

☐ Individual appearing without attorney  
☒ Attorney for: Movant/Chapter 7 Trustee,  
 Robert Whitmore

In re:  <b>Karen Suarez</b>	CASE NO.: <b>6:25-bk-12522-SY</b>  CHAPTER: <b>7</b>
Debtor(s).	<b>NOTICE OF SALE OF ESTATE PROPERTY</b>

**Type of Sale:** ☒ Public ☐ Private **Last date to file objections** 01/29/2026

Real property located at 22436 Canal Circle, Grand Terrace, California 92313-5084; County of APN 0275-321-26-0000 ("Canal Property"); and legal description contained in the Motion for Order to Sell the Canal Property ("Motion" - Docket No 34) in Exhibit 3, at page 4. To obtain a Copy of the Motion and all Exhibits you can obtain from Pacer or contact the Trustee's counsel identified above. If you email Trustee's counsel, please be sure to put "SALE OF CANAL PROPERTY IN SUAREZ ESTATE" in the subject line.

Sale price is \$440,000.00; free and clear of all liens; all cash; no contingencies other than the US Bankruptcy Court's approval; subject to overbids as laid out in the Motion and in the Sale Agreement contained in Exhibit 6 to the Motion. To obtain a Copy of the Motion and all Exhibits you can obtain from Pacer or contact the Trustee's counsel identified above. If you email Trustee's counsel, please be sure to put "SALE OF CANAL PROPERTY IN SUAREZ ESTATE" in the subject line.

*This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.*

**Overbid procedure (if any):**

Any potential overbidder is encouraged to obtain a copy of the Motion and contact Trustee's counsel prior to the hearing. The Canal Property will be sold subject to overbid at an open auction (the "Auction") to be conducted by the Trustee, through counsel, before the Court at the time that this Motion is heard. The Trustee has established the following overbid procedures ("Bidding Procedures"), which shall govern any bidding, subject to this Court's approval:

1. Any person or entity that is interested in purchasing the Property (the "Bidders") must serve the Trustee and his counsel with an initial bid in conformance with this paragraph ("Overbid"), such that any overbid is actually received no later than **February 9, 2026 at 5:00 p.m.** (the "Bid Deadline").
2. Any entity that submits a timely, conforming Overbid shall be deemed a "Qualified Bidder" and may bid for the Canal Property at the hearing. Unless otherwise permitted by the Court, any entity that fails to submit a timely, conforming bid shall be disqualified from bidding for the Property.
3. The Trustee, subject to the rights of a Bidder or party in interest to raise an issue with the Court, shall have sole authority to determine whether a party is a Qualified Bidder.
4. Any Overbid must remain open until the conclusion of the auction ("Auction") of the Property to be held at the hearing on this Motion.
5. Any Overbid must provide for a minimum purchase price of at least \$445,000.00 ("Initial Overbid").
6. Any Overbid must be for the Property "as is," "where is," and "with all faults" and shall not contain any financing, due diligence, or any other contingency fee, termination fee, or any similar fee or expense reimbursement.
7. Any Overbid must be accompanied by a deposit of \$30,000.00 in certified funds, which funds shall be nonrefundable if the bid is determined by the Court to be the highest and Best Bid for the Canal Property (the "Best Bid"), and proof satisfactory to the Trustee that such bidder has sufficient funds on hand to complete the sale including payment of their own broker's commission.
8. Any Overbid must be made by a person or entity who has completed its due diligence review of the Canal Property and is satisfied with the results thereof.
9. Qualified Overbids must be submitted by **February 9, 2026 at 5:00 p.m.** so that the Trustee may file a notice with the Court of any Qualified Overbids before the hearing on the Motion.
10. If the Trustee receives a timely, conforming Overbid for the Canal Property, the Court will conduct an auction of such property at the hearing, in which all Qualified Bidders may participate. The Auction shall be governed by the following procedures: (a) All Qualified Bidders shall be deemed to have consented to the core jurisdiction of the Bankruptcy Court and to have waived any right to jury trial in connection with any disputes relating to the Auction or the sale of the Property; (b) The minimum bidding increment during the Auction shall be \$1,000; (c) Bidding shall commence at \$445,000.00 (\$5,000 over Buyer's initial bid of \$440,000.00); and (d) The Trustee will determine which of the bids is the best bid ("Best Bid") and the Court will determine who is the successful bidder (the "Successful Bidder").
11. If the Successful Bidder is not the original bidder of record, the Successful Bidder must agree to reimburse the original bidder up to \$2,000 in costs incurred, with the reimbursable expenses limited to loan appraisal fees, physical inspection fees, and termite inspection fees.
12. The Successful Bidder must pay, at the closing, all amounts reflected in the Best Bid in cash and such other consideration as agreed upon.

If property is to be sold free and clear of liens or other interests, list date, time and location of hearing:

February 12, 2026 at 9:30 a.m. at the United States Bankruptcy Court, Courtroom 302, 3420 Twelfth Street, Riverside, CA 92501.

Contact person for potential bidders (include name, address, telephone, fax and/or email address):

To obtain a Copy of the Motion and all Exhibits you can obtain from Pacer or contact the Trustee's counsel identified above. Telephone number is 760-610-0000; and Email at Ss@shaw.law. If you email Trustee's counsel, please be sure to put "SALE OF CANAL PROPERTY IN SUAREZ ESTATE" in the subject line.

Date: January 16, 2026

## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:  
**44-901 Village Court, Suite B**  
**Palm Desert, CA 92260**

A true and correct copy of the foregoing document entitled: **NOTICE OF SALE OF ESTATE PROPERTY** will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (date) **01/17/2026**, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

- David Coats dacoats@raslg.com
- Suzette Douglas notices4douglaslawpractice@gmail.com, rowena@flatrocklegal.com, carlajsingleton@gmail.com
- Merdaud Jafarnia bkca@alaw.net, mjafarnia@ecf.inforuptcy.com
- Kristin A Schuler-Hintz bknotice@mccarthyholthus.com, Khintz@ecf.inforuptcy.com; Khintz@mccarthyholthus.com; Khintz@ecf.courtdrive.com
- Summer M Shaw ss@shaw.law, shawsr70161@notify.bestcase.com; shawsr91811@notify.bestcase.com
- United States Trustee (RS) ustpreion16.rs.ecf@usdoj.gov
- Robert Whitmore (TR) C211@ecfcbis.com

☐ Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On (date) **01/17/2026**, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

<b>HONORABLE JUDGE'S COPY</b> Honorable Scott H. Yun United States Bankruptcy Court 3420 Twelfth Street Riverside, CA 92501-3819	<b>DEBTOR</b> Karen Ilianna Serrano Suarez 1468 N Erin Avenue Upland, CA 91786	<b>MANUAL NOTICE LIST</b> Berkshire Hathaway HomeServices, CA Properties 23 Corporate Plaza, Ste 100 Newport Beach, CA 92660
Victor Eduardo Suarez 2730 N Pershing Ave San Bernardino, CA 92405		

☒ Service information continued on attached page 4

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date) \_\_\_\_\_, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

**01/17/2026**  
Date

**Summer Shaw**  
Printed Name

**/s/ Summer Shaw**  
Signature

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*This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.*

Label Matrix for local noticing  
0973-6  
Case 6:25-bk-12522-SY  
Central District of California  
Riverside  
Fri Jan 16 16:16:17 PST 2026

AMEX  
Correspondence/Bankruptcy  
Po Box 981535  
El Paso, TX 79998-1535

Aimee Daniels  
22436 Canal Circle  
Grand Terrace, CA 92313-5084

(p)ALBERTELLI LAW  
5404 CYPRESS CENTER DRIVE  
SUITE 300  
TAMPA FL 33609-1023

American Express National Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

Bowler and Bowler  
615 Brookside Ave  
Redlands, CA 92373-4666

Chase Mortgage  
Attn: Legal Correspondence Center  
700 Kansas Ln Mail Code La4-7200  
Monroe, LA 71203-4774

Citibank  
Citicorp Cr Srvs/Centralized Bankruptcy  
Po Box 790040  
St Louis, MO 63179-0040

Citibank N.A.  
Citibank, N.A.  
5800 S Corporate Pl  
Sioux Falls, SD 57108-5027

(p)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

Mohela/earnest  
Attn: Bankruptcy  
633 Spirit Dr  
Chesterfield, MO 63005-1243

Nelson Serrano  
13604 Alexander Court  
Fontana, CA 92336-3901

Pinnacle Finance Llc  
9907 E Bell Rd #140  
Scottsdale, AZ 85260-2394

Samantha Serrano  
13604 Alexander Court  
Fontana, CA 92336-3901

Sofi Bank, N.A. (F.K.A. Golden Pacific Bank,  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Sofi Lending Corp/MOHELA  
One Letterman Drive  
San Francisco, CA 94129-1494

(p)SUN WEST MORTGAGE COMPANY INC  
18000 STUDEBAKER ROAD  
SUITE 200  
CERRITOS CA 90703-2680

Sunbit Financial  
Attn: Bankruptcy  
10880 Wilshire Blv Suite 870  
Los Angeles, CA 90024-4109

Synchrony Bank/Amazon  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896-5060

Thinkwise Fed Credi Un  
2441 N Sierra Way  
San Bernardino, CA 92405-3547

Thinkwise Fed Credi Un  
599 N E Street  
San Mateo, CA 94401

United States Trustee (RS)  
3801 University Avenue, Suite 720  
Riverside, CA 92501-3255

VRI Capital Vacations Company  
25550 Commercecentre Drive, Ste 100  
Lake Forest, CA 92630-8893

Wells Fargo Bank NA  
Attn: Bankruptcy  
1 Home Campus Mac X2303-01a 3rd Floor  
Des Moines, IA 50328-0001

Wells Fargo Bank, N.A., Wells Fargo Card Ser  
PO Box 10438, MAC F8235-02F  
Des Moines, IA 50306-0438

~~Karen Ilianna Serrano Suarez  
1468 N Erin Avenue  
Upland, CA 91786-2653~~