

LEGAL NOTICE - SALE
 Rainbow Title & Lien Inc. will sell at Public Sale at Auction the following vehicles to satisfy lien pursuant to Chapter 713.585 of the Florida Statutes on February 23, 2012 at 10 A.M. * AUCTION WILL OCCUR WHERE EACH VEHICLE/VESSEL IS LOCATED *
 2005 CHEVROLET AVALANCHE, VIN# 3GNEC12215G216089
 Located at: AMCO TRANSMISSIONS 9880 PINES BLVD, PEMBROKE PINES, FL 33024
 Owner: DEON DEANGELO WIGGINS 2790 HAMMONDVILLE ROAD, POMPAÑO BEACH, FL 33069
 Customer: SAME AS REGISTERED OWNER, Lienholder: S. FLACCET, CO. LLC OR IT KAPAS; SASSIG 2020 NW 150TH AVE, PEMBROKE PINES, FL
Lien Amount: \$7,055.50
 2001 AUDI A6, VIN# WAUEH64B71N002374
 Located at: IMPACT COLLISION, INC. 23 01 SOUTH WEST 57TH TERRACE, HOLLYWOOD, FL 33023
 Owner: GEICO GENERAL INS CO 1 GEICO LANDING, VIRGINIA BEACH, VA 23454
 Customer: C TAFEE 9400 SW 6 CR, HOLLYWOOD, FL 33025
 Lienholder: NONE
Lien Amount: \$9,050.00
 1995 COACH, VIN# 1TC2B0128S3001972
 Located at: INTERNATIONAL AUTO BODY 5700 RODMAN STREET, HOLLYWOOD, FL 33023
 Owner: BERNARD LUCIEN GOULET 1279 MARINE DR, WEST PALM BEACH, FL 33409
 Customer: SAME AS REGISTERED OWNER, Lienholder: CONSECO FINANCE SERVICING CORP 332 MINNESOTA STREET, SUITE 610, ST PAUL MN
Lien Amount: \$5,825.00
 1998 CHEVROLET G1500, VIN# 1GBFG15R0W1085156
 Located at: WRECK-A-MENDED COLLISION CENTER 3685 W. OAKLAND PARK BLVD, LAUDERDALE LAKES, FL 33331
 Owner: CARL LOGAN (OR) 3951 NW 33RD TER, LAUDERDALE LAKES, FL 33309
 Customer: SAME AS REGISTERED OWNER, 2nd Customer: PATRICIA LOGAN 80 NW 32AVE #2, FORT LAUDERDALE, FL 33311
Lien Amount: \$6,211.63
 a) Notice to the owner or lienor that he has a right to a hearing prior to the scheduled date of sale by filing with the Clerk of the Court.
 b) Owner has the right to recover possession of vehicle by posting bond in accordance with Florida Statutes Section 559.917.
 c) Proceeds from the sale of the vehicle after payment lien claimed by lienor will be deposited with the Clerk of the Court.
 Any person(s) claiming any interest(s) in the above vessels contact: Rainbow Title & Lien, Inc., (954) 920-6020 * ALL AUCTIONS ARE HELD WITH RESERVE * Some of the vessels may have been released prior to auction. LIC # AB-0001256
Publish February 2, 2012

CONDO FOR RENT
 For Rent beautiful 1/1 condo, imported porcelain tile, renovated with all new appliances including dishwasher, huge fridge, flat-top stove, Pet OK children and no age restriction. Close to shopping 195 and Federal Hwy on Sample Road. Please phone 954-934-3072.

LEGAL NOTICE - SALE
FEDERAL LIEN CORP.
 304 INDIAN TRACE #540
 WESTON, FL 33326
 (954)384-7171
 FEDERAL LIEN CORP. will sell at Public Sale at Auction the following vehicles to satisfy lien pursuant to Chapter 713.585 of the Florida Statutes on February 23, 2012 at 10 A.M.
 Lot # A28430 1988 ROON TOYOTA PK VIN# JT4RN50R1G0121439
 Located at: SAMUEL FRAZER 1720 S.W. 64TH AVENUE Pompano Beach, FL 33060 (954)245-7499
 Owner: PATRICK JAMES MILLS PO BOX 9437 CORAL SPRINGS, FL 33075
 Customer: SAME AS REGISTERED OWNER
 Lienholder: NONE
Lien Amount: \$4,120.00
 Lot#: A28431 1997 RED CADILLAC 4 DR VIN# 1G6KD54Y6VU235239
 Located at: ED MORSE BAYVIEW CADILLAC 1240 N. FEDERAL HWY. Fort Lauderdale, FL 33304 (954)563-6331
 Owner: HENRY LEE PERRY JR 2130 NW 84TH TERR SUNRISE, FL 33313
 Customer: SAME AS REGISTERED OWNER
 Lienholder: NONE
Lien Amount: \$2,718.75
 Lot#: A28435 2002 SILVER CHEVROLET UT VIN# 1GN6C13Z3R120202
 Located at: PHIL SMITH CHEVROLET 1640 N. STATE ROAD 7 (441) LAUDERHILL, FL 33313 (954)733-6000
 Owner: KEVIN DE LAWRENCE MOUZZON 964 NW 24TH AVE FT LAUDERDALE, FL 33311
 2nd Owner: WILLIE LAMONT MOUZZON 2911 NW 44 TER LAUDERDALE LAKES, FL 33313
 Customer: SAME AS REGISTERED OWNER
 Lienholder: RAPID AUTO TRADING 11 ATLANTIC BLVD STE 101 POMPAÑO BEACH, FL 33060
Lien Amount: \$10,104.05
 Lot#: A28438 2002 WHITE SATURN UT VIN# 5GZC263b2S809688
 Located at: JUMBO AUTOMOTIVE 1205 N. 21ST AVE Hollywood, FL 33020 (954)928-2929
 Owner: SHARONDA LATOSHA SCOTT 2206 ATLANTA ST #3 HOLLYWOOD, FL 33020
 Customer: JIMMY SCOTT 915 S. 21ST AVE #4B HOLLYWOOD, FL 33020
 Lienholder: Nation Auto Sales and Finance Inc. 1226 Funston St #3 Hollywood, FL 33023
Lien Amount: \$3,448.90
 Lot#: A28432 1993 WHITE CADILLAC 4 DR VIN# 1G6DW5275PR730992
 Located at: ED MORSE BAYVIEW CADILLAC 1240 N. FEDERAL HWY. Fort Lauderdale, FL 33304 (954)563-6331
 Owner: TARA DEVELOPMENT CORPORATION PO BOX 111 POMPAÑO BEACH, FL 33061
 Customer: SAME AS REGISTERED OWNER
 Lienholder: SOCIÉTÉ DES MONACO PROPRIÉTÉS PO BOX 480303 FT LAUDERDALE, FL 33305
Lien Amount: \$2,703.75
 Lot#: A28433 1999 WHITE CADILLAC 4 DR VIN# W06V5R27XR015123
 Located at: ED MORSE BAYVIEW CADILLAC 1240 N. FEDERAL HWY. Fort Lauderdale, FL 33304 (954)563-6331
 Owner: DEVIN PATRICK WALSH 2380 SW 51ST PLACE FT LAUDERDALE FL 33312
 Customer: DEVIN PATRICK WALSH 4000 SW 47TH AVE DAVIE, FL 33314
 Lienholder: NONE
Lien Amount: \$2,853.75
 Lot#: A28437 2001 WELLCRAFT CHEVROLET TK VIN# 1GBHP3R24X3300133
 Located at: ACE POWER GENERATOR 3340 N.W. 97TH WAY Sunrise, FL 33351 (954)275-7218
 Owner: SOUTH FLORIDA VENDING INC 3400 SW 26TH TER A8 FT LAUDERDALE, FL 33312
 2nd Owner: STEPHEN MICHAEL CHAIKIN 3330 NE 190TH ST APT. 2118 AVENTURA, FL 33180
 Customer: SAME AS REGISTERED OWNER
 Lienholder: NONE
Lien Amount: \$3,590.00
 Lot#: A28434 2000 YELLOW Volkswagen 2 DR VIN# 3VWDZ21C3M4246986
 Located at: Gunther Motor Company of Plantation, Inc. 1660 South State Road 7 Fort Lauderdale, FL 33317 (954)797-1660
 Owner: YOLANDA S BOWERS 325 NW 117TH CT POMPAÑO BEACH, FL 33060
 Customer: YOLANDA BOWERS PO BOX 5062 POMPAÑO BEACH, FL 33074
 Lienholder: NONE
Lien Amount: \$5,370.34
 Pursuant to Florida Statute 713.585 the preceding claims a lien on vehicle shown for storage, labor and/or services. Unless charges shown are paid in cash, said vehicles will be sold for cash by public auction on date at time shown where vehicle located. Owners or anyone claiming an interest have a right to a hearing prior to the scheduled auction which can be set by filing demand with Clerk of the Circuit Court in this County and mailing copies of demand to all other owners and lienholders. Owner can recover possession without judicial proceeding by posting bond per Florida Statute 559.917. Auction proceeds in excess of charges due will be deposited with Clerk of the Circuit Court. Any person(s) claiming any interest in the above vehicles contact FEDERAL LIEN CORP. (954)384-7171 25% Buyers Premium * ALL AUCTIONS ARE HELD WITH RESERVE * LIC# AB000288
Publish February 2, 2012

LEGAL NOTICE - SALE
FEDERAL LIEN CORP.
 304 INDIAN TRACE #540
 WESTON, FL 33326
 (954)384-7171
 FEDERAL LIEN CORP. will sell at Public Sale at Auction the following vehicles to satisfy lien pursuant to Chapter 713.585 of the Florida Statutes on February 16, 2012 at 10 A.M.
 Lot#: B28393 1994 RG F 1 Reg# FL 1484HW Hull ID# RFGCO466C494
 Located at: HARBOUR TOWNE MARINA 801 NE 3RD STREET DANIA BEACH, FL 33004 (954)926-0300
 Owner: DAVID ALLEN LAUER 215 SE 6 ST DANIA BEACH, FL 33004
 Customer: SAME AS REGISTERED OWNER
 Lienholder: NONE
Lien Amount: \$4,907.35
 Lot # #: 82834 2001 WELLCRAFT REG# OH0755CV Hull ID# WELCEA01 F001
 Located at: Ocean Harbor Marine Group DBA Marina Mar 3100 E. Oakland Park Blvd. FT LAUDERDALE, FL 33308 (954)563-7101
 Owner: RODNEY & CINDY SZYMANSKI 2731 N. WOODS TOLEDO, OH 43615
 Customer: JOSEPH HARVEY 1835 NE MIAMI GARDENS DR N MIAMI BEACH, FL 33179
 Lienholder: US BANK 1850 OSBORN AVE OSHKOSH, WI 54902
Lien Amount: \$40,838.95
 Any person(s) claiming any interest(s) in the above vehicles contact: FEDERAL LIEN CORP. (954)384-7171 25% Buyers Premium * ALL AUCTIONS ARE HELD WITH RESERVE * LIC# AB000288
Publish February 2, 9, 2012

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Publish February 2, 9, 2012

LEGAL NOTICE - SALE
NOTICE OF SALE
 Rainbow Title & Lien Inc. will sell at Public Sale at Auction the following vehicles to satisfy lien pursuant to Chapter 667.209/210 of the Florida Statutes on February 23, 2012 at 10 A.M. * AUCTION WILL OCCUR WHERE EACH VEHICLE/VESSEL IS LOCATED *
 1992 202740, VIN# TEXU3315839
 Located at: SMART GLOBAL TRANSPORT 4751 OAKES ROAD, DAVIE, FL 33314
 OWNER: UNKNOWN
 Customer: MICHAEL WALKER 705 GARDEN DRIVE, POMPAÑO BEACH, FL 33069
 2nd Customer: DAVIE POLICE RECORDS STATION 1230 S NOB HILL RD, DAVIE, FL 33324
Lien Amount: \$1,850.00
 a) Notice to the owner or lienor that he has a right to a hearing prior to the scheduled date of sale by filing with the Clerk of the Court.
 b) Owner has the right to recover possession of vehicle by posting bond in accordance with Florida Statutes Section 559.917.
 c) Proceeds from the sale of the vehicle after payment lien claimed by lienor will be deposited with the Clerk of the Court.
 Any person(s) claiming any interest(s) in the above vessels contact: Rainbow Title & Lien, Inc., (954) 920-6020 * ALL AUCTIONS ARE HELD WITH RESERVE * Some of the vessels may have been released prior to auction. LIC # AB-0001256
Publish February 2, 9, 2012

LEGAL NOTICE - PROBATE
IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT, IN AND FOR BROWARD COUNTY, FLORIDA PROBATE DIVISION
 File Number: PRC120000261

IN RE: ESTATE OF MELVIN NATHAN ORENSTEIN, Deceased NOTICE TO CREDITORS
 The administration of the estate of MELVIN NATHAN ORENSTEIN, deceased, whose date of death was December 19, 2010, is pending in the Circuit Court for Broward County, Florida, Probate Division, the address of which is 201 S.E. 6th Street, Room 252, Fort Lauderdale, FL 33301-3361. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
 All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmaturred, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
 All other creditors of the decedent and other persons having claims or demands against decedent's estate including unmaturred, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
 ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.
 NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
 The date of the first publication of this Notice is February 2, 2012.
 Attorney for Personal Representative Long H, Doung
 Florida Bar No. 11857
 Law Office of Long H. Doung, P.A.
 11 N.W. 33rd Ct.
 Suite 2000, Coral Springs, Florida 33067
 Telephone: (352) 371-2670
 Fax: (352) 371-2604
 Personal Representative
 Janice C. DeCorpo
 28611 Benders Crossing Drive
 Spring, Texas 77386
Publish February 2, 9, 2012

LEGAL NOTICE - PROBATE
IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT, IN AND FOR BROWARD COUNTY, FLORIDA PROBATE DIVISION
 File Number: 11-5411
 Division: Greene

IN RE: ESTATE OF MARIE R. MESADIEU, Deceased NOTICE TO CREDITORS
 The administration of the estate of MARIE R. MESADIEU, deceased, whose date of death was May 28, 2010, is pending in the Circuit Court for Broward County, Florida, Probate Division, the address of which is 201 S.E. 6th Street, Room 252, Fort Lauderdale, FL 33301-3361. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
 All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmaturred, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
 All other creditors of the decedent and other persons having claims or demands against decedent's estate including unmaturred, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
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 NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
 The date of the first publication of this Notice is February 2, 2012.
 Attorney for Personal Representative RODOLFO SUAREZ, JR., ESQ.
 Attorney for LAURA MOLLOY
 Florida Bar Number: 013201
 2950 SW 27 Avenue, Ste 300
 Miami, FL 33133
 Telephone: (305) 448-4244
 Fax: (305) 448-4211
 Personal Representative
 LISA MESADIEU
 4002 Inverrary Drive
 Lauderdale, Florida 33319
Publish February 2, 9, 2012

LEGAL NOTICE FICTITIOUS NAME
 NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of
LUCARELLA'S
 4165 North Dixie Highway
 Oakland Park, FL 33334
 intends to register the said name with the Division of Corporations of the Department of State.
 Dated at Ft. Lauderdale, Florida this 27th day of January, 2012.
AAF Gourmet Foods LLC
 4165 North Dixie Highway
 Oakland Park, FL 33334
Publish February 2, 2012

LEGAL NOTICE - DIVORCE
IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT, IN AND FOR BROWARD COUNTY, FLORIDA FAMILY DIVISION
 Case No. 12000873
 Division: 36/90
IWAYARO WALLATAZAUDITU BURTON, Petitioner and JIMMY ANTWAN ELLISON, Respondent
NOTICE OF ACTION FOR DISSOLUTION OF MARRIAGE
TO: JIMMY ANTWAN ELLISON
LAST KNOWN ADDRESS: 5200 NW 1ST AVE. E 82, FORT LAUDERDALE, FL 33309
YOU ARE NOTIFIED that an action for dissolution of marriage has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on IWAYARO WALLATAZAUDITU BURTON, whose address is 6351 SW 9TH PLACE, NORTH LAUDERDALE, FL 33068, on or before March 9, 2012, and file the original with the clerk of this court otherwise a default will be entered against you for the relief demanded in the petition.
 Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request.
 You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Notice of Current Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed to the address on record at the clerk's office.
 WITNESS my hand and the seal of said Court on January 24, 2012
 HOWARD C. FORMAN
 CLERK OF THE CIRCUIT COURT
 By: Deborah A. Lewis
 Deputy Clerk
 A TRUE COPY
 I, Rosemary Rivas of DOCUMENT EXPRESS, a nonlawyer, located at 6289 W. Sunrise Blvd., #120, Sunrise, FL 33313 (954) 581-9860, helped the petitioner fill out this form.
Publish February 2, 9, 16, 23, 2012

What to expect when you walk away from your home

It was just last summer that Charlotte Perkins made the hardest decision of her life as she and her husband Jim were caught in the vise of the housing bust.
 Wanting to downsize their lives as they headed toward retirement, they bought a new house in Mesa, Arizona, before they sold the old one, also in Mesa. Their previous home had been appraised at nearly \$400,000 at the height of the market, but as the housing crisis ravaged Arizona, they were told they'd be lucky to get \$200,000 for it.
 They were carrying a loan of \$260,000 on their original home alone, meaning they were well 'underwater,' owing much more than it was worth. Combined with the mortgage on the new house, their housing payments had become an "anchor around our necks," she says, threatening to gobble up all their retirement savings and leave them with nothing.
 The couple made a difficult call: They would do a 'strategic default,' and simply stop paying the old mortgage. "We really had to wrestle with it," said Perkins, 60. "We had worked all of our lives to build good strong credit, and we're proud people. But it came down to, 'Can we keep doing this?' We had to say 'No.'"
 As the housing bust drags on, many homeowners are thinking like Perkins. Almost 11 million homes are now underwater, says financial information provider CoreLogic. Around 3.5 million homeowners are behind in their payments and another 1.5 million homes are already in the foreclosure process, according to online marketplace RealtyTrac.
 As banks start to work through their backlog of distressed properties, the New York Federal Reserve estimates that 3.6 million foreclosures will take place during the next couple of years.
 So, the question is: Does it make sense to keep paying a massive mortgage, knowing that it might be decades before a home regains its prior value? Or is that akin to - as columnist

James Surowiecki recently wrote in the New Yorker - "setting a pile of money on fire every month?"
 "I constantly get the saddest e-mails from people saying, 'I've exhausted all my life savings, my retirement is gone, and now I have to default,'" said Jon Maddux, CEO of YouWalkAway.com, a foreclosure agency that helps clients with strategic default (and charges a fee for it). "But if they had seen the writing on the wall a couple of years earlier, stopped paying the mortgage and stayed in the home throughout the whole process, they would be in a much better financial position."
Moral Quandary
 There's a moral component to that decision, of course. People naturally feel embarrassed about breaking a contract and not paying their bills; no one wants to be branded a deadbeat. But remember that companies default on their obligations when it makes financial sense for them to do so, via the bankruptcy process. Even the Mortgage Bankers Association itself, in a flourish of irony, arranged for a short sale of its Washington headquarters.
 It's not personal; it's business. So think of strategic default as a business decision, and do a cold-eyed cost-benefit analysis of whether it makes sense for you, advises Carl Archer, an attorney with Maselli Warren in Princeton, New Jersey.
 "People think it reflects on their integrity, and say 'I wasn't raised this way,'" said Archer. "But the more businesslike attitude is to say that there's a contract, there are penalties for violating that contract, and sometimes it just makes financial sense to break it."
 The penalties largely revolve around your credit record, which admittedly gets blown up in the near-term. For a few years you can likely forget about qualifying for a mortgage or a car loan. When lenders are ready to take a chance on you again, you'll have to pay for the privilege, with stiff interest rates due to your default history.

LEGAL NOTICE - PROBATE
IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT, IN AND FOR BROWARD COUNTY, FLORIDA PROBATE DIVISION
 File Number: 11-4921
 Division: Greene

IN RE: ESTATE OF SANDY PALADINE, Deceased NOTICE TO CREDITORS
 The administration of the estate of SANDY PALADINE, deceased, whose date of death was October 23, 2011, and whose social security number is xxx-xx-9172, is pending in the Circuit Court for Broward County, Florida, Probate Division, the address of which is 201 S.E. 6th Street, Room 252, Fort Lauderdale, FL 33301-3361. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
 All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmaturred, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
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 NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
 The date of the first publication of this Notice is February 2, 2012.
 Attorney for Personal Representative RODOLFO SUAREZ, JR., ESQ.
 Attorney for LAURA MOLLOY
 Florida Bar Number: 013201
 2950 SW 27 Avenue, Ste 300
 Miami, FL 33133
 Telephone: (305) 448-4244
 Fax: (305) 448-4211
 Personal Representative
 LISA MESADIEU
 4002 Inverrary Drive
 Lauderdale, Florida 33319
Publish February 2, 9, 2012

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What Happens to Scores
 Charlotte Perkins watched her credit score go from a pristine 800 to 685, dropping every time she missed a payment. Credit-scoring firm FICO estimates that someone with a 680 score would see that number sink between 85-100 points after a strategic default, and someone with 780 could crater 140-160 points.
 Not desirable, of course, but not the end of the world either. For Perkins, for instance, she already had a loan on her Ford Escape, and the mortgage on her new house, before she even started the default process. She hasn't seen any changes on her credit cards since, in terms of limits or interest rates.
 Now that the previous home was auctioned off in December, she can start slowly rebuilding her credit, a process that should take about seven years.
 Strategic default isn't a decision to be taken lightly, of course. If everyone did it, the housing market -- and the banks -- would be in much worse shape than they already are.
 The following are some of the issues to keep in mind:
1. Look to it as a last resort, not a first option. Your financial troubles could be alleviated with a simple refinancing, especially since 30-year mortgage rates are near record lows of below 4 percent. If the banks are hesitant to rework your loan, look into the number of government programs designed to keep you in your home, which can be researched at MakingHomeAffordable.gov.
2. Location, location, location. Each state has its own rules and regulations regarding foreclosures, which affect both the length of the process and what you could be liable for in the end. In so-called 'non-recourse' states like Arizona, California and Texas, a lender cannot come after you for any deficiency (for instance, if your mortgage was \$300,000 and they're only able to sell the property for \$200,000). In other states they can pursue the difference, in theory - which is why some homeowners opt to file for bankruptcy, to free themselves from those potential obligations as well.
3. Use the interim to save like a demon. If you're in a state like New York or Florida, which require a judicial review of every foreclosure, it might be a couple of years before you actually have to pack up. In the meantime, be extremely disciplined about stockpiling cash. That will help you with a down payment for a rental, to pay for a car in cash if you need to, or to clear up other debts you might have. "Save money as if you were still paying the mortgage," says Archer. "If you don't, then you'll run out of both time and money, and then you'll be in a real tough spot."
4. Know the tax implications. Historically, if you have a debt that's forgiven, the canceled amount is considered taxable by the IRS. In the wake of the housing bust, though, the Mortgage Forgiveness Debt Relief Act was drafted to spare you those taxes. That legislation expires at the end of 2012, though - so if it's not extended, you could potentially face a tax bill for the difference.
5. Talk to a professional. A bankruptcy or real-estate attorney can help you through a very tricky process. The National Association of Consumer Bankruptcy Attorneys, for instance, has a searchable database of lawyers at www.nacba.org. "Strategic default is not an easy decision, and there's a cost either way," said Gerri Detweiler, director of consumer education for Credit.com. "Would you rather be \$200,000 underwater, or would you rather have seven years of damage to your credit report? It depends whether you're finally at the point where enough is enough."

Effort to require foreclosure ads online fails
 Despite the fact that there are almost as many homes with computers as there are with televisions, the state of Florida is not yet ready to move home foreclosure notices off the printed page and onto a webpage, killing that proposal Tuesday after intense lobbying by newspapers and groups representing the elderly and minorities.
 The bill, HB 149, was killed by the House Civil Justice subcommittee, frustrating sponsor Dennis Baxley, R-Ocala.
 Unaddressed were charges that costs to taxpayers