

## BUSINESS OBSERVER FORECLOSURE SALES

### PASCO COUNTY

Case No.	Sale Date	Case Name	Sale Address	Firm Name
2015CA001996CAAXWS	9/19/2016	JPMorgan Chase Bank vs. Sandra K Stroud et al	Lot 12, Wyndtree, PB 27 Pg 43	Kahane & Associates, P.A.
51-2015-CA-003746-WS	9/19/2016	Wells Fargo vs. Hutchinson, Holman et al	4367 Tahitian Gardens Cir Apt G, Holiday, FL 34691	Albertelli Law
2015CA003765CAAXES	9/19/2016	Selene Finance vs. Jerry W Morris etc et al	6646 Dog Rose Dr, Zephyrhills, FL 33544	Marinosci Law Group, P.A.
2013-CC-004415-ES	9/20/2016	Grand Oaks vs. Judith B Bevans et al	4965 Trinidad Dr, Land O Lakes, FL 34639	Shumaker, Loop & Kendrick, LLP (Tampa)
51-2016CC-001464-CCAX-ES	9/20/2016	Ronnie's Carpets vs. Jay Linville et al	9938 Wallaston Dr, Dade City, FL 33525	Sanoba, Gregory A. (S Florida Ave)
51-2009-CA-001197ES-J1	9/20/2016	Ocwen Loan Servicing vs. Eliana Garcia etc et al	Lot 2, Ballantrae Village, PB 53 Pg 66	Aldridge Pite, LLP
51-2008-CA-008127-ES	9/20/2016	Deutsche Bank vs. Irene T Potthast et al	3523 Hickory Hammock Loop, Wesley Chapel, FL 33543	Clarfield, Okon, Salomone & Pincus, P.L.
51-2011-CA-004515-WS (J2)	9/21/2016	Federal National Mortgage vs. David J Martinez et al	Lot 36, Heritage Lakes, PB 19 Pg 118	Shapiro, Fishman & Gache (Boca Raton)
51-2014-CA-001765-CAAX-WS	9/21/2016	Wells Fargo vs. Haider A Khan	Section 3, Township 26 S, Range 16 E	Carlton Fields Jordan Burt P.A.
512012CA000194-ES	9/21/2016	Branch Banking vs. Susan Director et al	Section 26, Township 24 S, Range 19 E	Rosenthal Law Firm, P.A.
51-2012-CA-003943-WS	9/21/2016	Bank of America vs. Lipscomb, John H et al	11624 Biddeford Pl, New Port Richey, FL 34654	Albertelli Law
51-2012-CA-003074WS	9/21/2016	HSBC Bank vs. Lori M Cosentino et al	5553 Violet Dr, New Port Richey, FL 34652	eXL Legal
51-2014-CA-002720-ES	9/21/2016	McCormick 106 vs. Randall J Fleck et al	12716 Tradition Drive, Dade City, FL 33525	Singer, Gary M., Law Firm of
2016-CC-000696WS Sec. O	9/22/2016	Lone Star Ranch vs. HOA Problem Solutions et al	Lot 8, Lone Star Townhomes, PB 58 Pg 7-14	Mankin Law Group
2015CA002672CAAXWS	9/22/2016	Ocwen Loan vs. Meyer, Jeffrey et al	6400 Hyperion Dr, Port Richey, FL 34668	Albertelli Law
51-2010-CA-003632-XXXX-WS	9/22/2016	Carrington Mortgage vs. Lisa Morgan et al	Lot 114, Thousand Oaks, PB 40 Pg 9	Kahane & Associates, P.A.
2015-CA-001129WS	9/22/2016	Bank of America vs. Linda K Tiller etc et al	11629 Boynton Ln, New Port Richey, FL 34654	Marinosci Law Group, P.A.
2014CA001071CAAXWS	9/22/2016	Bank of America vs. Lillian Loraine Smith etc Unknowns	8550 Shadblow Ct 8, Port Richey, FL 34668	Marinosci Law Group, P.A.
2014CA001183CAAXWS	9/26/2016	Readycap Lending vs. Jeffrey D May et al	Lot 1, Dixie Groves Estates, PB 6 Pg 27	Kubicki Draper, P.A.
2008CA009117CAAXWS	9/26/2016	U.S. Bank vs. Edgar A Chiriboga et al	12518 White Bluff Rd, Hudson, FL 34669	Albertelli Law
51-2012-CA-005522-XXXX-ES	9/26/2016	Plant Home Lending vs. Lisa Amador et al	Lot 14, Meadow Pointe, PB 37 Pg 81	Aldridge Pite, LLP
51-2012-CA-003187-CAAX-WS	9/26/2016	Green Tree Servicing vs. Susan Saville Unknowns et al	Lot 56, Heritage Springs Unit 2, PB 44 Pg 142	Aldridge Pite, LLP
51-2012-CA-002273-CAAX-ES	9/27/2016	U.S. Bank vs. Joseph Vargas Unknowns et al	Lot 26, Eiland Park, PB 60 Pg 102	Phelan Hallinan Diamond & Jones, PLC
2016CA000617CAAXES	9/27/2016	First Guaranty Mortgage vs. Charles Smith III etc et al	Leisure Hills Unit 2, Sec 4, Range 18 E	Phelan Hallinan Diamond & Jones, PLC
51-2012-CA-006589-ES	9/27/2016	Bank of America vs. Joseph C Thorton et al	32347 Fish Hook Loop, Wesley Chapel, FL 33545	Ward Damon
2015-CA-000621	9/27/2016	U.S. Bank vs. Yaritza L Cintron et al	31144 Flannery Ct, Wesley Chapel, FL 33543	Clarfield, Okon, Salomone & Pincus, P.L.
51-2012-CA-001092-ES	9/27/2016	Deutsche Bank vs. Donald Lee Brisendine etc et al	Lot 4, Bridgewater, PB 49 Pg 90	Aldridge Pite, LLP
51-2012-CA-002129ES	9/27/2016	U.S. Bank vs. Manuel Garcia et al	Lot 68, Asbel Creek, PB 54 Pg 50	Aldridge Pite, LLP
16-CC-1329	9/28/2016	Sunnybrook Condominium vs. Julia G Cantin et al	4739 Myrtle Oak Dr #12, New Port Richey, FL 34653	Cianfrone, Joseph R. P.A.
15-CC-102	9/28/2016	Grey Hawk at Lake Polo vs. The Estate of Donato Santone	15616 Blue Start Court, Odessa, FL 33556	Cianfrone, Joseph R. P.A.
2014CA004362CAAXWS	9/28/2016	JPMorgan Chase vs. Agron Ajvazi et al	Lot 1735, Colonial Hills Unit 23, PB 17 Pg 33	Phelan Hallinan Diamond & Jones, PLC
51-2015-CA-004058 Div. J2	9/28/2016	Nationstar Mortgage vs. Steven L Schaumburger etc et al	Lot 106, Jasmine Lakes Unit 2-G, PB 8 Pg 11	Shapiro, Fishman & Gache (Boca Raton)
51-2012-CA-002693-CAAX-WS	9/28/2016	Green Tree Servicing vs. Samuel G Coghill et al	Lot 134, Cypress Lakes Unit 1, PB 27 Pg 130	Shapiro, Fishman & Gache (Boca Raton)
51-2012-CA-007268-WS Div. J3	9/28/2016	Pasco County vs. Doreen Lawhun et al	9035 Cochise Lane, Port Richey, FL 34668	Phelps Dunbar, LLP
2011-CA-5001	9/28/2016	Bank of America vs. Sean M Kline et al	9850 Riverchase Dr, New Port Richey, FL 34655	Kelley, Kronenberg, P.A.
2015CA001972CAAXWS	9/28/2016	JPMorgan Chase vs. Jacqueline E Hathaway etc Unknowns	Lot 307, Virginia City Unit 3, PB 12 Pg 117	Kahane & Associates, P.A.
51-2015-CA-000846-CAAX-WS	9/28/2016	21st Mortgage vs. Donald G Harris etc et al	Bear Creek, Unit 2, Sec. 7, Range 17 E	Greenspoon Marder, P.A. (Ft Lauderdale)
2010-CA-002945-ES	9/28/2016	BAC Home Loans vs. Rodrigo F Bustamante et al	17508 Glenapp Dr, Land O Lakes, FL 34638	Padgett, Timothy D., P.A.
2015-CC-002301-ES	9/28/2016	The Lakes at Northwood vs. Santa I Sanchez et al	Lot 6, The Lakes at Northwood, PB 36 Pg 109	Mankin Law Group
2015CA000013CAAXWS	9/28/2016	U.S. Bank vs. William F Mason etc et al	Lot 16, Jasmine Hills, PB 18 Pg 56	Aldridge Pite, LLP
51-2013-CA-004821-CAAX-ES	9/28/2016	Live Well Financial vs. Patricia Izer etc et al	Lot 215, Tippecanoe Village, Section 19	Greenspoon Marder, P.A. (Ft Lauderdale)
2014-CA-003474	9/28/2016	Deutsche Bank vs. Robin Jones et al	5910 19th St, Zephyrhills, FL 33542	Ward Damon
51-2015-CA-004044-ES	9/28/2016	Deutsche Bank vs. Glover, Willie Lee et al	29312 Brown Rd, San Antonio, FL 33576	Albertelli Law
2015CA001939CAAXWS	9/28/2016	Bank of America vs. Vanguard Alliance et al	9840 Gray Fox Ln, Port Richey, FL 34668	Marinosci Law Group, P.A.
51-2012-CA-003782-ES	9/28/2016	US Bank vs. Kim Schreyer et al	Lot 16, Westwood Estates, PB 44 Pg 42-49	Brock & Scott, PLLC
2014CA000867CAAXWS	9/29/2016	U.S. Bank vs. Joseph J Prudente etc et al	Lot 3, Golf Club Village, PB 25 Pg 133	Phelan Hallinan Diamond & Jones, PLC
51-2013-CA-002529-CAAX-WS	9/29/2016	Wells Fargo vs. David M Rooney etc et al	Lot 888, Jasmine Lakes Unit 6-D, PB 11 Pg 43	Brock & Scott, PLLC
2016CA000718CAAXWS	9/29/2016	Wells Fargo Bank vs. Jonathan Clagg etc et al	8145 Fox Hollow Dr, Port Richey, FL 34668	eXL Legal
2016-CC-000983 WS	9/29/2016	Little Creek Townhomes vs. Andrea D Follone et al	Lot 61, Little Creek, PB 51 Pg 86	Mankin Law Group
2010-CA-007260-WS	9/29/2016	Federal National Mortgage vs. Maryluz Sierra etc et al	Lot 6, Suncoast Lakes, PB 47 Pg 1-24	McCalla Raymer Pierce, LLC
2013-CA-005957	9/29/2016	U.S. Bank vs. Steven E Soule et al	37134 Kinsman Dr, Zephyrhills, FL 33541	Clarfield, Okon, Salomone & Pincus, P.L.
2013-CA-006200	10/3/2016	Sun West Mortgage vs. Hilda L Gira et al	Parcel 116, Timber Lake Estates, ORB 1369 Pg 484	Greenspoon Marder, P.A. (Ft Lauderdale)
51-2014-CA-002094-ES Div. J4	10/3/2016	Wells Fargo Bank vs. Shawn M Fitzpatrick et al	Lot 111, Northwood Unit 9, PB 44 Pg 50	Shapiro, Fishman & Gache (Boca Raton)
2015CA000114CAAXES	10/3/2016	U.S. Bank vs. Osiel De Oliveira etc et al	Lot 97, Oak Grove, PB 39 Pg 10-16	Phelan Hallinan Diamond & Jones, PLC
512015CA001480CAAXWS	10/3/2016	Katy McGinnis vs Mary Griggs et al	7609 Christina Lane, Port Richey, FL 34668	Johnson, PA, Kathleen B.
2015-CA-002872	10/3/2016	Wells Fargo Bank vs. Plummer, Patricia et al	7530 Camelot Rd, Port Richey, FL 34668	Albertelli Law
51-2014-CA-004085-CAAX-WS	10/3/2016	Ocwen Loan vs. Jennifer R McGlew et al	Lot 95, Parker Pointe, PB 42 Pg 4	Van Ness Law Firm, P.A.
2013-CA-2014-ES	10/4/2016	Green Tree vs. Jeremia Lopez Ramos etc et al	5512 20th St, Zephyrhills, FL 33541	Padgett, Timothy D., P.A.
51-2014-CA-000539ES	10/4/2016	Wells Fargo Bank vs. Chad R Gump et al	32551 Summerglade Dr, Wesley Chapel, FL 33545	eXL Legal
2015-CA-001934-CAAX-WS	10/5/2016	Wilmington Trust vs. Taho, Gjergji et al	Lot 52, Thousand Oaks, PB 53 Pg 94	Greenspoon Marder, P.A. (Ft Lauderdale)
51-2011-CA-006182WS	10/5/2016	RBC Bank vs. Elliott, Fletcher J et al	Lot 424, Fox Wood, PB 37 Pg 130	Greenspoon Marder, P.A. (Ft Lauderdale)
51-2015-CA-002914-CAAX-WS	10/5/2016	Third Federal Savings vs. Cindy S Divers etc Unknowns et al	Unit 15, Sunnybrook IX, PB 3 Pg 47	Van Ness Law Firm, P.A.
51-2014-CA-004512-WS Div. J2	10/6/2016	Deutsche Bank vs. Lori G Watts etc et al	Lot 8, Gulf Side Acres, PB 5 Pg 118	Shapiro, Fishman & Gache (Boca Raton)
2014-CA-003674-ES	10/6/2016	U.S. Bank vs. Craig Thomas et al	7169 Quail Hollow Blvd, Wesley Chapel, FL 33544	Sirote & Permutt, PC
51-2015-CA-003946WS	10/6/2016	U.S. Bank vs. George W Riemenschneider Jr et al	Lot 620, Bear Creek Unit 4, PB 23 Pg 135	Millennium Partners
2015-CA-002912-CAAX-WS	10/6/2016	21st Mortgage Corporation vs. Heather Hammond etc et al	Lot 151, Ranch on the Gulf, PB 8 Pg 86	Greenspoon Marder, P.A. (Ft Lauderdale)
51-2016CA75WS	10/6/2016	21st Mortgage vs. Wendi Milligan et al	Lot 15, Lake Worrell Unit 1, PB 4 Pg 82	Dean, Mead, Egerton, Bloodworth
51-2014-CA-003284 WS	10/6/2016	U.S. Bank vs. Joseph T Stiles et al	Lot 90, San Clemente Unit 3, PB 10 Pg 120	McCalla Raymer Pierce, LLC
51-2014-CA-000426-WS Div. J2	10/10/2016	HSBC Bank vs. Tommy L Gamble et al	Lot 1526, Beacon Square Unit 13-A, PB 9 PG 103	Shapiro, Fishman & Gache (Boca Raton)
51-2013-CA-003842-ES -	10/10/2016	JPMorgan Chase Bank vs. Karen Martin et al	Unit 5104, Paradise Lakes, ORB 4665 Pg 631	Choice Legal Group P.A.
2014CA004082CAAXWS	10/10/2016	Reverse Mortgage vs. The Estate of Ruby J Whitfield et al	Unit 2404, Seven Springs, ORB 685 Pg 306	Gladstone Law Group, P.A.
51-2013-CA-004938-CAAX-WS	10/10/2016	Wells Fargo Bank vs. Melva L Hilton etc Unknowns et al	Lot 1401, Jasmine Lakes, PB 15 Pg 83	Phelan Hallinan Diamond & Jones, PLC
51-2013-CA-001354-CA-WS	10/10/2016	HSBC Bank vs. Gary J Burke et al	Lot 107, Little Creek, PB 51 Pg 86	Shapiro, Fishman & Gache (Boca Raton)
2016CA000737CAAXWS	10/10/2016	Wells Fargo Bank vs. Milton Matos Jr et al	Lot 86, West Port Unit 2, PB 11 Pg 149-150	Brock & Scott, PLLC
51-2013-CA-002568 WS	10/10/2016	Wells Fargo Bank vs. Jennifer Zweeres etc et al	Lot 42, Taylor Terrace, PB 7 Pg 75	Brock & Scott, PLLC
2015CA003534CAAXWS	10/10/2016	U.S. Bank vs. Sharron B Platt et al	Lot 8, Gulf View Heights, PB 3 Pg 63	Phelan Hallinan Diamond & Jones, PLC
2012-CA-004240 Div. J5	10/11/2016	JPMorgan Chase vs. Shirley C Lee et al	Lot 11, Bridgewater, PB 48 Pg 110	Shapiro, Fishman & Gache (Boca Raton)
51-2012-CA-002895ES	10/11/2016	GMAC Mortgage vs. Lewis, Rhonda et al	Lot 8, Lake Bernadette, PB 36 Pg 30	Greenspoon Marder, P.A. (Ft Lauderdale)
51-2015-CA-003967-CAAX-WS	10/12/2016	Federal National Mortgage vs. Daniel L Birtcher et al	Lot 1716, Beacon Square Unit 14-A, PB 9 Pg 129	Choice Legal Group P.A.
51-2013-CA-001426WS	10/12/2016	Federal National Mortgage vs. Jinhee Kim et al	Lot 226, Fox Wood, PB 37 Pg 1	Choice Legal Group P.A.











FIRST INSERTION

**NOTICE OF ACTION IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT, IN AND FOR PASCO COUNTY, FLORIDA**  
**CASE NO.**  
**2016CA002384CAAXES**  
**U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR RESIDENTIAL ASSET SECURITIES CORPORATION, HOME EQUITY MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-KS8, Plaintiff, vs.**  
**JOSEPH A. GANNUSCIO; JOY M. ABEAR, ET AL. Defendants**  
 To the following Defendant(s):  
**JOY M. ABEAR (CURRENT RESIDENCE UNKNOWN)**  
 Last Known Address: 22629 LAURELDALE DRIVE, LUTZ, FL 33549  
**Additional Address: 20339 PAINTER PL, SPRING HILL, FL 34610**  
**UNKNOWN SPOUSE OF JOY M. ABEAR (CURRENT RESIDENCE UNKNOWN)**  
 Last Known Address: 22629 LAURELDALE DRIVE, LUTZ, FL 33549  
**Additional Address: 20339 PAINTER PL, SPRING HILL, FL 34610**  
 YOU ARE HEREBY NOTIFIED that an action for Foreclosure of Mortgage on the following described property:  
 LOT 34, WILLOW BEND UNIT C, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 33, PAGES 144 THROUGH 148, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA.  
 A/K/A 22629 LAURELDALE DRIVE, LUTZ, FL 33549  
 has been filed against you and you are required to serve a copy of your written defenses, if any, to Myriam Clerge, Esq. at VAN NESS LAW FIRM, PLC, Attorney for the Plaintiff, whose address is

1239 E. NEWPORT CENTER DRIVE, SUITE #110, DEERFIELD BEACH, FL 33442 on or before 10/16/2016 a date which is within thirty (30) days after the first publication of this Notice in the BUSINESS OBSERVER and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint. This notice is provided to Administrative Order No. 2065.  
 If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; Phone: 727.847.8110 (voice) in New Port Richey, 352.521.4274, ext 8110 (voice) in Dade City, Or 711 for the hearing impaired. Contact should be initiated at least seven days before the scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days. The court does not provide transportation and cannot accommodate such requests. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services.  
 WITNESS my hand and the seal of this Court this 2 day of September, 2016  
 Paula S. O'Neil, Ph.D.,  
 Clerk & Comptroller  
 By Michelle Elkins  
 As Deputy Clerk  
 Myriam Clerge, Esq.  
**VAN NESS LAW FIRM, PLC**  
 Attorney for the Plaintiff  
 1239 E. NEWPORT CENTER DRIVE, SUITE #110  
 DEERFIELD BEACH, FL 33442  
 AS3836-16/elo  
 September 16, 23, 2016 16-02633P

FIRST INSERTION

**NOTICE OF ACTION IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA**  
**CIRCUIT CIVIL DIVISION**  
**CASE NO.:**  
**512016CA001151CAAXWS**  
**WELLS FARGO BANK, N.A. Plaintiff, v.**  
**THE UNKNOWN HEIRS OR BENEFICIARIES OF THE ESTATE OF HENRY FORTIER, JR. A/K/A HENRI FORTIER, JR., DECEASED, et al Defendant(s)**  
 TO: THE UNKNOWN HEIRS OR BENEFICIARIES OF THE ESTATE OF HENRY FORTIER, JR. A/K/A HENRI FORTIER, JR., DECEASED  
 RESIDENT: Unknown  
 LAST KNOWN ADDRESS: 13734 COX AVENUE, HUDSON, FL 34667-1513  
 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property located in Pasco County, Florida:  
 LOT 2, LESS THE SOUTH 30 FEET THEREOF, AND ALL LOTS 3 AND 4, BLOCK H, 8TH ADDITION, A/K/A 10TH FINGER WEST OF OLD DIKXIE HIGHWAY AND SOUTH OF NOLAN CANAL, HUDSON BEACH ESTATES, UNIT THREE, PASCO COUNTY, FLORIDA, ACCORDING TO A PLAT OR SURVEY PREPARED BY ARTHUR B. CASTLE, REG. FLA. L.S. NO. 1061 DATED DECEMBER 23, 1961, AS RECORDED IN O.R. BOOK 1058, PAGE 990 OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA.  
 has been filed against you, and you are required to serve a copy to your written defenses, if any, to this action on Phelan Hallinan Diamond & Jones, PLLC, attorneys for plaintiff, whose address is

2727 West Cypress Creek Road, Ft. Lauderdale, FL 33309, and file the original with the Clerk of the Court, within 30 days after the first publication of this notice, either before or immediately thereafter, 10/16/2016 otherwise a default may be entered against you for the relief demanded in the Complaint.  
 This notice shall be published once a week for two consecutive weeks in the Business Observer.  
 Movant counsel certifies that a bona fide effort to resolve this matter on the motion noticed has been made or that, because of time consideration, such effort has not yet been made but will be made prior to the scheduled hearing.  
 If you are a person with a disability who needs any accommodation to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext 8110 (V) in Dade City, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven (7) days; if you are hearing or voice impaired, call 711.  
 The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services.  
 DATED: 9/2/16  
 Paula S. O'Neil, Ph.D.,  
 Clerk & Comptroller  
 By Michelle Elkins  
 Deputy Clerk of the Court  
 Phelan Hallinan  
 Diamond & Jones, PLLC  
 2727 West Cypress Creek Road  
 Ft. Lauderdale, FL 33309  
 PH # 74161  
 September 16, 23, 2016 16-02628P

FIRST INSERTION

**NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA**  
**GENERAL JURISDICTION DIVISION**  
**Case No. 2013 CA 003344 ES**  
**Wells Fargo Bank, N.A. as Indenture Trustee under the Indenture relating to IMH Assets Corp., Collateralized Asset-Backed Bonds, Series 2005-6,, Plaintiff, vs.**  
**Donovan D. McKenzie also known as Donovan McKenzie a/k/a D. McKenzie, et al, Defendants.**  
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 11, 2016, entered in Case No. 2013 CA 003344 ES of the Circuit Court of the Sixth Judicial Circuit, in and for Pasco County, Florida, wherein Wells Fargo Bank, N.A. as Indenture Trustee under the Indenture relating to IMH Assets Corp., Collateralized Asset-Backed Bonds, Series 2005-6, is the Plaintiff and Donovan D. McKenzie also known as Donovan McKenzie a/k/a D. McKenzie; The Unknown Spouse of Donovan D. McKenzie also known as Donovan McKenzie a/k/a D. McKenzie; Mortgage Electronic Registration Systems, Inc. as nominee for Finance America LLC; Pasco County Clerk of Circuit Court; Pasco County; State of Florida; Westbrook Estates Homeowners Association, Inc.; Corporate Center Association, Inc.; Any and All Unknown Parties Claiming by, Through, Under and Against the Herein Named Individual Defendant(s) who are Known to be Dead or Alive, Whether said Unknown Parties may Claim an Interest as Spouses, Heirs, devisees, Grantees, or Other Claimants; Tenant # 1; Tenant # 2 are the Defendants, that Paula O'Neil, Pasco County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at www.pasco.realfore-

close.com, beginning at 11:00 AM on the 14th day of November, 2016, the following described property as set forth in said Final Judgment, to wit:  
 LOT 25, BLOCK 11, SANDBROOK VILLAGE WEST UNITS 3A AND 3B, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 46, PAGE 74, AS RECORDED IN PUBLIC RECORDS OF PASCO COUNTY, FLORIDA.  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext 8110 (V) in Dade City, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing impaired call 711. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services.  
 By Jimmy Edwards, Esq.  
 Florida Bar No. 81855  
**BROCK & SCOTT, PLLC**  
 Attorney for Plaintiff  
 1501 N.W. 49th Street, Suite 200  
 Ft. Lauderdale, FL 33309  
 Phone: (954) 618-6955, ext. 6209  
 Fax: (954) 618-6954  
 FLCourtDocs@brockandscott.com  
 File # 13-F03899  
 September 16, 23, 2016 16-02688P

FIRST INSERTION

**NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA**  
**CASE NO.:**  
**2015CA001961CAAXES**  
**DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-R5, Plaintiff, vs.**  
**MARTHA WALKER AKA MARTHA J WALKER; et al., Defendant(s).**  
 NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on December 9, 2015 in Civil Case No. 2015CA001961CAAXES, of the Circuit Court of the Sixth Judicial Circuit in and for Pasco County, Florida, wherein, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-R5 is the Plaintiff, and MARTHA WALKER AKA MARTHA J WALKER; HUEY H WALKER; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.  
 The clerk of the court, Paula S. O'Neil, Ph.D. will sell to the highest bidder for cash online at www.pasco.realforeclose.com on October 3, 2016 at 11:00 AM, the following described real property as set forth in said Final Judgment, to wit:  
 THE NORTH 150 FEET OF THE SOUTH 1493.1 FEET OF THE WEST 865 FEET OF

THE EAST 2475 FEET OF THE SOUTHEAST 1/4 OF SECTION 5, TOWNSHIP 25 SOUTH, RANGE 18 EAST, LESS THE NORTH 86.72 FEET OF THE EAST 285 FEET, PASCO COUNTY, FLORIDA.  
 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.  
 IMPORTANT AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; Phone: 727.847.8110 (voice) in New Port Richey, 352.521.4274, ext 8110 (voice) in Dade City, Or 711 for the hearing impaired. Contact should be initiated at least seven days before the scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days. The court does not provide transportation and cannot accommodate such requests. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services.  
 Dated this 6 day of September, 2016.  
 By: Susan W. Findley, Esq.  
 FBN: 160600  
 Primary E-Mail:  
 ServiceMail@aldridgepita.com  
**ALDRIDGE | PITE, LLP**  
 Attorney for Plaintiff  
 1615 South Congress Avenue  
 Suite 200  
 Delray Beach, FL 33445  
 Telephone: (844) 470-8804  
 Facsimile: (561) 392-6965  
 1221-11484B  
 September 16, 23, 2016 16-02630P

FIRST INSERTION

**NOTICE OF ACTION IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA**  
**CASE NO.:**  
**2016CA001993CAAXES/J4**  
**FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA, Plaintiff, vs.**  
**DAVID MITCHELL A/K/A DAVID KENT MITCHELL; BLACK POINT ASSETS, INC, AS TRUSTEE OF THE 1607 BAKER ROAD LAND TRUST DATED OCTOBER 13, 2014; CARPENTERS RUN HOMEOWNERS' ASSOCIATION, INC., UNKNOWN TENANT(S) IN POSSESSION #1 and #2, et.al. Defendant(s).**  
 TO: BLACK POINT ASSETS, INC, AS TRUSTEE OF THE 1607 BAKER ROAD LAND TRUST DATED OCTOBER 13, 2014  
 (Current Residence Unknown)  
 (Last Known Address(es))  
 C/O MATT MULE, P.A.  
 18619 US HIGHWAY 441 NORTH LUTZ, FL 33549  
 C/O MATT MULE, P.A.  
 13014 NORTH DALE MABRY HWY #357  
 TAMPA, FL 33618  
 C/O MATT MULE, P.A.  
 7412 NIGHT HERON DRIVE  
 LAND O LAKES, FL 34637  
 C/O MATT MULE, P.A.  
 2039 PARK CRESCENT DR  
 LAND O LAKES, FL 34639  
 YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:  
 LOT 39, CARPENTERS' RUN PHASE I, AS PER MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 24, PAGES 122 THROUGH 124, INCLU-

SIVE OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA.  
 A/K/A: 1607 BAKER ROAD, LUTZ, FL 33559.  
 has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Brian L. Rosaler, Esquire, POPKIN & ROSALER, P.A., 1701 West Hillsboro Boulevard, Suite 400, Deerfield Beach, FL 33442., Attorney for Plaintiff, whose on or before OCT 17 2016, a date which is within thirty (30) days after the first publication of this Notice in the (Please publish in Business Observer) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.  
 If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact:  
 Public Information Dept., Pasco County Government Center 7530 Little Rd. New Port Richey, FL 34654 Phone: 727.847.7110 (voice) in New Port Richey 352.521.4274, ext 8110 (voice) in Dade City Or 711 for the hearing impaired  
 Contact should be initiated at least seven days before the scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days.  
 WITNESS my hand and the seal of this Court this 14th day of September, 2016.  
 PAULA S. O'NEIL  
 As Clerk of the Court  
 By Gerald Salgado  
 As Deputy Clerk  
 Brian L. Rosaler, Esquire  
 POPKIN & ROSALER, P.A.  
 1701 West Hillsboro Boulevard,  
 Suite 400  
 Deerfield Beach, FL 33442  
 Attorney for Plaintiff  
 15-41461  
 September 16, 23, 2016 16-02681P

FIRST INSERTION

**NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA**  
**GENERAL JURISDICTION DIVISION**  
**Case No. 51-2015-CA-001382WS**  
**WELLS FARGO BANK, NA, Plaintiff, vs.**  
**The Unknown Heirs,Devises, Grantees, Assignees, Lienors, Creditors, Trustees, Or Other Claimants Claiming By, Through,Under, Or Against Matthew A McBride, A/K/A Matthew Andrew McBride, Deceased, et al, Defendants.**  
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 31, 2016, entered in Case No. 51-2015-CA-001382WS of the Circuit Court of the Sixth Judicial Circuit, in and for Pasco County, Florida, wherein WELLS FARGO BANK, NA is the Plaintiff and The Unknown Heirs,Devises, Grantees, Assignees, Lienors, Creditors, Trustees, Or Other Claimants Claiming By, Through,Under, Or Against Matthew A McBride, Deceased; Michael Sean McBride; Sean Joseph McBride; Regina Ann Shanaman; Gulf Island Beach & Tennis Club Condominium Association II, Inc.; Any And All Unknown Parties Claiming By, Through, Under, And Against The Herein Named Individual Defendant(S) Who Are Not Known To Be Dead Or Alive, Whether Said Unknown Parties May Claim An Interest As Spouses, Heirs, Devises, Grantees, Or Other Claimant; Pnc Bank, National Association Successor By Merger To National City Bank; Tenant #1; Tenant #2; Tenant #3; Tenant #4 are the Defendants, that Paula O'Neil, Pasco County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at www.pasco.realforeclose.com, beginning at 11:00 AM on the 17th day of October, 2016, the following described property as set forth in said Final Judgment, to wit:

UNIT 812 E, GULF ISLAND BEACH AND TENNIS CLUB II, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUMS THEREOF RECORDED IN OFFICIAL RECORD BOOK 3300 PAGE 208, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA. TOGETHER WITH ANY AND ALL AMENDMENTS TO THE DECLARATION AND ANY UNDIVIDED INTEREST IN THE COMMON ELEMENTS OR APPURTENANCES THERETO  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext 8110 (V) in Dade City, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing impaired call 711. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services.  
 By Jimmy Edwards, Esq.  
 Florida Bar No. 81855  
**BROCK & SCOTT, PLLC**  
 Attorney for Plaintiff  
 1501 N.W. 49th Street, Suite 200  
 Ft. Lauderdale, FL 33309  
 Phone: (954) 618-6955, ext. 6209  
 Fax: (954) 618-6954  
 FLCourtDocs@brockandscott.com  
 File # 15-F08170  
 September 16, 23, 2016 16-02687P





FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA  
**CASE NO.: 51-2010-CA-000232**  
**HSBC BANK USA, N.A., Plaintiff, VS.**  
**ALEXANDRU N ELIAN A/K/A ALEXANDRU NICOLAE ELIAN; et al., Defendant(s).**  
 NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or

Final Judgment. Final Judgment was awarded on November 7, 2014 in Civil Case No. 51-2010-CA-000232, of the Circuit Court of the SIXTH Judicial Circuit in and for Pasco County, Florida, wherein, HSBC BANK USA, N.A. is the Plaintiff, and ALEXANDRU N ELIAN A/K/A ALEXANDRU NICOLAE ELIAN; BEVERLY A ELIAN A/K/A BEVERLY ANNE ELIAN; OAK RIDGE HOMEOWNERS' ASSOCIATION INC; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL

DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEE, OR OTHER CLAIMANTS are Defendants.  
 The clerk of the court, Paula S. O'Neil, Ph.D. will sell to the highest bidder for cash at public sale via online auction at <http://www.pasco.realforeclose.com> on October 5, 2016 at 11:00 AM, the following described real property as set forth in said Final Judgment, to wit: LOT 20, OAK RIDGE, UNIT ONE, PARTIAL REPLAT, AC-

CORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 14, PAGE 119, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA.  
 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.  
**IMPORTANT AMERICANS WITH DISABILITIES ACT:** If you are a person with a

disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Public Information Dept., Pasco County Government Center 7530 Little Rd. New Port Richey, FL 34654 Phone: (727) 847-8110 (voice) in New Port Richey or (352) 521-4274, ext 8110 (voice) in Dade City or 711 for the hearing impaired. Contact should be initiated at least seven days before the scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled ap-

pearance is less than seven days.  
 Dated this 13 day of September, 2016.  
 By: Susan W. Findley, Esq.  
 FBN: 160600  
 Primary E-Mail: [ServiceMail@aldridgepate.com](mailto:ServiceMail@aldridgepate.com)  
 ALDRIDGE | PITE, LLP  
 Attorney for Plaintiff  
 1615 South Congress Avenue  
 Suite 200  
 Delray Beach, FL 33445  
 Telephone: (844) 470-8804  
 Facsimile: (561) 392-6965  
 1271-574B  
 September 16, 23, 2016 16-02689P

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA CIVIL DIVISION  
**Case No.: 2016-CA-000194**  
**ADVANTA IRA SERVICES, LLC FBO KRUSHNA DUNDIGALLA IRA #8004195 as to a 92.5% UNDIVIDED INTEREST and KRUSHNA DUNDIGALLA PERSONALLY as to a 7.5% UNDIVIDED INTEREST, Plaintiff, vs.**  
**MIGUEL ANGEL PEREZ, JR.**

a/k/a MIGUEL A PEREZ; MARITZA B. PEREZ a/k/a MARITZA PEREZ; C&C FINANCIAL SERVICES, INC.; KANO INVESTMENTS, LLC; ADVANTA-IRA SERVICES, LLC FBO MARK SIBLEY IRA 8004581; WILLIAMSBURG ESTATES HOMEOWNER'S ASSOCIATION, Defendants.  
 NOTICE IS HEREBY GIVEN, pursuant to the Uniform Final Judgment of Foreclosure dated August 31, 2016, and entered in Case No.: 2016-CA-000194 in the Circuit Court of the 6th Judicial

Circuit in and for Pasco County, Florida. The Pasco County Clerk of the Court will sell to the highest and best bidder for cash at public sale via online auction at <http://www.pasco.realforeclose.com> at 11:00 AM on the 17th day of October, 2016, the following described property as set forth in said Uniform Final Judgment, to wit:  
 LOT 10 WILLIAMSBURG ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 60, PAGE(S) 39 THROUGH 41, INCLUSIVE, OF THE PUBLIC RECORDS OF PASCO COUN-

TY, FLORIDA  
 Property Address: 5434 Adams Morgan Dr, New Port Richey, FL 34653  
 and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mortgage.  
 Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.  
**NOTIFICATION**  
 If you are a person with a disability who needs an accommodation in order

to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654 Phone: 727.847.8110 (V) in New Port Richey; 352.521.4274, ext 8110 (V) in Dade City Or 711 for the hearing impaired. Contact should be initiated at least seven days before the scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days. The court does not provide transportation and cannot ac-

commodate such requests. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services.  
 Dated this 12th day of September, 2016.  
 By: Anthony G. Woodward, Esquire  
 FBN: 0773610  
**WOODWARD LAW GROUP**  
 20727 Sterlington Drive  
 Land O' Lakes FL, 34638  
 litigation@anthonywoodwardpa.com  
 Telephone: (813)251-2200  
 Facsimile: (813)909-7439  
 September 16, 23, 2016 16-02661P

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA  
**CASE NO. 51-2016-CA-000959ES**  
**WELLS FARGO BANK, N.A. Plaintiff, v.**  
**DANIEL WRIGHT A/K/A DANIEL JOSEPH WRIGHT A/K/A DANIEL J. WRIGHT; MICHAEL BOHMAN A/K/A MICHAEL PAUL BOHMAN, AN INCAPACITATED PERSON, BY AND THROUGH DANIEL WRIGHT, AS LEGAL GUARDIAN FOR THE WARD; MICHAEL BOHMAN A/K/A MICHAEL PAUL BOHMAN, AN INCAPACITATED PERSON, BY AND THROUGH VINCENT F. BOHMAN, AS LEGAL GUARDIAN FOR THE WARD; UNKNOWN SPOUSE OF DANIEL WRIGHT A/K/A DANIEL JOSEPH WRIGHT A/K/A DANIEL J. WRIGHT; UNKNOWN TENANT 1; UNKNOWN TENANT 2; AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ABOVE NAMED DEFENDANT(S), WHO (IS/ARE) NOT KNOWN TO BE DEAD OR ALIVE, WHETHER**

SAID UNKNOWN PARTIES CLAIM AS HEIRS, DEVISEES, GRANTEE, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, SPOUSES, OR OTHER CLAIMANTS; CHURCHILL VILLAS HOMEOWNERS ASSOCIATION, INC.; LEXINGTON OAKS OF PASCO COUNTY HOMEOWNERS ASSOCIATION, INC. Defendants.  
 Notice is hereby given that, pursuant to the Summary Final Judgment of Foreclosure entered on August 29, 2016, in this cause, in the Circuit Court of Pasco County, Florida, the office of Paula S. O'Neil - AES, Clerk of the Circuit Court, shall sell the property situated in Pasco County, Florida, described as: LOT 2, BLOCK 11, LEXINGTON OAKS, PHASE 1, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 36, PAGES 57 THROUGH 75, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA.  
 a/k/a 5507 CANNONADE DR, WESLEY CHAPEL, FL 33544-1517  
 at public sale, to the highest and best

bidder, for cash, online at [www.pasco.realforeclose.com](http://www.pasco.realforeclose.com), on November 02, 2016 beginning at 11:00 AM.  
 If you are a person claiming a right to funds remaining after the sale, you must file a claim with the clerk no later than 60 days after the sale. If you fail to file a claim you will not be entitled to any remaining funds.  
 ANY PERSONS WITH A DISABILITY REQUIRING REASONABLE ACCOMMODATIONS SHOULD CALL NEW PORT RICHEY (813) 847-8110; DADE CITY (352) 521-4274 EXT 8110; TDD 1-800-955-8771 VIA FLORIDA RELAY SERVICE, NO LATER THAN SEVEN (7) DAYS PRIOR TO ANY PROCEEDING.  
 Dated at St. Petersburg, Florida, this 7 day of September, 2016.  
 By: DAVID L REIDER  
 BAR #95719  
 eXL Legal, PLLC  
 Designated Email Address: [efiling@exllegal.com](mailto:efiling@exllegal.com)  
 12425 28th Street North, Suite 200  
 St. Petersburg, FL 33716  
 Telephone No. (727) 536-4911  
 Attorney for the Plaintiff  
 888160214  
 September 16, 23, 2016 16-02643P

NOTICE OF SALE IN THE CIRCUIT COURT FOR THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA CIVIL DIVISION  
**CASE NO. 2015-CA-003386-WS**  
**REGIONS BANK, successor by merger with AmSouth Bank, Plaintiff, v.**  
**VERA M. FERRIS, individually, and as Trustee of the VERA M. FERRIS TRUST AGREEMENT DATED 8/25/1992, UNKNOWN SPOUSE, if any, of Vera M. Ferris, GARDENS OF BEACON SQUARE CONDOMINIUM NUMBER FOUR, INC., and TENANT #1 and TENANT #2, representing tenants in possession, Defendants.**  
 Notice is hereby given that, pursuant to a Uniform Final Judgment of Foreclosure, entered in the above-styled cause on August 31, 2016, in the Circuit Court of Pasco County, Florida, PAULA S. O'NEIL, the Clerk of Pasco County, will sell the property situated in Pasco County, Florida, described as:  
 Description of Mortgaged Property  
 Unit B, Building 3080, GAR-

DENS OF BEACON SQUARE CONDOMINIUM NO. 4, a Condominium, together with an undivided share in the common elements appurtenant thereto, according to the Declaration of Condominium, and all its attachments, as recorded in Official Records Book 588, Page 515, and as recorded in Plat Book 11, Pages 7 through 11, of the Public Records of Pasco County, Florida.  
 The street address of which is 4446 Sunstate Drive, New Port Richey, Florida 34652.  
 at a Public Sale, the Clerk shall sell the property to the highest bidder, for cash, except as set forth hereinafter, on October 19, 2016, at 11:00 a.m. at [www.pasco.realforeclose.com](http://www.pasco.realforeclose.com), in accordance with Chapter 45 and Chapter 702, Florida Statutes.  
 Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner, as of the date of the Lis Pendens, must file a claim within 60 days after the sale.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, as no cost to you, to the provision of certain assistance. Within

two (2) working days of your receipt of this notice, please contact the Public Information Dept., Pasco County Government Center, 7530 Little Road, New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext. 8110 (V) in Dade City; or via 1-800-955-8771 if you are hearing or voice impaired. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding disabled transportation services.  
 Dated: September 6, 2016.  
 By: Starlett M. Massey  
 Florida Bar No. 44638  
 McCumber, Daniels, Buntz, Hartig & Puig, P.A.  
 4401 West Kennedy Boulevard, Suite 200  
 Tampa, Florida 33609  
 (813) 287-2822 (Tel)  
 (813) 287-2833 (Fax)  
 Designated Email: [smassey@mccumberdaniels.com](mailto:smassey@mccumberdaniels.com) and [commercial@eservice.com](mailto:commercial@eservice.com)  
 @mccumberdaniels.com  
 Attorneys for Regions Bank  
 September 16, 23, 2016 15-02671P

# SAVE TIME

E-mail your Legal Notice  
**[legal@businessobserverfl.com](mailto:legal@businessobserverfl.com)**



Sarasota / Manatee counties  
 Hillsborough County  
 Pasco County  
 Pinellas County  
 Polk County  
 Lee County  
 Collier County  
 Charlotte County

Wednesday 2PM Deadline • Friday Publication

# Business Observer











SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 6TH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA  
**CASE NO: 51-2012-CA-000037-CAAX-ES**  
**CENTRAL MORTGAGE COMPANY, Plaintiff, vs. DARLENE FREEMAN; et al., Defendants.**  
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 22, 2016, entered in Civil Case No.: 51-2012-CA-000037-CAAX-ES of the 6th Judicial Circuit in Dade City, Pasco County, Florida, Paula S. O'Neil, the Clerk of the Court, will sell to the highest and best bidder for cash online at www.pasco.realforeclose.com at 11:00 A.M. EST on the 17 day of October 2016 the following described property as set forth in said Final Judgment, to-wit:  
 LOT 192, TANGLEWOOD VILLAGE, PHASE 2 AT WILLIAMS-BURG WEST, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 20, PAGES 134, 135, AND 136, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA.  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within 60 days after the sale.  
 IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS AN ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT: PUBLIC INFORMATION DEPT., PASCO COUNTY GOVERNMENT CENTER, 7530 LITTLE RD., NEW PORT RICHEY, FL 34654 - PHONE: 727.847.8110 (VOICE) IN NEW PORT RICHEY, 352.521.4274, EXT 8110 (VOICE) IN DADE CITY OR 711 FOR THE HEARING IMPAIRED CONTACT SHOULD BE INITIATED AT LEAST SEVEN DAYS BEFORE THE SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN SEVEN DAYS.  
 Dated this 1st day of September, 2016.  
 By: H. MICHAEL SOLLOA, JR., ESQ.  
 Florida Bar No. 37854  
 TRIPP SCOTT, P.A.  
 Attorneys for Plaintiff  
 110 S.E. Sixth St.,  
 15th Floor  
 Fort Lauderdale, FL 33301  
 Telephone (954) 765-2999  
 Facsimile (954) 761 8475  
 14-028012  
 September 9, 16, 2016 16-02603P

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA  
**GENERAL JURISDICTION DIVISION**  
**Case No. 2016CA000737CAAXWS**  
**Wells Fargo Bank, N.A., Plaintiff, vs. Milton Matos, Jr., Defendants.**  
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 17, 2016, entered in Case No. 2016CA000737CAAXWS of the Circuit Court of the Sixth Judicial Circuit, in and for Pasco County, Florida, wherein Wells Fargo Bank, N.A. is the Plaintiff and Milton Matos, Jr. are the Defendants, that Paula O'Neil, Pasco County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at www.pasco.realforeclose.com, beginning at 11:00 AM on the 10th day of October, 2016, the following described property as set forth in said Final Judgment, to-wit:  
 LOT 86, WEST PORT SUBDIVISION UNIT TWO, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 11, PAGES 149 AND 150, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext 8110 (V) in Dade City, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing impaired call 711. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services.  
 By Jimmy Edwards, Esq.  
 Florida Bar No. 81855  
**BROCK & SCOTT, PLLC**  
 Attorney for Plaintiff  
 1501 N.W. 49th Street,  
 Suite 200  
 Ft. Lauderdale, FL 33309  
 Phone: (954) 618-6955,  
 ext. 6209  
 Fax: (954) 618-6954  
 FLCourtDocs@brockandscott.com  
 File # 16-F02440  
 September 9, 16, 2016 16-02615P

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT, IN AND FOR PASCO COUNTY, FLORIDA  
**GENERAL JURISDICTION DIVISION**  
**CASE NO. 2015CA001939CAAXWS**  
**BANK OF AMERICA, N.A.; Plaintiff, vs. VANGUARD ALLIANCE, INC., AS TRUSTEE OF THE PORT RICHEY - 9840 GRAY FOX TRUST DATED APRIL 6, 2011, ET.AL; Defendants**  
 NOTICE IS GIVEN that, in accordance with the Order to Reschedule Sale dated August 5, 2016, in the above-styled cause, The Clerk of Court will sell to the highest and best bidder for cash at www.pasco.realforeclose.com, on September 28, 2016 at 11:00 am the following described property:  
 LOT(S) 1477, OF REGENCY PARK, UNIT 9 AS RECORDED IN PLAT BOOK 15, PAGE 11-12, ET SEQ., OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA.  
 Property Address: 9840 GRAY FOX LN, PORT RICHEY, FL 34668  
 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext 8110 (V) in Dade City, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing impaired call 711. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services.  
 WITNESS my hand on September 6, 2016.  
 Keith Lehman, Esq.  
 FBN. 85111  
 Attorneys for Plaintiff  
 Marinosci Law Group, P.C.  
 100 West Cypress Creek Road,  
 Suite 1045  
 Fort Lauderdale, FL 33309  
 Phone: (954)-644-8704;  
 Fax: (954) 772-9601  
 ServiceFL@mlg-defaultlaw.com  
 15-05803-FC  
 September 9, 16, 2016 16-02612P

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR PASCO COUNTY  
**GENERAL JURISDICTION DIVISION**  
**CASE NO. 51-2014-CA-003284 WS**  
**U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. JOSEPH T. STILES, ET AL., Defendants.**  
 NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered July 6, 2016 in Civil Case No. 51-2014-CA-003284 WS of the Circuit Court of the SIXTH Judicial Circuit in and for Pasco County, Dade City, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is Plaintiff and JOSEPH T. STILES, ET AL., are Defendants, the Clerk of Court will sell to the highest and best bidder for cash electronically at www.pasco.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 6TH day of October, 2016 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:  
 Lot 90, SAN CLEMENTE EAST UNIT THREE, according to the plat thereof recorded in Plat Book 10, Page 120 of the Public Records of Pasco County, Florida.  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within 60 days after the sale.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you to the provision of certain assistance. Within two (2) working days of your receipt of this (describe notice/order) please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext. 8110 (V) in Dade City; via 1-800-955-8771 if you are hearing impaired. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding disabled transportation services.  
 Lisa Woodburn, Esq.  
 Fla. Bar No.: 11003  
 McCalla Raymer Pierce, LLC  
 Attorney for Plaintiff  
 110 SE 6th Street,  
 Suite 2400  
 Fort Lauderdale, FL 33301  
 Phone: (407) 674-1850  
 Fax: (321) 248-0420  
 Email: MRSservice@mccallarayermer.com  
 5135233  
 13-07217-4  
 September 9, 16, 2016 16-02602P

SECOND INSERTION

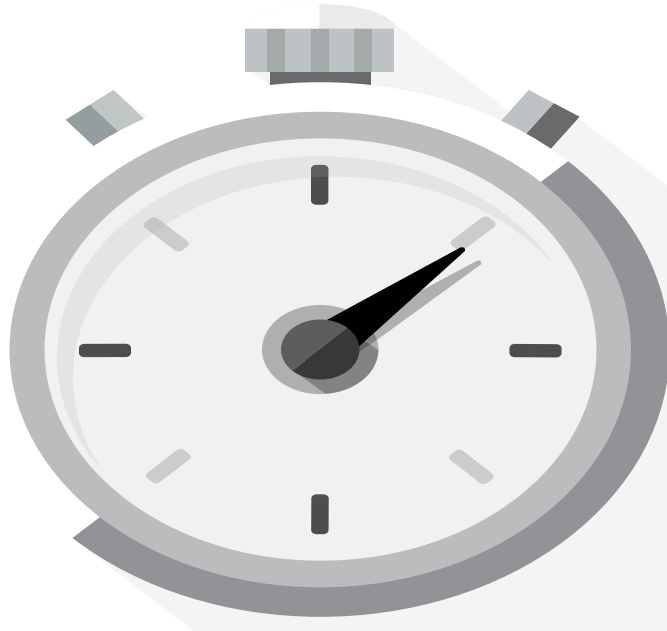
NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA  
**CIVIL DIVISION**  
**Case #:**  
**51-2015-003628-CA-WS**  
**DIVISION: J3**  
**Wilmington Trust, National Association, as successor Trustee to Citibank, N.A., as Trustee to Lehman XS Trust Mortgage Pass-Through Certificates, Series 2005-8 Plaintiff, vs.- Salvatore Carbonaro; Unknown Spouse of Salvatore Carbonaro; United States of America, Department of Treasury Defendant(s).**  
 NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 51-2015-003628-CA-WS of the Circuit Court of the 6th Judicial Circuit in and for Pasco County, Florida, wherein Wilmington Trust, National Association, as successor Trustee to Citibank, N.A., as Trustee to Lehman XS Trust Mortgage Pass-Through Certificates, Series 2005-8, Plaintiff and Salvatore Carbonaro are defendant(s), I, Clerk of Court, Paula S. O'Neil, will sell to the highest and best bidder for cash in an online sale accessed through the Clerk's website at www.pasco.realforeclose.com, at 11:00 a.m. on October 13, 2016, the following described property as set forth in said Final Judgment, to-wit:  
 LOT 219, BEAR CREEK, UNIT TWO, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 19, AT PAGE(S) 134 THROUGH 136, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA.  
 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the ADA Coordinator; 14250 49th Street North, Clearwater, Florida 33762 (727) 453-7163 at least 7 days before your scheduled court appearance, or immediately upon receiving this notification of the time before the scheduled appearance is less than 7 days. If you are hearing or voice impaired, call 711.  
 Submitted By:  
 ATTORNEY FOR PLAINTIFF:  
 SHAPIRO, FISHMAN & GACHE, LLP  
 2424 North Federal Highway,  
 Suite 360  
 Boca Raton, Florida 33431  
 (561) 998-6700  
 (561) 998-6707  
 15-282880 FC01 CXE  
 September 9, 16, 2016 16-02591P

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR PASCO COUNTY  
**GENERAL JURISDICTION DIVISION**  
**CASE NO. 2010-CA-007260-WS**  
**FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff, vs. MARYLUZ SIERRA A/K/A MARY LUZ SIERRA, ET AL., Defendants.**  
 NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered August 10, 2016 in Civil Case No. 2010-CA-007260-WS of the Circuit Court of the SIXTH Judicial Circuit in and for Pasco County, Dade City, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is Plaintiff and MARYLUZ SIERRA A/K/A MARY LUZ SIERRA, ET AL., are Defendants, the Clerk of Court will sell to the highest and best bidder for cash electronically at www.pasco.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 29TH day of September, 2016 at 11:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:  
 Lot 6, Block 2, SUNCOAST LAKES, PHASE 1, according to the plat thereof as recorded in Plat Book 47, Pages 1-24, Public Records of Pasco County, Florida.  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within 60 days after the sale.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you to the provision of certain assistance. Within two (2) working days of your receipt of this (describe notice/order) please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext. 8110 (V) in Dade City; via 1-800-955-8771 if you are hearing impaired. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding disabled transportation services.  
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 Email: MRSservice@mccallarayermer.com  
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 15-02339-3  
 September 9, 16, 2016 16-02578P

# SAVE TIME

E-mail your Legal Notice  
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 Hillsborough County  
 Pasco County  
 Pinellas County  
 Polk County  
 Lee County  
 Collier County  
 Charlotte County

Wednesday 2PM Deadline • Friday Publication

# Business Observer







The History  
How We Got Here

# Cradle to Grave

The election of 1932 changed how the public viewed the role of government. Every decade since, government has continually expanded, with greater regulation and one failed welfare program after another.

BY MILTON & ROSE FRIEDMAN

**T**he presidential election of 1932 was a political watershed for the United States.

Herbert Hoover, seeking re-election on the Republican ticket, was saddled with a deep depression. Millions of people were unemployed. The standard image of the time was a breadline or an unemployed person selling apples on a street corner.

Though the independent Federal Reserve System was to blame for the mistaken monetary policy that converted a recession into a catastrophic depression, the president, as the head of state, could not escape responsibility. The public had lost faith in the prevailing economic system. People were desperate. They wanted reassurance, a promise of a way out.

Franklin Delano Roosevelt, the charismatic governor of New York, was the Democratic candidate. He was a fresh face, exuding hope and optimism.

True enough, he campaigned on the old principles. He promised if elected to cut waste in government and balance the budget, and berated Herbert Hoover for extravagance in government spending and for permitting government deficits to mount.

At the same time, both before the election and during

the interlude before his inauguration, Roosevelt met regularly with a group of advisers at the Governor's Mansion in Albany — his "brain trust," as it was christened. They devised measures to be taken after his inauguration that grew into the "New Deal" FDR had pledged to the American people in accepting the Democratic nomination for president.

The election of 1932 was a watershed in narrowly political terms.

In the 72 years from 1860 to 1932, Republicans held the presidency for 56 years, Democrats for 16. In the 48 years from 1932 to 1980, the tables were turned: Democrats held the presidency for 32 years, Republicans for 16.

The election was also a watershed in a more important sense: It marked a major change in both the public's perception of the role of government and the actual role assigned to government.

One simple set of statistics suggests the magnitude of the change. From the founding of the Republic to 1929, spending by governments at all levels — federal, state, and local — never exceeded 12% of the national income except in time of major war, and two-thirds of that was state and local spending. Federal spending typically amounted to 3% or less of the national income.

Since 1933, government spending has never been less than 20% of national income and is now over 40%, and two-thirds of that is spending by the federal government.

True, much of the period since the end of World War II has been a period of cold or hot war. However, since 1946 non-defense spending alone has never been less than 16% of the national income and is now roughly one-third the national income. Federal government spending alone is more than one-quarter of the national income in total, and more than a fifth for non-defense purposes alone. By this measure, the role of the federal government in the economy has multiplied roughly tenfold in the past half-century.

#### ROOSEVELT'S UTOPIAN FANTASY

Roosevelt was inaugurated on March 4, 1933 — when the economy was at its lowest ebb. Many states had declared a banking holiday, closing their banks. Two days after he was inaugurated, President Roosevelt ordered all banks throughout the nation to close.

But Roosevelt used his inaugural address to deliver a message of hope, proclaiming that "the only thing we have to fear is fear itself." And he immediately launched a frenetic program of legislative measures — the "100 days" of a special congressional session.

The members of FDR's brain trust were drawn mainly from the universities — in particular, Columbia University. They reflected the change that had occurred earlier in the intellectual atmosphere on the campuses — from

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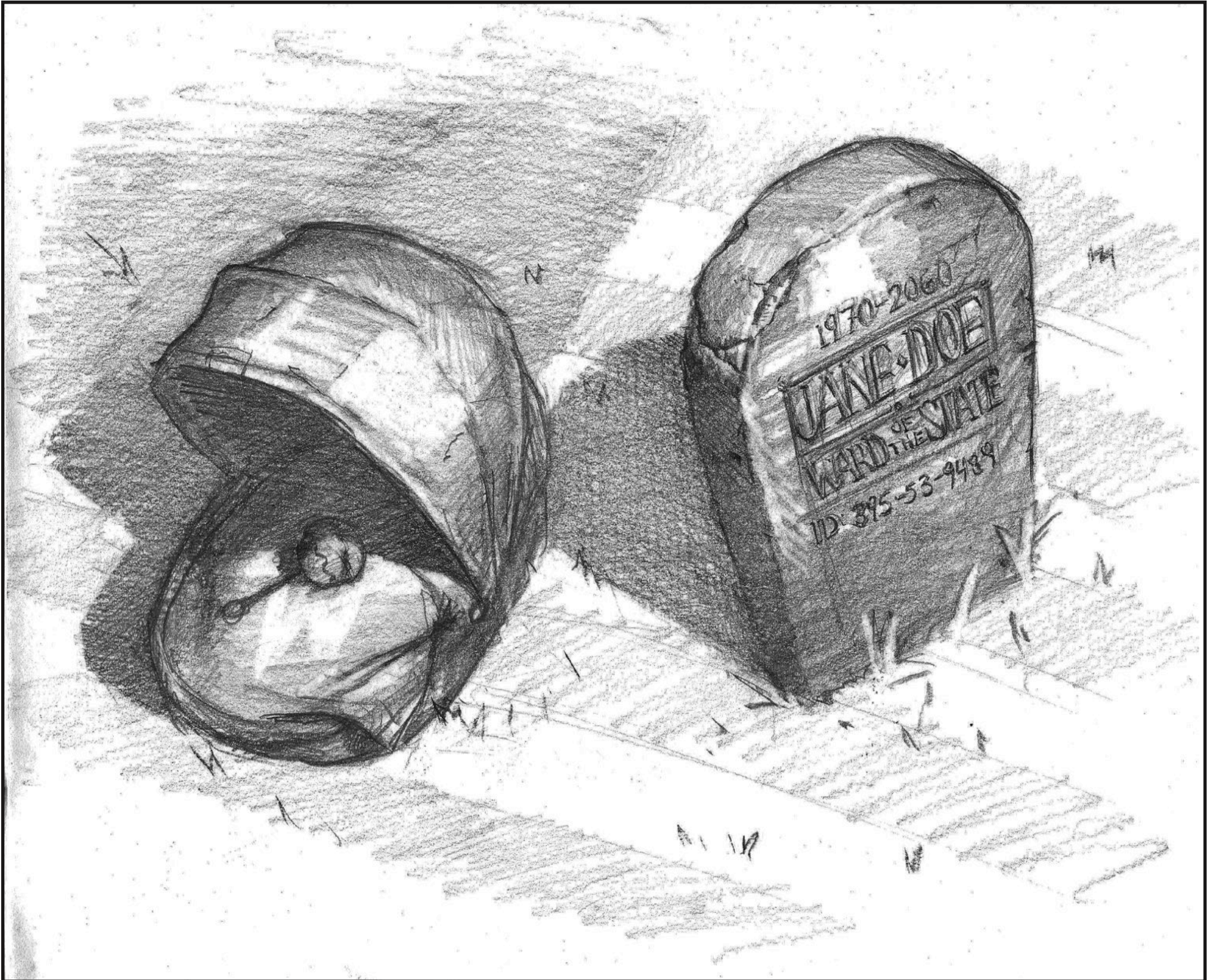


ILLUSTRATION BY SEAN MICHAEL MONAGHAN

belief in individual responsibility, laissez faire and a decentralized and limited government to belief in social responsibility and a centralized and powerful government. It was the function of government, they believed, to protect individuals from the vicissitudes of fortune and to control the operation of the economy in the “general interest,” even if that involved government ownership and operation of the means of production.

These two strands were already present in a famous novel published in 1887, “Looking Backward,” by Edward Bellamy, a utopian fantasy in which a Rip Van Winkle character who goes to sleep in the year 1887 awakens in the year 2000 to discover a changed world. “Looking backward,” his new companions explain to him how the utopia that astonishes him emerged in the 1930s — a prophetic date-from the hell of the 1880s.

That utopia involved the promise of security “from cradle to grave” — the first use of that phrase we have come across — as well as detailed government planning, including compulsory national service by all persons over an extended period.

Coming from this intellectual atmosphere, Roosevelt’s advisers were all too ready to view the depression as a failure of capitalism and to believe that active intervention by government — and especially central government — was the appropriate remedy. Benevolent public servants, disinterested experts, should assume the power that narrow-minded, selfish “economic royalists” had abused. In the words of Roosevelt’s first inaugural address, “The money changers have fled from the high seats in the temple of our civilization.”

In designing programs for Roosevelt to adopt, they could draw not only on the campus, but on the earlier experience of Bismarck’s Germany, Fabian England and middle-way Sweden. The New Deal, as it emerged during the 1930s, clearly reflected these views.

It included programs designed to reform the basic structure of the economy. Some of these had to be aban-

doned when they were declared unconstitutional by the Supreme Court, notably the NRA (National Recovery Administration) and the AAA (Agricultural Adjustment Administration). Others are still with us, notably the Securities and Exchange Commission, the National Labor Relations Board, and nationwide minimum wages.

The New Deal also included programs to provide security against misfortune, notably Social Security (OASI: Old Age and Survivors Insurance), unemployment insurance and public assistance.

The New Deal also included programs intended to be strictly temporary, designed to deal with the emergency situation created by the Great Depression. Some of the temporary programs became permanent, as is the way with government programs.

The most important temporary programs included “make work” projects under the Works Progress Administration, the use of unemployed youth to improve the national parks and forests under the Civilian Conservation Corps, and direct federal relief to the indigent.

At the time, these programs served a useful function. There was distress on a vast scale; it was important to do something about that distress promptly, both to assist the people in distress and to restore hope and confidence to the public. These programs were hastily contrived, and no doubt were imperfect and wasteful, but that was understandable and unavoidable under the circumstances. The Roosevelt administration achieved a considerable measure of success in relieving immediate distress and restoring confidence.

**CENTRAL PLANNING TAKES OVER**

World War II interrupted the New Deal, while at the same time strengthening greatly its foundations. The war brought massive government budgets and unprecedented control by government over the details of economic life: fixing of prices and wages by edict, rationing

of consumer goods, prohibition of the production of some civilian goods, allocation of raw materials and finished products, control of imports and exports.

The elimination of unemployment, the vast production of war materiel that made the United States the “arsenal of democracy” and unconditional victory over Germany and Japan — all these were widely interpreted as demonstrating the capacity of government to run the economic system more effectively than “unplanned capitalism.”

One of the first pieces of major legislation enacted after the war was the Employment Act of 1946, which expressed government’s responsibility for maintaining “maximum employment, production and purchasing power” and, in effect, enacted Keynesian policies into law.

The war’s effect on public attitudes was the mirror image of the depression’s. The depression convinced the public that capitalism was defective; the war, that centralized government was efficient. Both conclusions were false.

The depression was produced by a failure of government, not of private enterprise. As to the war, it is one thing for government to exercise great control temporarily for a single overriding purpose shared by almost all citizens and for which almost all citizens are willing to make heavy sacrifices; it is a very different thing for government to control the economy permanently to promote a vaguely defined “public interest” shaped by the enormously varied and diverse objectives of its citizens.

At the end of the war, it looked as if central economic planning was the wave of the future. That outcome was passionately welcomed by some who saw it as the dawn of a world of plenty shared equally. It was just as passionately feared by others, including us, who saw it as a turn to tyranny and misery. So far, neither the hopes of the one nor the fears of the other have been realized.

Government has expanded greatly. However, that expansion has not taken the form of detailed central economic planning accompanied by ever widening nationalization of industry, finance and commerce, as so many of us feared it would. Experience put an end to detailed economic planning, partly because it was not successful in achieving the announced objectives, but also because it conflicted with freedom.

That conflict was clearly evident in the attempt by the British government to control the jobs people could hold. Adverse public reaction forced the abandonment of the attempt. Nationalized industries proved so inefficient and generated such large losses in Britain, Sweden, France and the United States that only a few die-hard Marxists today regard further nationalization as desirable.

The illusion that nationalization increases productive efficiency, once widely shared, is gone. Additional nationalization does occur — passenger railroad service and some freight service in the United States, Leyland Motors in Great Britain, steel in Sweden. But it occurs for very different reasons — because consumers wish to retain services subsidized by the government when market conditions call for their curtailment or because workers in unprofitable industries fear unemployment. Even the supporters of such nationalization regard it as at best a necessary evil.

### **SOCIALIZING RESULTS OF PRODUCTION**

The failure of planning and nationalization has not eliminated pressure for an ever bigger government. It has simply altered its direction. The expansion of government now takes the form of welfare programs and of regulatory activities. As W. Allen Wallis put it in a somewhat different context, socialism, “intellectually bankrupt after more than a century of seeing one after another of its arguments for socializing the means of production demolished — now seeks to socialize the results of production.”

In the welfare area, the change of direction has led to an explosion in recent decades, especially after President Lyndon Johnson declared a “War on Poverty” in 1964. New Deal programs of Social Security, unemployment insurance and direct relief were all expanded to cover new groups; payments were increased; and Medicare, Medicaid, food stamps and numerous other programs were added. Public housing and urban renewal programs were enlarged. By now there are literally hundreds of government welfare and income transfer programs.

The Department of Health, Education and Welfare, established in 1953 to consolidate the scattered welfare programs, began with a budget of \$2 billion, less than 5% of expenditures on national defense. Twenty-five years later, in 1978, its budget was \$160 billion, one and a half times as much as total spending on the Army, the Navy, and the Air Force. It had the third-largest budget in the world, exceeded only by the entire budget of the

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**The war’s effect on public attitudes was the mirror image of the depression’s. The depression convinced the public that capitalism was defective; the war, that centralized government was efficient. Both conclusions were false.**

U.S. government and of the Soviet Union.

The department supervised a huge empire, penetrating every corner of the nation. More than one out of every 100 persons employed in this country worked in the HEW empire, either directly for the department or in programs for which HEW had responsibility but which were administered by state or local government units. All of us were affected by its activities. (In late 1979, HEW was subdivided by the creation of a separate Department of Education.)

No one can dispute two superficially contradictory phenomena: widespread dissatisfaction with the results of this explosion in welfare activities; and continued pressure for further expansion.

### **BAD MEANS FOR GOOD OBJECTIVES**

The objectives have all been noble; the results, disappointing. Social Security expenditures have skyrocketed, and the system is in deep financial trouble. Public housing and urban renewal programs have subtracted from rather than added to the housing available to the poor. Public assistance rolls mount despite growing employment.

By general agreement, the welfare program is a “mess” saturated with fraud and corruption. As government has paid a larger share of the nation’s medical bills, both patients and physicians complain of rocketing costs and of the increasing impersonality of medicine. In education, student performance has dropped as federal intervention has expanded.

The repeated failure of well-intentioned programs is not an accident. It is not simply the result of mistakes of execution. The failure is deeply rooted in the use of bad means to achieve good objectives.

Despite the failure of these programs, the pressure to expand them grows. Failures are attributed to the miserliness of Congress in appropriating funds, and so are met with a cry for still bigger programs. Special interests that benefit from specific programs press for their expansion — foremost among them the massive bureaucracy spawned by the programs.

An attractive alternative to the present welfare system is a negative income tax. This proposal has been widely supported by individuals and groups of all political persuasions. A variant has been proposed by three presidents; yet it seems politically unfeasible for the foreseeable future.