

# Sheriff's Sales

# Geauga County Sheriff's Office

Geauga County Sheriff – Daniel C. McClelland

## FIRST RUN

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 08-F-000682**

The State of Ohio, County of Geauga, ss:  
**DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF AMERIQUEST MORTGAGE SECURITIES INC. ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-R9, Plaintiff vs. GREGORY L. JUSKIEWICZ, ET AL., Defendants**

In pursuance of an Alias Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 20th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Munson to wit:

Situated in the Township of Munson, County of Geauga and State of Ohio; and known as being Lot 16 in Area "U" as shown on the plat filed on July 5, 1973, in Plat Book No. 10, Page 14, Geauga County Records of Plats, be the same more or less, but subject to all legal highways.

Property Address: 11565 Upper Chelsea Drive, Chardon, OH 44024

Deed Reference Number: dated January 9, 2004, filed January 14, 2004, recorded in Official Records Volume 1715, Page 2478, Recorder's Office, Geauga County, Ohio

Said Premises Located at: 11565 UPPER CHELSEA DRIVE, MUNSON TOWNSHIP, OH.

Permanent Parcel Number: 21-089765

Said Premises appraised at (\$93,000.00) and cannot be sold for less than two-thirds of that amount (\$62,000.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

**TERMS OF SALE:** "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Matthew J. Richardson, attorney  
Sep22-29Oct6, 2011

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 08-F-001284**

The State of Ohio, County of Geauga, ss:  
**COUNTRYWIDE HOME LOANS SERVICING, LP, Plaintiff vs. LILLIAN M. SCHNEIDER, ET AL., Defendants**

In pursuance of an Alias Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 20th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the City of Chardon to wit:

Situated in the Village of Chardon, n.k.a. City of Chardon, County of Geauga and State of Ohio;

And known as being Sublot No. 21 in the Rocky Cellars Subdivision, part of Original Lot Nos. 134 and 140 (Phase II) as shown by plat Volume 23, Pages 20 and 21 of Geauga County Records, be the same more or less, but subject to all legal highways.

Prior Deed Reference: OR 1728, Page 471

Said Premises Located at: 412 CHARDON AVENUE, CITY OF CHARDON, OH.

Permanent Parcel Number: 10-165249

Said Premises appraised at (\$340,000.00) and cannot be sold for less than two-thirds of that amount (\$226,667.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

**TERMS OF SALE:** "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Kirk Sampson, attorney  
Sep22-29Oct6, 2011

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 09-F-000586**

The State of Ohio, County of Geauga, ss:  
**AURORA LOAN SERVICES, LLC, Plaintiff vs. GIOIA DIGIANANTONIO, ET AL., Defendants**

In pursuance of a Second Pluries Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 20th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Village of Hunting Valley to wit:

Situated in the Village of Hunting Valley, County of Geauga and State of Ohio;

Being part of Original Russell Township Lot No. 4, Section No. 11, Tract No. 1, and described as follows:

Beginning in the center line of County Line Road at a point which is S. 00° 07' 40" E. along said center line 370.0 feet from an iron pin on the northerly line of aforesaid original Lot No. 4; thence S. 89° 44' 10" W. 729.75 feet; thence S. 00° 09' 25" E. 325.0 feet; thence N. 89° 44' 10" E. 729.26 feet to the center line of County Road; thence N. 00° 07' 40" W. along said road center line 325.0 feet to the place of beginning, containing 5.442 acres of land as surveyed in October, 1955, by T.R. Root, be the same more or less, but subject to all legal highways.

Deed Reference: Book 665, Page 245

Prior Deed Info: Quit-Claim Deed, Book 665, Page 245, filed May 16, 1980

Said Premises Located at: 14470 COUNTY LINE ROAD, VILLAGE OF HUNTING VALLEY, OH.

Permanent Parcel Number: 27-004695

Said Premises appraised at (\$540,000.00) and cannot be sold for less than two-thirds of that amount (\$360,000.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

**TERMS OF SALE:** "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 09-F-000586**

The State of Ohio, County of Geauga, ss:  
**AURORA LOAN SERVICES, LLC, Plaintiff vs. GIOIA DIGIANANTONIO, ET AL., Defendants**

In pursuance of a Second Pluries Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 20th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Village of Hunting Valley to wit:

Situated in the Village of Hunting Valley, County of Geauga and State of Ohio;

Being part of Original Russell Township Lot No. 4, Section No. 11, Tract No. 1, and described as follows:

Beginning in the center line of County Line Road at a point which is S. 00° 07' 40" E. along said center line 370.0 feet from an iron pin on the northerly line of aforesaid original Lot No. 4; thence S. 89° 44' 10" W. 729.75 feet; thence S. 00° 09' 25" E. 325.0 feet; thence N. 89° 44' 10" E. 729.26 feet to the center line of County Road; thence N. 00° 07' 40" W. along said road center line 325.0 feet to the place of beginning, containing 5.442 acres of land as surveyed in October, 1955, by T.R. Root, be the same more or less, but subject to all legal highways.

Deed Reference: Book 665, Page 245

Prior Deed Info: Quit-Claim Deed, Book 665, Page 245, filed May 16, 1980

Said Premises Located at: 14470 COUNTY LINE ROAD, VILLAGE OF HUNTING VALLEY, OH.

Permanent Parcel Number: 27-004695

Said Premises appraised at (\$540,000.00) and cannot be sold for less than two-thirds of that amount (\$360,000.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

**TERMS OF SALE:** "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

## SHERIFF'S BULLETIN

Sheriff's land sales are held at 10:00 A.M. on Thursday or date scheduled at the GEAUGA COUNTY COMMON PLEAS COURT HOUSE, 100 SHORT COURT STREET, CHARDON, OHIO, 1st floor lobby by the doors of the Court House. Open bids, no personal checks accepted. 10% down payment of successful bid in the form of cash, bank check or certified check at time of bid. Balance due 30 days from confirmation.

- Opening bids start at 2/3 of the appraisal value (this is a verbal bid). No property can be sold for less than 2/3 of the appraisal value.
- Terms: 10% deposit at the time of bid, (if you do not have down payment, property will be re-bid) balance due (CASH, BANK CHECK OR CERTIFIED CHECK) in 30 days after Confirmation.
- NO PERSONAL CHECKS** accepted by Sheriff's Office. 10% down payment of successful bid, **CASH, BANK CHECK, or CERTIFIED CHECK at time of bid.** Checks can be made payable to the Geauga County Sheriff or to yourself and endorsed over to the Sheriff if you get the bid.
- Deeds are issued after the Confirmation of Sale and the balance of the purchase price is received by the Sheriff's Office. When the deed is received, it must be transferred by the **PURCHASER** to show ownership. Contact the Recorder's Officer for more information.
- You cannot see the inside of the properties for sale as they are owned by the defendants. You **"BUY AS IS."**
- Information about the lot size, number of rooms, year built, etc. can be obtained from the Auditor's Office for a small fee using the permanent parcel number. Federal tax liens are filed in the Geauga County Recorder's Office, Courthouse Annex - 1st floor, 231 Main Street, Chardon, Ohio. Case Files are located in the Clerk of Courts Office, Courthouse - 2nd floor, 100 Short Court Street, Chardon, Ohio or visiting [www.co.geauga.oh.us](http://www.co.geauga.oh.us) click on Departments & Offices) and can be researched in the respective offices. Legal Descriptions for Delinquent Tax Land can be found in the Clerk of Courts Office.
- Delinquent Tax Properties are NOT appraised. They are sold for DELINQUENT TAXES, COSTS, AND PENALTIES. The property is offered for sale two (2) times. If it is not sold on the first sale date, it will be offered again at a later date.
- The Purchaser is responsible for a \$50.00 Deed Fee to be paid to the Sheriff.
- Sheriff's Land Sales are held at 10:00 A.M. on Thursdays or date scheduled at the Geauga County Courthouse, 100 Short Court Street, Chardon, OH., First Floor Lobby.

## DATE OF SALE: THURSDAY, OCTOBER 6, 2011 – 10:00 A.M.

	MINIMUM APPRAISAL	BID
<b>BAINBRIDGE TOWNSHIP</b>		
Case No. 10-F-000652 – The Home Savings and Loan Company of Youngstown, Ohio vs. Keith Thomas Armknecht, et al., 7168 Chagrin Road (5.39 acres). PPN: 02-093900, 02-420341, 02-420713. Thomas M. Gacse, atty.	\$140,000.00	\$93,334.00
Case No. 09-F-001407 – Bank of America, N.A., etc. vs. Greg Petherbridge, aka Gregory Jon Petherbridge, et al., 9551 Taylor May Road (3.42 acres). PPN: 02-263900. Erin M. Laurito, atty.	\$60,000.00	\$40,000.00
<b>CHESTER TOWNSHIP</b>		
Case No. 09-F-000713 – HSBC Bank USA, National Association, etc. vs. Nona M. Healey, et al., 7296 Hillendale Road (1.00 acres). PPN: 11-048000. Jeffrey A. Tobe, atty.	\$150,000.00	\$100,000.00
Case No. 10-F-000284 – PNC Bank, National Association, etc. vs. Jean F. Virginia, et al., 7386 Cedarcrest Trail (1.49 acres). PPN: 11-354650. Ellen L. Fornash, atty.	\$125,000.00	\$83,334.00
Case No. 10-F-000038 – CitiMortgage, Inc. vs. Steven J. Rodriguez, et al., 7547 Appleblossom Lane (1.00 acres). PPN: 11-356300. Jennifer N. Heller, atty.	\$162,000.00	\$108,000.00
<b>HUNTSBURG TOWNSHIP</b>		
Case No. 10-F-000803 – The Huntington National Bank, etc. vs. Richard D. Wise, et al., 17338 Mayfield Road (8.69 acres). PPN: 16-078374. Kriss D. Felty, atty.	\$170,000.00	\$113,334.00
<b>NEWBURY TOWNSHIP</b>		
Case No. 08-F-000831 – The Huntington National Bank, etc. vs. Paul M. Petras, et al., 12401 Snow Road (6.83 acres). PPN: 23-156300. Robert H. Young, atty.	\$130,000.00	\$86,667.00
<b>RUSSELL TOWNSHIP</b>		
Case No. 09-F-001248 – CitiMortgage, Inc., etc. vs. John A. Maher, et al., 14975 Surrey Downs (1.82 acres). PPN: 26-093990. John R. Knoebber, atty.	Set Minimum Bid: \$169,300.00	
Case No. 10-F-001045 – MorEquity, Inc. vs. Denise Musgrave, aka Denise C. Musgrave, aka Denise Carol Musgrave, et al., 8398 Riverside Drive (1.51 acres). PPN: 26-122700. James P. Lucas, atty.	\$220,000.00	\$146,667.00
Case No. 09-F-001503 – First Place Bank vs. Georg Abakumov, et al., 14880 Trappers Trail (5.00 acres). PPN: 26-203549. Holly A. Seidel, atty.	\$470,000.00	\$313,334.00

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

John D. Clunk, attorney  
Sep22-29Oct6, 2011

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 09-F-001476**

The State of Ohio, County of Geauga, ss:  
**FARM CREDIT SERVICES OF MID-AMERICA, FLCA, Plaintiff vs. JOHN VARGA, ET AL., Defendants**

In pursuance of an Alias Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 20th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Burton to wit:

Situated in the Township of Burton, County of Geauga and State of Ohio;

And known as being a part of Lot No. 62 and further being known as part of a parcel of land conveyed to Patrick E. McVey by deed recorded in Volume 1310, Page 843 of Geauga County Deed Records, further bounded and described as follows:

Beginning at a point in the centerline of Hotchkiss Road at the Northwesterly corner of a 94.45 acre parcel of land conveyed to the City of Akron by deed recorded in Volume 180, Page 171 of Geauga County Deed Records.

Thence South 80° 24' 22" West along said centerline of Hotchkiss Road a distance of 289.25 feet to a railroad spike with cross found at an angle point therein;

Thence South 75° 16' 14" West continuing along said centerline of Hotchkiss Road, a distance of 681.83 feet, to a railroad spike with cross found at a point of curvature;

Thence Southwesterly along the arc of a curve deflecting to the left, also being said centerline of Hotchkiss Road, 483.83, said curve having a radius of 881.45 feet and a chord which bears south 59° 32' 44" West 477.78 feet to a railroad spike with cross found at a point of tangency;

Thence South 43° 49' 14" West continuing along said centerline of Hotchkiss Road a distance of 420.00 feet to a point and the Principal Place of Beginning of the premises herein intended to be described;

**COURSE I:** Thence South 74° 41' 32" East passing through a 5/8 inch iron pin set at 34.14 feet a total distance of 901.31 feet to a 5/8 inch iron pin set;

**COURSE II:** Thence South 1° 31' 07" West a distance of 210.00 feet to a 5 inch by 5 inch concrete monument with brass plate found in the Northerly line of a 30.00 acre parcel of land conveyed to the City of Akron by deed recorded in Volume 187, Page 297 of Geauga County Deed Records;

**COURSE III:** Thence North 87° 18' 56" West

along the Northerly line of said 30.00 acre parcel and along the Northerly line of land conveyed to Donald L. Revels, Sr. by deed recorded in Volume 1116, Page 734 of Geauga County Deed Records passing through a 5 inch by 5 inch concrete monument with brass plate found at 898.77 feet at the Northeasterly corner of land so conveyed to Donald L. Revels, Sr. and passing through a 5/8 inch iron pin set at 1199.41 feet a total distance of 1239.24 feet to a point in said centerline of Hotchkiss Road;

**COURSE IV:** Thence North 43° 49' 14" East along said centerline of Hotchkiss Road a distance of 540.31 feet to the Principal Place of Beginning and containing 7.8984 acres of land as surveyed, calculated and described on August 17, 2000 by Rudy E. Schwartz, P.S. No. 7193 be the same more or less, but subject to all legal highway and easements of record, Bearings used herein refer to an assumed meridian are intended to indicate angles only, All 5/8 inch iron pins are I.D. Schwartz, 7193.

Property Address: 12829 Hotchkiss Road, Burton, OH 44021

Prior Deed Reference: O.R. Volume 1478, Page 250 of the Geauga County, Ohio Recorder's Office.

Said Premises located at: 12829 HOTCHKISS ROAD, BURTON TOWNSHIP, OH.

Permanent Parcel Number: 04-117800

Said Premises appraised at (\$50,000.00) and cannot be sold for less than two-thirds of that amount (\$33,334.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

**TERMS OF SALE:** "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Gregory F. Locke, attorney  
Sep22-29Oct6, 2011

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 10-F-000875**

The State of Ohio, County of Geauga, ss:  
**CB 2010 LLC, Plaintiff vs. MARLA PARK-WAY, LTD, ET AL., Defendants**

In pursuance of an Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 20th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the City of Chardon to wit:

Situated in the City of Chardon, County of Geauga and State of Ohio: And known as being Sublots 2, 7 and 8 in Chardon Park Subdivision as recorded in Plat Volume 36, Page 103 of Geauga County Records, be the same more or

less, but subject to all legal highways.

Said Premises Located at: 510-520 and 521 FIFTH AVENUE, CITY OF CHARDON, OH.

Permanent Parcel Number: 10-165642, 10-165647, 10-165648

Said Premises appraised at (\$2,900,000.00) and cannot be sold for less than two-thirds of that amount (\$1,933,334.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

**TERMS OF SALE:** "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Peter D. Brosse, attorney  
Sep22-29Oct6, 2011

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 10-F-001120**

The State of Ohio, County of Geauga, ss:  
**WOODS OF BURLINGTON HOMEOWNERS ASSOCIATION, Plaintiff vs. JASON D. JERNER-JCIC, ET AL., Defendants**

In pursuance of an Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 20th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the City of Chardon to wit:

Situated in the City of Chardon, County of Geauga and State of Ohio and being part of Original Munson Township Section 2, East Division and further described as being Sublots No. 212 of Woods of Burlington Phase 5-B Subdivision as shown on the recorded plat in Volume 27, Page 105 and 106 of Geauga County Records of Plats, be the same more or less, but subject to all legal highways.

Premises commonly known as: 103 West Pointe Court, Chardon, Ohio 44024

Said Premises Located at: 103 WEST POINTE COURT, CITY OF CHARDON, OH.

**SOLD SUBJECT TO THE MORTGAGE OF FEDERAL HOME LOAN MORTGAGE CORPORATION IN THE AMOUNT OF \$210,944.18 PLUS INTEREST AT THE RATE OF 4.75% PER ANNUM FROM SEPTEMBER 1, 2010.**

**SAID PREMISES SHALL BE SOLD AT A MINIMUM VALUE OF NOT LESS THAN TWO-THIRDS OF THE DIFFERENCE BETWEEN THE APPRAISED VALUE (\$235,000.00) AND THE AMOUNT REMAINING UNPAID ON THE NOTE AND MORTGAGE OF FEDERAL HOME LOAN MORTGAGE CORPORATION (\$213,706.42).** Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

Permanent Parcel Number: 10-165483

Said Premises to be sold at a SET MINIMUM BID of \$14,196.00.

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Darcy Mehling Good, attorney  
Sep22-29Oct6, 2011

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 10-F-001324**

The State of Ohio, County of Geauga, ss:  
**CITIMORTGAGE, INC., Plaintiff vs. TERE-SA L. EDGINGTON, ET AL., Defendants**

In pursuance of an Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 20th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Chardon to wit:

Situated in the Township of Chardon County of Geauga, and State of Ohio:

Being part of Lot No. 160, Tract No. 3, within the said Township, and described as follows:

Beginning in the center line of Thwing Road at the southeasterly corner of lands conveyed to Anna J. Roseum by deed recorded in Volume 242, Page 161 of Geauga County Records of Deeds; thence N. 3 degrees 30' East, along the easterly line of said Roseum lands, and through an iron pipe 30.0 feet from said place of beginning, a total distance of 300.0 feet to an iron pipe in the southerly line of lands conveyed to Ruth McIntosh by deed recorded in Volume 234, Page 12 of Geauga County Records of Deeds; thence South 86 degrees 10' East, along the southerly line of said McIntosh lands, 150.0 feet to an iron pipe at the northwesterly corner of land conveyed to William M. Krill, Jr., by deed recorded in Volume 234, Page 11 of Geauga County Records of Deeds; thence 3 degrees 30' West, along the Westerly line of said Krill lands, 300.0 feet to the center line of Thwing Road, and through an iron pipe 30.0 feet therefrom; thence North 86 degrees 10' West along said road centerline, 150.0 feet to the place of beginning, containing 1.033 acres, as surveyed in May 1948 by Root & Schoonover, Chardon, Ohio, be the same more or less, but subject to all legal highways.

Property Address: 11078 Thwing Road, Chardon, OH 44024

Prior Deed Reference: O.R. Book 1741 Page 2326

Said Premises Located at: 11078 THWING ROAD, CHARDON TOWNSHIP, OH.

Permanent Parcel Number: 06-053100

Said Premises appraised at (\$135,000.00) and cannot be sold for less than two-thirds of that amount (\$90,000.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Jeffrey A. Tobe, attorney

Sep22-29Oct6, 2011

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 10-F-001475**

The State of Ohio, County of Geauga, ss:  
**CHASE HOME FINANCE, LLC, Plaintiff vs. DERYL E. BYERS, ET AL., Defendants**

In pursuance of an Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 20th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Claridon to wit:

Situated in the Township of Claridon, County of Geauga and State of Ohio:

Being part of Original Lot No. 12, Holmes Tract within said Township and further described as follows:

Beginning in the centerline of Aquilla Road at the northwest corner of land conveyed to Albert S. Sr. and Elaine M. Andre by deed recorded in Volume 870, Page 274 of the Geauga County Records of Deeds, said point of beginning being referenced by a 3/4 inch iron pin found in a monument box, located south 08 deg. 42' 00" west along said road centerline a distance of 134.64 feet, said monument box being at the intersection of said road centerline with the centerline of Spencer Street; Thence north 08 deg. 42' 00" east along the centerline of Aquilla Road a distance of 250.46 feet to a point; Thence south 84 deg. 46' 40" east passing thru a 5/8" iron pin set at 30.06 feet a distance of 540.22 feet to a 5/8" iron pin set; Thence south 02 deg. 56' 48" west a distance of 250.20 feet to a 5/8 inch pin set in the north line of a second parcel conveyed to the aforementioned Andre by deed recorded in Volume 669, Page 1152 of the Geauga County Records of Deeds; Thence north 84 deg. 46' 40" west along the north line of the said second Andre parcel, passing thru a 5/8" iron pin found at 42.75 feet being the northeast corner of the aforementioned first Andre parcel and continuing along the north line thereof, a total distance of 565.35 feet to the place of beginning, passing thru a 1 inch iron pin found 30.06 feet therefrom, containing within said bounds a total of 3.172 acres of land, 3,000 acres excluding the road right of way, according to a survey of J. Arthur Temple, Registered Surveyor No. 4761 dated October 2004.

Bearings shown herein are based on an assumed meridian and are used to indicate angles only.

Said Premises Located at: 12111 AQUILLA ROAD, CLARIDON TOWNSHIP, OH.

Permanent Parcel Number: 13-015589

Said Premises appraised at (\$135,000.00) and cannot be sold for less than two-thirds of that amount (\$90,000.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

F. Peter Costello, attorney

Sep22-29Oct6, 2011

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 10-F-001476**

The State of Ohio, County of Geauga, ss:  
**CITIMORTGAGE, INC., SUCCESSOR BY MERGER TO ABN AMRO MORTGAGE GROUP, INC., Plaintiff vs. STEVEN GOODLIVE, ET AL., Defendants**

In pursuance of an Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 20th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Munson to wit:

Situated in the Township of Munson, County of Geauga and State of Ohio:

And known as being part of Lot Nos. 7, 8, 9, and 33, in Tract 3, within said Township, and further described as being Sublot No. 68 in Walden Oaks Subdivision Phase 4, as shown on the recorded plat in Volume 27, Page 54 of Geauga County Records of Plats, be the same more or less, but subject to all legal highways.

Subject to any and all easements and conditions of record.

Property Address: 11350 Grey Friar Way, Chardon, OH 44024

Prior Deed Reference: OR Book 1590, Page 951

Said Premises Located at: 11350 GREY FRIAR WAY, MUNSON TOWNSHIP, OH.

Permanent Parcel Number: 21-176995

Said Premises appraised at (\$480,000.00) and cannot be sold for less than two-thirds of that amount (\$320,000.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Lori N. Wight, attorney

Sep22-29Oct6, 2011

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 10-F-001517**

The State of Ohio, County of Geauga, ss:  
**CITIMORTGAGE, INC., SUCCESSOR BY MERGER TO ABN AMRO MORTGAGE GROUP, INC., Plaintiff vs. DENNIS M. CASERTA, ET AL., Defendants**

In pursuance of an Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 20th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Thompson to wit:

Situated in the Township of Thompson, County of Geauga and State of Ohio, being part of Original Lot No. 38 within said Township and further described as follows:

Beginning in the centerline of Rock Creek Road (S.R. 166) at the Northeast corner of land conveyed to W. and V. Hannum by deed recorded in Volume 378, Page 555 of the Geauga County Records of Deeds; Thence North 88 degrees 59' 11" East along the centerline of Rock Creek Road, a distance of 200.00 feet to a point; Thence South 00 degrees 18' 43" West, passing an iron pin set at 30.01 feet, a distance of 700.13 feet to an iron pin set in the north line of land conveyed to the Federal Land Bank of Louisville by deed recorded in Volume 799, Page 125 of the Geauga County Records of Deeds; Thence South 88 degrees 52' 40" West along the north line of the said Federal Land Bank land a distance of 200.02 feet to an iron pipe found at the southeast corner of the said Hannum land; Thence North 00 degrees 18' 43" East along the East line of the said Hannum land a distance of 700.51 feet to the place of beginning, passing thru an iron pin found 30.83 feet therefrom, containing within said bounds 3.215 acres of land according to the survey of J. Arthur Temple, Registered Surveyor No. 4761 dated March 11, 1993, be the same more or less, but subject to all legal highways.

Property Address: 17683 Rock Creek Road, Thompson, OH 44086

Prior Deed Reference: OR Volume 969 Page 497

Said Premises Located at: 17683 ROCK CREEK ROAD, THOMPSON TOWNSHIP, OH.

Permanent Parcel Number: 30-095687

Said Premises appraised at (\$89,000.00) and cannot be sold for less than two-thirds of that amount (\$59,334.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Miranda S. Hamrick, attorney

Sep22-29Oct6, 2011

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 11-F-000231**

The State of Ohio, County of Geauga, ss:  
**PARK VIEW FEDERAL SAVINGS BANK, Plaintiff vs. MARK D. CHAPIC, ET AL., Defendants**

In pursuance of an Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 20th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Newbury to wit:

Situated in the Township of Newbury, County of Geauga and State of Ohio and known as being a part of Original Lot No. 26, Tract No. 3 and further being known as part of a parcel of land conveyed to Doranell Grayce Koller and Clare Ann Timmons by deed recorded in Volume 867, Page 177 of Geauga County Deed Records;

Beginning at a point in the centerline of Bell Street, 60 feet wide at the Southeasterly corner of land conveyed to Richard D. Bond et al. by deed recorded in Volume 1089, Page 746 and 748 of Geauga County Deed Records, said point lying South 85 degrees 43' 10" East along said centerline of Bell Street, a distance of 859.47 feet from a P.K. nail found at its intersection with the centerline of Arbor Trail, 60 feet wide; Thence South 85 degrees 43' 10" East along said centerline of Bell Street, a distance of 88.68 feet to a monument box with a 1/2 inch iron pin found at an angle point therein; Thence South 85 degrees 30' 39" East continuing along said

centerline of Bell Street a distance of 805.22 feet to a point at the Southeasterly corner of land conveyed to George E. and Clare Ann Timmons by deed recorded in Volume 1108, Page 80 of Geauga County Deed Records and the principal place of beginning of the premises herein intended to be described;

Course I: Thence North 0 degrees 57' 05" West along the Easterly line of land so conveyed to George E. and Clare Ann Timmons, passing through a 5/8 inch iron pin found at 30.14 feet (I.D. Schwartz 7193) a total distance of 511.58 feet to a 5/8 inch iron pin found (I.D. Schwartz 7193) at the Northeasterly corner thereof.

Course II: Thence North 84 degrees 36' 40" West along the Northerly line of land so conveyed to George E. and Clare Ann Timmons, a distance of 80.00 feet to a 5/8 inch iron pin found (I.D. Schwartz 7193) at a Southeasterly corner of a proposed 4.5388 acre parcel.

Course III: Thence North 0 degrees 57' 05" West along the most Easterly line of said 4.5388 acre parcel, a distance of 355.92 feet to a 5/8 inch iron pin found (I.D. Schwartz 7193) and the Northeasterly corner thereof;

Course IV: Thence South 85 degrees 30' 39" East, a distance of 145.00 feet to a 5/8 inch iron pin set;

Course V: Thence South 53 degrees 10' 02" East, a distance of 341.74 feet to a 5/8 inch iron pin set;

Course VI: Thence South 4 degrees 29' 21" West, passing through a 5/8 inch iron pin set at 652.00 feet, a total distance of 682.00 feet to a point in said centerline of Bell Street;

Course VII: Thence North 85 degrees 30' 39" West along said centerline of Bell Street, a distance of 271.49 feet to the Principal Place of Beginning and containing 6.2525 acres of land (6.0646 acres of land excluding the area within the right-of-way of Bell Street) as surveyed, calculated and described by Rudy E. Schwartz, P.S. No. 7193 in July, 1997. Bearings used herein refer to an assumed meridian and are intended to indicate angles only. All 5/8 inch iron pins set I.D. Schwartz 7193.

Said Premises Located at: 10660 BELL ROAD, NEWBURY TOWNSHIP, OH.

Permanent Parcel Number: 23-385723

Said Premises appraised at (\$390,000.00) and cannot be sold for less than two-thirds of that amount (\$260,000.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Kriss D. Felty, attorney

Sep22-29Oct6, 2011

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 11-F-000331**

The State of Ohio, County of Geauga, ss:  
**RBS CITIZENS, N.A., SUCCESSOR BY MERGER TO CCO MORTGAGE CORPORATION, Plaintiff vs. STEVEN D. MAY, ET AL., Defendants**

In pursuance of an Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 20th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Munson to wit:

Situated in the Township of Munson, County of Geauga and State of Ohio:

Being known as part of Lot No. 33, Tract No. 3 of said Township and further described as follows:

Beginning at a point in the center line of the Chardon-Auburn Road, said point lying Southerly along said center line a distance of 444.65 feet from the intersection of the center lines of the said Chardon-Auburn Road and Mayfield Road; thence continuing South along said center line from said beginning point a distance of three hundred and fifty (350) feet; thence Easterly and 90 degrees from said road center line and thru an iron pipe 30.0 feet therefrom a total distance of six hundred ninety-eight (698) and to an iron pipe; thence Northerly and parallel to the said road center line a distance of three hundred fifty (350) feet and to an iron pipe; thence Westerly and parallel to the South line a distance of six hundred ninety-eight (698.0) feet to the place of beginning and thru an iron pipe 30.0 feet therefrom. Containing 5.608 acres by survey of F.C. Pomeroy May 1941 and being a parcel of land from the Westerly side of 130 acres conveyed to Clara Spaulding by Comfort Spaulding, February 4, 1939 as recorded in Volume 199, Page 466 of Geauga County Records of Deeds.

Title Holder: Steven D. May

Prior Deed Reference: Deed Volume 1820, Page 1463

Premises commonly known as: 12583 Auburn Road, Chardon, OH 44024

Said Premises Located at: 12583 AUBURN ROAD, MUNSON TOWNSHIP, OH.

Permanent Parcel Number: 21-062000

Said Premises appraised at (\$137,000.00) and cannot be sold for less than two-thirds of that amount (\$91,334.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Richard L. McNellie, attorney

Sep22-29Oct6, 2011

## THIRD RUN

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 08-F-000831**

The State of Ohio, County of Geauga, ss:  
**THE HUNTINGTON NATIONAL BANK, FKA SKY BANK, Plaintiff vs. PAUL M. PETRAS, ET AL., Defendants**

In pursuance of a Third Pluries Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 6th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Newbury to wit:

Situated in the Township of Newbury, County of Geauga, and State of Ohio:

And known as being a part of Original Lot No. 34, Tract No. 3 and further being known as part of a parcel of land conveyed to Lena

Kapalin by deed recorded in Volume 611, Page 632 of Geauga County Deed Records, further bounded and described as follows:

Beginning at a 3/4 inch iron pin found buried 0.50 feet deep at an angle point in the centerline of Snow Road, 60 feet wide at its intersection with the Westerly line of Burton Township; Thence North 78 deg. 09' 17" West along said centerline of Snow Road a distance of 246.34 feet to the Northwesterly corner of land conveyed to Robert D. and Carolyn Ward by deed recorded in Volume 589, Page 469 of Geauga County Deed Records and the principal place of beginning of the premises herein intended to be described;

Course I: Thence South 9 deg. 31' 35" West along the Westerly line of land so conveyed to Robert D. and Carolyn Ward, passing through the Southerly sideline of Snow Road at 30.02 feet. (Witness a one inch iron pipe found at 25.28 feet and 0.39 feet West of line) a total distance of 530.27 feet to a 5/8 inch iron pin found (I.D. Schwartz 7193) at the Southwesterly corner thereof, also being the Northwesterly corner of land conveyed to Anthony and Michelle Lombardo by deed recorded in Volume 977, Page 121 of Geauga County Deed Records;

Course II: Thence North 80 deg. 35' 09" West, a distance of 549.30 feet to a 5/8 inch iron pin set in the Easterly line of land conveyed to Andrew F. and Roselee S. Ule by deed recorded in Volume 524, Page 939 of Geauga County Deed Records;

Course III: Thence North 9 deg. 36' 33" East along said Easterly line of land so conveyed to Andrew F. and Roselee S. Ule, passing through a one inch iron pipe found at 528.74 feet, a total distance of 553.56 feet to said centerline of Snow Road;

Course IV: Thence South 78 deg. 09' 17" East along said centerline of Snow Road, a distance of 548.95 feet to the principle place of beginning and containing 6.8288 acres of land (6.4508 acres of land excluding the area within the right-of-way of Snow Road) as surveyed, calculated and described on November 12, 2004 by Rudy E. Schwartz, P.S. 7193 be the same more or less, but subject to all legal highways and easements of record. Bearings used herein refer to an assumed meridian and are intended to indicate angles only. All 5/8 inch iron pins set are I.D. Schwartz 7193.

Said Premises Located at: 12401 SNOW ROAD, NEWBURY TOWNSHIP, OH.

Permanent Parcel Number: 23-156300

Said Premises appraised at (\$130,000.00) and cannot be sold for less than two-thirds of that amount (\$86,667.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Robert H. Young, attorney

Sep8-15-22, 2011

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 09-F-000713**

The State of Ohio, County of Geauga, ss:  
**HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE CERTIFICATES ISSUED BY DEUTSCHE ALT-B SECURITIES MORTGAGE LOAN TRUST, SERIES 2006-AB4, Plaintiff vs. NONA M. HEALEY, ET AL., Defendants**

In pursuance of an Alias Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 6th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Chester to wit:

Situated in the Township of Chester, County of Geauga and State of Ohio: And known as being part of Lot 12 of Tract 1 of said Township, bounded and described as follows:

Beginning at an iron pin in the southerly line of the Battles-Patterson Allotment as recorded in Volume 6, Page 129 of Geauga County Records of Plats. Said beginning point being South 86 deg. 15' E. 165.59 feet measured along the southerly line of the said Battles-Patterson Allotment from its southwesterly corner thereof. Thence from said beginning point continuing along said Southerly line S. 86 deg. 15' E. 136.13 feet to an iron pin at the northwesterly corner of Sublot Number 3 in the N.C. Mable Patterson Allotment as recorded in Volume 7, Page 23 of the Geauga County Records of Plats; Thence S. 3 deg. 43' W. along the westerly line of Sublot Number 3, 320.0 feet to an iron pin in the Northerly line of Hillendale Street of said Allotment; Thence N. 86 deg. 15' W. along the said Northerly line 136.13 feet to an iron pin; Thence N. 3 deg. 43' E. and parallel to the said Westerly line of Sublot Number 3, 320.0 feet to the place of beginning and containing 1 acre of land. This parcel of land being taken from the rears of Sublots Numbers 1 and 2 of said Patterson Allotment, appears by said plat, be the same more or less.

Property Address: 7296 Hillendale Road, Chesterland, OH 44026

Prior Deed Reference: O.R. Volume 1799, Page 950

Said Premises Located at: 7296 HILLENDALE ROAD, CHESTER TOWNSHIP, OH.

Permanent Parcel Number: 11-048000

Said Premises appraised at (\$150,000.00) and cannot be sold for less than two-thirds of that amount (\$100,000.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Jeffrey A. Tobe, attorney

Sep8-15-22, 2011

Sheriff's Sale of Real Estate  
General Code, Sec. 11661  
Revised Code, Sec. 2329.26  
**Case No. 09-F**

of Russell to wit:

Situated in the Township of Russell, County of Geauga and State of Ohio:

And being Sublot No. 6 in Surrey Downs Estates Subdivision, as shown by the recorded plat in Volume 9, Page 26 of Geauga County Records, and being 160.10 feet front on the Northeasterly side of Surrey Downs Drive, and extending back 626.36 feet on the Northwesterly line, 652.43 feet on the Southeasterly line and having a rear line of 90.00 feet, as appears by said plat, be the same more or less, but subject to all legal highways.

Property Address: 14975 Surrey Downs, Russell, OH 44072

Prior Deed Reference: O.R. Book 1502, Page 1123

Said Premises Located at: 14975 SURREY DOWNS, RUSSELL TOWNSHIP, OH.

Permanent Parcel Number: 26-093990

Said Premises to be sold at a SET MINIMUM BID of \$169,300.00. Please note: The sale price set pursuant to order of Court (O.R.C. Section 2329.51/2329.52).

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

John R. Knoebber, attorney

Sep8-15-22, 2011

Sheriff's Sale of Real Estate

General Code, Sec. 11661

Revised Code, Sec. 2329.26

**Case No. 09-F-001407**

The State of Ohio, County of Geauga, ss:

**BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO COUNTRYWIDE BANK, F.S.B., Plaintiff vs. GREG PETHERBRIDGE, AKA GREGORY JON PETHERBRIDGE, ET AL., Defendants**

In pursuance of an Alias Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 6th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Bainbridge to wit:

Situated in the Township of Bainbridge, County of Geauga and State of Ohio and known as being part of Original Bainbridge Township Lot Nos. 1 and 2, Tract 3, and bounded and described as follows:

Beginning at an 1" iron pipe found at the Westerly line of Auburn Township at the Northeasterly corner of land owned by M.G. Pilny, as recorded in Volume 758, Page 1285 of Geauga County Records; thence North 86 deg. 34' 03" West, along a Northerly line of said Pilny property, a distance of 723.80 feet to a 3/8" iron pin found 1.9" South and 0.12" East, said point being the principal place of beginning. Thence North 86 deg. 34' 03" West, continuing along said Northerly line of Pilny property, a distance of 387.77 feet to a 1" iron pipe at an angle therein; Thence North 06 deg. 14' 36" West, continuing along an Easterly line of said Pilny property, a distance of 240.49 feet to the centerline of Taylor-May Road (60') passing through a 5/8" iron pin found at 206.48 feet; Thence North 55 deg. 38' 44" East, along the centerline of said Taylor-May Road, a distance of 375.36 feet to a point; Thence North 66 deg. 44' 44" East, along the centerline of said Taylor-May Road, a distance of 77.62 feet to a point located at the Northwesterly corner of property owned by A & M Newton as recorded in Volume 611, Page 948 of Geauga County Records. Thence South 03 deg. 37' 50" East, along the Westerly line of said A & M Newton property, a distance of 505.76 feet (passing through a 5/8" iron pin found at 31.85 feet) to the principal place of beginning and containing 3.417 acres of land, according to a survey conducted in December of 2000 by Braun-Prenosil Associates, Inc., under the direction of John R. Alban, Professional Surveyor No. 7651, be the same more or less, but subject to all legal highways and easements of record.

Bearings are to an assumed meridian and are used to denote angles only.

Property commonly known as: 9551 Taylor May Road, Chagrin Falls, OH 44023

Said Premises Located at: 9551 TAYLOR MAY ROAD, BAINBRIDGE TOWNSHIP, OH.

Permanent Parcel Number: 02-263990

Said Premises appraised at (\$60,000.00) and cannot be sold for less than two-thirds of that amount (\$40,000.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Erin M. Laurito, attorney

Sep8-15-22, 2011

Sheriff's Sale of Real Estate

General Code, Sec. 11661

Revised Code, Sec. 2329.26

**Case No. 09-F-001503**

The State of Ohio, County of Geauga, ss:

**FIRST PLACE BANK, Plaintiff vs. GEORG ABAKUMOV, ET AL., Defendants**

In pursuance of an Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 6th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Russell to wit:

Situated in the Township of Russell, County of Geauga and State of Ohio and known as being part of Original Lot No. 5 in Tract No. 2 within said Township and bounded and described as follows:

Beginning at an iron pin found on the Southerly margin of Trappers Trail (60' wide) at its intersection with the Easterly line of Sublot No. 34. Said point being the Principal Place of Beginning of this survey;

Thence South 05 degrees 52' 47" West along the Easterly line of said Sublot No. 34 a distance of 184.05 feet to an iron pin set; Thence North 83 degrees 42' 13" East a distance of 47.01 feet to an iron pin set; Thence South 06 degrees 17' 47" East a distance of 130.22 feet to an iron pin set; Thence South 83 degrees 42' 13" West a distance of 75.11 feet to an iron pin set; Thence South 05 degrees 52' 47" West a distance of 121.14 feet to an iron pin set; Thence South 80 degrees 56' 31" West a distance of 50.00 feet to an iron pin set; Thence South 05 degrees 52' 47" West a distance of 164.50 feet to an iron pin set; Thence North 80 degrees 56' 31" East and passing through an

iron pin set at 50.00 feet a total distance of 508.60 feet to a point on the Westerly margin of the aforesaid Trappers Trail; Thence North 04 degrees 27' 49" East a distance of 155.00 feet to a point. Said point being a P.C. of a curve; Thence North 47 degrees 13' 34" West along the arc of said curve, deflecting to the left, having a radius of 350.00 feet, a delta of 103 degrees 22' 47" and an arc distance of 631.51 feet a distance of 549.27 feet to the Principal Place of Beginning and containing 5.002 acres of land according to a survey made by Delmar B. Kosie, Registered Surveyor #5276. March, 1992.

Premises commonly known as: 14880 Trappers Trail, Novelty, Ohio 44072

Prior Deed Reference: OR Book 1832, Page 1855, and OR Book 1736, Page 121

Title Holder: Georg Abakumov (married to Tatiana Abakumov) and Tatiana Abakumova (married to Georg Abakumov).

Said Premises Located at: 14880 TRAPPERS TRAIL, RUSSELL TOWNSHIP, OH.

Permanent Parcel Number: 26-203549

Said Premises appraised at (\$470,000.00) and cannot be sold for less than two-thirds of that amount (\$313,334.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Holly A. Seidel, attorney

Sep8-15-22, 2011

Sheriff's Sale of Real Estate

General Code, Sec. 11661

Revised Code, Sec. 2329.26

**Case No. 10-F-000038**

The State of Ohio, County of Geauga, ss:

**CITIMORTGAGE, INC., Plaintiff vs. STEVEN J. RODRIGUEZ, ET AL., Defendants**

In pursuance of an Alias Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 6th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Chester to wit:

Situated in the Township of Chester, County of Geauga and State of Ohio; and known as being Sublot 4 of Charter Oak Estates Subdivision No. 2 as recorded in Volume 8, Page 17 of Geauga County Records of Deeds. Said Sublot 4 has a frontage of 100.50 feet along the centerline of Apple Blossom Lane and extends back on its easterly side, 432.94 feet on its westerly side, a distance of 436.74 and is 100.57 wide in the rear and contains 1.0032 acres as shown said plat, be the same more or less, but subject to all legal highways.

Property Address: 7547 Appleblossom Lane, Chesterland, OH 44026

Prior Deed Reference: Book 1263, Page 537

Said Premises Located at: 7547 APPLEBLOSSOM LANE, CHESTER TOWNSHIP, OH.

Permanent Parcel Number: 11-356300

Said Premises appraised at (\$162,000.00) and cannot be sold for less than two-thirds of that amount (\$108,000.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Jennifer N. Heller, attorney

Sep8-15-22, 2011

Sheriff's Sale of Real Estate

General Code, Sec. 11661

Revised Code, Sec. 2329.26

**Case No. 10-F-000284**

The State of Ohio, County of Geauga, ss:

**PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR IN INTEREST TO NATIONAL CITY REAL ESTATE SERVICES LLC, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, INC., FKA NATIONAL CITY MORTGAGE CO., Plaintiff vs. JEAN F. VIRGINIA, ET AL., Defendants**

In pursuance of an Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 6th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Chester to wit:

Situated in the Township of Chester, County of Geauga and State of Ohio; and known, bounded and described as follows: and known as being Sublot No. 145 in County Line Estates Subdivision No. 4 as recorded in Volume 7, Page 47 of Geauga County Map Records, be the same more or less, but subject to all legal highways.

Property Address: 7386 Cedarcrest Trail, Chesterland, OH 44026

Prior Deed Reference: Volume 1279, Page 374

Said Premises Located at: 7386 CEDARCREST TRAIL, CHESTER TOWNSHIP, OH.

Permanent Parcel Number: 11-354650

Said Premises appraised at (\$125,000.00) and cannot be sold for less than two-thirds of that amount (\$83,334.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Ellen L. Fornash, attorney

Sep8-15-22, 2011

Sheriff's Sale of Real Estate

General Code, Sec. 11661

Revised Code, Sec. 2329.26

**Case No. 10-F-000652**

The State of Ohio, County of Geauga, ss:

**THE HOME SAVINGS AND LOAN COMPANY OF YOUNGSTOWN, OHIO, Plaintiff vs. KEITH THOMAS ARMKNECHT, ET AL., Defendants**

In pursuance of an Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 6th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Bainbridge to wit:

Situated in the Township of Bainbridge, County of Geauga and State of Ohio; Two parcels of land in what is now Bainbridge Township, Geauga County, Ohio, and being part of Lot 48, Tract 1; Township 6 North, Range 9 West in the Connecticut Western Reserve survey; and containing of all that land described in a deed dated 18 August, 1951 from Mabel H. Davis to William F. Kehres as recorded in Volume 245 on Page 607 of the records of said County which lies Southeasterly of a line as surveyed, and shown on drawing No. 72-21-11 of said survey, October 6, 1972 by Richard R. Mayer.

The boundaries being more particularly described by references to said Kehres deed and Mayer survey as follows:

Parcel No. 1: 4.78 acres

Beginning at the Northeast corner of said Lot 48; Thence South 0 deg. 10' West along the East line of said Lot One half the distance between the Northeast and Southeast corners of the East line of land described in a deed to William Lackworthy dated October 19, 1901 and recorded in Volume 112 on Pages 287, 288 and 289 of said records. By reference to said deed this "half distance" is presumably 190.4 feet, 181 feet observed, based on an overall distance of 25 links plus 5.52 chains as protracted in deeds to Boardman H. Bosworth (dated February 8, 1844; Volume 49, Page 520) and to Henry C. Morris (September 4, 1843; Volume 49, Page 516) respectively, which are referred to by implication in said Lackworthy deed; Thence Westerly, along the Northerly line of F.C. Stanek, Volume 221, Page 251, in a straight line, so directed as to contain just 7.89 acres of land within the boundaries of the here described parcel if said boundaries were to continue along said straight line to the centerline of the Chagrin Falls to Bainbridge Road, Northwest along said centerline to the Easterly line of the Wheeling and Lake Erie Railroad Company land, Northerly along said Easterly railroad line to the North line of said Township, and Easterly along said Township line to the point of beginnings. But in fact, Westerly along said straight line in a calculated distance of only about 1310 feet to the Easterly line of that parcel deeded by William Larkworth to Geauga County for public use as a highway January 5, 1915 as recorded in Volume 140 on Page 550 of said records; Thence North 19 deg. 28' West along said Easterly County parcel line 30.0 feet to said line as surveyed by Mayer and a 1 inch iron pipe set therein; Thence North 69 deg. 56' East along said surveyed line severing said Kehres land, thru 1 inch iron pipes set at 221 feet, at an additional 366 feet and at the West base of an 18 inch gum tree still an additional 210 feet farther, a total distance of about 797 feet to intersect said Township line; Thence due East along said Township line 571 feet to the point of beginning.

Bearings are reckoned from True North within 1/2 deg. and dimensions are to a precision of 1/300, be the same more or less, but subject to all legal highways.

Parcel No. 2: .52 acres

Beginning on the South line of land formerly owned by J.J. Davis (Deed Volume 135, Page 381) and 200 feet East from the land conveyed to Geauga County in Volume 140, Page 550 of Geauga County Records; Thence South at right angles with the East line of Bainbridge Road 50 feet; Thence East 300 feet to intersect said Davis' South line; Thence West along South line 300 feet to the point of beginning; according to a deed dated January 25, 1919 from William Larkworth to J.J. Davis as recorded in Volume 154 on Page 281.

The total area within both parcels is 230,000 square feet, or 5.3 acres, be the same more or less, but subject to all legal highways.

Parcel No. 3: .09 acres

Situated in the Township of Bainbridge, County of Geauga and State of Ohio, and known as being a part of Lot 48 of Tract 1 in said Township, being more fully described as follows:

Beginning at a stone found at the Northeast corner of said Lot 48; Thence South 88 deg. 51' 02" West along the North line of said Lot 48 and the North line of said Geauga County, 1595.14 feet to a point in the centerline of relocated Chagrin Road; Thence South 12 deg. 59' 06" East along the centerline of said relocated Chagrin Road, 44.99 feet to a 1 inch pin in monument box found at the P.C. of a curve;

Thence 405.52 feet along the centerline of said relocated Chagrin Road and the arc of a curve deflecting to the left having a radius of 818.51 feet, a delta of 28 deg. 23' 11", and a chord of 401.38 feet that bears South 27 deg. 10' 41" East to a 1 inch pin in monument box found at the P.T. of a curve; Thence South 41 deg. 22' 17" East, along said centerline of relocated Chagrin Road, 97.76 feet to a point;

Thence North 48 deg. 37' 43" East, 30.00 feet to an iron pin set on the relocated East right-of-way of said Chagrin Road; Thence North 41 deg. 22' 17" West along said relocated East right-of-way of Chagrin Road 31.03 feet to an iron pin set; Thence North 32 deg. 29' 09" West along the relocated East right-of-way of said Chagrin Road, 115.50 feet to an iron pin set and the true place of beginning for the parcel intended to be described herein; Thence North 32 deg. 29' 09" West along the relocated East right-of-way of Chagrin Road, 38.00 feet to an iron pin set; Thence North 69 deg. 01' 33" East, 114.76 feet to a 5/8 inch rebar found on the former East right-of-way of said Chagrin Road;

Thence South 20 deg. 22' 27" East, along the former East right-of-way of said Chagrin Road, and the West line of Frank Remington Robinson parcel as recorded in Deed Vol. 1317, Page 804, Geauga Co. Records 30.25 feet to a 5/8 inch rebar found; Thence South 65 deg. 17' 19" West 107.09 feet to the True Place of Beginning and containing 0.086 acres of land as surveyed by Robert J. Warner, P.S. #6931 for Environmental Design Group, Inc. in July 2000, but subject to all legal highways, restrictions and easements of record;

Bearings are based on grid North, Ohio State Plan Coordinate System (NAD 83) using Geauga County Geodetic monuments. Iron pins set are capped 5/8 inch x 30 inch rebar stamped "Envir. Design Group."

Address: 7168 Chagrin Road, Chagrin Falls, Ohio 44023

Said Premises Located at: 7168 CHAGRIN ROAD, BAINBRIDGE TOWNSHIP, OH.

Permanent Parcel Number: 02-093990, 02-420341, 02-420713

Said Premises appraised at (\$140,000.00) and cannot be sold for less than two-thirds of that amount (\$93,334.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Thomas M. Gacse, attorney

Sep8-15-22, 2011

Sheriff's Sale of Real Estate

General Code, Sec. 11661

Revised Code, Sec. 2329.26

**Case No. 10-F-000803**

The State of Ohio, County of Geauga, ss:

**THE HUNTINGTON NATIONAL BANK, SUCCESSOR IN INTEREST BY MERGER TO SKY BANK, SUCCESSOR IN INTEREST BY MERGER TO THE SECOND NATIONAL BANK OF WARREN, Plaintiff vs. RICHARD D. WISE, ET AL., Defendants**

In pursuance of an Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 6th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Huntsburg to wit:

Situated in the Township of Huntsburg, County of Geauga and State of Ohio; And known as being part of Lot 53 in said Township, and further bounded and described as follows:

Beginning at a point on the original centerline of Mayfield Road (S.R. 322), said point being North 86 degrees 01' 14" West, a distance of 250.00 feet from the Southeast corner of said Lot 53; Thence North 86 degrees 01' 14" West, along said original centerline of Mayfield Road a distance of 250.00 feet to a point; Thence North 3 degrees 44' 08" East, and passing over a 5/8" capped rebar set at 50.00 feet, a distance of 1514.09 feet to a 5/8" capped rebar set on the South line of land conveyed to A.J. Fain by deed recorded in Volume 958, Page 1107 of Geauga County Record of Deeds; Thence South 86 degrees 10' 20" East, along said South line of Fain's land, a distance of 250.00 feet to a 5/8" capped rebar set; Thence South 3 degrees 44' 08" West, and passing over a 5/8" iron pin set at 1442.15 feet, a distance of 1514.75 feet to a point and the true place of beginning and containing therein 8.6915 acres of land as surveyed in March, 1997 by Jerry W. Daniel, Registered Surveyor No. 6222, be the same more or less, but subject to all legal highways.

Said Premises Located at: 17338 MAYFIELD ROAD, HUNTSBURG TOWNSHIP, OH.

Permanent Parcel Number: 16-078374

Said Premises appraised at (\$170,000.00) and cannot be sold for less than two-thirds of that amount (\$113,334.00). Please note: The appraisals are based on an exterior appraisal of property only, unless otherwise noted.

TERMS OF SALE: "Cash if Purchase Price is \$300.00 or less. If more than \$300.00 Purchase Price is to be paid in accordance with the Rule of Court of Common Pleas, Geauga County, Ohio, governing Sheriff's Sales."

**DANIEL C. McCLELLAND,**  
Sheriff Geauga County, Ohio

Kriss D. Felty, attorney

Sep8-15-22, 2011

Sheriff's Sale of Real Estate

General Code, Sec. 11661

Revised Code, Sec. 2329.26

**Case No. 10-F-001045**

The State of Ohio, County of Geauga, ss:

**MOREQUITY, INC., Plaintiff vs. DENISE MUSGRAVE, AKA DENISE C. MUSGRAVE, AKA DENISE CAROL MUSGRAVE, ET AL., Defendants**

In pursuance of an Order of Sale in the above entitled action, I will offer for sale at public auction, at the door of the Court House, in the City of Chardon, in the above named County, on **Thursday, the 6th day of October, 2011, at 10:00 o'clock A.M.** the following described real estate, situated in the County of Geauga and State of Ohio, and in the Township of Russell to wit:

Situated in the Township of Russell, County of Geauga and State of Ohio:

And known as being Sublot No. 5 in Riverside Park Estates No. 1 of part of Original Township Lot No. 2, Section 8, Tract 1, as shown by the recorded plat in Volume 8, Page 5 and re-recorded in Volume 8, Page 37 of Geauga County Records and being 178.66 feet front on the curved centerline of Riverside Drive and extending back between parallel lines 375.85 feet on the westerly line, 458.65 feet on the easterly line and having a rear line of 159.30 feet containing 1.5126 acres as appears by said plat, be the same more or less, but subject to all legal highways.

Said Premises Located at: 8398 RIVERSIDE DRIVE, R

identified as Geauga County Auditor Parcel No. 19-COL003 ("Property"); that Plaintiffs acquired ownership of Property and the larger parcel located at 16054 E. High Street, Middlefield, OH (Parcel No. 19-057800) by Executor's Deed through the Estate of Helen E. Shipman on October 7, 2009; that upon Plaintiffs' information and belief, Helen E. Shipman was the owner of the real property located at 16054 E. High Street, Middlefield, OH, acquiring title in June 1920; that William J. Griffin was the last known owner of the Property; that William J. Griffin died testate on January 10, 1931; that Property, as recorded by the Geauga County Recorder's Office is vested in the Estate of William J. Griffin; that Defendants are descendants of William J. Griffin; that Property has been considered part of Parcel No. 19-057800 for a period longer than the statutory requirement of 21 years and that Property was considered part of said parcel when Plaintiffs became owners on October 7, 2009; that at all times, the Property had been included as a portion of the larger parcel for the purposes of adverse possession and quiet title; that Defendants may claim interest in the Property by reason that they are the heirs and assigns of the Estate of William J. Griffin

The Plaintiffs request that the title to the Property be found in Plaintiffs; Plaintiff's title to the Property be quieted as against Defendants, and all others claiming through and under them; that all Defendants be required to set up their interest or be forever barred; and costs.

The above named defendants are required to answer within twenty-eight (28) days after last publication, which shall be published once a week for six consecutive weeks, or they might be denied a hearing in this case.

RONALD J. WITLICKI, ET AL.  
By Philip G. King, Attorney for Plaintiffs,  
137 Main Street, Suite 1, Chardon, OH 44024.  
(440) 279-0660.  
Aug18-25 Sep1-8-15-22, 2011

#### NOTICE TO COMMENCE SUIT ON LIEN

To: Shawn D. Powers, whose last known address is PO Box 384, Burton, OH 44021, otherwise whose current address is unknown.

Reference is made to the Affidavit for Mechanic's Lien which you have caused to be filed under in Book 1853, Page 2114, Geauga County Recorder's Office. Pursuant to Ohio Revised Code Section 1311.11, you are hereby notified to commence suit on your lien. The premises at issue are known as 8902 Wyandot Road, Chesterland, OH 44026 and are further known as Permanent Parcel No. 11-389280. The Owner of the premises is: JAMES AND TIFFANY TANNO.

NOTICE: FAILURE TO COMMENCE SUIT WITHIN 60 DAYS OF SERVICE OF THIS NOTICE MAY RESULT IN YOUR LIEN BEING HELD VOID AND THE ABOVE-MENTIONED PROPERTY WHOLLY DISCHARGED FROM SAID LIEN.

By Edward D. Hayman, Attorney at Law,  
28499 Orange Meadow Lane, Orange Village, OH 44022. (216) 292-3830.  
Aug18-25 Sep1-8-15-22, 2011

#### LEGAL NOTICE

##### IN THE COURT OF COMMON PLEAS GEGAUGA COUNTY, OHIO

11-M-000874 - Federal National Mortgage Association, Plaintiff vs. The Unknown Heirs, Devisees, Legatees, Executors, Administrators, Spouses and Assigns and the Unknown Guardians of Minor and/or Incompetent Heirs of Louis E. Kovach, et al., Defendants

The Unknown Heirs, Devisees, Legatees, Executors, Administrators, Spouses and Assigns and the Unknown Guardians of Minor and/or Incompetent Heirs of Louis E. Kovach, whose last known address is unknown, and cannot by reasonable diligence be ascertained, will take notice that on the 16th day of August, 2011, Federal National Mortgage Association filed its Complaint to Quiet Title in the Common Pleas Court of Geauga County, 100 Short Court, Chardon, OH 44024 in Case No. 11-M-000874, on the docket of the Court, and the object of which pleading is to Quiet Title upon the following described real estate to wit:  
Property Address: 8686 Carmichael Drive, Chesterland, OH 44026, and being more particularly described in plaintiff's deed recorded in Book 1899, page 3336, of this County Recorder's Office.

The above named defendant is required to answer within twenty-eight (28) days after last publication, which shall be published once a week for six consecutive weeks, or they might be denied a hearing in this case.

FEDERAL NATIONAL  
MORTGAGE ASSOCIATION  
By Lerner, Sampson & Rothfuss, Attorneys  
for Plaintiff, P.O. Box 5480, Cincinnati, Ohio  
45201-5480. (513) 241-3100.  
Sep15-22-29 Oct6-13-20, 2011

#### PUBLIC NOTICE PASSAGE OF ORDINANCES/ RESOLUTIONS

Notice is hereby given that the Council of the City of Chardon, duly passed and/or adopted the following legislation:

##### ORDINANCE NO. 2678

AN ORDINANCE AUTHORIZING THE CITY MANAGER TO ENTER INTO A CONTRACT WITH C.W. COURTNEY COMPANY TO PROVIDE PROFESSIONAL SERVICES FOR THE SITE IMPROVEMENTS DESIGN OF A MUNICIPAL SERVICE GARAGE FACILITY ON NORTH HAMBDEN STREET (PERM. PARCEL NO. 10-118800) IN AN AMOUNT NOT TO EXCEED \$129,300 AND IN ACCORDANCE WITH THE SPECIFICATIONS ON FILE IN THE OFFICE OF THE CITY MANAGER AND DECLARING AN EMERGENCY.

An ordinance authorizing the City Manager to enter into a contract in an amount not to exceed \$129,300 with C.W. Courtney Company for architectural services.  
PASSED AND ADOPTED THIS 8TH DAY OF SEPTEMBER, 2011.

##### ORDINANCE NO. 2679

AN ORDINANCE AUTHORIZING THE CITY MANAGER TO ENTER INTO A CONTRACT WITH R.E. WARNER AND ASSOCIATES, INC. TO PROVIDE PROFESSIONAL SERVICES FOR THE DESIGN AND CONSTRUCTION OF A SERVICE DEPARTMENT FACILITY ON NORTH HAMBDEN STREET (PERM. PARCEL NO. 10-118800) IN AN AMOUNT NOT TO EXCEED \$297,000 AND IN ACCORDANCE WITH THE SPECIFICATIONS ON FILE IN THE OFFICE OF THE CITY MANAGER AND DECLARING AN EMERGENCY.

An ordinance authorizing the City Man-

ager to enter into a contract in an amount not to exceed \$297,000 with R.E. Warner and Associates, Inc. for architectural services.

PASSED AND ADOPTED THIS 8TH DAY OF SEPTEMBER, 2011.

##### ORDINANCE NO. 2680

AN ORDINANCE AUTHORIZING THE CITY MANAGER TO ENTER INTO A CONTRACT/AGREEMENT WITH E.H. SUTTON INSURANCE AGENCY, INC. FOR THE PURPOSE OF PROVIDING INSURANCE CONSULTING SERVICES AND DECLARING AN EMERGENCY.

An ordinance authorizing the City Manager to enter into a contract with E.H. Sutton Insurance Agency, Inc. for insurance consulting services in the amount of \$3,250 for one year.

PASSED AND ADOPTED THIS 8TH DAY OF SEPTEMBER, 2011.

##### ORDINANCE NO. 2681

AN ORDINANCE AMENDING THE CODE SECTION 125 FLEXIBLE BENEFITS PLAN BY CHANGING THE DEFINITION OF "ELIGIBLE MEDICAL EXPENSES", AUTHORIZING THE CITY MANAGER TO APPROVE THE PLAN AMENDMENT AND DELIVER IT TO THE ADMINISTRATOR AND DECLARING AN EMERGENCY.

An ordinance amending plan coverage to extend health care coverage for dependent children through age 26.

PASSED AND ADOPTED THIS 8TH DAY OF SEPTEMBER, 2011.

##### ORDINANCE NO. 2682

AN ORDINANCE AMENDING THE CODE SECTION 125 FLEXIBLE BENEFITS PLAN BY ADDING A SPECIAL ENROLLMENT RIGHT, AUTHORIZING THE CITY MANAGER TO APPROVE THE PLAN AMENDMENT AND DELIVER IT TO THE ADMINISTRATOR AND DECLARING AN EMERGENCY.

An ordinance amending the plan to allow a "Special Enrollment Right" for eligible employees and participants as mandated by Federal law.

PASSED AND ADOPTED THIS 8TH DAY OF SEPTEMBER, 2011.

##### ORDINANCE NO. 2683

AN ORDINANCE AMENDING THE CODE SECTION 125 FLEXIBLE BENEFITS PLAN BY CHANGING THE DEFINITION OF "ELIGIBLE MEDICAL EXPENSES", AUTHORIZING THE CITY MANAGER TO APPROVE THE PLAN AMENDMENT AND DELIVER IT TO THE ADMINISTRATOR AND DECLARING AN EMERGENCY.

An ordinance amending plan expenses as regulated by Federal law.

PASSED AND ADOPTED THIS 8TH DAY OF SEPTEMBER, 2011.

##### ORDINANCE NO. 2684

AN ORDINANCE AUTHORIZING THE CITY MANAGER TO ENTER INTO A LEASE WITH KANGAS APPRAISALS, INC., AN OHIO CORPORATION, FOR PROPERTY IDENTIFIED AS 107 SOUTH STREET, SUITE 4, CITY OF CHARDON, OHIO, AND DECLARING AN EMERGENCY.

An ordinance authorizing the City Manager to enter into a one year lease with Kangas Appraisals, Inc., an Ohio corporation, for property at 107 South Street, Suite 4, at a rental rate of \$8,640.

PASSED AND ADOPTED THIS 8TH DAY OF SEPTEMBER, 2011.

##### ORDINANCE NO. 2685

AN ORDINANCE AMENDING APPROPRIATIONS IN THE CITY OF CHARDON TREASURY FOR 2011 AND DECLARING AN EMERGENCY.

An ordinance adjusting appropriations as follows: decreasing 570 Sewer Operating Fund by \$13,000, 574 Utility Operating, and increasing 574 Utility Operating Capital by \$13,000.

PASSED AND ADOPTED THIS 8TH DAY OF SEPTEMBER, 2011.

##### RESOLUTION NO. 21-11

A RESOLUTION ACCEPTING THE AMOUNTS AND RATES AS DETERMINED BY THE BUDGET COMMISSION AND AUTHORIZING THE NECESSARY TAX LEVIES AND CERTIFYING THEM TO THE COUNTY AUDITOR.

A resolution levying on the tax duplicate of the City of Chardon the following rates of tax within and without the 10 mill limitations: General Fund, 2.70 rate, \$430,835 within the 10 mill limitation; Police Operating Fund, 4.00 rate, \$174,992 outside the 10 mill limitation; Fire and EMS Fund, 4.00 rate, \$568,233 outside the 10 mill limitation; Police Pension Fund, .30 rate, \$50,586 inside the 10 mill limitation; Total \$743,225 derived from outside the 10 mill limitation at a rate of 8.00, and \$481,421 inside the 10 mill limitation at a rate of 3.00

PASSED AND ADOPTED THIS 8TH DAY OF SEPTEMBER, 2011.

##### RESOLUTION NO. 22-11

A RESOLUTION OF NECESSITY FOR THE ASSESSMENT OF STREET LIGHTING AND DECLARING AN EMERGENCY.

A resolution in which the Council finds that an assessment upon non-exempt real property in the amount of \$95,000 is necessary to pay for street lighting for one year, assessing same, and determining that the balance of the cost of street lighting shall be paid from the General Fund.

PASSED AND ADOPTED THIS 8TH DAY OF SEPTEMBER, 2011.

##### RESOLUTION NO. 23-11

A RESOLUTION PROVIDING FOR THE CONTROL OF BLIGHT AND DISEASE OF SHADE TREES WITHIN PUBLIC RIGHTS OF WAY AND FOR PLANTING, MAINTAINING, TRIMMING AND REMOVING SHADE TREES IN AND ALONG THE STREETS OF THE CITY OF CHARDON; AUTHORIZING THE SHADE TREE COMMISSION TO SO PROVIDE DURING THE YEAR OF 2011; ESTABLISHING A SINGLE DISTRICT FOR SAID PURPOSES IN ACCORDANCE WITH THE PROVISIONS OF SECTION 727.011, OHIO REVISED CODE; PROVIDING THE ASSESSMENT OF THE COST AND EXPENSE OF SUCH PLANTING, MAINTAINING, TRIMMING AND REMOVING UPON BENEFITTING PROPERTY IN SAID DISTRICT, AND DECLARING AN EMERGENCY.

A resolution creating a forestry district per \$727.011 O.R.C., directing the Shade Tree Commission to perform the work thereof with a budget of \$60,000, levying and assessing on all non-exempt lots and lands the amount of \$60,000 for one year to be paid pursuant to procedures in the Ohio Revised Code, certification by the Clerk of Council of the assessment and resolution to the County Auditor and notifying property owners of the

assessment.

PASSED AND ADOPTED THIS 8TH DAY OF SEPTEMBER, 2011.

The complete text of these ordinances and resolutions may be viewed or obtained at the office of the Clerk of Council, 111 Water Street, Chardon, Ohio, during regular business hours.

By order of the Council of the City of Chardon, Ohio.

AMY E. DAY  
CLERK OF COUNCIL

Sep22, 2011

#### PUBLIC NOTICE PASSAGE OF ORDINANCES

Notice is hereby given that the Council of the City of Chardon, duly passed and/or adopted the following legislation:

##### ORDINANCE NO. 2686

AN ORDINANCE AUTHORIZING THE CITY MANAGER TO ENTER INTO A CONTRACT FOR SERVICES WITH THE POLICE DISPATCHERS, OFFICERS, AND SERGEANTS THROUGH THE OHIO PATROLMEN'S BENEVOLENT ASSOCIATION AND DECLARING AN EMERGENCY.

An ordinance authorizing the City Manager to enter into collective bargaining agreements with the bargaining units for the City of Chardon police dispatchers, police officers and police sergeants which are represented by the Ohio Patrolmen's Benevolent Association.

PASSED AND ADOPTED THIS 15TH DAY OF SEPTEMBER, 2011.

##### ORDINANCE NO. 2687

AN ORDINANCE AUTHORIZING THE CITY MANAGER TO ENTER INTO A CONTRACT/AGREEMENT WITH HALLMARK EXCAVATING, INC. FOR THE MEL HARDER PARK DRIVEWAY AND PARKING LOT #2, PROJECT NO. 2011-79 AND DECLARING AN EMERGENCY.

An ordinance authorizing the City Manager to enter into a contract with Hallmark Excavating, Inc. for the Mel Harder Park driveway and parking lot #2, Project No. 2011-79 in the amount of \$98,658.

PASSED AND ADOPTED THIS 15TH DAY OF SEPTEMBER, 2011.

##### ORDINANCE NO. 2688

AN ORDINANCE AMENDING THE RATES OF THE CITY OF CHARDON RECREATION PROGRAM AND DECLARING AN EMERGENCY.

An ordinance adding a cheerleading program in the Fall and Winter for girls ages 11-14 and charging a fee of \$150.

PASSED AND ADOPTED THIS 15TH DAY OF SEPTEMBER, 2011.

##### ORDINANCE NO. 2689

AN ORDINANCE AUTHORIZING THE CITY MANAGER TO ENTER INTO A LEASE AGREEMENT WITH GEGAUGA COUNTY FOR RENTAL OF PREMISES AT 223 CENTER STREET TO BE USED AS A MUNICIPAL SERVICE GARAGE AND DECLARING AN EMERGENCY.

An ordinance authorizing the City Manager to enter into a contract with Geauga County for the lease of the GCDWR garage at 223 Center Street for six months, 10/15/2011 through 4/15/2012, and month to month thereafter, at a monthly rental amount of \$2,500.

PASSED AND ADOPTED THIS 15TH DAY OF SEPTEMBER, 2011.

##### ORDINANCE NO. 2690

AN ORDINANCE AUTHORIZING THE CITY MANAGER AND FINANCE DIRECTOR TO ENTER INTO A CONTRACT/LETTER AGREEMENT WITH DAVE YOST, AUDITOR OF THE STATE OF OHIO, FOR A PERFORMANCE AUDIT AND DECLARING AN EMERGENCY.

An ordinance authorizing the City Manager and Finance Director to enter into a contract/letter of agreement with Dave Yost, Auditor of the State of Ohio, for a performance audit.

PASSED AND ADOPTED THIS 15TH DAY OF SEPTEMBER, 2011.

The complete text of these ordinances may be viewed or obtained at the office of the Clerk of Council, 111 Water Street, Chardon, Ohio, during regular business hours.

By order of the Council of the City of Chardon, Ohio.

AMY E. DAY  
CLERK OF COUNCIL

Sep22, 2011

#### LEGAL NOTICE NOTICE OF PUBLIC HEARING

Notice is hereby given that the Auburn Township Board of Zoning Appeals will hold a public hearing, on Tuesday, the 11th day of October, 2011, at 7:00 P.M., at the Auburn Township Administration Building, 11010 Washington Street, Auburn Township, Ohio 44023. The following items will be on the agenda:

**BZA-11-13c**, a CZC review for The River of Life Ministries/Sr. Pastor Mark Galambos, for a church located at 10205 Queensway, Auburn Township, Ohio 44023 in an I-1.

**BZA-11-14c**, a CZC review for New Hope Christian Fellowship/Rev. Ronald J. Miller for a church located at 11051 E Washington Street, Auburn Township Ohio 44023 in an R-2 zoning district.

**BZA-11-08e**, a CZC followup review for Ed Colavecchio, for an auto repair garage/automobile sales located at 17184 Munn Road, Auburn Township Ohio 44023 in an I-1 zoning district.

AUBURN TOWNSHIP  
BOARD OF ZONING APPEALS  
Jane Hardy, Secretary

Sep22, 2011

#### LEGAL NOTICE Chester Township

The Chester Township Board of Zoning Appeals will hold a public hearing Monday, October 3, 2011, in the Chester Township Fire Department, 8552 Parkside Drive, at 7:00 p.m., at which time the following appeals will be heard:

**Appeal 2011-5 (continuation)** - John Cianci requests an area variance to construct an additional 24,000 square feet of parking in the front yard at 8077 Mayfield Road, Chester Township, but fails to meet the requirements of Section 5.02.03 A 1, Front Yard Setback, and Section 5.02.06, Maximum Lot Coverage, of the Chester Township Zoning Resolution.

**Appeal 2011-9** - 1229 Summit LLC, Tracy Barry

requests a variance to leave an existing deck in place in front of a home located at 7679 Mayfield Road, Chester Township, but fails to meet the requirements of Section 5.01.17, Table: Dimensional Requirements in R, R3A, R5A Districts - Failure to meet the 100 foot setback from center line (house is grandfathered) of the Chester Township Zoning Resolution.

Mary Lou Fende, Secretary

Sep22, 2011

#### NOTICE OF PUBLIC HEARING APPLICATION FOR CONDITIONAL ZONING CERTIFICATE BURTON TOWNSHIP

Notice is hereby given that the Burton Township Board of Zoning Appeals will conduct a public hearing on an application for an Conditional Zoning Certificate on the 6th day of October, 2011 at 7:00 p.m. at Burton Township Administration Building, 14821 Rapids Road, Burton, Ohio 44021.

This application, submitted by Cornerstone Bible Church requests that: it be granted a Conditional Zoning Certificate for a ministry and worship center. The church requests that this be granted for the lot located at 15029 Enterprise Way, Burton Township, Ohio.

Cheryl George, Secretary

Sep22, 2011

#### LEGAL NOTICE NOTICE OF PUBLIC HEARING

Notice is hereby given that a public hearing will be held by the Village of Middlefield Zoning Board of Appeals: Thursday, September 29, 2011, 7:00 p.m., Middlefield Municipal Center, 14860 North State Street, Middlefield, Ohio:

To hear an appeal filed by HUNTINGTON BANK, 14849 N. STATE AVE., REQUESTING A VARIANCE TO PLACE A MONUMENT SIGN AT A FRONT SETBACK DISTANCE OF 9 FEET AND THE SIDE SETBACK DISTANCE OF 7 FEET WHEN A SIGN IS NOT PERMITTED ON THE SITE WHEN THE BUILDING SETBACK IS LESS THAN 12 FEET FROM THE STREET RIGHT-OF-WAY.

All interested persons are encouraged to make public comment concerning this variance request at the hearing provided.

Daniel A. Weir, Village Administrator  
Village of Middlefield

Sep22, 2011

#### LEGAL NOTICE Auburn Township

Notice is hereby given that the Auburn Township Records Commission will conduct a Public Hearing for the purpose of reviewing the Auburn Township Schedule of Record Retention and Disposition at 3:00 p.m. on Friday, September 30, 2011 at the Township Administration Building, 11010 Washington Street, Auburn Township, OH 44023

BY THE ORDER OF THE AUBURN TOWNSHIP TRUSTEES

Susan Playcan, Fiscal Officer

Sep22, 2011

## BID NOTICES

NOTICE TO BIDDERS  
STATE OF OHIO  
DEPARTMENT OF TRANSPORTATION  
Columbus, Ohio  
Office of Contracts

Legal Copy Number: **110551**

Sealed proposals will be accepted from pre-qualified bidders at the ODOT Office of Contracts until 10:00 a.m. on October 20, 2011. Project 110551 is located in Geauga County, VA-PR-FY2012 and is a PRUNING/OR TREE/BRUSH REMOVAL project. The date set for completion of this work shall be as set forth in the bidding proposal. Plans and Specifications are on file in the Department of Transportation.

Sep22-29, 2011

#### FRANK J. GLIHA GEGAUGA COUNTY AUDITOR FORFEITED LAND SALE

The land, lots, and parts of lots in the County of Geauga, forfeited to the state for the nonpayment of taxes, together with the taxes, assessments, charges, penalties, interest and costs charged on them, agreeably to law, and the dates on which the lands, lots, and parts of lots will be offered for sale, are contained and described in the following list. (In accordance with O.R.C. §5723.01, all properties listed have been transferred to the State of Ohio. The name(s) listed in parenthesis indicate the prior owner, as it appeared on the Auditor's tax list).

Parcels are to be sold on **Friday, October 14, 2011**. Sale to begin promptly at 9:30 a.m. at the Geauga County Courthouse.

Notice is hereby given to all concerned, that if the taxes, assessments, charges, penalties, interest, and costs charged on the list are not paid into the County Treasury, and the County Treasurer's receipt produced for the payment, before the respective dates mentioned in this notice for the sale, each tract, lot, and part of lot so forfeited, on which the taxes, assessments, charges, penalties, interest, and costs remain unpaid, will be offered for sale on the respective dates mentioned in this notice for the sale, at the Courthouse in Geauga County, in Judge Fuhry's Courtroom, in order to satisfy such taxes, assessments, charges, penalties, interest, and costs, and that the sale will be adjourned from day to day until each tract, lot and part of lot specified in the list has been disposed of, or offered for sale.

If the tract, lot, and part of lot so forfeited, is sold for an amount that is less than the amount of the delinquent taxes, assessments, charges, penalties, and interest against it, the court, in a separate order, may enter a deficiency judgment against the last owner of record of the tract, lot, or part of lot, before its forfeiture to the state, for the amount of the difference; if that owner of record is a corporation, the court may enter the deficiency judgment against the stockholder holding a majority of the corporation's stock.

NOTICE IS HEREBY GIVEN TO ALL CONCERNED, THAT THE FORFEITED TRACTS, LOTS, AND PARTS OF LOTS THAT ARE OFFERED FOR SALE PURSUANT TO THIS NOTICE MAY BE SUBJECT TO A FEDERAL TAX LIEN THAT MAY

NOT BE EXTINGUISHED BY THE SALE OR SUBJECT TO THE RIGHT OF THE UNITED STATES TO REDEEM ANY TRACT, LOT, OR PART OF A LOT THAT IS SUBJECT TO A FEDERAL TAX LIEN, AND PURCHASERS OF ANY OF THE FORFEITED TRACTS, LOTS, OR PARTS OF LOT ARE URGED TO SEARCH THE FEDERAL TAX LIEN INDEX THAT IS KEPT BY THE COUNTY RECORDER TO DETERMINE IF NOTICE OF A FEDERAL TAX LIEN HAS BEEN FILED WITH RESPECT TO ANY OF THE FORFEITED TRACTS, LOTS, OR PART OF LOTS.

**The following parcels will be offered for sale on Friday, October 14, 2011:**

- Parcel #01-117632 State of Ohio (forfeited from Auburn LaDue LLC) Sec 4 tr 2 Ravenna Rd, 1.47 acre, Auburn Township
- Parcel #02-002670 State of Ohio (forfeited from McGhee, John) Sublot 36 Franklin St, 0.06 acre, Bainbridge Township
- Parcel #02-002671 State of Ohio (forfeited from McGhee, John) Sublot 37 Franklin St, 0.06 acre, Bainbridge Township
- Parcel #02-002672 State of Ohio (forfeited from McGhee, John) Sublot 38 Franklin St, 0.06 acre, Bainbridge Township
- Parcel #02-002673 State of Ohio (forfeited from McGhee, John) Sublot 39 16727 Franklin St, 0.06 acre, Bainbridge Township
- Parcel #02-288500 State of Ohio (forfeited from Kennebrew, Robert) Sublot 762 16801 Huron St, 0.06 acre, Bainbridge Township
- Parcel #02-288600 State of Ohio (forfeited from Kennebrew, Robert) Sublot 763 Huron St, 0.06 acre, Bainbridge Township
- Parcel #02-334300 State of Ohio (forfeited from Getty, James & Melissa) Sublot 54 Akron St, 0.06 acre, Bainbridge Township
- Parcel #02-409600 State of Ohio (forfeited from Adams, James) Sublot 1209 Rocker Ave, 0.06 acre, Bainbridge Township
- Parcel #02-289100 State of Ohio (forfeited from Kennebrew, Robert) Sublot 760 Huron St, 0.06 acre, Bainbridge Township
- Parcel #02-289200 State of Ohio (forfeited from Kennebrew, Robert) Sublot 761 Huron St, 0.06 acre, Bainbridge Township
- Parcel #23-184800 State of Ohio (forfeited from Landig, Earl F) Sublot 486 Beach Dr, 0.07 acre, Newbury Township
- Parcel #23-201150 State of Ohio (forfeited from McNeeley, Robert & Karen) Sublot 519 Beach Dr, 0.07 acre, Newbury Township
- Parcel #23-201151 State of Ohio (forfeited from McNeeley, Robert & Karen) Sublot 520 Beach Dr, 0.07 acre, Newbury Township
- Parcel #23-201152 State of Ohio (forfeited from McNeeley, Robert & Karen) Sublot 521 Beach Dr, 0.07 acre, Newbury Township
- Parcel #23-201153 State of Ohio (forfeited from McNeeley, Robert & Karen) Sublot 522 Beach Dr, 0.07 acre, Newbury Township
- Parcel #23-337310 State of Ohio (forfeited from Vojtech, Gordon) Sublot 56 14713 Westfield Dr, 0.07 acre, Newbury Township
- Parcel #23-337320 State of Ohio (forfeited from Vojtech, Gordon) Sublot 76 Elm Dr, 0.07 acre, Newbury Township
- Parcel #23-342800 State of Ohio (forfeited from White, Charles W) Sublot 525 Beach Dr, 0.10 acre, Newbury Township
- Parcel #23-342900 State of Ohio (forfeited from White, Charles W) Sublot 526 Beach Dr, 0.07 acre, Newbury Township

**FRANK J. GLIHA,**  
**GEAUGA COUNTY AUDITOR**

Sep22-29, 2011

news that's  
**EASY**  
to follow

facebook.com/  
geaugamapleleaf

twitter.com/  
geaugamapleleaf

geaugamapleleaf.com

## Law You Can Use



Consumer Information Column

# Uninsured Motorist Coverage Protects Drivers from Lawbreakers

**Q:** What is uninsured motorists (UM) coverage and how does it work?

**A:** If you are injured in a car accident by an uninsured at-fault driver, UM coverage takes the place of the liability coverage the driver should have had. Instead of making a claim with the at-fault driver's insurance company, you make a claim with your own insurance company under your UM coverage. UM coverage pays for things like accident-related medical expenses, wage loss, and pain and suffering, but does not cover damage to your vehicle. You can purchase uninsured motorist property damage (UMPD) coverage, but if you have collision coverage on your vehicle, UMPD is probably not necessary.

**Q:** If Ohio law requires all drivers to have car insurance, why should I consider buying UM coverage?

**A:** Ohio law requires all drivers to have proof of financial responsibility to pay for injuries or damages to others if they are responsible for causing an accident. To meet this requirement, most drivers buy car insurance that includes liability coverage. Unfortunately, some drivers disobey this law. A 2011 Insurance Research Council study estimates that one in seven drivers may be driving without car insurance. If you are in an accident, there is a real chance that the other driver may not have insurance. Even if the accident is not your fault, you may end up paying for accident-related costs, including medical expenses, out of your own pocket.

**Q:** Am I required to buy UM coverage?

**A:** No. UM coverage is optional.

**Q:** If I don't buy UM coverage, do I have any recourse against the at-fault driver?

**A:** You could try to collect accident-related damages directly from the at-fault driver, but if they refuse to pay, you may have to file a lawsuit. If the court agrees that the other driver was at fault, a judgment

would be entered against that driver for the amount of your damages. Lawsuits can be expensive and take a long time. Also, many uninsured drivers do not have the financial ability to pay, so even with a judgment in your favor you may not recover any money.

**Q:** If I buy UM coverage, does this mean that the at-fault driver gets away with not having to pay anything for my injuries?

**A:** Not necessarily. If your insurance company makes a payment to you from your UM coverage, the company has the right to be reimbursed for the money they paid from the personal assets of the at-fault driver. This is why you should not try to "settle" your claim directly with the at-fault driver without your insurance company's permission. Doing so may jeopardize the company's right to recover and may mean that your UM coverage benefits will be denied.

**Q:** Who is covered by a UM policy?

**A:** UM covers you, and in many cases, your family members injured by an uninsured vehicle, even if they are not in your vehicle when the injury occurs (if, for example, you or a family member is injured by an uninsured driver while crossing the street on foot). "Family member" means anyone related to you who lives in your home, including those related by marriage and adopted children. Family members who own and insure their own cars generally are not covered on your UM policy. Similarly, your passengers may be covered while riding in your vehicle, or they may have UM coverage with their own insurance companies.

**Q:** How much UM coverage do I need?

**A:** Most people buy UM coverage in the same amount as their liability coverage. For example, if you have liability limits of \$12,500 per person and \$25,000 per accident, your UM limits would also be \$12,500 per person and \$25,000

## LIVING TRUST WILLS - from \$125

Avoids Probate  
Protects your family & property  
Meet in Auburn office  
or your home

**HARVEY L. FORSTAG LLC**  
Ohio Attorney since 1980

440 . 655 . 1199  
www.ForstagLaw.com

per accident. You cannot buy a higher limit of UM coverage to protect yourself than you buy in liability coverage to protect others. Consider your own risk and financial situation and buy the amount of coverage that meets your needs.

**Q:** Might I be held responsible for injuries to the uninsured person who caused the accident?

**A:** In Ohio, you are responsible for injuries to another person if you are at-fault for the accident. If, however, the uninsured driver is more than 50 percent at-fault for the accident, you are not responsible for the driver's injuries. If you are equally at fault, you would be responsible for paying 50 percent of the uninsured driver's damages. If there are innocent passengers in the uninsured vehicle, and you played a role in causing the accident, you would be responsible for paying your share of their injury claims.

*This "Law You Can Use" column was provided by the Ohio State Bar Association. It was prepared by attorney Deborah Kenney of The Motorists Group in Columbus. The column offers general information about the law. Seek an attorney's advice before applying this information to a legal problem.*

**2011 POLITICAL ADVERTISERS**  
Reach the people who vote!