

COLLIER COUNTY LEGAL NOTICES

BUSINESS OBSERVER FORECLOSURE SALES

COLLIER COUNTY

Case No.	Sale Date	Case Name	Sale Address	Firm Name
11-2015-002129	01/19/2017	U.S. Bank vs. Dolores R Pontasch et al	175 Center St, Naples, FL 34108	Solomon Law Group PA, The
15-CA-002190	01/19/2017	Wilmington Savings vs. Richard W MacClugage et al	381 39th Ave NE, Naples, FL 34120	Waldman, P.A., Damian
16-00852-CC	01/19/2017	Treetops of Naples vs. Arthur D Paradise etc et al	5214 Treetops Dr #B-3, Naples, FL 34113	Greusel; Law Office of Jamie
11-2016-CA-000320	01/19/2017	Wells Fargo vs. Carsten Geiger et al	Terrace V at Cedar Hammock Condo #3417	Brock & Scott, PLLC
2016-CA-000879	01/26/2017	PNC Bank vs. Derek Mellott etc et al	Boca Ciega Village Condo #1056	Quintairos, Prieto, Wood & Boyer
11-2014-CA-002234	01/26/2017	H&R Block vs. Kenneth M Zepherin et al	1210 Wildwood Lakes Blvd #13-202, Naples, FL 34104	Albertelli Law
13-02644-CA	01/26/2017	Bank of America vs. Constante Gil et al	3025 64th St NE, Naples, FL 34120	Albertelli Law
11-2016-CA-000304	01/26/2017	Nationstar vs. Marshall Family Trust Unknowns et al	6605 Cutty Sark Ln, Naples, FL 34104	Robertson, Anschutz & Schneid
2016-CA-920	01/26/2017	Wells Fargo vs. Margaret A Cofrancesco etc et al	Meridian Condo #1202, ORB 909/928	Albertelli Law
15-CA-001477	01/26/2017	Christiana Trust vs. Florida Financial LLC et al	2942 40th Ave SE, Naples, FL 34120	Storey Law Group, PA
11-2016-ca-000387	01/26/2017	Wells Fargo vs. Alfredo Hernandez et al	Por Tct 125, Golden Gate Ests #9, PB 4/99	Brock & Scott, PLLC

LEE COUNTY

Case No.	Sale Date	Case Name	Sale Address	Firm Name
2015-CA-051020	01/13/2017	Carrington Mortgage vs. Esmeralda Serrata et al	Lot 7, Blk 1, Town Lakes Phs 3, PB 80/68	Lender Legal Services, LLC
12 CA 053587	01/13/2017	Fannie Mae vs. Ali Ibrahim et al	Inst # 2006000122125	McCalla Raymer Pierce, LLC (Orlando)
15-CA-050354	01/13/2017	Bank of America vs. Edgar Ariza et al	Lot 27 & 28, Blk 3301, Cape Coral #66, PB 22/2	Aldridge Pite, LLP
15-CA-050933	01/13/2017	Bank of America vs. Adilson Souza et al	8061 S Woods Cir #7, Ft Myers, FL 33919	Frenkel Lambert Weiss Weisman & Gordon
16-CA-000165	01/13/2017	Bank of America vs. Paul N Lackey et al	Por of Sec 26, TS 45 S, Rge 22 E	Gilbert Garcia Group
15-CA-050986	01/13/2017	Federal National vs. Mary S Karnish etc et al	Apt B-5, Villa Capri, ORB 589/289	Choice Legal Group P.A.
2014-CA-051364	01/17/2017	Nationstar Mortgage vs. Randall Earl Barber Jr et al	Lot 7, Coconut Creek Subn, PB 48/36	Shapiro, Fishman & Gache (Boca Raton)
15-CA-003312	01/18/2017	Deutsche Bank vs. Julissa Caridad etc et al	1110 NE 13th Pl, Cape Coral, FL 33909	Weitz & Schwartz, P.A.
14-CA-051191	01/18/2017	Green Tree vs. Mark H Mitchell et al	Lot 93, Blk A, Bella Terra #3, PB 82/58	Aldridge Pite, LLP
15-CA-050572	01/18/2017	U.S. Bank vs. Lucnaire Joseph et al	Lot 9, Blk 52, Lehigh Acres #10, PB 15/140	Phelan Hallinan Diamond & Jones, PLC
15-CA-051045	01/18/2017	U.S. Bank vs. Thomas A Lewis et al	2469 Cherimoya Ln, St James City, FL 33956	Robertson, Anschutz & Schneid
16-CA-001988	01/18/2017	CIT Bank vs. Sandra J Dorsey Unknowns et al	13205 Whitehaven Ln #1601, Ft Myers, FL 33966	Robertson, Anschutz & Schneid
2015-CA-051475	01/18/2017	Bank of New York vs. Sally J Svendsen et al	2329 Carnaby Ct, Lehigh Acres, FL 33971	Deluca Law Group
16-CA-001074	01/18/2017	Regions Bank vs. Sandra Howell et al	15000 Brideway Lane #202, Ft Myers, FL 33919	Foster, Tompkins A.
16-CA-001188	01/18/2017	Wells Fargo Bank vs. Michael A Lowe etc Unknowns et al	Unit 824, Bldg 8, Condominium IV at Barletta	Brock & Scott, PLLC
12-CA-054999	01/18/2017	JPMorgan vs. Loretta Locke et al	Lot 30 & 31, Blk 6108, Cape Coral #97, PB 25/85	McCalla Raymer Pierce, LLC
36-2015-CA-050974	01/18/2017	Bank of America vs. James V Tanzillo et al	5052 Benton St, Lehigh Acres, FL 33971	Albertelli Law
15-CA-050335 Div L	01/19/2017	Note Country vs. Olaf Sroka et al	1418 SW 52nd Lane, Cape Coral, FL 33914	Waldman, P.A., Damian
12-CA-052553	01/19/2017	The Bank of New York Mellon vs. Leonardo Trevino et al	Lots 52-54, Blk 82, San Carlos Park, Unit No. 7, DB 315/125	Aldridge Pite, LLP
16-CA-000630	01/19/2017	Pennymac Loan vs. Estate of Charles R Brightbill et al	Lots 25 & 26, Blk 2887, Cape Coral, #41, PB 17/2	Brock & Scott, PLLC
2015-CA-050702	01/19/2017	JPMorgan vs. Russell G Broughton et al	Vasari Condo #203, ORB 3926/563	Shapiro, Fishman & Gache (Boca Raton)
2012-CA-55389	01/19/2017	U.S. Bank vs. Cathy G Lanier etc et al	Seashells of Sanibel Condo #7, ORB 1056/1414	Pearson Bitman LLP
15-CA-051214 Div G	01/19/2017	Wilmington Savings vs. Cresente C Bautista Unknowns et al	Lot 40, 41, and 42, Blk 227, San Carlos Park, Unit 18	Waldman, P.A., Damian
16-CA-002467	01/19/2017	Nationstar Mortgage vs. Forest Lake et al	#105, Bldg 25, Phs VI, Forest Lake, PB 75/71	Van Ness Law Firm, P.A.
16-CA-001623	01/19/2017	The Bank of New York vs. Antonio Roppo et al	Lots 29 & 30, Blk 3974, #55, Cape Coral, PB 19/92	Van Ness Law Firm, P.A.
2015-CA-050884	01/20/2017	Wells Fargo vs. Alfredo Machuca et al	3409 28th St W, Lehigh Acres, FL 33971	Pearson Bitman LLP
15-CA-051396	01/20/2017	HSBC vs. Rozetta Finkenhoffer et al	Lots 44 -46, Blk 1398, Cape Coral #18, PB 13/96	Weitz & Schwartz, P.A.
16-CA-000342	01/20/2017	Wells Fargo vs. David McKenzie et al	Lot 16 & 17, Blk 4147, Cape Coral #59, PB 19/140	Phelan Hallinan Diamond & Jones, PLC
2016-CA-000114	01/20/2017	Wells Fargo vs. John Robert Judge Jr etc et al	Lot 20, Blk 109, Lehigh Acres #11, PB 15/61	Shapiro, Fishman & Gache (Boca Raton)
15-CA-050148	01/20/2017	Green Tree vs. Charles M Elrick et al	1238 SE 23 Pl, Cape Coral, FL 33990	Robertson, Anschutz & Schneid
2016-CA-001615	01/20/2017	Nationstar Mortgage vs. Julie Brown et al	Lots 1-3, Blk C, Eucalyptus Park Subn, PB 4/34	Shapiro, Fishman & Gache (Boca Raton)
16-CA-001715	01/20/2017	Wilmington Savings vs. Ernesto Cardenas et al	Lot 13, Blk 20, #5, Scn 11, TS 45 S, Rng 27 E, PB 15/148	Van Ness Law Firm, P.A.
16-CA-002525	01/23/2017	Bank of America vs. Vincent Palermo etc et al	1403 SW 32 Terrace Cpa Coral, FL 33904	Robertson, Anschutz & Schneid
16-CA-000968	01/25/2017	Ocwen Loan Servicing vs. Tamara Smith etc et al	844 Wolverine St E Lehigh Acres, FL 33936	Robertson, Anschutz & Schneid
15-CA-051295	01/25/2017	HSBC Bank vs. Gary Pommerenck et al	Lots 54 & 55, Blk 742, Cape Coral Subn, PB 14/1	McCalla Raymer Pierce, LLC
16-CA-002992	01/29/2017	Nationstar vs. Valeria Lennon et al	9639 Hemingway Lane 3506, Ft Myers, FL 33913	Albertelli Law
13-CA-053604	01/30/2017	Federal National vs. Clarisa Maselli et al	Lots 33-35, Blk 3220, Cape Coral Subn #66, PB 22/2	Choice Legal Group P.A.
15-CA-050048	01/30/2017	Wells Fargo vs. Charles H Marsh et al	Lots 3 & 4, Blk 4345, Cape Coral Subn, PB 21/48	Aldridge Pite, LLP
16-CA-000068	01/30/2017	Nationstar Mortgage vs. Jeffrey L Collier et al	Lot 103, Blk 1, River Oaks, #1, PB 12/133	Brock & Scott, PLLC
14-CA-052070	01/30/2017	U.S. Bank vs. Christil Remy et al	461 Columbus Blvd., Lehigh Acres, FL 33974	Robertson, Anschutz & Schneid
12-CA-053028 Div G	01/30/2017	U.S. Bank vs. Pauline J Hightower et al	2111 SE 11th St, Cape Coral, FL 33990	Robertson, Anschutz & Schneid
16-CA-000854	01/30/2017	U.S. Bank vs. C. Scott Moyer et al	2825 Palm Beach Rd, #304, Fort Myers, FL 33916	Heller & Zion, L.L.P. (Miami)
15-CA-050701	01/30/2017	U.S. Bank vs. Emmanuella Blanc et al	Lot 2, Blk 53, Lehigh Acres #9, PB 18/79	Popkin & Rosaler, P.A.
16-CA-003073	01/30/2017	Bank of America vs. Igor Babinov et al	4390 Lazio Way #406, Ft Myers, FL 33901	Albertelli Law
16-CA-002888	01/30/2017	Bank of New York vs. Carlos Arguinzoni Jr etc et al	1427 Se 12th St, Cape Coral, FL 33990	Albertelli Law
16-CA-002774	01/30/2017	Wells Fargo vs. Crystal L Riley et al	20690 Groveline Ct, Estero, FL 33928	Albertelli Law
36-2015-CA-050915	01/30/2017	Onewest Bank vs. Jeffrey S Foster et al	3830 Kelly St, Ft Myers, FL 33901	Albertelli Law
36-2010-CA-060462	01/30/2017	Wells Fargo Bank s. Aileen Meaney et al	5014 SW 8th Court, Cape Coral, FL 33914-7398	Albertelli Law
16-CA-000831	01/30/2017	U.S. Bank vs. Frances J Wolff etc et al	2965 Renee Ct., Fort Myers, FL 33905	Heller & Zion, L.L.P. (Miami)
15-CA-051221	02/01/2017	Federal National vs. Charles K Whitehead etc et al	Emily Lane Condo #20, ORB 1724/1128	Choice Legal Group P.A.
16-CA-000337	02/01/2017	Ditech Financial vs. James C Thomas etc et al	4139 Country Club Blvd, Cape Coral, FL 33904	Robertson, Anschutz & Schneid
36-2015-CA-050070	02/01/2017	Nationstar Mortgage vs. Jodi A Hammer et al	Lots 4 & 5, Blk 5882, #92, PB 25/26	Millennium Partners
12-CA-053492	02/01/2017	Bank of America vs. Brian Taylor etc et al	Por of Sec 25, TS 43 S, Rge 26 E	Gilbert Garcia Group
36-2015-CA-050712 Div G	02/02/2017	Wells Fargo Bank vs. James E Chaney etc et al	228 Aviation Pkwy, Cape Coral, FL 33904-2705	Albertelli Law
2015-CA-050889	02/03/2017	HSBC vs. Al Arguelles et al	S 1/2 Lot 17, Blk C, Dr Johnsons 2nd Div	Shapiro, Fishman & Gache (Boca Raton)
14-CA-050092	02/06/2017	U.S. Bank vs. Norma Gallegos etc et al	Lot 7, Blk 49, Unit 8, Section 36, PB 18/146	Brock & Scott, PLLC
16-CA-001081	02/06/2017	Ocwen Loan Servicing vs. Megan Elizabeth Garrison etc et al	2108 Cape Heather Circle, Cape Coral, FL 33991	Robertson, Anschutz & Schneid
2016-CA-000698	02/07/2017	Bank of America vs. Why Knot Enterprises LLC et al	12940 Express Ct #B-12, Ft Myers, FL 33913	Bush Ross, P.A.
36-2012-CA-054387	02/08/2017	Bank of New York vs. Susan I Theisen et al	3911 SW 1st St, Cape Coral Springs 33991	Gilbert Garcia Group
36-2015-CA-050292	02/08/2017	Wells Fargo vs. Lawrence S Beard etc et al	Lot 20, Sabal Park, PB 9/20	Brock & Scott, PLLC
36-2016-CA-001503 Div H	02/10/2017	U.S. Bank vs. 229 Southwest 17th Street Inc et al	229 SW 17th St., Cape Coral, FL 33991	Albertelli Law
15-CA-050400	02/10/2017	Wells Fargo vs. Frank Brown et al	Lots 25 & 26, Blk D, Meadowlark Park, PB 10/14	Phelan Hallinan Diamond & Jones, PLC
16-CA-002072	02/10/2017	Deutsche Bank vs. Jeronimo Vasquez etc et al	10360 W Terry St, Bonita Springs, FL 34135	Robertson, Anschutz & Schneid

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15CA051133	02/10/2017	HPMC vs. Craig Riese etc et al	Lot 22, Blk E, Whiskey Creek Country Club	McCalla Raymer Pierce, LLC
12-CA-54792	02/13/2017	Federal National vs. Mark A Foy etc et al	Lts 15-17, Blk 3708, #50, Cape Coral Subn, PB 17/155	Choice Legal Group P.A.
2013-CA-052399	02/13/2017	U.S. Bank vs. Charles Odom et al	Lot 402, Villagewalk of Bonita Springs, PB 81/44	McCalla Raymer Pierce, LLC
14-CA-052036	02/15/2017	Green Tree vs. John Roberts etc et al	Lots 17 & 18, Blk 28, City View Park #3, PB 6/32	Aldridge Pite, LLP
16-CA-000689	02/15/2017	Wells Fargo vs. Jeffrey Pultorak etc Unknowns et al	Lot 5 & 6, Blk 198, San Carlos Park #16, PB 50/370	Aldridge Pite, LLP
16-CA-001987	02/17/2017	James B Nutter & Company vs. William J Golden et al	14 Lincoln Ave Lehigh Acres, FL 33936	Robertson, Anschutz & Schneid
14-CA-051214	02/22/2017	CitiFinancial vs. Susan L Hollingsworth et al	Lot 16, Blk 27, Unit 6, Section 3, Township 44 South, PB 26/8	Brock & Scott, PLLC
15-CA-051347 Div T	02/22/2017	Suncoast Credit Union vs. Kenneth E Williams et al	562 Peck Ave, Fort Myers, FL 33919	Kass, Shuler, P.A.
15-CA-050529	02/22/2017	Suntrust Bank vs. Robert Edward Flannery et al	Lot 4, Blk B, Gateway Phs 4, PB 43/67	Lender Legal Services, LLC
16-CA-000401	02/24/2017	Wells Fargo Bank vs. Jean A Bozell etc et al	Lots 3 & 4, Blk 5918, Unit 92, Cape Coral Subn, PB 25/26	Phelan Hallinan Diamond & Jones, PLC
16-CA-000226	02/27/2017	Nationstar Mortgage vs. Michael Ruksenas et al	10240 Olivewood Way #49, Estero, FL 33928	Robertson, Anschutz & Schneid
16-CA-000282	02/27/2017	Bank of New York vs. John Senes et al	Lot 7 & 8, Blk 656. Cape Coral Subn #21, PB 13/149	Gilbert Garcia Group
16-CA-000252	02/27/2017	Carrington Mortgage vs. Anthony Cora et al	Lot 4, Blk 261, Greenbriar #41, PB 27/1	Lender Legal Services, LLC
36-2015-CA-051392	02/27/2017	JPMorgan vs. Anna Susanne Beauvoir etc et al	9869 Treasure Cay Ln, Bonita Springs, FL 34135	Albertelli Law
16-CA-001820	02/27/2017	Bank of America s. Robert Duchene etc et al	20 NE 10th Ave, Cape Coral, FL 33909	Frenkel Lambert Weiss Weisman & Gordon
15-CA-51036	03/01/2017	Suncoast vs. Michael H Marcinkiewicz et al	Lot 10 & 11, Blk 3592, Cape Coral #46, Bk 17/118	Henderson, Franklin, Starnes & Holt, P.A.
16-CA-002994 Div T	03/01/2017	Aspen G LLC vs. Ernesto R Velez et al	2502 10th St W, Lehigh Acres, FL 33971	Waldman, P.A., Damian
16-CA-000170	03/01/2017	Bank of America vs. Gildardo Lopez Jr etc et al	Lot 2, Blk 82, Unit 7, North 1/2 Section 27, PB 16/76	Aldridge Pite, LLP
36-2012-CA-056216 Div I	03/03/2017	Bank of America vs. Steeven Knight etc et al	5229 Nautilus Dr., Cape Coral, FL 33904	Kass, Shuler, P.A.
16-CA-000157	03/03/2017	U.S. Bank vs. Patrick C Cooksey et al	Lot 296, Town & River Ests #9	eXL Legal
15-CA-051220	03/03/2017	Federal National vs. Bradley V Toston et al	Bermude Ridge #202, ORB 2921/3739	Popkin & Rosaler, P.A.
36-2015-CA-050683	03/03/2017	U.S. Bank vs. Timothy H Peters Sr etc et al	Unit 7, Section 33, Lehigh Acres	Brock & Scott, PLLC
2015-CA-050830 Div H	03/08/2017	JPMorgan vs. John V Koles etc et al	Lot 34, Palmira Golf & Country Club, PB 68/59	Shapiro, Fishman & Gache (Boca Raton)
15-CA-050537	03/08/2017	HSBC Bank vs. Kimberly H Raider et al	1528 Medford Pl, Lehigh Acres, FL 33936	Robertson, Anschutz & Schneid
16-CA-002059	03/09/2017	Wells Fargo vs. Louise Fusco et al	8655 Charter Club Cir #3, Ft Myers, FL 33919	Albertelli Law
11-CA-050537	03/10/2017	Deutsche Bank vs. Monica J Snyder et al	1142 SW 31st Ter, Cape Coral, FL 33914	Robertson, Anschutz & Schneid
15-CA-051075	03/10/2017	CIT Bank vs. Marjorie Henry et al	2821 14th St W, Lehigh Acres, FL 33971	Robertson, Anschutz & Schneid
10-CA-059428	03/15/2017	US Bank vs. Ralph William Chrysler et al	Por of Sec 24, TS 43 S, Rge 26 E	Aldridge Pite, LLP
4-CA-051362 with 14-CA-50998	03/16/2017	U.S. Bank vs. John R Bishop etc et al	2617 SE 18th Ct, Cape Coral, FL 33904	Robertson, Anschutz & Schneid
2015 CA 050998	03/17/2017	The Bank of New York vs. Delores D Richer et al	618 NE 8th St., Cape Coral, FL 33909	Padgett, Timothy D., P.A.
15-CA-051027	03/17/2017	JPMorgan Chase Bank vs. Mark Myers etc et al	Lot 755, Villagewalk of Bonita Springs	Phelan Hallinan Diamond & Jones, PLC
2015-CA-051424 Div L	03/17/2017	Bank of New York vs. James P Zarb et al	Lot 16 & 17, Blk 877, Cape Coral #26, PB 14/117	Shapiro, Fishman & Gache (Boca Raton)
15-CA-050951	03/20/2017	National Credit vs. Jose P Fuentes et al	Lots 3 & 4, Blk 1856, #45, Cape Coral, PB 21/135	McCalla Raymer Pierce, LLC
16-CA-000081	03/20/2017	U.S. Bank vs. Jack D Zedaker II et al	1741 Braman Ave., Fort Myers, FL 33901	Albertelli Law
16-CA-002602	03/20/2017	Deutsche Bank vs. Kenneth J Bach et al	1614 SW 22nd St, Cape Coral, FL 33991	Albertelli Law
36-2011-CA-050188	03/20/2017	Wells Fargo Bank vs. Pamela A Katruska et al	Lot 7, Woodgate Estates, PB 55/86	Brock & Scott, PLLC
16-CA-001517	03/23/2017	The Bank of New York vs. Christine M Suskevich et al	1220 SW 38th St, Cape Coral, FL 33914	Albertelli Law
16-CA-000765	03/27/2017	U.S. Bank vs. Melissa Dibiasi etc et al	Lots 13 & 14, Blk 4988, Cape Coral Unit 73, PB 23/27	Brock & Scott, PLLC
2015-CA-050666	03/30/2017	Wilmington Trust vs. Alicia Cimenos et al	2660 Fairmont Isle Cir Cape Coral, FL 33991	Frenkel Lambert Weiss Weisman & Gordon
15-CA-051015	03/31/2017	U.S. Bank vs. Jose Lemus et al	Lot 13, Blk 230, Mirror Lakes #61, PB 27/148	Aldridge Pite, LLP
15-CA-50812	03/31/2017	Suncoast Credit vs. Michael H Marcinkiewicz et al	Lot 23, Blk 7045, Coral Lakes #2, Instr# 2005000156770	Henderson, Franklin, Starnes & Holt, P.A.
16-CA-001456	04/03/2017	Deutsche Bank vs. Ann Kaminski etc et al	2010 Ne 15 Pl, Cape Coral, FL 33909	Robertson, Anschutz & Schneid
16-CA-001770	04/07/2017	Bank of America vs. Octavio A Quinones et al	Lot 2, Blk 15, Lehigh Acres, Unit 4, PB 15/9	Gilbert Garcia Group
14-CA-051430	04/07/2017	The Bank of New York Mellon vs. Estrella Contreras etc et al	Lot 27, Blk F, Trailwinds, Unit 2, PB 14/88	McCalla Raymer Pierce, LLC
16-CA-002264	04/07/2017	JPMorgan vs. Gabriel Jose Cotilla etc et al	Lot 3, Blk 103, Lehigh Acres #9, PB 15/76	Phelan Hallinan Diamond & Jones, PLC
15-CA-051007	04/07/2017	Bank of New York vs. Carmen M Ortiz-Garcia etc et al	Lot 11, Blk 84, Lehigh Acres #9, PB 15/79	Van Ness Law Firm, P.A.
14-CA-052105	04/07/2017	Green Tree vs. Stephen O'Conner etc et al	Lot 10, Blk 20, Lehigh Acres #3, PB 15/90	McCalla Raymer Pierce, LLC
2015-CA-051476	04/07/2017	Deutsche Bank vs. John J Ban Jr etc et al	Parcel in Scn 28, TS 46 S, Rng 27 E	Shapiro, Fishman & Gache (Boca Raton)
16-CA-002098	04/07/2017	Quicken Loans vs. Chester H Taylor et al	2114 SE 16th ST Cape Coral, FL 33990	Robertson, Anschutz & Schneid
15-CA-050244	04/10/2017	Deutsche Bank vs. Janice R Maline et al	Lot 37, Blk 1, Colonial Oaks Subn, PB 71/60	Kahane & Associates, P.A.
16-CA-002685	04/10/2017	Bank of America vs. Alan Koeningsberg et al	17 Sagewood Ave, Lehigh Acres, FL 33936	Frenkel Lambert Weiss Weisman & Gordon
16-CA-2365	04/17/2017	Habitat for Humanity vs. Silvia Torres etc et al	Lot 4, Blk 6, Riverdale Shores #6, PB 33/54	Henderson, Franklin, Starnes & Holt, P.A.
13-CA-052600	04/17/2017	JPMorgan vs. Joseph W Koetting et al	Lots 41 & 42, Blk 4440, Cape Coral Subn #63	Phelan Hallinan Diamond & Jones, PLC
2015-CA-051234 Div G	04/17/2017	Wells Fargo vs. Cindy Kraft et al	Lot 3, Blk 4, Parkwood II, PB 28/83	Shapiro, Fishman & Gache (Boca Raton)
16-CA-001572	04/17/2017	Bank of America vs. Nelson Guzman et al	1622 SW 15th Place Cape Coral, FL 33991-0000	Frenkel Lambert Weiss Weisman & Gordon
12-CA-53004	04/17/2017	Bank of America vs. Margaret Corinne Reed etc et al	Morton Grove, Unit 5, Phase III, ORB 2175/3201	Aldridge Pite, LLP
36-2016-CA-003105	04/17/2017	U.S. Bank vs. Laquesa Smith etc et al	3440 Jeffcott St, Fort Myers, FL 33916	Robertson, Anschutz & Schneid

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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.

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.

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

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.



FIRST INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE - PROPERTY IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

VILLAGE, IN ACCORDANCE WITH AND SUBJECT TO THE PLAT RECORDED IN PLAT BOOK 14, PAGES 48 THROUGH 49, IN THE PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

seven (7) days prior to the proceeding at the address given on notice. Telephone 1(800) 955- 8771; (TDD) 1(800) 955-8770(V), via Florida Relay Services.

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA CIVIL ACTION

GRANTEES, OR OTHER CLAIMANTS Last Known Address: Unknown Current Address: Unknown

week for two consecutive weeks in the Business Observer. **See the Americans with Disabilities Act

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

NAPLES, FL 34116-7323 YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Collier County, Florida, to-wit:

the complaint petition. If you are a person with a disability who needs any accommodation in order to participate in this proceeding,

SECOND INSERTION

NOTICE UNDER F.S. CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA

Phase IV, and the undivided percentage interest or share in the common elements appurtenant thereto in accordance with and subject to the covenants, conditions, restrictions, easements, terms and other provisions of the Declaration of Condominium of Boca Ciega Village Condominium I,

Albertelli Law P.O. Box 23028 Tampa, FL 33623 - 15-185645 January 13, 2017 17-00061C

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

legal status is unknown, claiming under any of the above named or described Defendants or parties or claiming to have any right, title or interest in the property hereafter described in this action.

hereafter described in this action. YOU ARE NOTIFIED that an action to quiet tax title has been filed against you and you are required to serve a copy of your written defenses, if any, to the action on the Plaintiff's counsel,

SECOND INSERTION

NOTICE OF SALE UNDER F.S. CHAPTER 45 IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT, IN AND FOR COLLIER COUNTY, FLORIDA

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated November 29, 2016, and Order on Plaintiff's Motion to Cancel and Reschedule Foreclosure Sale set for December 29, 2016 entered on December 14, 2016, in the above-styled cause, the Clerk of the Court will sell to the highest and best bidder for cash on January 26, 2017, beginning at 11:00 a.m. in the lobby of the Third Floor of the Courthouse Annex, Collier County Courthouse, 3315 Tamiami Trail E, Naples, FL 34112, the following described property:

Gary L. Masel, Esquire Quintairos, Prieto, Wood & Boyer, P.A. One East Broward Boulevard, Suite 1200 Fort Lauderdale, FL 33301 (954) 523-7008 gmasel.pleadings@qpwblaw.com Attorney for Plaintiff January 6, 13, 2017 17-00001C

SECOND INSERTION

NOTICE OF ACTION IN THE 20th JUDICIAL CIRCUIT COURT IN AND FOR COLLIER COUNTY, FLORIDA

INC.; THE VILLAGES AT EMERALD LAKES FIVE CONDOMINIUM ASSOCIATION, INC.; and UNKNOWN TENANT Defendant.

ALL EXHIBITS AND AMENDMENTS THEREOF, PUBLIC RECORDS OF COLLIER COUNTY, FLORIDA.

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

described in the mortgage being foreclosed herein. YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following real property in Collier County, Florida:

each week for two consecutive weeks in the Business Observer. 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 Administrative Services Manager, whose office is located at 3301 East Tamiami Trail, Building L, Naples, Florida 34112, and whose telephone number is (239) 252-8800, within two working days of your receipt of this [describe notice]; if you are hearing or voice impaired, call 711.

FOURTH INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE IN THE CIRCUIT COURT OF THE TWENTIETH JUDICIAL CIRCUIT IN AND FOR COLLIER COUNTY, FLORIDA

OLGA KLOCHKOVA, Wife. To: Olga Klochkova 2225 81st St. Apt. 1 Brooklyn, NY 11214

Barn Rd A203 Naples, FL 34112, on or before 11/25, 2016 and file the original with the Clerk of this Court at 3315 Tamiami Trail East, Suite 102, Naples, Florida 34112, before service on the Petitioner and Respondent or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

FOURTH INSERTION

decide issues relating to dissolution of marriage, equitable distribution, parental responsibility, time-sharing, child support, alimony, attorney's fees and costs.

Court's office notified of your current address. (You may file Notice of Current Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed to the address on record at the clerk's office.

documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings. Dated: 9/30/16 CLERK OF THE CIRCUIT COURT (Seal) By: Jessica Sanchez Deputy Clerk Dec. 23, 30, 2016; Jan. 6 & 13, 2017 16-02473C



