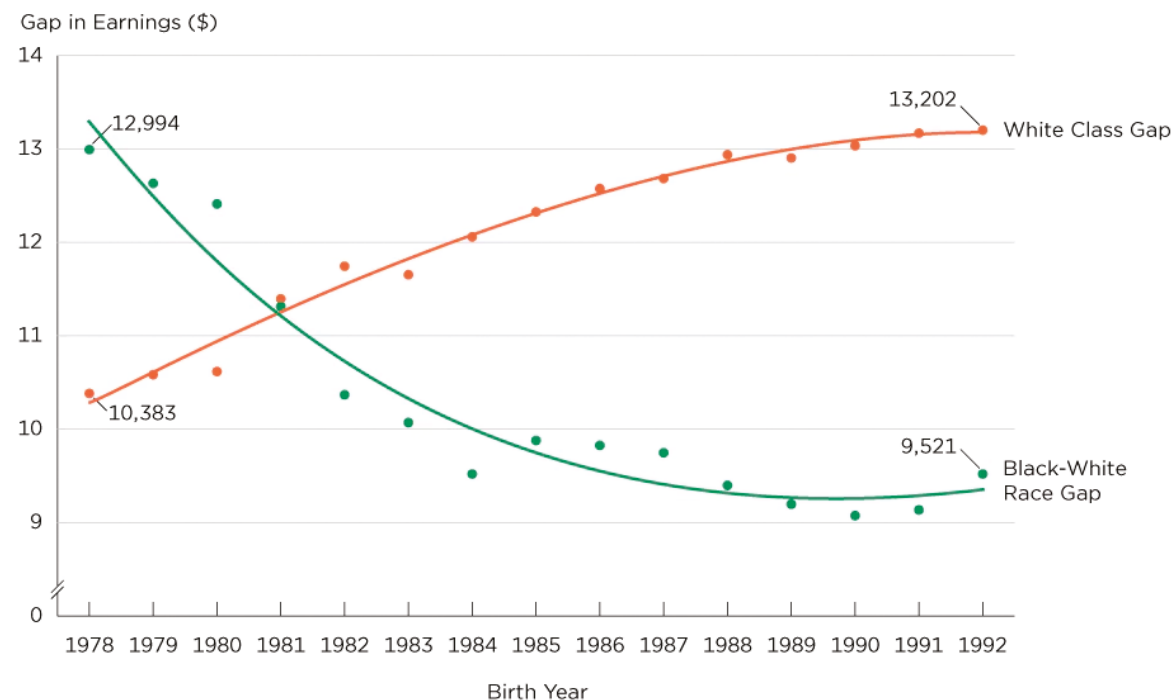
KEEPING IT REAL

Earnings Gap, continued from page 3

Figure 2.

Change in Race and Class Gaps Between 1978 and 1992 Birth Cohorts

(In thousands of dollars)



Source: Chetty, Dobbie, Goldman, Porter, Yang, (NBER 2024).

Among Black children born to low-income parents in 1992, the earnings gap shrunk by nearly a third to \$9,521. Meanwhile, among low-income whites born in 1992, the class gap among whites increased by nearly a third to \$13,202. (graphic source: census.gov)

comparable improvements in their earnings.

Earnings were not the only area where the gaps closed between Blacks and whites. According to the report similar patterns of shrinking race gaps and growing class gaps were also noted in other areas. Included among them were shrinking gaps in educational attainment, standardized test scores, marriage rates, and mortality.

For those of us in the Black community who continue to look for evidence of tangible progress toward equity in this country, this report noted that “the likelihood of growing up in a low-income household and remaining low-income as an adult actually narrowed by nearly 75% between Black and white children born in 1978 and 1992.”

The narrowing gap is attributed to the combination of a 6% decrease in poverty persistence among Black children and a 5% increase in poverty persistence among white children.

This study also looks at trends by county. While

Black-White race gaps shrunk and white class gaps expanded in nearly every part of the country, the magnitude of these changes varied substantially across regions.

The change in household income among Blacks in San Bernardino County between 1978 and 1992 cohorts was an increase of 4.3%. For Riverside County the increase was far less at .9%.

Finally, the research found there were few earnings changes among other racial and ethnic groups during the periods included in the report.

Although this data is indicative of some progress, the quest for economic equity persists. As a result, the struggle for economic justice continues.

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

S.E. Williams
Executive Editor

publicnotices

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

Peter Aldana, County Clerk,
FILE NO. R- 202409574
p. 8/15/24, 8/22/24, 8/29/24, 9/05/24

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

EASTVALE FREIGHT
3610 Central Ave, Suite 400
Riverside, Ca 92506
RIVERSIDE COUNTY
Eastvale Freight
3610 Central Ave, Suite 400
Riverside, Ca 92506
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. Gabriel Trent, 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 07/18/2024

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- 202409444
p. 8/08/24, 8/15/24, 8/22/24, 8/29/24

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

GLOBAL MECANIC RODRIGUEZ
68450 Commercial Rd
Cathedral City, Ca 92234
RIVERSIDE COUNTY
30315 Monte Vista Way
Thousand Palms, CA 92276
Francisca Rodriguez Tanori
30315 Monte Vista Way
Thousand Palms, CA 92276
Raul Segundo Tapia
30315 Monte Vista Way
Thousand Palms, CA 92276
This business is conducted by: Co-Partners

Registrant commenced to transact business under the fictitious business name(s) listed above on 07/15/2024

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. Francisca Rodriguez Tanori
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 07/22/2024

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- 202409539
p. 8/01/24, 8/08/24, 8/15/24, 8/22/24

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

JALOVE
27663 Genevieve Dr
Menifee, CA 92586
RIVERSIDE COUNTY
Hyacinth Bryan
27663 Genevieve Dr
Menifee, CA 92586
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. Hyacinth Bryan

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 07/18/2024

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- 202409446
p. 8/08/24, 8/15/24, 8/22/24, 8/29/24

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

BYOND BRITTLE
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 & p 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:

G.L.O.
14051 Versimo Ln
Beaumont, CA 92223
RIVERSIDE COUNTY
Natia D'onni Sampson
14051 Versimo Ln
Beaumont, CA 92223

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. Natia D'onni Sampson
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 07/17/2024

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- 202409357
p. 7/25/24, 8/01/24, 8/08/24, 8/15/24

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

ELAINE CHARLOTTE RAYTON
25185 Madison Ave A.
Murrieta, California 92562
RIVERSIDE COUNTY
ELAINE CHARLOTTE RAYTON EX
25185 Madison Ave A.
Murrieta, California 92562

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. ELAINE CHARLOTTE RAYTON EX
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 07/24/2024

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- 202409654
p. 7/25/24, 8/01/24, 8/08/24, 8/15/24

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:

SCRIPTURE MINISTRY
INTERNATIONAL
1562 Prestwick Dr
Riverside, CA 92507
RIVERSIDE COUNTY
Sellyne Ashiambo Audi
1562 Prestwick Dr
Riverside, CA 92507

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. Sellyne Audi

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 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- 202409253
p. 7/25/24, 8/01/24, 8/08/24, 8/15/24

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 & p 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:

ALTITUDE APARTMENTS
21620 Dracaea Ave
Moreno Valley, CA 92553
RIVERSIDE COUNTY
1507 E Valley Parkway Ste 3, #431
Escondido, CA 92027
Apollo IV Development Group LLC
1507 E Valley Parkway Ste 3, #431
Escondido, CA 92027
CA

This business is conducted by: Limited Liability Company
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. Pratik Shah, Manager

The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of

RETIREDCOUPLE

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OVER 40 YEARS OF FAST FUNDING

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Private Party loans generally have higher interest rates, points & fees than conventional discount loans

publicnotices

s. Tomas Diaz
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 07/22/2024
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- 202409532
p. 7/25/24, 8/01/24, 8/08/24, 8/15/24

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

TEMECULA KOREAN BBQ
41925 Motor Car Pkwy Unit G
Temecula, CA 92591
RIVERSIDE COUNTY
Dieselbol Inc
41925 Motor Car Pkwy Unit G
Temecula, CA 92591
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. Garry Choi, 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 & p code) Statement was filed with the County of Riverside on 07/22/2024
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- 202409512
p. 8/01/24, 8/08/24, 8/15/24, 8/22/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME

CASE NUMBER : CVME2400676

To All Interested Persons: Petitioner: SAMUEL ARREOLA MORENO aka SAM A. MORENO filed a petition with this court for a decree changing names as follows: SAMUEL ARREOLA MORENO aka SAM A. MORENO to. SAMUEL ARREOLA MORENO. 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: 01/23/2025 Time: 8:00AM Dept: M205. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, MENIFEE JUSTICE CENTER 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: AUG 2, 2024
BELINDA A. HANDY, Judge of the Superior Court

p. 8/15/24, 8/22/24, 8/29/24, 9/05/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME
CASE NUMBER : CVCO 2405106

To All Interested Persons: Petitioner: NORMA JAMES HUDSON filed a petition with this court for a decree changing names as follows: NORMA JAMES HUDSON to. NAYERA GAMAL HUSSEIN. 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: 09/18/2024 Time: 8:00AM Dept: C2. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 505 S. BUENA VISTA, RM 201, CORONA, CA 92880 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: AUG 01, 2024
TAMARA L. WAGNER, Judge of the Superior Court

p. 8/15/24, 8/22/24, 8/29/24, 9/05/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME
CASE NUMBER : CVCO 2405155

To All Interested Persons: Petitioner: BRIDGETTE LASHAWN GREEN filed a petition with this court for a decree changing names as follows: BRIDGETTE LASHAWN GREEN to. BERZETTE LASHAWN GREEN. 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: 09/18/2024 Time: 8:00AM Dept: C2. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 505 S. BUENA VISTA, RM 201, CORONA, CA 92880 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: 8/2/2024
TAMARA L. WAGNER, Judge of the Superior Court

p. 8/15/24, 8/22/24, 8/29/24, 9/05/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME
CASE NUMBER : CVCO 2405101

To All Interested Persons: Petitioner: HECTOR HUGO LEOS OLMEDO filed a petition with this court for a decree changing names as follows: HECTOR HUGO LEOS OLMEDO to. HECTOR HUGO LEOS. 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: 09/18/2024 Time: 8:00AM Dept: C2. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, 505 S. BUENA VISTA, RM 201, CORONA, CA 92880 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: 8/1/2024
TAMARA L. WAGNER, Judge of the Superior Court

p. 8/08/24, 8/15/24, 8/22/24, 8/29/24

ORDER TO SHOW CAUSE FOR CHANGE OF NAME
CASE NUMBER : CVMV2405748

To All Interested Persons: Petitioner: ANDREW M. RITZ filed a petition with this court for a decree changing names as follows: ANDREW TYLER DEHEER to. ANDREW TYLER RITZ. 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: 09/18/2024 Time: 8:00AM Dept: MV2. The address of the court is SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE, MORENO VALLEY BRANCH 13800 HEACOCK STREET #D201, MORENO VALLEY, CA 92553 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: 8/1/24
COMMISSIONER, DAVID E. GREGORY

p. 8/15/24, 8/22/24, 8/29/24, 9/05/24

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 : 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

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: ZAIRE JORDON ADONIS WALKER to. ZAIRE 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 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

T.S. No.: 2023-01373-CA A.P.N.:

414231006
Property Address: 458 WINDFIELDS WAY, BEAUMONT, CA 92223

NOTICE OF TRUSTEE'S SALE

PURSUANT TO CIVIL CODE § 2923.3(a) and (d), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR.

IMPORTANT NOTICE TO PROPERTY OWNER:
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/27/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

Trustor: Art Jurado, a single man
Duly Appointed Trustee: Western Progressive, LLC
Deed of Trust Recorded 11/01/2006 as Instrument No. 2006-0805244 in book --- , page --- and of Official Records in the office of the Recorder of Riverside County, California.
Date of Sale: 09/10/2024 at 09:30 AM
Place of Sale:

THE BOTTOM OF THE STAIRWAY TO THE BUILDING LOCATED AT 849 W. SIXTH STREET, CORONA, CA 92882

Estimated amount of unpaid balance, reasonably estimated costs and other charges: \$360,119.58

NOTICE OF TRUSTEE'S SALE

THE TRUSTEE WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, A SAVINGS ASSOCIATION OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE:

All right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described as:

More fully described in said Deed of Trust.

Street Address or other common designation of real property: 458 WINDFIELDS WAY, BEAUMONT, CA 92223

A.P.N.: 414231006

The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or

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

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public

notices

encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$360,119.58 .

Note: Because the Beneficiary reserves the right to bid less than the total debt owed, it is possible that at the time of the sale the opening bid may be less than the total debt.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

The beneficiary of the Deed of Trust has executed and delivered to the undersigned a written request to commence foreclosure, and the undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located.
NOTICE OF TRUSTEE'S SALE

NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on this property.

NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (866)-960-8299 or visit this Internet Web site <https://www.altisource.com/loginpage.aspx> using the file number assigned to this case 2023-01373-CA . Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale.

NOTICE OF TRUSTEE'S SALE

NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction, if conducted after January 1, 2021 , pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase

the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (866)-960-8299 , or visit this internet website <https://www.altisource.com/loginpage.aspx> , using the file number assigned to this case 2023-01373-CA to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid, by remitting the funds and affidavit described in Section 2924m(c) of the Civil Code, so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase.

Date: July 26,2024

Western Progressive, LLC, as Trustee for beneficiary
C/o 1500 Palma Drive, Suite 238
Ventura, CA 93003
Sale Information Line: (866) 960-8299
<https://www.altisource.com/loginpage.aspx>

Trustee Sale Assistant

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

PUBLIC NOTICES

NOTICE INVITING PROPOSALS
RFP No. 24-02 Professional Coaching Support for Teachers, School Leaders, and District Administrators
NOTICE IS HEREBY GIVEN that the San Bernardino City Unified School District of San Bernardino County, State of California, acting through its Governing Board, hereafter referred to as the "District", is soliciting electronic proposal submittals through its OpenGov e-Procurement web portal in response to RFP No. 24-02 Professional Coaching Support for Teachers, School Leaders, and District Administrators. Vendors who are desirous of securing a copy of the RFP documents may do so by logging into the District's website at: <https://sbcsud.com/bidpostings>. RFP responses must conform and be responsive in accordance with the RFP Documents posted through the District's "OpenGov" website portal. Proposals must be submitted electronically up to but not later than Friday, September 6, 2024 at 1:00 p.m.

Contract award is contingent upon availability of funds. Local, Minority and Disabled Veterans Businesses are specifically encouraged to respond. The District reserves the right to accept or reject any or all proposals, and to accept or reject any item, to withdraw a line item or entire RFP, and to waive any irregularities or informalities in the Bid document(s). The District may award any, all, or none of this RFP.
By: Laura Cardenas, Director of Purchasing Services
Publication: Thursday, August 15, 2024
Request for Clarification: Friday, August 23, 2024 at 1:00 p.m.
Virtual Public Proposal Opening: Friday, September 6, 2024 at 1:00 p.m.
<https://meet.google.com/zvm-uwgn-rdo?hs=122&authuser=0> *Late entry will not be permitted
8/15/24
CNS-3840858#

p. 8/15/2024

NOTICE INVITING BIDS
NOTICE IS HEREBY GIVEN that sealed bids will be received in the Nutrition Services Department of San Bernardino City

Unified School District, 1257 Northpark Boulevard, San Bernardino, California, 92407, on or before 11:00 a.m. on September 12, 2024, for an Automatic Pump Fill Station (Form/Fill/Seal Machine) with a Continuous Linear Rapid Chiller Tank System, under Bid #NSB 2024/25-4, PUMP FILL AND CHILLER. Bid documents required for bidding may be secured at the above department or online at <https://sbcsudnutritionservices.org/?page=BidsandProposals>. Please call 909/881-8000 for more information. The Board of Education reserves the right to reject any or all bids, and to waive any irregularities or informalities in any bid or in the bidding, and to accept or reject any items thereon.

A mandatory pre-bid conference for all interested bidders will be held in the San Bernardino City Unified School District, Nutrition Services Department, Upstairs/ Front Conference Room, 1257 Northpark Blvd., San Bernardino, CA 92407, on Thursday, August 29, 2024 at 9:00:00 a.m. sharp. The District will conduct a pre-bid conference/site visit to inspect the areas the equipment will be placed and allow viewing of trade-in equipment. It is mandatory that each bidder have an authorized representative attend this meeting so that a clear understanding of the bid request, site access, etc., may be understood. Failure to be represented at this pre-bid conference will result in bid rejection. Plan for a minimum of one (1) hour. **THIS WILL BE THE ONLY OPPORTUNITY TO INSPECT THE SITE PRIOR TO BID.**
SAN BERNARDINO CITY UNIFIED SCHOOL DISTRICT
By: Lisa Falcone, Administrative Analyst
Nutrition Services Department, San Bernardino City Unified School District
Publications of this notice are: August 15 and 22, 2024
Pre-Bid Conference: August 29, 2024 at 9:00 a.m. (MANDATORY–Nutrition Services Dept.)
Bid Opening: Thursday, September 12, 2024, at 11:00 a.m.
8/15, 8/22/24
CNS-3841318#
p. 8/15, 8/22/2024

NOTICE CALLING FOR BIDS
Bid No. 24-05
REQUIREMENTS CONTRACT FOR ASPHALT PAVING AND REPAIRS DISTRICT-WIDE
NOTICE IS HEREBY GIVENthat the San Bernardino City Unified School District of San Bernardino County, State of California, acting through its Governing Board, hereafter referred to as the "District", is soliciting electronic bid submittals through its OpenGov Procurement web portal in response to Bid No. 24-05, Requirements Contract for Asphalt Paving and Repairs District-Wide. Bids must be submitted electronically up to but not later than Thursday, September 12, 2024 at 2:00 pm, at <https://procurement.opengov.com/portal/sbcsud>. Bidders who are desirous of securing a copy of the Bid documents may do so by logging into the District's website at: <https://procurement.opengov.com/portal/sbcsud>. Bid responses must conform and be responsive in accordance with the Bid Documents posted through the District's "OpenGov Procurement" website portal. As of April 1, 2015, no contractor or subcontractor may bid or work on a public works project unless registered with the Department of Industrial Relations. Proof of DIR registration and compliance is required to be submitted with all bids <https://www.dir.ca.gov/public-works/PublicWorksSB854.html> Contract award is contingent upon availability of funds. Local, Minority and Disabled Veterans Businesses are specifically encouraged to respond. The District reserves the right to accept or reject any or all proposals, and to accept or reject any item, to withdraw a line item or entire Bid, and to waive any irregularities or informalities in the Bid document(s). The District may award any, all, or none of this Bid.

By: Jeanette Martinez-Castaneda, Buyer
Publication:Thursday, August 15, 2024
Mandatory Bidder Conference Thursday, August 29, 2024 at 10:00 am, Location 956 West 9th Street, San Bernardino, CA 92411
Request for Clarification:Thursday, September 5, 2024 at 11:00 am Thursday.
Virtual Bid Opening: September 12, 2024 at 2:00 pm
<https://meet.google.com/pzz-stpg-edz>
NOTE: Late entry will not be permitted
8/15/24
CNS-3841392

p. 8/15/2024

ANNOUNCEMENTS

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 20% off Entire Purchase. 10% Senior & Military Discounts. Call 1-855-424-7581

AUTOS WANTED

DONATE YOUR VEHICLE to fund the **SEARCH FOR MISSING CHILDREN**. **FAST FREE PICKUP**. 24 hour response. Running or not. Maximum Tax Deduction and No Emission Test Required! Call 24/7: 1-877-434-6852

GOT AN UNWANTED CAR??? **DONATE IT TO PATRIOTIC HEARTS**. Fast free pick up. All 50 States. Patriotic Hearts' programs help veterans find work or start their own business. Call 24/7: 1-855-408-6546

Tiene un vehiculo no deseado? Donelo a Patriotic Hearts! Recogida rápida y gratuita en los 50 estados. Patriotic Hearts ofrece programas para ayudar a los veteranos a encontrar trabajo o iniciar su propio negocio. Llama ahora: 1-855-408-7368 (24/7)

Get a break on your taxes! Donate your car, truck, or SUV to assist the blind and visually impaired. Arrange a swift, no-cost vehicle pickup and secure a generous tax credit for 2025. Call Heritage for the Blind Today at 1-844-491-2884 today!

FINANCIAL SERVICES

Struggling with debt? If you have over \$10,000 in debt we help you be debt free in as little as 24-48 months. Pay nothing to enroll. Call Now: 1-877-435-4860

HEALTH / PERSONALS / MISCELLANEOUS

Attention: VIAGRA and CIALIS USERS! A cheaper alternative to high drugstore prices! 50 Pill Special - Only \$99! 100% guaranteed. CALL NOW: 1-888-256-9155

HOME IMPROVEMENT

Jacuzzi Bath Remodel can install a new, custom bath or shower in as little as one day. For a limited time, waving ALL installation costs! (Additional terms apply. Subject to change and vary by dealer. (Offer ends 8/25/24.) Call 1-855-419-8241

Safe Step. North America's #1 Walk-In Tub. Comprehensive lifetime warranty. Top-of-the-line installation and service. Now featuring our FREE shower package and \$1600 Off for a limited time! Call today! Financing available. Call Safe Step 1-888-989-5749

INSURANCE/HEALTH

DENTAL INSURANCE from Physicians Mutual Insurance Company. Coverage for 400 plus procedures. Real dental insurance - NOT just a discount plan. Do not wait! Call now! Get your FREE Dental Information Kit with all the details!

1-844-203-2677 www.dental50plus.com/calnews#6258

MISCELLANEOUS

Switch and save up to \$250/year on your talk, text and data. No contract and no hidden fees. Unlimited talk and text with flexible data plans. Premium nationwide coverage. 100% U.S. based customer service. For more information, call 1-844-908-0605

The difference in winning and losing market share is how businesses use their advertising dollars. CNPA's Advertising Services' power to connect to nearly 13 million of the state's readers who are an engaged audience, makes our services an indispensable marketing solution. For more info call Cecelia @ (916) 288-6011 or cecelia@cnpa.com

DID YOU KNOW Newspaper-generated content is so valuable it's taken and repeated, condensed, broadcast, tweeted, discussed, posted, copied, edited, and emailed countless times throughout the day by others? Discover the Power of Newspaper Advertising. For a free brochure call 916-288-6011 or email cecelia@cnpa.com

REAL ESTATE LOANS

RETIRED COUPLE \$\$\$\$ for business purpose Real Estate loans. Credit unimportant. V.I.P. Trust Deed Company www.viploan.com Call 1-818-248-0000. Broker-principal DRE 01041073. No consumer loans.

SERVICES

BATH & SHOWER UPDATES in as little as **ONE DAY!** Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & Military Discounts available. Call: 1-877-252-9868

Don't Pay For Covered Home Repairs Again! Our home warranty covers ALL MAJOR SYSTEMS AND APPLIANCES. We stand by our service and if we can't fix it, we'll replace it! Pick the plan that fits your budget! Call:1-855-411-1731

WATER DAMAGE CLEANUP & RESTORATION: A small amount of water can lead to major damage in your home. Our trusted professionals do complete repairs to protect your family and your home's value! Call 24/7: 1-888-248-0815. Have zip code of service location ready when you call!

GoGo. Live and age your way. Get help with rides, groceries, meals and more. Memberships start as low as \$1 per day. Available 24/7 nationwide. BBB Rated A+ Business. Call GoGo to get started. 1-855-476-0033

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Switch and save up to \$250/year on your talk, text and data. No contract and no hidden fees. Unlimited talk and text with flexible data plans. Premium nationwide coverage. 100% U.S. based customer service. For more information, call 1-844-908-0605

Get a break on your taxes! Donate your car, truck, or SUV to assist the blind and visually impaired. Arrange a swift, no-cost vehicle pickup and secure a generous tax credit for 2025. Call Heritage for the Blind Today at 1-844-491-2884 today!

GoGo. Live and age your way. Get help with rides, groceries, meals and more. Memberships start as low as \$1 per day. Available 24/7 nationwide. BBB Rated A+ Business. Call GoGo to get started. 1-855-476-0033

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Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 20% off Entire Purchase. 10% Senior & Military Discounts. Call 1-855-424-7581

DENTAL INSURANCE from Physicians Mutual Insurance Company. Coverage for 400 plus procedures. Real dental insurance - NOT just a discount plan. Do not wait! Call now! Get your FREE Dental Information Kit with all the details! 1-844-203-2677 www.dental50plus.com/calnews#6258

Safe Step. North America's #1 Walk-In Tub. Comprehensive lifetime warranty. Top-of-the-line installation and service. Now featuring our FREE shower package and \$1600 Off for a limited time! Call today! Financing available. Call Safe Step 1- 888-989-5749

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Senate Approves, continued from page 5

Earthquake Hazards Reduction Program (NEHRP) through Fiscal Year 2028. The bill would authorize a total of \$175.4 million per year from FY 2024-2028 across the four federal agencies responsible for long-term earthquake risk reduction.

ANCHOR Act

The Accelerating Networking, Cyberinfrastructure, and Hardware for Oceanic Research (ANCHOR) Act, co-led by U.S. Senator Dan Sullivan (R-Alaska), would facilitate cybersecurity and telecommunications upgrades for oceanographic vessels in the U.S. Academic Research Fleet. The ANCHOR Act would require the National Science Foundation (NSF) to plan improvements for these critical oceanographic research vessels. The fleet includes three vessels in California, which recently discovered extensive World War II-era munitions on the seafloor at the San Pedro DDT dumpsite.

These ships and their submersibles play a central role in important priorities such as exploring our ocean, studying climate change, and improving national security. First commissioned decades ago, these ships are in need of new infrastructure and maintenance, especially with foreign naval cyberattacks on the rise.

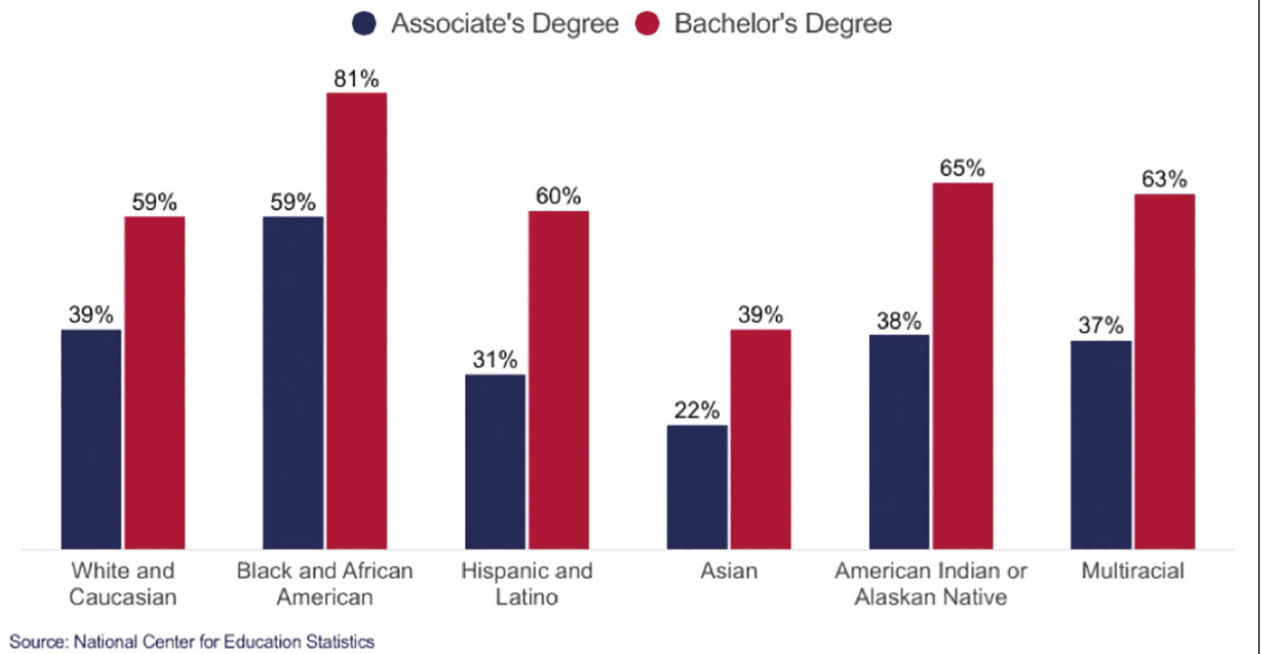
“As Americans continue to face extreme, record-breaking heat waves, authorizing dedicated funding to prevent heat-related illnesses and deaths remains critical as well. I’m also glad my colleagues recognized the urgent need to upgrade crucial cybersecurity and telecommunications infrastructure as our research vessels face increasing cyberattacks,” Padilla stated.

CDC Updates, continued from page 8

their white counterparts. A meta-analysis of 20 years worth of cumulative evidence on racial/ethnic disparities in pain reliever treatment in the United States concluded that Black people experienced both “a higher number and magnitude of disparities” than any other group in the study.

“Equitable access to the full range of

Federal Student Loans for Associate's and Bachelor's Degree Holders



Biden Administration, continued from page 7

relief to tens of millions of borrowers across the country, including those whose balances have grown due to runaway interest and those who entered repayment on their loans a long time ago, among others.

If these rules are finalized as the Department has proposed, they would authorize the Secretary of Education to provide partial or full debt relief for the following groups of borrowers: Borrowers who owe more now than they did at the start of repayment; Borrowers who have

been in repayment for decades; Borrowers who are otherwise eligible for loan forgiveness but have not yet applied; And, borrowers who enrolled in low-financial value programs.

Borrowers will only be eligible for the proposed relief if they have entered repayment at the time that the Department would be determining eligibility, after the proposed rules are finalized.

More information about this debt relief is available to borrowers at StudentAid.gov/debt-relief.

contraceptive methods for all those seeking care is an essential component of high-quality sexual and reproductive health care,” the report noted. The 2024 report replaces the 2016 version as these new recommendations include new evidence and input from experts.

In addition to updating the guidance for IUDs, the CDC also published updated recommendations for other forms of birth control including the implants, injections, patches and vaginal rings.



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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}



\$7,500

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

Learn more at bankofamerica.com/homeowner

BANK OF AMERICA 

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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