

## BUSINESS OBSERVER FORECLOSURE SALES

### PASCO COUNTY

2015-CA-001280-CAAX-WS	1/30/2017	The Bank of New York vs. Carol Welch-Adams etc et al	Lot 2471, Regency Park Unit 18, PB 23 Pg 126	McCalla Raymer Pierce, LLC
51-2016-CA-000554-ES	1/30/2017	Homebridge Financial vs. Tamara Mejias et al	Lot 10, Willow Bend, PB 35 Pg 102	McCalla Raymer Pierce, LLC
51-2016-CA-001254 Div. J3	1/30/2017	PNC Bank vs. Kelly Jaeger et al	Tanglewood Terrace Unit 4, PB 15 Pg 145	Shapiro, Fishman & Gache (Boca Raton)
51-2015-CA-003461-CA-WS	1/30/2017	Federal National Mortgage vs. Christine Gilmore etc et al	Lot 73, Hunter's Lake, PB 29 Pg 41	Shapiro, Fishman & Gache (Boca Raton)
512012CA005736CAAXWS	1/30/2017	Bank of America vs. Michael C Kwapil et al	Lot 33, Key Vista, PB 39 Pg 102	Phelan Hallinan Diamond & Jones, PLC
51-2014-CA-002530ES	1/30/2017	Wells Fargo vs. Selvar, David et al	5624 Cypress Lane, Land O Lakes, FL 34639	Albertelli Law
51-2016-CA-000431-WS	1/30/2017	Wells Fargo vs. Gorklitsky, Stanley et al	4627 Limit Dr, New Port Richey, FL 34652	Albertelli Law
2013-CC-001774-WS-U	1/30/2017	Wood Trail Condominium vs. Estate of Linda Pitcox et al	4041 Passport #203, New Port Richey, FL 34653	Mankin Law Group
51-2013-CA-002776	1/30/2017	Wells Fargo Bank vs. David C Spriggs Unknowns et al	5415 Lemon St, New Port Richey, FL 34652	Albertelli Law
51-2013-CA-003324-ES	1/30/2017	Deutsche Bank vs. Maria R Thomas et al	4321 Winding River Way, Land O Lakes, FL 34639	Clarfield, Okon, Salomone & Pincus, P.L.
15-CA003692-WS	1/30/2017	Robert E Marquette vs. Jason Breseman et al	12328 Oneida Dr, Hudson, FL 34667	Whitworth, Grant D.
51-2010-CA-006109-CAAX-ES	1/30/2017	Citibank vs. Ballard, Dewey et al	31745 Inkley Ct, Wesley Chapel, FL 33545	Albertelli Law
2015CA003282CAAXWS	1/30/2017	Wells Fargo Bank vs. Steven E Halecky etc et al	Lot 130, E Gate Estates, PB 8 Pg 147	Brock & Scott, PLLC
2015CA002323CAAXES	1/30/2017	Deutsche Bank vs. Fasces LLC et al	Lot 55, Chapel Pines, PB 48 Pg 82	Aldridge Pite, LLP
51-2015-CC-001352-ES	1/31/2017	Oak Grove P.U.D. vs. Chien M Huang et al	Lot 140, Oak Grove, PB 40 Pg 111	Frischia & Ross P.A. **DNR as of 10.26.15
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.
15-CA-527-WS Sec. J3	2/1/2017	Regions Bank vs. Joan Kumis etc et al	7442 Como Dr, New Port Richey, FL 34655	McCumber, Daniels
51-2013-CA-003968-CAAX-WS	2/1/2017	JPMorgan Chase Bank vs. John P Sutton etc et al	Lot 450, Holiday Hill Unit 4, PB 11 Pg 55	Shapiro, Fishman & Gache (Boca Raton)
2015CA003108CAAXWS Div. J3	2/1/2017	Second Opportunity vs. Emmanuel Hatzianoniou et al	Forest Hills Unit 7, PB 8 Pg 82	Shapiro, Fishman & Gache (Boca Raton)
51-2013-CA-003643-WS Div. J2	2/1/2017	JPMorgan Chase vs. Helen Smyly-Mincey et al	Lot 10, Riverside Heights, PB 6 Pg 64	Shapiro, Fishman & Gache (Boca Raton)
51-2015-CA-001760-CAAX-WS	2/1/2017	Finance of America vs. Ingo W May et al	4936 Bola Street, New Port Richey, FL 34652	Udren Law Offices, P.C. (Ft. Lauderdale)
51-2015-CA-002004-CAAX-WS	2/1/2017	Federal National Mortgage vs. Armando A Rosende etc et al	Lot 56, Melodie Hills, PB 8 Pg 140	Gladstone Law Group, P.A.
2016CA002466CAAXWS	2/1/2017	Ditech Financial vs. Giannulis, Ester et al	1332 Viking Dr, Holiday, FL 34691	Albertelli Law
51-2016-CA-001383	2/1/2017	Ditech Financial vs. Magness, William et al	6414 Westport Dr, New Port Richey, FL 34668	Albertelli Law
2016-CA-000796-WS	2/1/2017	Wilmington Savings Fund vs. James A Hoffman Jr et al	Lot 263, Holiday Hill Unit 2, PB 10 Pg 135	Silverstein, Ira Scot
2016CA001601	2/1/2017	The Bank of New York vs. Zimmerman etc et al	7113 Ashwood Dr, Port Richey, FL 34668	Kelley, Kronenberg, P.A.
51-2011-CA-006277WS	2/1/2017	GMAC Mortgage vs. Jesse J Long et al	Osceola Heights Unit 3, PB 6 Pg 135	Greenspoon Marder, P.A.
2016-CA-001700-CAAX-WS	2/1/2017	Nationstar Mortgage vs. Michael J Peterson etc et al	Lot 7, Flor-A-Mar Sec. 12-G, PB 9 Pg 134	Greenspoon Marder, P.A.
2015CA003135CAAXWS	2/1/2017	U.S Bank vs. David M Jo et al	Lot 20, Elizabethan Lane, New Port Richey FL 34652	Marinosci Law Group, P.A.
51-2015-CA-001704ES	2/1/2017	Nationstar Mortgage vs. Morris B Jackson etc Unknowns	40202 Otis Allen Rd, Zephyrhills FL 33540	Marinosci Law Group, P.A.
51-2015-CA-003143-WS	2/1/2017	MidFirst Bank vs. Angela Heggs etc et al	4844 Longwood Ave, Holiday, FL 34690	eXL Legal
2015 CA 2232 CA AX ES	2/2/2017	Rosier Joint vs. Serve & Educate LLC et al	19765 State Road 52, Land O Lakes, FL 34637	Burr & Forman LLP
2016CA001797CAAXES	2/2/2017	Wells Fargo Bank vs. Coughlin, Dianne et al	16339 Ivy Lake Dr, Odessa, FL 33556	Albertelli Law
2013-CA-002961-CAAX-WS	2/2/2017	Federal National Mortgage vs. Miller, Aurelia et al	1652 Beachway Ln, Odessa, FL 33556	Albertelli Law
51-2016-CA-000825-ES	2/2/2017	Wells Fargo Bank vs. Wilner Charles et al	31108 Masena Dr, Wesley Chapel, FL 33545	eXL Legal
51-2015-CA-001593-WS	2/2/2017	Deutsche Bank vs. Daniel G Kelley et al	11010 Harding Dr, Port Richie, FL 34668	Clarfield, Okon, Salomone & Pincus, P.L.
2016-CA-00955	2/6/2017	Bank of New York vs. Noel G Lewis etc et al	3146 Bellericay Lane, Land O'Lakes, FL 34638	Pearson Bitman LLP
51-2015-CA-003676-ES	2/6/2017	Wells Fargo Bank vs. Helen Hamilton etc Unknowns et al	5825 17th St, Zephyrhills, FL 33542	Albertelli Law
51-2015-CA-002100WS Div. 1	2/6/2017	Wells Fargo Bank vs. D'Agostino, Angelo et al	9805 Lehigh Dr, Port Richey, FL 34668	Albertelli Law
51-2015-CA-002899-CAAX-WS	2/6/2017	Third Federal vs. Maria Costantaros et al	Lot 54, Holiday Gardens, PB 10 Pg 89-90	Van Ness Law Firm, P.A.
51-2010-CA-002854-CAAX-ES	2/6/2017	U.S. Bank vs. Yvette Sanchez et al	23601 Hardwood Ct, Lutz, FL 33559	eXL Legal
2015CA004063CAAXWS	2/6/2017	U.S. Bank vs. Kendall Baker etc et al	Lot 482, Palm Terrace, PB 628 Pg 756	Brock & Scott, PLLC
51-2013-CA-000768WS	2/6/2017	Wells Fargo vs. Haider A Khan et al	Lot 38, Block 52, Flor-A-Mar, PB 7 Pg 59	Aldridge Pite, LLP
51-2013-CA-002935-CAAX-ES	2/7/2017	JPMorgan Chase vs. Bonnie J Gonzalez etc Unknowns et al	Lot 8, Block B, Floridian, MB 3 Pg 38	Phelan Hallinan Diamond & Jones, PLC
51-2016-CA-001065-WS	2/8/2017	U.S. Bank vs. Mendenhall, Michael et al	7125 Gulf Breeze Cir, Hudson FL 34667	Albertelli Law
51-2011-CA-002952-CAAX-ES	2/8/2017	Nationstar Mortgage vs. Denzik, Carroll et al	24224 Royal Fern Dr, Lutz FL 33559	Albertelli Law
51-2016-CA-001284-WS	2/8/2017	Wells Fargo Bank vs. Paulsen, James et al	12954 Ladd Ave, New Port Richey, FL 34654	Albertelli Law
51-2016-CA-001956-WS	2/9/2017	Steven K. Jonas PA vs. John Francis Iacovino Jr et al	Lot 2, H.R. Nick's, PB 2 Pg 25	Jonas, Steven K., Esq.
51-2016-CA-002775-WS	2/9/2017	Kimberlee Gentile vs. JERSJ Inc et al	Section 28, Township 25 S, Range 16 E	Jonas, Steven K., Esq.
51-2008-CA-003006-ES	2/9/2017	U.S. Bank vs. Scott Behnke et al	Lot 16, Block A, Wilderness, PB 49 Pg 63-89	Brock & Scott, PLLC
2014-CA-004543-WS	2/9/2017	Wells Fargo Bank vs. Andrea Rivera et al	Embassy Hills Unit 3, PB 11 Pg 119	Weitz & Schwartz, P.A.
51-2015-CA-001665-CAAX-WS	2/9/2017	Wilmington Savings vs. Linda L Carlson etc et al	Lot 21, Uni-Ville, PB 8 Pg 47	Silverstein, Ira Scot
51-2016-CA-002226WS	2/9/2017	US Bank vs. Sheryl Miller et al	3043 Bright Dr, Holiday, FL 34691	eXL Legal
2016CA001323CAAXWS	2/9/2017	Wells Fargo Bank vs. Loretta R Cormier et al	9041 Lunar Ln, Port Richey, FL 34668	eXL Legal
51-2015-CA-002390-CAAX-WS	2/9/2017	Deutsche Bank vs. Brittney Ashley Basile et al	Regency Park Unit 1, PB 11 Pg58	Van Ness Law Firm, P.A.
2016-CA-003058-WS	2/9/2017	Harvey Schonbrun vs. Mark J Kajdi	Lot 252, Crest Ridge, PB 8 Pg 4	Schonbrun, Harvey, P.A.
2014CA003043CAAXWS	2/9/2017	Wells Fargo vs. David J Coll etc et al	Lot 292, Holiday Gardens, PB 11 Pg 22-23	Aldridge Pite, LLP
2014CA004011CAAXES	2/9/2017	Green Tree vs. Armando Rodriguez et al	Section 10, Township 25 South, Range 21 East	Aldridge Pite, LLP
2010-CA-008004-WS	2/9/2017	Federal National Mortgage vs. Joann Vitale etc et al	Section 7, Township 24 South, Range 17 East	Popkin & Rosaler, P.A.
51-2015-CA-003721-WS Div. J3	2/9/2017	Federal National Mortgage vs. William Ramsey Miller Jr	Lot 33, Green Key, PB 6 Pg 57	Shapiro, Fishman & Gache (Boca Raton)
51-2013-CA-002150-ES Div. J4	2/13/2017	JPMorgan Chase Bank vs. Luciano Pereira De Souza et al	Lot 4, Block 21, Bay at Cypress Creek, PB 49 Pg 132-139	Shapiro, Fishman & Gache (Boca Raton)
2015-CA-002183	2/13/2017	U.S. Bank vs. Michael Major et al	Section 1, Township 24 South, Range 17 East	Gassel, Gary I. P.A.
2014CA000272CAAXWS	2/13/2017	Green Tree vs. Robert P Teeling et al	Lot 1466, Embassy Hills, PB 14 Pg 136-167	Popkin & Rosaler, P.A.
2015 CA 002280	2/13/2017	Green Tree vs. Ray Banken etc et al	6712 Ranchwood Loop, New Port Richey, FL 34653	Padgett, Timothy D., P.A.
51-2009-CA-6945WS	2/13/2017	Bank of New York Mellon vs. Khamphong Keovongsa et al	1738 Pink Guara Ct, Trinity FL 34655	McGlinchey Stafford PLLC
51-2010-CA-003033-CAAX-ES	2/13/2017	Deutsche Bank vs. Sandy Hinds etc et al	30412 Pongo Way, Wesley Chapel, FL 33545	eXL Legal
51-2015-CA-002794-ES	2/13/2017	Nationstar Mortgage vs. Bouffard, Brian et al	21401 Morning Mist Way, Land O Lakes FL	Albertelli Law
51-2013-CA-006485-WS	2/13/2017	Nationstar Mortgage vs. Ruffini, Charles et al	9110 Lunar Ln, Port Richey FL 34668	Albertelli Law
2015-CC-003085-ES Sec. 37-D	2/13/2017	Ashton Oaks vs. Jason E Creech et al	32852 Emily Loop, Wesley Chapel, FL 33543	Mankin Law Group
51-2013-CA-001036-WS	2/13/2017	JPMorgan Chase vs. Richard Dueringer etc Unknowns et al	17634 Coyote Rd, Hudson, FL 34667	Albertelli Law
2016-CC-002860-WS	2/13/2017	Waters Edge vs. Nichole S Holt et al	11600 Biddeford Place, New Port Richey FL 34654	Mankin Law Group
51-2015-CA-000438 WS	2/13/2017	Wells Fargo vs. Paul Rudy et al	Lot 15, Forest Hills, PB 13 Pg 57-58	Brock & Scott, PLLC
2014CA002537CAAXWS	2/13/2017	Wells Fargo Bank vs. Martin J Smith et al	Lot 7, City of New Port Richey, PB 4 Pg 49	Aldridge Pite, LLP
2014-CA-003393-CAAX-ES	2/14/2017	Green Tree Servicing vs. Kim Marie Dunn-Smiley et al	Section 23, Township 25 S, Range 20 E	Gladstone Law Group, P.A.
2016-CC-1754	2/14/2017	Lake Padgett Estates East vs. Jose Raphael Concepcion	4446 Parkway Blvd, Land O' Lakes, FL 34639	Mankin Law Group
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)
2013CA003443CAAXWS	2/15/2017	Bank of America vs. Almeida, Edelson B et al	Lot 248, Lakeside Woodlands, PB 22 Pg 42-43	Greenspoon Marder, P.A.
2015CA000818CAAXWS	2/15/2017	Bank of America vs. Christopher Gill etc et al	8021 Floral View Way, Port Richey, FL 34668	Frenkel Lambert Weiss Weisman
16-CC-3548	2/15/2017	Mill Run vs. Mary Valderrama et al	7834 Trail Run Loop, New Port Richey FL 34653	Cianfrone, Joseph R. P.A.
51-2012-CA-003524 ES	2/15/2017	U.S. Bank vs. Anthony G Tamargo et al	28419 Deedra Drive, Zephyrhills FL 33544	Clarfield, Okon, Salomone & Pincus, P.L.
51-2016-CA-1930-CAAXES	2/15/2017	Dune FL Land I Sub vs. Roy H Laird Memorial Hospital	Section 5, Township 26 South, Range 21 East	Barnett, Bolt, Kirkwood, Long & Koche



PASCO COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE OF PUBLIC SALE

The following personal property of FREDERICK ERICKSEN, AND IF DECEASED, ALL UNKNOWN PARTIES, BENEFICIARIES, HEIRS, SUCCESSORS AND ASSIGNS OF FREDERICK ERICKSEN, AND ALL PARTIES HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE, OR INTEREST IN THE PROPERTY HEREIN DESCRIBED; will, on the 7th day of February, 2017, at 10:00 a.m., on property located at 7528 Andrews Street, Lot No. 127, Hudson, Pasco County, Florida 34667, be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

1979 HOME mobile home  
VIN No. T2365331A/T2365331B  
Title No. 0016459790/0016459791

PREPARED BY:

Gayle Cason  
Lutz, Bobo, & Telfair  
2155 Delta Blvd, Suite 210-B  
Tallahassee, Florida 32303  
Jan. 27; Feb. 3, 2017

17-00162P

FIRST INSERTION

NOTICE OF PUBLIC AUCTION

Notice is hereby given that ExtraSpace Storage, LLC will sell at public auction, to satisfy the lien of the owner, personal property described below belonging to those individuals listed below at location indicated: ExtraSpace Storage Inc, LLC, 3118 U.S. Highway 19, Holiday FL 34691, 727-937-2975, 02/16/2017 at 3:30 PM.

Unit #429	TIM HINTON	Household Items
Unit #413	Lisa L Levitzske	household goods and furniture
Unit #683	Kristi Lynn Buffa	Kristi Lynn Buffa

The auction will be listed and conducted with "live" bidding on-site by Hammer-Down Auctions Inc. Purchases must be made with cash only and paid at the above referenced facility in order to complete the transaction. ExtraSpace Storage, LLC reserves the right to refuse any bid and the auction will be closed to new bidders after 3:30pm. Winning bidders must leave a \$100.00 dollar, refundable deposit and must completely empty unit(s) of all contents within 48 hours. NO ONE UNDER THE AGE OF 16 MAY ATTEND THE AUCTION!

Jan. 27; Feb. 3, 2017

17-00155P

FIRST INSERTION

NOTICE OF PUBLIC SALE

BAYONET SELF STORAGE, INC.(BSS), HEREBY PUBLISHED NOTICE,AS REQUIRED BY THE FLORIDA "SELF STORAGE FACILITY ACT", FLORIDA STATE STATUES SECTIONS:83.806 AND 83.807, THAT PUBLIC NOTICE IS HEREBY GIVEN, THAT ON THE DATE AND TIME LISTED,AND CONTINUING FROM DAY TO DAY UNTIL ALL GOODS ARE SOLD, WE WILL SELL AT PUBLIC AUCTION, THE PROPERTY LISTED BELOW TO SATISFY A LANDLORDS LIEN. ALL SALES ARE FOR CASH TO THE HIGHEST BIDDER AND ARE CONSIDERED FINAL. BSS RESERVES THE RIGHT TO REJECT ANY BIDS. THE PUBLIC AUCTION WILL BE HELD AT BAYONET SELF STORAGE, LOCATED AT 7132 STATE ROAD 52, BAYONET POINT, FLORIDA 34667.

UNIT #	NAME	BRIEF DESCRIPTION TO BE SOLD
1.#260	Janice Ludy	Household Items
2.#264	Janice Ludy	Household items
3.#160	Steven Pfister	Household Items

AUCTION WILL BE HELD ON: 02-10-17 @ 11:30A.M.  
UNITS SUBJECT TO CHANGES WITHOUT NOTICE.

Jan. 27; Feb. 3, 2017

17-00172P

FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
PASCO COUNTY, FLORIDA  
PROBATE DIVISION

File No.: 512016CP000981CPAXWS  
IN RE: ESTATE OF  
JOSEPH RANDALL DARLING,  
Deceased.

The administration of the Estate of JOSEPH RANDALL DARLING, deceased, whose date of death was January 13, 2016, is pending in the Circuit Court for Pasco County, Florida, Probate Division, the address of which is West Pasco Judicial Center, 7530 Little Road, New Port Richey, Florida 34654, file number 512016CP000981CPAXWS. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's Estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's Estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

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

The date of first publication of this notice is January 27, 2017.

Personal Representative:

KAREN DARLING  
13838 Oakwood Drive  
Hudson, Florida 34669

Attorney for Personal Representative:

ERIC H. LIGHT  
Florida Bar No. 0446769  
Eric H. Light, P.A.  
301 Yamato Road, Suite 1240  
Boca Raton, FL 33431  
Telephone: (561) 226-4622  
Fax: (561) 948-2683  
Email: ELight@EricLightLaw.com  
Jan. 27; Feb. 3, 2017 17-00142P

FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
MANATEE COUNTY,  
FLORIDA

PROBATE DIVISION  
File No. 2017CP000048  
IN RE: ESTATE OF  
CATHERINE L. MCCABE  
Deceased.

The administration of the Estate of CATHERINE L. McCABE, deceased, whose date of death was September 28, 2015, is pending in the Circuit Court for MANATEE County, Florida, Probate Division, the address of which is P.O. Box 25400, Bradenton, FL 34206. The names and addresses of the Personal Representative and the Personal Representative's Attorney are set forth below.

All creditors of the Decedent and other persons having claims or demands against Decedent's Estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the Decedent and other persons having claims or demands against Decedent's Estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.

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

The date of first publication of this notice is January 27, 2017.

Personal Representative:

TODD W. MCCABE  
11710 Winding Woods Way  
Bradenton, Florida 34202

Attorney for Personal Representative:  
John A. Moran, Esq.

Attorney  
Florida Bar Number: 718335  
DUNLAP & MORAN PA  
P.O. Box 3948  
Sarasota, FL 34230-3948  
Telephone: (941) 366-0115  
Fax: (941) 365-4660  
E-Mail:  
jmoranstaff@dunlapmoran.com  
Secondary E-Mail:  
cbaran@dunlapmoran.com  
Jan. 27; Feb. 3, 2017 17-00168P

FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
PASCO COUNTY, FLORIDA  
PROBATE DIVISION

File No: 512016CP000814CPAXES  
IN RE: ESTATE OF  
BARBARA F. LABELLE

The Administration of the estate BARBARA F. LABELLE, Deceased, whose date of death was April 10, 2016 is pending in the Circuit Court of Sixth Judicial Circuit in and for Pasco County, Florida, Probate Division, the address of which is 7530 Little Road, New Port Richey, Florida, 34602. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against the decedent's estate on whom a copy of this notice is required to be served must file their claims with the Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against the decedent's estate must file their claims with the Court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

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

The date of the first publication of this notice is January 27, 2017.

Personal Representative

Jeanne Grenier

Attorney for Personal Representative  
Patricia L. Ferrari, Esq.  
Ferrari.attorney@gmail.com  
linda.ferrariilaw.com@gmail.com  
Fla. Bar No. 350427  
19439 Shumard Oak Drive, Suite 102  
Land O' Lakes, FL 34638  
813-597-8348  
Jan. 27; Feb. 3, 2017 17-00157P

FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
PASCO COUNTY FLORIDA  
PROBATE DIVISION

File No.  
51-2016-CP-001695 CPAX-WX  
Division J  
IN RE: ESTATE OF  
FLORENCE HARDCASTLE,  
Deceased.

The administration of the estate of FLORENCE HARDCASTLE, deceased, File Number 51-2016-CP-001695-CPAX-WX/J, is pending in the Circuit Court for Pasco County, Florida, Probate Division, the address of which is 7530 Little Road, New Port Richey, Florida 34654. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this Court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this Court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

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

The date of the first publication of this Notice is January 27, 2017.

Personal Representative:

Suzanne Kelley

15645 Gifford Lane  
Spring Hill, FL 34610  
Attorney for Personal Representative:  
Kenneth R. Misemer  
Florida Bar No. 157234  
ALLGOOD & MISEMER, P.A.  
5645 Nebraska Avenue  
New Port Richey, FL 34652  
Telephone: (727) 848-2593  
Email: misemerken@gmail.com  
Jan. 27; Feb. 3, 2017 17-00169P

OFFICIAL COURTHOUSE WEBSITES:

MANATEE COUNTY: manateeclerk.com | SARASOTA COUNTY: sarasotaclerk.com

CHARLOTTE COUNTY: charlotte.realforeclose.com | LEE COUNTY: leeclerk.org

COLLIER COUNTY: collierclerk.com | HILLSBOROUGH COUNTY: hillsclerk.com

PASCO COUNTY: pasco.realforeclose.com | PINELLAS COUNTY: pinellasclerk.org

POLK COUNTY: polkcountyclerk.net | ORANGE COUNTY: myorangeclerk.com

LV10186

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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.

## 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.

