





FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 6TH JUDICIAL CIRCUIT, IN AND FOR PASCO COUNTY, FLORIDA.

CASE No. 2019-CA-003231-CAAX-WS NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, Plaintiff vs.

UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF DOROTHY A. LILLY AKA DOROTHY ANN LILLY, DECEASED, et al., Defendants

TO: UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITOR, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF PATRICIA ANN FLOYD A/K/A TRACY FLOYD, DECEASED, AS POTENTIAL HEIR OF THE ESTATE OF DOROTHY A. LILLY AKA DOROTHY ANN LILLY, DECEASED

4520 IRIS DR NEW PORT RICHEY, FL 34652 UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITOR, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF RICHARD ALAN COOK, DECEASED, AS POTENTIAL HEIR OF THE ESTATE OF DOROTHY A. LILLY AKA DOROTHY ANN LILLY, DECEASED

4520 IRIS DR NEW PORT RICHEY, FL 34652 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property located in Pasco County, Florida:

LOT 15, EASTBURY GARDENS, UNIT ONE, ACCORD-

ING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 9, PAGE 87, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA.

has been filed against you, and you are required to serve a copy of your written defenses, if any, to this action, on Greenspoon Marder, LLP, Default Department, Attorneys for Plaintiff, whose address is Trade Centre South, Suite 700, 100 West Cypress Creek Road, Fort Lauderdale, FL 33309, and file the original with the Clerk within 30 days after the first publication of this notice in BUSINESS OBSERVER, on or before 01/30/2023; otherwise a default and a judgment may be entered against you for the relief demanded in the Complaint.

IMPORTANT

In accordance with the Americans with Disabilities Act, persons needing a reasonable accommodation to participate in this proceeding should, no later than seven (7) days prior, contact the Clerk of the Court's disability coordinator at PUBLIC INFORMATION DEPARTMENT, PASCO COUNTY GOVERNMENT CENTER, 7530 LITTLE ROAD, NEW PORT RICHEY, FL 34654-727-847-8110. If hearing or voice impaired, contact (TDD) (800)955-8771 via Florida Relay System.

WITNESS MY HAND AND SEAL OF SAID COURT on this 28th day of December, 2022

NIKKI ALVAREZ-SOWLES, ESQ. As Clerk of said Court (SEAL) By: Y. Amburgey As Deputy Clerk

Greenspoon Marder, LLP, Default Department, Attorney for Plaintiff Trade Centre South, Suite 700 100 West Cypress Creek Road Fort Lauderdale, FL 33309 (954) 491-1120 gmforeclosure@gmlaw.com (36615.0288)

Dec. 30, 2022; Jan. 6, 2023 22-02212P

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR PASCO COUNTY

GENERAL JURISDICTION DIVISION CASE NO. 2022CA001867CAAXWS ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., Plaintiff, vs.

A MILLSTREAM LLC, et al., Defendants.

To the following Defendant(s): A MILLSTREAM LLC 11443 CHALLENGER AVENUE, ODESSA, FL 33556

YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit:

LOT 21, RIVER PARKWAY SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 19, PAGE 88, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA.

has been filed against you and you are required to a copy of your written defenses, if any, to it on Morgan B. Lea, McCalla Raymer Leibert Pierce, LLC, 225 E. Robinson St. Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above-styled Court on or before 01/30/2023 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext 8110 (V) in Dade City, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing impaired call 711. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services.

WITNESS my hand and seal of said Court on this 28th day of December, 2022.

CLERK OF THE CIRCUIT COURT As Clerk of the Court BY: /s/ Y. Amburgey Deputy Clerk

MCCALLA RAYMER LEIBERT PIERCE, LLC 225 E. Robinson St. Suite 155 Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 7094861 22-00609-1 Dec. 30, 2022; Jan. 6, 2023 22-02209P

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR PASCO COUNTY

CASE NO. 2022CA002368CAAXES JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff, vs.

KAITLIN NICOLE CARL, et. al., Defendants.

To the following Defendant(s):

ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE ESTATE OF REBA JOYCE MCHENRY A/K/A REBA J. THOMAS A/K/A REBA J. CARROLL, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

COMMENCE AT THE NORTH-EAST CORNER OF TRACT 4, SECTION 35, TOWNSHIP 25 SOUTH, RANGE 21 EAST, ZEPHYRHILLS COLONY COMPANY LANDS, AS PER MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 2, PAGE 6, PUBLIC RECORDS OF PASCO COUNTY, FLORIDA, THENCE RUN WEST 246.75 FEET FOR A POINT OF BEGINNING; THENCE RUN SOUTH 208.75 FEET, THENCE RUN WEST 122.75 FEET; THENCE RUN NORTH 208.75 FEET, THENCE EAST 122.75 FEET TO THE POINT OF BEGINNING. LESS THAT PORTION INCLUDED IN STATE ROAD RIGHT OF WAY

has been filed against you and you are required to serve a copy of you written defenses, if any, to it, on McCalla Raymer Leibert Pierce, LLC, Morgan B. Lea, Attorney for Plaintiff, whose

address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 on or before 01/30/2023, a date which is within thirty (30) days after the first publication of this Notice in the The Business Observer (Hillsborough/Pasco) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demand in the complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext 8110 (V) in Dade City, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing impaired call 711. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services.

WITNESS my hand and seal of this Court on this 28th day of December, 2022.

Clerk of the Court (SEAL) By Y. Amburgey As Deputy Clerk

MCCALLA RAYMER LEIBERT PIERCE, LLC 225 E. Robinson St. Suite 155 Orlando, FL 32801 Phone: (407) 674-1850 Email: MRSservice@mccalla.com 7094046 22-00305-1 Dec. 30, 2022; Jan. 6, 2023 22-02210P

SAVE TIME



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FLORIDA'S NEWSPAPER FOR THE C-SUITE Business Observer

LV20906\_V19

PUBLIC NOTICE

We publish all Public sale, Estate & Court-related notices

- We offer an online payment portal for easy credit card payment
- Service includes us e-filing your affidavit to the Clerk's office on your behalf

and select the appropriate County name from the menu option

or email legal@businessobserverfl.com

FLORIDA'S NEWSPAPER FOR THE C-SUITE Business Observer

LV20978\_V15

Q&A

What is Florida House Bill 35?

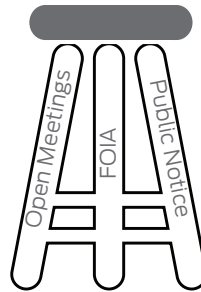
HB 35 is the legal/public notice bill signed by Governor DeSantis on May 7, 2021. This bill went into effect on Jan. 1, 2022. There are additional changes in the bill that are not effective until Jan. 1, 2024.

VIEW NOTICES ONLINE AT Legals.BusinessObserverFL.com

To publish your legal notice call: 941-906-9386

# Why Public Notice Should Remain in Newspapers

Along with open meeting and freedom of information laws, public notice is an essential element of the **three-legged stool of government transparency**



This is not about “newspapers vs the internet”.

**It’s newspapers *and* newspaper websites vs government websites**

and newspaper websites have a much larger audience. Moving notice from newspapers to government websites would **reduce the presence of public notices on the internet**



Requiring independent, third-party newspapers to ensure that public notices run in accordance with the law helps

**prevent government officials from hiding information**

they would prefer the public not to see

Since the first U.S. Congress, public officials have understood that newspapers are the best medium to notify the public about official matters because they contain the

**essential elements of public notice:**



**Accessibility**



**Independence**

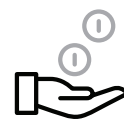


**Verifiability**



**Archivability**

**Publishing notices on the internet is neither cheap nor free**



**Newspapers remain the primary vehicle for public notice in all 50 states**



## Types Of Public Notices

### Citizen Participation Notices



Government Meetings and Hearings



Land and Water Use



Meeting Minutes or Summaries



Creation of Special Tax Districts



Agency Proposals



School District Reports



Proposed Budgets and Tax Rates



Zoning, Annexation and Land Use Changes

### Commercial Notices



Unclaimed Property, Banks or Governments



Delinquent Tax Lists, Tax Deed Sales



Government Property Sales



Permit and License Applications

### Court Notices



Mortgage Foreclosures



Name Changes



Probate Rulings



Divorces and Adoptions



Orders to Appear in Court

## Stay Informed, It’s Your Right to Know.

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**Newsprint is inherently superior to the internet for public notice** because reading a newspaper is a serendipitous process.

We find things in newspapers we weren't expecting to see. On the internet, we search for specific information and ignore everything else.

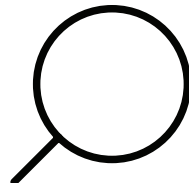


**Citizens continue to learn about vital civic matters from newspaper notices.**

Documented examples of people taking action and alerting their community after reading a newspaper notice are reported on a regular basis.

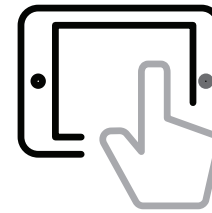
**Verifying publication is difficult-to-impossible on the web.**

That's why the courts subject digital evidence to far greater scrutiny than evidence published in newspapers



**Significant numbers of people in rural areas still lack high-speed internet access.**

Those who are older than 65 or who have lower incomes or lack high-school diplomas are also cut off from the internet in far higher numbers than the average.



**Moreover, the real digital divide for public notice is growing**

due to the massive migration to smartphones and other small-screen digital devices

**Governments aren't very good at publishing information on the internet.**

Unlike newspaper publishers, public officials aren't compelled by the free market to operate effective websites.



**Types Of Public Notices**

**Citizen Participation Notices**

- Government Meetings and Hearings
- Meeting Minutes or Summaries
- Agency Proposals
- Proposed Budgets and Tax Rates
- Land and Water Use
- Creation of Special Tax Districts
- School District Reports
- Zoning, Annexation and Land Use Changes

**Commercial Notices**

- Unclaimed Property, Banks or Governments
- Delinquent Tax Lists, Tax Deed Sales
- Government Property Sales
- Permit and License Applications

**Court Notices**

- Mortgage Foreclosures
- Name Changes
- Probate Rulings
- Divorces and Adoptions
- Orders to Appear in Court

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# ESSENTIAL ELEMENTS OF A PUBLIC NOTICE

Federal and state public notice statutes generally establish four fundamental criteria for a public notice.

Each of these elements are critical aspects of the checks and balances that public notice was designed to foster.



## 1. Accessible

Every citizen in the jurisdiction affected by the notice must have a realistic opportunity to read it



## 2. Archivable

Notices must be capable of being archived in a secure and publicly available format for the use of the judicial system, researchers and historians



## 3. Independent

Notices must be published by organizations independent of the government body or corporation whose plans or actions are the subject of the notice



## 4. Verifiable

There must be a way to verify that each notice was an original, unaltered notice and actually published in accordance with the law



### Types Of Public Notices

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