

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 6TH JUDICIAL CIRCUIT, IN AND FOR PASCO COUNTY, FLORIDA CASE NO.: 2010 CA 004439 ES BANK OF AMERICA, NA, Plaintiff(s), vs. LEON N. PHILLIPS, et al., Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 16, 2014, and entered in Case No. 2010 CA 004439 ES of the Circuit Court of the 6th Judicial Circuit in and for Pasco County, Florida, wherein BANK OF AMERICA, NA, is Plaintiff, and LEON N. PHILLIPS, et al., are Defendants, I will sell to the highest and best bidder for cash via online auction at www.pasco.realforeclose.com at 11:00 A.M. on the 2nd day of September, 2014, the following described property as set forth in said Final Judgment, to wit:

LOTS 19 AND 20, BLOCK 97,

A MAP OF THE TOWN OF ZEPHYRHILLS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE(S) 54, PUBLIC RECORDS OF PASCO COUNTY, FLORIDA. Property Address: 38104 9TH AVENUE, ZEPHYRHILLS, FLORIDA 33542-3956 and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mortgage. Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. 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 Cen-

ter, 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. Dated this 5th day of August, 2014. By: Marc Ruderman, Esq. FL Bar # 899585

Clarfield, Okon, Salomone & Pincus, P.L. 500 S. Australian Avenue, Suite 730 West Palm Beach, FL 33401 (561) 713-1400 - pleadings@cosplaw.com August 8, 15, 2014 14-04159P

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT IN AND FOR PASCO COUNTY, FLORIDA CASE NO: 51-2009-CA-009858-WS/J2 BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOME LOANS SERVICING, L.P., Plaintiff, vs. WALTER ANDERSON; UNKNOWN SPOUSE OF WALTER ANDERSON; UNKNOWN TENANT I; UNKNOWN TENANT II, and any unknown heirs, devisees, grantees, creditors, and other unknown persons or unknown spouses claiming by, through and under any of the above-named Defendants, Defendants. NOTICE is hereby given that the Clerk of the Circuit Court of Pasco County, Florida, will on the 9th day of September, 2014, at 11:00 AM, at www.pasco.realforeclose.com in accordance with Chapter 45 Florida Statutes, offer for

sale and sell at public outcry to the highest and best bidder for cash, the following-described property situate in Pasco County, Florida: Lot 1020, Seven Springs Homes Unit Five-B, Phase 1, according to map or plat thereof recorded in Plat Book 16, Pages 103-106, Public Records of Pasco County, Florida. pursuant to the Final Judgment entered in a case pending in said Court, the style of which is indicated above. Any person or entity claiming an interest in the surplus, if any, resulting from the foreclosure sale, other than the property owner as of the date of the Lis Pendens, must file a claim on same with the Clerk of Court within 60 days after the foreclosure sale. AMERICANS WITH DISABILITIES ACT. 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 Human Rights Office. 400 S. Ft. Harrison Ave., Ste. 500 Clearwater, FL 33756, (727) 464-4880(V) 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. DATED this 4th day of August, 2014. Moises Medina FB# 91853 Miranda Jackson, Esquire Florida Bar No: 98593 BUTLER & HOSCH, P.A. Mailing Address: 3185 South Conway Road, Suite E Orlando, Florida 32812 Telephone: (407) 381-5200 Fax: (407) 381-5577 Attorney for Plaintiff FL Pleadings@butlerandhosch.com B#H # 277406 August 8, 15, 2014 14-04161P

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA CIVIL ACTION CASE NO.: 51-2013-CA-000373-WS NATIONSTAR MORTGAGE LLC, Plaintiff, vs. DESO, LILLIAN E. et al, Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated July 9, 2014, and entered in Case No. 51-2013-CA-000373-WS of the Circuit Court of the Sixth Judicial Circuit in and for Pasco County, Florida in which Nationstar Mortgage LLC, is the Plaintiff and Derik George Deso, as an Heir of the Estate of Lillian E. Deso also known as Lillian Fanning Deso also known as Lillian Ellen Deso, deceased, Nicole Ellen Deso, as an Heir of the Estate of Lillian E. Deso also known as Lillian Fanning Deso also known as Lillian Ellen Deso, deceased, Oak Trail Apartments LLC doing business as Harbor Oaks Apartments, Park Richey Apartments doing business as Regency Palms Apartments, Pasco County, Florida, Pasco County, Florida Clerk of the Circuit Court, State of Florida, The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, or Other Claimants Claiming By, Through, Under or Against, Lillian E. Deso also known as Lillian Fanning Deso also known as Lillian Ellen Deso, deceased, are defendants, the Pasco County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on held online www.pasco.realforeclose.com in Pasco County, Florida, Pasco County, Florida at 11:00AM on the 28th day of August, 2014, the following described property as set forth in said Final Judgment of Foreclosure:

LOT 449 OF GULF HIGHLANDS, UNIT THREE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 12, AT PAGES 58

AND 59, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA. 7614 GULF HIGHLANDS DR PORT RICHEY FL 34668-1527 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: Public Information Dept., Pasco County Government Center 7530 Little Rd. New Port Richey, FL 34654 Phone: 727.847.8110 (voice) in New Port Richey 352.521.4274, ext 8110 (voice) in Dade City Or 711 for the hearing impaired Contact should be initiated at least seven days before the scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days. The court does not provide transportation and cannot accommodate such requests. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services. Dated in Hillsborough County, Florida, this 31st day of July, 2014 /s/ Ashley Arenas Ashley Arenas, Esq. FL Bar # 68141 Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743 (813) 221-9171 facsimile eService: servealaw@albertellilaw.com JR- 00901F01 August 8, 15, 2014 14-04091P

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR PASCO COUNTY CIVIL DIVISION CASE NO. 51-2012-CA-003305-CAAX-ES PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR IN INTEREST TO NATIONAL CITY REAL ESTATE SERVICES, LLC, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, INC., FORMERLY KNOWN AS NATIONAL CITY MORTGAGE CO., Plaintiff, vs. THERESA L. JACOBS; UNKNOWN SPOUSE OF THERESA L. JACOBS; IF LIVING, INCLUDING ANY UNKNOWN SPOUSE OF SAID DEFENDANT(S), IF REMARRIED, AND IF DECEASED, THE RESPECTIVE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, CREDITORS, LIENORS, AND TRUSTEES, AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER OR AGAINST THE NAMED DEFENDANT(S); BANK OF AMERICA, N.A.; BUILDERS AFFILIATED MORTGAGE SERVICES, LLC, A DISSOLVED COMPANY; WHETHER DISSOLVED OR PRESENTLY EXISTING, TOGETHER WITH ANY GRANTEEES, ASSIGNEES, CREDITORS, LIENORS, OR TRUSTEES OF SAID DEFENDANT(S) AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER, OR AGAINST DEFENDANT(S); UNKNOWN TENANT #1; UNKNOWN TENANT #2; Defendant(s) Notice is hereby given that, pursuant to a Final Summary Judgment of Foreclosure entered on 02/05/2014 in the above-styled cause, in the Circuit Court

of Pasco County, Florida, the office of Paula S. O'Neil clerk of the circuit court will sell the property situate in Pasco County, Florida, described as: LOT 2, BLOCK 1, MEADOW POINTE PARCEL 18, UNITS 1 & 3, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 37, PAGES 95 THROUGH 105, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA. at public sale, to the highest and best bidder, for cash, www.pasco.realforeclose.com at 11:00 o'clock, A.M, on September 9, 2014 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within 60 days after the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) for proceedings in New Port Richey; (352) 521-4274, ext. 8110 (V) for proceedings 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. Date: 07/31/2014 ATTORNEY FOR PLAINTIFF By /S/ Josh D. Donnelly Josh D. Donnelly Florida Bar #64788 THIS INSTRUMENT PREPARED BY: Law Offices of Daniel C. Consuegra 9204 King Palm Drive Tampa, FL 33619-1328 Phone: 813-915-8660 Attorneys for Plaintiff 91988 August 8, 15, 2014 14-04093P

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT CIVIL COURT OF THE SIXTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR PASCO COUNTY CIVIL DIVISION Case No. 51-2010-CA-006952WS Division J2 WELLS FARGO BANK, N.A. Plaintiff, vs. EDWARD O'TOOLE, PAMELA O'TOOLE AND UNKNOWN TENANTS/OWNERS, Defendants. Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on July 20, 2011, in the Circuit Court of Pasco County, Florida, Paula O'Neil, Clerk of the Circuit Court, will sell the property situated in Pasco County, Florida described as: LOT 64, HIDDEN LAKE ESTATES UNIT TWO, UNRECORDED, BEING A PORTION OF SECTION 30, TOWNSHIP 25 SOUTH, RANGE 17 EAST, PASCO COUNTY, FLORIDA, FURTHER DESCRIBED AS FOLLOWS: FOR A POINT OF REFERENCE, COMMENCE AT THE NORTHWEST CORNER OF SAID SECTION 30, THENCE RUN NORTH 89°51'41" EAST 2,790.00 FEET ALONG THE NORTH BOUNDARY OF SAID SECTION 30 TO THE POINT OF BEGINNING, THENCE CONTINUE NORTH 89°51'41" EAST 658.78 FEET. THENCE SOUTH 47°33'10" THENCE SOUTH 42°26'50" EAST 370.83 FEET, THENCE SOUTH 89°51'41" WEST 348.04 FEET, THENCE NORTH 45°08'19" WEST 515.69 FEET TO THE POINT OF CURVATURE, THENCE ALONG THE ARC OF A 50.0 FOOT RADIUS CURVE CONCAVED TO THE LEFT 78.54 FEET HAVING A CHORD THAT

BEARS NORTH 0°08'19" WEST, 70.71 FEET, THENCE NORTH 44°51'41" EAST 268.20 FEET TO THE UNIT OF BEGINNING. and commonly known as: 8989 FAIRCHILD COURT, NEW PORT RICHEY, FL 34654; including the building, appurtenances, and fixtures located therein, at public sale, to the highest and best bidder, for cash, www.pasco.realforeclose.com, on August 27, 2014 at 11:00 AM. Any persons claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext 8110 (V) in Dade City, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing impaired call 711. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services. By: Edward B. Pritchard Attorney for Plaintiff Invoice to: Edward B. Pritchard (813) 229-0900 x1309 Kass Shuler, P.A. P.O. Box 800 Tampa, FL 33601-0800 ForeclosureService@kasslaw.com 317300/1014990/jlb4 August 8, 15, 2014 14-04097P

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT CIVIL COURT OF THE SIXTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR PASCO COUNTY CIVIL DIVISION Case No. 51-2013-CA-006185WS Division J6 BRANCH BANKING AND TRUST COMPANY Plaintiff, vs. FRED A. KLINGER, JENNIFER H. KLINGER A/K/A JENNIFER A. HOUSTON, EAST GATE HOME OWNERS ASSOCIATION, INC., AND UNKNOWN TENANTS/OWNERS, Defendants. Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on July 14, 2014, in the Circuit Court of Pasco County, Florida, Paula O'Neil, Clerk of the Circuit Court, will sell the property situated in Pasco County, Florida described as:

A PORTION OF LOTS 41 AND 42 OF EAST GATE ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 7, PAGE 92, PUBLIC RECORDS OF PASCO COUNTY, FLORIDA, FURTHER DESCRIBED AS FOLLOWS: COMMENCE AT THE NORTHWEST CORNER OF SAID LOT 42; THENCE RUN ALONG THE NORTH LINE OF SAID LOT 42, S 89°31'02" E, 90.80 FEET FOR A POINT OF BEGINNING; THENCE CONTINUE S 89°31'02" E, 68.75 FEET; THENCE S 8°07'37" W, 150.23 FEET; THENCE 60 FEET ALONG THE ARC OF A CURVE TO THE LEFT, SAID CURVE HAVING A RADIUS OF 1,049.66 FEET AND A CHORD OF 59.99 FEET WHICH BEARS

N 89°03'38" W; THENCE N 4°51'07" E, 143.02 FEET TO THE POINT OF BEGINNING. and commonly known as: 6845 CAROB DR, NEW PORT RICHEY, FL 34653; including the building, appurtenances, and fixtures located therein, at public sale, to the highest and best bidder, for cash, www.pasco.realforeclose.com, on August 28, 2014 at 11:00 AM. Any persons claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext 8110 (V) in Dade City, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing impaired call 711. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services. By: Edward B. Pritchard Attorney for Plaintiff Invoice to: Edward B. Pritchard (813) 229-0900 x1309 Kass Shuler, P.A. P.O. Box 800 Tampa, FL 33601-0800 ForeclosureService@kasslaw.com 266400/1341777/jlb4 August 8, 15, 2014 14-04072P

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR PASCO COUNTY CIVIL DIVISION CASE NO. 51-2013-CA-004395-CAAX-ES CALIBER HOME LOANS, INC., Plaintiff, vs. GARY G. STUCK A/K/A GARY STUCK; UNKNOWN SPOUSE OF GARY G. STUCK A/K/A GARY STUCK; ROSE M. STUCK A/K/A ROSE STUCK; UNKNOWN SPOUSE OF ROSE M. STUCK A/K/A ROSE STUCK; IF LIVING, INCLUDING ANY UNKNOWN SPOUSE OF SAID DEFENDANT(S), IF REMARRIED, AND IF DECEASED, THE RESPECTIVE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, CREDITORS, LIENORS, AND TRUSTEES, AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER, OR AGAINST DEFENDANT(S); UNKNOWN TENANT #1; UNKNOWN TENANT #2; Defendant(s) Notice is hereby given that, pursuant to a Final Summary Judgment of Foreclosure entered on 05/21/2014 in the above-styled cause, in the Circuit Court of Pasco County, Florida, the office of Paula S. O'Neil clerk of the circuit court will sell the property situate in Pasco County, Florida, described as:

LOT 349 AND THE NORTH 10 FEET OF LOT 350, A REPLAT OF A REPLAT OF LAKE PADGETT SOUTH UNIT FOUR, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 20, PAGE 38, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA. at public sale, to the highest and best bidder, for cash, www.pasco.realforeclose.com at 11:00 o'clock, A.M, on September 22, 2014 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within 60 days after the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) for proceedings in New Port Richey; (352) 521-4274, ext. 8110 (V) for proceedings 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. Date: 07/31/2014 ATTORNEY FOR PLAINTIFF By /S/ Josh D. Donnelly Josh D. Donnelly Florida Bar #64788 THIS INSTRUMENT PREPARED BY: Law Offices of Daniel C. Consuegra 9204 King Palm Drive Tampa, FL 33619-1328 Phone: 813-915-8660 Attorneys for Plaintiff 152354-T August 8, 15, 2014 14-04095P

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT CIVIL COURT OF THE SIXTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR PASCO COUNTY CIVIL DIVISION Case No. 51-2013-CA-002870WS Division J6 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR J.P. MORGAN MORTGAGE ACQUISITION TRUST 2006-CH2, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-CH2 Plaintiff, vs. ALBERT VELEZ, MARIA D. VELEZ, ALBERT VELEZ, JR., CITIMORTGAGE, INC., AND UNKNOWN TENANTS/OWNERS, Defendants. Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on July 24, 2014, in the Circuit Court of Pasco County, Florida, Paula O'Neil, Clerk of the Circuit Court, will sell the property situated in Pasco County, Florida described as:

TRACT 1689 - COMMENCING AT THE SE CORNER OF SECTION 1, TOWNSHIP 24 SOUTH, RANGE 17 EAST, PASCO COUNTY, FLORIDA, GO THENCE SOUTH 89° 42' 13" W, ALONG THE SOUTH LINE OF SAID SECTION 1, A DISTANCE OF 823 FEET; THENCE GO NORTH 33° 24' 50" W, A DISTANCE OF 442.80 FEET; THENCE GO NORTH 23° 15' 45" E, A DISTANCE OF 1,290.37 FEET; THENCE GO SOUTH 89° 52' 35" W, A DISTANCE OF 776.16 FEET; THENCE GO SOUTH 64° 35' 45" W, A DISTANCE OF 830.25 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 64° 35' 45" W, A DISTANCE OF 166.05 FEET; THENCE GO SOUTH A DISTANCE OF 381.20 FEET;

THENCE GO NORTH 76° 30' 06" E, A DISTANCE OF 154.26 FEET; THENCE GO NORTH A DISTANCE OF 416.43 FEET TO THE POINT OF BEGINNING. and commonly known as: 15554 WAXWEED AVE, SPRING HILL, FL 34610; including the building, appurtenances, and fixtures located therein, at public sale, to the highest and best bidder, for cash, www.pasco.realforeclose.com, on September 12, 2014 at 11:00 AM. Any persons claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext 8110 (V) in Dade City, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing impaired call 711. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services. By: Edward B. Pritchard Attorney for Plaintiff Invoice to: Edward B. Pritchard (813) 229-0900 x1309 Kass Shuler, P.A. P.O. Box 800 Tampa, FL 33601-0800 ForeclosureService@kasslaw.com 246300/1336819/jlb4 August 8, 15, 2014 14-04145P

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 6TH JUDICIAL CIRCUIT, IN AND FOR PASCO COUNTY, FLORIDA CIVIL DIVISION:
CASE NO.: 51-2014-CA-000537-ES - EVERBANK, Plaintiff, vs. ROSS J. PULEO, JR A/K/A ROSS JOSEPH LI PULEO A/K/A ROSS J. PULEO; LAKE BERNADETTE COMMUNITY ASSOCIATION, INC.; LAKE BERNADETTE PROPERTY OWNERS ASSOCIATION, INC.; UNKNOWN TENANT; IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.
 NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 9th day of July, 2014, and entered in Case No. 51-2014-CA-000537-ES -, of the Circuit Court of the 6TH Judicial Circuit in and for Pasco County, Florida, wherein EVERBANK is the Plaintiff and ROSS J. PULEO, JR A/K/A ROSS JOSEPH LI PULEO A/K/A ROSS J. PULEO; LAKE BERNADETTE COMMUNITY ASSOCIATION, INC.; LAKE BERNADETTE PROPERTY OWNERS ASSOCIATION,

INC. and UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY are defendants. The Clerk of this Court shall sell to the highest and best bidder for cash, on the 26th day of August, 2014, at 11:00 AM on Pasco County's Public Auction website: www.pasco.realforeclose.com, pursuant to judgment or order of the Court, in accordance with Chapter 45, Florida Statutes, the following described property as set forth in said Final Judgment, to wit:
 LOT 49, BLOCK 3, LAKE BERNADETTE PARCEL 11, PHASE 2, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 46, PAGE 50, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA.
 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance.

Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext 8110 (V) in Dade City, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing impaired call 711. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services.
 Dated this 4th day of July, 2014.
 By: Julia Poletti, Esq.
 Bar Number: 100576
 Submitted by: Choice Legal Group, P.A. P.O. Box 9908 Fort Lauderdale, FL 33310-9908 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 eservice@clelegalgroup.com 09-40289 August 8, 15, 2014 14-04153P

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 6TH JUDICIAL CIRCUIT, IN AND FOR PASCO COUNTY, FLORIDA CASE No.: 2010-CA-007421-ES BANK OF AMERICA, N.A., Plaintiff, vs. RUSSELL P. HOLLAND, et al., Defendants,
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 12, 2014, and entered in Case No. 2010-CA-007421-ES of the Circuit Court of the 6th Judicial Circuit in and for Pasco County, Florida, wherein BANK OF AMERICA, N.A., is Plaintiff, and RUSSELL P. HOLLAND, et al., are Defendants, I will sell to the highest and best bidder for cash via online auction at www.pasco.realforeclose.com at 11:00 A.M. on the 27th day of August, 2014, the following described property as set forth in said Final Judgment, to wit:
 BEGIN 834.67 FEET SOUTH AND 3639.39 FEET EAST OF THE SOUTHEAST CORNER OF LOT 49, LAKE PADGETT ESTATES, AS PER PLAT RECORDED IN PLAT BOOK 8, OAGE 117, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA; THENCE 117.69

FIRST INSERTION

FEET ALONG THE ARC OF A CURVE CONCAVE TO THE NORTHEAST WITH A CHORD BEARING SOUTH 66 DEGREES 55' 18" E. 114.81 FEET; THENCE SOUTH 88 DEGREES 57' 30" E 53.85 FEET; THENCE NORTH 01 DEGREES 02' 30" E 147 FEET TO THE WATERS OF A CANAL; THENCE WESTERLY ALONG SAID WATERS TO A POINT THAT IS NORTH 45 DEGREES 06' 53" E 173 FEET FROM P.O.B.; THENCE SOUTH 45 DEGREES 06' 53" W 173 FEET TO THE P.O.B SAID LANDS BEING LOCATED WITHIN SECTION 19, TOWNSHIP 26 SOUTH, RANGE 19 EAST. (476)
 Property Address: 4001 12th Avenue N. St. Petersburg, FL 33713
 and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mortgage.
 Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.
 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.
 Dated this 5th day of August, 2014.
 By: Marc Ruderman, Esq.
 Fl. Bar # 899585
 Clarfield, Okon, Salomone & Pincus, P.L. 500 S. Australian Avenue, Suite 730 West Palm Beach, FL 33401 (561) 713-1400 - pleadings@cosplaw.com August 8, 15, 2014 14-04157P

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA GENERAL JURISDICTION DIVISION
Case No. 51-2010-CA-000389 ES Bank of America, N.A., Plaintiff, vs. Diana G. Smith; et al., Defendants.
 NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling Foreclosure Sale dated May 22, 2014 entered in Case No. 51-2010-CA-000389 ES of the Circuit Court of the Sixth Judicial Circuit, in and for Pasco County, Florida, wherein Bank of America, N.A. is the Plaintiff and Diana G. Smith; Unknown Spouse of Diana G. Smith; Any And All Unknown Parties Claiming By, Through, Under And Against The Herein Named Individual Defendant(S) Who Are Not Known To Be Dead Or Alive, Whether Said Unknown Parties May Claim An Interest As Spouses, Heirs, Devisees, Grantees Or Other Claimants; John Doe; Jane Doe are the Defendants, that the Clerk of Courts will sell to the highest and best bidder for cash by electronic sale at www.pasco.realforeclose.com, beginning at 11:00 AM on the 25th day of August, 2014, the following described property as set forth in said Final Judgment, to wit:
 THE EAST 150 FEET OF THE WEST 317.50 FEET OF THE EAST 660 FEET OF THE NORTH 1/2 OF THE SOUTH 1/2 OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 18, TOWNSHIP 24 SOUTH, RANGE 18 EAST, PASCO COUNTY, FLORIDA; LESS THE NORTH 25.0 FEET FOR

ROAD RIGHT-OF-WAY; TOGETHER WITH A 1997 PIONEER DOUBLE-WIDE MOBILE HOME, VIN# PH2408GA2495A AND VIN# PH2408GA2495B AND TITLE #S 74962990 AND 74962993.
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext 8110 (V) in Dade City, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing impaired call 711. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services.
 Dated this 4th day of August, 2014.
 By: Jimmy Edwards, Esq.
 Florida Bar No. 81855
 BROCK & SCOTT, PLLC Attorney for Plaintiff
 1501 N.W. 49th Street, Suite 200 Ft. Lauderdale, FL 33309 Phone: (954) 618-6955, ext. 6209 Fax: (954) 618-6954 FLCourtDocs@brockandscott.com File # 13-F01390 August 8, 15, 2014 14-04151P

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 6TH JUDICIAL CIRCUIT, IN AND FOR PASCO COUNTY, FLORIDA CASE No.: 2013 CA 003013 WS THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS SUCCESSOR TRUSTEE FOR JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2005-2 NOVASTAR HOME EQUITY LOAN ASSET BACKED CERTIFICATES, SERIES 2005-2, Plaintiff(s), vs. Patricia A. Walther, et al., Defendant(s).
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 9, 2014, and entered in Case No. 2013 CA 003013 WS of the Circuit Court of the 6th Judicial Circuit in and for Pasco County, Florida, wherein THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS SUCCESSOR TRUSTEE FOR JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2005 2 NOVASTAR HOME EQUITY LOAN ASSET BACKED CERTIFICATES, SERIES 2005 2, is Plaintiff, and Patricia A. Walther, et al., are Defendants, I will sell to the highest and best bidder for cash via online auction at www.pasco.realforeclose.com at 11:00 A.M. on the 2nd day of September, 2014, the following described property as set forth in said Final Judgment, to wit:
 LOT 1274, REGENCY PARK, UNIT EIGHT, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 14, PAGES 120 AND 121, OF THE PUBLIC RE-

CORDS OF PASCO COUNTY, FLORIDA.
 Property Address: 7834 BLOOMFIELD DRIVE, PORT RICHEY, FLORIDA 34668
 and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mortgage.
 Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.
 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.
 Dated this 5th day of August, 2014.
 By: Marc Ruderman, Esq.
 Fl. Bar # 899585
 Clarfield, Okon, Salomone & Pincus, P.L. 500 S. Australian Avenue, Suite 730 West Palm Beach, FL 33401 (561) 713-1400 - pleadings@cosplaw.com August 8, 15, 2014 14-04160P

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT IN AND FOR PASCO COUNTY, FLORIDA CASE NO: 51-2011-CA-005417-WS/J3 BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP Plaintiff, vs. SUSAN PERLOWSKI A/K/A SUSAN M. PERLOWSKI (PERSONAL REPRESENTATIVE ESTATE OF ANDREW T. WOODY); UNKNOWN SPOUSE OF SUSAN PERLOWSKI A/K/A SUSAN M. PERLOWSKI; UNKNOWN TENANT I; UNKNOWN TENANT II; ANDREW T. WOODY A/K/A ANDREW THOMAS WOODY (DECEASED); HELEN T. WOODY; STATE OF FLORIDA, DEPARTMENT OF REVENUE; UNITED STATES OF AMERICA; BANK OF AMERICA, NA; SHADOW RIDGE HOMEOWNERS' ASSOCIATION, INC.; SHADOW RIDGE CLUSTER HOMEOWNERS' ASSOCIATION, INC.; BOARD OF COUNTY COMMISSIONERS OF PASCO COUNTY, FLORIDA, and any unknown heirs, devisees, grantees, creditors, and other unknown persons or unknown spouses claiming by, through and under any of the above-named Defendants, Defendants.
 NOTICE is hereby given that the Clerk of the Circuit Court of Pasco County, Florida, will on the 9th day of September, 2014, at 11:00 AM, at www.pasco.realforeclose.com, offer for sale and sell at public outcry to the highest and best bidder for cash, the following-described property situate in Pasco County, Florida:
 LOT 36, SHADOW RIDGE,

ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 17, PAGE 41-43 INCLUSIVE, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA.
 pursuant to the Final Judgment entered in a case pending in said Court, the style of which is indicated above.
 Any person or entity claiming an interest in the surplus, if any, resulting from the foreclosure sale, other than the property owner as of the date of the Lis Pendens, must file a claim on same with the Clerk of Court within 60 days after the foreclosure sale.
 AMERICANS WITH DISABILITIES ACT. 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 Human Rights Office, 400 S. Ft. Harrison Ave., Ste. 500 Clearwater, FL 33756, (727) 464-4880(V) 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.
 DATED this 4th day of August, 2014.
 Moises Medina FB# 91853 Nathan Ferris Stenstrom, Esquire Florida Bar No: 98792 BUTLER & HOSCH, P.A. Mailing Address: 3185 South Conway Road, Suite E Orlando, Florida 32812 Telephone: (407) 381-5200 Fax: (407) 381-5577 Attorney for Plaintiff Service of Pleadings Email: FLpleadings@butlerandhosch.com B&H # 304592 August 8, 15, 2014 14-04162P

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR PASCO COUNTY CIVIL DIVISION
CASE NO. 51-2013-CA-002896-CAAX-WS JPMC SPECIALTY MORTGAGE LLC, Plaintiff, vs. TERRY P. SMITH; UNKNOWN SPOUSE OF TERRY P. SMITH; ELLEN J. SMITH; UNKNOWN SPOUSE OF ELLEN J. SMITH; IF LIVING, INCLUDING ANY UNKNOWN SPOUSE OF SAID DEFENDANT(S), IF REMARRIED, AND IF DECEASED, THE RESPECTIVE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, CREDITORS, LIENORS, AND TRUSTEES, AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER OR AGAINST THE NAMED DEFENDANT(S); UNKNOWN TENANT #1; UNKNOWN TENANT #2; Defendant(s)
 Notice is hereby given that, pursuant to a Final Summary Judgment of Foreclosure entered on 03/05/2014 in the above-styled cause, in the Circuit Court of Pasco County, Florida, the office of Paula S. O'Neil clerk of the circuit court will sell the property situate in Pasco County, Florida, described as:
 LOT 1281, BEACON WOODS VILLAGE 5-C, ACCORDING TO THE PLAT THEREOF, RECORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT, PASCO COUNTY, FLORIDA. PLAT BOOK 11, PAGES 130 AND 131. AND LOT 1281-A, BEACON WOODS

VILLAGE 5-D, ACCORDING TO THE PLAT THEREOF RECORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT, PASCO COUNTY, FLORIDA PLAT BOOK 14, PAGES 16 AND 17.
 at public sale, to the highest and best bidder, for cash, www.pasco.realforeclose.com at 11:00 o'clock, A.M, on September 26, 2014
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within 60 days after the sale.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) for proceedings in New Port Richey; (352) 521-4274, ext. 8110 (V) for proceedings 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.
 Date: 08/01/2014 ATTORNEY FOR PLAINTIFF By /S/ Josh D. Donnelly Josh D. Donnelly Florida Bar #64788 THIS INSTRUMENT PREPARED BY: Law Offices of Daniel C. Consuegra 9204 King Palm Drive Tampa, FL 33619-1328 Phone: 813-915-8660 Attorneys for Plaintiff 153763 August 8, 15, 2014 14-04130P

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT, IN AND FOR PASCO COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 51-2012-CA-007566-XXXX-WS DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR JPMORGAN MORTGAGE ACQUISITION TRUST 2007-CH3, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-CH3 Plaintiff, vs. MADONNA K. FREEMAN, et al Defendants.
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated July 10, 2014, and entered in Case No. 51-2012-CA-007566-XXXX-WS of the Circuit Court of the SIXTH Judicial Circuit in and for PASCO COUNTY, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR JPMORGAN MORTGAGE ACQUISITION TRUST 2007-CH3, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-CH3, is Plaintiff, and MADONNA K. FREEMAN, et al are Defendants, the clerk will sell to the highest and best bidder for cash, beginning at 11:00 AM at www.pasco.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 10 day of September, 2014, the following described property as set forth in said Final Judgment, to wit:
 Lot 2028, BEACON WOODS, VILLAGE 11-C, according to the plat thereof, recorded in Plat Book 15, Page 42 of the Public Records of Pasco County, Florida. AND Lot 2028-A, BEACON WOODS, VILLAGE 11-D, according to the plat thereof, recorded in Plat Book

18, page 80 of the public records of Pasco County, Florida.
 Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext 8110 (V) in Dade City, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven (7) days; if you are hearing or voice impaired, call 711.
 The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation services.
 Dated: July 31, 2014
 By: /s/ Lindsay R. Dunn Phelan Hallinan, PLC Lindsay R. Dunn, Esq., Florida Bar No. 55740 Emilio R. Lenzi, Esq., Florida Bar No. 0668273 Phelan Hallinan, PLC Attorneys for Plaintiff 2727 West Cypress Creek Road Ft. Lauderdale, FL 33309 Tel: 954-462-7000 Fax: 954-462-7001 Service by email: FL.Service@PhelanHallinan.com PH # 35422 August 8, 15, 2014 14-04134P

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR PASCO COUNTY GENERAL JURISDICTION DIVISION
CASE NO. 2012-CA-001607 US BANK, N.A., AS TRUSTEE FOR THE CERIFICATE HOLDERS OF BANC OF AMERICA FUNDING 2008-F1 TRUST, MORTGAGE PASS-THROUGH CERIFICATES, SERIES 2008-F1, Plaintiff, vs. EVE TURCO, et al., Defendants.
 NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered July 3, 2014 in Civil Case No. 2012-CA-001607 of the Circuit Court of the SIXTH Judicial Circuit in and for Pasco County, Dade City, Florida, wherein US BANK, N.A., AS TRUSTEE FOR THE CERIFICATE HOLDERS OF BANC OF AMERICA FUNDING 2008-F1 TRUST, MORTGAGE PASS-THROUGH CERIFICATES, SERIES 2008-F1 is Plaintiff and EVE TURCO A/K/A EVE A. TURCO, NATIONSBANK, NA N/K/A BANK OF AMERICA, BEACON WOODS CIVIC ASSOCIATION, INC., UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, UNKNOWN SPOUSE OF EVE TURCO A/K/A EVE A. TURCO, are Defendants, the Clerk of Court will sell to the highest and best bidder for cash electronically at www.pasco.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 2nd day of September, 2014 at 11:00 AM on the following described property as set forth in said

Summary Final Judgment, to-wit: Lot 208, BEACON WOODS, VILLAGE 3-B, according to plat thereof recorded in Plat Book 11, Pages 41 and 42, Public Records of Pasco County, Florida.
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within 60 days after the sale.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you to the provision of certain assistance. Within two (2) working days of your receipt of this (describe notice/order) please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext. 8110 (V) in Dade City; via 1-800-955-8771 if you are hearing impaired. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding disabled transportation services.
 Heidi Sasha Kirlaw, ESQ
 FLA.BAR #56397
 for Brian Hummel, Esq.
 Fla. Bar No.: 46162
 McCalla Raymer, LLC Attorney for Plaintiff 225 E. Robinson St. Suite 660 Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccallaraymer.com 3162020 13-02088-4 August 8, 15, 2014 14-04149P

SECOND INSERTION

NOTICE OF ACTION IN THE COUNTY COURT IN AND FOR PASCO COUNTY, FLORIDA **CIVIL DIVISION CASE NO.: 51-2014-CC-001154-WS**
AUTUMN OAKS HOMEOWNERS' ASSOCIATION, INC., Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY THROUGH, UNDER OR AGAINST STEVEN R. FRANTZ, Defendants.
 TO: UNKNOWN HEIRS AND/OR BENEFICIARIES OF STEVEN R. FRANTZ, DECEASED 18660 AUTUMN LAKE BLVD. HUDSON, FL 34667
 YOU ARE NOTIFIED that an action to foreclose a lien on the following property in Pasco County, Florida:
 Lot 49, Autumn Oaks Unit One, according to the plat thereof as recorded in Plat Book 26, Page(s) 30 through 33, of the Public Records of Pasco County, Florida.
 A lawsuit has been filed against you and you are required to serve a copy of your written defenses, if any, on or before 30 days after the first publication of this Notice of Action, on Steven H. Mezer, Plaintiff's Attorney, whose address is P.O. Box 3913, Tampa, Florida 33601, and file the original with this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition. *on or Before Sep 1, 2014
 This notice shall be published once each week for four consecutive weeks in the Business Observer.
 In accordance with the Americans with Disabilities Act, 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 provisions of certain assistance. Please contact the Public Information Department, Pasco County Government Center, 7530 Little Road, New Port Richey, FL 34654 or telephone (727) 847-8110 within two (2) days of your receipt of this Notice; if you are hearing impaired, dial 711.
 WITNESS my hand and the seal of this Court on this 23 day of July, 2014.
 Paula S. O'Neil,
 Clerk of Court
 By: /s/ Jennifer Lashley
 Steven H. Mezer, Esq.
 BUSH ROSS, P.A.
 P. O. Box 3913
 Tampa, FL 33601
 Telephone: (813) 224-9255
 Counsel for Plaintiff
 1662765.v1
 August 1, 8, 15, 22, 2014 14-03954P

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 6TH JUDICIAL CIRCUIT, IN AND FOR PASCO COUNTY, FLORIDA **CIVIL DIVISION CASE NO.: 51-2014-CA-000042-WS - FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff, vs. DONALD MEYER A/K/A DONALD L. MEYER, et al., Defendants.**
 TO: DONALD MEYER A/K/A DONALD L. MEYER
 LAST KNOWN ADDRESS: 3704 BEECHWOOD DR, HOLIDAY, FL 34691
 YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:
 LOT 365, TAHITIAN HOMES UNIT SIX, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 11, PAGE(S) 115 AND 116, 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 it, on Choice Legal Group, P.A., Attorney for Plaintiff, whose address is 1800 NW 49TH STREET, SUITE 120, FT. LAUDERDALE FL 33309 on or before Aug 18 2014, a date which is within thirty (30) days after the first publication of this Notice in the (Please publish in BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.
 If you are a person with a disability who needs 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 Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) for proceedings in New Port Richey; (352) 521-4274, ext. 8110 (V) for proceedings 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 or voice impaired, call 711.
 WITNESS my hand and the seal of this Court on this 23 day of July.
 PAULA S. O'NEIL
 As Clerk of the Court
 By /s/ Jennifer Lashley
 As Deputy Clerk
 Choice Legal Group, P.A.
 Attorney for Plaintiff
 1800 NW 49TH STREET, SUITE 120
 FT. LAUDERDALE FL 33309
 13-01219
 August 1, 8, 2014 14-03953P

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT IN AND FOR PASCO COUNTY, FLORIDA **CASE NO: 51-2014-CA-000203-CAAX-WS**
FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FNMA") Plaintiff, vs. MATTHEW A. LAPING, ET AL., Defendants.
 TO: CHARLENE A. LAPING 2832 MANNING DRIVE TRINITY, FL 34655
 UNKNOWN TENANT I 2832 MANNING DRIVE TRINITY, FL 34655
 UNKNOWN TENANT II 2832 MANNING DRIVE TRINITY, FL 34655
 LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN
 YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit:
 LOT 178, TRINITY WEST, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 45, PAGES 135 THROUGH 147, 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 it on Amanda A. Shough Butler & Hosch, P.A., 3185 South Conway Road, Suite E, Orlando, Florida 32812 and file the original with the Clerk of the above-styled Court on or before 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint. *on or before Aug 18, 2014
 AMERICANS WITH DISABILITIES ACT. 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 Human Rights Office. 400 S. Ft. Harrison Ave., Ste. 500 Clearwater, FL 33756. (727) 464-4880(V) 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.
 WITNESS my hand and seal of said Court on the 23 day of July, 2014.
 Paula S. O'Neil
 Clerk of the Circuit Court
 (COURT SEAL) By: /s/ Jennifer Lashley
 Deputy Clerk
 Amanda A. Shough
 Butler & Hosch, P.A.,
 3185 South Conway Road, Suite E,
 Orlando, Florida 32812
 B&H # 339706
 August 1, 8, 2014 14-03952P

SECOND INSERTION

NOTICE OF ACTION IN THE SIXTH JUDICIAL CIRCUIT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA. **CIVIL DIVISION CASE NO. 51-2014-CA-01513 WS/J6**
UCN: 512014CA001513XXXXXX
US BANK NA AS LEGAL TITLE TRUSTEE FOR TRUMAN 2012 SC2 TITLE TRUST, Plaintiff, vs. STEPHANIE S. O'NEIL A/K/A STEPHANIE O'NEIL A/K/A STEPHANIE SINCLAIR O'NEIL, et al., Defendants.
 TO: STEPHANIE S. O'NEIL A/K/A STEPHANIE O'NEIL A/K/A STEPHANIE SINCLAIR O'NEIL
 Last Known Address
 3055 HOLIDAY LAKE DR HOLIDAY, FL 34691
 Current Residence is Unknown
 YOU ARE NOTIFIED that an action to foreclose a mortgage on the following described property in Pasco County, Florida:
 LOT 1084, HOLIDAY LAKE ESTATES UNIT 14, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 10, PAGE 63, 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 it on DOUGLAS C. ZAHM, P.A., Plaintiff's attorney, whose address is 12425 28th Street North, Suite 200, St. Petersburg, FL 33716, on or before Aug 18 2014 or within thirty (30) days after the first publication of this Notice of Action, and file the original with the Clerk of this Court at West Pasco County Judicial Center, 7530 Little Road, New Port Richey, FL 34654, either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint or petition.
 ANY PERSONS WITH A DISABILITY REQUIRING REASONABLE ACCOMMODATIONS SHOULD CALL NEW PORT RICHEY (813) 847-8110; DADE CITY (352) 521-4274 EXT 8110; TDD 1-800-955-8771 VIA FLORIDA RELAY SERVICE, NO LATER THAN SEVEN (7) DAYS PRIOR TO ANY PROCEEDING.
 WITNESS my hand and seal of the Court on this 23 day of July, 2014.
 Paula S. O'Neil - AWS
 Clerk of the Circuit Court (SEAL) By: /s/ Jennifer Lashley
 Deputy Clerk
 DOUGLAS C. ZAHM, P.A.
 Plaintiff's attorney
 12425 28th Street North, Suite 200
 St. Petersburg, FL 33716
 888140337
 August 1, 8, 2014 14-03958P

SECOND INSERTION

NOTICE OF RESCHEDULING FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, FLORIDA **CIVIL ACTION CASE NO.: 51-2010-CA-004595-WS**
SECTION: J2
SUNTRUST MORTGAGE, Plaintiff, v. JEFFREY C. SEGER A/K/A JEFFREY SEGER, et al., Defendant(s).
 NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated July 9, 2014 and entered in Case No. 2010-CA-004595 WS of the Circuit Court of the Sixth Judicial Circuit in and for Pasco County, Florida in which SUNTRUST MORTGAGE, is the Plaintiff and JEFFREY C. SEGER A/K/A JEFFREY SEGER; are defendants, I will sell to the highest and best bidder for cash at www.pasco.realforeclose.com, in accordance with chapter 45 Florida Statutes, Pasco County, Florida at 11:00 am on the 15th day of August, 2014, the following described property as set forth in said Final Judgment of Foreclosure:
 LOT 463, ALOHA GARDENS, UNIT SIX, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 10, PAGES 69 AND 70, OF THE PUBLIC RECORDS OF PASCO COUNTY, FLORIDA.
 Property Address: 3425 Nixon Rd., Holiday, FL 34691
 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.
 See Americans with Disabilities Act
 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 Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) for proceedings in New Port Richey; (352) 521-4274, ext. 8110 (V) for proceedings 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 or voice impaired, call 711.
 /s/ Damian Waldman, Esq.
 Damian Waldman, Esq.
 Florida Bar No.: 0090502
 Shannon Michelle Harp, Esq.
 Florida Bar No.: 101936
 Joseph Sagginario, Esq.
 Florida Bar No. 100588
 Law Offices of
 Damian G. Waldman, P.A.
 13575 58th Street North, Suite 113
 Clearwater, FL 33760
 Telephone: (727) 538-4160
 Facsimile: (727) 538-4201
 Email 1: damian@dwardmanlaw.com
 Email 2: michelle@dwardmanlaw.com
 Email 3: joseph@dwardmanlaw.com
 E-Service: service@dwardmanlaw.com
 Attorneys for Plaintiff
 August 1, 8, 2014 14-04066P

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT IN AND FOR PASCO COUNTY, FLORIDA **Case No. 2013 CA 6004 WS**
REGIONS BANK, SUCCESSOR BY MERGER TO AMSOUTH BANK, Plaintiff, vs. JOHN GILMARTIN; UNKNOWN SPOUSE OF JOHN GILMARTIN; LINDA GILMARTIN; ANY UNKNOWN PARTY WHO MAY CLAIM AS HEIR, DEVISEE, GRANTEE, ASSIGNEE, LIENOR, CREDITOR, TRUSTEE, OR OTHER CLAIMANT, BY, THROUGH, UNDER OR AGAINST THOMAS C. GILMARTIN; VETERANS VILLAS I HOMEOWNERS ASSOCIATION, INC.; BOARD OF COUNTY COMMISSIONER OF PASCO COUNTY; VETERAN'S VILLAS HOMEOWNERS' ASSOCIATION, INC.; CAPITAL ONE BANK (USA), NA LVNV FUNDING, LLC AS ASSIGNEE OF SEARS; AND UNKNOWN TENANT, Defendants.
 TO: ANY UNKNOWN PARTY WHO MAY CLAIM AS HEIR, DEVISEE, GRANTEE, ASSIGNEE, LIENOR, CREDITOR, TRUSTEE, OR OTHER CLAIMANT, BY, THROUGH, UNDER OR AGAINST THOMAS C. GILMARTIN, last known address 4706 46th Street, Woodside, New York 11377.
 Notice is hereby given to the ANY UNKNOWN PARTY WHO MAY CLAIM AS HEIR, DEVISEE, GRANTEE, ASSIGNEE, LIENOR, CREDITOR, TRUSTEE, OR OTHER CLAIMANT, BY, THROUGH, UNDER OR AGAINST THOMAS C. GILMARTIN that an action to foreclose on the following property in PASCO County, Florida:
 Legal: LOT 64, VETERANS VILLAS PHASE ONE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 17, PAGE(S) 6 AND 7, 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 it on Leslie S. White, Esquire, the Plaintiff's attorney, whose address is 109 E. Church Street, 5th floor, P.O. Box 3146, Orlando, Florida 32802-3146 on or before Aug 18 2014, 2014 and file the original with the clerk of the court either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.
 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.
 DATED ON JUL 23 2014.
 PASCO County
 Clerk of the Circuit Court
 By: /s/ Jennifer Lashley
 Deputy Clerk
 Leslie S. White, Esquire
 Plaintiff's attorney
 109 E. Church Street, 5th floor
 P.O. Box 3146
 Orlando, Florida 32802-3146
 August 1, 8, 2014 14-03957P

SECOND INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR PASCO COUNTY **GENERAL JURISDICTION DIVISION CASE NO. 2010CA000775WS**
FINANCIAL FREEDOM ACQUISITION, LLC, Plaintiff, vs. ALL UNKNOWN HEIRS, CREDITOR, DEVISEES, GRANTEES, ASSIGNEES LIENORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AND INTEREST BY, THROUGH, UNDER OR AGAINST, THE WILLIAM BARCOSKI TRUST AGREEMENT DATED DECEMBER 18TH 1990, ET AL. Defendant(s).
 TO: THE UNKNOWN BENEFICIARIES OF THE WILLIAM BARCOSKI TRUST AGREEMENT DATED DECEMBER 18TH 1990
 whose residence is unknown if he/ she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.
 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:
 LOT 1444, EMBASSY HILLS UNIT TWELVE, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 14, PAGES 136-137, 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 it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before Aug 18 2014/(30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.
 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 the seal of this Court at Pasco County, Florida, this 23 day of July, 2014.
 Paula S. O'Neil, Ph.D.,
 Clerk & Comptroller
 CLERK OF THE CIRCUIT COURT
 BY: /s/ Jennifer Lashley
 DEPUTY CLERK
 ROBERTSON, ANSCHUTZ, AND SCHNEID, PL
 ATTORNEY FOR PLAINTIFF
 6409 CONGRESS AVENUE,
 SUITE 100
 BOCA RATON, FL 33487
 PRIMARY EMAIL:
 mail@rasflaw.com
 13-24143 - SuY
 August 1, 8, 2014 14-04036P

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT, IN AND FOR PASCO COUNTY, FLORIDA **CASE NO: 2013CA005315CAAXES/J5**
NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, Plaintiff, vs. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF EVAN H. ANTHONY AKA EVAN HAINES ANTHONY, DECEASED; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; LYNN CAVALL; SCOTT ANTHONY; UNKNOWN TENANT # 1 IN POSSESSION OF THE PROPERTY; UNKNOWN TENANT # 1 IN POSSESSION OF THE PROPERTY; Defendants
 To the following Defendant(s):
 SCOTT ANTHONY
 Last Known Address
 35836 VIRGINIA AVE
 DADE CITY, FL 33523
 YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:
 THE EASTERLY 7.5 FEET OF LOT 6 AND ALL OF LOTS 7 AND 8 AND THE WEST 1/2 OF LOT 9, BLOCK 10, GOLF COURSE ESTATES, A SUBDIVISION AS PER PLAT THEREOF RECORDED IN PLAT BOOK 2, PAGE(S) 64, 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 it, on Marinosci Law Group, P.C., Attorney for Plaintiff, whose address is 100 W. Cypress Creek Road, Suite 1045, Fort Lauderdale, Florida 33309, within thirty (30) days after the first publication of this Notice in the BUSINESS OBSERVER file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.
 This notice is provided pursuant to Administrative Order No. 2.065.
 IN ACCORDANCE WITH THE AMERICANS WITH DISABILITIES ACT, If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you to the provision of certain assistance. Within two (2) working days of your receipt of this (describe notice/order) please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext. 8110 (V) in Dade City; via 1-800-955-8771 if you are hearing impaired. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding disabled transportation services.
 WITNESS my hand and the seal of this Court this 28 day of July, 2014.
 PAULA S. O'NEIL
 As Clerk of the Court
 By /s/ Christopher Piscitelli
 As Deputy Clerk
 Submitted by:
 Marinosci Law Group, P.C.
 100 W. Cypress Creek Road,
 Suite 1045
 Fort Lauderdale, FL 33309
 Telephone: (954) 644-8704
 Telefacsimile: (954) 772-9601
 Our File Number: 13-10571
 August 1, 8, 2014 14-04048P

SECOND INSERTION

NOTICE OF APPLICATION FOR TAX DEED 201400196 (SENATE BILL NO. 163)

NOTICE IS HEREBY GIVEN, that US BANK AS C/F FL DUNDEE LIEN INV LLC the holder of the following certificate has filed said certificate for a tax deed to be issued thereon. The certificate number and year of issuance, the description of the property, and the names in which it was assessed are as follows:

Certificate No. 0910186
Year of Issuance: June 1, 2010
Description of Property:
26-24-16-0040-00000-0130 ENCHANTED PINES UNRECORDED (REPLAT OF LOT 9 BLOCK 2 GULF COAST ACRES NO 1 PB 5 PG 84) LOT 13 & LOT 14 EXC WEST 10.00 FT & WEST 10.00 OF LOT 12 DESC AS COM SE COR LOT 9 BLOCK 2 TH N39DEG37' 00"E ALG EAST BOUNDARY OF LOT 9 BLOCK 2 102.62 FT TH N89DEG56' 55"W 590.00 FT FOR POB TH N89DEG56' 55"W 100.00 FT TH N39DEG37' 00"E 102.61 FT TH S89DEG56' 55"E 100.00 FT TH S39DEG37' 00"W 102.61 FT TO POB ALSO 1/37 INTEREST IN LOT 26 (RECREATION AREA) DESC AS COM SE COR LOT 9 BLOCK 2 UNIT 1 GULF COAST ACRES TH N89DEG56' 55"W ALG S BOUNDARY OF LOT 9 600.00 FT FOR POB TH N89DEG56' 55"E 250.00 FT TH N39DEG37' 00"E 83.16 FT TH S89DEG56' 55"E 250.00 FT TH S39DEG37' 00"W 83.16 FT TO POB OR 8255 PG 261

Name (s) in which assessed:
DENTON II LLC
JONATHAN R POLITANO
All of said property being in the County of Pasco, State of Florida.
Unless such certificate shall be deemed according to law the property described in such certificate shall be sold to the highest bidder FOR CASH at the Clerk and Comptrollers Office 38053 Live Oak Ave, 2nd Floor on the 28th day of AUGUST, 2014 at 10:00 AM.

Dated this 14th day of JULY, 2014.
Office of Paula S. O'Neil
CLERK & COMPTROLLER
BY: /s/ Susannah Hennessy
Deputy Clerk
July 25; Aug. 1, 8, 15, 2014 14-03828P

SECOND INSERTION

NOTICE OF APPLICATION FOR TAX DEED 201400192 (SENATE BILL NO. 163)

NOTICE IS HEREBY GIVEN, that US BANK AS C/F FL DUNDEE LIEN INV LLC the holder of the following certificate has filed said certificate for a tax deed to be issued thereon. The certificate number and year of issuance, the description of the property, and the names in which it was assessed are as follows:

Certificate No. 0909304
Year of Issuance: June 1, 2010
Description of Property:
21-25-17-0140-22900-0420 MOON LAKE NO 14 PB 6 PGS 22 TO 25 LOTS 42 & 43 BLK 229 OR 5432 PG 1710
Name (s) in which assessed:
KEITH WEST
NATHAN ARNOLD
All of said property being in the County of Pasco, State of Florida.

Unless such certificate shall be deemed according to law the property described in such certificate shall be sold to the highest bidder FOR CASH at the Clerk and Comptrollers Office 38053 Live Oak Ave, 2nd Floor on the 28th day of AUGUST, 2014 at 10:00 AM.
Dated this 14th day of JULY, 2014.
Office of Paula S. O'Neil
CLERK & COMPTROLLER
BY: /s/ Susannah Hennessy
Deputy Clerk
July 25; Aug. 1, 8, 15, 2014 14-03824P

SECOND INSERTION

NOTICE OF APPLICATION FOR TAX DEED 201400193 (SENATE BILL NO. 163)

NOTICE IS HEREBY GIVEN, that US BANK AS C/F FL DUNDEE LIEN INV LLC the holder of the following certificate has filed said certificate for a tax deed to be issued thereon. The certificate number and year of issuance, the description of the property, and the names in which it was assessed are as follows:

Certificate No. 0909333
Year of Issuance: June 1, 2010
Description of Property:
21-25-17-0150-24600-0090 MOON LAKE ESTATES UNIT 15 PB 6 PGS 65A 66 & 67 LOTS 9 & 10 BLOCK 246 OR 8202 PG 1120
Name (s) in which assessed:
JONATHAN R POLITANO
VERONA V LLC
All of said property being in the County of Pasco, State of Florida.

Unless such certificate shall be deemed according to law the property described in such certificate shall be sold to the highest bidder FOR CASH at the Clerk and Comptrollers Office 38053 Live Oak Ave, 2nd Floor on the 28th day of AUGUST, 2014 at 10:00 AM.
Dated this 14th day of JULY, 2014.
Office of Paula S. O'Neil
CLERK & COMPTROLLER
BY: /s/ Susannah Hennessy
Deputy Clerk
July 25; Aug. 1, 8, 15, 2014 14-03825P

SECOND INSERTION

NOTICE OF APPLICATION FOR TAX DEED 201400197 (SENATE BILL NO. 163)

NOTICE IS HEREBY GIVEN, that US BANK AS C/F FL DUNDEE LIEN INV LLC the holder of the following certificate has filed said certificate for a tax deed to be issued thereon. The certificate number and year of issuance, the description of the property, and the names in which it was assessed are as follows:

Certificate No. 0912598
Year of Issuance: June 1, 2010
Description of Property:
32-25-16-0500-00000-0210 TIMBER WOODS SUB PB 15 PGS 8 & 9 LOT 21 OR 8202 PG 1189
Name (s) in which assessed:
ELLA III LLC
JONATHAN R POLITANO
VERONA V LLC
All of said property being in the County of Pasco, State of Florida.

Unless such certificate shall be deemed according to law the property described in such certificate shall be sold to the highest bidder FOR CASH at the Clerk and Comptrollers Office 38053 Live Oak Ave, 2nd Floor on the 28th day of AUGUST, 2014 at 10:00 AM.
Dated this 14th day of JULY, 2014.
Office of Paula S. O'Neil
CLERK & COMPTROLLER
BY: /s/ Susannah Hennessy
Deputy Clerk
July 25; Aug. 1, 8, 15, 2014 14-03829P

SECOND INSERTION

NOTICE OF APPLICATION FOR TAX DEED 201400198 (SENATE BILL NO. 163)

NOTICE IS HEREBY GIVEN, that US BANK AS C/F FL DUNDEE LIEN INV LLC the holder of the following certificate has filed said certificate for a tax deed to be issued thereon. The certificate number and year of issuance, the description of the property, and the names in which it was assessed are as follows:

Certificate No. 0912599
Year of Issuance: June 1, 2010
Description of Property:
32-25-16-0500-00000-0220 TIMBER WOODS SUB PB 15 PGS 8 & 9 LOT 22 OR 8202 PG 1123
Name (s) in which assessed:
JONATHAN R POLITANO
VERONA V LLC
All of said property being in the County of Pasco, State of Florida.

Unless such certificate shall be deemed according to law the property described in such certificate shall be sold to the highest bidder FOR CASH at the Clerk and Comptrollers Office 38053 Live Oak Ave, 2nd Floor on the 28th day of AUGUST, 2014 at 10:00 AM.
Dated this 14th day of JULY, 2014.
Office of Paula S. O'Neil
CLERK & COMPTROLLER
BY: /s/ Susannah Hennessy
Deputy Clerk
July 25; Aug. 1, 8, 15, 2014 14-03830P

SECOND INSERTION

NOTICE OF APPLICATION FOR TAX DEED 201400199 (SENATE BILL NO. 163)

NOTICE IS HEREBY GIVEN, that US BANK AS C/F FL DUNDEE LIEN INV LLC the holder of the following certificate has filed said certificate for a tax deed to be issued thereon. The certificate number and year of issuance, the description of the property, and the names in which it was assessed are as follows:

Certificate No. 0912600
Year of Issuance: June 1, 2010
Description of Property:
32-25-16-0500-00000-0230 TIMBER WOODS SUB PB 15 PGS 8 & 9 LOT 23 OR 8202 PG 1159
Name (s) in which assessed:
CRYSTAL I LLC
JONATHAN R POLITANO
All of said property being in the County of Pasco, State of Florida.

Unless such certificate shall be deemed according to law the property described in such certificate shall be sold to the highest bidder FOR CASH at the Clerk and Comptrollers Office 38053 Live Oak Ave, 2nd Floor on the 28th day of AUGUST, 2014 at 10:00 AM.
Dated this 14th day of JULY, 2014.
Office of Paula S. O'Neil
CLERK & COMPTROLLER
BY: /s/ Susannah Hennessy
Deputy Clerk
July 25; Aug. 1, 8, 15, 2014 14-03831P

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE Business Observer

FOR MORE INFORMATION, CALL:

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- (407) 654-5500 Orange**
- (941) 249-4900 Charlotte**

Or e-mail: legal@businessobserverfl.com

FOURTH INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE (NO CHILD OR FINANCIAL SUPPORT) IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT, IN AND FOR PASCO COUNTY, FLORIDA
Case No.: 2013-DR-4778WS

Division: E
IN RE THE MARRIAGE OF: KATHY HORTEN, Wife, and STEVEN JAMES HORTEN, Husband.
TO: STEVEN JAMES HORTEN UNKNOWN

YOU ARE NOTIFIED that an action has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Heather M. Madigan, Esq., whose address is 7318 State Road 52, HUDSON, FL 34667 on or before August 18, 2014, and file the original with the clerk of this Court at, 7530 Little Road, New Port Richey, Florida 34654, before service on Wife or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

The action is asking the court to decide how the following real or personal

property should be divided:
The Wife's separate property purchased prior to the marriage located at 7030 Ivanhoe Drive, Port Richey, FL should be awarded solely to the wife as her separate property.

The legal description for the property is:
LOT 506, EMBASSY HILLS, UNIT 3, according to the map or plat thereof, as recorded in Plat Book 11, pages 119 and 120, Public Records of Pasco County, Florida
The wife's Florida State Pension should be awarded 100% to the wife.

Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request.
You must keep the Clerk of the Circuit 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.

WARNING: Rule 12.285, Florida Family Law Rules of Procedure, requires certain automatic disclosure of

documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.

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.

Dated: JUL 15 2014
Paula S. O'Neil, Ph.D., Clerk & Comptroller
CLERK OF THE CIRCUIT COURT
By: /s/ Christine Rivera
Deputy Clerk
July 18, 25; Aug. 1, 8, 2014 14-03777P

FOURTH INSERTION

NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE IN THE CIRCUIT COURT FOR THE SIXTH JUDICIAL CIRCUIT IN AND FOR PASCO COUNTY, STATE OF FLORIDA
FAMILY LAW DIVISION
Case No.: 2013-DR-7268
Section: F

IN RE: THE MARRIAGE OF OLIVER FLORES, Petitioner/Husband, vs. MARIA LORETO AMIL Respondent/Wife.

TO: Maria Loreto Amil
Blk. 10, Lot 37, Guilder st, Villa Carolina 1, Tunasan, Muntinlupa City, Philippines 1773

YOU ARE HEREBY NOTIFIED that an action for dissolution of marriage has been filed against you

and that you are required to serve a copy of your written defenses, if any, to it on Oliver Flores at Busciglio & Sheridan Law Group, 505 E. Jackson Street, Suite 305, Tampa, FL 33602 on or before August 9th, and file the original with the clerk of this Court at P.O. Box 338 New Port Richey, Florida 34656, before service on Petitioner or immediately thereafter. On or before 8-18-14

If you fail to do so, a default may be entered against you for the relief demanded in the petition.

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.

Dated: July 11, 2014.
Paula S. O'Neil, Ph.D., Clerk & Comptroller
CLERK OF THE CIRCUIT COURT
By: /s/ LeAnn A. Jones
Deputy Clerk
July 18, 25; Aug. 1, 8, 2014 14-03741P

SAVE TIME

E-mail your Legal Notice

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Business Observer

Wednesday Noon Deadline Friday Publication



The following eight pages are special reprintings from the Business Review's collection of essays on capitalism:

"Strife as a way of life" by Leonard Read
 "What spending & deficits do" by Henry Hazlitt
 "The 'bad' people behind inflation" by Ludwig Von Mises

STRIFE AS A WAY OF LIFE

by Leonard Read

Abandon the ideal of peace and harmony, and the only alternative is to embrace strife and violence. Plunder, spoliation, special privilege, doing one's own brand of good with the fruits of the labor of others — these all fall within strife and violence.

Broadly speaking, there are two opposing philosophies of human relationships. One commends that these relationships be in terms of peace and harmony. The other, while never overtly commended, operates by way of strife and violence.

One is peaceful; the other unpeaceful.

When peace and harmony are adhered to, only willing exchange exists in the marketplace — the economics of reciprocity and practice of the Golden Rule. No special privilege is countenanced. All men are equal before the law, as before God.

The life and the livelihood of a minority of one enjoys the same respect as the lives and livelihoods of majorities, for such rights are, as set forth in the Declaration of Independence, conceived to be an endowment of the Creator. Everyone is completely free to act creatively as his abilities and ambitions permit; no restraint in this respect — none whatsoever.

Abandon the ideal of peace and harmony, and the only alternative is to embrace strife and violence, expressed ultimately as robbery and murder. Plunder, spoliation, special privilege, feathering one's own nest at the expense of others, doing one's own brand of good with the fruits of the labor of others — coercive, destructive and unpeaceful schemes of all sorts — fall within the order of strife and violence.

Are we abandoning the ideal of peace and harmony and drifting into the practice of strife and violence as a way of life? That's the question to be examined in this chapter — and answered in the affirmative.

At the outset, it is well to ask why so few people are seriously concerned about this trend. William James may have suggested the reason: "Now, there is a striking law over which few people seem to have pondered. It is this: That among all the differences which exist, the only ones that interest us strongly are those we do not take for granted."

Socialistic practices are now so ingrained in our thinking, so customary, so much a part of our mores, that we take them for granted. No longer do we ponder them; no longer do we even suspect that they are founded on strife and violence. Once a socialistic practice has been Americanized, it becomes a member of the family so to speak and, as a consequence, is rarely suspected of any violent or evil taint.

With so much socialism now taken for granted, we

are inclined to think that only other countries condone and practice strife and violence — not us.

Who, for instance, ever thinks of TVA as founded on strife and violence? Or social security, federal urban renewal, public housing, foreign aid, farm and all other subsidies, the Post Office, rent control, other wage and price controls, all space projects other than for strictly defensive purposes, compulsory unionism, production controls, tariffs and all other governmental protections against competition?

Who ponders the fact that every one of these aspects of state socialism is an exemplification of strife and violence and that such practices are multiplying rapidly?

The word "violence," as here used, refers to a particular kind of force. Customarily, the word is applied indiscriminately to two distinct kinds of force, each as different from the other as an olive branch differs from a gun.

One is defensive or repellent force. The other is initiated or aggressive force.

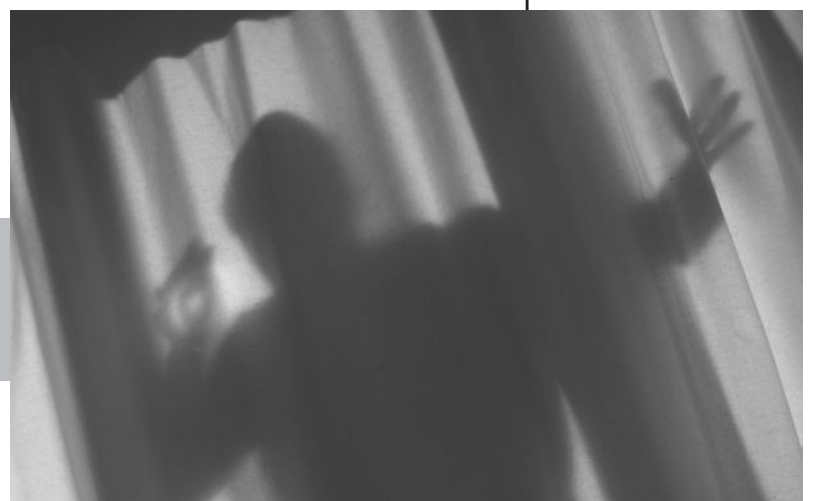
If someone were to initiate such an action as flying at you with a dagger, that would be an example of aggressive force. It is this kind of force I call strife or violence. The force you would employ to repel the violence I would call defensive force.

Try to think of a single instance where aggressive force — strife or violence — is morally warranted. There is none. Violence is morally insupportable!

Defensive force is never an initial action. It comes into play only secondarily, that is, as the antidote to aggressive force or violence. Any individual has a moral right to defend his life, the fruits of his labor (that which sustains his life), and his liberty — by demeanor, by persuasion or with a club if necessary. Defensive force is morally warranted.

Moral rights are exclusively the attributes of individuals. They inhere in no collective, governmental or otherwise. Thus, political officialdom, in sound theory, can have no rights of action which do not pre-exist as rights in the individuals who organize government.

To argue contrarily is to construct a theory no more tenable than the Divine Right of Kings. For, if the right to government action does not



As the individual has the moral right to defend his life and property — a right common to all individuals, a universal right — he is within his rights to delegate this right of defense to a societal organization. We have here the logical prescription for government's limitation. It performs morally when it carries out the individual moral right of defense.



originate with the organizers of said government, from whence does it come?

As the individual has the moral right to defend his life and property — a right common to all individuals, a universal right — he is within his rights to delegate this right of defense to a societal organization. We have here the logical prescription for government's limitation. It performs morally when it carries out the individual moral right of defense.

As the individual has no moral right to use aggressive force against another or others — a moral limitation common to all individuals — it follows that he cannot delegate that which he does not possess. Thus, his societal organization — government — has no moral right to aggress against another or others. To do so would be to employ strife or violence.

To repeat a point, it is necessary to recognize that man's energies manifest themselves either destructively or creatively, peacefully or violently. It is the function of government to inhibit and to penalize the destructive or

violent manifestations of human energy.

It is a malfunction to inhibit, to penalize, to interfere in any way whatsoever with the peaceful or creative or productive manifestations of human energy. To do so is clearly to aggress, that is, to take violent action.

The above essay is an excerpt from "Strife as a Way of Life," published in 1964 as a chapter in Leonard Read's classic book, "Anything That's Peaceful." Read was the founder of the Foundation for Economic Education, an organization that, to this day, espouses the philosophy of individual freedom and virtues of capitalism. Copyright Foundation for Economic Education. Reprinted with permission.



WHAT SPENDING & DEFICITS DO

by Henry Hazlitt

Chronic excessive government spending and chronic huge deficits are twin evils. They stifle the growth and expansion of private-sector wealth. And that means fewer jobs.

The direct cause of inflation is the issuance of an excessive amount of paper money. The most frequent cause of the issuance of too much paper money is a government budget deficit.

The majority of economists have long recognized this, but the majority of politicians have studiously ignored it. One result, in this age of inflation, is that economists have tended to put too much emphasis on the evils of deficits as such and too little emphasis on the evils of excessive government spending, whether the budget is balanced or not.

So it is desirable to begin with the question: What is the effect of government spending on the economy — even if it is wholly covered by tax revenues?

The economic effect of government spending depends on what the spending is for, compared with what the private spending it displaces would be for. To the extent that the government uses its tax-raised money to provide more urgent services for the community than the taxpayers themselves otherwise would or could have provided, the government spending is beneficial to the community.

To the extent that the government provides policemen and judges to prevent or mitigate force, theft and fraud, it protects and encourages production and welfare. The same applies, up to a certain point, to what the government pays out to provide armies and armament against foreign aggression. It applies also to the provision by city governments of sidewalks, streets and sewers, and to the provision by states of roads, parkways and bridges.

But government expenditure even on necessary types of service may easily become excessive. Sometimes it may be difficult to measure exactly where the point of excess begins. It is to be hoped, for example, that armies and armament may never need to be used, but it does not follow that providing them is mere waste. They are a form of insurance premium; and in this world of nuclear warfare and incendiary slogans, it is not easy to say how big a premium is enough. The exigencies of politicians seeking re-election, of course, may very quickly lead to unneeded roads and other public works.

Welfare spending

Waste in government spending in other directions can soon become flagrant. The money spent on various forms of relief, now called “social welfare,” is more responsible for the spending explosion of the U.S. gov-

ernment than any other type of outlay.

In the fiscal year 1927, when total expenditures of the federal government were \$2.9 billion, a negligible percentage of that amount went for so-called welfare. In fiscal 1977, when prospective total expenditures have risen to \$394.2 billion — 136 times as much — welfare spending alone (education, social services, Medicaid, Medicare, Social Security, veterans benefits, etc.) comes to \$205.3 billion, or more than half the total. The effect of this spending is on net balance to reduce production, because most of it taxes the productive to support the unproductive.

As to the effect of the taxes levied to pay for the spending, all taxation must discourage production to some extent, directly or indirectly. Either it puts a direct penalty on the earning of income, or it forces producers to raise their prices and so diminish their sales, or it discourages investment, or it reduces the savings available for investment; or it does all of these.

Some forms of taxation have more harmful effects on production than others. Perhaps the worst is heavy taxation of corporate earnings. This discourages business and output; it reduces the employment that the politicians profess to be their primary concern; and it prevents the capital formation that is so necessary to increase real productivity, real income, real wages, real welfare.

Almost as harmful to incentives and to capital formation is progressive personal income taxation. And the higher the level of taxation the greater the damage it does.

Disruption of the economy

Let us consider this in more detail. The greater the amount of government spending, the more it depresses the economy.

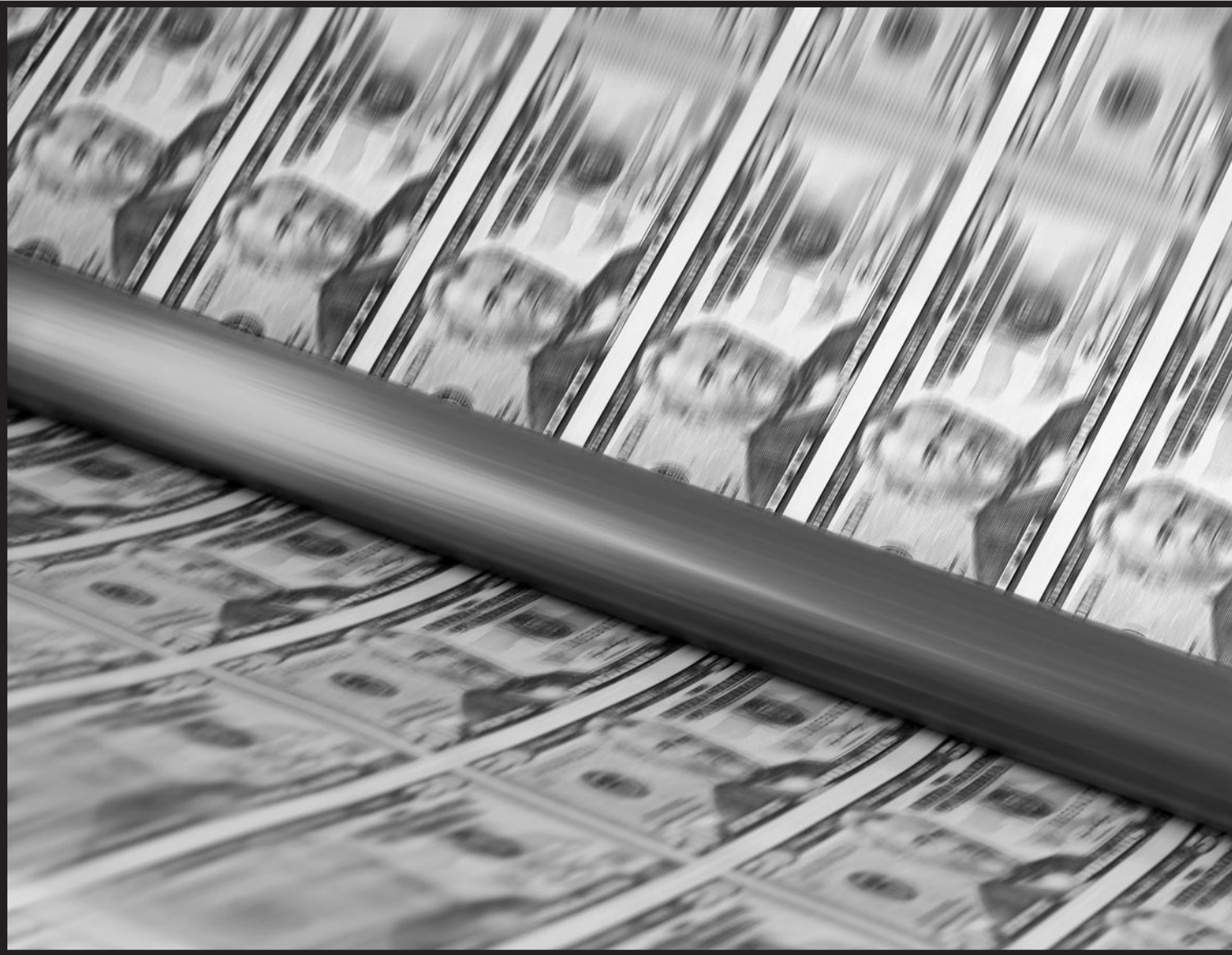
In so far as it is a substitute for private spending, it does nothing to “stimulate” the economy. It merely directs labor and capital into the production of less necessary goods or services at the expense of more necessary goods or services.

It leads to malproduction.

It tends to direct funds out of profitable capital investment and into immediate consumption. And most “welfare” spending, to repeat, tends to support the unproductive at the expense of the productive.

But more importantly, the higher the level of government spending, the higher the





(Printing and distributing money) may be done either directly, or by the government's asking the Federal Reserve or the private commercial banks to buy its securities and to pay for them either by creating deposit credits or with newly issued inconvertible Federal Reserve notes. This of course is simple, naked inflation.

level of taxation. And the higher the level of taxation, the more it discourages, distorts and disrupts production. It does this much more than proportionately.

A 1% sales tax, personal income tax or corporation tax would do very little to discourage production, but a 50% rate can be seriously disruptive. Just as each additional fixed increment of income will tend to have a diminishing marginal value to the receiver, so each additional subtraction from his income will mean a more than proportional deprivation and disincentive.

The adjective "progressive" usually carries an approbatory connotation, but an income tax can appropriately be called "progressive" only in the sense that a disease can be called progressive. So far as its effect on incentives and production are concerned, such a tax is increasingly retrogressive or repressive.

Total spending is key

Though, broadly speaking, only a budget deficit tends to lead to inflation, the recognition of this truth has led to a serious underestimation of the harmfulness of an exorbitant level of total government spending.

While a budget balanced at a level of \$100 billion for both spending and tax revenues may be acceptable (at, say, 1977's level of national income and dollar purchasing power), a budget balanced at a level above \$400

billion may in the long run prove ruinous. In the same way, a deficit of \$50 billion at a \$400 billion level of spending is far more ominous than a deficit of the same amount at a spending level of \$200 billion. An exorbitant spending level, in sum, can be as great or a greater evil than a huge deficit. Everything depends on their relative size, and on their combined size compared with the national income.

Let us look first at the effect of a deficit as such. That effect will depend in large part on how the deficit is financed. Of course if, with a given level of spending, a deficit of, say, \$50 billion is then financed by added taxation, it ceases by definition to be a deficit. But it does not follow that this is the best course to take.

Whenever possible (except, say, in the midst of a major war) a deficit should be eliminated by reducing expenditures rather than by increasing taxes, because of the harm the still heavier taxes would probably do in discouraging and disorganizing production.

It is necessary to emphasize this point, because every so often some previous advocate of big spending suddenly turns "responsible," and solemnly tells conservatives that if they want to be equally responsible it is now their duty to "balance the budget" by raising taxes to cover the existing and planned expenditures.

Such advice completely begs the question. It tac-



itly assumes that the existing or planned level of expenditures, and all its constituent items, are absolutely necessary, and must be fully covered by increased taxes no matter what the cost in economic disruption.

We have had 39 deficits in the 47 fiscal years since 1931. The annual spending total has gone up from \$3.6 billion in 1931 to \$394.2 billion — 110 times as much — in 1977. Yet the argument that we must keep on balancing this multiplied spending by equally multiplied taxation continues to be regularly put forward. The only real solution is to start slashing the spending before it destroys the economy.

Two Ways to Pay

Given a budget deficit, however, there are two ways in which it can be paid for. One is for the government to pay for its deficit outlays by printing and distributing more money.

This may be done either directly, or by the government's asking the Federal Reserve or the private commercial banks to buy its securities and to pay for them either by creating deposit credits or with newly issued inconvertible Federal Reserve notes. This of course is simple, naked inflation.

Or the deficit may be paid for by the government's selling its bonds to the public, and having them paid for out of real savings. This is not directly inflationary, but it merely leads to an evil of a different kind. The government borrowing competes with and "crowds out" private capital investment, and so retards economic growth.

Let us examine this a little more closely. There is at any given time a total amount of actual or potential savings available for investment. Government statistics regularly give estimates of these. The gross national product in 1974, for example, is given as \$1,499 billion. Gross private saving was \$215.2 billion — 14.4% of this — of which \$74 billion consisted of personal saving and \$141.6 billion of gross business saving. But the federal budget deficit in that year was \$11.7 billion, and in 1975 \$73.4 billion, seriously cutting down the amount that could go into the capital investment necessary to increase productivity, real wages and real long-run consumer welfare.

Sources and uses of capital

The government statistics estimate the amount of gross private domestic investment in 1974 at \$215 billion and in 1975 at \$183.7 billion. But it is probable that the greater part of this represented mere replacement of deteriorated, worn-out or obsolete plant, equipment and housing, and that new capital formation was much smaller.

Let us turn to the amount of new capital supplied through the security markets. In 1973, total new issues of securities in the United States came to \$99 billion. Of these, \$32 billion consisted of private corporate stocks and bonds, \$22.7 billion of state and local bonds and notes, \$1.4 billion of bonds of foreign governments, and \$42.9 billion of obligations of the U.S. government or of its agencies. Thus of the combined total of \$74.9 billion borrowed by the U.S. government and by private industry, the government got 57%, and private industry only 43%.

The crowding-out argument can be stated in a few elementary propositions.

1. Government borrowing competes with private borrowing.
2. Government borrowing finances government deficits.
3. What the government borrows is spent chiefly on consumption, but what private industry borrows chiefly finances capital investment.
4. It is the amount of new capital investment that is chiefly responsible for the improvement of economic conditions.

The possible total of borrowing is restricted by the

amount of real savings available. Government borrowing crowds out private borrowing by driving up interest rates to levels at which private manufacturers who would otherwise have borrowed for capital investment are forced to drop out of the market.

Why the Deficits?

Yet government spending and deficits keep on increasing year by year. Why? Chiefly because they serve the immediate interests of politicians seeking votes, but also because the public still for the most part accepts a set of sophisticated rationalizations.

The whole so-called Keynesian doctrine may be summed up as the contention that deficit spending, financed by borrowing, creates employment, and that enough of it can guarantee "full" employment.

The American people have even had foisted upon them the myth of a "full-employment budget." This is the contention that projected federal expenditures and revenues need not be, and ought not to be, those that would bring a real balance of the budget under actually

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existing conditions, but merely those that would balance the budget if there were "full employment."

To quote a more technical explanation (as it appears, for example, in the Economic Report of the President of January, 1976): "Full employment surpluses or deficits are the differences between what receipts and expenditures are estimated to be if the economy were operating at the potential output level consistent with a 4% unemployment" (p. 54).

A table in that report shows what the differences would have been for the years 1969 to 1975, inclusive, between the actual budget and the so-called full-employment budget. For the calendar year 1975, for example, actual receipts were \$283.5 billion and expenditures \$356.9 billion, leaving an actual budget deficit of \$73.4 billion.

But in conditions of full employment, receipts from the same tax rates might have risen to \$340.8 billion, and expenditures might have fallen to \$348.3 billion, leaving a deficit not of \$73.4 billion but only of \$7.5 billion. Nothing to worry about.

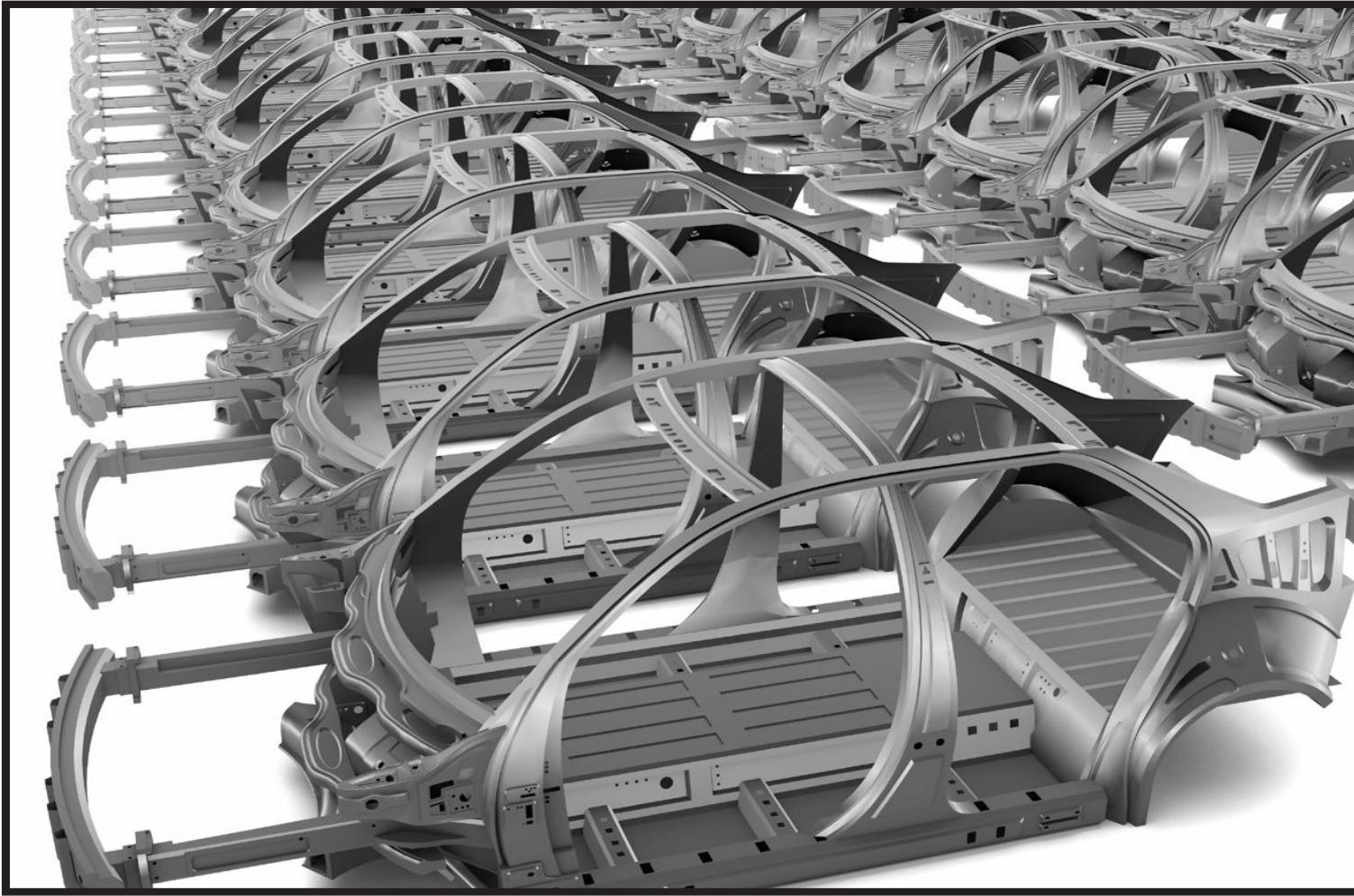
Priming the pump

Nothing to worry about, perhaps, in a dream world.

But let us return to the world of reality. The implication of the full-employment budget philosophy (though it is seldom stated explicitly) is not only that in a time of high unemployment it would make conditions even worse to aim at a real balance of the budget, but that a full-employment budget can be counted on to bring full employment.

The proposition is nonsense. The argument for it assumes that the amount of employment or unemployment depends on the amount of added dollar "purchasing power" that the government decides to squirt into the economy. Actually the amount of unemployment is chiefly





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determined by entirely different factors — by the relations in various industries between selling prices and costs; between particular prices and particular wage-rates; by the wage-rates exacted by strong unions and strike threats; by the level and duration of unemployment insurance and relief payments (making idleness more tolerable or attractive); by the existence and height of legal minimum-wage rates; and so on.

But all these factors are persistently ignored by the full-employment budgeteers and by all the other advocates of deficit spending as the great panacea for unemployment.

One-way formula

It may be worthwhile, before we leave this subject, to point to one or two of the practical consequences of a consistent adherence to a full employment-budget policy.

In the 28 years from 1948 to 1975 inclusive, there were only eight in which unemployment fell below the government target-level of 4%. In all the other years, the full-employment-budgeteers (perhaps we should call them the “fulembudgers” for short) would have prescribed an actual deficit. But they say nothing about achieving a surplus in the full-employment years, much less about its desirable size. Presumably they would consider any surplus at all, any repayment of the government debt, as extremely dangerous at any time.

So a prescription for full-employment budgeting might not produce very different results in practice from a prescription for perpetual deficit.

Perhaps an even worse consequence is that as long as this prescription prevails, it can only act to divert attention from the real causes of unemployment and their real cure...

The Phillips Curve

A myth even more pernicious than the full-employment budget, and akin to it in nature, is the Phillips Curve. This is the doctrine that there is a “trade-off” between employment and inflation, and that this can be plotted on a precise curve — that the less inflation, the more unemployment, and the more inflation the less unemployment.

But this incredible doctrine is more directly related to currency issue than to government spending and deficits and can best be examined elsewhere.

In conclusion: Chronic excessive government spending and chronic huge deficits are twin evils. The deficits lead more directly to inflation, and therefore in recent years they have tended to receive a disproportionate amount of criticism from economists and editorial writers.

But the total spending is the greater evil, because it is the chief political cause of the deficits. If the spending were more moderate, the taxes to pay for it would not have to be so oppressive, so damaging to incentive, so destructive of employment and production.

So the persistence and size of deficits, though serious, is a derivative problem; the primary evil is the exorbitant spending, the Leviathan “welfare” state. If the spending were brought within reasonable bounds, the taxes to pay for it would not have to be so burdensome and demoralizing, and politicians could be counted on to keep the budget balanced.

Henry Hazlitt wrote this essay for the Foundation for Economic Education in 1977. Copyright Foundation for Economic Education (fee.org). Reprinted with permission.



THE 'BAD' PEOPLE BEHIND INFLATION

By Ludwig von Mises

When prices rise, politicians say the profiteers must be stopped. But the politicians never accept that they, and only they, are responsible for inflation.

I assume that you know how the banking system developed and how the banks could improve the services tendered by gold by transferring assets from one individual to another individual in the books of the banks.

When you study the development of the history of money, you will discover that there were countries in which there were systems in which all the payments were made by transactions in the books of a bank, or of several banks.

The individuals acquired an account by paying gold into this bank. There is a limited quantity of gold, so the payments that are made are limited. And it was possible to transfer gold from the account of one man to the account of another.

But then the governments began something which I can only describe in general words. The governments began to issue paper which they wanted to serve the role, perform the service, of money. When people bought something, they expected to receive from their bank a certain quantity of gold to pay for it.

But the government asked: What's the difference whether the people really get gold or whether they get a title from the bank that gives them the right to ask for gold? It will be all the same to them.

So the government issued paper notes, or gave the bank the privilege to issue paper notes, which gave the receiver the right to ask for gold. This led to an increase in the number of paper banknotes, which gave to the bearer the right to ask for gold.

Not too long ago, our government proclaimed a new method for making everybody prosperous: a method called "deficit financing."

Now that is a wonderful word. You know, technical terms have the bad habit of not being understood by people. The government and the journalists who were writing for the government told us about this "deficit spending."

It was wonderful! It was considered something that would improve conditions in the whole country. But if you translate this into more common language, the language of the uneducated, then you say "printed money."

The government says this is only due to your lack of education; if you had an education, you wouldn't say "printed money"; you would call it "deficit financing" or "deficit spending."

Now what does this mean? Deficits! This means that the government spends more than it collects in taxes

and in borrowing from the people; it means government spending for all those purposes for which the government wants to spend. This means inflation, pushing more money into the market; it doesn't matter for what purpose.

And that means reducing the purchasing power of each monetary unit. Instead of collecting the money that the government wanted to spend, the government fabricated the money.

Printing money is the easiest thing. Every government is clever enough to do it. If the government wants to pay out more money than before, if it wants to buy more commodities for some purpose or to raise the salaries of government employees, no other way is open to it under normal conditions than to collect more taxes and use this increased income to pay, for instance, for the higher wages of its employees.

The fact that people have to pay higher taxes so that the government may pay higher wages to its employees means that individual taxpayers are forced to restrict their expenditures. This restriction of purchases on the part of the taxpayers counteracts the expansion of purchases by those receiving the money collected by the government. Thus, this simple contraction of spending on the part of some — the taxpayers from whom money is taken to give to others — does not bring about a general change in prices.

The thing is that the individual cannot do anything that makes the inflationary machine and mechanism work. This is done by the government.

The government makes the inflation. And if the government complains about the fact that prices are going up and appoints committees of learned men to fight against the inflation, we have only to say: "Nobody other than you, the government, brings about inflation, you know."

On the other hand, if the government does not raise taxes, does not increase its normal revenues, but prints an additional quantity of money and distributes it to government employees, additional buyers appear on the market. The number of buyers is increased as a result, while the quantity of goods offered for sale remains the same. Prices necessarily go up because there are more people with more money asking for commodities which had not increased in supply.

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The government does not speak of the increase in the quantity of money as 'inflation;' it calls the fact that commodity prices are going up 'inflation.' But the individual cannot do anything that makes the inflationary machine work. This is done by the government.

tion." The government then asks who is responsible for this "inflation," that is for the higher prices? The answer — "bad" people; they may not know why prices are going up, but nevertheless they are sinning by asking for higher prices.

The best proof that inflation — the increase in the quantity of money — is very bad is the fact that those who are making the inflation are denying again and again, with the greatest fervor, that they are responsible.

"Inflation?" they ask. "Oh! This is what you are doing because you are asking higher prices. We don't know

why prices are going up. There are bad people who are making the prices go up. But not the government!"

And the government says: "Higher prices? Look, these people, this corporation, this bad man, the president of this corporation, ..." Even if the government blames the unions — I don't want to talk about the unions — but even then we have to realize what the unions cannot do is to increase the quantity of money. And, therefore, all the activities of the unions are within the framework that is built by the government in influencing the quantity of money.

The situation, the political situation, the discussion of the problem of inflation, would be very different if the people who are making the inflation, the government, were openly saying, "Yes, we do it. We are making the inflation. Unfortunately, we have to spend more than people are prepared to pay in taxes."

But they don't say this. They do not even say openly to everybody, "We have increased the quantity of money. We are increasing the quantity of money because we are spending more, more than you are paying us." And this leads us to a problem which is purely political.

Those into whose pockets the additional money goes first profit from the situation, whereas others are compelled to restrict their expenditures.

The government does not acknowledge this; it does not say, "We have increased the quantity of money and, therefore, prices are going up." The government starts by saying, "Prices are going up. Why? Because people are bad. It is the duty of the government to prevent bad people from bringing about this upward movement of prices, this inflation. Who can do this? The government!"

Then the government says: "We will prevent profiteering, and all these things. These people, the profiteers are the ones who are making inflation; they are asking higher prices." And the government elaborates "guidelines" for those who do not wish to be in wrong with the government. Then, it adds that this is due to "inflationary pressures."

They have invented many other terms also which I cannot remember, such silly terms, to describe this situation — "cost-push inflation," "inflationary pressures," and the like. Nobody knows what an "inflationary pressure" is; it has never been defined. What is clear is what inflation is.

Inflation is a considerable addition to the quantity of money in circulation. This upward movement of prices due to the inflation, due to the fact that the system was inflated by additional quantities of money, brings the prices up. And this system can work for some time, but only if there is some power that restricts the government's wish to expand the quantity of money and is powerful enough to succeed to some extent in this regard.

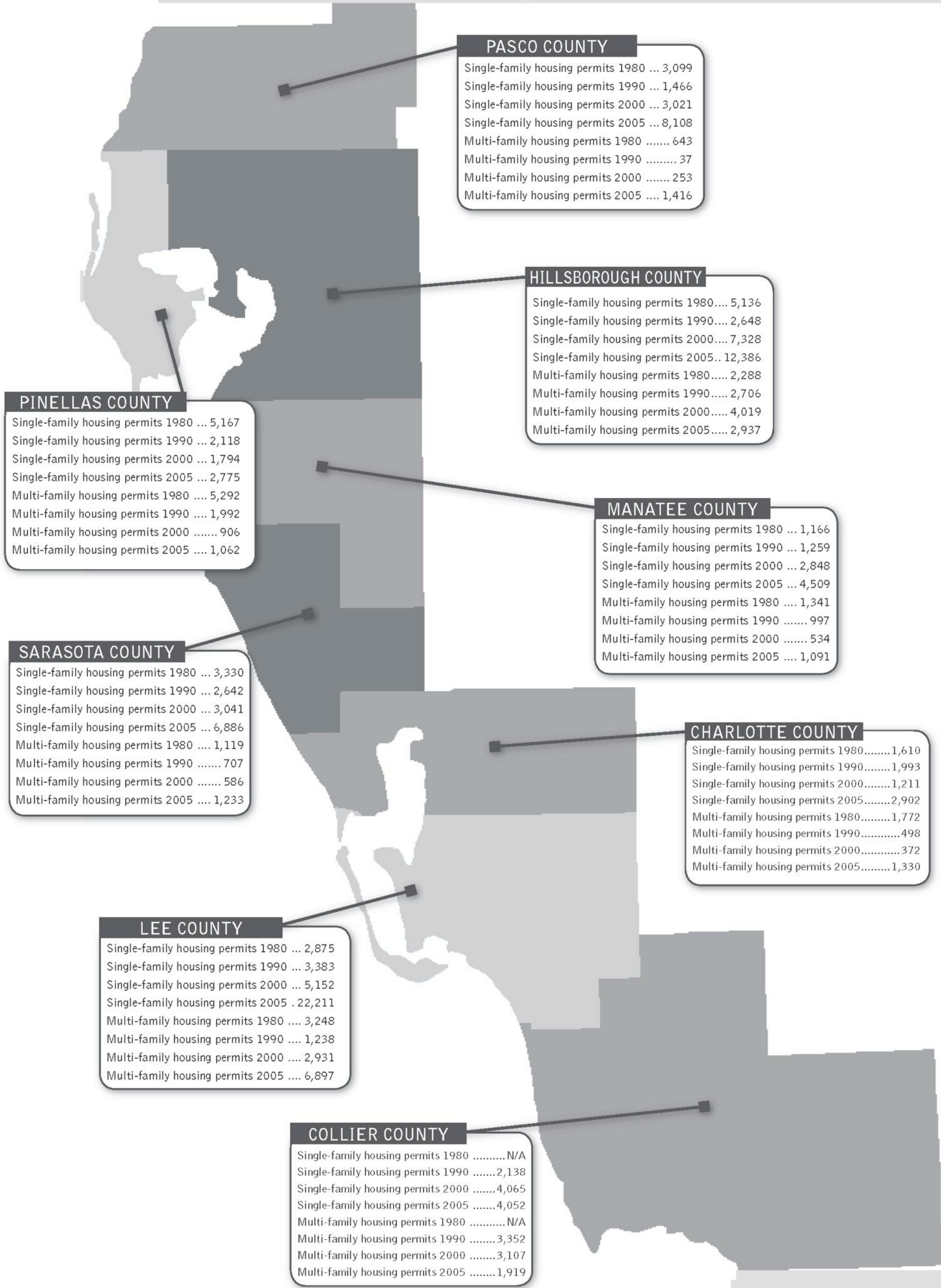
The evils which the government, its helpers, its committees and so on, acknowledge are connected with this inflation. but not in the way in which they are discussed. This shows that the intention of the governments and of its propagators (propagandizers promoters) is to conceal the real cause of what is happening.

If we want to have a money that is acceptable on the market as the medium of exchange, it must be something that cannot be increased with a profit by anybody, whether government or a citizen. The worst failures of money, the worst things done to money were not done by criminals but by governments, which very often ought to be considered, by and large, as ignoramuses but not as criminals.

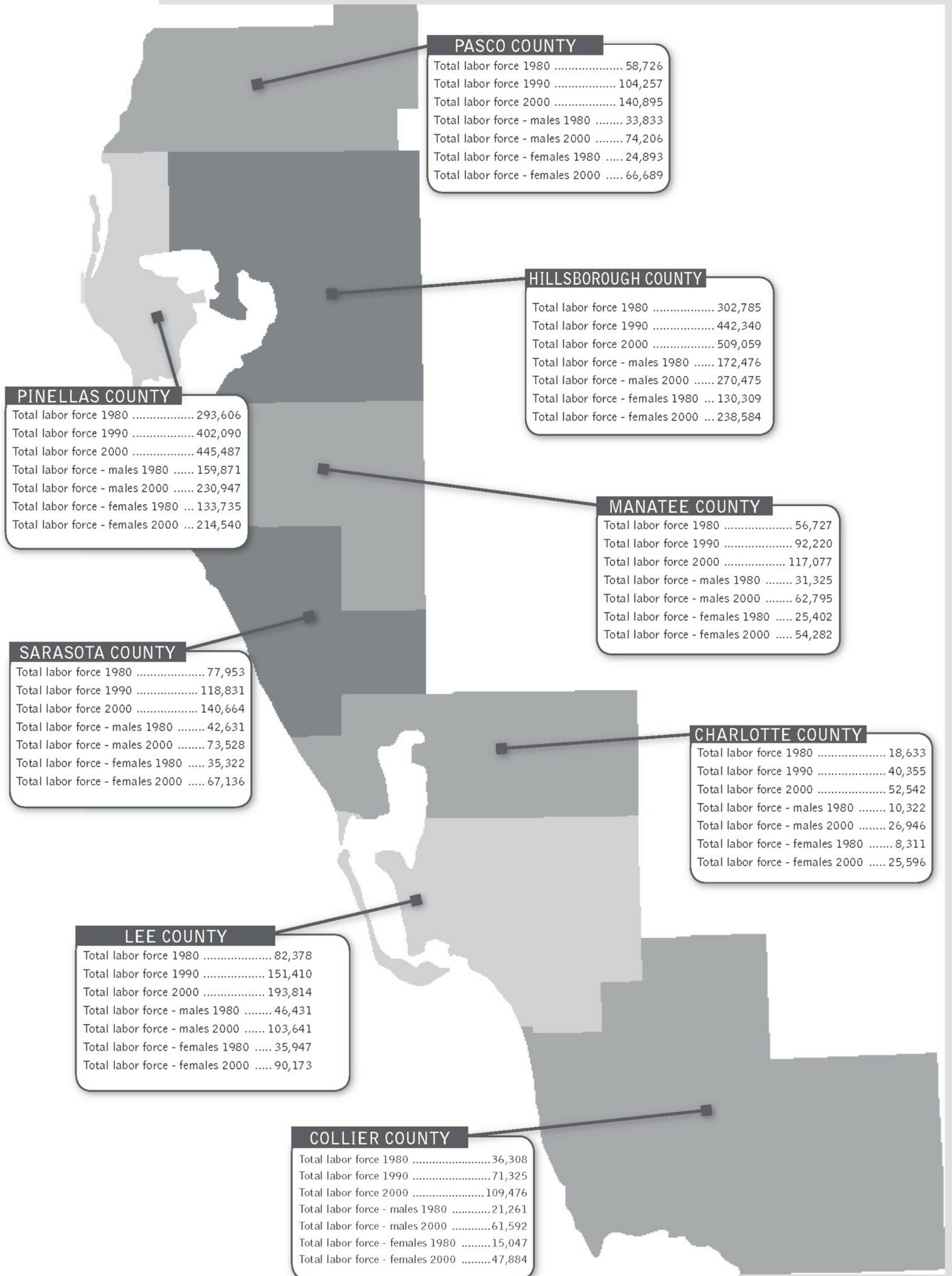
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