

NOTICE OF TRUSTEE'S SALE

APN: 043-031-006-000 T.S. No. 012682-CA

IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 4/8/2010. 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

On 2/19/2015 at 11:00 AM, CLEAR RECON CORP., as duly appointed trustee under and pursuant to Deed of Trust recorded 4/14/2010, as Instrument No. 2010030603, of Official Records in the office of the County Recorder of Sonoma County, State of CALIFORNIA executed by: DAVID J KARNOPP, AN UNMARRIED MAN 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, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: At the end of the North parking lot turnabout of the City of Petaluma Community Center in Lucchessi Park, 320 N. McDowell Blvd., Petaluma, CA 94954 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: AS MORE FULLY DESCRIBED ON SAID DEED OF TRUST

The street address and other common designation, if any, of the real property described above is purported to be: 1232 GLORIA DRIVE SANTA ROSA, CA 95407

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured 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: \$200,008.45

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 under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located.

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

NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgage, 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 (714) 573-1965 or visit this Internet Web site www.prioritposting.com, using the file number assigned to this case 012682-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.

FOR SALES INFORMATION: (714) 573-1965 Publish: 12/31/2014, 1/7/2015, 1/14/2015

2691405 - Pub. Dec. 31, 2014; Jan. 7, 14, 2015 3ti.

NOTICE OF TRUSTEE'S SALE

Trustee Sale No.: 0000004491890

Title Order No.: 140124806 FHA/VA/PMI No.:

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 08/31/2010. 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.

BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 09/08/2010 as Instrument No. 2010076153 of official records in the office of the County Recorder of SONOMA County, State of CALIFORNIA.

EXECUTED BY: ADRIAN A. LORENZ AND TRACEY N FOX, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States).

DATE OF SALE: 01/08/2015

TIME OF SALE: 9:00 AM

PLACE OF SALE: 860 FIFTH STREET, SANTA ROSA, CA 95401. IN THE PLAZA AT FREMONT PARK. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: 7675 BURTON AVENUE, CROHNERT PARK, CALIFORNIA 94928 APN#: 143-203-005-000

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, 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 \$243,312.38.

The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located.

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

NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgage, 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 800-280-2832 for information regarding the trustee's sale or visit this Internet Web site www.auction.com for information regarding the sale of this property, using the file number assigned to this case 0000004491890. 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.

FOR TRUSTEE SALE INFORMATION PLEASE CALL: AUCTION.COM, LLC ONE MAUCHLY IRVINE, CA 92618 800-280-2832 www.auction.com BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP as Trustee

Dated: 12/12/2014 NPP0239564 To: PRESS DEMOCRAT 12/17/2014, 12/24/2014, 12/31/2014

2691124 - Pub. Dec. 17, 24, 31, 2014 3 ti.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

(CCP 701.540)

Court Case #: PCN-98-269774

PROBATE LEVYING OFFICER FILE NO: 2014440840

San Francisco County Superior Court

400 McAllister Street, Rm 103

San Francisco, CA 94102

Sonoma County Sheriffs Office

Sheriffs Civil Bureau

2796 Ventura Ave.

(Santa Rosa, CA 95403)

(707)565-2751

Fax: (707)526-0403

California Relay Service Number

(800)735-2929 TDD or 711

Attorney

Michael B. Bassi, A Law Corporation

333 Bush St., Suite 1100

San Francisco, CA 94102

(415) 986-8122 (Daytime)

Attorney for: Frank F. Sommers,

Permanent Successor Trustee of Margaret J

PLAINTIFF:

Frank F. Sommers, Permanent Successor Trustee of M Wachter Trust

DEFENDANT:

Charles Towey

DATE: 12/19/2014

Under a Writ of Execution issued out of the above court on 12/16/2013, on the Judgment rendered on 5/6/2000.

For the sum of \$463,552.90

I have levied upon all the rights, title, claim and interest of the judgment debtor(s), Charles J. Towey

In the real property, in the County of Sonoma, described as follows:

4670 Fairway Drive, Rohnert Park, CA 94928. See attached.

Minimum Bid Amount (if applicable): \$256,500.00

Prospective bidders should refer to sections 701.510 to 701.680, inclusive, of the code of civil procedure for provisions governing the terms, conditions, and effect of the sale and the liability of defaulting bidders.

Public notice is hereby given that I will proceed to sell at public auction to the

highest bidder, for cash in lawful money of the United States, all the rights, title and interest of said judgment debtor(s) in the above described property, or so much thereof as may be necessary to satisfy said execution, with accrued interest and costs on:

Date/Time of Sale 01/15/2015 10:00 AM

Location of Sale Main Lobby, Sheriff's Office, 2796 Ventura Ave, Santa Rosa, CA 95403

Directions to the property location can be obtained from the levying officer upon oral or written request.

/s/ Steve Freitas, Sheriff-Coroner

/s/M. Chapman, Sheriff's Authorized Agent

LIENS MAY BE PRESENT WHICH MAY OR MAY NOT SURVIVE THIS LEVY.

Exhibit "A"

Legal Description

A.P.N.: 160-050-042

Real property in the City of Rohnert Park, County of Sonoma, State of California, described as follows:

LOT 97, AS NUMBERED AND DESIGNATED UPON THE MAP ENTITLED MOUNTAIN SHADOWS

SUBDIVISION UNIT #1, FILED IN THE OFFICE OF THE COUNTY RECORDER OF THE COUNTY OF SONOMA ON SEPTEMBER 20, 1977 IN BOOK 257 OF MAPS, PAGE 16, SONOMA COUNTY RECORDS.

EXCEPTING THEREFROM ALL OIL, GAS, CASINGHEAD GAS, ASPHALTUM AND OTHER HYDROCARBONS AND ALL CHEMICAL GAS, NOW OR HEREAFTER FOUND, SITUATED OR LOCATED IN ALL OF ANY PART OF PORTION OF THE LANDS HEREIN DESCRIBED LYING MORE THAN FIVE HUNDRED FEET (500') BELOW THE SURFACE THEREOF, TOGETHER WITH THE RIGHT TO SLANT, DRILL FOR AND REMOVE ALL OR ANY OF SAID OIL, GAS, CASINGHEAD GAS, ASPHALTUM AND OTHER HYDROCARBONS AND CHEMICAL GAS LYING BELOW A DEPTH OF MORE THAN FIVE HUNDRED FEET (500') BELOW THE SURFACE OF, BUT WITHOUT ANY

RIGHT WHATSOEVER, TO ENTER UPON THE SURFACE OF SAID LAND OR UPON ANY PART OF SAID LANDS WITHIN FIVE HUNDRED FEET (500') VERTICAL DISTANCE BELOW THE SURFACE THEREOF.

First American Title

2691629 - Dec. 24, 31, 2014; Jan. 7, 2015 3 ti.

NOTICE OF PUBLIC SALE

Pursuant to the California Self-Service Storage Facility Act, (B&P Code 21700 et. seq.), the undersigned will sell at public auction, on January 21st, 2015 personal property including but not limited to furniture, clothing, tools, and/or other household items located at:

Public Storage 22004 914 Hopper Ave, Santa Rosa, CA 95403 (707) 579-7600 Time: 10:00 AM

Stored by the following person(s): B026 - Springer, Richard C067 - Northey, Bill D023 - DeLaMontana, Scott E036 - Nunez, Rosa E040 - Samson, Tod

Public Storage 21017 3491 Santa Rosa Ave, Santa Rosa, CA 95407 (707) 584-2258 Time: 11:15 AM

Stored by the following person (s): B014 - Ortiz, Carlos D032 - Martin, Craig E022 - Heric, Patricia F003 - Deihl, Scott F012 - Cobe, Alexis H023 - Thomas, Wayne J006 - Campbell, Christine

Public Storage 23419 900 Transport Way Petaluma, CA 94954 (707) 778-2967 Time: 12:15 PM

Stored by the following person (s): A016 - Jones, Relda A1031 - Polini, Daniel A3045 - LLORENCE, KIM C042 - Gittings, Karen C105 - Dickinson, Mark C133 - Piccinotti, Carena C140 - Kennedy, Larry C245 - Raikes, Denise C253 - Sena, Jennifer C287 - Hill, Paul C303 - Christmann, Niccolle

Public Storage 21011 798 Baywood Dr Petaluma, CA 94954 (707) 778-2966 Time: 1:00 PM

Stored by the following person (s): A018 - PINA, LISA A019 - Allen, Christina A051 - Ortiz, Laura B022 - malone, lisa B024 - SEIBEL, KATHLEEN E010 - Lutich, Marva K E22A - Spurgeon, Elise

All sales are subject to prior cancellation. Terms, rules and regulations are available at sale. Dated on this December 31st, 2014 & January 7th, 2015, by PS Orangeco, Inc., 701 Western Avenue, Glendale, CA 91201, (818) 244-8080, Bond No. 5857632

12/31, 1/7/15 CNS-2702416# THE PRESS DEMOCRAT

2691890 - Pub. Dec. 31, 2014; Jan. 7, 2015 2 ti.

NOTICE OF PETITION TO ADMINISTER ESTATE OF: BETSY JANE ROSS AKA BETSY ROSS CASE NO. 87396

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the WILL or estate, or both of BETSY JANE ROSS AKA BETSY ROSS.

A PETITION FOR PROBATE has been filed by JARRETT G. ROTH in the Superior Court of California, County of SONOMA.

THE PETITION FOR PROBATE requests that JARRETT G. ROTH be appointed as personal representative to administer the estate of the decedent.

THE PETITION requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.)

The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A HEARING on the petition will be held in this court as follows: 01/21/15 at 8:30AM in Dept. 18 located at 600 ADMINISTRATION DRIVE #100J, SANTA ROSA, CA 95403

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

IF YOU ARE A CREDITOR or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.

Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

Attorney for Petitioner RONALD BERMAN BERMAN & BERMAN, APLC 21031 VENTURA BLVD #803 WOODLAND HILLS CA 91364 12/24, 12/25, 12/31/14 CNS-2700430# THE PRESS DEMOCRAT

2691584 - Pub. Dec. 24, 25, 31, 2014 3 ti.

NOTICE OF PETITION TO ADMINISTER ESTATE OF John Winslow Verity CASE NO. 87421

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will, or estate or both, of John Winslow Verity

A Petition for Probate has been filed by: Martina E. Roth in the Superior Court of California, County of Sonoma.

The Petition for Probate requests that: Martina E. Roth be appointed as personal representative to administer the estate of the decedent.

X The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court.

X The Petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons

unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A hearing on the petition will be held in this court as follows: January 21, 2015 at 8:30 a.m. in Dept. 18, located at 3055 Cleveland Ave., Santa Rosa, CA 95403.

If you object to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

If you are a creditor or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.

Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

You may examine the file kept by the court. If you are a person interested in the estate, you may file with the court a formal Request for Special Notice (FORM DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code §1250. A Request for Special Notice form is available from the court clerk.

FILED: Dec. 19, 2014 Theodore J. Cody (SB#1962325) Botz Cody Law 275 Talbot Avenue Santa Rosa, CA 95405 TELEPHONE NO.: 707-636-4611 Attorney for Petitioner

2691705 - Pub. Dec. 25, 28, 31, 2014 3ti.

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME FILE NO: 2014-04797

The person(s) listed below have abandoned the use of the following fictitious business name(s): Royal China 3080 Marlow Rd. A4. Santa Rosa, CA 95403

The fictitious business name was filed in SONOMA COUNTY on 11/18/14, File number 2014-04401

Registered Owner(s): Gong & Jane, Inc. 3080 Marlow Rd. A4, Santa Rosa, CA 95403

Business was conducted as: A Corporation

I declare that all information in this statement is true and correct. Signed: Tina Gong (President)

This statement was filed with the County Clerk of SONOMA COUNTY ON 12/22/14.

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

WILLIAM F. ROUSSEAU Sonoma County Clerk-Recorder By /s/ Alma Roman Deputy Clerk

SEAL

2691894 - Pub. Dec. 31, 2014; Jan. 7, 14, 21, 2015 4ti.

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. 2014-04831

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

Royal China, located at 3080 Marlow Rd. Ste A4 Santa Rosa, CA 95403, Sonoma County.

Registered Owner(s) Hsieh's, LLC 3080 Marlow Rd. Ste A4 Santa Rosa, CA 95403

This business is conducted by: A Limited Liability Company

The registrant commenced to transact business under the fictitious business name or names above on N/A.

I declare that all information in this statement is true and correct.

Signed: Xiu Fang Chen Managing Member

This statement was filed with the County Clerk-Recorder of Sonoma County on the date indicated by the filing stamp in the upper right hand corner.

This statement was filed with the County Clerk of SONOMA COUNTY on 12/23/2014.

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

WILLIAM F. ROUSSEAU Sonoma County Clerk-Recorder By /s/ Darrell Light Deputy

SEAL

2691893 - Pub. Dec. 31, 2014; Jan. 7, 14, 21, 2015 4ti.

REQUEST FOR INTEREST FOR AN AERONAUTICAL GROUND LEASE AT THE CHARLES M. SCHULZ SONOMA COUNTY AIRPORT (STS) SANTA ROSA, CALIFORNIA

The Charles M. Schulz - Sonoma County Airport (STS) is seeking a Request for Interest (RFI) for an aeronautical ground lease development opportunity located on the east side of STS. The proposed lease area is approximately .67 acre with improvements and includes airfield access. STS is an evolving non-hub regional airport offering commercial air service and general aviation support services. The RFI is located on the Airport's website http://www.sonomaairport.org/sites/sonomaairport.org/files/request-for-interest.pdf. Please contact the Airport via email at Lori.Schandel@sonoma-county.org, or telephone at (707) 565-7243, for questions or additional information regarding this RFI. The deadline for responses is 4:00 p.m., January 30, 2015.

2691990 - Pub. Dec. 31, 2014; Jan. 4, 18, 2015 3 ti.

AMENDED ORDER TO SHOW CAUSE FOR CHANGE OF NAME SUPERIOR COURT OF CALIFORNIA FOR THE COUNTY OF SONOMA 3055 Cleveland Ave. Santa Rosa, CA 95403 Case No. SPR-87080

Petition of: Karoly Laszlo Kamondi, Karoly Laszlo Kamondi for change of name

TO ALL INTERESTED PERSONS Petitioner Karoly Laszlo Kamondi filed a petition with this court for a decree changing names as follows: Karoly Laszlo Kamondi to Charles Laszlo Kamondy

THE COURT ORDERS that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why this petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing.

NOTICE OF HEARING Jan. 21, 2015 at 8:30 a.m. in Dept 18, located at 3055 Cleveland Ave., Santa Rosa, CA 95403.

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

Dated: Dec. 19, 2014 NANCY C. SHAFFER Judge of the Superior Court

2691625- Dec. 24, 31, 2014; Jan. 7, 14, 2015 4ti.

FICTITIOUS BUSINESS NAME STATEMENT FILE NO. 2014-04682

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

LongAcre Training Stables, located at 1702 Willowside Rd., Santa Rosa, CA 95401, Sonoma County. Registered Owner(s) Diana Charla Monk, 1702 Willowside Rd., Santa Rosa, CA 95401

This business is conducted by: An Individual.

The registrant commenced to transact business under the fictitious business name or