

BUSINESS OBSERVER FORECLOSURE SALES

PASCO COUNTY

Case No.	Sale Date	Case Name	Sale Address	Firm Name
512014CA002301CAAXES Div. J5	12/27/2016	The Huntington National Bank vs. Keith E Franks et al	Lot 5, Zephyr Heights, PB 5 Pg 50	Shapiro, Fishman & Gache (Boca Raton)
51-2015-CA-002771-ES Div. J4	12/27/2016	HSBC Bank vs. Nabil Khalaf et al	Lot 10, Meadow Pointe III, PB 53 Pg 26	Shapiro, Fishman & Gache (Boca Raton)
51-2013-CA-001676-ES Div. J1	12/27/2016	Wilmington Savings Fund vs. Elizabeth Sheppard et al	Lot 10, Colony Company Lands, PB 1 Pg 55	Shapiro, Fishman & Gache (Boca Raton)
2015CA004139CAAXES	12/27/2016	FBC Mortgage vs. Hill, Frederick et al	18400 Howell Dr, Dade City, FL 33523	Albertelli Law
2016CA000803CAAXES	12/27/2016	Wells Fargo Bank vs. William Lecroy Jr et al	Lot 17, Zephyr Heights, PB 8 Pg 21	Aldridge Pite, LLP
2015CA002508CAAXWS Div. J3	12/28/2016	Federal National Mortgage vs. Michael A Knoll etc et al	Lot 478, Tahitian Homes, PB 11 Pg 115-116	Shapiro, Fishman & Gache (Boca Raton)
51-2016-CA-000808-ES	12/28/2016	Harvey Schonbrun vs. Rory Jay Mercer et al	Section 19, Township 24 S, Range 18 E	Schonbrun, Harvey, P.A.
51-2016-001025-ES Div. J5	12/28/2016	Wells Fargo Bank vs. Vincent Dellolio et al	Lot 7, Meadow Pointe Unit 2, PB 39 Pg 44	Shapiro, Fishman & Gache (Boca Raton)
51-2016-CA-002025-ES Div. J5	12/28/2016	Ditech Financial vs. Kevin C Robinson et al	Lot 22, Willow Bend Unit B-2, PB 33 Pg 110	Shapiro, Fishman & Gache (Boca Raton)
2015 CA 000740	12/28/2016	U.S. Bank vs. Simon B Bragg Unknowns et al	7437 Forbes Rd, Zephyrhills, FL 33540	Padgett, Timothy D., P.A.
2015 CA 001712	12/28/2016	Green Tree vs. James A Sweeney et al	6505 Angus Valley Drive, Wesley Chapel, FL 33544	Padgett, Timothy D., P.A.
2016CA001417CAAXWS	12/28/2016	Bank of America vs. Beth A Smith et al	5618 Mockinbird Dr, New Port Richey, FL 34652	eXL Legal
2015CA004050CAAXES	12/28/2016	First Guaranty vs. Julie Joannini et al	Tract A, Cox's Bell, PB 3 Pg 152	Phelan Hallinan Diamond & Jones, PLC
14-CA-003942-ES	12/28/2016	Wells Fargo Bank vs. The Lagerfeld Dr Land Trust et al	Lot 7, Connerton Village, PB 52 Pg 118	McCalla Raymer Pierce, LLC
51-2013-CA-003324-ES	12/28/2016	Deutsche Bank vs. Maria R Thomas et al	4321 Winding River Way, Land O Lakes, FL 34639	Clarfield, Okon, Salomone & Pincus, P.L.
16-CA-2391	12/28/2016	River Ridge Country Club vs. Cheryl J Therrien et al	7643 Emery Drive, New Port Richey, FL	Cianfrone, Joseph R. P.A.
51-2015-CA-1907 ES	12/28/2016	James B Nutter vs. Pok Hui Milovich Unknowns et al	Tampa Downs Heights Unit 4, PB 11 Pg 145	Brock & Scott, PLLC
2015-CA-002912-CAAX-WS	12/28/2016	21st Mortgage vs. Heather Hammond etc et al	Lots 151, 152, Sea Ranch, PB 8 Pg 86	Greenspoon Marder, P.A. (Ft Lauderdale)
2016-CC-000696WS Sec. O	12/28/2016	Lone Star Ranch vs. HOA Problem Solutions Inc et al	Lot 8, Block 4, Lone Star, PB 58 Pg 7-14	Mankin Law Group
51-2013-CA-002529-CAAX-WS	12/28/2016	Wells Fargo Bank vs. David M Rooney etc et al	Jasmine Lakes Unit 6-D, PB 11 Pg 43	Brock & Scott, PLLC
2013-CA-2014-ES	12/29/2016	Green Tree vs. Jeremia Lopez Ramos etc et al	5512 20th Street, Zephyrhills, FL 33541	Padgett, Timothy D., P.A.
2016-CA-001055	12/29/2016	Wilmington Savings Fund vs. Diane Weiss etc et al	Lot 7, Zephyrhills, PB 1 Pg 54	Silverstein, Ira Scot
512015CA001001CAAXES	12/29/2016	Wells Fargo Bank vs. Hernandez, Andres et al	24804 Hyde Park Blvd, Land O Lakes, FL 34639	Albertelli Law
51-2012-CA-003782-ES	12/29/2016	Us Bank vs. Kim Schreyer et al	Lot 16, Block 1, Westwood Estates, PB 44 Pg 42-49	Brock & Scott, PLLC
2013-CA-000888 ES	1/3/2017	Green Tree vs. Jonathan Rivera et al	30125 Barnaby Lane, Wesley Chapel, FL 33543	Padgett, Timothy D., P.A.
2016CA000996CAAXES	1/3/2017	PHH Mortgage vs. Leah N Zachewicz et al	Lot 15, Zephyrhills, PB 1 Pg 54	Phelan Hallinan Diamond & Jones, PLC
51-2009-CA-002546-CAAX-ES	1/3/2017	JPMorgan Chase Bank vs. Norma J Leitner et al	37226 Grassy Hill Lane, Dade City, FL 33525	Albertelli Law
2012-CA-002281-ES	1/3/2017	PROF-2013-S3 Legal Title Trust vs. Caesar S Esperanza et al	Lot 21, Meadow Pointe IV, PB 54 Pg 21	Aldridge Pite, LLP
2015-CA-002526-ES	1/3/2017	Deutsche Bank vs. Stephanie M Plummer etc et al	6208 11th Street, Zephyrhills FL 33542	Deluca Law Group
16-CA-001295 Div. N	1/3/2017	Panaray Investment vs. Thomas S Frankenfield et al	Section 32, Township 27 South, Range 22 East	Owen, PLLC; The Law Offices of Michael J.
2013-CA-001795	1/4/2017	Capital One vs. Evelyn Ostrand et al	Lot 6, Schroter's, PB 5 Pg 112	McCalla Raymer Pierce, LLC (Orlando)
51-2012-CA-006191-CAAX-WS	1/4/2017	Ventures Trust vs. Derrick D Davidson et al	9532 Towanda Lane, Port Richey, FL 34668	South Milhausen, P.A
51-2011-CA-004030-CAAX-WS	1/4/2017	The Bank of New York vs. Tali Judith-Anne Norwood et al	Lot 133, Dodge City First, PB 6 Pg 116	Shapiro, Fishman & Gache (Boca Raton)
51-2016-CA-000570-ES	1/4/2017	Nationstar Mortgage vs. Levy, Stanley et al	2414 Shadecrest Rd, Land O Lakes, FL 34639	Albertelli Law
2014CA002659CAAXES	1/4/2017	HMC Assets vs. Vigliatura, Joseph et al	16847 Helen K Drive, Spring Hill, FL 34610	Albertelli Law
512013CA003575ES	1/4/2017	Deutsche Bank vs. Jennifer J Campbell et al	1926 Hammocks Ave, Lutz, FL 33549	Clarfield, Okon, Salomone & Pincus, P.L.
2015-CA-003603	1/4/2017	U.S. Bank vs. David S Ford etc et al	1045 Clairborne St, Holiday, FL 34690	Clarfield, Okon, Salomone & Pincus, P.L.
51-2015-CA-000431ES	1/4/2017	Wells Fargo Bank vs. Andres Valentin Jr et al	4525 Gateway Blvd, Wesley Chapel, FL 33544	eXL Legal
2015CA000471CAAXWS	1/4/2017	U.S. Bank vs. Edward Mikolajczak etc et al	Lot 235, Fairway Oaks Unit 3 A, PB 29 Pg 29	Aldridge Pite, LLP
2016CA000734CAAXES	1/4/2017	Wells Fargo vs. David H Danowit et al	Lot 59, Block 28, Seven Oaks, PB 47 Pg 94-106	Brock & Scott, PLLC
51-2014-CA-003676WS	1/4/2017	Nationstar Mortgage vs. Judy H Vega etc et al	11538 Lakeview Dr, New Port Richey, FL 34654	Albertelli Law
51-2014-CA-001998-WS Div. J3	1/5/2017	Bayview Loan vs. Lynn R Beck et al	Lot 98, Glen at River Ridge, PB 24 Pg 8-10	Shapiro, Fishman & Gache (Boca Raton)
2014-CA-003324 ES/J4	1/5/2017	Trust Mortgage vs. Elizabeth R Clayton et al	16745 Fairbolt Way, Odessa, FL 33556	Freeman, P.A., Anya
2016-CA-000423-CAAX-ES	1/5/2017	Provident Funding vs. Stephen W Maguire etc et al	Lot 10, Block H, Wilderness Lake, PB 43 Pg 1-35	Greenspoon Marder, P.A. (Ft Lauderdale)
51-2010-CA-8594-WS	1/5/2017	HSBC Bank USA vs. Norma Quintana et al	14025 Helm Ct., Spring Hill, FL 34610	Clarfield, Okon, Salomone & Pincus, P.L.
512016CA002131CAAXWS	1/5/2017	The Verandahs at Pasco Community Association vs. Jesus Diaz	12545 Saulston Pl, Hudson, FL 34669	Association Law Group
2014CA003895CAAXES	1/5/2017	Wells Fargo Bank vs. Lynn E Nichols et al	Section 17, Township 26 S, Range 19 E	Aldridge Pite, LLP
51-2013-CA-006040-CAAX-WS	1/9/2017	Green Tree Servicing vs. Elaine R Hage et al	Lot 13, Jasmine Trails, PB 35 pg 135	Gladstone Law Group, P.A.
2015CA003221CAAXWS	1/9/2017	Federal National Mortgage vs. Alan Nicolosi et al	Aloha Gardens Unit 12, PB 17 Pg 81	Phelan Hallinan Diamond & Jones, PLC
2015CA001554CAAXWS	1/9/2017	Wells Fargo Bank vs. Bernard W Mazzoni et al	Heritage Pines Unit 1, PB 46 Pg 25	Phelan Hallinan Diamond & Jones, PLC
51-2016-CA-001284-WS	1/9/2017	Wells Fargo Bank vs. Paulsen, James et al	12954 Ladd Ave, New Port Richey, FL 34654	Albertelli Law
51-2016-CA-000105-WS	1/9/2017	Bank of America vs. Witowski, Kathleen et al	4551 Taray Ln, Holiday, FL 34690	Albertelli Law
2016CA001778CAAXWS	1/9/2017	U.S. Bank vs. Loeven, Donald et al	9110 Pegasus Ave, Port Richey, FL 34668	Albertelli Law
51-2014-CA-001128-CAAX-ES	1/9/2017	Indymac Venture vs. Parra, Mario et al	2035 Camp Indianhead Rd, Land O Lakes, FL 34639	Albertelli Law
51-2016-CA-000031-WS	1/9/2017	HSBC Bank USA vs. Jody Michelle Slive etc et al	7106 Gulf Highlands Dr, Port Richey, FL 34668	eXL Legal
2016CA001607CAAXWS	1/9/2017	Wells Fargo Bank vs. Daley, Scott et al	1214 Begonia Dr, Holiday, FL 34691	Albertelli Law
51-2015-CA-003179-WS	1/9/2017	Wells Fargo vs. Horne, Nancy et al	3512 Martell St, New Port Richey, FL 34655	Albertelli Law
51-2013-CA-000663-ES	1/9/2017	Wells Fargo vs. Warkenthien, William et al	17922 Glenapp Dr, Land O Lakes, FL 34638-7830	Albertelli Law
51-2012-CA-000638ES	1/9/2017	Wells Fargo Bank vs. Jose Arroyo etc et al	Lot 63, Knollwood Acres, PB 12 Pg 139	Aldridge Pite, LLP
51-2014-CA-002136-XXXX-ES	1/9/2017	U.S. Bank vs. James Garrity et al	Lot 9, Zephyrhills, PB 1 Pg 54	Kahane & Associates, P.A.
51-2011-CC-001386-ES	1/10/2017	Chapel Pines vs. Ronald Allum et al	30809 Midtown Ct., Wesley Chapel, FL 33545	Shumaker, Loop & Kendrick, LLP (Tampa)
51-2012-CA-002612-WS	1/11/2017	Wells Fargo Bank vs. John Beebe et al	Lot 37, Moon Lake Estates, Unit 11, PB 5 Pg 141	Choice Legal Group P.A.
2015CA002658CAAXES	1/11/2017	Wilmington Savings Fund vs. Nilvio Peguero et al	Concord Station Units A & B, PB 60 Pg 110	Phelan Hallinan Diamond & Jones, PLC
2016-CA-002310ES	1/11/2017	The Bank of New York vs. Jose Olivero et al	4813 Portmarnock Way, Wesley Chapel, FL 33543	Deluca Law Group
51-2016-CA-000959ES	1/11/2017	Wells Fargo vs. Daniel Wright etc et al	5507 Cannondade Dr, Wesley Chapel, FL 33544	eXL Legal
51-2014-CA-000917ES	1/12/2017	U.S. Bank vs. Sanabria, Shirae et al	6546 Tabogi Trail, Wesley Chapel, FL 33545	Albertelli Law
2016-CA-002883 Div. D	1/12/2017	James T. Schmit vs. East Pasco Golf Carts Inc et al	36921 State Road 54, Zephyrhills, FL 33541	Gano Kolev, PA
51-2012-CA-000088-ES (J4)	1/12/2017	The Bank of New York vs. CQB 2010 LLC et al	Lot 108, Carpenter's Run, PB 25 Pg 97	Shapiro, Fishman & Gache (Boca Raton)
51-2014-CA-004464-ES Div. J1	1/12/2017	Green Tree Servicing vs. Gregory Charles Gude etc et al	Section 11, Township 25 S, Range 21 E	Shapiro, Fishman & Gache (Boca Raton)
51-2016-CA-001362	1/16/2017	JPMC Specialty Mortgage vs. Schaediger, Gary et al	3442 Truman Dr, Holiday, FL 34691	Albertelli Law
51-2016-CA-001371WS	1/16/2017	The Bank of New York vs. Starbird, Thomas et al	7030 Flagger Dr, Port Richey, FL 34668	Albertelli Law
51-2013-CA-003372-CAAX-WS	1/23/2017	JPMorgan Chase vs. Susan L Mordan et al	Lot 4, Highland Estates, PB 6 Pg 55	Phelan Hallinan Diamond & Jones, PLC
2009-CA-11329-ES	1/23/2017	Ditech Financial vs. Betty Thomas et al	31624 Spoonflower Cir, Wesley Chapel, FL 33545	Padgett, Timothy D., P.A.
2016-CA-1939-ES Div. J4	1/24/2017	Harvey Schonbrun vs. Joyce Rowe et al	Section 9, Township 25 S, Range 18 E	Schonbrun, Harvey, P.A.
51-2012-CA-003256-CAAX-ES	2/1/2017	The Bank of New York vs. Robert B Smeltzer et al	Lot 501, Lake Padgett Estates, South Grove	Shapiro, Fishman & Gache (Boca Raton)
51-2014-CA-001894-ES Div. J5	2/1/2017	Wells Fargo Bank vs. David Michael Hudas etc et al	East End Oak Ridge, PB 6 Pg 52	Shapiro, Fishman & Gache (Boca Raton)
51-2013-CA-004044-WS -	2/1/2017	JPMorgan Chase Bank vs. Francis Gonzalez etc et al	Sea Pines Unit 7, Sec 14, Township 24 S	Choice Legal Group P.A.
51-2015-CA-003838-CA-WS	2/15/2017	Selene Finance vs. Michael Thomas Yancy Jr etc et al	Lot 17, Gulf View Heights, PB 3 Pg 63	Shapiro, Fishman & Gache (Boca Raton)
2015-CA-003110	2/27/2017	American Neighborhood Mortgage vs. Jason Dreyer etc et al	18945 Quarry Badger Rd, Land O'Lakes, FL 34638	Padgett, Timothy D., P.A.
2016-CA-000048 ES	3/13/2017	U.S. Bank vs. Lydia Couillard et al	18138 Drayton St, Spring Hill, FL 34610	Ward Damon Posner Pheterson & Bleau

SUBSEQUENT INSERTIONS

SECOND INSERTION

Notice of Public Sale
NOTICE IS HEREBY GIVEN in accordance with Florida Statutes- Self Storage Act, a sale will be held on January 3, 2017 for Storage Stations at http://www.storagestuff.bid.

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR PASCO COUNTY, FLORIDA
PROBATE DIVISION
File No. 512016CP000912CPA
Division J
IN RE: ESTATE OF RITA V. BASTIEN
Deceased.

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR PASCO COUNTY, FLORIDA
PROBATE DIVISION
File No. 512016CP000629CPAXWS
Division: West Side
IN RE: ESTATE OF JEFFREY CARL REMMEL, a/k/a JEFFREY C REMMEL, Deceased.

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR PASCO COUNTY, FLORIDA
PROBATE DIVISION
File No. 51-16-CP-1584-W
Section: I
IN RE: ESTATE OF TERESA A. RAWLINGS aka TERESA ANNE RAWLINGS, Deceased.

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR PASCO COUNTY, FLORIDA
PROBATE DIVISION
File No. 51-16-CP-1368-CPAX-WS
Division I
IN RE: ESTATE OF ROBERT ALAN SCHECHTER A/K/A ROBERT A. SCHECHTER A/K/A ROBERT SCHECHTER Deceased.

SECOND INSERTION

NOTICE OF SALE
PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT, IN AND FOR PASCO COUNTY, FLORIDA
CASE NO: 2014-CA-003324 ES/J4
TRUST MORTGAGE, LLC
Plaintiff, vs. ELIZABETH R. CLAYTON, ET AL., Defendants.

FOURTH INSERTION

NOTICE OF SHERIFF'S SALE
Notice is hereby given that pursuant to a Writ of Execution issued in Pasco County Court, Court of Pasco County, Florida on the 29th day of July, 2016, in the cause wherein USF Federal Credit Union, was Plaintiff, and Patricia Taylor and John M Taylor, was Defendant, being case number 2013CC0105ES in said Court.

SECOND INSERTION

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

SECOND INSERTION

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

SECOND INSERTION

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

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SECOND INSERTION

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA
CIVIL DIVISION
Case #: 51-2014-CA-004464-ES
DIVISION: J1
Green Tree Servicing LLC
Plaintiff, vs.-
Gregory Charles Gude a/k/a Gregory C. Gude a/k/a Gregory D. Gude; Bobbi Ann Martino-Gude a/k/a Bobbi Ann Martino a/k/a Bobbi Ann Gude a/k/a Bobbi A. Gude; Unknown Spouse of Gregory Charles Gude a/k/a Gregory C. Gude a/k/a Gregory D. Gude; Unknown Spouse of Bobbi Ann Martino-Gude a/k/a Bobbi Ann Martino a/k/a Bobbi Ann Gude a/k/a Bobbi A. Gude; Vanessa Engel Gude a/k/a Vanessa James Engel a/k/a Vanessa Engel Hilton a/k/a Vanessa Ingel Hilton a/k/a Vanessa E. Gude a/k/a Vanessa Gude; Bank of America, National Association; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devises, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether

SECOND INSERTION

said Unknown Parties may claim an interest as Spouse, Heirs, Devises, Grantees, or Other Claimants; Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 51-2014-CA-004464-ES of the Circuit Court of the 6th Judicial Circuit in and for Pasco County, Florida, wherein Green Tree Servicing LLC, Plaintiff and Gregory Charles Gude a/k/a Gregory C. Gude a/k/a Gregory D. Gude and Bobbi Ann Martino-Gude a/k/a Bobbi Ann Martino a/k/a Bobbi Ann Gude a/k/a Bobbi A. Gude 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 January 12, 2017, the following described property as set forth in said Final Judgment, to-wit: THE NORTH 1/2 OF THE FOLLOWING DESCRIBED LANDS, TO WIT: COMMENCE AT THE NW CORNER OF THE NE 1/4 OF THE SW 1/4 OF SECTION 11, TOWNSHIP 25 SOUTH, RANGE 21 EAST, THENCE RUN EAST 335.8 FEET, THENCE RUN SOUTH 600 FEET TO THE POINT OF BEGINNING, THENCE RUN SOUTH 200 FEET, THENCE RUN WEST 142.12 FEET, THENCE RUN NORTH 200 FEET, THENCE RUN EAST

142.30 FEET TO THE POINT OF BEGINNING. SAME BEING KNOWN AS LOT "I", OF THE UNRECORDED PLAT OF SOUTH CLINTON HEIGHTS SUBDIVISION, 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 & GACHÉ, LLP
2424 North Federal Highway, Suite 360
Boca Raton, Florida 33431
(561) 998-6700
(561) 998-6707
13-267981 FC01 GRT
December 16, 23, 2016 16-03384P

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA
CIVIL ACTION
CASE NO.: 51-2016-CA-002890-ES/J1
NATIONSTAR MORTGAGE LLC, Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, BONNIE J. MONK A/K/A BONNIE JEAN MON F/K/A BONNIE JEAN RANNEY F/K/A BONNIE JEAN LECLEAR, DECEASED, et al, Defendant(s).
To: THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, BONNIE J. MONK A/K/A BONNIE JEAN MON F/K/A BONNIE JEAN RANNEY F/K/A BONNIE JEAN LECLEAR, DECEASED
Last Known Address: Unknown
Current Address: Unknown
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, GRANTEEES, OR OTHER CLAIMANTS
Last Known Address: Unknown

Current Address: Unknown
YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Pasco County, Florida: TRACT 171, LEISURE HILLS SUBDIVISION, UNRECORDED, BEING FURTHER DESCRIBED AS FOLLOWS: THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 8, TOWNSHIP 24 SOUTH, RANGE 18 EAST, PASCO COUNTY, FLORIDA; LESS THE WESTERLY 25.0 FEET THEREOF FOR ROADWAY PURPOSES. TOGETHER WITH A MOBILE HOME AS A PERMANENT FIXTURE AND APPURTENANCE THERETO, DESCRIBED AS: A 1983 GLENHILL ROAD MACHINERY DOUBLEWIDE MOBILE HOME BEARING IDENTIFICATION NUMBER(S) FL-FL2AD227904765 AND FL-FL2BD227904765 AND TITLE NUMBER(S) 41614834 AND 41614894 A/K/A 17704 DRAYTON ST, SPRING HILL, FL 34610
has been filed against you and you are required to serve a copy of your written defenses within 30 days after the first publication, if any, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623, and file the original with this Court either before JAN 17 2017 service on Plaintiff's attorney, or immediately thereafter; otherwise, a default will be entered

against you for the relief demanded in the Complaint or petition.
This notice shall be published once a week for two consecutive weeks in the Business Observer.
**See the 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 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 on this 13th day of December, 2016.
Paula S. O'Neil, Ph.D., Clerk & Comptroller
Clerk of the Circuit Court
By: Gerald Salgado
Deputy Clerk
Albertelli Law
P.O. Box 23028
Tampa, FL 33623
-16-016354
December 16, 23, 2016 16-03373P

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER
CALL 941-906-9386 and select the appropriate County name from the menu option or e-mail legal@businessobserverfl.com
Business Observer

PUBLIC NOTICES

An American Tradition

Public notice is an important tool in assuring an informed citizenry. Notices are mandated by legislatures to make sure there is a public window into the activities of governments, officers of the court and others holding a public trust. There are four key elements to a valid public notice. It should be executed by an entity outside the one mandated to provide notice, so proper checks and balances are in place.

A public notice informs citizens of government or government-related activities that affect citizens' everyday lives. A public notice typically has four elements:

- **Independent:** A public notice is published in a forum independent of the government, typically in a local newspaper.

- **Archivable:** A public notice is archived in a secure and publicly available format.

- **Accessible:** A public notice is capable of being accessed by all segments of society.

- **Verifiable:** The public and the source of the notice are able to verify that the notice was published, usually by an affidavit provided by the publisher.

(Adapted from the Public Resource Notice Center)

Types of Public Notices

There are three standard types:

- **Citizen participation notices** inform the public about proposed government action and allow the public time to react to such proposals.

One such example is a public hearing notice.

- **Business and commerce notices**

relate to government contracts and purchases. Notices of contract bids allow citizens to ensure that the government is operating in accordance with principles of equal opportunity and is acting responsibly in spending taxpayer money.

- **Court notices** are required of many non-governmental entities that

use public powers or institutions in some way. Examples include notices of home mortgage foreclosures, which can provide a public alert of widespread credit problems, fraud in underwriting and a basis for analyses of housing trends.

This notice allows the public to object to an appointment based on any conflict of interest.

The history of public notices

Public notices existed long before the emergence of newspapers. The concept itself began when early civilizations posted notices in public squares. This crude method was eventually refined with the publication of the first English language newspaper in 1665 — a court newspaper called the Oxford Gazette. After being renamed The London Gazette, this official newspaper carried notices from the King's Court, London

officials and outlying regions.

The American system is modeled after the British system. State governments published public notices before America's founding, and the newly-created federal government followed suit. In 1789, the Acts of the First Congress required the Secretary of State to publish all bills, orders, resolutions and congressional votes in at least three publicly available newspapers.

An important premise both in federal

and local governments of the United States, as well as in many republics around the world, is that information about government activities must be accessible for the electorate to make well-informed decisions.

Public notices in newspapers still provide this accessibility to citizens who want to know more about government activities. Public notice laws serve to outline the most effective method of reaching the public.

Public notice supports due process

Public notices are integral to democratic governance and stem from the right to "due process of law" guaranteed by the federal and state constitutions. Due process of law protects Americans' rights from arbitrary or wrongful violations. This concept has two parts: substantive due process and procedural due process.

Substantive due process refers to the

types of rights that are protected. Procedural due process refers to the means of protecting those rights.

Substantive due process ensures that certain basic rights are not violated, while procedural due process may require suitable notice and a hearing before a government or court-appointed body can act in a way that may affect those basic rights.

Public notices play a vital role in

substantive and procedural due process because they provide a window into government actions and also afford notice to citizens of actions about to take place so they may exercise their constitutional right to be heard. Notification not only informs the individual or entity most directly affected, but it also informs the public, which has an interest in knowing how public powers are being used.

WHY NEWSPAPERS?

Newspapers are the primary source

Newspapers, founded on the constitutional right of free press, have been serving the public's right to know in America since pre-colonial times and on the European continent since the 17th century. Because of their traditional information role in society and their long-established independence, newspapers remain the primary source for publishing public notices.

Upholding the public's right to know is essential to our country's way of life. Our government governs with the consent of the people, and this consent must be informed. Local newspapers keep the public informed about the inner workings of their respective state and local governments, thereby allowing citizens to participate more fully in the democratic process. Without this participation, the potential for misguided policies increases.

Newspaper tradition

Newspapers allow the government to notify the public of government actions. The government has a fundamental responsibility to ensure adequate notification to the public of its actions. Therefore, the government has a duty to make sure the methods used in satisfying this responsibility are the most effective.

Newspapers provide neutrality from government and credible distance from political pressures or partisan disagreements. Local and community newspapers serve as third-party reporters to the public, publishing information that can be beneficial or sometimes detrimental to the government's public image. They provide an environment for notices that the

public traditionally has regarded as neutral. Public notices in this print environment gain credibility because of the long history of trust in the local newspaper.

Placing notices on government Web sites undermines this neutral interest and removes a critical check and balance. While it may seem appealing on the surface in an age of ever-more sophisticated government Web sites, the potential for mishandling is great.

On the other hand, public notices in independent newspapers increase government transparency by opening up the decision-making process to the public's eyes. Without this oversight, local governments could enact controversial policies without input from the public.

Newspapers serve as effective monitors of governments and ensure that they publish information as required by law. Public notices are typically required by a statute or a regulation. The independent press can provide a valuable civic role by helping to monitor that the notices were published when required. If governments were responsible for publishing their own notices, no neutral and independent entity would have the incentive and the means to track public-notice publication.

Newspapers: The best medium for public notices

Newspapers, for the most of the republic's history, have been the accepted medium for public notices. This is exactly where the public, even infrequent readers, expects to find them. In addition, specialized publications, such as legal newspapers, are well known for

providing public notices to the population through legal communities. Other general interest newspapers, such as county seat weeklies, are the forum where county citizens expect to locate notices of important public business. Furthermore, the vast majority of these notices arrive at citizens' homes in a context that compels readership (amid local news, sports features and other content).

Another reason for the effectiveness of newspapers is that newspapers provide valid evidence of readership.

Legislatures are rightly concerned about web-only notices, given the digital divide between rich and poor, rural and urban residents. The Internet is either too costly or simply geographically unavailable to large segments of society.

Notices become historical records

The newspaper as paper of record is an important factor in the public policy of notices. Government Web sites cannot provide a secure archival history the way newspapers can. Electronic records lack permanence and can easily be intentionally or accidentally erased. Even the Library of Congress has recognized this shortcoming and has embarked upon a major project to attempt to archive digital records that are in danger of being "forever lost" due to Internet impermanence.

Despite these problems, the federal courts unwisely approved a rule change to the Federal Rules of Civil Procedure recently that would

THE RISKS OF NOTICES ONLY ON THE INTERNET

Although it has been part of American society for a quarter-century as a network for scholars and government agencies, the Internet has been widely used by citizens for about 15 years.

Because of its structure with computer clients and servers, information packets and open-network codes, the Internet remains vulnerable and sometimes unstable. Power surges, corrupted software and downed servers can disrupt access. Government agencies cannot ensure that information located on a server is secure.

Even a highly technological site like that of the Pentagon's has been affected. In June 2007, the Pentagon was forced to take about 1,500 computers off-line because of a cyber-attack. Then-Defense Department Secretary Robert Gates stated that the Pentagon sees hundreds of attacks every day.

Public notices guard our constitutional right to due process of law by informing citizens of government action and providing proof of publication via notarized affidavits of publication. Unlike the time-tested and trusted local newspapers that citizens have come to rely on for public notices, the Internet is an unstable medium for information. While it is valuable tool in disseminating information, it has not yet reached a level of sophistication and technological stability that would justify its supplanting newspapers as the primary venue for public notices.

It is still uncertain how a "Net" affidavit could show proof of a public notice publication when constant technological change makes any attempt at archiving and accessing such a document online for any significant time dubious.

No less problematic for the Internet is its reach. Those who live in rural areas where broadband does not exist and others who simply cannot afford the Internet cannot access web public notices. In situations where foreclosures are on the rise due, in part, to predatory mortgage lending, more, not less, access to public notices is needed to better inform citizens about their rights and their choices.

It is difficult to justify, then, moving public notices from newspapers only to public-notice Web sites administered either by already over-burdened state governments or by third-party vendors who lack the experience and long-term viability newspapers have proven in publishing notices.

So far in the Internet age, newspapers remain the most trusted and primary method for providing citizens access to public notices.

move notices of federal asset forfeitures out of newspapers and onto a Web site administered by the Department of Justice. Yet, the courts have little research to show that the Justice Department's Web site will produce viable, accessible, archivable notices.

While Internet web pages pose serious archiving challenges, newspapers, on the other hand, become historical documents. They are oriented and published with a date on every page. They cannot be deceptively altered after printing as a web page could. Historians, judges, lawyers, genealogists and researchers, to name only a few, use newspapers and public notices in particular as sources for records.

Newspaper notices protect due process

Procedural due process, as granted by the U.S. Constitution and interpreted

by courts, generally requires an individual to receive notice and a hearing before he or she is deprived of certain rights or property. For example, before a person's home is sold by a county sheriff at a foreclosure sale, he or she must receive notice of the foreclosure sale and an opportunity to save the house from foreclosure. If the owner does not receive the notice, he may challenge the sale in court. The court may then void the sale or prevent the sale from happening to protect due process.

Newspapers are generally paid to run public notices, which recognizes that their publication creates a cost in paper, ink and delivery.

