# NON-PRECEDENTIAL DECISION - SEE SUPERIOR COURT I.O.P. 65.37

T. BARRY GRAY AND PATRICIA GRAY	IN THE SUPERIOR COURT OF
Appellants	
V.	
ORLANDO BRIDGEFORD, ABIGAIL BRIDGEFORD AND BRIDGEFORD REAL ESTATE, LLC	
T. BARRY GRAY AND PATRICIA GRAY	-       
V.	
STUART WINNIG, ABIGAIL BRIDGEFORD, ORLANDO BRIDGEFORD, BRIDGEFORD REAL ESTATE, LLC, OCWEN LOAN SERVICING, LLC, OCWEN FINANCIAL CORPORATION AND URDEN LAW OFFICES	No. 292 EDA 2011
Appeal from the Order Entered In the Court of Common Pleas of Civil Division at No(s): 00830	f Philadelphia County

03248 June Term &

BEFORE: PANELLA, J., OLSON, J., and FITZGERALD, J.\*

JUDGMENT ORDER BY PANELLA, J.

Filed: March 1, 2013

Appellants, T. Barry Gray and Patricia Gray, appeal from the order

entered on December 29, 2010, by the Honorable Allan L. Tereshko, Court of

Common Pleas of Philadelphia County. After careful review, we affirm.

\* Former Justice specially assigned to the Superior Court.

A detailed factual and procedural history is unnecessary, as we write solely for the parties. However, for a succinct summary we refer the reader to this court's opinion in *Gray v. Buonopane*, 53 A.3d 829, 831-833 (Pa. Super. 2012).

As in *Gray*, we are without the benefit of Appellants' 1925(b) statements and similarly conclude that we can review only those issues documented in the trial court's opinion. See Gray, 53 A.3d at 833, n. 2. Furthermore, after reviewing that opinion, the memoranda decisions resolving the Grays' appeals at 102 EDA 2012, 103 EDA 2012, and 104 EDA 2012, and the certified record in this case, we conclude that this appeal arises from the same legal dispute at issue in all of those separate appeals; namely, the foreclosure of the Grays' property in Philadelphia and subsequent eviction proceedings. Our review leads us to agree with Judge Bender's description of the history of this case as "marked by needlessly protracted litigation occasioned principally by the Grays' unwillingness to abide by any of the strictures imposed by the system they have invoked[.]" Gray v. Buonopane, 103 EDA 2012 (Pa. Super., November 27, 2012). We similarly conclude that Judge Tereshko's opinion thoroughly addresses the issues raised by the Grays in this appeal, and we therefore adopt the opinion as our own. We therefore affirm the order of the trial court.

Order affirmed. Jurisdiction relinquished.

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#### T. BARRY GRAY CIVIL TRIAL DIVISION PATRICIA R. GRAY Appellants NOVEMBER TERM, 2010 No. 1262 ٧. **MICHAEL BUONOPANE and PROFESSIONAL:** CLEAN OUT SERVICE, INC. and STUART WINNEG and ABIGAIL BRIDGEFORD and : **ORLANDO BRIDGEFORD and BRIDGEFORD** : Superior Court Docket No. REAL ESTATE, LLC and OCWEN LOAN 1403 EDA 2011 SERVICING, LLC and OCWEN FINANCIAL 1434 EDA 2011 CORPORATION and UDREN LAW OFFICES, : P.C., and SEGAL McCAMBRIDGE SINGER : and MAHONEY, LTD. and DAVID A. YAVIL : and WALTER H. SWAYZE and SHERRI J. : BRAUNSTEIN and LINDA A. MICHLER and MICHELLE PIERSON and RAWLE AND **HENDERSON and DIANE B. CARVELL** : DOCKETED Appellees m OCT 6- 2011 Gray Etal Vs Buonopane Etal-OPFLD S. LONERGAN

# IN THE COURT OF COMMON PLEAS OF PHILADELPHIA COUNTY FIRST JUDICIAL DISTRICT OF PENNSYLVANIA

OPINION

Tereshko, J.

### PROCEDURAL HISTORY

Plaintiffs appeal this Court's Orders dated April 21, 2011, granting Motions to Dismiss by Defendants Michael Buonopane and Professional Clean Out Service, Inc. and by Abigail Bridgeford, Orlando Bridgeford and Bridgeford Real Estate, LLC and

enjoining Plaintiff from filing any further causes of action without leave of court against

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Michael Buonopane, Professional Clean Out Service, Inc., Stuart Winneg, Esq., Abigail Bridgeford, Orlando Bridgeford, Bridgeford Real Estate, LLC, Ocwen Loan Servicing, LLC, Ocwen Financial Corporation, Udren Law Offices, P.C., Segal McCambridge Singer and Mahoney, Ltd., David Yavil, Walter Swayze, Sherri Braunstein, Linda Michler, Michelle Pierson, Rawle and Henderson and Diane Carvell. Plaintiffs also appeal this Court's Order dated May 4, 2011, granting the Motion to Dismiss filed by Stuart Winneg, Esq. and Udren Law Offices, P.C.

# FACTUAL BACKGROUND

The property in question<sup>1</sup> was the subject of a foreclosure action, which was commenced by the filing of a Complaint on June 14, 2000.<sup>2</sup> Stuart Winneg, Esq. of Udren Law Offices, P.C. represented Ocwen Loan Servicing, LLC (hereinafter "Ocwen") in the foreclosure action. At the conclusion of the foreclosure action, the property was sold in a Sheriff's Sale on August 5, 2008. (Fourth Amended Complaint, ¶ 30). On August 6, 2008, Mrs. Gray returned to the subject property after being out of town and discovered that the locks on the property had been changed. (Fourth Amended Complaint, ¶ 35). Mr. Gray accompanied Mrs. Gray to the home on August 9, 2008 and observed that his car had been removed from the driveway. (Fourth Amended Complaint, ¶ 36). A neighbor, Mr. Wing allegedly approached Mr. and Mrs. Gray to inform them that his daughter had called the police after observing unidentified individuals entering the home who identified themselves as employees of a real estate company, which Plaintiffs believed to be Bridgeford Real Estate, LLC. (Fourth Amended Complaint, ¶¶ 37-38).

<sup>&</sup>lt;sup>1</sup>2414 North 54<sup>th</sup> Street, Philadelphia, PA 19131

<sup>&</sup>lt;sup>2</sup> Bankers Trust Co. of California v. T. Barry Gray, June Term 2000, #1444

On August 28, 2008, Plaintiffs presented an Emergency Petition to Discontinue Lockout before Judge Gary DiVito. (See Docket). According to the Certification Regarding Status of Foreclosed Premises, the property in question was not owneroccupied as of April 21, 2008. (Exhibit "F" to Defendant Michael Buonopane and Professional Clean Out Service, Inc's Motion to Dismiss). Plaintiffs admitted that they had not been living at the subject property on the date of the Sheriff's Sale, but were instead living in Folsom, Pennsylvania. (Exhibit "D" to Plaintiffs' Fourth Amended Complaint, pg. 10).

Plaintiffs requested that Ocwen return possession of the subject premises and replace any items that were removed from the home, returning the premises to its status quo as of August 4, 2008. (Exhibit "C" to Defendant Michael Buonopane and Professional Clean Out Service, Inc's Motion to Dismiss). Plaintiffs also requested that Ocwen reinstall the old locks or provide new locks. *Id.* Plaintiffs admitted that Ocwen offered them a copy of the new key; however, Plaintiffs requested that all copies of the key be turned over to them. (Exhibit "D" to Plaintiffs' Fourth Amended Complaint, pg. 7).

In the Notes of Testimony from the August 28, 2008 hearing, Mr. Winneg described the underlying foreclosure action, stating, "This has been a contentious litigation for going on 8 years. We had a full trial before Judge Maier; extensive. Now it is before Superior Court. A supersedeas has been denied." (Exhibit "D" to Plaintiffs' Fourth Amended Complaint, pg. 9). Mr. Winneg testified that nothing, including Mr. Gray's car, was removed from the property. *Id.* One of the pictures taken of the home allegedly shows a 'car overgrown with weeds with a 2006 inspection sticker and no license plate, but Mr.

Gray did not confirm nor deny whether the car depicted was the same one which he alleges Defendants conspired to remove. *Id.* 

'!

Judge DiVito ordered the Plaintiffs to remove their personal belongings from the property within 20 days after Plaintiffs protested that they could not remove the items within the 10 days proposed by Judge DiVito. (Exhibit "D" to Plaintiffs' Fourth Amended Complaint, pgs. 11, 13). Judge DiVito also denied a provision proposed by Plaintiffs, which stated that they would have the right to seek claims for any loss or damage resulting from the lockout. (Exhibit "C" to Defendant Michael Buonopane and Professional Clean Out Service, Inc's Motion to Dismiss). Plaintiff's appeal of Judge DiVito's Order was denied by the Superior Court. (See Docket).

Plaintiffs failed to comply with Judge DiVito's August 28, 2008 Order requiring them to remove their belongings from the subject premises. (Bridgeford Defendants Motion to Dismiss, ¶ 12). Plaintiffs did not move for reconsideration of Judge DiVito's Order, but filed an appeal with Superior Court, which was dismissed. (See Docket). Plaintiffs also failed to file a Petition for Allowance of Appeal with the Supreme Court following the Superior Court's dismissal of their appeal. (See Docket).

Plaintiffs have filed three lawsuits pertaining to the alleged illegal lockout and destruction of personal property, naming the actors allegedly involved, their counsel and counsel's law firms.

Plaintiffs commenced this action by filing their Complaint on November 8, 2010 on the basis of an alleged illegal lockout and the destruction of personal property. (See Docket). Plaintiffs contend that, following the sale of the property, Defendants changed the locks and conspired to lock them out of their home. (Fourth Amended Complaint, ¶ 33). Plaintiffs assert that Stuart Winneg, counsel for Ocwen, ordered the Bridgeford Defendants to lock the Plaintiffs out of the subject property and that the Bridgeford Defendants hired Professional Clean Out Service, Inc. (of which Michael Buonopane is the corporate and professional officer) to perform the locksmith services. (Fourth Amended Complaint, ¶¶ 53, 61, 64).

Plaintiffs have filed 4 Amended Complaints throughout the course of this litigation. Plaintiffs assert claims for Negligence, Trespass to Real Property, Replevin, Trespass to Personal Property, Conversion, Conspiracy, Fraudulent Misrepresentation, and Declaratory Judgment as Ancillary Relief. On April 21, 2011, this Court granted Motions to Dismiss by Michael Buonopane and Professional Clean Out, Inc. and by the Bridgeford Defendants. *Id.* On May 4, 2011, this Court granted Stuart Winneg and Udren Law Offices, P.C.'s Motion to Dismiss. *Id.* Plaintiffs have filed three 1925(b) Statement of Matters Complained of on Appeal dated June 9, 2011, June 11, 2011 and August 2, 2011. *Id.* Plaintiffs have also filed three appeals, raising identical issues. *Id.* The issues on appeal are as follows:

- Whether this Court erred in granting the Bridgeford Defendants' Motion to Dismiss Plaintiffs' Third Amended Complaint when the Fourth Amended Complaint was of record.
- Whether this Court erred in granting Michael Buonopane and Professional Clean Out Service, Inc.'s and Udren Law Offices, P.C. and Stuart Winneg's Motions to Dismiss Plaintiffs' Second Amended Complaint when the Third and Fourth Amended Complaints were of record.

- Whether this Court erred in dismissing Plaintiffs' claims on the basis of Pa.
  R.C.P. 233.1, "Frivolous Litigation. Pro Se Plaintiff. Motion to Dismiss."
- Whether this Court erred in concluding that Plaintiffs' claims were barred by collateral estoppel or res judicata.

# LEGAL ANALYSIS

"Pennsylvania jurisprudence does not recognize a 'motion to dismiss' in the context of civil litigation." *DiGregorio v. Keystone Health Plan East*, 2003 Pa. Super. 509, P11, 840 A.2d 361, 366 (2003). "However, 'a trial court's order dismissing a case prior to trial is properly characterized as either a summary judgment or a judgment on the pleadings." *Sigall v. Serrano*, 2011 Pa. Super. 52, 17 A.3d 946 n.2 (2011)(quoting *Gallagher v. Harleysville Mut. Ins. Co.*, 421 Pa. Super. 192, 617 A.2d 790, 796 (1992).

In light of the procedural history of the case, the Motions to Dismiss filed by Defendants Michael Buonopane and Professional Clean Out Service, Inc., by Abigail Bridgeford, Orlando Bridgeford and Bridgeford Real Estate, LLC, and by Stuart Winneg, Esq. and Udren Law Offices, P.C. are properly considered Motions for Judgment on the Pleadings.

A motion for judgment on the pleadings is properly granted where the pleadings demonstrate that no genuine issue of fact exists, and the moving party is entitled to judgment as a matter of law. *Gidding v. Tartler*, 130 Pa. Cmmw. 175, 178, 567 A.2d 766, 767 (1989). "[T]he pleadings in an action are limited to a complaint, an answer thereto, a reply if the answer contains new matter or a counterclaim, a counter-reply if the reply to a counterclaim contains new matter, a preliminary objection and an answer thereto." Pa. R.C.P. 1017.

In Pennsylvania, appellate review of an order granting a motion for judgment on the pleadings is plenary. *Lewis v. Erie Insurance Exchange*, 2000 Pa. Super. 160, P9, 753

A.2d 839, 842 (2000). The reviewing court

must accept as true all well pleaded statements of fact, admissions, and any documents properly attached to the pleadings presented by the party against whom the motion is filed, considering only those facts which were specifically admitted. Further, the court may grant judgment on the pleadings only where the moving party's right to succeed is certain and the case is so free from doubt that trial would clearly be a fruitless exercise. *Steiner v. Bell of Pennsylvania*, 426 Pa. Super. 84, 88, 626 A.2d 584, 586 (1993).

On appeal, the appellate court must only consider whether the trial court abused

its discretion or committed an error of law. Old Guard Ins. Co., 2004 Pa. Super. 491, P7,

866 A.2d 412, 416 (2004).

First, Plaintiffs allege that this Court erred in granting the Bridgeford Defendants'

Motion to Dismiss Plaintiffs' Third Amended Complaint when the Fourth Amended

Complaint was of record.

Pennsylvania Rule of Civil Procedure 1028(c)(1) establishes the right of a party to

file an amending pleading as of course:

A party may file an amended pleading as of course within twenty days after service of a copy of preliminary objections. If a party has filed an amended pleading as of course, the preliminary objections to the original pleading shall be deemed moot.

If more than twenty days have passed from service of the preliminary objections,

the right to amend a pleading is governed by Pa. R.C.P. 1033, which requires a party to

obtain filed consent of the adverse party or leave of court.

The Bridgeford Defendants filed their Motion to Dismiss on March 11, 2011.

The Grays filed their Fourth Amended Complaint on April 17, 2011. The filing of the

Fourth Amended Complaint served to moot Preliminary Objections filed by Diane Carvell on April 5, 2011, by Sherri Braunstein on March 30, 2011, by Rawle and Henderson on March 29, 2011, and by the Bridgeford Defendants, Segal McCambridge Singer & Mahoney, Ltd., David Yavil and Walter Swayze on March 28, 2011. However, the Bridgeford Defendants filed a Motion to Dismiss, which the Court properly granted on April 21, 2011, and not Preliminary Objections. Therefore, Plaintiffs' contention that this Court erred in granting a Motion to Dismiss the Third Amended Complaint when the Fourth Amended Complaint was of record is without merit because the filing of an Amended Complaint does not moot a Motion to Dismiss.

Likewise, Plaintiffs' assertions that this Court erred in granting Michael Buonopane and Professional Clean Out Service, Inc.'s and Udren Law Offices, P.C. and Stuart Winneg's Motions to Dismiss Plaintiffs' Second Amended Complaint when the Third and Fourth Amended Complaints were of record must also fail because the filing of an Amended Complaint does not moot a Motion to Dismiss.

Second, Plaintiffs allege that this Court erred in dismissing Plaintiffs' claims on the basis of Pennsylvania Rule of Civil Procedure 233.1 and by prohibiting them from filing any additional pro se causes of action against Defendants without leave of this

·Court.

Under Pennsylvania Rule of Civil Procedure 233.1,

(a) Upon the commencement of any action filed by a pro se plaintiff in the court of common pleas, a defendant may file a motion to dismiss the action on the basis that:

(1) the pro se plaintiff is alleging the same or related claims which the pro se plaintiff raised in a prior action against the same or related defendants; and

(2) these claims have already been resolved pursuant to a written settlement agreement or a court proceeding.

(b) The court may stay the action while the motion is pending.(c) Upon granting the motion and dismissing the action, the court may bar the pro se plaintiff from pursuing additional pro se litigation against the same or related defendants raising the same or related claims without leave of court.

In enacting this rule, the Pennsylvania Supreme Court was influenced by information that "certain litigants are abusing the legal system by repeatedly filing new litigation raising the same claims against the same defendant even though the claims have been previously adjudicated either through settlement or through court proceedings." The Supreme Court posited that while there are procedures in place to discipline attorneys who engage in this type of repetitive litigation, prior to the enactment of Pa.

R.C.P. 233.1, there was no means of disciplining a pro se party.

In the case at hand, Plaintiffs are alleging the same claims raised in the Emergency Petition to Discontinue Lockout in the underlying foreclosure action. In the Emergency Petition, Plaintiffs sought the immediate return of the subject property, including the reinstallation of the old locks or installation of new locks. The Order also proposed that Ocwen return the property to the status quo, replacing any items that were removed from the home. Judge DiVito denied the Proposed Order in its entirety and ordered Plaintiffs to remove their belongings from the subject premises within 20 days. Judge DiVito's Order also excluded a provision that would have allowed Plaintiffs to pursue additional claims for damages resulting from the allegedly illegal lockout and destruction of personal property.

Plaintiffs did not file a Motion for Reconsideration. Plaintiffs appealed Judge DiVito's August 28, 2008 Order to Superior Court, but the appeal was denied on October

15, 2009. Plaintiffs never filed a Petition for Allowance of Appeal with the Supreme Court.

After appealing Judge DiVito's Order to Superior Court, Plaintiffs also filed a Motion to Set Aside the Sheriff's Sale on September 30, 2008, which set forth the same claims presented in the Emergency Petition to Discontinue Lockout. Plaintiffs admitted in their motion, "On or about August 28, 2008, Appellant/Defendant T. Barry Gray presented a similar motion to the trial court requesting the same remedy sought in the instant order." The Motion to Set Aside the Sheriff's Sale was also denied.

Furthermore, Plaintiffs filed *Gray v. Winneg* (September Term 2009, #0830) and *Gray v. Bridgeford* (June Term 2010, # 3248) alleging the same claims set forth here as well as in the Emergency Petition to Discontinue Lockout and the Motion to Set Aside the Sheriff's Sale. *Gray v. Winneg* and *Gray v. Bridgeford* were consolidated, and both actions were dismissed by Orders dated December 29, 2010 and are currently on appeal.

Thus, Plaintiffs' claims have been litigated and have reached a final disposition on at least three occasions, and this Court was permitted, in the interests of justice and pursuant to Pa. R.C.P. 233.1, to dismiss the action and bar the Plaintiffs from filing any additional pro se litigation against the same or related Defendants raising the same or related claims without leave of court.

Third, Plaintiffs claim that this Court erred in concluding that Plaintiffs' claims were barred by collateral estoppel.

The doctrine of collateral estoppel "operates to prevent a question of law or issue of fact which has once been litigated and fully determined in a court of competent jurisdiction from being relitigated in a subsequent suit." Incollingo v. Maurer, 575 A.2d

939, 940, 394 Pa. Super. 352, 356 (1990). Collateral estoppel applies where:

- 1) The issue decided in the prior case is identical to the one presented in the later case;
- 2) There was a final judgment on the merits;
- 3) The party against whom the appeal is asserted was a party or in privity with a party in the prior case;
- 4) The party or person in privity to the party against whom the doctrine is asserted has a full and fair opportunity to litigate the issue in the prior proceeding; and
- 5) The determination of the prior proceeding was essential to the judgment.

City of Pittsburgh v. Zoning Board of Adjustment of City of Pittsburgh, 522 Pa. 44, 55, 559 A.2d 896, 901 (1989).

In further describing the fourth element for collateral estoppel, the Superior Court

stated,

There is no requirement that there be an identity of parties in the two actions in order to invoke the bar. Collateral estoppel may be used as either a sword or shield by a stranger to the prior action if the party against whom the doctrine is invoked was a party or in privity with a party to the prior action. *Columbia Med. Group, Inc. v. Herring & Roll, P.C.*, 2003 Pa. Super. 272, P15, 829 A.2d 1184, 1190 (2003).

In the case at hand, Plaintiffs are seeking a determination that the lockout that

occurred on August 5, 2008 was illegal and money damages for loss of personal property.

These are the same issues that were presented in the Emergency Petition to Discontinue

Lockout on August 28, 2008 at which Judge DiVito ordered Plaintiffs to remove their

personal property from the subject premises within 20 days and declined to enter

Plaintiffs' proposed order.

Furthermore, Judge DiVito's Order constituted a final judgment on the merits.

Plaintiffs failed to file a Motion for Reconsideration of Judge DiVito's Order. Rather,

Plaintiffs appealed Judge DiVito's ruling to the Superior Court, and the appeal was

denied. Because Plaintiffs did not file a Petition for Allowance of Appeal with the Pennsylvania Supreme Court, the judgment of the trial court was final. *Commonwealth v. Murray*, 562 Pa. 1, 5, 753 A.2d 201, 203 (2000)(stating that Appellant had thirty days following the entry of the Superior Court's order dismissing his direct appeal to file to seek discretionary review in the Pennsylvania Supreme Court by filing a petition for allowance of appeal).

Additionally, the parties against whom the doctrine of collateral estoppel was asserted, the Grays, were Defendants to the underlying foreclosure action and commenced 2 other cases<sup>3</sup> litigating the same alleged illegal lockout and destruction of personal property. Both actions were dismissed on December 29, 2010.

It cannot be asserted that Plaintiffs did not have a full and fair opportunity to litigate the issues of whether the lockout was illegal and whether money damages were warranted for loss of personal property in the prior proceedings. The foreclosure action was litigated for eight years, and Plaintiffs subsequently filed three lawsuits asserting the same issues presented in the Emergency Petition to Discontinue Lockout and in the Motion to Set Aside the Sheriff's Sale. The determination that the lockout was legitimate was essential to Judge DiVito's decision to order Plaintiffs to remove their belongings from the subject premises and to deny Plaintiffs the opportunity to pursue subsequent claims for damages for loss of personal property. Thus, it is improper to force Defendants to re-litigate the same issues again when each of the issues set forth by Plaintiffs has been resolved.

Additionally, Plaintiffs claim that this Court erred in concluding that their claims were barred under the doctrine of res judicata.

<sup>&</sup>lt;sup>3</sup> Gray v. Winneg, #0909-0830 and Gray v. Bridgeford, #1006-3248

The elements of res judicata are:

- 1) Identity of the thing sued for;
- 2) Identity of the cause of action;
- 3) Identity of persons and parties;
- Identity of the quality in the persons for or against whom the claim is made. City of Pittsburgh v. Zoning Board of Adjustment of City of Pittsburgh, 522 Pa. 44, 54, 559 A.2d 896, 901 (1989).

The purpose of the doctrine of res judicata is the protection of litigants from the dual burden of re-litigating an issue with the same party or his privy and the promotion of judicial economy through prevention of needless litigation. *Philip v. Clark*, 385 Pa. Super. 229, 234, 560 A.2d 777, 780 (1989).

The first element is met because in each action, Plaintiffs were seeking money damages. Plaintiffs asserted the same claims set forth here in the underlying foreclosure action and in the three actions they commenced subsequently on the basis of the alleged illegal lockout. The third and fourth elements are met because the Grays were Defendants to the underlying foreclosure action and commenced three other actions against the individuals that they allege participated in the illegal lockout following the Sheriff's Sale, their counsel and counsel's law firms. Judicial economy will be served in preventing any further needless litigation when Plaintiffs have fully presented their claims in three separate lawsuits and in the Emergency Petition to Discontinue Lockout and the Motion to Set Aside the Sheriff's Sale in the underlying foreclosure action, alleging the same claims against the same Defendants. Therefore, this Court did not err in concluding that Plaintiffs' claims were barred by res judicata.

# CONCLUSION

For the foregoing reasons, this Court respectfully requests that its decision to grant Defendants, Michael Buonopane, Professional Clean Out Service, Inc., Stuart Winneg, Udren Law Offices; P.C., Abigail Bridgeford, Orlando Bridgeford, Bridgeford Real Estate, LLC, Ocwen Loan Servicing, LLC, and Ocwen Financial Corporation be AFFIRMED.

BY THE COURT:

Oct 6,2011 Date

ALLAN L. TERESHKO, J.

cc: T.Barry Gray, pro se- Appellant Patricia R. Gray, pro se- Appellant Linda A. Michler, Esq., for Appellee Owen Financial Sherri J. Braunstein, Esq., for Appellee Sinneg, Stuart and Udren Law Offices David A. Yavil, Esq., for Appellees Bridgeford Real Estate, LLC, Orlando Bridgeford and Abigail Bridgeford