





Credit reporting, student loan debt and payday loans among chief consumer concerns

By Charlene Crowell

The U.S. Senate on September 28 confirmed Rohit Chopra to a full, five-year term as Director of the Consumer Financial Protection Bureau (CFPB). Chopra returns to the agency where he earlier helped craft and implement key protections to create a level financial playing field for consumers and businesses alike.

At a time when the still-unfolding COVID-19 pandemic has left much of Black America – its people and small businesses –financially marginalized, an active and aggressive 'consumer cop-on-the-beat' is especially needed.

Based on his previous tenure with the agency, and as a commissioner at the Federal Trade Commission, Chopra is expected to be an advocate for more aggres-

sive enforcement and greater liability for bad actors, including corporate executives, whether the issue is the nation's trillion-dollar student loan debt, predatory payday lending, or ensuring accurate credit reporting to support equal access to affordable credit.

Chopra's comments before the U.S. Senate Banking Committee during his March confirmation hearing reflect his commitment to financial fairness.

"[W]e must not forget that the financial lives of millions of Americans are in ruin... Consumers continue to discover serious errors on their credit reports or feel forced to make payments to debt collectors on bills they already paid or never owed to begin with, including for medical treatment related to Covid-19," testified Chopra.

"Congress has entrusted the Consumer Financial Protection Bureau with carefully monitoring markets to spot risks, ensuring compliance with existing law, educating consumers, and promoting competition," he continued.

"This not only helps to protect Americans from fraud and other unlawful conduct, it also ensures that law-abiding businesses, regardless of size, can compete... I pledge to be a good partner to each of you and approach the agency's mission with an open mind and attuned to market realities."

An aggressive combination of enforcement and regulation would go a long way towards remedying many of the financial problems that beset Black America.

Analyzing complaints received by census tract data, a new CFPB report published in September found that communities with different racial or ethnic characteristics experience the credit marketplace differently.

Moreover, census tracts with the highest share of Black or African American consumers submit the most complaints per resident.

"Beginning in March 2020, the number of consumers with credit reporting complaints increased rapidly from levels that were already elevated in 2019...A large share of complaints from high Black or African American census tracts concern credit reporting," states the

Inaccurate or outdated credit reports can negatively impact access to employment, access to credit as well as the cost of credit for individuals and businesses.

For several years, a growing number of employers use credit reports as part of screening job applicants.

Applicants found to have spotty or risky credit profiles

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can be eliminated from consideration. Further, when a small business or consumer apply applies for credit, its costs can be increased due to negative credit reports.

Even worse, those who try to correct credit report errors often experience lengthy delays or denials, according to the CFPB

"Given the scale and persistence of the racial wealth divide, these differences are hardly surprising-but they do highlight the active role that consumers in Black or African American communities take in trying to address credit issues.... Past barriers limiting access to mainstream credit for racial minorities, the long-term impact of the 2008 mortgage crisis, and continued inequality in access continue to determine the types of consumers opportunities have—and these contexts shape consumer interactions with the CFPB," concludes the report.

Similarly, multiple independent research reports attest to the severe financial impacts of student loan debt.

"[B]lack students are leaving college with the highest average debt per borrower and per graduate across all racial groups," according to Legislation, Policy, and the Black Student Debt Crisis, published in 2020 by the NAACP. "This is true of both bachelor's and associate's degree holders - who were both more likely to borrow and borrowed more to finance their education – as well as for Black students across all public and private sectors of higher education."

According to the Brookings Institution, four years after college graduation the average Black graduate owes \$52,726 in student debt, while the average white graduate owes \$28,006.

"Extensive research has established that Black borrowers and other borrowers of color tend to have more difficulty in student loan repayment than their white peers because of past and ongoing racial discrimination," Julia Barnard, a senior researcher at the Center for Responsible Lending wrote in a policy brief published this summer. "They are also among the communities hit hardest by the current pandemic and its effects."

The rippling effects of heavy and long-term student debt frequently delay decisions to purchase a home, contribute to high levels of financial stress. and may lead to working more than one job to diminish debt. These real-life concerns are familiar to Chopra.

Following the 2010 passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act, Chopra in 2011 helped launch the CFPB, serving as its Assistant Director and overseer of its student loan agenda. Shortly thereafter, he was named its Student Loan Ombudsman, where he led efforts to spur competition in the student loan financing market, and

to develop new tools to help student loan borrowers make smarter decisions.

Under Chopra, CFPB delivered hundreds of millions of dollars in refunds for borrowers victimized by deceitful and unlawful conduct by loan servicers, debt collectors, and for-profit college chains.

By the end of its first decade of service, CFPB returned more than \$12 billion to more than 29 million consumers, and levied fines on bad financial actors in other consumer finance areas including prepaid cards, credit repair, debt settlement, and pawn and title loans. Under the Trump administra-

tion, however, consumer restitution all but disappeared and many of the hard-won regulations were reversed. A spate of political appointees replaced career civil servants and the agency's actions turned a blind eye away from consumers, favoring instead private enterprises and scant regulation

Those actions were direct opposition to the prior five-year

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period in which CFPB conducted a series of public forums across the nation as well as publishing research and analysis related to the high-cost, small-dollar loans. The resulting payday rule promulgated under CFPB's first director zeroed in on two lending concerns: the ability to repay and ending the automatic seizure of consumer payments from checking ac-

While most forms of consumer credit include underwriting to ensure the ability to repay, payday loans typically require only proof of income and an active checking account. By allowing lenders direct access to checking accounts, ample research reveals that most borrowers are unable to meet other financial obligations. In the worst cases, when excessive overdraft charges are incurred, consumers' accounts are cancelled by banks, leaving consumers more dependent upon other costly fringe financial services.

Despite the persistence of

predatory lenders, Director Chopra begins his job with the support of a 138-member strong coalition of state and national advocates. Additionally, key federal lawmakers like Rep. Maxine Waters, Chair of the House Financial Services Committee and Sen. Sherrod Brown, Chair of the Senate Banking Committee, have offered their support as well.

In a floor speech that preceded the Senate vote, Chairman Brown spoke directly to the hopes of consumers across the country.

"It's not surprising that most people don't believe there's anyone on their side fighting for them in the federal government, but we know that's not true," Brown said. "That's why Rohit Chopra will prove them wrong. He'll fight for all those that feel like they've been left on their

Charlene Crowell is a senior fellow with the Center for Responsible Lending. She can be reached at Charlene.crowe-II@responsiblelending.org.



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Arts & Entertainment TO DIE

Lashana Lynch and Daniel Craig

By Dwight Brown NNPA News Wire Film Critic It's a farewell. An elongated sendoff James Bond fans will instinctively desire. And they should. As should any action film enthusiast who likes a dash of style mixed in with their adrenalinerush martini.

James Bond (Daniel Craig) has retired from the game and MI6. He is not happy when his buddy CIA agent Felix Leiter (Jeffrey Wright) shows up in Jamaica beseeching him to find a missing Russian scientist (David Dencik) who may have created a bioweapon that could now be in the wrong hands. It's a request the old 007 wants to refuse. A sojourn that could bring him too close to his destiny.

Four heads brainstormed and created the premise and script that takes the most iconic secret agent in movie history on a doozy of a journey: Neal Purvis, Robert Wade, Phoebe Waller-Bridge and writer/director Cary Joji Fukunaga. Working from their blueprint, Fukunaga (Beasts of No Nation, True Detective) masterfully directs the brilliant cast and an ultra-stellar tech crew through their paces until he has fashioned a 2hr 43min polished action/espionage/thriller that crescendos and crescendos until the audience is drained dry.

There will be debates for a lifetime about the "best" James Bond. What won't be in that testy conversation is who was the most skilled actor and athlete. That would be Daniel Craig. His air of sophistication, lack of chauvinism and sensitive interactions with the new era of Bond women will leave him on a throne that few can approach.

Bond's cavorting and rescue attempts are helped immensely by the leading women: Léa Seydoux as a love interest, Lashana Lynch the new 007, Naomie Harris the ever-ready Moneypenny and Ana de Armas a fellow agent. The male actors have gusto too: Wright, Ben Whishaw as Q the gadget man, Ralph Fiennes as M and Rami Malek as a pockmarked faced evil doer.

The locations (Southern Italy, the Faroe Islands, London, Norway and Jamaica) give fans all the exotic locals and bustling urban sites they crave. Car chases, motorcycle rides, running like gazelles, propelling off bridges tethered by a rope—it's all here.

Tension is pretty much nonstop from the opening scene with a perilous iced-over pond to the closing moments just seconds away from Armageddon. Find the scientist, stop the world from impending disaster, hunt down the bad guys and save the innocent using quirky, new inventions and wit. Basic elements viewers have come to expect abound.

The finest tech team money can buy delivers on the visuals. Plush homes to high-tech labs are stunning to view thanks to production designer Mark Tildesley. Scandinavian forests, Jamaican shores and London streets look inviting because cinematographer Linus Sandgren lights and frames them impeccably.

The classiness of the cast's clothes is eye-catching without stealing the show. And for anyone unimpressed after an initial radio, streaming or YouTube listen to the theme song "No Time to Die," sung by Billie Eilish and written by Eilish & Finneas O'Connell, the tune is far more impressive and haunting, in context, as it's played over the opening credits.

Fukunaga and editors Elliot Graham and Tom Cross are champs at keeping the scenes jumping, blending them into **90 DAYS NO PAYMENTS** rates as low as Auto , Transfer your current loan from another lender to Brewery CU and we'll give you \$100 CASH!*

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TO DIE

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each other in a dazzling array. However, there are lapses that will test some viewers' patience. Chiefly during one-on-one conversations that go on too long. e.g., M and Bond catch up on old times after their separation, and what should take seconds feels like tiresome minutes.

Bond and Lyutsifer Safin (Malek) exchange barbs in a crucial scene, way past the point of the dialogue. Also, the plotting gets very dense and convoluted.

In contrast, there are moments when the verbal exchanges are just right: Bond and Madeleine put their cards on the table. She: "There is something I need to tell you.

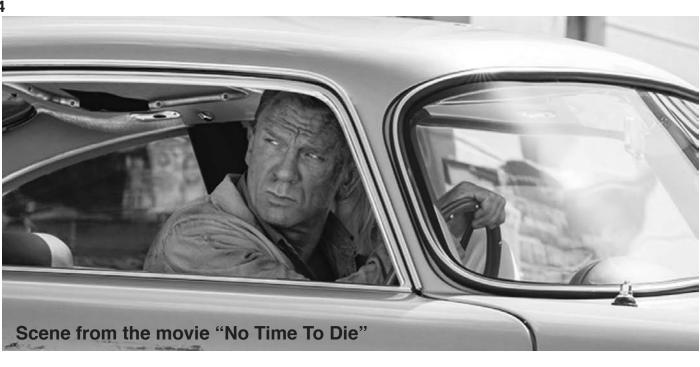
"He: "I bet there is." Turns out her declaration is a gigantic understatement, and his response only skirts his mixed emo-

Here, shorter is stronger. Considering the nearly three hours of running time, every moment should be vital. The 23-month wait was plenty of time for the filmmakers to sit in a room and cut the footage down to bare minimum.

The entire ensemble cast shines. Malek seethes and hisses as the villain. Seydoux's portrayal of Bond's lover is so deceptive she keeps you guessing. Daniel Craig's complete devotion to the character makes this Bond and this movie as vital as any film in the franchise will ever be. He's all in.

When the final credits roll, many viewers will wonder who will be the next James Bond and how can anyone fill Craig's shoes?

There will be a successor. There always is. Wait for it. Or as the vile Lyutsifer Safin warns Bond: "Life is all about leaving something behind."





Project: Home Renovation at: 2025 S 25th Street, Milwaukee, WI 53204 Residential Trade and General Contractors are invited to attend one of the following bid conferences for more information:

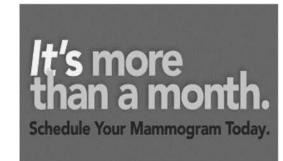
Monday, October 11th, 2021 at 4:00 pm · Tuesday, October 12th, 2021 at 8:00 am A scope of work will be provided on site.

Small business and minority contractors are encouraged to attend. Residents of the area, neighborhoods especially.

Bid submission deadline is October 15th at 4pm Developer: Sustainable Development, LLC, 1545 S. Layton Blvd., Milwaukee WI 53215 For questions please: Kiké Baldeon at 414-458-8611 / kike@viacdc.org







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LEGALS&CLASSIFIEDS

SUMMONS (PUBLICATION) STATE OF WISCONSIN CIRCUIT COURT MILWAUKEE COUNTY NOTICE AND ORDER FOR NAME CHANGE HEARING Case No. 21CV004329

In the matter of the name change of: AL-BERT MBUYAMBA By (Petitioner) THERESA KETA

MBUYI By (Co-Petitioner) PASCAL SELA-MANI LUBOYA

NOTICE IS GIVEN:

A petition was filed asking to change the name of the person listed above: From: ALBERT MBUYAMBA to: AL-BERT MBUYAMBA MBUYI

Birth Certificate: ALBERT MBUYAMBA

IT IS ORDERED

This petition will be heard in the Circuit Court of Milwaukee County, State of Wisconsin.

Judge's Name: HON. CARL ASHLEY BR. 33 Room 500 PLACE: 901 N. 9th Street, Milwaukee, Wisconsin, 53233 DATE: NOVEMBER 1 2021TIME 2:30 P.M.

IT IS FURTHER ORDERED:

Notice of this hearing shall be given by publication as a Class 3 notice for three (3) weeks in a row prior to the date of the hearing in the Milwaukee Community Journal, a newspaper published in Milwaukee County, State of Wisconsin.

Dated: 8-18-2021 BY THE COURT: HON. CARL ASHLEY Circuit Court Judge 186/9-22-29/10-6-2021

> **SUMMONS** (PUBLICATION) STATE OF WISCONSIN **CIRCUIT COURT** MILWAUKEE COUNTY **DIVORCE - 40101** Case No. 21FA003603

In Re: The marriage of Petitioner: CARIN RENEE MADDOX-GUTIER-REZ and ISMAEL GUTIERREZ

THE STATE OF WISCONSIN, TO THE PERSON NAMED ABOVE AS RE-SPONDENT:

You are notified that the petitioner named above has filed a Petition for divorce or legal separation against you.

You must respond with a written demand for a copy of the Petition within 40 days from the day after the first day of publication.

The demand must be sent or delivered to the court at: Clerk of Court, Milwaukee County Courthouse 901 N 9th St Milwaukee WI 53233 and to CARIN MAD-DOX-GUTIERREZ 3520A S 84TH ST Milwaukee WI 53228

It is recommended, but not required that you have an attorney help or represent

If you do not demand a copy of the Petition within 40 days, the court may grant judgment against you for the award of money or other legal action requested in the Petition, and you may lose your right to object to anything that is or may be incorrect in the Petition.

A judgment may be enforced as provided by law. A judgment awarding money may become a lien against any real estate you own now or in the future and may also be enforced by garnishment or seizure of property.

You are further notified that if the parties to this action have minor children, violation of 948.31 Wis. Stats., (Interference with custody by parent or others) is punishable by fines and/or imprisonment:

If you and the petitioner have minor children, documents setting forth the percentage standard for child support established by the department under 49.22(9), Wis. Stats., and the factors that a court may consider for modification of that standard under 767.511 (1m). Wis Stats. are available upon your request from the Clerk of Court.

You are notified of the availability of information from the Circuit Court Commissioner as set forth in 767.105 WIs.Stats.

767.105 Information from Circuit Court

(2) Upon the request of a party to an action affecting the family, including a revision of judgment or order under sec. 767.59 or 767.451:

(a) The Circuit Court Commissioner shall, with or without charge, provide the party with written information on the following, as appropriate to the action commenced:

- 1. The procedure for obtaining a judgment or order in the action.
- 2. The major issues usually addressed in such an action.
- 3. Community resources and family court counseling services available to assist the parties.
- 4. The procedure for setting, modifying, and enforcing child support awards, or modifying and enforcing legal custody or physical placement judgments or or-
- (b) The Circuit Court Commissioner shall provide a party, for inspection or purchase, with a copy of the statutory provisions in this chapter generally pertinent to the action.

Date: 8-26-2021 BY: CARIN MADDOX-GUTIERREZ 3520A S 84TH ST MILWAUKEE WI 53228 187/9-22-29/10-6-2021

> **SUMMONS** (PUBLICATION) STATE OF WISCONSIN CIRCUIT COURT MILWAUKEE COUNTY NOTICE AND ORDER FOR NAME CHANGE HEARING Case No. 21CV5255

In the matter of the name change of: CHRISTINA ANN GIFFORD By (Petitioner) CHRISTINA ANN GIF-**FORD**

NOTICE IS GIVEN:

A petition was filed asking to change the name of the person listed above: FROM: CHRISTINA ANN GIFFORD TO: NINA ANN LUCILLE GIFFORD Birth Certificate: CHRISTINA ANN WINN

IT IS ORDERED

This petition will be heard in the Circuit Court of Milwaukee County, State of Wisconsin.

Judge's Name: HON. HANNAH DUGAN ROOM 402 (VIA ZOOM) 31 PLACE: 901 N. 9th Street, Milwaukee, Wisconsin, 53233 DATE: OCTOBER 22 2021TIME 10:30 A.M.

IT IS FURTHER ORDERED:

Notice of this hearing shall be given by publication as a Class 3 notice for three (3) weeks in a row prior to the date of the hearing in the Milwaukee Community Journal, a newspaper published in Milwaukee County, State of Wiscon-

Dated: 9-10-2021 BY THE COURT: HON. HANNAH DUGAN Circuit Court Judge 188/9-22-29/10-6-2021

> SUMMONS (PUBLICATION) STATE OF WISCONSIN CIRCUIT COURT MILWAUKEE COUNTY NOTICE AND ORDER FOR NAME CHANGE HEARING Case No. 21CV004333

IN THE MATTER OF THE NAME CHANGE OF: EVARISTO KABONGO

By (Petitioner) PASCAL SELEMANI LOBOYA By (Co-Petitioner) THEREZA KAZADI

KETA NOTICE IS GIVEN:

A petition was filed asking to change the name of the person listed above: FROM: EVARISTO KABONGO MBUYI TO: SHEKINAH KABONGO Birth Certificate: EVARISTO KA-

BONGO MBUYI IT IS ORDERED This petition will be heard in the Circuit Court of Milwaukee County, State of

Wisconsin. Judge's Name: HON. JUDGE KRISTY YANG\VIA ZOOM PLACE: 901 N. 9th

Street, Milwaukee Wisconsin, 53233 DATE: OCTOBER 19, 2021, TIME 9:00

IT IS FURTHER ORDERED:

Notice of this hearing shall be given by publication as a Class 3 notice for three (3) weeks in a row prior to the date of the hearing in the Milwaukee Community Journal, a newspaper published in Milwaukee County, State of Wiscon-

Dated: 7-28-2021 BY THE COURT: HON. JUDGE YANG Circuit Court Judge 185/9-22-29/10-6-2021

SUMMONS (PUBLICATION) STATE OF WISCONSIN **CIRCUIT COURT** MILWAUKEE COUNTY NOTICE AND ORDER FOR NAME CHANGE HEARING Case No. 21CV004331

In the matter of the name change of KA-

By (Petitioner) THERESA KETA **MBUYI** By (Co-Petitioner) PASCAL SELA-

MANI LUBOYA

NOTICE IS GIVEN:

BASELE MBUYI

A petition was filed asking to change the name of the person listed above: From: KABASELE MBUYI To: CALEB KABASELE MBUYI Birth Certificate: KABASELE MBUYI

IT IS ORDERED

This petition will be heard in the Circuit Court of Milwaukee County, State of

Judge's Name: HON. CHRISTOPHER R FOLEY BR 14 Hearing will take place by phone please call the Court at (414) 278-4582 at the date and time of hearing. PLACE: 901 N. 9th Street, Milwaukee, Wisconsin, 53233 DATE: OCTOBER 19, 2021, TIME 2:00 P.M.

IT IS FURTHER ORDERED:

Notice of this hearing shall be given by publication as a Class 3 notice for three (3) weeks in a row prior to the date of the hearing in the Milwaukee Community Journal, a newspaper published in Milwaukee County, State of Wisconsin.

Dated: 8-18-2021 BY THE COURT: HON. CHRISTOPHER R FOLEY Circuit Court Judge 189/9-22-29/10-6-2021

> **SUMMONS** (PUBLICATION) STATE OF WISCONSIN **CIRCUIT COURT**

MILWAUKEE COUNTY NOTICE AND ORDER FOR NAME CHANGE HEARING

Case No. 21CV005215 IN THE MATTER OF THE NAME CHANGE OF: OLIVIA RACHEL **BONDE-GRIGGS** NOTICE IS GIVEN:

A petition was filed asking to change the name of the person listed above: FROM: OLIVIA RACHEL BONDE-GRIGGS TO: OLIVIA BONDE

Birth Certificate: OLIVIA RACHEL **BONDE-GRIGGS**

IT IS ORDERED

APONTE

This petition will be heard in the Circuit Court of Milwaukee County, State of

Judge's Name: HON. JUDGE KRISTY YANG\VIA ZOOM PLACE: 901 N. 9th Street, Milwaukee Wisconsin, 53233 DATE: OCTOBER 27, 2021, TIME 9:30 A.M.

IT IS FURTHER ORDERED:

Notice of this hearing shall be given by publication as a Class 3 notice for three (3) weeks in a row prior to the date of the hearing in the Milwaukee Community Journal, a newspaper published in Milwaukee County, State of Wisconsin. Dated: 9-20-2021

BY THE COURT: HON. JUDGE YANG Circuit Court Judge 190/9-22-29/10-6-2021 **SUMMONS** (PUBLICATION) STATE OF WISCONSIN **CIRCUIT COURT** MILWAUKEE COUNTY

Case No. 21CV004792 In the matter of the name change of: STACY ADAM KELNHOFER

NOTICE AND ORDER FOR

NAME CHANGE HEARING

NOTICE IS GIVEN:

A petition was filed asking to change the name of the person listed above: From: STACY ADAM KELNHOFER to: ADAM STACY WOLFF Birth Certificate: STACY ADAM **KELNHOFER**

IT IS ORDERED

This petition will be heard in the Circuit Court of Milwaukee County, State of

Judge's Name: HON. KEVIN E. MARTENS PLACE: 901 N. 9th Street, VIA ZOOM Milwaukee, Wisconsin, 53233 DATE OCTOBER 27 2021TIME 8:30 A.M.

IT IS FURTHER ORDERED:

Notice of this hearing shall be given by publication as a Class 3 notice for three (3) weeks in a row prior to the date of the hearing in the Milwaukee Community Journal, a newspaper published in Milwaukee County, State of Wiscon-

Dated: 9-8-2021 BY THE COURT: HON. KEVIN E MARTENS Circuit Court Judge 193/9-22-29/10-6-2021

LEGALS **AFFIDAVITS DIVORCE NAME CHANGE EVICTIONS** LIENS! PLACE **THEM**

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ABOUT MILWAUKEE COMMUNITY JOURNAL (MCJ) WEEKEND EDITION

The Milwaukee Community Journal Weekend Edition is published weekly. Each week, MCJ Weekend focuses on different subjects, HEALTH, PERSONAL, FINANCE, FAMILY, MEN, AND WOMEN. THE WEEKEND EDITION now includes the publishing of records designated by the Milwaukee County Circuit Court for publication of legal notices, with added value in the Wednesday Edition. The Weekend Edition is a public newspaper of general circulation that complies with the laws of Wisconsin relating to publication of legal notices. MCJ Weekend Edition has published weekly over ten years, in the State of Wisconsin and Milwaukee County. We have a paid circulation of approximately 89% of our circulation, weekly. And our actual paid subscribers are over the 1000 required by State Statute.

ABOUT THE MILWAUKEE COMMUNITY JOURNAL (MCJ)

The Milwaukee Community Journal (MCJ) is a quality news organization published throughout Milwaukee and the surrounding suburbs. Established in 1976, the Milwaukee Community Journal has advanced the plight, struggles and victories of minorities in Wisconsin, with a passion for building community. The MCJ accentuates the positive, analyzes the negatives and advocates to seed success. The Milwaukee Community Journal stockholders are Patricia O'Flynn Pattillo (90%); Mikel Holt (5%); and Todd Thomas (5%) respectively, and is current in filing by the State of Wisconsin, effective October

Signed: Patricia O'Flynn Pattillo, President/Publisher

The Weekend Edition \cdot October 8, 2021 \cdot Page 6 **SUMMONS** AHMEENI YAFELA WHITE (PUBLICATION) STATE OF WISCONSIN NOTICE IS GIVEN: CIRCUIT COURT MILWAUKEE COUNTY

DIVORCE - 40101 Case No. 2021FA002707 In Re: The marriage of Petitioner: SHA-WANNA LALENA KAYE LINDEN-BERG and KEVIN LEE LINDENBERG

THE STATE OF WISCONSIN, TO THE PERSON NAMED ABOVE AS RE-SPONDENT:

You are notified that the petitioner named above has filed a Petition for divorce or legal separation against you.

You must respond with a written demand for a copy of the Petition within 40 days from the day after the first day of pub-

The demand must be sent or delivered to the court at: Clerk of Court, Milwaukee County Courthouse 901 N 9th St Milwaukee WI 53233 and to SHAWANNA LALENA KAYE LINDENBERG 2330 W LAWN AVENUE Milwaukee WI 53209

It is recommended, but not required that you have an attorney help or represent

If you do not demand a copy of the Petition within 40 days, the court may grant judgment against you for the award of money or other legal action requested in the Petition, and you may lose your right to object to anything that is or may be incorrect in the Petition.

by law. A judgment awarding money may become a lien against any real estate you own now or in the future and may also be enforced by garnishment or seizure of property.

A judgment may be enforced as provided

You are further notified that if the parties to this action have minor children, violation of 948.31 Wis. Stats., (Interference with custody by parent or others) is punishable by fines and/or imprisonment:

If you and the petitioner have minor children, documents setting forth the percentage standard for child support established by the department under 49.22(9), Wis. Stats., and the factors that a court may consider for modification of that standard under 767.511 (1m). Wis Stats. are available upon your request from the Clerk of Court.

You are notified of the availability of information from the Circuit Court Commissioner as set forth in 767.105 WIs.Stats.

767.105 Information from Circuit Court Commissioner.

(2) Upon the request of a party to an action affecting the family, including a revision of judgment or order under sec.

767.59 or 767.451:

(a) The Circuit Court Commissioner shall, with or without charge, provide the party with written information on the following, as appropriate to the action commenced:

1. The procedure for obtaining a judgment or order in the action.

2. The major issues usually addressed in such an action.

3. Community resources and family court counseling services available to assist the parties.

4. The procedure for setting, modifying, and enforcing child support awards, or modifying and enforcing legal custody or physical placement judgments or or-

(b) The Circuit Court Commissioner shall provide a party, for inspection or purchase, with a copy of the statutory provisions in this chapter generally pertinent to the action.

Date: 9-20-2021 BY: SHAWANNA LINDENBERG 2330 W LAWN AVENUE MILWAUKEE WI 53209 192/9-22-29/10-6-2021

SUMMONS (PUBLICATION) STATE OF WISCONSIN CIRCUIT COURT MILWAUKEE COUNTY NOTICE AND ORDER FOR NAME CHANGE HEARING

Case No. 21CV004909 In the matter of the name change of KE-NYONAY AHMEENI YAFELA WHITE By (Petitioner) KENYONAY

A petition was filed asking to change the name of the person listed above: From: KENYONAY AHMEENI YAFELA WHITE To: KENYONAY AHMEENI YAFELA ABERRA Birth Certificate: KENYONAY AHMEENI YAFELA WHITE

IT IS ORDERED

This petition will be heard in the Circuit Court of Milwaukee County, State of Judge's Name: HON. CHRISTOPHER

R FOLEY BR 14 Hearing will take place by phone please call the Court at (414) 278-4582 at the date and time of hearing. PLACE: 901 N. 9th Street, Milwaukee, Wisconsin, 53233 DATE: NOVEMBER 16, 2021, TIME 10:00 A.M.

IT IS FURTHER ORDERED:

Dated: 9-14-2021

Notice of this hearing shall be given by publication as a Class 3 notice for three (3) weeks in a row prior to the date of the hearing in the Milwaukee Community Journal, a newspaper published in Milwaukee County, State of Wiscon-

BY THE COURT: HON. CHRISTOPHER R FOLEY Circuit Court Judge 194/9-22-29/10-6-2021 **SUMMONS** (PUBLICATION)

STATE OF WISCONSIN CIRCUIT COURT MILWAUKEE COUNTY NOTICE AND ORDER FOR NAME CHANGE HEARING Case No. 2021CV004798

In the matter of the name change of: CATALINA MARIE WARD By (Petitioner) CATALINA MARIE

NOTICE IS GIVEN:

A petition was filed asking to change the name of the person listed above: FROM: CATALINA MARIE WARD TO: MILIANI ALLURE PAGE Birth Certificate: CATALINA MARIE WARD

This petition will be heard in the Circuit Court of Milwaukee County, State of Wisconsin.

Judge's Name: HON. LAURA GRAM-LING PEREZ PLACE: Milwaukee County Courthouse Rm 404, 901 N. 9th Street, Milwaukee, Wisconsin, 53233 Via Zoom. DATE NOVEMBER 29, 2021, TIME 10:00 A.M.

IT IS FURTHER ORDERED:

Notice of this hearing shall be given by publication as a Class 3 notice for three (3) weeks in a row prior to the date of the hearing in the Milwaukee Community Journal, a newspaper published in Milwaukee County, State of Wiscon-

Dated: 9-29-2021 BY THE COURT: HON. LAURA GRAMLING PEREZ Circuit Court Judge 201//9-29/10-6-13-2021

SUMMONS (PUBLICATION) STATE OF WISCONSIN CIRCUIT COURT MILWAUKEE COUNTY NOTICE AND ORDER FOR NAME CHANGE HEARING Case No. 21CV005424

In the matter of the name change of: JENNA RENAE LAIRD

NOTICE IS GIVEN:

A petition was filed asking to change the name of the person listed above: From: JENNA RENAE LAIRD To: JENNA RENAE WOJCIECHOWSKI Birth Certificate: JENNA RENAE LAIRD

IT IS ORDERED

This petition will be heard in the Circuit Court of Milwaukee County, State of Wisconsin.

Judge's Name: HON. LINDSEY GRADY RM 402 PLACE: 901 N. 9th Street, (VIA ZOOM) Milwaukee, Wisconsin, 53233 DATE: OCTOBER 25, 2021 TIME: 1:30 P.M.

IT IS FURTHER ORDERED: Notice of this hearing shall be given by publication as a Class 3 notice for three

the hearing in the Milwaukee Community Journal, a newspaper published in Milwaukee County, State of Wiscon-Dated: 9-21-2021

(3) weeks in a row prior to the date of

BY THE COURT: HON. LINDSEY GRADY Circuit Court Judge 199/9-29/10-6-13-2021 **SUMMONS**

(PUBLICATION) STATE OF WISCONSIN **CIRCUIT COURT** MILWAUKEE COUNTY NOTICE AND ORDER FOR NAME CHANGE HEARING Case No. 21CV005423

In the matter of the name change of: JERI ELIZABETH LAIRD

NOTICE IS GIVEN:

A petition was filed asking to change the name of the person listed above: From: JERI ELIZABETH LAIRD To: JERI ELIZABETH WOJCIECHOWSKI Birth Certificate: JERI ELIZABETH

IT IS ORDERED

This petition will be heard in the Circuit Court of Milwaukee County, State of

Judge's Name: HON. LINDSEY GRADY RM 402 PLACE: 901 N. 9th Street, (VIA ZOOM) Milwaukee, Wisconsin, 53233 DATE: OCTOBER 26, 2021 TIME: 11:00 A.M.

IT IS FURTHER ORDERED:

Notice of this hearing shall be given by publication as a Class 3 notice for three (3) weeks in a row prior to the date of the hearing in the Milwaukee Community Journal, a newspaper published in Milwaukee County, State of Wisconsin.

Dated: 9-23-2021 BY THE COURT: HON. LINDSEY GRADY Circuit Court Judge 200/9-29/10-6-13-2021

SUMMONS (PUBLICATION) STATE OF WISCONSIN CIRCUIT COURT MILWAUKEE COUNTY NOTICE AND ORDER FOR NAME CHANGE HEARING Case No. 21CV005131

IN THE MATTER OF THE NAME CHANGE OF: YVONNE MARIE **SLUGA**

NOTICE IS GIVEN:

A petition was filed asking to change the name of the person listed above: FROM: YVONNE MARIE SLUGA TO: YVONNE DeMERE Birth Certificate: YVONNE MARIE **SLUGA**

This petition will be heard in the Circuit Court of Milwaukee County, State of

Judge's Name: HON. JUDGE KRISTY YANG\VIA ZOOM PLACE: 901 N. 9th Street, Milwaukee Wisconsin, 53233 DATE: OCTOBER 28, 2021, TIME 2:30

IT IS FURTHER ORDERED: Notice of this hearing shall be given by

publication as a Class 3 notice for three (3) weeks in a row prior to the date of the hearing in the Milwaukee Community Journal, a newspaper published in Milwaukee County, State of Wiscon-

Dated: 9-21-2021 BY THE COURT: HON. JUDGE YANG Circuit Court Judge 195/9-29/10-6-13-2021

SUMMONS (PUBLICATION) STATE OF WISCONSIN CIRCUIT COURT MILWAUKEE COUNTY **DIVORCE - 40101** Case No. 2021FA003823

In Re: The marriage of Petitioner: KEY-ONDA PATRICE CANADA and CHARLES ANTHONY COLEMAN

THE STATE OF WISCONSIN, TO THE PERSON NAMED ABOVE AS RE-SPONDENT You are notified that the petitioner

named above has filed a Petition for divorce or legal separation against you.

You must respond with a written demand for a copy of the Petition within 40 days from the day after the first day of pub-

The demand must be sent or delivered to the court at: Clerk of Court, Milwaukee County Courthouse 901 N 9th St Milwaukee WI 53233 and to KEYONDA PATRICE CANADA 4306 N SHER-MAN BLVD Milwaukee WI 53216

It is recommended, but not required that you have an attorney help or represent you.

If you do not demand a copy of the Petition within 40 days, the court may grant judgment against you for the award of money or other legal action requested in the Petition, and you may lose your right to object to anything that is or may be incorrect in the Petition.

A judgment may be enforced as provided

by law. A judgment awarding money

may become a lien against any real estate you own now or in the future and may also be enforced by garnishment or seizure of property. You are further notified that if the parties to this action have minor children, vio-

lation of 948.31 Wis. Stats., (Interference with custody by parent or others) is punishable by fines and/or imprisonment: If you and the petitioner have minor children, documents setting forth the percentage standard for child support

established by the department under 49.22(9), Wis. Stats., and the factors that a court may consider for modification of that standard under 767.511 (1m). Wis Stats. are available upon your request from the Clerk of Court. You are notified of the availability of in-

formation from the Circuit Court Commissioner as set forth in 767.105 WIs.Stats.

767.105 Information from Circuit Court

Commissioner. (2) Upon the request of a party to an action affecting the family, including a re-

vision of judgment or order under sec. 767.59 or 767.451: (a) The Circuit Court Commissioner shall, with or without charge, provide the party with written information on the

1. The procedure for obtaining a judgment or order in the action.

following, as appropriate to the action

2. The major issues usually addressed in such an action.

3. Community resources and family court counseling services available to assist the parties.

4. The procedure for setting, modifying, and enforcing child support awards, or modifying and enforcing legal custody or physical placement judgments or orders.

(b) The Circuit Court Commissioner shall provide a party, for inspection or purchase, with a copy of the statutory provisions in this chapter generally pertinent to the action.

Date: 8-26-2021 BY: KEYONDA PATRICE CANADA 4306 N SHERMAN BLVD MILWAUKEE WI 53216 202/9-29/10-6-13-2021 **SUMMONS**

(PUBLICATION) STATE OF WISCONSIN **CIRCUIT COURT** MILWAUKEE COUNTY NOTICE AND ORDER FOR NAME CHANGE HEARING Case No. 21CV005503

In the matter of the name change of: MEAH JOSEFINA TAIRI By (Petitioner) MARISSA JOSEFINA CINTRÓN

NOTICE IS GIVEN:

A petition was filed asking to change the name of the person listed above: From: MEAH JOSEFINA TAIRI to: MEAH JOSEFINA CINTRÓN TAIRI Birth Certificate: MEAH JOSEFINA **TAIRI**

IT IS ORDERED This petition will be heard in the Circuit

Court of Milwaukee County, State of Judge's Name: HON. PEDRO COLON

BR. 18 RM 412/ZOOM PLACE: 901 N. 9th Street, Milwaukee, Wisconsin, 53233 DATE NOVEMBER 2, 2021, TIME 9:15 A.M.

IT IS FURTHER ORDERED: Notice of this hearing shall be given by publication as a Class 3 notice for three (3) weeks in a row prior to the date of the hearing in the Milwaukee Community Journal, a newspaper published in Milwaukee County, State of Wiscon-

Dated: 9-16-2021 BY THE COURT: HON. PEDRO COLON Circuit Court Judge 197/9-29/10-6-13-2021 **SUMMONS**

> (PUBLICATION) STATE OF WISCONSIN CIRCUIT COURT MILWAUKEE COUNTY NOTICE AND ORDER FOR NAME CHANGE HEARING Case No. 21CV004330

In the matter of the name change of: NEO TAYLOR By (Petitioner) LELAINA LRAYNAY WILLIAMS

NOTICE IS GIVEN: A petition was filed asking to change the

Wisconsin.

From: NEO TAYLOR to: DON' NEO DAVON THOMAS-TAYLOR Birth Certificate: NEO TAYLOR IT IS ORDERED This petition will be heard in the Circuit

Court of Milwaukee County, State of

name of the person listed above:

Judge's Name: HON. KEVIN E. MARTENS PLACE: 901 N. 9th Street, VIA ZOOM Milwaukee, Wisconsin, 53233 DATE SEPTEMBER 23 2021TIME 9:00 A.M. IT IS FURTHER ORDERED: Notice of this hearing shall be given by

publication as a Class 3 notice for three (3) weeks in a row prior to the date of the hearing in the Milwaukee Community Journal, a newspaper published in Milwaukee County, State of Wiscon-

Dated: 8-10-2021 BY THE COURT: HON. KEVIN E MARTENS Circuit Court Judge 198/9-29/10-6-13-2021

> **SUMMONS** (PUBLICATION) STATE OF WISCONSIN **CIRCUIT COURT** MILWAUKEE COUNTY NOTICE AND ORDER FOR NAME CHANGE HEARING Case No. 21CV005413

In the matter of the name change of: TULE LO VANG By (Petitioner) TULE LO VANG NOTICE IS GIVEN: A petition was filed asking to change the name of the person listed above: From: TULE LO VANG to: NKAUJTHU NKIASTUBQAIBSIS Birth Certificate: TULE LO VANG

IT IS ORDERED

This petition will be heard in the Circuit Court of Milwaukee County, State of Wisconsin.

Judge's Name: HON. PEDRO COLON BR. 18 RM 412/ZOOM PLACE: 901 N. 9th Street, Milwaukee, Wisconsin, 53233 DATE NOVEMBER 2, 2021, TIME 9:00 A.M.

IT IS FURTHER ORDERED: Notice of this hearing shall be given by publication as a Class 3 notice for three (3) weeks in a row prior to the date of the hearing in the Milwaukee Community Journal, a newspaper published in Milwaukee County, State of Wiscon-

Dated: 9-16-2021 BY THE COURT: HON. PEDRO COLON Circuit Court Judge 196/9-29/10-6-13-2021



STATE OF WISCONSIN,
CIRCUIT COURT
MILWAUKEE COUNTY
SUMMONS AND COMPLAINT
SMALL CLAIMS
Case No. 21SC018193

PLAINTIFF(S) LUIS MERCADO, 622 W PIERCE ST Milwaukee WI 53204

DEFENDANT/S: JAMILA HILL 2543 N 38TH STREET MILWAU-KEE WI 53210

This form does not replace the need for an interpreter any collogues mandated by law, or the responsibility of court and counsel to ensure that persons with limited English proficiency fully comprehend their rights and obligations. This form must be completed in the English language.

If you require reasonable accommodations due to a disability to participate in the court process, please call 414-278-5712 prior to the scheduled court date. Please note that the court does not provide transportation. Claim for EVICTION 31004

TO THE DEFENDANT(S):

You are being sued as described below. If you wish to dispute this matter:

You must appear at the time and place stated.

If you do not appear or answer, the plaintiff(s) may win this case and a judgment entered for what the plaintiff is asking.

When to Appear /File an Answer Date: OCTOBER 25 2021 Time: 2:30 P.M.

Place to Appear/File and Answer: Milwaukee County Courthouse 901 N 9th Street, Room 400 Milwaukee, WI 53233 Clerk/Attorney Signature:

Plaintiff's Demand: The plaintiff

states the following claim against the defendant(s):

1. Plaintiff demands judgment for:

1. Plaintiff demands judgment for EVICTION 31004

2. Brief statement of dates and facts: Tenant was given a 5-day notice but failed to comply

I am the plaintiff
Dated: 8-2-2021
BY THE PLAINTIFF:
LUIS MERCADO

622 W PIERCE STREET Milwaukee WI 53204 205/10-6-13-20-2021

STATE OF WISCONSIN,
CIRCUIT COURT
MILWAUKEE COUNTY
SUMMONS AND COMPLAINT
SMALL CLAIMS
Case No. 2021SC020811

PLAINTIFF(S) LYNDA J WIL-LIAMS, 6203 W LEON TERRACE Milwaukee WI 53218

vs DEFENDANT/S: KARL JACK-SON/KJF CARPENTRY 6939 W HAMPTON MILWAUKEE WI 53218

This form does not replace the need for an interpreter any collogues mandated by law, or the responsibility of court and counsel to ensure that persons with limited English proficiency fully comprehend their rights and obligations. This form must be completed in the English language.

If you require reasonable accommodations due to a disability to participate in the court process, please call 414-278-5712 prior to the scheduled court date. Please note that the court does not provide transportation.

Claim for TORT/PERSONAL INJURY (\$5,000 or less) 31010

TO THE DEFENDANT(S):
You are being sued as described below. If you wish to dispute this matter:

You must appear at the time and place stated.

If you do not appear or answer, the plaintiff(s) may win this case and a judgment entered for what the plaintiff is asking.

When to Appear /File an Answer Date: NOVEMBER 22 2021 Time: 8:30 A.M. Place to Appear/File and Answer: Milwaukee County Courthouse 901 N 9th Street, Room 400 Milwaukee, WI 52222

WI 53233 Clerk/Attorney Signature: Plaintiff's Demand: The plaintiff states the following claim against the defendant(s):

1. Plaintiff demands judgment for: TORT/PERSONAL INJURY \$1800 2. Brief statement of dates and facts: Mr. Jackson and I sign contract for \$2200, \$1100 down payment. He refused to get a permit work a total of 3 hrs. Kept my down payment & the material that was purchase for my property.

Dated: 9-16-2021 BY THE PLAINTIFF: LYNDA J WILLIAMS 6203 W LEON TERRACE Milwaukee WI 53218 168/10-6-13-20-2021

SUMMONS
(PUBLICATION)
STATE OF WISCONSIN
CIRCUIT COURT
MILWAUKEE COUNTY
NOTICE AND ORDER FOR
NAME CHANGE HEARING
Case No. 2021CV006062

In the matter of the name change of: SERENA ANVIKSHA ACEVEDO By (Petitioner) PRASHANT NALIN KOTHARI

NOTICE IS GIVEN:

A petition was filed asking to change the name of the person listed above: FROM: SERENA ANVIKSHA ACEVEDO TO: SERENA ANVIK-SHA KOTHARI-ACEVEDO Birth Certificate: SERENA ANVIK-SHA ACEVEDO

IT IS ORDERED

This petition will be heard in the Circuit Court of Milwaukee County, State of Wisconsin.
Judge's Name: HON. LAURA
GRAMLING PEREZ PLACE: Milwaukee County Courthouse Rm 404, 901 N. 9th Street, Milwaukee, Wisconsin, 53233 Via Zoom. DATE
NOVEMBER 1, 2021, TIME 10:30 A.M.

IT IS FURTHER ORDERED:
Notice of this hearing shall be given by publication as a Class 3 notice for three (3) weeks in a row prior to the date of the hearing in the Milwaukee Community Journal, a newspaper published in Milwaukee County, State of Wisconsin.
Dated: 10-5-2021
BY THE COURT:
HON. LAURA GRAMLING

PEREZ Circuit Court Judge 206//10-6-13-20-2021

SUMMONS
(PUBLICATION)
STATE OF WISCONSIN
CIRCUIT COURT
MILWAUKEE COUNTY
NOTICE AND ORDER FOR
NAME CHANGE HEARING
Case No. 21CV002786

In the matter of the name change of: YANELI MARIE HERRERA By (Petitioner) JUANA RAPETA COLLAZO

NOTICE IS GIVEN:

A petition was filed asking to change the name of the person listed above: From: YANELI MARIE HERRERA To: YANELI MARIE COLLAZO Birth Certificate: YANELI MARIE HERRERA

IT IS ORDERED

This petition will be heard in the Circuit Court of Milwaukee County, State of Wisconsin.
Judge's Name: HON. LINDSEY GRADY RM 402 PLACE: 901 N.
9th Street, (VIA ZOOM) Milwau-

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kee, Wisconsin, 53233 DATE: NOVEMBER 3, 2021 TIME: 11:00
A.M. Dated: 9-27-2021
BY THE COURT:

IT IS FURTHER ORDERED: Notice of this hearing shall be given by publication as a Class 3 notice for three (3) weeks in a row prior to the date of the hearing in the Milwaukee

Community Journal, a newspaper

published in Milwaukee County,

State of Wisconsin.
Dated: 9-27-2021
BY THE COURT:
HON. LINDSEY GRADY
Circuit Court Judge
203/10-6-13-20-2021



munity, serving those seniors aged 55+ will be accepting applications for studio, one-bed-room and two-bedroom units. Accessible ADA units are available. Applicants must qualify for the studio and one-bedroom and two-bedroom units. Minimum and maximum income limits apply to 43 units and age restrictions do apply to all units.

Interested persons can contact
Heartland Housing for a pre-application packet.
Call 414-208-4962 or email

37thstreetschoolapts@heartlandalliance.org Please leave your name, phone number and email address



HOUSING

37th Street School Apartments – 1715 N 37th Street, Milwaukee WI 53208 www.heartlandhousing.org



AFFIDAVITS DIVORCE NAME CHANGE EVICTIONS LIERIS! PLACE THEM LE RE

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Committed to serving our community

Froedtert Health is committed to valuing and celebrating the wealth of diversity reflected in patients, their families, staff and communities. We are committed to being an inclusive and culturally competent organization that provides exceptional care to everyone.

As a health care organization, we often care for people who have been impacted by racism. We are taking action to treat racism as a health crisis. We will help to end racism and racial disparities in health care by:

- Examining our own biases
- Measuring, tracking and reviewing our policies and practices to meet the needs of everyone we serve
- Treating people with dignity and respect
- Leading change in our communities and addressing health care disparities

