Public Notices



NOVEMBER 1 - NOVEMBER 7, 2019

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

FICTITIOUS NAME NOTICE Notice is hereby given that DAVID ORESTE, owner, desiring to engage in business under the fictitious name of D4 HEATING AND COOLING located at 1903 SNAPPER DRIVE, KISSIMMEE, FL 34759 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes 19-01989K November 1, 2019

FIRST INSERTION

FICTITIOUS NAME NOTICE Notice is hereby given that CINDY CLARK THOMAS, owner, desiring to engage in business under the fictitious name of LUNA SOAPS & SCRUBS located at 3937 WINDCHIME LN, LAKELAND, FL 33811 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. 19-01960K

November 1, 2019

FIRST INSERTION

FICTITIOUS NAME NOTICE Notice is hereby given that STANLEY JOE HOLTON, owner, desiring to engage in business under the fictitious name of PROFESSIONAL TECHNICAL HOLTONS CENTRAL FLORIDA OUTDOORS TREE SERVICE located at 3907 AVE Q NW, WINTER HAVEN, FL 33881 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida

November 1, 2019 19-01959K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of MOTORCYCLE CYCLEMYCLES SHOP: Located at 703 AVENUE K SW STE A County of, POLK in the City of WINTER HAVEN: Florida, 33880-3866 intends to register the said name with the

Division of Corporations of the Florida Department of State, Tallahassee,

Dated at WINTER HAVEN Florida,

this October: day of 24, 2019:

CYCLE MYCLE LLC November 1, 2019

19-01977K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of SUNSHINE LAWNCARE: Located at 228 S BOUGAINVILLEA AVE County of, POLK in the City of POLK CITY: Florida, 33868-9022 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at POLK CITY Florida, this October: day of 24, 2019: PAYNE ROY RAY

November 1, 2019 19-01978K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of LAWN DOCTOR OF WINTER ${\it HAVEN-LAKELAND: Located at 1370}$ S GORDON AVE County of, POLK in the City of BARTOW: Florida, 33830-6824 intends to register the said name $\,$ with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at BARTOW Florida, this October: day of 24, 2019: J.A.A.C.E. INVESTMENTS LLC

November 1, 2019 19-01979K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09,

Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Y & L AUTO GLASS: Located at 756 N BUENA VISTA DR County of, POLK COUNTY in the City of LAKE AL-FRED: Florida, 33850-2014 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at LAKE ALFRED Florida, this October: day of 24, 2019: Y & L EVOLUTION INC.

November 1, 2019 19-01980K

FIRST INSERTION

FICTITIOUS NAME NOTICE Notice is hereby given that DWIGHT HARRIS FUSSELL, owner, desiring to engage in business under the fictitious name of HC SERVICES located at $\,360$ FUSSELL RD, POLK CITY, FL 33868 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

19-01962K November 1, 2019

FIRST INSERTION

FICTITIOUS NAME NOTICE Notice is hereby given that STEPHEN H RALSTON, owner, desiring to engage in business under the fictitious name of PENDURICALHOSS BIJUTERIAS located at 712 OLDE CAMELOT CIR, HAINES CITY, FL 33844 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

November 1, 2019 19-01958K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09,

Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of CUE-TICKLES NAIL SALON: Located at 205 CHARLES ST County of, POLK in the City of FROSTPROOF: Florida, 33843-9752 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at FROSTPROOF Florida, this October: day of 24, 2019: POWELL-ABRAHAM LACRESHA A

November 1, 2019 19-01969K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of AUTOLINES: Located at 4014 SADDLE WAY County of, POLK in the City of LAKE WALES: Florida, 33898-7674 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahas-

Dated at LAKE WALES Florida, this October: day of 24, 2019 :

TORRES JOSE LUIS CASTRO November 1, 2019 19-01971K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09,

Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of HANK'S TAXIDERMY : Located at 2175 COUNTY LINE RD County of, POLK COUNTY in the City of FORT MEADE: Florida, 33841-9220 intends to register the said name with the Division of Corporations of the Florida De-

partment of State, Tallahassee, Florida Dated at FORT MEADE Florida, this October: day of 24, 2019

GARCIA JOHN EDWARD November 1, 2019 19-01975K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of M&L BOUTIQUE : Located at 10410 HARTZOG RD County of, POLK in the City of POLK CITY: Florida, 33868-5300 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at POLK CITY Florida, this October: day of 24, 2019 : CALDERON MARIA E

19-01973K November 1, 2019

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09,

Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in husiness under the fictitious name of FLORIDA FFA FOUNDATION: Located at 5000 FIRETOWER RD County of, POLK in the City of HAINES CITY: Florida, 33844-9132 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at HAINES CITY Florida, this October: day of 24, 2019 : THE FLORIDA FUTURE FARMERS OF AMERICA FOUNDATION INC. November 1, 2019 19-01974K

FIRST INSERTION

NOTICE:

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of FIDENS INSURANCE BROKERAGE intends to register the said name with the Florida Department of State, Division of Corporations, Tallahassee, FL and/or Clerk of the Circuit Court of

Fidens International LLC 1643 Williamsburg Square Lakeland, FL 33803 November 1, 2019

19-01988K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09,

Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of GREEN VISION TURF MANAGE-Located at 6909 GLEN-BROOK DR County of, POLK COUN-TY in the City of LAKELAND: Florida, 33811-2393 intends to register the said name with the Division of Corporations of the Florida Department of State, Tal-

Dated at LAKELAND Florida, this October: day of 24, 2019: OWENS AARON

November 1, 2019 19-01970K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09,

Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of CROWN OF LIFE MEDIA: Located at 875 HYDE PARKE BLVD APT 206 County of, POLK COUNTY in the City of LAKELAND: Florida, 33805-9583 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahas-

Dated at LAKELAND Florida, this October: day of 24, 2019: FILALI LISA

November 1, 2019

19-01965K

FIRST INSERTION Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of FLORET LORET : Located at 809 CUMBERLAND ST County of, POLK COUNTY in the City of LAKELAND: Florida, 33801-5510 intends to register the said name with the Division of Corporations of the Florida Department of

State, Tallahassee, Florida Dated at LAKELAND Florida, this October: day of 24, 2019 : LORET DE MOLA FERNANDO MARTIN

November 1, 2019

November 1, 2019 19-01966K

FIRST INSERTION

Towne Park Community **Development District** Notice of Board of Supervisors' Meeting

The Board of Supervisors of the Towne Park Community Development District ("Board") will hold a meeting on Thursday, November 14, 2019 at 11:00 a.m. at the offices of Highland Homes located at 3020 S. Florida Ave. Suite 101, Lakeland, Florida 33803. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued in progress without additional notice to a time, date and location stated on the record.

A copy of the agenda for the meeting may be obtained at the offices of the District Manager, PFM Group Consulting LLC, located at 12051 Corporate Blvd., Orlando 32817, (407) 723-5900, during normal business hours.

There may be occasions when staff or other individuals may participate by speaker telephone.

Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 723-5900 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based. Jane Gaarlandt

District Manager

November 1, 2019

19-01954K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of THE KRAFTY KITTEN: Located at 415 N SCENIC HWY County of, POLK in the City of LAKE WALES: Florida, 33853-3745 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahas-

Dated at LAKE WALES Florida, this October: day of 24, 2019: FULLER MICHELE M

November 1, 2019 19-01976K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09,

Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of SCOTT'S 3D PRINTS: Located at 920 MARION CIR County of, POLK in the City of FORT MEADE: Florida, 33841-9400 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at FORT MEADE Florida, this October: day of 24, 2019 : LARSON CHRISTOPHER SCOTT November 1, 2019

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09.

Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of HAINES CITY PET HOSPITAL: Located at 4001 US HIGHWAY 17 92 W County of, POLK in the City of HAINES CITY: Florida, 33844-8836 intends to register the said name with the Division of Corporations of the Florida Depart-

ment of State, Tallahassee, Florida Dated at HAINES CITY Florida, this October: day of 24, 2019: BARBOSA MARTINEZ LLC

November 1, 2019

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of LYNN'S BOHO GLAM BOUTIQUE: Located at 4027 PAUL RD County of, POLK COUNTY in the City of LAKE-LAND: Florida, 33810-2592 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at LAKELAND Florida, this October: day of 24, 2019 : ROBINSON JAMES M 19-01968K

FIRST INSERTION

Lakeside Preserve Community Development District Notice of Board of

Supervisors' Meeting
The Board of Supervisors of the Lakeside Preserve Community Development District ("Board") will hold a meeting on Thursday, November 14, 2019 at 11:30 a.m. at the offices of Highland Homes located at 3020 S. Florida Ave. Suite 101, Lakeland, Florida 33803. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued in progress without additional notice to a time, date and location stat-

ed on the record. A copy of the agenda for the meet-ing may be obtained at the offices of the District Manager located at 12051 Corporate Blvd., Orlando 32817, (407) 723-5900, during normal business hours. There may be occasions when staff or other individuals may participate by speaker telephone.

Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 723-5900 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

Jane Gaarlandt District Manager November 1, 2019 19-01955K

FIRST INSERTION

Notice is hereby given that on 11/15/19at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1974 MANA #0649660821. Last Tenants: Paula Jean Hagan, Allen Bates, Paula Bates, John Doe. Sale to be held at: Leisure Investments, LLC-1675 Lynchburg Rd, Lake Alfred, FL 33850, 813-241-8269. November 1, 8, 2019 19-01996K

FIRST INSERTION

FICTITIOUS NAME NOTICE Notice is hereby given that ALBAYRIS D DIAZ FERNANDEZ, owner, desiring to engage in business under the fictitious name of ALBA'S XTREME CLEANING SERVICES located at 337 RIGGS CIR. DAVENPORT, FL 33897 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

November 1, 2019 19-02003K

FIRST INSERTION Notice Under Fictitious Name Law

Pursuant to Section 865.09, Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of

LA TORRE RECORDS: Located at 650 BLUEBILL CT UNIT B County of, POLK in the City of KISSIMMEE: Florida, 34759-4521 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at KISSIMMEE Florida, this October: day of 24, 2019: MONGE - SANDOZ JASON EDWIN November 1, 2019 19-01967K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09,

Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of BRUCE'S HANDYMAN SERVICE : Located at 516 BERKLEY POINTE DR County of, POLK COUNTY in the City of AUBURNDALE: Florida, 33823-9103 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahas-

Dated at AUBURNDALE Florida. this October: day of 24, 2019: IHUMAN MEDIA LLC

November 1, 2019 19-01972K FIRST INSERTION

Solterra Resort **Community Development District** Request for Proposals for Annual Audit Services

The Solterra Resort Community Development District hereby requests proposals for annual financial auditing services. The proposals must provide for the auditing of the District's financial records for the fiscal year ending September 30, 2019, with an option for two annual renewals. The District is a local unit of special-purpose government created under Chapter 190, Florida Statutes, for the purpose of financing, constructing, and maintaining public infrastructure. The District is located in Polk County. The District currently has an annual operating budget of approximately \$ 3,184,539 dollars inclusive of General Fund and Debt Service Fund. The final contract will require that the Audit for Fiscal Year 2019 be completed

no later than May 1, 2020. The Auditing entity submitting a proposal must be duly licensed under Chapter 473, Florida Statutes and be qualified to conduct audits in accordance with "Governmental Auditing Standards", as adopted by the Florida Board of Accountancy Audit shall be conducted in accordance with Florida Law and particularly Section 218.39, Florida Statutes, and the rules of the Florida Auditor General.

Proposals packages, which include additional qualification requirements, evaluation criteria and instructions to proposers, are available from the office of the District Manager at the address listed below.

Proposers must provide two (2) hardcopies of their proposal to Development Planning & Financing Group, Attn: Patricia Thibault, Auditing Services, 250 International Parkway, Suite 280, Lake Mary, FL 32746, Telephone 321-263-0136, in an envelope marked on the outside "Auditing Services, Solterra Resort Community Development District."; and one (1) electronic copy to patricia.comings-thibault@dpfg.comProposals must be received by 5:00 p.m. on Thursday, January 16, 2020, at the offices listed above. Please direct all questions regarding this notice to the District's Management office.

District Manager

19-02000K November 1, 2019

FIRST INSERTION

Notice is hereby given that on 11/15/19at 10:30 am the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1981 NOBI #N11438. Last Tenants: Jesus Aguero, Anna Dycnes, Cedric Ashford Harrelson. Sale to be held at: Tranquil Acres MHP LLC- 70 Avenue East, N Auburndale, FL 33823, 813-241-8269.

November 1, 8, 2019 19-01995K

FIRST INSERTION

FICTITIOUS NAME NOTICE Notice is hereby given that KEVIN GRANT STAGEBERG, owner, desiring to engage in business under the fictitious name of EZ-GPSMOUNT located at 3006 REDWOOD AVE, LAKELAND, FL 33803 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes

November 1, 2019 19-02007K

FIRST INSERTION

FICTITIOUS NAME NOTICE Notice is hereby given that ANDREA WHEELER AND MITCHELL MAURER, owners, desiring to engage in business under the fictitious name of FRESH START LAWN SERVICE located at 714 JOHNSON AVE, LAKELAND, FL 33801 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. November 1, 2019 19-01961K

FIRST INSERTION

NOTICE OF PUBLIC SALE The following personal property of FOREST DUNCAN, will, on November 14, 2019, at 10:00 a.m., at 86 Laura Lane, Lot #112, Winter Haven, Polk County, Florida 33880; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

1979 LIBE MOBILE HOME, VIN: 10L10864, TITLE NO.: 0016355518 and all other personal property located therein

PREPARED BY: Lutz, Bobo & Telfair, P.A. 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236

November 1, 8, 2019 19-02001K

FIRST INSERTION SOLTERRA RESORT COMMUNITY DEVELOPMENT DISTRICT NOTICE OF BOARD OF SUPERVISORS MEETING AND NOTICE OF AUDIT COMMITTEE

MEETING The Audit Review Committee for the Solterra Resort Community Development District ("District") will hold an audit review committee meeting on January 23, 2020 at 10:00 a.m., and located at Solterra Resort Amenity Center, 5200 Oakmount Blvd., Davenport, FL. At the meeting, the Audit Review Committee will review, discuss and approve the selection of an auditor for the District. The audit committee meeting will be held in conjunction with the regular meeting of the District's Board of Supervisors, which regular meeting will be held at the same date, time and location

as the audit review committee meeting. The meetings are open to the public and will be conducted in accordance with provisions of Florida law for community development districts. A copy of the agendas for the meetings may be obtained from the District Manager, at the office of DPFG Management and Consulting, LLC, located at 250 International Parkway Suite 280, Lake Mary, FL 32746. The meetings may be continued to a date, time, and place to be specified on the record at the meetings.

There may be occasions when one or more Supervisors will participate by telephone. At the above location will be present a speaker telephone so that any Board Supervisor or Staff Member can attend the meeting at the above location and be fully informed of the discussions taking place either in person or by telephone communication.

Any person requiring special accommodations to participate in these meetings is asked to advise the District Office at (321) 263-0132 X-4209, at least $48\ hours$ before the meetings. If you are hearing or speech impaired, please contact the Florida Relay Service at 1 (800) 955-8770, who can aid you in contacting the District Office.

A person who decides to appeal any action taken at the meetings is advised that this same person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based. Patricia Thibault

19-01999K

District Manager November 1, 2019

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION

File No. 19-CP-001352 IN RE: ESTATE OF VINCENT GARY DITMORE, JR. a/k/a Vincent G. Ditmore, Deceased.

The administration of the Estate of Vincent Gary Ditmore, Jr., deceased, whose date of death was December 27, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway, Bartow, FL 33830. 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 on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AF-TER 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 must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 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 first publication of this notice is November 1, 2019. Personal Representative:

Vincent Gary Ditmore III 824 Forest Path Lane

Alpharetta, Georgia 30022 Attorney for Personal Representative: Cvrus Malhotra Florida Bar No. 0022751 THE MALHOTRA LAW FIRM P.A. Attorneys for Petitioner 1808 James L. Redman Pkwy, Suite 319 Plant City, Florida 33563 Telephone: (813) 902-2119 Email: cyrusesquire@gmail.com Secondary: sandra.vanderploeg@outlook.com

19-01994K

FIRST INSERTION

November 1, 8, 2019

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA. PROBATE DIVISION File No.: 2019 CP 002418

DIVISION: Probate. TO ALL PERSONS HAVING CLAIMS

OR DEMANDS AGAINST THE ABOVE ESTATE:

You are hereby notified that an Order of Summary Administration has been entered in the estate of Francine R. Never, deceased, File Number 2019 CP 002418, by the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N. Broadway Ave. CC-4 Bartow, FL 33830; that the decedent's date of death was May 12, 2019; that the total value of the estate is \$10,000.00 and that the names and addresses of those to whom it has been assigned by such order are:

Name Address The Neyer Family Trust P.O. Box 295 Winter Haven, Florida 33882 ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOT-WITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH or WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE IS BARRED.

The date of first publication of this Notice is November 1, 2019.

Petitioners: /s/Angie Urbano P.O. Box 295

Winter Haven, Florida 33882 Attorney for Petitioner. /s/Jeff Ray Jeffery R. Ray, Attorney Bogin, Munns & Munns, P.A. Florida Bar Number: 99622 1524 N. John Young Parkway Kissimmee, FL 34741 Telephone: (407) 870-1919 Fax: (407) 870-2419 E-Mail: jray@boginmunns.com Secondary E-Mail:

bmmservice@boginmunns.com 19-01953K November 1, 8, 2019

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION:

CASE NO.: 2019CA-001185-0000-00 BANK OF AMERICA, N.A., Plaintiff, vs. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF NORVAL MINNEAR; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; ROBERT W. MINNEAR; JAMES MINNEAR; DWAYNE MINNEAR; UNKNOWN SPOUSE OF NORVAL MINNEAR; UNKNOWN TENANT IN

POSSESSION OF THE SUBJECT

PROPERTY,

Defendants.

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 11th day of October, 2019, 001185-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein BANK OF AMERICA, N.A. is the Plaintiff and UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUS-ING AND URBAN DEVELOPMENT; ROBERT W. MINNEAR; JAMES MINNEAR; DWAYNE MINNEAR; UNKNOWN SPOUSE OF NORVAL MINNEAR; UNKNOWN HEIRS, BENEFICIARIES. DEVISEES. AS-SIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTER-EST IN THE ESTATE OF NORVAL MINNEAR; and UNKNOWN TEN-ANT (S) IN POSSESSION OF THE SUBJECT PROPERTY are defen-STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www. polk.realforeclose.com at, 10:00 AM on the 9th day of December, 2019. following described property as set forth in said Final Judgment, to

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION

CASE NO.: 53-2019-CA-001439 DIVISION: SECTION 11 WELLS FARGO BANK, N.A., Plaintiff, vs. HECTOR L. DIAZ, et al,

Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated October 3, 2019, and entered in Case No. 53-2019-CA-001439 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Wells Fargo Bank, N.A., is the Plaintiff and Hector L. Diaz, City of Lakeland, Florida, Rosa M. Vazquez, Polk County, Clerk of the Circuit Court, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the November 19, 2019 the following described property as set forth in said

Final Judgment of Foreclosure: LOT 7, BLOCK 9, LESS THE NORTH TWO (2) FEET, MAP OF WESWEGO, UNIT 2, AC-CORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 12, PAGE 15, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

1020 N BRUNNELL PKWY, LAKELAND, FL $\,33805$ Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the Clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 23 day of October, 2019 ALBERTELLI LAW P. O. Box 23028 Tampa, FL 33623 Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Justin Ritchie Florida Bar #106621 Justin Ritchie, Esq. CT - 19-007207 19-01985K

November 1, 8, 2019

LOT 6, LAKE WALKER ACCORDING TO SHORES, THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 96, PAGE 23, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

TOGETHER WITH THAT CERTAIN MANUFACTURED HOME MORE SPECIFICALLY DESCRIBED AS FOLLOWS: HERITAGE VIN# FLFLT79A12721HE21 AND FLFLT79B12721HE21.

IF YOU ARE A PERSON CLAIM-ING A RIGHT TO FUNDS REMAIN-ING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice

Dated this 28 day of October, 2019. By: Steven Force, Esq. Bar Number: 71811 Submitted by: Choice Legal Group, P.A. P.O. Box 771270 Coral Springs, FL 33077 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA R. JUD. ADMIN 2.516 eservice@clegal group.comNovember 1, 8, 2019 19-01982K

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION

CASE NO.: 2019CA003784000000 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs.

WILLIE EVANS, et al., Defendants.

TO: WILLIE EVANS 14711 SW 103RD CT, MIAMI, FL 33176 Current Residence Unknown UNKNOWN SPOUSE OF WILLIE **EVANS**

14711 SW 103RD CT, MIAMI, FL 33176 Current Residence Unknown

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

LOT 19, BLOCK B, BABSON PARK HEIGHTS SECTION ONE, PHASE ACCORDING TO THE PLAT THEREOF AS RE-CORDED IN PLAT BOOK 43, PAGE(S) 13, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

has been filed against you and you are required to serve a copy of your writ-ten defenses, if any, to it, on Choice Legal Group, P.A., Attorney for Plaintiff, whose address is P.O. BOX 771270, CORAL SPRINGS, FL 33077 on or before November 28, 2019, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter: otherwise a default will be entered against you for the relief demanded in the complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of this Court this 22 day of October, 2019. STACY M. BUTTERFIELD, CPA As Clerk of the Court (SEAL) By Asuncion Nieves As Deputy Clerk

Choice Legal Group, P.A., Attorney for Plaintiff, P.O. BOX 771270, CORAL SPRINGS, FL 33077 19-00855 November 1, 8, 2019 19-02002K NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2018CA002790000000

WELLS FARGO BANK, NA,

Plaintiff, VS. UNKNOWN HEIRS BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS,

CREDITORS, TRUSTÉES,

AND ALL OTHER PARTIES CLAIMING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE OF WILLIAM L. ANDERSON; et al, Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order of Final Judgment. Final Judgment was awarded on August 27, 2019 in Civil Case No. 2018CA002790000000 , of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, WELLS FARGO BANK, NA is the Plaintiff, and UN-KNOWN HEIRS BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIM-ING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE OF WILLIAM L. ANDER-CARMEL FINANCIAL CORP; WILLIAM S. RIDLEY; LINDA P. RIDLEY; UNKNOWN TENANT 1 N/K/A WILLIAM WALTER; UN-KNOWN TENANT 2 N/K/A JANET KOONTZ; JANET "SUE" KOONTZ AS PERSONAL REPRESENTATIVE OF THE ESTATE OF WILLIAM L. ANDERSON; ANY AND ALL UN-KNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDU-AL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PAR-TIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM-ANTS are Defendants.

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2019CA000524000000 ROUNDPOINT MORTGAGE SERVICING CORPORATION,

Plaintiff, vs.

JAMES L. CAYSON, JR., et al. Defendant(s). NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure dated June 06, 2019, and entered in 2019CA000524000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein ROUNDPOINT MORTGAGE SER-VICING CORPORATION is the Plaintiff and JAMES L. CAYSON, JR.; AM-BER D. CAYSON are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www. polk.realforeclose.com, at 10:00 AM, on November 21, 2019, the following described property as set forth in said

Final Judgment, to wit: LOT 7 AND THE SOUTH 40.0 FEET OF LOT 6, BLOCK 2, HA-ZEL CREST, ACCORDING TO THE MAP OR PLAT THERE-OF, AS RECORDED IN PLAT BOOK 21, PAGE(S) 17, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 210 NOXON ST, AUBURNDALE, FL 33823

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, vou are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow. Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 25 day of October, 2019.

ROBERTSON, ANSCHUTZ & SCHNEID, P.L. Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: mail@rasflaw.com By: \S\Nicole Ramjattan Nicole Ramjattan, Esquire Florida Bar No. 89204 Communication Email: nramjattan@rasflaw.com 18-240794 - RuC 19-01946K November 1, 8, 2019

FIRST INSERTION

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose. com on November 25, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

THE LAND REFERRED TO IN THIS REPORT IS SITUATED IN THE STATE OF FLORIDA, COUNTY OF POLK CITY OF LAKELAND, AND DE-SCRIBED AS FOLLOWS:

FOR A POINT OF BEGIN-NING, COMMENCE AT THE NORTHWEST CORNER OF LOT 7, OF WEST END FARMS, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 3, PAGE 32, OF THE PUBLIC RECORDS OF POLK COUNTY, FLOR-IDA; SAID PROPERTY BE-ING LOCATED IN SECTION TOWNSHIP 28 SOUTH, RANGE 23 EAST, THENCE SOUTH 89 DEGREES 55 MIN-UTES EAST A DISTANCE OF 40 FEET FOR POINT OF BE-GINNING OF THIS DESCRIP-TION; THENCE SOUTH 0 DEGREES 12 MINUTES 20 SECONDS EAST A DISTANCE 316.17 FEET; THENCE SOUTH 89 DEGREES 55 MIN-UTES EAST A DISTANCE 290.76 FEET; THENCE NORTH 0 DEGREES 12 MIN-UTES 29 SECONDS EAST A DISTANCE OF 316.01 FEET; THENCE NORTH 89 DE-GREES 56 MINUTES 20 SEC-ONDS WEST A DISTANCE OF 290.75 FEET TO THE POINT OF BEGINNING OF THIS DE-SCRIPTION.

COMMENCING THE ATNORTHWEST CORNER OF LOT 7, OF WEST END FARMS, AS RECORDED IN PLAT BOOK 3, PAGE 32, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, RUN SOUTH 89 DEGREES 55 MINUTES EAST, ALONG THE

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION

CASE NO.: 53-2018-CA-004997 DIVISION: SECTION 8 WELLS FARGO BANK, N.A, Plaintiff, vs.

CHRISTOPHER E. NOLES, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated October 7, 2019, and entered in Case No. 53-2018-CA-004997 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Wells Fargo Bank, N.A, is the Plaintiff and Christopher E. Noles, Hampton Hills South Homeowners Association, Inc., Sharice Noles, Polk County, Florida, Unknown Party #1 n/k/a Christopher Stidham, Unknown Party #2 n/k/a Kaitlyn McCorkle, Ridge Centre Shoppes, LLC , are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the November 20, 2019 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 34, BLOCK 25, HAMP-TON HILLS SOUTH PHASE 2, ACCORDING TO THE MAP OR PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 140, PAGE(S) 1 THROUGH 9, IN-CLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

A/K/A 3580 PRESCOTT LOOP, LAKELAND, FL 33810

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the Clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow. Florida 33830, (863) 534-4686. at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 22 day of October, 2019 ALBERTELLI LAW P.O. Box 23028 Tampa, FL 33623 Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Christopher Lindhardt Florida Bar #28046 CT - 18-009190 19-01951K November 1, 8, 2019

NORTH BOUNDARY OF LOT 7,330.75 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 89 DE-GREES 55 MINUTES EAST 100.0 FEET; THENCE SOUTH O DEGREES 12 MINUTES 29 SECONDS EAST, 240.00 FEET; THENCE NORTH 89 DE-GREES 55 MINUTES WEST, 100.0 FEET; THENCE NORTH 0 DEGREES 12 MINUTES 29 SECONDS WEST, 240.0 FEET TO THE POINT OF BEGIN-NING.

TAX/PARCEL NO. 23-28-23-095500-000702 ALSO KNOWN AS: 904 S

WABASH AVE, LAKELAND, FLORIDA 33815

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 29 day of October, 2019. ALDRIDGE PITE, LLP Attorney for Plaintiff 1615 South Congress Avenue Suite 200 Delray Beach, FL 33445 Telephone: 561-392-6391 Facsimile: 561-392-6965 By: Nusrat Mansoor FBN: 86110 Primary E-Mail: Service Mail@aldridge pite.com1113-1903B November 1, 8, 2019 19-01998K

FIRST INSERTION NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE NO.: 53-2019-CA-001077 DIVISION: SECTION 11 AMERICAN FINANCIAL

RESOURCES, INC., A NEW JERSEY CORPORATION, Plaintiff, vs.

JEFFREY ALLEN PEARSON, et al,

Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated October 3, 2019, and entered in Case No. 53-2019-CA-001077 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which American, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at online at www. polk.realforeclose.com, Polk County, Florida at 10:00am EST on the November 19, 2019 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 7, PARADISE COUNTRY ESTATES, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 103, PAGE 12, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH 1999 DOUBLEWIDE MO-HOME WITH VIN NO: FLA14614057A FLA14614057B AND TITLE NO: 76301651 AND 76301649 A/K/A 4425 ROUNDUP DR, POLK CITY, FL 33868

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the Clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 23 day of October, 2019 ALBERTELLI LAW P. O. Box 23028 Tampa, FL 33623 Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Justin Ritchie Florida Bar #106621 Justin Ritchie, Esq. CT - 19-001843 19-01986K

SCRIBE TO THE BUSINESS OBSERVER Call: (941) 362-4848 or go to: www.businessobserverfl.com



November 1, 8, 2019

FIRST INSERTION

SOUTHEAST 1/4 OF

NORTHWEST 1/4 IN

SECTION 31, TOWNSHIP 28

RE-NOTICE OF AND URBAN DEVELOPMENT; and FORECLOSURE SALE UNKNOWN TENANT (S) IN POS-IN THE CIRCUIT COURT OF THE SESSION OF THE SUBJECT PROP-10TH JUDICIAL CIRCUIT, IN AND ERTY are defendants. STACY M. FOR POLK COUNTY, BUTTERFIELD, CPA as the Clerk of FLORIDA the Circuit Court shall sell to the high-CIVIL DIVISION: est and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 25th day of Novem-CASE NO .: 2019CA-000872-0000-00 ber, 2019, the following described prop-REVERSE MORTGAGE SOLUTIONS, INC, erty as set forth in said Final Judgment, Plaintiff, vs. to wit: SHARON R. MASSEY; UNITED THE NORTH 150 FEET OF STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY THE EAST 33.57 FEET OF THE WEST 193.69 FEET OF OF HOUSING AND URBAN NORTHEAST 1/4 OF

THE

SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA PROPERTY, LESS THE NORTH 25 FEET Defendants. NOTICE IS HEREBY GIVEN pursu-FOR ROAD RIGHT-OF-WAY IF YOU ARE A PERSON CLAIMant to an Order Resetting Foreclosure Sale dated the 22nd day of October, ING A RIGHT TO FUNDS REMAIN-2019, and entered in Case No. 2019CA-ING AFTER THE SALE, YOU MUST 000872-0000-00, of the Circuit Court FILE A CLAIM WITH THE CLERK of the 10TH Judicial Circuit in and for NO LATER THAN THE DATE THAT POLK County, Florida, wherein RE-VERSE MORTGAGE SOLUTIONS, THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO INC is the Plaintiff and SHARON FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE R. MASSEY; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING REPORTED AS UNCLAIMED, ONLY

THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

If you are a person with a disability who needs assistance in order to par-ticipate in a program or service of the State Courts System, you should contact the Office of the Court Administrator at (863) 534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the court program

Dated this 28 day of October, 2019. By: Steven Force, Esq. Bar Number: 71811 Submitted by: Choice Legal Group, P.A. P.O. Box 771270 Coral Springs, FL 33077 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 eservice@clegalgroup.com 18-02611 November 1, 8, 2019 19-01981K NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA

CIVIL DIVISION

POLK COUNTY

CASE NO. 532019CA000999000000 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff, vs. NIGEL ANTHONY LLEWELLYN JENKINS; UNKNOWN SPOUSE OF NIGEL ANTHONY LLEWELLYN JENKINS; INTERNATIONAL BASS LAKE RESORT HOMEOWNERS' ASSOCIATION, INC.; TIDEWATER FINANCE COMPANY T/A TIDEWATER CREDIT SERVICES A/K/A TIDEWATER FINANCE COMPANY D/B/A TIDEWATER CREDIT SERVICES: TIDEWATER FINANCE COMPANY D/B/A TIDEWATER MOTOR CREDIT; LINKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT

Defendant(s) NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed October 11, 2019 and entered in Case No. 532019CA000999000000, of the Circuit Court of the 10th Judicial Cir-

PROPERTY,

FIRST INSERTION

cuit in and for POLK County, Florida, wherein JPMORGAN CHASE BANK. NATIONAL ASSOCIATION is Plaintiff and NIGEL ANTHONY LLEWELLYN JENKINS; UNKNOWN SPOUSE OF NIGEL ANTHONY LLEWELLYN JENKINS; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; INTERNATIONAL BASS LAKE RESORT HOMEOWN-ERS' ASSOCIATION, INC.; TIDE-WATER FINANCE COMPANY T/A TIDEWATER CREDIT SERVICES A/K/A TIDEWATER FINANCE COM-PANY D/B/A TIDEWATER CREDIT SERVICES; TIDEWATER FINANCE COMPANY D/B/A TIDEWATER MOTOR CREDIT; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELEC-TRONIC SALE AT: WWW.POLK. REALFORECLOSE.COM, at 10:00 A.M., on November 25, 2019, the following described property as set forth in said Final Judgment, to wit: LOT 365, LAKESIDE AT BASS

LAKE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 99, PAGE(S) 35 THROUGH 36, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the Clerk reports the surplus as unclaimed.

This notice is provided pursuant to

Administrative Order No.1-21.5. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 25 day of October, 2019. Eric Knopp, Esq. Bar. No.: 709921 Kahane & Associates, P.A. 8201 Peters Road, Suite 3000 Plantation, Florida 33324 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahane and associates.comFile No.: 18-02741 JPC November 1, 8, 2019

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION

DEVELOPMENT; UNKNOWN

MASSEY; UNKNOWN TENANT IN

POSSESSION OF THE SUBJECT

SPOUSE OF SHARON R.

Case #: 2018-CA-002213 DIVISION: 8 Carrington Mortgage Services, Plaintiff, -vs.-

Theodore Sherrod; Milagros Verges; Florida Housing Finance Corporation; Association of Poinciana Villages, Inc.; Poinciana Village Three Association, Inc.; **Unknown Parties in Possession** #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; **Unknown Parties in Possession** #2, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, **Grantees, or Other Claimants** Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-002213 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Carrington Mortgage Services, LLC, Plaintiff and Theodore Sherrod are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk. realforeclose.com at 10:00 A.M. on

December 26, 2019, the following described property as set forth in said Final Judgment, to-wit:

LOT 12, BLOCK 129, POINCI-ANA, NEIGHBORHOOD 3, VILLAGE 3, ACCORDING TO THE PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 52, AT PAGES 19 THROUGH 31, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call

Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 18-313090 FC01 CGG 19-02005K

November 1, 8, 2019

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION

Case #: 2018-CA-002161 DIVISION: 15 Wells Fargo Bank, National Association Plaintiff, -vs.-Sheryl L. Rogers a/k/a Sheryl Rogers; Unknown Spouse of Sheryl L. Rogers a/k/a Shervl Rogers; Polk County, Florida; United States of America, Acting Through the Secretary of Housing and Urban Development; Florida State University Credit Union; Winchester Estates Homeowners Association of Polk County, Inc.; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-002161 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, National Asso-

Heirs, Devisees, Grantees, or Other

ciation, Plaintiff and Sheryl L. Rogers a/k/a Sheryl Rogers are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on December 5, 2019, the following described property as set forth in said Final Judgment, to-wit:

LOT 46, WINCHESTER ESTATES, AS PER PLAT THERE-OF, RECORDED IN PLAT BOOK 143, PAGE 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Submitted By: ATTORNEÝ FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway,

Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 18-312331 FC01 WNI November 1, 8, 2019 19-02004K FIRST INSERTION

NOTICE OF ACTION IN THE COUNTY COURT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2019CC-004673-0000-00

CYPRESSWOOD FAIRWAY PATIO HOMES HOMEOWNERS ASSOCIATION, INC., Plaintiff, v. STEVEN D. WARNICK DECEASED, THE ESTATE OF STEVEN D. WARNICK, DECEASED, THE UNKNOWN HEIRS, DEVISEES, AND/ OR ASSIGNS OF STEVEN D.

WARNICK, DECEASED, DAVID

WARNICK, BRYAN WARNICK, a/k/a BRIAN WARNICK, Defendants. TO: STEVEN D. WARNICK, DE-CEASED, THE ESTATE OF STEVEN D. WARNICK, DECEASED, and THE UNKNOWN HEIRS, DEVISEES, AND/OR ASSIGNS OF STEVEN D. WARNICK, DECEASED, all addresses

unknown YOU ARE NOTIFIED that an action to foreclose a homeowners' association lien on the following property in Polk County, Florida:

Lot 242 of the unrecorded Plat of CYPRESSWOOD PA-TIO HOMES and further described as follows: Beginning at a point 1,841.61 feet North of and 941.27 feet West of the Southeast corner of Section 30, Township 28 South, Range 27 East, Polk County, Florida, run North 89°42' 30" West 50.0 feet; thence North 0°17'30" East 110.0 feet; thence run South 89°42'30' East 50.0 feet; thence run South 0°17'30" West 110.0 feet to the Point of Beginning.

Parcel ID #272830-000000-

has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Christopher A. Desrochers, Esq., the Plaintiff's attorney, whose address is 2504 Ave. G NW, Winter Haven, FL 33880 within 30 days after the date of the first publication of this notice, and file the original with the clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call

Default Date November 25, 2019 Dated on October 18, 2019 STACY M. BUTTERFIELD, CLERK OF THE CIRCUIT COURT (SEAL) By: Asuncion Nieves

As Deputy Clerk Plaintiff's Attorney: Christopher A. Desrochers, Esq., Christopher A. Desrochers, P.L., 2504 Ave. G NW, Winter Haven, FL 33880. (863) 299-8309. Email: cadlawfirm@hotmail.com November 1, 8, 2019 19-01952K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CASE NO.: 53-2018-CA-000266 BRANCH BANKING AND TRUST COMPANY. UNKNOWN HEIRS BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, ANDALL OTHER PRTIES CLAIMING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE OF PAULINE GRIFFITH (DECEASED):

Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order Resetting Sale entered on October 21, 2019 in Civil Case No. 53-2018-CA-000266, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, BRANCH BANKING AND TRUST COMPANY is the Plaintiff, and UN-KNOWN HEIRS BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, ANDALL OTHER PRTIES CLAIMING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE OF PAULINE GRIFFITH (DECEASED): CITY OF WINTER HAVEN: LLOYD GRIFFITH; BRENTON MANOR HOMEOWNERS ASSOCIATION, INC.; UNKNOWN SPOUSE OF LLOYD GRIFFITH; CLAIRE FAR-NUM A MINOR CHILD, IN THE CARE OF HER NATURAL AND LE-GAL GUARDIAN, SEAN FARNUM; CHE FARNUM A MINOR CHILD, IN THE CARE OF HIS NATURAL AND LEGAL GUARDIAN, SEAN FARNUM; ANY AND ALL UN-KNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDU-

AL DEFENDANT(S) WHO ARE NOT

KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PAR-TIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM-ANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk. realforeclose.com on November 25, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 122, BRENTON MANOR, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 138, PAGE 22, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 28 day of October, 2019. ALDRIDGE PITÉ, LLP Attorney for Plaintiff 1615 South Congress Avenue Suite 200 Delray Beach, FL 33445 Telephone: 561-392-6391 Facsimile: 561-392-6965 By: Zachary Ullman FBN: 106751 Primary E-Mail: ServiceMail@aldridgepite.com 1212-1157B November 1, 8, 2019 19-01983K

FIRST INSERTION

2ND AMENDED NOTICE OF SALE UNDER F.S. CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CASE NO: 2019-CA-000934 SILVERLEAF RESORT LLC Plaintiff, vs. TRAVIS HALLETT AND ASHLEY HALLETT et al.,

Defendant. NOTICE IS GIVEN, that in accordance with the IN REM FINAL JUDGMENT OF FORECLOSURE AS TO COUNT I, Defendant's TRAVIS HALLETT AND ASHLEY HALLETT A/K/A ASHLEY CHAPPELL dated October 23, 2019, in the above-styled cause, the Clerk of Circuit Court, Stacey M. Butterfield, shall sell the subject property at public sale on the 27th day of November 2019 at 10:00 a.m., to the highest and best bidder for cash, at www.polkrealforeclose. com for the following

WEEK/UNIT(S) 25/0068 Building H 1.923% UNDIVIDED INTER-EST AS TENANT-IN-COM-MON IN AND TO UNIT NO. 0068 (THE "UNIT"), OR-LANDO BREEZE RESORT, BUILDING H, A VACATION RESORT IN POLK COUNTY, FLORIDA (THE "RESORT"), ACCORDING TO THE DEC-LARATION OF RESTRIC-TIONS, COVENANTS AND CONDITIONS RECORDED IN VOLUME 06046, PAGE 0473, AND SUPPLEMENTAL DECLARATION OF RESTRIC-TIONS, COVENANTS AND CONDITIONS RECORDED IN VOLUME 07612, PAGE 1623, PUBLIC RECORDS OF POLK COUNTY, FLORIDA (COL-LECTIVELY, THE "DECLARA-TION"), AND AS SHOWN AND DESCRIBED IN THE PLAT OF ORLANDO BREEZE RESORT RECORDED IN VOLUME NA, PAGE NA OF THE PLAT RECORDS, POLK COUNTY,

FLORIDA, TOGETHER WITH THE EXCLUSIVE RIGHT TO OCCUPY THE UNIT DURING USE PERIOD NO. 25, BEGIN-NING JUNE 21, 2013, AS SAID USE PERIOD IS DEFINED IN THE DECLARATION, UPON AND SUBJECT TO ALL OF THE TERMS, RESTRICTIONS, COVENANTS, CONDITIONS AND PROVISIONS IN THE DECLARATION AND ANY AMENDMENTS THERETO. Property Address: 8505 W. Irlo Bronson Memorial Hwy, Unit 25/0068 Building H, Kissimmee, FL. 34747

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.

"If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow. Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711."

Dated: October 28 2019. /s/ John J. Schreiber JOHN J. SCHREIBER, ESQUIRE PEARSON DOYLE MOHRE & PASTIS LLP Florida Bar No. 62249 Pearson Doyle Mohre & Pastis, LLP 485 N. Keller Road, #401 Maitland, FL 32751 Tel: 407.647.0090 Fax: 407.647.0092 Primary Email: jschreiber@pdmplaw.com Secondary Email: crussell@pdmplaw.com Attorneys for Plaintiff November 1, 8, 2019 19-01987K

NOTICE OF SALE PURSUANT TO CHAPTER 45

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE NO.: 53-2018-CA-003993

DIVISION: SECTION 7 WELLS FARGO BANK, N.A., Plaintiff, vs.
THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST THE ESTATE OF CARL LOUIS MITCHELL, DECEASED,

Defendant(s). NOTICE IS HEREBY GIVEN Pur-

suant to a Final Judgment of Foreclosure dated October 4, 2019, and entered in Case No. 53-2018-CA-003993 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Wells Fargo Bank, N.A., is the Plaintiff and , Carl L. Mitchell, Jr. a/k/a Carl L. Mitchell , Carlos Lamar Mitchell, Sr. a/k/a Carlos Lamar Mitchell a/k/a Carlos Mitchell a/k/a Carlos L. Mitchell, Lisa L. Jones, Polk County, Florida Clerk of the Circuit Court, Sonya L Williams a/k/a Sonya Mitchell Williams, State of Florida, Department of Revenue, United States of America, Department of Treasury Acting through the Department of Justice, Wells Fargo Bank, N.A., successor by merger to Wachovia Bank, National Associa-tion, Any And All Unknown Parties Claiming by, Through, Under, And Against The Herein named Individual Defendant(s) Who are not Known To Be Dead Or Alive, Whether Said Unknown Parties May Claim An Interest in Spouses, Heirs, Devisees, Grantees, Or Other Claimants, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at online at www.polk.realforeclose.com, Polk

FIRST INSERTION County, Florida at 10:00am EST on the November 19, 2019 the following described property as set forth in said Final Judgment of Foreclosure:

ALL THAT CERTAIN PROP-ERTY SITUATED IN THE CITY OF BARTOW IN THE COUN-TY OF POLK AND STATE OF FLORIDA AND BEING DESCRIBED IN A DEED DATED 04/16/1981 AND RECORDED 04/27/1981 IN BOOK 2012 PAGE 429 AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE AND REFERENCED AS FOLLOWS: LOT 2, BLOCK C. SUBDIVISION PEACE RIV-ER HEIGHTS 1ST ADDITION, PLAT BOOK 50, PLAT PAGE 1, RECORDED DATE 11/04/1970. A/K/A 930 E TEE CIRCLE, BARTOW, FL 33830

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the Clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 22 day of October, 2019. ALBERTELLI LAW P. O. Box 23028 Tampa, FL 33623 Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By:/s/ Jamie Juster-Caballero Florida Bar #99487 CT - 18-023002

19-01941K

November 1, 8, 2019

FIRST INSERTION

FIRST INSERTION

NOTICE OF ACTION FORECLOSURE PROCEEDINGS-PROPERTY IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION

Case #: 2019CA003924000000 DIVISION: 11 Quicken Loans Inc.

Plaintiff, -vs.-Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Mollie L. McGuire a/k/a Mollie McGuire, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant(s); Kevin Shawn McGuire a/k/a Kevin S. McGuire a/k/a Kevin McGuire; Renee Ann McGuire a/k/a Renee McGuire; Foundation Finance Company LLC; CB Roofing Construction Inc.: Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who

Defendant(s). TO: Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Mollie L. McGuire a/k/a Mollie McGuire, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant(s): UNKNOWN ADDRESS Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants

whether said Unknown Parties

Claimants

may claim an interest as Spouse,

Heirs, Devisees, Grantees, or Other

and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui ju-

YOU ARE HEREBY NOTIFIED that an action has been commenced to foreclose a mortgage on the following real property, lying and being and situated in Polk County, Florida, more particularly described as follows:

THE EAST 25 FEET OF LOT 52, AND THE WEST 45 FEET OF LOT 53, ELOISE WOODS, LAKE ROY UNIT, ACCORD-ING TO THE PLAT THERE-OF, AS RECORDED IN PLAT BOOK 14, PAGES 19A & 19B, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. more commonly known as 208 Rydalmont Road, Winter Haven, FL 33884.

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon SHA-PIRO, FISHMAN & GACHÉ, LLP, Attorneys for Plaintiff, whose address is 4630 Woodland Corporate Blvd., Suite 100, Tampa, FL 33614, within thirty (30) days after the first publication of this notice and file the original with the clerk of this Court either before service on Plaintiff's attorney or immediately there after; otherwise a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Default December 2, 2019 WITNESS my hand and seal of this Court on the 25th day of October, 2019.

Stacy M. Butterfield Circuit and County Courts (SEAL) By: Yessenia Perez Deputy Clerk

SHAPIRO, FISHMAN & GACHÉ, LLP Attorneys for Plaintiff 4630 Woodland Corporate Blvd., Tampa, FL 33614 19-321091 FC01 RFT November 1, 8, 2019 19-01993K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CASE NO.: 2018-CA-004010

RUSHMORE LOAN MANAGEMENT SERVICES, LLC, Plaintiff, v. FRANKLIN A. WORLEY; et al.,

Defendants. NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court

of Polk County, Florida, will on December 3, 2019, at 10:00 a.m. EST. via the online auction site at www.polk. realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit: 1 (25-25-08-000000-Parcel

031020):

Commence at the Northeast corner of Northwest Quarter (NW 1/4) of the Northeast Quarter (NE 1/4) of Section 8, Township 25 South, Range 25 East, thence run North 89°34'27' West along the North Boundary of the Northwest Quarter (NW 1/4) of the Northeast Quarter (NE 1/4), a distance of 1330.90 feet to the Northeast corner of said Northeast Quarter (NE 1/4) of the Northwest Quarter (NW 1/4), thence South 89°53'12" West along the North Boundary of said Northeast Quarter (NE 1/4) of the Northwest Quarter (NW 1/4), a distance of 775.98 feet to a point on the East right-of-way of S.R. 33; thence South 05°01' 00" West, along said right-of-way, a distance of 50.20 feet to the point of beginning, thence North 89°53'12" East, a distance of 520.00 feet; thence South 00°06'48" East, a distance of 250.00 feet; thence South 89°53'12" West, a distance of 542.44 feet to a point on the East right-of-way of S.R. 33; thence North 05°01'00" East, along said East right-of-way, a distance of 251.01 feet to the point of beginning, all lying and being situated in Polk County, Florida.

As to Parcel 2 (25-25-08-000000-013020): A portion of the Northwest Quarter (NW 1/4) of the Northeast Quarter (NE 1/4) and of the Northeast Quarter (NE 1/4) of the Northwest Quarter (NW 1/4), lying East of S.R. 33 of Section 8. Township 25, South, Range 25, East, described as follows: Commence at the Northeast corner of the Northwest Quarter (NW 1/4) of the Northeast Quarter (NE

1/4) of said Section 8, thence South 00°17'23" East, along the East boundary of said Northwest Quarter (NW 1/4) of the Northeast Quarter (NE 1/4) a distance of 287.47 feet to the point of beginning; thence continue South 00°17'23" East, along said East boundary a distance of 122.00 feet; thence South 89°53'12" West, a distance of 2145.96 feet to a point on the East right-ofway of S.R. 33; thence North 05°01'00" East, along said right-of-way, a distance of 122.49 feet; thence North 89°53'12" East, a distance of 2134.63 feet to the point of beginning; LESS the North 5 feet of the West 542.44 feet of the above described parcel, all lying and being situated in Polk County, Florida.

Property Address: 18273 Commonwealth Avenue North, Polk City, FL 33868

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number

of which is set forth above. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the

clerk reports the surplus as unclaimed. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mort-

gagee or the Mortgagee's attorney. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

SUBMITTED on this 25th day of October, 2019. SIROTE & PERMUTT, P.C. /s/ Kathryn I. Kasper, Esq. Anthony R. Smith, Esq. FL Bar #157147 Kathryn I. Kasper, Esq. FL Bar #621188 Attorneys for Plaintiff OF COUNSEL: Sirote & Permutt, P.C. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789 Toll Free: (800) 826-1699 Facsimile: (850) 462-1599

November 1, 8, 2019

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE NO.: 53-2018-CA-001479 BANK OF NEW YORK MELLON

NOTICE OF ACTION

TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES Plaintiff, vs.

JOHNNIE SHIELDS, et al, Defendant(s).

To: THE UNKNOWN HEIRS, DE-VISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIM-ING BY, THROUGH, UNDER, OR AGAINST, EDDIE BELLE SHIELDS, DECEASED, A POSSIBLE HEIR TO

THE ESTATE OF THE ESTATE OF JOHNNIE SHIELDS, DECEASED Last Known Address: Unknown Current Address: Unknown THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTH-ER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, JOHNNIE SHIELDS, DECEASED Last Known Address: Unknown

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida:

Current Address: Unknown

LOT 6, LESS THE EAST 25 FEET THEREOF, LINDUS PARK, ACCORDING TO THE PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 32, PAGE 16. OF THE PUBLIC RECORDS

FIRST INSERTION

POLK COUNTY

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION:

CASE NO.: 2019CA-001246-0000-00 LAKEVIEW LOAN SERVICING,

Plaintiff, vs. DAMARIS RAMOS TIRADO; MAGNOLIA RIDGE HOMEOWNERS ASSOCIATION, INC; UNKNOWN SPOUSE OF DAMARIS RAMOS TIRADO; UNKNOWN SPOUSE OF LUIS ENRIQUE REYES RAMOS; LUIS ENRIQUE REYES RAMOS; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,

Defendants. NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 13th day of September, 2019, and entered in Case No. 2019CA-001246-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is the Plaintiff and DAMARIS RAMOS TIRADO; MAGNO-LIA RIDGE HOMEOWNERS ASSOCI-ATION, INC; LUIS ENRIQUE REYES RAMOS: UNKNOWN TENANT N/K/A ADAMARIS MATOS; and UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 12th day of December, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 94, MAGNOLIA RIDGE, ACCORDING TO THE PLAT AS RECORDED IN PLAT

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CASE NO.: 2018-CA-004852 ISLAND CLUB RESORT HOMEOWNERS ASSOCIATION, INC., Plaintiff, vs. QIN FENG, AS TRUSTEE FOR THE FQJD168 FAMILY TRUST and UNKNOWN PARTIES IN

POSSESSION,

Defendants. Notice is given that pursuant to the Final Judgment of Foreclosure dated October 11, 2019 nunc pro tunc to August 30, 2019, in Case No.: 2018-CA-004852 of the Circuit Court in and for Polk County, Florida, in which ISLAND CLUB RESORT HOMEOWNERS AS SOCIATION, INC., is the Plaintiff and QIN FENG, AS TRUSTEE FOR THE FQJD168 FAMILY TRUST and UN-KNOWN PARTIES IN POSSESSION are the Defendants. The Clerk of Court will sell to the highest and best bidder for cash online at https://www.polk.realforeclose.com at 10:00 a.m., on November 25, 2019, the following described property set forth in the Order of Final Judgment:

Lot 87, Bimini Bay, Phase 1, according to the Plat thereof, recorded in Plat Book 127, Page(s) 34 through 37, inclusive, of the Public Records of Polk County, Florida.

Any Person claiming an interest in the surplus from the sale, if any, other than the property owners as of the date of the lis pendens must file a claim within 60 days after the sale.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice im-

DATED: October 29, 2019. Bv: /s/ Laura M. Ballard, Esquire Laura M. Ballard, Esquire Florida Bar No.: 10277 ARIAS BOSINGER, PLLC 140 North Westmonte Drive, Suite 203 Altamonte Springs, FL 32714 (407) 636-2549 November 1, 8, 2019 19-01956K BOOK 141, PAGE 7 THROUGH 11, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

IF YOU ARE A PERSON CLAIM-ING A RIGHT TO FUNDS REMAIN-ING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED, IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 23rd day of OCTOBER,

2019. By: Alemayehu Kassahun, Esq. Bar Number: 44322 Submitted by: Choice Legal Group, P.A. P.O. Box 771270 Coral Springs, FL 33077 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 eservice@clegalgroup.com 19-00182

November 1, 8, 2019 19-01942K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY

GENERAL JURISDICTION DIVISION CASE NO. 53-2019-CA-001792 HOMEBRIDGE FINANCIAL SERVICES, INC.,

OCTAVIOUS K. THOMAS, et. al.,

Defendants. NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered October 18, 2019 in Civil Case No. 53-2019-CA-001792 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein HOMEBRIDGE FI-NANCIAL SERVICES, INC. is Plaintiff and OCTAVIOUS K. THOMAS, et. al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk realforeclose.com in accordance with Chapter 45, Florida Statutes on the 21st day of November 2019 at 10:00 AM on the following described property as set forth in said Summary Final Judgment,

LOT 100. CENTRAL POINTE, ACCORDING TO THE PLAT OR MAP THEREOF, AS RE-CORDED IN PLAT BOOK 144. PAGES 9, 10 AND 11, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Lisa Woodburn, Esq.

McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MR Service@mccalla.comFla. Bar No.: 11003 6410620; 19-00384-4 November 1, 8, 2019 19-01991K OF POLK COUNTY, FLORIDA. A/K/A 860 CODY PARK, BAB-

SON PARK, FL 33827 has been filed against you and you are required to serve a copy of your written defenses within 30 days after the first publication, if any, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623, and file the original with this Court either before service on Plaintiff's attorney, or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition.

**See the Americans

-- bilities Act

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision

of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Default Date; October 22, 2019 WITNESS my hand and the seal of this court on this day of SEP 20 2019. Stacy M. Butterfield Clerk of the Circuit Court

(SEAL) By: /s/ Kristin Barber Deputy Clerk Albertelli Law P.O. Box 23028 Tampa, FL 33623 NL - 18-011454

November 1, 8, 2019 19-01997K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION

Case #: 2018-CA-004716 DIVISION: 4 **Deutsche Bank Trust Company** Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-QO6 Plaintiff, -vs.-Robert J. Mann; Patricia Mann; PNC

Bank, National Association; Walkin-Water Lake Estates Property Owners Association, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-004716 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Deutsche Bank Trust Company Americas, as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-QO6, Plaintiff and Robert J. Mann are

defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk. realforeclose.com at 10:00 A.M. on January 13, 2020, the following described property as set forth in said Final Judgment, to-wit: LOT 1, BLOCK I, OF WALK-

IN-WATER LAKE ESTATES PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 64, PAGE(S) 11, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Submitted By:

ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360

(561) 998-6700 (561) 998-6707 18-316005 FC01 CXE November 1, 8, 2019

FIRST INSERTION FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY

GENERAL JURISDICTION DIVISION CASE NO. 53-2019-CA-002136 HOMEBRIDGE FINANCIAL SERVICES, INC.,

Plaintiff, vs. BENNETT BRIHN, et. al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered October 18, 2019 in Civil Case No. 53-2019-CA-002136 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein HOME-BRIDGE FINANCIAL SERVICES, INC. is Plaintiff and BENNETT BRI-HN, et. al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk. realforeclose.com in accordance with Chapter 45, Florida Statutes on the 21st day of November 2019 at 10:00 AM on the following described property as set

LOT 57, LAKE ELBERT ES-TATES, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 41, PAGE 36, PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA.

forth in said Summary Final Judgment,

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Lisa Woodburn, Esq.

McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 11003 6410677; 19-00522-2 November 1, 8, 2019 19-01990K

Boca Raton, Florida 33431

19-02006K

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF

FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 2019-CA-000770000000 PENNYMAC LOAN SERVICES, LLC,

Plaintiff, vs. VERNELL SPENCE, et. at., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Fore-closure entered October 21, 2019 in Civil Case No. 2019-CA-000770000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein PENNYMAC LOAN SERVICES, LLC is Plaintiff and VERNELL SPENCE, et. at., are Defendants, the Clerk of Court, STACY BUT-TERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accor dance with Chapter 45, Florida Statutes on the 4th day of December, 2019 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 257, WESTRIDGE PHASE 4, ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 102, PAGES 25 AND 26, IN THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Lisa Woodburn, Esq McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 11003 6410540 17-00123-5

November 1, 8, 2019 19-01992K

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POLK COUNTY

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 53-2018-CA-003319 LAKEVIEW LOAN SERVICING,

Plaintiff, vs. ${\bf MISSY\, LAROSE\, A/K/A\, GLORIA}$ LORETTA LAROSE, et. al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered October 7, 2019 in Civil Case No. 53-2018-CA-003319 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and MISSY LAROSE A/K/A GLORIA LORETTA LAROSE, et. al., are Defendants, the Clerk of Court, STACY BUT-TERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 7th day of January 2020 at 10:00 AM on the following described property as set forth in said Summary

Final Judgment, to-wit:
ALL THAT CERTAIN LAND SITUATE IN POLK COUNTY, STATE OF FLORIDA, VIZ: COMMENCING AT THE N.W. CORNER OF THE S.W. THE 1/4 OF THE N.E. 1/4 OF SECTION 30, TOWNSHIP 29 SOUTH, RANGE 23 EAST, RUN THENCE NORTH 89 DE-GREES 47 MINUTES 47 SEC-ONDS EAST 348.39 FEET TO THE CENTER LINE OF THE CORONET ROAD, THENCE RUN SOUTH 42 DEGREES 07 MINUTES EAST A DISTANCE OF 921.28 FEET ALONG THE SAID CENTER LINE TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 42 DEGREES 07 MINUTES EAST 150.00 FEET; THENCE RUN SOUTH 47 DEGREES 53 MINUTES WEST 320.00 FEET; THENCE RUN NORTH 42 DEGREES 07 MINUTES WEST 150.00 FEET; THENCE RUN NORTH 47 DEGREES 53 MINUTES EAST 320.00

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT CIVIL COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY CIVIL DIVISION

Case No. 53-2019-CA-001851

Division 04 SELECT PORTFOLIO SERVICING, INC.

Plaintiff, vs. MICHAEL M. FETTER A/K/A MICHAEL FETTER, MICHELE L. FETTER A/K/A MICHELE FETTER, WELLS FARGO BANK, N.A. F/K/A WACHOVIA BANK. N.A., ESTATES OF AUBURNDALE HOMEOWNERS ASSOCIATION, INC., ISPC A/K/A INDEPENDENT SAVINGS PLAN COMPANY, AND UNKNOWN TENANTS/OWNERS. Defendants.

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on October 18, 2019, in the Circuit Court of Polk County, Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Florida described as:

LOT 94, ESTATES OF AU-BURNDALE, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 127, PAGES 26 THROUGH 29, INCLUSIVE, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 152 COSTA LOOP, AUBURNDALE, FL 33823; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www. $polk.real foreclose.com\ on\ DECEMBER$ 3, 2019 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.

Any persons claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Clerk of the Circuit Court Stacy M. Butterfield By: Stacey-Ann Saint-Hubert Invoice to: Stacev-Ann Saint-Hubert (813) 229-0900 x1523 Kass Shuler, P.A. 1505 N. Florida Ave. Tampa, FL 33602-2613 Foreclosure Service@kasslaw.com53-2019-CA-001851 246300/1909492/ssh

19-01949K

November 1, 8, 2019

FEET TO THE POINT OF BEGINNING. WITH A 40 FOOT DRAINAGE DITCH EASEMENT LYING BETWEEN #21 AND TRACT #11. WHICH THE GRANTEE HEREIN TOGETHER WITH THE GRANTEES OF TRACT #15 THROUGH TRACT #20 AND TRACT #22 THROUGH TRACT #26 AND TRACT #30-A, 10, 13 AND 14 AGREE TO MAINTAIN, AND BEING SUBJECT TO RIGHT-OF-WAY OF CORONET ROAD ALONG THE EAST SIDE THEREOF AND SUBJECT TO TAMPA ELECTRIC EASEMENT OF RECORD, AND BEING SUB-JECT TO EASEMENTS OF RECORD TO POLK COUNTY. FLORIDA, TOGETHER WITH WELL, PUMP, MOTOR, PRES-SURE TANK, SEPTIC TANK AND A DOUBLEWIDE 1989, SUNPOINT (FLEETWOOD)
MANUFACTURED HOME
BEARING SERIAL NUMBERS FLFLJ32A10767ST FLJ32B10767ST.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Lisa Woodburn, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Email: MRService@mccalla.com Fla. Bar No.: 11003

18-01051-4

November 1, 8, 2019 19-01945K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO: 2019CA000205000000 BANK OF AMERICA, N.A., Plaintiff, vs. DARRELL DUTCHER; SUE A. SOMMERFIELD AKA SUE SOMMERFIELD: UNKNOWN

TENANT #1; UNKNOWN TENANT #2, Defendants.

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Mortgage Foreclosure dated October 10, 2019 entered in Civil Case No. 2019CA000205000000 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein BANK OF AMERICA, N.A. is Plaintiff and DUTCHER, DAR-RELL AND SOMMERFIELD, SUE, et al, are Defendants. The Clerk, STACY BUTTERFIELD, shall sell to the highest and best bidder for cash at Polk County's On Line Public Auction webwww.polk.realforeclose.com, 10:00 AM on December 09, 2019, in accordance with Chapter 45, Florida Statutes, the following described property located in POLK County, Florida, as set forth in said Final Judgment of Mortgage Foreclosure, to-wit:

LOT 3, BLOCK B OF COLLEGE HEIGHTS, COKER & BUGBEE ADDITION, AS RECORDED IN PLAT BOOK 3, PAGE 78 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the clerk reports the surplus as unclaimed. The court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow. Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Angela Pette, Esq. FRENKEL LAMBERT WEISS

WEISMAN & GORDON, LLP One East Broward Blvd, Suite 1430 Fort Lauderdale, Florida 33301 Telephone: (954) 522-3233 | Fax: (954) 200-7770 FL Bar #: 51657 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 fleservice@flwlaw.com 04-090128-F00

19-01944K

November 1, 8, 2019

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

Case No. 2018-CA-3751 TRO171, LLC, a Delaware limited liability company, Plaintiff v

MARK SWIFT, HEATHER SWIFT, UNKNOWN TENANT #1 and UNKNOWN TENANT #2, Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure entered in the above styled case, number 2018-CA-3751 in the Circuit Court of Polk County, Florida, that Stacy M. Butterfield, Polk County Clerk, will sell the following property situated in Polk County, Florida, described as:

Lot 17, Jan-Phyl Village Unit No. 8, according to the map or plat thereof, as recorded in Plat Book 43, Page(s) 22, of the Public Records of Polk County, Florida. Parcel Identification Number 252825-354000-000170 Address: 126 6th JPV Street,

Winter Haven, FL 33880 at public sale, to the highest bidder for cash at the courthouse located at 255 N. Broadway, Bartow, in Polk County, Florida, in accordance with § 45.031, Florida Statutes, by electronic sale beginning at 10:00 a.m. on November 26, 2019 at WWW.POLK. REALFORECLOSE.COM.

ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS, MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 28th day of October, 2019. GREENE HAMRICK QUINLAN & SCHERMER, P.A. /s/Robert C. Schermer Robert C. Schermer, Esquire Florida Bar No. 380741 Post Office Box 551 Bradenton, Florida 34206 Telephone: (941) 747-1871 Facsimile: (941) 747-2991 Primary: rschermer@manateelegal.com

Secondary: estratton@manateelegal.com

Attorneys for Plaintiff November 1, 8, 2019

19-01984K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT CIVIL COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY

CIVIL DIVISION Case No. 2018 CA 004630 Division 11 R P FUNDING, INC.

Plaintiff, vs. BRUCE Q. DOUGLAS SR, TIFFANY L. DOUGLAS, ELOISE COVE COMMUNITY ASSOCIATION, INC., STATE OF FLORIDA. DEPARTMENT OF REVENUE, SAMANTHA P. EBERTS, AND UNKNOWN TENANTS/OWNERS,

Defendants. Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on September 19, 2019, in the Circuit Court of Polk County, Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Florida described as:

LOT 16, ELOISE COVE, AC-CORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 134, PAGE(S) 14 AND 15, OF THE PUBLIC RE-CORDS OF POLK COUNTY,

FLORIDA. and commonly known as: 1920 ELO-ISE COVE DRIVE, WINTER HAVEN, FL 33884; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www.polk.realforeclose.com on November 25, 2019 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.

Any persons claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. By: Jennifer M. Scott Attorney for Plaintiff Invoice to: Jennifer M. Scott (813) 229-0900 x Kass Shuler, P.A.

1505 N. Florida Ave. Tampa, FL 33602-2613 ForeclosureService@kasslaw.com 2018 CA 004630 327486/1808262/wll November 1, 8, 2019

19-01950K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2018CA002476000000 NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER,

ROSE E. GUNTER, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 19, 2019, and entered in 2018CA002476000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC D/B/A MR, COOPER is the Plaintiff and ROSE E. GUNTER are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 15, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 31, GARDEN VILLA, AC-CORDING TO THE MAP OR PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 37, PAGE 21, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 557 AVE O SE, WINTER HAVEN, FL

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 23 day of October, 2019. ROBERTSON, ANSCHUTZ & SCHNEID, P.L. Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: mail@rasflaw.com By: \S\Nicole Ramjattan Nicole Ramjattan, Esquire Florida Bar No. 89204 Communication Email nramjattan@rasflaw.com 18-186386 - RuC November 1, 8, 2019

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

Case No. 2018CA004184000000 Regions Bank DBA Regions Mortgage,

Michael J. Carlton a/k/a Michael James Carlton a/k/a Michael Carlton a/k/a M. Carlton, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Order Cancel Sale dated October 08, 2019, entered in Case No. 2018CA004184000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein Regions Bank DBA Regions Mortgage the Plaintiff and Michael J. Carlton a/k/a Michael James Carlton a/k/a Michael Carlton a/k/a M. Carlton; Brittany A. Carlton a/k/a Brittany Anne Keefe are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at www.polk. realforeclose.com, beginning at 10:00 AM on the 21st day of November, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 36, BLOCK 3, LAKE BON-NY HEIGHTS, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 35, PAGE 24, OF THE PUBLIC RECORDS OF POLK COUNTY,

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 25 day of October, 2019. BROCK & SCOTT, PLLC Attorney for Plaintiff 2001 NW 64th St, Ft. Lauderdale, FL 33309 Phone: (954) 618-6955, ext. 6209 Fax: (954) 618-6954 FLCourtDocs@brockandscott.comBv Jimmy Edwards, Esq. Florida Bar No. 81855 Case No. 2018CA004184000000 File # 18-F02543 November 1, 8, 2019 19-01947K

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION

Case #: 2019-CA-000817 DIVISION: 4 U.S. Bank National Association.

as Trustee, successor in interest to Wachovia Bank, N.A., as trustee, for Chase Funding Mortgage Loan Asset-Backed Certificates, Series Plaintiff. -vs.-

Larry Leonard Blanchard a/k/a Larry L. Blanchard a/k/a Larry Blanchard; Unknown Spouse of Larry Leonard Blanchard a/k/a Larry L. Blanchard a/k/a Larry Blanchard; Target National Bank; Park Lake Association Number Four, Inc.; State of Florida, Department of Revenue; HIBU INC. f/k/a Yellow Book Sales and Distribution Company, Inc.; Clerk of the Circuit Court of Polk County, Florida; Valenciawood Hills Community Association, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the

above named Defendant(s) who are not known to be dead or alive. whether said Unknown Parties may claim an interest as Spouse Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by. through, under and against the above named Defendant(s) who are not known to be dead or alive. whether said Unknown Parties may claim an interest as Spouse Heirs, Devisees, Grantees, or Other Claimants

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure or Final Judgment, entered in Civil Case No. 2019-CA-000817 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein U.S. Bank National Associa-tion, as Trustee, successor in interest to Wachovia Bank, N.A., as trustee, for Chase Funding Mortgage Loan Asset-Backed Certificates, Series 2003-C2, Plaintiff and Larry Leonard Blanchard a/k/a Larry L. Blanchard a/k/a Larry Blanchard are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on January 14, 2020, the following described property as set forth in said Final Judgment, to-wit: LOT 471, VALENCIA WOOD

HILLS, DESCRIBED AS FOL-LOWS:

BEGINNING AT A POINT 1455.0 FEET NORTH AND 385.0 FEET WEST OF THE SOUTH 1/4 CORNER OF SECTION 27, TOWNSHIP 28 SOUTH, RANGE 26 EAST. POLK COUNTY, FLORIDA, RUN EAST 160.0 FEET; THENCE RUN N 5° 42' 00' W, 153.60 FEET TO A POINT IN A CURVE CONCAVED NORTHWESTERLY WHOSE RADIUS IS 224.77 FEET; THENCE RUN SOUTHWEST-ERLY ALONG SAID CURVE A CHORD DISTANCE OF 154.23 FEET (CHORD BEARING S 69° 57' 00" W) TO A POINT OF TANGENCY OF SAID CURVE; THENCE RUN SOUTH 100.0 FEET TO THE POINT OF BE-GINNING

ANY PERSON CLAIMING AN IN-

TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UN-CLAIMED. If you are a person with a disability

who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP

2424 North Federal Highway, Suite 360

Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 19-317752 FC01 CHE Oct. 25; Nov. 1, 2019

19-01909K

OFFICIAL

COURT HOUSE WEBSITES:

MANATEE COUNTY:

SARASOTA COUNTY:

CHARLOTTE COUNTY:

LEE COUNTY:

COLLIER COUNTY:

HILLSBOROUGH COUNTY:

PASCO COUNTY:

PINELLAS COUNTY:

POLK COUNTY:

ORANGE COUNTY:

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2019CA003602000000

UNITED STATES OF AMERICA ACTING THROUGH RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE

Plaintiff, v. THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF OCTAVIO LORAN, DECEASED, ET AL.

Defendants. TO THE UNKNOWN HEIRS. GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF OCTAVIO LORAN, DECEASED;

MOISES TOBY LORAN; RADHAMES MIGUEL VALLERIO; ALEJANDROS REYES, A MINOR CHILD, IN THE CARE OF HIS LEGAL GUARDIAN, MARCO A.REYES;

Current residence unknown, but whose last known address was: 438 HONEY BEE LN, POLK CITY, FL 33868-9321 YOU ARE NOTIFIED that an action

to foreclose a mortgage on the following property in Polk County, Florida, LOT 144, ORANGEWOOD VIL-

LAGE UNIT #7, ACCORDING TO THE PLAT THEREOF RE-CORDED IN PLAT BOOK 88, PAGE 27, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on eXL Legal, PLLC, Plaintiff's attorney, whose address is 12425 28th Street North, Suite 200, St. Petersburg, FL 33716, on or before November 20, 2019 or within thirty (30) days after the first publication of this Notice of Action, and file the original with the Clerk of this Court at P.O. Box 9000, Drawer CC-2, Bartow, FL 33831-9000, either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be

entered against you for the relief demanded in the complaint petition.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entlited, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and seal of the Court on this day of OCT 14 2019. Stacy M. Butterfield

1000004342

Oct. 25; Nov. 1, 2019

Clerk of the Circuit Court (SEAL) By: Gina Busbee Deputy Clerk eXL Legal, PLLC, Plaintiff's attorney 12425 28th Street North, Suite 200, St. Petersburg, FL 33716

Check out your notices on: floridapublicnotices.com



NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2018CA004944000000 AMERIHOME MORTGAGE

COMPANY, LLC, Plaintiff, VS. CLAYTON GREENHAM; et al,

Defendant(s).
NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order of Final Judgment. Final Judgment was awarded on July 25, 2019 in Civil Case No. 2018CA004944000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Flori-da, wherein, AMERIHOME MORT-GAGE COMPANY, LLC is the Plaintiff, and CLAYTON GREENHAM; UNKNOWN TENANT 1 N/K/A AN-NETTE REYEZ; ANY AND ALL UN-KNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM-ANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose. com on November 22, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judg-

THE WEST 100.00 FEET OF

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

GENERAL JURISDICTION

DIVISION

CASE NO. 2018CA002032000000

ASSOCIATION, AS TRUSTEE FOR FREMONT HOME LOAN TRUST

HSBC BANK USA, NATIONAL

2005-D, MORTGAGE-BACKED

Plaintiff, vs.

LISA M BAILEY, et al.

CERTIFICATES, SERIES 2005-D,

Defendant(s).
NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure

dated March 15, 2019, and entered in 2018CA002032000000 of the Circuit

Court of the TENTH Judicial Circuit in

and for Polk County, Florida, wherein HSBC BANK USA, NATIONAL AS-SOCIATION, AS TRUSTEE FOR FREMONT HOME LOAN TRUST 2005-D, MORTGAGE-BACKED CER-

TIFICATES, SERIES 2005-D is the

Plaintiff and LISA M. BAILEY; UN-KNOWN SPOUSE OF LISA M. BAI-

LEY; UM CAPITAL, LLC; QUEEN'S

COVE HOMEOWNERS ASSOCIA-

TION, INC. are the Defendant(s).

Stacy M. Butterfield as the Clerk of the

Circuit Court will sell to the highest and best bidder for cash at www.polk.

realforeclose.com, at 10:00 AM, on

November 15, 2019, the following de-

scribed property as set forth in said Fi-

LOT 79, QUEENS COVE PHASE 3B, ACCORDING TO

MAP OR PLAT THEREOF AS

RECORDED IN PLAT BOOK

SILVERLEAF RESORTS, LLC

Plaintiff, vs.

MARKLE ET AL.,

 $F/K/A\,SILVERLEAF\,RESORTS,\,INC.$

and any amendments thereto

nal Judgment, to wit:

THE EAST 545.00 FEET OF THE NORTH 262 FEET OF U.S. GOVERNMENT LOT NO. 4 IN SECTION 11, TOWNSHIP $29\,$ SOUTH, RANGE $\,26\,$ EAST, POLK COUNTY FLORIDA LESS ROAD RIGHT OF WAY.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court anpearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 17 day of October, 2019. Submitted by: ALDRIDGE PITE, LLP Attorney for Plaintiff 1615 South Congress Avenue Suite 200 Delray Beach, FL 33445 Telephone: 561-392-6391 Facsimile: 561-392-6965 By: Zachary Ullman FBN: 106751 Primary E-Mail: Service Mail@aldridgepite.com1454-403B

105, PAGES 44 AND 45, OF THE PUBLIC RECORDS OF

Property Address: 3702 IMPERIAL DR, WINTER HAVEN,

Any person claiming an interest in the

surplus from the sale, if any, other than

the property owner as of the date of the

lis pendens must file a claim in accor-

dance with Florida Statutes, Section

who needs any accommodation in order

to participate in this proceeding, you are

entitled, at no cost to you, to the provi-

sion of certain assistance. Please contact

the Office of the Court Administrator, $255\,$

N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days

before your scheduled court appearance,

or immediately upon receiving this noti-

fication if the time before the scheduled

appearance is less than 7 days; if you are

hearing or voice impaired, call 711. Dated this 21 day of October, 2019.

ROBERTSON, ANSCHUTZ & SCHNEID, P.L.

Submitted by:

Suite 100

Attorney for Plaintiff

6409 Congress Ave.,

Boca Raton, FL 33487

By: \S\Susan Sparks

Susan Sparks, Esquire

Florida Bar No. 33626

Communication Email:

ssparks@rasflaw.com

Oct. 25; Nov. 1, 2019

17-073524 - GaB

SECOND INSERTION

NOTICE OF SALE AS TO: IN THE CIRCUIT COURT,

IN AND FOR POLK COUNTY, FLORIDA

CASE NO. 19-CA-000982-000000

Defendant(s).
Notice is hereby given that on 11/14/19 at 10:00 a.m. Eastern time at www.polk

realforeclose.com,, Clerk of Court, Polk County, Florida, will offer for sale the UNIT/

An undivided interest as tenant-in-common in and to the below Unit No.,

Use Period No. and Building No. of Orlando Breeze Resort, a vacation re-

sort in Polk County, Florida (the "Resort"), according to the Declaration of

Restrictions, Covenants and Conditions recorded in Volume 06046, Page

0473 and amended by the Supplemental Declarations recorded in Volume

7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk Coun-

ty, Florida, and any amendments thereto (collectively (the "Declaration"),

with the exclusive right to occupy the Unit during the Use Period below, as

said Use Period is defined in the Declaration, upon and subject to all the

terms, restrictions, covenants, conditions and provisions in the Declaration

The aforesaid sales will be made pursuant to the final judgments of foreclosure as

to the above listed counts, respectively, in Civil Action No. 19-CA-000982-000000.

property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N.

Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before

your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or

If you are a person with a disability who needs any accommodation in order to

Any person claiming an interest in the surplus from the sale, if any, other than the

WEEKS described below, of the following described real property:

Count IV CHARITY MEDRANO and ERNESTO LOPEZ

Interest 1.923%, Use Period No./Unit No. 37/0003, Building A

Interest 1.923%, Use Period No./Unit No. $18/0007\,,$ Building A

Count XII OTIS C WILLIAMS and TAMMY T WILLIAMS,

Telephone: 561-241-6901 Facsimile: 561-997-6909

Service Email: mail@rasflaw.com

19-01923K

If you are a person with a disability

POLK COUNTY, FLORIDA

19-01921K

Oct. 25; Nov. 1, 2019

FL33880

SECOND INSERTION

SECOND INSERTION

POLK COUNTY

NOTICE OF ACTION -CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY,

FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 53-2019-CA-002545 NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER,

Plaintiff, vs.
COMMON WEALTH TRUST SERVICES, LLC, AS TRUSTEE FOR THE 3160 POINCIANA DRIVE LAND TRUST DATED NOVEMBER 1, 2016, et. al.

Defendant(s), TO: JOHN M. LANGOLIS.

whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the

following property: LOTS 8 AND 9, BLOCK 170, IN-DIAN LAKE ESTATES, UNIT 5, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 39, PAGE 31, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your writ-ten defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Con-

gress Avenue, Suite 100, Boca Raton, Florida 33487 on or before November 15, 2019 /(30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of this Court at Polk County, Florida, this day of OCT 14 2019.

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: Kristin Barber DEPUTY CLERK

ROBERTSON, ANSCHUTZ, & SCHNEID, PL 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: mail@rasflaw.com 19-311023 - CoN

Oct. 25; Nov. 1, 2019

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT

IN AND FOR POLK COUNTY, FLORIDA CIRCUIT CIVIL DIVISION

CASE NO.: 2014CA003588000000 GREEN TREE SERVICING LLC Plaintiff(s), vs. CRESPIN ROSAS AKA CRISPIN

ROSAS; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE THREE ASSOCIATION, INC.;

Defendant(s).
NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on 24th day of March, 2016, in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 14th day of November, 2019 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit:

Lot 15, Block 114, Poinciana Subdivision, Neighborhood 3, Village 3, according to Plat thereof recorded in Plat Book 52, Pages 19 through 31, of the Public Records of Polk County, Florida. Property address: 572 Koala

Drive, Kissimmee, FL 34759 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within sixty (60) days after the sale.

Pursuant to the Fla. R. Jud. Admin. 2.516, the above signed counsel for Plaintiff designates attorney@ padgettlawgroup.com as its primary e-mail address for service, in the above styled matter, of all pleadings and documents required to be served on the par-

AMERICANS WITH DISABILITIES ACT. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIV-ING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IM-PAIRED, CALL 711. Respectfully submitted,

PADGETT LAW GROUP DAVID R. BYARS, ESQ. Florida Bar # 114051 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlawgroup.com Attorney for Plaintiff Ditech Financial LLC f/k/a Green Tree Servicing LLC vs. Crespin Rosas TDP File No. 14-001345-5

Oct. 25; Nov. 1, 2019

SECOND INSERTION

NOTICE OF SALE AS TO: IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA $\pmb{\text{CASE NO.}\,18\text{-CA-000431000000}}\\$

SILVERLEAF RESORTS, LLC F/K/A SILVERLEAF RESORTS, INC.

Plaintiff, vs. WASHINGTON ET AL.,

Notice is hereby given that on 11/14/19 at 10:00 a.m. Eastern time at www.polk. realforeclose.com,, Clerk of Court, Polk County, Florida, will offer for sale the above described UNIT/WEEKS of the following described real property:

An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort"), according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration"), with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto

Count IV Calvin Curry and Tina Curry

Interest 1.923%, Use Period No./Unit No. 39/4, Building A, Count V Simona Mendoza

Interest 1.923%, Use Period No./Unit No. 34/18, Building C, Count XI Evelyn Ramsey, Brandi Ramsey and Briana Ramsey Interest 1.923%, Use Period No./Unit No. 46/66, Building H,

Count XII Bobby Pryor and Regina Turner Pryor Interest 1.923%, Use Period No./Unit No. 43/101, Building 1, The aforesaid sales will be made pursuant to the final judgments of foreclosure as

to the above listed counts, respectively, in Civil Action No. 18-CA-000431000000. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATED this 18th day of October, 2019 JERRY E. ARON, P.A.

Jerry E. Aron, Esq. Attorney for Plaintiff Florida Bar No. 0236101 2505 Metrocentre Blvd., Suite 301 mevans@aronlaw.com

19-01905K

SECOND INSERTION

NOTICE OF SALE AS TO: IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 18-CA-000431000000

SILVERLEAF RESORTS, LLC F/K/A SILVERLEAF RESORTS, INC. Plaintiff, vs.

WASHINGTON ET AL.,

Defendant(s).

Notice is hereby given that on 11/14/19 at 10:00 a.m. Eastern time at www.polk. realforeclose.com,, Clerk of Court, Polk County, Florida, will offer for sale the above described UNIT/WEEKS of the following described real property:

An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort"), according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration"), with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto

Count II Alicia Williams

Interest 1.923%, Use Period No./Unit No. 21/108, Building 1, Count III Carolyn Fagan White and Earnest Earl White Interest 1.923%, Use Period No./Unit No. 50/116, Building 1, Count VII Ronnie Gillis and Sandra Gillis

Interest 1.923%, Use Period No./Unit No. 8/20, Building C , Count VIII Jefferson Carter and Doris Dorham Small Interest 1.923%, Use Period No./Unit No. 31/21, Building C

Count IX Terrance Earl Martin Interest 1.923%, Use Period No./Unit No. 38/22, Building C, Count X Edward E. Norman and Yolanda Hopkins

Interest 1.923%, Use Period No./Unit No. 24/36, Building E, Count XIII Glen A. Constantine and Rashida Constantine Interest 1.923%, Use Period No./Unit No. 47/22, Building C

The aforesaid sales will be made pursuant to the final judgments of foreclosure as to the above listed counts, respectively, in Civil Action No. 18-CA-000431000000. Any person claiming an interest in the surplus from the sale, if any, other than the

property owner as of the date of the lis pendens must file a claim within 60 days after the sale. If you are a person with a disability who needs any accommodation in order to

participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATED this 18th day of October, 2019 JERRY E. ARON, P.A. Jerry E. Aron, Esq. Attorney for Plaintiff Florida Bar No. 0236101 2505 Metrocentre Blvd., Suite 301 West Palm Beach, FL 33407 Telephone (561) 478-0511 Facsimile (561) 478-0611 jaron@aronlaw.com mevans@aronlaw.com Oct. 25; Nov. 1, 2019

19-01904K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION

CASE NO .: 2019CA-002775-0000-00 FREEDOM MORTGAGE CORPORATION,

Plaintiff, vs. ROBERT LAMONT A/K/A ROBERT WILLIAM LAMONT, et al.,

Defendants. TO: ROBERT LAMONT A/K/A ROB-ERT WILLIAM LAMONT Last Known Address: 149 TRACY CIR-CLE, HAINES CITY, FL 33844

Current Residence Unknown JETTYE HONEY-LAMONT A/K/A JETTYE JOANNE HONEY-LAMONT Last Known Address: 149 TRACY CIR-CLE, HAINES CITY, FL 33844 Current Residence Unknown

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

LOT(S) 47, LAKE TRACY ESTATES, ACCORDING TO THE PLAT THEREOF AS RECORD-ED IN PLAT BOOK 155, PAGES 28 THROUGH 31, OF THE PUB-LIC RECORDS OF POLK COUN-TY, FLORIDA

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Choice Legal Group, P.A., Attorney for Plaintiff, whose address is P.O. BOX 771270, CORAL SPRINGS, FL 33077 on or before October 31, 2019, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint. If you are a person with a disability

who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of this Court this 25 day of September

STACY M. BUTTERFIELD, CPA As Clerk of the Court (SEAL) By Asuncion Nieves

As Deputy Clerk Choice Legal Group, P.A., Attorney for Plaintiff P.O. BOX 771270, CORAL SPRINGS, FL 33077 Oct. 25; Nov. 1, 2019 19-01929K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2019CA003601000000 UNITED STATES OF AMERICA ACTING THROUGH RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE

Plaintiff, v. THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF THE ESTATE OF ELLEN FOURNIER A/K/A ELLEN E. FOURNIER, DECEASED, ET AL. Defendants.

THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF THE ESTATE OF ELLEN FOURNIER A/K/A ELLEN E. FOURNIER, DE-CEASED,

Current residence unknown, but whose last known address was 4111 HOMESTEAD DR, LAKELAND,

YOU ARE NOTIFIED that an action to foreclose a mortgage on the follow-

ing property in Polk County, Florida, LOT 12, LYNNWOOD, AC-CORDING TO THE PLAT THEREOF RECORDED IN

PLAT BOOK 71, PAGE 38, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on eXL Legal, PLLC, Plaintiff's attorney, whose address is 12425 28th Street North, Suite 200, St. Petersburg, FL 33716, on or before November 11, 2019 or within thirty (30) days after the first publication of this Notice of Action, and file the original with the Clerk of this Court at P.O. Box 9000, Drawer CC-2, Bartow, FL 33831-9000, either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint petition.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entlited, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and seal of the Court on this day of OCT 08 2019.

Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: Kristin Barber Deputy Clerk

eXL Legal, PLLC, Plaintiff's attorney 12425 28th Street North, Suite 200, St. Petersburg, FL 33716 1000004327 Oct. 25; Nov. 1, 2019 19-01932K

Jerry E. Aron, Esq. Attorney for Plaintiff Florida Bar No. 0236101 2505 Metrocentre Blvd., Suite 301 mevans@aronlaw.com Oct. 25; Nov. 1, 2019

DATED this 18th day of October,2019

West Palm Beach, FL 33407 Telephone (561) 478-0511 Facsimile (561) 478-0611 jaron@aronlaw.com

voice impaired, call 711.

JERRY E. ARON, P.A.

19-01903K

West Palm Beach, FL 33407 Telephone (561) 478-0511 Facsimile (561) 478-0611 jaron@aronlaw.com

Oct. 25; Nov. 1, 2019

NOTICE OF SALE AS TO: IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 19-CA-000982-000000

SILVERLEAF RESORTS, LLC F/K/A SILVERLEAF RESORTS, INC. Plaintiff, vs.

MARKLE ET AL.,

Defendant(s).

Notice is hereby given that on 11/14/19 at 10:00 a.m. Eastern time at www.polk realforeclose.com,, Clerk of Court, Polk County, Florida, will offer for sale the UNIT/ WEEKS described below, of the following described real property:

An undivided interest as tenant-in-common in and to the below Unit No., Use Period No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort") , according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration"), with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto

Count I KENNETH MARKLE AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF KENNETH MAR-

Interest 1.923%, Use Period No./Unit No. 3/0103, Building I , Count II RICKY DON MARTINEZ and DOMINGA CRUZ MARTINEZ

Interest 1.923%, Use Period No./Unit No. 33/0001, Building A Count VI MONICA PEREZ and MATTHEW ROSE

Interest 1.923%, Use Period No./Unit No. 27/0007, Building A Count VII JOSEPH REGO and FATIMA REGO Interest 1.923%, Use Period No./Unit No. 25/0105, Building I Count IX

MARCO FIDEL RODRIGUEZ GAMBOA and SARA SELENE REYES REBOLLEDO Interest 1.923%, Use Period No./Unit No. 49/0009, Building B Count X

LOUIS SMITH JR and REBECCA SMITH

Interest 1.923%, Use Period No./Unit No. 36/0046, Building F The aforesaid sales will be made pursuant to the final judgments of foreclosure as to the above listed counts, respectively, in Civil Action No. 19-CA-000982-000000.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. DATED this 18th day of October, 2019

JERRY E. ARON, P.A. Jerry E. Aron, Esq. Attorney for Plaintiff Florida Bar No. 0236101 2505 Metrocentre Blvd., Suite 301 West Palm Beach, FL 33407 Telephone (561) 478-0511 Facsimile (561) 478-0611 jaron@aronlaw.com mevans@aronlaw.com

19-01902K

SECOND INSERTION

NOTICE OF SALE AS TO: IN THE CIRCUIT COURT. IN AND FOR POLK COUNTY, FLORIDA CASE NO. 19-CA-000924-000000 SILVERLEAF RESORTS, LLC

F/K/A SILVERLEAF RESORTS, INC.

Plaintiff, vs.

Oct. 25; Nov. 1, 2019

BONDS ET AL., Defendant(s).

Notice is hereby given that on 11/14/19 at 10:00 a.m. Eastern time at www.polk realforeclose.com., Clerk of Court, Polk County, Florida, will offer for sale the UNIT/WEEKS described below, of the following described real property:

An undivided interest as tenant-in-common in and to the below Unit No., Use Period No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort") , according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk Countries of Polk ty, Florida, and any amendments thereto (collectively (the "Declaration"), with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto

Count I KIMBERLY BONDS

Interest 1.923%, Use Period No./Unit No. 46/00220022, Building C Count III SUSAN FAIN and BETTY DAVIS AND ANY AND ALL UN-KNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF BETTY

Interest 1.923%, Use Period No./Unit No. 32/00710071, Building H Count VI JAMES FOUSE AND ANY AND ALL UNKNOWN HEIRS DE-VISEES AND OTHER CLAIMANTS OF JAMES FOUSE, Interest 1.923%, Use Period No./Unit No. 20/01140114, Building I

Count VII LYNN GIBSON and STEVEN GIBSON Interest 1.923%, Use Period No./Unit No. 50/00180018, Building C Count VIII DIANA GONZALEZ and MIGUEL MARTINEZ ZAVA-

Interest 1.923%, Use Period No./Unit No. 6/0031 and 38/160031 and 38/16, Building D/B Count IX STEPHEN R HILL

Interest 1.923%, Use Period No./Unit No. 49/00610061, Building H

Count X EUNICE NJAI

Interest 1.923%, Use Period No./Unit No. 16/00630063, Building H Count XI ALYSSA NUNEZ-OQUENDO and JOSEPH OQUENDO Interest 1.923%, Use Period No./Unit No. 8/00130013, Building B Count XII AILEEN PALOMARES and OSVALDO HERNANDEZ- SER-

Interest 1.923%, Use Period No./Unit No. 47/00090009, Building B Count XIII MARIE L PHILLIPS and ANTHONY RAPHAEL PHIL-

Interest 1.923%, Use Period No./Unit No. 29/00710071, Building H The aforesaid sales will be made pursuant to the final judgments of foreclosure as to the above listed counts, respectively, in Civil Action No. 19-CA-000924-000000. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATED this 18th day of October, 2019 JERRY E. ARON, P.A. Jerry E. Aron, Esq. Attorney for Plaintiff Florida Bar No. 0236101 2505 Metrocentre Blvd., Suite 301 West Palm Beach, FL 33407 Telephone (561) 478-0511 Facsimile (561) 478-0611 jaron@aronlaw.com

mevans@aronlaw.com

Oct. 25; Nov. 1, 2019

19-01901K

SECOND INSERTION

POLK COUNTY

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY Pursuant to the lien granted by the Florida Self-Storage Facility Act, notice is hereby given that the undersigned self-storage units will be sold at a public sale by competitive bidding, to satisfy the lien of the Lessor, with Metro Storage LLC as managing agent for Lessor, for rental and other charges due from the undersigned. The said property has been stored and is located at the respective address below. Units up for auction will be listed for public bidding on-line at www.StorageTreasures.com beginning five days prior to the scheduled auction date and time. The terms of the sale will be by lot to the highest bidder for cash only. A 10% buyer's premium will be charged per unit. All sales are final. Metro Self Storage LLC reserves the right to withdraw any or all units, partial or entire, from the sale at any time before the sale or to refuse any bids. The property to be sold is described as "general household items" unless otherwise noted. All contents must be removed completely from the property within 48 hours or sooner or are deemed abandoned by bidder/buyer. Sale rules and regulations are available at the time of sale.

Property includes the storage unit contents belonging to the following tenants at the following locations:

METRO SELF STORAGE

624 Robin Road Lakeland, FL 33803

The bidding will close on the website StorageTreasures.com and a high bidder will be selected on November 12, 2019 at 10AM

Occupant Name Description of Property Unit Kwan Robinson Household Goods Household Goods 103 Devin Winkler 257 Kimberly Adamson Household Goods 257A Towanda Babers Household Goods 330

Oct. 25; Nov. 1, 2019

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION

File No. 2019CP0027930000XX IN RE: ESTATE OF CLINTON DREW MARTIN Deceased.

The administration of the estate of Clinton Drew Martin, deceased, whose date of death was June 24, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC4, Bartow, Florida 33831. 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 on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME 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 must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 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 first publication of this notice is October 25, 2019.

Personal Representative: Darlynn S. Czerner P.O. Box 1646

Polk City, Florida 33868-1646 Attorney for Personal Representative: Joseph F. Pippen, Jr., Attorney Florida Bar Number: 314811 Law Offices of Joseph F. Pippen, Jr. & Assoc., PL 1920 East Bay Drive Largo, Florida 33771 Telephone: (727) 586-3306 x 216 Fax: (727) 585-4209 E-Mail: Joe@attypip.com Secondary E-Mail: Suzie@attypip.com Oct. 25: Nov. 1, 2019

SECOND INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on 11/8/19 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: 1980 TWIN mobile home bearing vehicle identification number T2397178A and T2397178B and all personal items located inside the mobile home. Last Tenant: Holly Thomas Gilmartin and James Earl Mallard, Jr. Sale to be held at: Woodbrook Estates, 1510 Ariana Street, Box 152, Lakeland, FL 33803 (863) 682-1510.

Oct. 25; Nov. 1, 2019 19-01940K

SECOND INSERTION

Notice Of Sale Affordable secure Storage-Lakeland 1925 George Jenkins Blvd Lakeland,Fl 33815 863-682-2988

Personal Property consisting of sofas, TVs, clothes, boxes, household goods, totes, boat and trailer and other personal property used in home, office, or garage will be sold or otherwise disposed of at public sales on the dates and times indicated below to satisfy owners lien for rent and fees due in accordance with Florida Statues: Self storage act, Sections 83.806 and 83.807. all items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required if applicable. Loretta Evens C10

19-01918K

Marsha Foster C17 Erika Massey C28 Tony Marrero M11 Michael Par C57 Auction date: 11.22.2019 Oct. 25; Nov. 1, 2019

SECOND INSERTION

19-01919K

NOTICE OF PUBLIC SALE The following personal property of JAMES WILLIAMS, if deceased any unknown heirs or assigns, SARA E. WILLIAMS, if deceased any unknown heirs or assigns, DAVID C. WILLIAMS and UNAPPROVED/UNAUTHOR-IZED/UNDERAGE OCCUPANT(S) will, on November 6, 2019, at 10:00 a.m., at 4664 Alpine Drive, Lot #250, Lakeland, Polk County, Florida 33801; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Sec-

1988 JACO MOBILE HOME, VIN: 2C9569A, TITLE NO.: 0045270659, VIN: 2C9569B, TITLE NO.: 0045270656, and VIN: 2C9569C, TITLE NO.: 0045023957

and all other personal property located therein PREPARED BY: Jody B. Gabel Lutz, Bobo & Telfair, P.A.

2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236 Oct. 25; Nov. 1, 2019 19-01935K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case Number: 19CP-2832 IN RE: ESTATE OF

Shirley G. Smith deceased. The administration of the estate of Shirley G. Smith, deceased, Case Number

19CP-2832, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and oth-

er persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against the decedent's estate, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION

OF THIS NOTICE.
ALL CLAIMS NOT SO 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 first publication of this notice is Oct. 25, 2019.

Gary Murphy Personal Representative Address: 3000 Baybreeze Drive,

Little Elm. TX 75068 MICHAEL H. WILLISON, P.A. Michael H. Willison, Esquire 114 S. Lake Avenue Lakeland, Florida 33801 (863) 687-0567 Florida Bar No. 382787 mwillison@mwillison.com Attorney for Personal Representative 19-01915K Oct. 25; Nov. 1, 2019

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER

CALL 941-906-9386

and select the appropriate County name from the menu option

OR E-MAIL: legal@businessobserverfl.com

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2019-CP-2825 IN RE: ESTATE OF RAFAEL ALFREDO BRAVO RODRIGUEZ,

Deceased.The administration of the estate of RAFAEL ALFREDO BRAVO RODRI-GUEZ, deceased, whose date of death was May 1, 2019, is pending in the Circuit Court for Polk County Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831. 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 on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME 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 must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 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 first publication of this notice is October 25, 2019.

Personal Representative: DIANA MARCELA RODRIUEZ 1704 Destiny Boulevard

Apartment 106 Kissimmee, Florida 34741 Attorney for Personal Representative: NORBERTO S. KATZ, ESQUIRE Florida Bar No.: 399086 425 West Colonial Drive, Suite 104 Orlando, Florida 32804 Telephone: (407) 849-7072 Fax: (407) 849-7075 $\hbox{E-Mail: velizkatz@velizkatzlaw.com}$ Secondary: rabreu@velizkatzlaw.com Oct. 25; Nov. 1, 2019 19-01937K

SECOND INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 19CP-2742 IN RE: ESTATE OF JAMES BRYAN BOATENHAMMER, JR.

Deceased.

The administration of the estate of James Bryan Boatenhammer, Jr., deceased, whose date of death was June $15,\,2019,$ is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. 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 on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME 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 must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 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 first publication of this notice is October 25, 2019.

Personal Representative: Kelly M. Nelsen 2406 Groveway Drive

Valrico, Florida 33596 Attorney for Personal Representative: L. Caleb Wilson Florida Bar Number: 73626 CRAIG A. MUNDY, P.A.

4927 Southfork Drive Lakeland, Florida 33813 Telephone: (863) 647-3778 Fax: (863) 647-4580 E-Mail: caleb@mundylaw.com 19-01913K Oct. 25; Nov. 1, 2019



SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DÍVISION

File No. 2019-CP-1347 IN RE: ESTATE OF RONALD JOSEPH GUIMOND, Deceased.

The administration of the estate of RONALD JOSEPH GUIMOND, deceased, whose date of death was May 14, 2017, is pending in the Circuit Court for Polk County Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME 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 must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 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 first publication of this notice is October 25, 2019.

Personal Representative: SANDRA KAY GUIMOND

891 Sadlewood Boulevard Lakeland, Florida 33809 Attorney for Personal Representative: NORBĚRTO S. KATZ, ESQUIRE Florida Bar No.: 399086 425 West Colonial Drive, Suite 104 Orlando, Florida 32804 Telephone: (407) 849-7072 Fax: (407) 849-7075 E-Mail: velizkatz@velizkatzlaw.com Secondary: rabreu@velizkatzlaw.com 19-01936K Oct. 25; Nov. 1, 2019

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2019CP002190 **Division Probate** IN RE: ESTATE OF JAMES R. BURNEY, SR.

Deceased.
The administration of the estate of James R. Burney, Sr., deceased, whose date of death was June 17, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. 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 on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME 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 must file their claims with this court WITH-THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 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 first publication of this notice is October 25, 2019.

Personal Representative: /s/James R. Burney, Jr. James R. Burney, Jr. 1206 Lehigh Street Kissimmee, Florida 34733

Attorney for Personal Representative: /s/Jeff Ray Jeffery R. Ray, Esq. Attorney Florida Bar Number: 99622 Bogin, Munns & Munns, P.A. 1320 Louisiana Avenue Saint Cloud, FL 34769 Telephone: (407) 556-3994 Fax: (407) 556-3997 E-Mail: irav@boginmunns.com Secondary E-Mail: bmmservice@boginmunns.com

Oct. 25; Nov. 1, 2019

19-01934K

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2018CA000971000000 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BC4, Plaintiff, vs

WILFREDO SELPA; NINOSHKA MATOS A/K/A NINOSHKA M. MATOS A/K/A NINOSHKA M. MATOS RODRIGUEZ, et al.

Defendants NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 29, 2019, and entered in Case No. 2018CA000971000000, of the Circuit Court of the Tenth Judicial Circuit in and for POLK County, Florida U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURI-TIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BC4, is Plaintiff and WILFREDO SELPA: NINOSHKA MATOS A/K/A NINOSHKA M. MATOS A/K/A NINOSHKA M. MATOS RODRIGUEZ; FLORIDA PINES HOMEOWNERS ASSOCIA-TION, INC.; POLK COUNTY TAX COLLECTOR, STATE OF FLORI-DA; UNIVERSAL CONTRACTING; are defendants. Stacy M. Butterfield, Clerk of Circuit Court for POLK. County Florida will sell to the highest and best bidder for cash via the

Internet at www.polk.realforeclose. com, at 10:00 a.m., on the 20TH day of NOVEMBER, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 171, FLORIDA PINES PHASE 1, ACCORDING TO THE PLAT THEREOF AS RE-CORDED IN PLAT BOOK 111. PAGE(S) 44 THROUGH 46, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, vou are entitled, at no cost to vou. to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

VAN NESS LAW FIRM, PLC 1239 E. Newport Center Drive, Suite 110 Deerfield Beach, Florida 33442 Ph: (954) 571-2031 PRIMARY EMAIL: Pleadings@vanlawfl.com Tammi M. Calderone, Esq. Florida Bar #: 84926 Email: TCalderone@vanlawfl.com AS4842-17/tro Oct. 25; Nov. 1, 2019 19-01939K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2017CA001445000000 DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE IN TRUST FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL LINC, TRUST 2006-HE5 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006 HE5,

Plaintiff, vs. AIMEE L. ARTER, et al. Defendant (s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated December 28, 2018, and entered in 2017CA001445000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK NATION-AL TRUST COMPANY AS TRUSTEE IN TRUST FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE5 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006 HE5 is the Plaintiff and AIMEE L. ARTER; UNKNOWN SPOUSE OF AIMEE L. ARTER N/K/A ROBERT KOFF; STATE OF FLORIDA, DEPARTMENT OF REVENUE; CLERK OF COURTS, POLK COUNTY, FLORIDA are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 12, 2019, the following described property as set forth in said Final Judgment, to wit:

LOTS 645 AND 646, OF

RE-NOTICE OF

FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT, IN

AND FOR POLK COUNTY, FLORIDA

CIVIL DIVISION

CASE NO.: 2018CA003478000000

U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER

SNTR LLC, AS TRUSTEE UNDER

THE 3718 WILLOW WISP LAND TRUST DATED THIS 13 DAY OF

Defendants. RE-NOTICE IS HEREBY GIVEN pur-

suant to an Order Granting Plaintiff's

Motion to Reschedule Foreclosure Sale

filed September 26, 2019 and entered

in Case No. 2018CA003478000000 of

the Circuit Court of the TENTH Judi-

cial Circuit in and for POLK COUNTY.

Florida, wherein U.S. BANK TRUST,

N.A., AS TRUSTEE FOR LSF10 MAS-

TER PARTICIPATION TRUST, is

Plaintiff, and SNTR LLC, AS TRUSTEE

UNDER THE 3718 WILLOW WISP

LAND TRUST DATED THIS 13 DAY

OF OCTOBER 2016, et al are Defen-

dants, the clerk, Stacey M. Butterfield,

will sell to the highest and best bidder

for cash, beginning at 10:00 AM www.

polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on

the 21 day of January, 2020, the follow-

ing described property as set forth in

THE LAND REFERRED TO IN

THIS EXHIBIT IS LOCATED

said Lis Pendens, to wit:

PARTICIPATION TRUST

OCTOBER 2016, et al

Plaintiff, vs

NUMBER FIVE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 42, PAGE 19, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 255 GRANT STREET, LAKE WALES, FL 33859

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice im-

paired, call 711. Dated this 18 day of October, 2019. ROBERTSON, ANSCHUTZ & SCHNEID, P.L. Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: mail@rasflaw.com By: \S\Nicole Ramjattan Nicole Ramjattan, Esquire Florida Bar No. 89204 Communication Email: nramjattan@rasflaw.com 17-002992 - 00 Oct. 25; Nov. 1, 2019 19-01920K

SOUTH LAKE WALES UNIT

Division: T GUADALUPE ROSALES CRUZ, and FRANCISCO CHAVEZ MENDOZA, Petitioners, and GRABRIELA GONZALEZ,

ADAN CASTILLO.

Residence Unknown YOU ARE NOTIFIED that an action for Temporary Custody by Extended Family has been filed against you. You are required to serve a copy of your written defenses, if any, to this action on Theodore N. Taylor, Esq., Law Office of Theodore N. Taylor, P.A., Petitioner's attorney, whose address is 202 South Collins Street, Plant City, Florida 33563, on or before December 10, 2019, and file the original with the clerk of this court at Hillsborough County Courthouse, 301 N. Michigan Ave., Plant City, FL 33563 or Hillsborough County Edgecomb Courthouse, 800 E. Twiggs Street, Tampa, FL 33602, either before service on Petitioner's attorney or immediately thereafter. If you fail to do so, a default may 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

cuit 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.

Family Law Rules of Procedure, requires certain automatic disclosure of documents and information. Failure to comply can result in sanctions, including dismissal or striking of pleadings.

Deputy Clerk

Oct. 25; Nov. 1, 8, 15, 2019

10TH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION DIVISION

CASE NO. 2017CA000594000000 CORNERSTONE RECOVERY SERVICES, LLC Plaintiff, vs. LANA L. CANNON, UNKNOWN

ASSOCIATION, INC.

pursuant to a Final Judgment of Foreclosure, dated October 2, 2019, and entered in 2017CA000594000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein CORNERSTONE RECOVERY SERVICES, LLC is the Plaintiff, and LANA L. CANNON, UNKNOWN SPOUSE OF LANA L. CANNON, WINONA HOMEOWNERS' $ASSOCIATION, INC.\ are the Defendants.$ The Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose. com at 10:00AM on November 19, 2019, the following described property as set

FLORIDA.

Property Address: 190 WINONA CIRCLE, AUBURNDALE, FLOR-

DAYS AFTER THE SALE.

who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are

Dated this 16th day of October, 2019 By: Stephen K. Hachey FLORIDA BAR NO.: 15322 Law Offices of Stephen K. Hachey, P.A., Attorney for Plaintiff 15619 Premiere Drive, Suite, Tampa, FL 33603. Oct. 25; Nov. 1, 2019

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2018CA001512000000 FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. THE UNKNOWN HEIRS. BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS. TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ROBERT D. TRAFTON, DECEASED, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 18, 2019, and entered in 2018CA001512000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein FREEDOM MORT-GAGE CORPORATION is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES. GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ROBERT D. TRAFTON, DECEASED; RICHARD J. TRAFTON; WARREN TRAFTON; DANIEL TRAFTON; KATHERINE TRAFTON BEVAN are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk. realforeclose.com, at 10:00 AM, on November 19, 2019, the following described property as set forth in said Final Judgment, to wit:

A TRACT OR PARCEL OF LAND IN THE SOUTH 1/2 OF THE EAST 1/2 OF THE SW 1/4 OF THE NW 1/4 OF SECTION 22, TOWNSHIP 29 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, DESCRIBED AS FOLLOWS: BEGINNING 25 FEET WEST AND 244.29 FEET NORTH OF THE SE CORNER OF THE SAID SW 1/4 OF THE NW 1/4; RUN WEST 639.81 FEET; THENCE NORTH 413.16 FEET; THENCE EAST 639.91 THENCE SOUTH 413.58 FEET TO THE POINT OF BEGINNING LESS AND EXCEPT ONE ACRE MORE

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY. FLORIDA

CASE NO. 2019CA001060000000 WEI MORTGAGE LLC Plaintiff, v. RONALD DEE BATTLE; UNKNOWN SPOUSE OF RONALD DEE BATTLE; UNKNOWN TENANT 1: UNKNOWN TENANT 2; AVIANA HOMEOWNERS

ASSOCIATION, INC.

Defendants. Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on August 27, 2019, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, de-

LOT 115, AVIANA PHASE 1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 133, PAGE(S) 42 THROUGH 47, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 246 VIOLA DR, DAVEN-PORT, FL 33836-0437

at public sale, to the highest and best bidder, for cash, online at www.polk. realforeclose.com, on November 25, 2019 beginning at 10:00 AM.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call

Dated at St. Petersburg, Florida this 21st day of October, 2019. eXL Legal, PLLC Designated Email Address: efiling@exllegal.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff By: David L. Reider Bar number: 95719 1000002555 Oct. 25; Nov. 1, 2019 19-01927K

SECOND INSERTION OR LESS DESCRIBED AS: BEGINNING 25 FEET WEST AND 244.29 FEET NORTH OF THE SE CORNER OF SAID SW 1/4 OF NW 1/4; RUN NORTH PARALLEL TO THE EAST BOUNDARY THEREOF 194.29 FEET; THENCE LEFT 89°49' AND RUN WESTERLY 213.29 FEET; THENCE LEFT 90°11'26" AND RUN SOUTH-ERLY 194.22 FEET; THENCE EASTERLY 213.27 FEET TO THE POINT OF BEGINNING LESS AND EXCEPT THE FOLLOWING DESCRIBED

PROPERTY: COMMENCING AT A POINT 244.29 FEET NORTH AND 238.27 FEET WEST OF THE SE CORNER OF THE SW 1/4 OF THE NW 1/4 OF SEC-TION 22, TOWNSHIP 29 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, FOR A POINT OF BEGIN-NING, THENCE CONTINUE WEST 213.27 FEET; THENCE RUN NORTH 194.15 FEET; THENCE RUN EAST 163.29 FEET; THENCE RUN NORTH 50.00 FEET; THENCE RUN EAST 263.29 FEET TO THE WEST RIGHT-OF-WAY OF LUNN ROAD; THENCE RUN SOUTH 50.00 FEET; THENCE RUN WEST 213.29 FEET; THENCE RUN SOUTH 194.22 FEET TO THE POINT OF BEGINNING; AND LESS AND EXCEPT: COMMENC-ING AT A POINT 25.0 FEET WEST AND 244.29 FEET NORTH OF THE SE CORNER OF THE SW 1/4 OF THE NW 1/4 OF SECTION 22, TOWN-SHIP 29 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, RUN THENCE NORTH ALONG THE WEST RIGHT-OF-WAY LINE OF LUNN ROAD 244.29 FEET TO THE POINT OF BEGINNING; THENCE RUN WEST 237.00 FEET; THENCE RUN NORTH 169.28 FEET; THENCE RUN EAST 237.0 FEET TO THE WEST RIGHT-OF-WAY LINE OF LUNN ROAD; THENCE RUN SOUTH ALONG SAID RIGHT-OF-WAY LINE 169.29 FEET TO THE POINT OF BEGINNING. TOGETHER WITH AN EASEMENT FOR

SECOND INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY,

FLORIDA CASE NO.: 2018CA001576000000 AMERIHOME MORTGAGE COMPANY, LLC, Plaintiff, VS.

EDUARDO RIVERA BRUNO; Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order Resetting Sale entered on September 25, 2019 in Civil Case No. 2018CA001576000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, AMERIHOME MORTGAGE COM-PANY, LLC is the Plaintiff, and EDU-ARDO RIVERA BRUNO; IVELISSE ALMESTICA; ALDEA RESERVE HOME OWNERS ASSOCIATION, A FLORIDA NOT FOR PROFIT COR-PORATION; ANY AND ALL UN-KNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PAR-TIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM-

ANTS are Defendants. The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose. com on November 25, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 17, ALDEA RESERVE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 135. PAGE(S) 23, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

APN #:27-28-11-701405-000170

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

Dated this 21 day of October, 2019. ALDRIDGE PITÉ, LLP Attorney for Plaintiff 1615 South Congress Avenue Suite 200 Delray Beach, FL 33445 Telephone: 561-392-6391 Facsimile: 561-392-6965 By: Zachary Ullman FBN: 106751 Primary E-Mail: $Service {\bf Mail@aldridge pite.com}$ 1454-243B Oct. 25; Nov. 1, 2019 19-01922K

INGRESS AND EGRESS OVER AND ACROSS THE NORTH 30 FEET OF THE LAST DE-SCRIBED EXCEPTION. AND LESS AND EXCEPT THE FOLLOWING DESCRIBED PROPERTY: BEGINNING AT A POINT 244.29 FEET NORTH AND 451.54 FEET WEST OF THE SOUTHEAST CORNER OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 22, TOWNSHIP 29 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA; RUN THENCE WEST 213.37 FEET: THENCE NORTH 204.20 FEET; THENCE EAST 213.37 FEET; THENCE SOUTH 204.20 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH THAT CERTAIN DOUBLE WIDE MOBILE HOME, IDENTI-FICATION# PH062689 A & PH062689 B.

Property Address: 6501 LUNN RD, LAKELAND, FL 33811

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 21 day of October, 2019. ROBERTSON, ANSCHUTZ & SCHNEID, P.L. Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: mail@rasflaw.com By: \S\Susan Sparks Susan Sparks, Esquire Florida Bar No. 33626 Communication Email: ssparks@rasflaw.com 18-169328 - MaS

Oct. 25; Nov. 1, 2019 19-01928K

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

SECOND INSERTION

CASE NO. 532018CA002666000000 REGIONS BANK D/B/A REGIONS MORTGAGE Plaintiff, v. THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF ONNI J. MURPHY A/K/A ONNI JACK MURPHY, DECEASED; MICHELLE C. CLARK A/K/A MICHELLE CABOT CLARK; UNKNOWN SPOUSE OF MICHELLE C. CLARK A/K/A MICHELLE CABOT CLARK; UNKNOWN TENANT 1; UNKNOWN TENANT 2; MIDFLORIDA CREDIT UNION Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on March 06, 2019, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:

LOT 29, VALLELY VISTA, AC-CORDING TO PLAT THERE-OF RECORDED IN PLAT BOOK 102, PAGE 41, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. a/k/a 3104 VALLEY VISTA CIR,

LAKELAND, FL 33812-6349 at public sale, to the highest and best bidder, for cash, online at www.polk. realforeclose.com, on November 14, 2019 beginning at 10:00 AM.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call

Dated at St. Petersburg, Florida this 17th day of October, 2019. eXL Legal, PLLC Designated Email Address: efiling@exllegal.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff By: David L. Reider Bar number: 95719 1000001856 Oct. 25; Nov. 1, 2019

19-01906K

IN THE COUNTY OF POLK AND THE STATE OF FLORI-DA IN DEED BOOK 3759, AT PAGE 1214, AND DESCRIBED AS FOLLOWS:

LOT 62 OF WILLOW WISP, PHASE 2, AS SHOWN BY

SECOND INSERTION MAP OR PLAT THEREOF RE-CORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY. FLORIDA, IN PLAT

BOOK 76, PAGE 24. If you are a person claiming a right to funds remaining after the sale, you must file a claim with the clerk no later than the date that the clerk reports the funds as unclaimed. If you fail to file a claim, you will not be entitled to any remaining funds. After the funds are reported as unclaimed, only the owner of record as of the date of the lis pendens

may claim the surplus. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated: October 22, 2019 Phelan Hallinan Diamond & Jones, PLLC Attorneys for Plaintiff 2001 NW 64th Street, Suite 100 Ft. Lauderdale, FL 33309 Tel: 954-462-7000 Fax: 954-462-7001 Service by email: FL.Service@PhelanHallinan.com By: /s/ Tammy Geller Phelan Hallinan Diamond & Jones, PLLC Tammy Geller, Esq., Florida Bar No. 0091619 PH # 91313 Oct. 25; Nov. 1, 2019 19-01931K SECOND INSERTION

POLK COUNTY

NOTICE OF ACTION FOR TEMPORARY CUSTODY BY EXTENDED FAMILY IN THE CIRCUIT COURT OF THE THIRTEENTH JUDICIAL CIRCUIT IN AND FOR HILLSBOROUGH COUNTY FLORIDA

FAMILY LAW DIVISION Case No.: 2019-DR-014492

Respondent/Mother, and Respondent/Father. TO: GRABRIELA GONZALEZ Residence Unknown ADAN CASTILLO

request.

You must keep the Clerk of the Cir-

WARNING: Rule 12.285, Florida

Dated: 22 Oct. 2019 PAT FRANK CLERK OF THE CIRCUIT COURT (Seal) By: /S/ KELLY GONZALEZ

19-01938K

SECOND INSERTION NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE

SPOUSE OF LANA L. CANNON, WINONA HOMEOWNERS'

Defendant(s), NOTICE IS HEREBY GIVEN that

forth in said Final Judgment, to wit: LOT 9, WINONA ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 110, PAGES 24 & 25 OF THE PUBLIC RECORDS OF POLK COUNTY.

(legal description)

ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60

If you are a person with a disability hearing or voice impaired, call 711.

19-01907K

1744, PAGE 1912, PUBLIC RE-

CORDS OF POLK COUNTY,

FLORIDA; AND MORE PAR-

AS: COMMENCING AT THE

NORTHWEST CORNER OF

THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF

SECTION 19, TOWNSHIP 29

SOUTH, RANGE 24 EAST,

RUN THENCE SOUTH 00

45 SECONDS EAST, 521.45

FEET; THENCE EAST 335.22

45 DEGREES EAST, 468.84 FEET; THENCE NORTH 89 DEGREES 59 MINUTES

38 SECONDS EAST, 332.14

FEET; THENCE SOUTH 00

DEGREES 25 MINUTES 54

SECONDS EAST, 105 FEET TO THE POINT OF BEGIN-

NING; THENCE CONTINUE

SOUTH 00 DEGREES 25 MIN-UTES 54 SECONDS EAST, 105 FEET; THENCE NORTH

89 DEGREES 59 MINUTES 38 SECONDS EAST, 140 FEET; THENCE NORTH 00

DEGREES 25 MINUTES 54

SECONDS WEST, 105 FEET;

THENCE SOUTH 89 DE-

THENCE NORTH

DESCRIBED

MINUTES

ment of Foreclosure:

TICULARLY

DEGREES 17

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CIVIL ACTION CASE NO.: 53-2018-CA-002057 WELLS FARGO BANK, NA, Plaintiff, vs.

ANDRES FRAGOSO, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated July 19, 2019, and entered in Case No. 53-2018-CA-002057 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Wells Fargo Bank, NA, is the Plaintiff and Andres Fragoso a/k/a Andres Fragoso-Rios, Madeline Lopez Ortiz a/k/a Madeline Lopez-Ortiz a/k/a Madeline Lopez a/k/a Madeline Odette Lopez Ortiz a/k/a M Lopez a/k/a Madeline O Lopez a/k/a Madeline O Ortiz, FE Fayron, LLC, a Florida Limited Liability Company, Marty G. Wright, Michael R. Burress, Microf, LLC a/k/a Microf, United States of America Acting through Secretary of Housing and Urban Development, Madeline Lopez Ortiz, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at online at www.polk. realforeclose.com, Polk County, Florida at 10:00am EST on the November 19, 2019 the following described property as set forth in said Final Judg-

GREES 59 MINUTES 38 SEC-LOT 57, SHADOWBROOK SUBDIVISION (UNRE-ONDS WEST, 140 FEET TO THE POINT OF BEGINNING. CORDED) AS PER THE MAP THEREOF RECORDED IN SUBJECT TO A 7.5 FOOT UTILITY EASEMENT ALONG OFFICIAL RECORDS BOOK WEST BOUNDARY

THEREOF.

A/K/A 6417 SHADOWBROOK DR E, LAKELAND, FL 33813 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the Clerk reports the surplus as unclaimed.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 15 day of October, 2019

ALBERTELLI LAW P. O. Box 23028 Tampa, FL 33623 Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Lauren Heggestad Florida Bar #85039 CT - 18-014782

19-01900K

Oct. 25; Nov. 1, 2019

SECOND INSERTION

NOTICE OF TRUSTEE'S SALE WESTGATE RIVER RANCH 20162.0014 (THOMPSON)

On~11/22/2019~at~11:00~am,~GREENSPOON~MARDER,~LLP,~201~E.~Pine~Street,~Suite~500,~Orlando,~Florida~32801,~as~Trustee~Pine~Street,~Suite~500,~Orlando,~Florida~32801,~as~Trustee~Pine~Street,~Suite~500,~Orlando,~Florida~32801,~as~Trustee~Pine~Street,~Suit $pursuant \ to \ that \ Appointment \ of \ Trustee \ recorded \ on \ 06/28/2019 \ in \ Official \ Records \ Book \ 10890, \ and \ Page \ 1419-1421 \ of \ the \ Page \ 1419-1421 \ of \ t$ Public Records of POLK County, Florida, by reason of a now continuing default by Obligor(s), (See Exhibit "A"), whose address is (See Exhibit "A"), in the payment or performance of the obligations secured by said Claim of Lien recorded in Official Records Book (See Exhibit "A"), at Page (See Exhibit "A"), of the Public Records of POLK County, Florida, including the breach or default, notice of which was set forth in a Notice of Default and Intent to Foreclose provided to the last known address of Obligor(s), (See Exhibit "A"), by Certified/Registered Mail or by publication by the undersigned Trustee, will sell at public auction to the highest bidder for lawful money of the United States of America, on the front steps of the Polk County Government Center, 3425 Lake Alfred Rd., Winter Haven, Florida 33881, all right, title and interest in the property situated in the County of POLK, Florida, described as: (SEE EXHIBIT "A") Time Share Interest(s) (SEE EXHIBIT "A") according to the Time Sharing Plan for Westgate River Ranch, Official Records Book 6501, at Page 1230, of the Public Records of Polk County, Florida (the "Plan"). Together with the right to occupy, pursuant to the Plan, Unit(s) (SEE EXHIBIT "A"), during Unit Week(s) (SEE EXHIBIT "A"), during Assigned Year(s)(s) - (SEE EXHIBIT "A"). 3200 River Ranch Blvd., River Ranch, FL 33867 (herein "Property Address") WEST GATE RIVER RANCH 3600 River Ranch Blvd River Ranch, FL 33867 Said sale will be made (without covenants, or warranty, express or implied, regarding the title, possession or encumbrances) to pay the unpaid assessments due in the amount of (See Exhibit "A"), with interest accruing at the rate of (See Exhibit "A") per day, pursuant to the Timeshare Plan, advances, if any, under the terms of said Claim of Lien, charges and expenses of the Trustee and of the trusts created by said Claim of Lien. Obligor(s) shall have the right to cure the default which occured on (See Exhibit "A"), and any junior lienholder shall have the right to redeem its interest up to the date the Trustee issues the Certificate of Sale by paying the amounts due as outlined above. This is a non-judicial foreclosure proceeding to permit Westgate River Ranch Owners Association, Inc. to pursue its in rem remedies under Florida law. By: GREENSPOON MARDER, LLP, Trustee.

EXHIBIT "A" - NOTICE OF TRUSTEE'S SALE

$Owner(s)\ Address\ Building\ Unit\ Week\ Year\ TS\ Undiv\ Int\ Suite\ Type\ Season\ Yrs\ Delinquent\ Amount\ Per\ Diem\ COL\ Rec$ Info

MICHAEL A THOMPSON 233 Royal Palm Way Belle Glade, FL 33430, 13, 113, 50, EVEN, 1/2, 2 Bedroom Deluxe, Floating, 2016-2017, \$2,391.88, \$0.79, 10778-215-218; JENNIFER B REES &JOHNATHAN F REES 817 Blue Heron Blvd. Ruskin, FL 33570, 4, 104, 15, EVEN, 1/2, 2 Bedroom Standard, Fixed Week/Float Unit, 2016-2017, \$2,391.88, \$0.79, 10778-215-218; JAMES L SALSMAN & TERALIN AKER 339 WATER ST Wyalusing, PA 18853, 4, 104, 41, EVEN, 1/2, Value Season-Float Week/Float Unit, 2016-2017, \$2,391.88, \$0.79, 10778-215-218; KIMBERLY M BALCAO 2779 CALARIVA DR Stockton, CA 95204, 14, 114, 32, EVEN, 1/2, 2 Bedroom Deluxe, All Season-Float Week/Float Unit, 2016-2017, \$2,391.88, \$0.79, 10778-215-218; CONRAD R OSBORNE 920 NETTLES BLVD JENSEN BEACH, FL 34957, 14, 114, 6, EVEN, 1/2, 2 Bedroom Deluxe, All Season-Float Week/Float Unit, 2016-2017, \$2,391.88, \$0.79, 10778-215-218; JOHN J MENGLER 1102F2 GREEN PINE BLVD WEST PALM BEACH, FL 33409, 11, 111, 41, EVEN, 1/2, 2 Bedroom Deluxe, Value Season-Float Week/Float Unit, 2016-2017, \$1.000 and \$\$2,391.88, \$0.79, 10778-215-218; EDWARD A BANKOS 139 SW 8th Ave Boynton Beach, FL 33435, 11, 111, 24, EVEN, 1/2, 2 DIEZ-CIFUENTES 7430 BIG CYPRESS DR HIALEAH, FL 33014, 13, 113, 44, EVEN, 1/2, 2 Bedroom Deluxe, Value Season-Float Week/Float Unit, 2016-2017, \$2,391.88, \$0.79, 10778-215-218; MADALID SERRANO 5915 Brickleberry Ln Unit 101 Zephyrhills, FL 33541, 4, 104, 30, EVEN, 1/2, 2 Bedroom Standard, All Season-Float Week/Float Unit, 2016-2017, \$2,391.88, \$0.79, 10778-215-218; GREGORY S WILHELM S R & RYAN E WILHELM 1324 Lewis Rd Leesburg, FL 34748, 13, 113, 2, EVEN, 1/2, 2 Bedroom Deluxe, All Season-Float Week/Float Unit, 2016-2017, \$2,391.88, \$0.79, 10778-215-218; Oct. 25; Nov. 1, 2019 19-01916K

SECOND INSERTION

NOTICE OF TRUSTEE'S SALE WESTGATE RIVER RANCH 20162.0013 (TENEA)

On 11/22/2019 at 11:00 am, GREENSPOON MARDER, LLP, 201 E. Pine Street, Suite 500, Orlando, Florida 32801, as Trustee pursuant to that Appointment of Trustee recorded on 06/28/2019 in Official Records Book 10890, and Page 1372-1374 of the Public Records of POLK County, Florida, by reason of a now continuing default by Obligor(s), (See Exhibit "A"), whose address is (See Exhibit "A"), in the payment or performance of the obligations secured by said Claim of Lien recorded in Official Records Book (See Exhibit "A"), at Page (See Exhibit "A"), of the Public Records of POLK County, Florida, including the breach or default, notice of which was set forth in a Notice of Default and Intent to Foreclose provided to the last known address of Obligor(s), (See Exhibit "A"), by Certified/Registered Mail or by publication by the undersigned Trustee, will sell at public auction to the highest bidder for lawful money of the United States of America, on the front steps of the Polk County Government Center, 3425 Lake Alfred Rd., Winter Haven, Florida 33881, all right, title and interest in the property situated in the County of POLK, Florida, described as: (SEE EXHIBIT "A") Time Share Interest(s) (SEE EXHIBIT "A") according to the Time Sharing Plan for Westgate River Ranch, Official Records Book 6501, at Page 1230, of the Public Records of Polk County, Florida (the "Plan"). Together with the right to occupy, pursuant to the Plan, Unit(s) (SEE EXHIBIT "A"), during Unit Week(s) (SEE EXHIBIT "A"), during Assigned Year(s)(s) - (SEE EXHIBIT "A"). 3200 River Ranch Blvd., River Ranch, FL 33867 (herein "Property Address") WEST-GATE RIVER RANCH 3600 River Ranch Blvd River Ranch, FL 33867 Said sale will be made (without covenants, or warranty, express or implied, regarding the title, possession or encumbrances) to pay the unpaid assessments due in the amount of (See Exhibit "A"), with interest accruing at the rate of (See Exhibit "A") per day, pursuant to the Timeshare Plan, advances, if any, under the terms of said Claim of Lien, charges and expenses of the Trustee and of the trusts created by said Claim of Lien. Obligor(s) shall have the right to cure the default which occured on (See Exhibit "A"), and any junior lienholder shall have the right to redeem its interest up to the date the Trustee issues the Certificate of Sale by paying the amounts due as outlined above. This is a non-judicial foreclosure proceeding to permit Westgate River Ranch Owners Association, Inc. to pursue its in rem remedies

under Florida law. By: GREENSPOON MARDER, LLP, Trustee. EXHIBIT "A" - NOTICE OF TRUSTEE'S SALE

Owner(s) Address Building Unit Week Year TS Undiv Int Suite Type Season Yrs Delinquent Amount Per Diem COL Rec Info

EMILY A TENEA 5809 West Lynn Road Tampa, FL 33624, 12, 112, 3, WHOLE, 1, 2 Bedroom Deluxe, Floating, 2015-2017, \$5,849.04, \$1.95, 10778-219-222; KEVIN D SLAUNWHITE 7611 Henry Drive Land O' Lakes, FL 34638, 10, 110, 38, ODD, 1/2, 2 Bedroom Deluxe, Floating, 2015-2017, \$3,457.16, \$1,16, 10778-219-222; TRACEY C LEVINSON PO BOX 917 LUTZ, FL 33548, 10, 110, 38, ODD, 1/2, 2 Bedroom Deluxe, Floating, 2015-2017, \$3,457.16, \$1.16, 10778-219-222; RUSSELL P CASTEN-DYK 1849 REYNOLDS RD LAKELAND, FL 33801, 14, 114, 21, ODD, 1/2, 2 Bedroom Deluxe, Value Season-Float Week/Float Unit, 2015-2017, \$3,457.16, \$1.16, 10778-219-222; JO ANNE M CASTENDYK 4408 MEADOW RDIGE AVE MULBERRY, FL $33860, 14, 114, 21, ODD, 1/2, 2\ Bedroom\ Deluxe, Value\ Season-Float\ Week/Float\ Unit, 2015-2017, \$3,457.16, \$1.16, 10778-219-1078, \$3,457.16, \$1.16, 10778-219-1078, \$3,457.16, \$1.16, 10778-219-1078, \$3,457.16, \$1.16, 10778-219-1078, \$3,457.16, \$1.16, 10778-219-1078, \$3,457.16, \$1.16, 10778-219-1078, \$3,457.16, \$1.16, 10778-219-1078, \$3,457.16, \$1.16, 10778-219-1078, \$3,457.16, \$1.16, 10778-219-1078, \$3,457.16, \$1.$ $222; SUSANNE\ L\ CALDWELL\ 3331\ SE\ 30TH\ TER\ OKEECHOBEE,\ FL\ 34974,\ 14,\ 114,\ 13,\ ODD,\ 1/2,\ 2\ Bedroom\ Deluxe,\ All\ Property of the property of t$ Season-Float Week/Float Unit, 2015-2017, \$3,457.16, \$1.16, 10778-219-222; JOSHUA M TEAGUE 803 W HENRIETTA AVE KINGSVILLE, TX 78363, 10, 110, 26, ODD, 1/2, 2 Bedroom Deluxe, Fixed Week/Float Unit, 2015-2017, \$3,457.16, \$1.16, 10778-219-222; KARLA G TEAGUE 8638 Huebner Rd Apt 6445 San Antonio, TX 78240, 10, 110, 26, ODD, 1/2, 2 Bedroom Deluxe, Fixed Week/Float Unit, 2015-2017, \$3,457.16, \$1.16, 10778-219-222; CONNIE L MC CALLISTER & EDWARD L MC CALLISTER TER 2500 21ST ST NW APT 72 Winter Haven, FL 33881, 12, 112, 42, ODD, 1/2, 2 Bedroom Deluxe, Value Season-Float Week/ Float Unit, 2015-2017, \$3,457.16, \$1.16, 10778-219-222; FERNANDÓ L RODRÍGUEZ & JESSICA E RIVAS 1117 Perpignan Ct $Poinciana, FL\,34759, 8, 108, 36, ODD, 1/2, 2\ Bedroom\ Standard, Floating, 2015-2017, \$3,457.16, \$1.16, 10778-219-222; MARIANG, Floating, 2015-2017, \$3,457.16, \$1.16, \$$ A SANCHEZ 1070 NW 127th Pl Miami, FL 33182, 10, 110, 40, ODD, 1/2, 2 Bedroom Deluxe, Floating, 2015-2017, \$3,457.16, \$1.16, 10778-219-222; HUMBERTO A SANCHEZ 12434 NW 7TH LN Miami, FL 33182, 10, 110, 40, ODD, 1/2, 2 Bedroom Deluxe, Floating, 2015-2017, \$3.457.16, \$1.16, 10778-219-222; DRENDA S TILTON 15315 83rd Lane North Loxahatchee, FL $33470, 4, 104, 30, ODD, 1/2, 2\ Bedroom\ Standard,\ All\ Season-Float\ Week/Float\ Unit,\ 2015-2017,\ \$3,457.16,\ \$1.16,\ 10778-219-1078,\ \$3,457.16,\ \$1.16,\ \$$ 222; FABRICIO B ZEVALLOS 4061 WIMBLEDON DR HOLLYWOOD, FL 33026, 4, 104, 18, ODD, 1/2, 2 Bedroom Standard, Value Season-Float Week/Float Unit, 2015-2017, \$3.457.16, \$1.16, 10778-219-222; PATRICIA L COBOS 2811 SW 87 Terr Apt 1212 Davie, FL 33328, 4, 104, 18, ODD, 1/2, 2 Bedroom Standard, Value Season-Float Week/Float Unit, 2015-2017, \$3,457.16, \$1.16, 10778-219-222; LESLEY KANE, individually and as TRUSTEE OF THE KANE REVOCABLE LIVING TRUST DATED OCTOBER 30TH, 2002 9650 NW 76 St Tamarac, FL 33321, 16, 116, 1, ODD, 1/2, 2 Bedroom Deluxe, All Season-Float Week/ Float Unit, 2015-2017, \$3,457.16, \$1.16, 10778-219-222;

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CIVIL ACTION Case #: 2017-CA-003166 DIVISION: 7

Wells Fargo Bank, National Association Plaintiff, -vs.

Lucy Perez; Unknown Heirs, Devisees, Grantees, Assignees, Creditors and Lienors of Eduardo Perez, and All Other Persons Claiming by and Through, Under, Against The Named Defendant(s); Unknown Spouse of Lucy Perez; Ashley Estates Homeowners Association, Inc.; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by,

through, under and against the above named Defendant(s) who are not known to be dead or alive whether said Unknown Parties may claim an interest as Spouse

Heirs, Devisees, Grantees, or Other Claimants

Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2017-CA-003166 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, National Association, Plaintiff and Lucy Perez are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www. polk.realforeclose.com at 10:00 A.M. on November 14, 2019, the following described property as set forth in said Final Judgment, to-wit:

LOT 3, ASHLEY ESTATES, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 119, PAGES 1 AND 2, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN IN-

TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are learing or voice impaired, call 711.

Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360

Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 17-308925 FC01 WNI

Oct. 25; Nov. 1, 2019 19-01910K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK, FLORIDA CIVIL DIVISION

CASE NO.: 2019CA003148000000 EUGENE R BLY and HOLLY D BLY Plaintiffs, vs.

CHRISTOPHE GUILLET, UNKNOWN SPOUSE OF CHRISTOPHE GUILLET Defendants.

To: CHRISTOPHE GUILLET and UN-KNOWN SPOUSE OF CHRISTOPHE GUILLET.

ADDRESS: UNKNOWN You are notified that an action for

declaratory relief has been filed against you with regard to the following property in Polk County, Florida:

PARCEL NO. 1: COMMENCE AT THE SOUTHWEST CORNER OF SECTION 4, TOWNSHIP 32 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, AND RUN NORTH 89 DEGREES 35'21' EAST, ALONG THE SOUTH BOUNDARY OF SAID SECTION 4, A DISTANCE OF 1079.00 FET FOR THE POINT OF BEGINNING; THENCE NORTH 00 DEGREES 31' 14" EAST, PARAL-LEL WITH THE WEST BOUND-ARY OF SAID SECTION 4, A DISTANCE OF 837.69 FEET; THENCE SOUTH 89 DEGREES 35' 21" WEST, PARALLEL WITH THE SOUTH BOUNDARY OF SAID SECTION 4, A DISTANCE OF 104.00 FEET: THENCE NORTH 00 DEGREES 31' 14" EAST, PARALLEL WITH THE WEST BOUNDARY OF SAID SECTION 4, A DISTANCE OF 545.17 FEET; THENCE SOUTH 89 DEGREES 35' 21" WEST; PARALLEL WITH THE SOUTH BOUNDARY OF SAID SECTION

4. A DISTANCE OF 315.00 FEET: THENCE NORTH 00 DEGREES 31' 14" EAST, PARALLEL WITH THE WEST BOUNDARY OF SAID SECTION 4; A DISTANCE 930.38 FEET; THENCE NORTH 89 DEGREES 37' 38" EAST 660.72 FEET; THENCE SOUTH 00 DEGREES 29" 03" WEST 2312.77 FEET TO A POINT ON THE SOUTH BOUNDARY OF SAID SECTION 4; THENCE SOUTH 89 DEGREES 35' 21" WEST, ALONG SAID SOUTH BOUNDARY, 243.20 FEET TO THE POINT OF BEGINNING. LESS EXISTING RIGHT OF WAY FOR ALBRITTON RD.

PARCEL NO. 2: THE NORTH 1/2 OF THE FOLLOWING DESCRIBED PARCEL OF LAND: COMMENCE AT THE SOUTH-WEST CORNER OF SECTION 4. TOWNSHIP 32 SOUTH, RANGE 23 EAST, POLK COUNTY, FLOR-IDA, AND RUN NORTH 89 DE-GREES 35'21" EAST, ALONG THE SOUTH BOUNDARY OF SAID SECTION 4, A DSI-TANCE OF 975.00 FEET FOR THE POINT OF BEGINNING; THENCE NORTH 00 DEGREES 31' 14" EAST, PARALLEL WITH THE WEST BOUNDARY OF SAID SECTION 4, A DISTANCE OF 837.69 FEET: THENCE NORTH 89 DEGREES 35' 21" EAST, PARALLEL WITH THE SOUTH BOUNDARY OF SAID SECTION 4, A DISTANCE OF 104.00 FEET; THENCE SOUTH 00 DEGREES 31' 14" WEST, PARALLEL WITH THE WEST BOUNDARY OF SAID SECTION 4, A DISTANCE OF 837.69 FEET TO A POINT ON THE SOUTH BOUNDARY OF SAID SEC-

TION 4: THENCE SOUTH 89 DEGREES 35' 21" WEST, ALONG SAID SOUTH BOUNDARY 104.00 FEET TO THE POINT OF BEGINNING.

Parcel ID 23-32-04-000000-043020

Parcel ID 23-32-04-000000-043010

and you are required to serve a copy of your written defenses, if any to it ob Austin M. Noel, Esq., the Plaintiff's attorney, whose address is 7650 W. Courtney Campbell Causeway, Suite 1150, Tampa, Florida, 33607, on or before November 18, 2019 and file the original with the Clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this day of OCT 11 2019. Stacy M. Butterfield Clerk of The Circuit Court (SEAL) By: Gina Busbee As Deputy Clerk

Austin M. Noel, Esq., the Plaintiff's attorney 7650 W. Courtney Cambell Causeway, Suite 1150, Tampa, Florida, 33607 Oct. 25; Nov. 1, 8, 15, 2019

19-01911K

SECOND INSERTION

RE-NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO .:

2015CA-004230-0000-00 FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAW OF THE UNITED STATES OF AMERICA,

DIANE NORINE JOHNSON A/K/A DIANE N. JOHNSON, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF ROBERT JOHNSON A/K/A ROBERT PINKEY JOHNSON A/K/A ROBERT P. JOHNSON: DIANE NORINE JOHNSON A/K/A DIANE N. JOHNSON; HAMPTON LAKES OF DAVENPORT HOMEOWNERS ASSOCIATION, INC.; PRISCILLA T. JOHNSON A/K/A PRISCILLA JOHNSON F/K/A PRISCILLA HARRISON; ROBERT JOHNSON, JR. A/K/A ROBERT JOHNSON; MARTIN LEON LEADER, II A/K/A MARTIN L. LEADER, II A/K/A MARTIN LEON LEADER A/K/A MARTIN L. LEADER: FAITH LEONA LEADER A/K/A FAITH L LEADER; JOSHUA MEL LEADER A/K/A JOSHUA M. LEADER A/K/A JOSH M. LEADER: JASMINE H. LEADER A/K/A JASMINE LEADER: FAITH L.JOHNSON: ANNETTE RENEE GLADDEN A/K/A ANNETTE R. GLADDEN A/K/A ANNETTE GLADDEN: DWAYNE L. JOHNSON A/K/A DWAYNE JOHNSON; MELODY CELESTE INEZ JOHNSON A/K/A MELODY C. JOHNSON: UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR

AGAINST THE ESTATE OF

ROBERT JOHNSON A/K/A ROBERT PINKEY JOHNSON A/K/A ROBERT P. JOHNSON, DECEASED; UNKNOWN TENANT(S) IN POSSESSION #1

Defendant(s).
NOTICE OF SALE IS HEREBY GIV-EN pursuant to the order of Summary Final Judgment of Foreclosure dated August 8, 2017, and entered in Case No. 2015CA-004230-0000-00 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FAN-NIE MAE"), A CORPORATION OR-GANIZED AND EXISTING UNDER THE LAW OF THE UNITED STATES OF AMERICA, is Plaintiff and Diane Norine Johnson a/k/a Diane N. Johnson, as Personal Representative of the Estate of Robert Johnson a/k/a Robert Pinkey Johnson a/k/a Robert P. Johnson; Diane Norine Johnson a/k/a Diane N. Johnson; Hampton Lakes of Davenport Homeowners Association, Inc.; Priscilla T. Johnson a/k/a Priscilla Johnson f/k/a Priscilla Harrison; Robert Johnson, Jr. a/k/a Robert Johnson: Martin Leon Leader. II a/k/a Martin L. Leader, II a/k/a Martin Leon Leader a/k/a Martin L. Leader; Faith Leona Leader a/k/a Faith L. Leader; Joshua Mel Leader a/k/a Joshua M. Leader a/k/a Josh M. Leader; Jasmine H. Leader a/k/a Jasmine Leader; Faith L Johnson; Annette Renee Gladden a/k/a Annette R. Gladden a/k/a Annette Gladden: Dwayne L. Johnson a/k/a Dwayne Johnson; Melody Celeste Inez Johnson a/k/a Melody C. Johnson; Unknown Parties claiming by, through, under or against the Estate of Robert Johnson a/k/a Robert Pinkey Johnson a/k/a Robert P. Johnson, Deceased; Unknown Tenant(s) in Possession #1 and #2, are Defendants, the Office of the Clerk, Polk County Clerk of the

Court will sell to the highest bidder or bidders via online at www.polk. realforeclose.com at 10:00 a.m. on the 15th day of November, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 12, HAMPTON ESTATES PHASE 1, VILLAGE 2-A, AC-PHASE I, VILLAGE 2-A, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 106, PAGES 34 AND 35, PUBLIC RECORDS OF POLK COUNTY, FLORIDA Property Address: 317 McFee

Dr., Davenport, Florida 33897 and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mort-

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as

unclaimed If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time

before the scheduled appearance is less than 7 days; if you are hearing or voice Dated: 10/17/19 McCabe, Weisberg & Conway, LLC By: Robert McLain, Esq. Fl Bar No. 195121 McCabe, Weisberg & Conway, LLC 500 S. Australian Ave., Suite 1000 West Palm Beach, Florida, 33401 Telephone: (561) 713-1400 Email: FLpleadings@mwc-law.com

<u> 3</u>usiness

Ubserver

19-01908K

File #: 16-401466

Oct. 25; Nov. 1, 2019



legal@businessobserverfl.com

Choices and Solutions =

What Should Be Done

Left unchanged, Social Security and Medicare are bankrupting America. Here are practical ways to provide a social safety net for those who need it. Unfortunately, politicians don't show the courage to cross that bridge.

BY MILTON & ROSE FRIEDMAN

ost of the present welfare programs should never have been enacted. If they had not been, many of the people now dependent on them would have become self-reliant individuals instead of wards of the state.

In the short run, that might have appeared cruel for some, leaving them no option to low-paying, unattractive work. But in the long run, it would have been far more humane. However, given that the welfare programs exist, they cannot simply be abolished overnight. We need some way to ease the transition from where we are to where we would like to be, of providing assistance to people now dependent on welfare while at the same time encouraging an orderly transfer of people from welfare rolls to payrolls.

Such a transitional program has been proposed that could enhance individual responsibility, end the present division of the nation into two classes, reduce both government spending and the present massive bureaucracy, and at the same time assure a safety net for every person in the country, so that no one need suffer dire distress.

Unfortunately, the enactment of such a program seems a utopian dream at present. Too many vested interests — ideological, political and financial — stand in the way.

Nonetheless, it seems worth outlining the major elements of such a program, not with any expectation that it will be adopted in the near future, but in order to provide a vision of the direction in which we should be moving, a vision that can guide incremental changes.

The program has two essential components: first, reform the present welfare system by replacing the ragbag of specific programs with a single comprehensive program of income supplements in cash — a negative income tax linked to the positive income tax; second, unwind Social Security while meeting present commitments and gradually requiring people to make their own arrangements for their own retirement.

Such a comprehensive reform would do more efficiently and humanely what our present welfare system does so inefficiently and inhumanely. It would provide an assured minimum to all persons in need regardless of the reasons for their need while doing as little harm as possible to their character, their independence or their incentive to better their own condition.



The basic idea of a negative income tax is simple, once we penetrate the smoke screen that conceals the essential features of the positive income tax. Under the current positive income tax you are permitted to receive a certain amount of income without paying any tax. The exact amount depends on the size of your family, your age and on whether you itemize your deductions. This amount is composed of a number of elements — personal exemptions, low-income allowance, standard deduction (which has recently been relabeled the zero-bracket amount), the sum corresponding to the general tax credit, and for all we know still other items that have been added by the Rube Goldberg geniuses who have been having a field day with the personal income tax.



STEPS TO FIX ENTITLEMENTS

- Enact a "negative income tax."
- Wind down Social Security

6677

Yet, as Anderson says, "There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients."

To simplify the discussion, let us use the simpler British term of "personal allowances" to refer to this basic amount.

If your income exceeds your allowances, you pay a tax on the excess at rates that are graduated according to the size of the excess. Suppose your income is less than the allowances? Under the current system, those unused allowances in general are of no value. You simply pay no tax.

If your income happened to equal your allowances in each of two succeeding years, you would pay no tax in either year. Suppose you had that same income for the two years together, but more than half was received the first year. You would have a positive taxable income, that is, income in excess of allowances for that year, and would pay tax on it. In the second year, you would have a negative taxable income, that is, your allowances would exceed your income but you would, in general, get no benefit from your unused allowances. You would end up paying more tax for the two years together than if the income had been split evenly.

With a negative income tax, you would receive from the government some fraction of the unused allowances. If the fraction you received was the same as the tax rate on the positive income, the total tax you paid in the two years would be the same regardless of how your income was divided between them.

When your income was above allowances, you would pay tax, the amount depending on the tax rates charged on various amounts of income. When your income was below allowances, you would receive a subsidy, the amount depending on the subsidy rates attributed to various amounts of unused allowances.

The negative income tax would allow for fluctuating income, as in our example, but that is not its main purpose. Its main purpose is rather to provide a straightforward means of assuring every family a minimum amount, while at the same time avoiding a massive bureaucracy, preserving a considerable measure of individual responsibility and retaining an incentive for individuals to work and earn enough to pay taxes instead of receiving a subsidy.

Consider a particular numerical example. In 1978, allowances amounted to \$7,200 for a family of four, none above age 65. Suppose a negative income tax had been in existence with a subsidy rate of 50% of unused allowances. In that case, a family of four that had no income would have qualified for a subsidy of \$3,600. If members of the family had found jobs and earned an income, the amount of the subsidy would have gone down, but the family's total income — subsidy plus earnings — would have gone up. If earnings had been \$1,000, the subsidy would have gone down to \$3,100, and total income up to \$4,100. In ef-

fect, the earnings would have been split between reducing the subsidy and raising the family's income.

When the family's earnings reached \$7,200, the subsidy would have fallen to zero. That would have been the break-even point at which the family would have neither received a subsidy nor paid a tax. If earnings had gone still higher, the family would have started paying a tax.

We need not here go into administrative details — whether subsidies would be paid weekly, biweekly or monthly, how compliance would be checked and so on. It suffices to say that these questions have all been thoroughly explored; that detailed plans have been developed and submitted to Congress.

The negative income tax would be a satisfactory reform of our present welfare system only if it replaces the host of other specific programs that we now have. It would do more harm than good if it simply became another rag in the ragbag of welfare programs.

NEGATIVE TAX HELPS POOR

If it did replace them, the negative income tax would have enormous advantages. It is directed specifically at the problem of poverty. It gives help in the form most useful to the recipient, namely, cash.

It is general — it does not give help because the recipient is old or disabled or sick or lives in a particular area, or any of the other many specific features entitling people to benefits under current programs. It gives help because the recipient has a low income. It makes explicit the cost borne by taxpayers. Like any other measure to alleviate poverty, it reduces the incentive of people who are helped to help themselves.

However, if the subsidy rate is kept at a reasonable level, it does not eliminate that incentive entirely. An extra dollar earned always means more money available for spending.

Equally important, the negative income tax would dispense with the vast bureaucracy that now administers the host of welfare programs. A negative income tax would fit directly into our current income tax system and could be administered along with it. It would reduce evasion under the current income tax since everyone would be required to file income tax forms. Some additional personnel might be required, but nothing like the number who are now employed to administer welfare programs.

By dispensing with the vast bureaucracy and integrating the subsidy system with the tax system, the negative income tax would eliminate the present demoralizing situation under which some people — the bureaucrats administering the programs — run other people's lives.

It would help to eliminate the present division of the population into two classes — those who pay and those who are supported on public funds. At reasonable breakeven levels and tax rates, it would be far less expensive than our present system.

There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities. We believe that one of the greatest costs of our present welfare system is that it not only undermines and destroys the family, but also poisons the springs of private charitable activity.

HOW TO FIX SOCIAL SECURITY

Where does Social Security fit into this beautiful, if politically unfeasible, dream?

The best solution in our view would be to combine the enactment of a negative income tax with winding down Social Security while living up to present obligations. The way to do that would be:

- l. Repeal immediately the payroll tax.
- 2. Continue to pay all existing beneficiaries under Social Security the amounts that they are entitled to under current law.
- 3. Give every worker who has already earned coverage a claim to those retirement, disability and survivors benefits that his tax payments and earnings to date would entitle him to under current law, reduced by the present value of the reduction in his future taxes as a result of the repeal of the payroll tax. The worker could choose to take his benefits in the form of a future annuity or government bonds equal to the present value of the benefits to which he would be entitled.
- 4. Give every worker who has not yet earned coverage a capital sum (again in the form of bonds) equal to the accumulated value of the taxes that he or his employer has paid on his behalf.
- 5. Terminate any further accumulation of benefits, allowing individuals to provide for their own retirement as they wish.
 - 6. Finance payments under items 2, 3 and 4 out of gen-



eral tax funds plus the issuance of government bonds.

This transition program does not add in any way to the true debt of the U.S. government. On the contrary, it reduces that debt by ending promises to future beneficiaries. It simply brings into the open obligations that are now hidden. It funds what is now unfunded.

These steps would enable most of the present Social Security administrative apparatus to be dismantled at once.

The winding down of Social Security would eliminate its present effect of discouraging employment and so would mean a larger national income currently. It would add to personal saving and so lead to a higher rate of capital formation and a more rapid rate of growth of income. It would stimulate the development and expansion of private pension plans and so add to the security of many workers.

WHAT IS POLITICALLY FEASIBLE?

This is a fine dream, but unfortunately it has no chance whatsoever of being enacted at present. Three presidents — Presidents Nixon, Ford and Carter — have considered or recommended a program induding elements of a negative income tax.

In each case, political pressures have led them to offer the program as an addition to many existing programs, rather than as a substitute for them. In each case, the subsidy rate was so high that the program gave little if any incentive to recipients to earn income.

These misshapen programs would have made the whole system worse, not better.

Despite our having been the first to have proposed a negative income tax as a replacement for our present welfare system, one of us testified before Congress against the version that President Nixon offered as the "Family Assistance Plan."

The political obstacles to an acceptable negative income tax are of two related kinds. The more obvious is the existence of vested interests in present programs: the recipients of benefits, state and local officials who regard themselves as benefiting from the programs and, above all, the welfare bureaucracy that administers them. The less obvious obstacle is the conflict among the objectives that advocates of welfare reform, including existing vested interests, seek to achieve.

As Martin Anderson puts it in an excellent chapter on "The Impossibility of Radical Welfare Reform":

"All radical welfare reform schemes have three basic parts that are politically sensitive to a high degree. The first is the basic benefit level provided, for example, to a family of four on welfare.

"The second is the degree to which the program affects the incentive of a person on welfare to find work or to earn more.

"The third is the additional cost to the taxpayers.

"To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time."

The conflict arises from the content given to "decent," to "strong" and to "reasonable," but especially to "decent." If a "decent" level of support means that few if any current recipients are to receive less from the reformed program than they now do from the collection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how "strong" and "reasonable" are interpreted.

"strong" and "reasonable" are interpreted.
Yet, as Anderson says, "There is no way that the Congress, at least in the near future, is going to pass any kind of welfare reform that actually reduces payments for millions of welfare recipients."

Consider the simple negative income tax that we introduced as an illustration in the preceding section: a break-even point for a family of four of \$7,200, a subsidy rate of 50%, which means a payment of \$3,600 to a family with no other source of support. A subsidy rate of 50% would give a tolerably strong incentive to work.

The cost would be far less than the cost of the present complex of programs.

However, the support level is politically unacceptable today. As Anderson says, "The typical welfare family of four in the United States now [early 1978] qualifies for about \$6,000 in services and money every year. In higher paying states, like New York, a number of welfare families receive annual benefits ranging from \$7,000 to \$12,000 and more."

Even the \$6,000 "typical" figure requires a subsidy rate of 83.3% if the break-even point is kept at \$7,200. Such a rate would both seriously undermine the incentive to work and add enormously to cost.

The subsidy rate could be reduced by making the break-even point higher, but that would add greatly to the cost. This is a vicious circle from which there is no escape

So long as it is not politically feasible to reduce the payments to many persons who now receive high benefits from multiple current programs, Anderson is right: "There is no way to achieve all the politically necessary conditions for radical welfare reform at the same time."

However, what is not politically feasible today may become politically feasible tomorrow. Political scientists and economists have had a miserable record in forecasting what will be politically feasible. Their forecasts have repeatedly been contradicted by experience.

Our great and revered teacher Frank H. Knight was fond of illustrating different forms of leadership with ducks that fly in a V with a leader in front. Every now and then, he would say, the ducks behind the leader would veer off in a different direction while the leader continued flying ahead. When the leader looked around and saw that no one was following, he would rush to get in front of the V again. That is one form of leadership — undoubtedly the most prevalent form in Washington.

While we accept the view that our proposals are not currently feasible politically, we have outlined them as fully as we have, not only as an ideal that can guide incremental reform, but also in the hope that they may, sooner or later, become politically feasible.