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PAGE 21

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

Holly Hill Road East Community Development District Notice of Board of Supervisors' Meeting

The Board of Supervisors of the Holly Hill Road East Community Development District ("Board") will hold a meeting on Wednesday, December 4, 2019 at 9:00 a.m. at the Offices of Cassidy Homes, 346 East Central Ave., Winter Haven, Florida 33880. 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 to a date, time, and place to be specified on the record at the meeting. There may be occasions when staff or other individuals may participate by speaker telephone.

A copy of the agenda may be obtained at the offices of the District Manager, 12051 Corporate Blvd., Orlando, Florida 32817, during normal business hours.

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 22, 2

November 22, 2019 19-02124K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 19CP-3068
Division Probate
IN RE: ESTATE OF
JOHN R. GEIGER, III
Deceased.

Deceased.

The administration of the estate of John R. Geiger, III, deceased, whose date of death was September 11, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Drawer 9000, 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 November 22, 2019.

Personal Representative: /s/ Kay E. Rutter Kay E. Rutter 91 Wilson Avenue

Gilbertsville, PA 19525
Attorney for Personal Representative:
/s/ Rebecca N. Crews
Charlotte C. Stone, Esq.
Florida Bar Number: 21297
Rebecca N. Crews, Esq.
Florida Bar Number: 72264
Stone Law Group, P.L.
3200 US Hwy 27 S., Suite 201
Sebring, Florida 33870
Telephone: (863) 402-5424
Fax: (863) 402-5425
E-Mail:

charlotte@stonelawgroupfl.com Secondary E-Mail: tami@stonelawgroupfl.com November 22, 29, 2019 19-02122K

HOW TO PUBLISH YOUR

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that JENNIFER
FRANCES LANIER, owner, desiring to
engage in business under the fictitious
name of IDONTKNIT located at 164
COUNTRY WALK CIRCLE, DAVENPORT, FL 33837 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 22, 2019 19-02088K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that ERICA PA-TRYCE WILLIAMS, owner, desiring to engage in business under the fictitious name of SIGN WITH CONFIDENCE NOTARY SERVICES located at 8226 WOODVINE CIRCLE, LAKELAND, FL 33810 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 22, 2019 19-02110K

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW

Pursuant to F.S. \$865.09 NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Laura Belle Photography, located at 767 oakpoint cir, in the City of davenport, County of Polk, State of FL, 33837, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Flor-

Dated this 19 of November, 2019. Laura Belle Adams 767 oakpoint cir davenport, FL 33837

EIDOT INCEDTION

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
Case Number: 19CP-3065
IN RE: ESTATE OF
Gary L. Gilileo a/k/a
Gary Lemar Gilileo Sr., a/k/a
Garry Lemar Gilileo
deceased.

The administration of the estate of Gary L. Gilileo a/k/a Gary Lemar Gilileo Sr., a/k/a Garry Lemar Gilileo, deceased, Case Number 19CP-3065, 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

All creditors of the decedent and other 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 SERVICE 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

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 Nov. 22, 2019.

notice is Nov. 22, 2019.

Cheryl A. Gilileo

Personal Representative

Address: P.O. Box 90549,

Lakeland, FL 33804
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
November 22, 29, 2019 19-02084K

CALL 941-906-9386 and select the appropriate County name from the menu option or e-mail legal@businessobserverfl.com



FIRST INSERTION

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 December 10, 2019 at 10AM

Description of Property Occupant Name Unit Thomas Fisher 208 Household goods 363 Carey Johnson Household goods Household goods Stuart Robinson 433 Valerie M Fortune 476A Household goods Household goods Jeremy Glazier 104 Delana Rogers 130 Household goods Bonnie Robinson Household goods Household goods James Vanhorn November 22, 29, 2019

19-02102K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
Case No. 19-CP-3014
Section 14
IN RE: ESTATE OF
CATHRYN L. COSBY

Deceased.

The administration of the estate of Cathryn L. Cosby, deceased, whose date of death was August 7, 2019, is pending in the Circuit Court for Polk County, Florida, probate division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative 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 LATTER 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 CLAIMS 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 22, 2019.

Personal Representative: Carolyn Higel 6946 18th Street S.

St. Petersburg, FL 33712
Attorney for Personal Representative:
Gary M. Mastry, II
Attorney for Thomas Meehan
Florida Bar No. 0720879
Mastry Law, P.A.
570 2nd Avenue South
St. Petersburg, FL 33701
Telephone: (727) 896-5191
Fax: (727) 491-5596
Email: mike.mastry@mastrylaw.com
November 22, 29, 2019 19-02086K

OFFICIAL COURT HOUSE WEBSITES:

MANATEE COUNTY:
manateeclerk.com
SARASOTA COUNTY:
sarasotaclerk.com
CHARLOTTE COUNTY:
charlotte.realforeclose.com
LEE COUNTY:
leeclerk.org
COLLIER COUNTY:

HILLSBOROUGH COUNTY: hillsclerk.com PASCO COUNTY: pasco.realforeclose.com PINELLAS COUNTY:

POLK COUNTY:
polkcountyclerk.net
ORANGE COUNTY:
myorangeclerk.com

Check out your notices on: floridapublicnotices.com



FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that JOHN E
VIRONET, owner, desiring to engage in
business under the fictitious name of M
& J'S BAD A** WINGS located at 3501
AVENUE U NW, WINTER HAYEN,
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 Statutes.

November 22, 2019 19-0208

FIRST INSERTION

NOTICE OF PUBLIC SALE
Seasall, LLC gives notice and intent
to sell, for nonpayment of towing &
storage fees the following vehicle on
12/5/19 at 8:30 AM at 97 Yale Ave.,
Frostproof, FL 33843. Said Company
reserves the right to accept or reject any
and all bids.

09 MITS VIN# JA3AU86W29U021519 November 22, 2019 19-02103K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
Case Number: 19CP-3101
IN RE: ESTATE OF
Michael S. Kempe
deceased.
The administration of the estate of Mi-

chael S. Kempe, deceased, Case Number 19CP-3101, 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 other 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 SERVICE 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 Nov 22, 2019.

Elmer Steven Kempe Personal Representative Address: 2808 Commonwealth,

Valrico, FL 33594
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
November 22, 29, 2019 19-02085K

FIRST INSERTION

NOVEMBER 22 - NOVEMBER 28, 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. 2018CA002127000000 BANK OF AMERICA, N.A, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST

IN THE ESTATE OF JUDITH FLYNN A/K/A JUDITH S FLYNN, DECEASED, et al. Defendant(s). NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure dated October 22, 2019, and entered in 2018CA002127000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein BANK OF AMERICA, N.A is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUST-EES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ES-TATE OF JUDITH FLYNN A/K/A JUDITH S FLYNN, DECEASED; UNITED STATES OF AMERICA ON BEHALF OF SECRETARY OF HOUSING AND URBAN DEVELOP-MENT: GINA FLORES WILLIAMS, MD., AS SUCCESSOR TRUSTEE OF THE JUDITH FLYNN TRUST DAT-ED SEPTEMBER 24, 2005; GINA FLORES WILLIAMS, MD; ROBERT BORDAS FLORES; FRANCIS EM-ERY FLORES; RICHARD REED; CHRISTOPHER REED; MARISSA CISNEROS; SHERRY REED; STATE OF FLORIDA DEPARTMENT OF REVENUE 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 December 23, 2019, the following described property as set forth in said FiLOT 91, COUNTRY VIEW ESTATES PHASE 3, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 94, PAGE 18, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH THAT

TOGETHER WITH THAT CERTAIN 1997 MERITT MOBILE HOME ID # FL-HMBC94240894A TITLE # 0074771524 AND ID # FL-HMBC94240894B TITLE # 0074771454

Property Address: 7518 GLEN MEADOW DRIVE, LAKE-LAND, 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 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 impaired, call 711

call 711. Dated this 15 day of November, 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: nramiattan@rasflaw.com 18-150758 - 00 November 22, 29, 2019 19-02093K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE TENTH JUDICIAL
CIRCUIT COURT IN AND FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2019 CP 002962
Division Probate
IN RE: ESTATE OF
RONALD KIM HAMMOND

Deceased.

The administration of the estate of Ronald Kim Hammond, deceased, whose date of death was September 6, 2019, 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-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN

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 November 22, 2019.

Charles Walter Hammond Personal Representative 497 River Village Drive

497 River Village Drive
Tarpon Springs, Florida 34689
MICHAEL T. HEIDER, CPA
Attorney for Personal Representative
Florida Bar Number: 30364
MICHAEL T. HEIDER, P.A.
10300 49th Street N
Clearwater, FL 33762
Telephone: (888) 483-5040
Fax: (888) 615-3326
E-Mail: michael@heiderlaw.com
Secondary E-Mail:
admin@heiderlaw.com
November 22, 29, 2019 19-02109K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 19CP-3075

IN RE: ESTATE OF PATRICIA LOUISE PAINTER, Deceased,

SSN: XXX-XX-4565

The administration of the estate of PATRICIA LOUISE PAINTER, deceased, whose date of death was October 18, 2019, and whose Social Security Number is XXX-XX-4565, 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 33831-9000. The name and address of the personal representative and the personal representative and the

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 WITHIN THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

resentative's attorney are set forth

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 THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of the first publication of this notice is the 22nd day of November 2010

Personal Representative: Sharon Tyson 751 Bryson Loop

Lakeland, FL 33809
Attorney for Personal Representative:
Michael A. Johnson
Florida Bar #: 0474258
P.O. Box 1397
Lakeland, FL 33802-1397
Telephone: (863) 688-0741
Fax#: (863) 688-0472
Primary email:
majlaw@tampabay.rr.com
November 22, 29, 2019 19-02101K

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

CASE NO.: 53-2019-CA-003476 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, LOUIE F. GARTMOND, DECEASED, 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, LOUIE F. GARTMOND, DECEASED

Last Known Address: Unknown Current Address: Unknown TERRENCE ROMAR GARTMOND Last Known Address: 3379 North Ave Eagle Lake, FL 33830 Current Address: Unknown

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

LOT 30, LESS THE NORTH 70 FEET, BLOCK 1 OF V.V. SYKES ACCORD-SUBDIVISION, ACCORD-ING TO PLAT THEREOF RE-CORDED IN PLAT BOOK 10, PAGE 17, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 2810 STATES ST LAKE-LAND FL 33803

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.

This notice shall be published once a week for two consecutive weeks in the Business Observer.

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; December 9, 2019 WITNESS my hand and the seal of this court on this day of OCT 31,

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

Albertelli Law P.O. Box 23028 Tampa, FL 33623 NL - 19-017621

November 22, 29, 2019 19-02081K

FIRST INSERTION

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

CASE NO. 2019CA000631000000 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES,

SERIES 2007-8 Plaintiff, v. BREANNA BREAIL THOMPSON;

ERIC KHALIL CARTER; UNKNOWN SPOUSE OF BREANNA BREAIL THOMPSON; UNKNOWN SPOUSE OF ERIC KHALIL CARTER: UNKNOWN TENANT 1; UNKNOWN TENANT 2; CITY OF LAKELAND, FLORIDA, A MUNICIPAL CORPORATION: CLERK OF CIRCUIT COURT POLK COUNTY, FLORIDA; PEGASUS CONNECTION ASSOCIATES, LLC D/B/A THE EDGE

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on November 08, 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 13 AND 14, OF OVEIDA ANNEX, ACCORDING TO THE PLAT THEREOF AS RE-CORDED IN PLAT BOOK 20, PAGE 18, OF THE PUBLIC RECORDS OF POLK COUNTY,

FLORIDA a/k/a 1834 W ELLIOTT ST, LAKELAND, FL 33805-2534

at public sale, to the highest and best bidder, for cash, online at www.polk. realforeclose.com, on December 12,

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 pro-ceeding, 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 at St. Petersburg, Florida this 19th day of November, 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: Peter E. Lanning FBN#562221 1000002788

November 22, 29, 2019 19-02105K

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-002061 WELLS FARGO BANK, N.A., Plaintiff, vs. TRISTAN GATES A/K/A TRISTAN C. GATES, et al,

Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated August 13, 2019, and entered in Case No. 53-2018-CA-002061 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 Tristan Gates a/k/a Tristan C. Gates, Bay Jordan Group, LLC, Freedom Property Interests, 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 December 11, 2019 the following described property as set forth in said Final Judgment of

Foreclosure: LOT 73, TANAMORA, A SUB-DIVISION ACCORDING TO THE PLAT THEREOF RE-CORDED AT PLAT BOOK 88, PAGE 47, IN THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA, TOGETHER WITH THAT CERTAIN MOBILE HOME DESCRIBED AS A 1994 MERI WITH VIN NUMBERS FLHMLCP71710453A, TITLE #6554728, RP#12040445 AND FLHMLCP71710453B, TI-TLE#65554729, RP#12040446. A/K/A 522 SHARON HILL CT, WINTER HAVEN, FL 33880

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 12 day of November, 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 Swosinski

CT - 18-014977 November 22, 29, 2019 $\,$ 19-02080K

Florida Bar # 96533 Justin Swosinski, Esq.

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. 2016CA001390 FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA,

Plaintiff, vs. ANTHONY CARDINAL AND ANGELA BUTLER CARDINAL,

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 10, 2019, and entered in 2016CA001390 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein MT-GLQ INVESTORS, L.P. is the Plaintiff and ANTHONY CARDINAL; CYN-THIA FINDLEY; ANGELA BUTLER CARDINAL ; BRENTON MANOR HOMEOWNERS ASSOCIATION, 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 December 23, 2019, the following de-

scribed property as set forth in said Final Judgment, to wit: LOT 66, BRENTON MANOR. ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 138, PAGE 22, OF

THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 3015 BREN-TON MANOR LOOP, WINTER

HAVEN, FL 33881 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 15 day of November, 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 15-049645 - GaB November 22, 29, 2019 19-02092K

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. 2019CA001383000000 DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC,

GARNET K. ALLBRIGHT, et al. Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 22, 2019, and entered in 2019CA001383000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida,

wherein DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC is the Plaintiff and GARNET K. ALLBRIGHT 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 December 20, 2019, the following described property as set forth in said

Final Judgment, to wit: TRACT F, UNRECORDED TIM-BERLAKE ESTATES: START-ING AT THE SOUTHEAST CORNER OF THE NORTH-EAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 5, TOWNSHIP 28 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, THENCE RUN WEST 260 FEET, THENCE NORTH 330 THENCE EAST 260 FEET, THENCE SOUTH 330 FEET TO THE POINT OF BE-

GINNING, LESS AND EXCEPT STATE ROAD 582 RIGHT OF WAY.

Property Address: KNIGHTS STATION RD, 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 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 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 14 day of November, 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 19-251726 - 00 November 22, 29, 2019 19-02089K

FIRST INSERTION

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

CASE NO. 2019-CA-000323 FIRST GUARANTY MORTGAGE CORPORATION Plaintiff, vs. ANDREA M. LATHAM A/K/A ANDREA LATHAM; NATHAN J

COMAR A/K/A NATHAN COMAR; UNITED STATES OF AMERICA ON BEHALF OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 7, 2019 and entered in 2019-CA-000323 of the Circuit Court of the TENTH Judicial Circuit in and for POLK County, Florida, wherein FIRST GUARANTY MORTGAGE CORPORATION is the Plaintiff and ANDREA M. LATHAM A/K/A AN-DREA LATHAM; NATHAN J COMAR A/K/A NATHAN COMAR; UNITED STATES OF AMERICA ON BEHALF OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOP-MENT are the Defendant(s). STACY M. BUTTERFIELD RAMIREZ as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com beginning at 10:00 AM, on DECEMBER 12, 2019, the following described property as set forth in said Final Judgment, to wit: LOT 3, HIDDEN LAKES ES-

Plaintiff, VS. UNKNOWN HEIRS

BENEFICIARIES, DEVISEES

ASSSIGNEE, LIENORS,

UNDER OR AGAINST THE

(DECEASED); et al,

Defendant(s).

SURVIVING SPOUSE, GRANTEES,

CREDITORS, TRUSTEES, AND

ALL OTHER PARTIES CLAIMING AN INTEREST BY THROUGH

ESTATE OF BILLY RAY PADGETT

NOTICE IS HEREBY GIVEN that

sale will be made pursuant to an Or-

der Resetting Sale entered on Oc-

tober 23, 2019 in Civil Case No.

2018CA003361000000 , 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 UNKNOWN HEIRS BENEFI-

TATES, A SUBDIVISION ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 93, PAGE 34, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA PROPERTY ADDRESS: 945 HIDDEN DR., LAKELAND, FL 33809 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,

Dated this 18 day of November, 2019. McMichael Taylor Gray, LLC 3550 Engineering Drive, Suite 260 Peachtree Corners, GA 30092 404.474.7149 By: /s/ Christopher Peck Christopher T. Peck, Esquire Florida Bar Number: 88774 Service Email:

ServiceFL@mtglaw.com November 22, 29, 2019 19-02106K

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. 2019CA002169000000 TOWD POINT MASTER FUNDING TRUST REO, BY U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE. Plaintiff, vs.

JUANITA D. PEOPLES A/K/A JUANITA DELYENE PEOPLES. et al.

Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 18, 2019, and entered in 2019CA002169000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein TOWD POINT MASTER FUNDING TRUST REO, BY U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE is the Plaintiff and JUANITA D. PEO-PLES A/K/A JUANITA DELYENE PEOPLES; THE RESERVE PROP-ERTY OWNERS' ASSOCIATION, 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 December 17, 2019, the following described property as set forth in said

Final Judgment, to wit: LOT 25, OAK HAMMOCK ESTATES PHASE FOUR, AC-CORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 101, PAGE 50, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN 1998 DOUBLE-WIDE MOBILE HOME HOME CONTAINING VIN#'S FL-HMLCB168Y19170A AND FL-HMLCB168Y19170B. Property Address: 4826 MYR TLE VIEW DR N, MULBERRY,

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.

FL 33860

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 14 day of November, 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 18-190438 - 00 November 22, 29, 2019 19-02079K

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. 2018CA000714000000 NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Plaintiff, vs.

JANET L. DAVIS, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 29, 2018, and entered in 2018CA000714000000 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 JANET L. DAVIS; BANK OF AMERICA, NA 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 December 23, 2019, the following de scribed property as set forth in said Final Judgment, to wit:

BEGINNING AT THE NORTH-EAST CORNER OF THE NE 1/4 OF THE NE 1/4 OF SEC-TION 25, TOWNSHIP 27 SOUTH, RANGE 23 EAST, RUN WEST ALONG THE NORTH BOUNDARY OF SAID SECTION 430 FEET FOR A BEGINNING POINT, THENCE RUN DUE SOUTH TO THE SOUTH BOUNDARY OF THE NE1/4 OF THE NE 1/4, THENCE DUE WEST ALONG THE SAID BOUNDARY 200 FEET, THENCE DUE NORTH

TO THE NORTH BOUNDARY OF SAID NE 1/4 OF NE 1/4, THENCE DUE EAST 200 FEET TO THE POINT OF BEGIN-NING.

Property Address: 206 LAKE 33809

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

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 Ramiattan Nicole Ramjattan, Esquire Florida Bar No. 89204 Communication Email: nramjattan@rasflaw.com 18-131841 - RuC

GIBSON LN, LAKELAND, FL

Any person claiming an interest in the

impaired, call 711

CIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSSIGNEE, LIENORS CREDITORS TRUSTEES Dated this 14 day of November, 2019. AND ALL OTHER PARTIES CLAIM-ING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE OF BILLY RAY PADGETT (DE-CEASED); JESSE LEON MCDANIEL AS PERSONAL REPRESENTATIVE OF THE ESTATE OF BILLY RAY PADGETT (DECEASED); ANY AND ALL UNKNOWN PARTIES CLAIM-ING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UN-KNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, November 22, 29, 2019 19-02091K

NOTICE OF FORECLOSURE SALE DEVISEES, GRANTEES, OR OTHER

CLAIMANTS are Defendants. PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE The Clerk of the Court, Stacy M. But-TENTH JUDICIAL CIRCUIT IN AND terfield, CPA will sell to the highest bid-FOR POLK COUNTY, FLORIDA der for cash at www.polk.realforeclose. CASE NO.: 2018CA003361000000 com on December 23, 2019 at 10:00 NATIONSTAR MORTGAGE LLC AM EST the following described real D/B/A MR. COOPER, property as set forth in said Final Judg-

FIRST INSERTION

ment. to wit: LOT 855, INWOOD UNIT NO. 4, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 9, PAGE(S) 35A AND 35B, 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 14 day of November, 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: Zachary Ullman FBN: 106751 Primary E-Mail: ServiceMail@aldridgepite.com 1625-003B November 22, 29, 2019 19-02095K



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

CASE No. 2017CA002530000000 WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2014-2, PLAINTIFF, VS. JULIANNE S. GATES A/K/A

JULIANNE SIMMONDS A/K/A JULIANNE S. SIMMONDS, ET AL. **DEFENDANT(S).**NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure

dated November 21, 2018 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on January 28, 2020, at 10:00 AM, at www.polk.realforeclose. com for the following described prop-

Lot(s) 13 and 14, Block 12 of Dixieland Addition as recorded in Plat Book 1, Page 67, et seq. 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 notifi-cation if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Attorney for Plaintiff 1515 South Federal Highway, Suite 100 Boca Raton, FL 33432 Telephone #: 561-338-4101 Fax #: 561-338-4077 Email: eservice@tromberglawgroup.comBy: Princy Valiathodathil, Esq. FBN 70971 Our Case #: 17-000739-FST\2017

CA002530000000\FAY

Tromberg Law Group, LLC.

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

FIRST INSERTION

CASE No. 532019CA001381000000 DITECH FINANCIAL LLC, PLAINTIFF, VS. EMILIO MERCADO, ET AL.

DEFENDANT(S).
NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated November 8, 2019 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on December 12, 2019, at 10:00 AM, at www.polk.realforeclose. com for the following described prop-

Lot 8, The Village - Lakeland Unit Number Three, according to the plat thereof, recorded in Plat Book 62, Page(s) 14, of the Public Records of Polk County, Florida

Together with that certain Mobile Home: Year: 1985, Make: Park Double Wide, VIN #(s): FH369016A. Title#41842577. RP#12627774 and VIN #(s) FH369016B, Title#41925132, RP#12627773

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.

Tromberg Law Group, LLC. Attorney for Plaintiff 1515 South Federal Highway, Suite 100 Boca Raton, FL 33432 Telephone #: 561-338-4101 Fax #: 561-338-4077 Email: eservice@tromberglawgroup.comBy: Philip Stecco, Esq.

FBN 0108384 Our Case #: 19-000056-FHA-F\532019CA001381000000\DITECH November 22, 29, 2019 19-02096K

FIRST INSERTION

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

November 22, 29, 2019 19-02100K

DIVISION CASE NO. 2018CA004411000000 HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-FM2. ASSET BACKED PASS-THROUGH CERTIFICATES, Plaintiff, vs. SANDRA M. ALVARADO;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FREMONT INVESTMENT & LOAN; CARLOS A. SANCHEZ; POINCIANA VILLAGE THREE ASSOCIATION, INC.; ASSOCIATION OF POINCIANA VILLAGES, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED,

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated May 10, 2019 and an Order Resetting Sale dated November 4, 2019 and entered in Case No. 2018CA004411000000 of the Circuit Court in and for Polk County, Florida, wherein HSBC BANK NATIONAL ASSOCIATION, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-FM2, ASSET BACKED PASS-THROUGH CERTIFICATES is Plaintiff and SAN-DRA M. ALVARADO; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FREMONT INVESTMENT & LOAN; CARLOS A. SANCHEZ; POINCIANA VILLAGE THREE AS-SOCIATION, INC.; ASSOCIATION OF POINCIANA VILLAGES, INC.; UNKNOWN TENANT NO. 1; UN-KNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING

INTERESTS BY, THROUGH, UN-

DER OR AGAINST A NAMED DE-FENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DE-SCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk. realforeclose.com, 10:00 a.m., on December 9, 2019, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 1, BLOCK 138, POINCI-ANA NEIGHBORHOOD 3, VILLAGE 3, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 52, 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 BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DESCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVID-ED 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.

DATED 11/15/19. SHD Legal Group P.A. Attorneys for Plaintiff 499 NW 70th Ave., Suite 309 Fort Lauderdale FL 33317 Telephone: (954) 564-0071 Facsimile: (954) 564-9252 Service E-mail: answers@shdlegalgroup.com By: Fazia Corsbie Florida Bar No.: 978728 Roy Diaz, Attorney of Record Florida Bar No. 767700 1162-168360 / KK-S November 22, 29, 2019 19-02097K

FIRST INSERTION

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

CASE NO. 2018-CA-004705-0000-00 BANK OF AMERICA, N.A., Plaintiff, vs. LOUISE BRUNSON, et al.

Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 08, 2019, and entered in 2018-CA-004705-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF11 MASTER PAR-TICIPATION TRUST is the Plaintiff and LOUISE BRUNSON A/K/A LOU-ISE E. BRUNSON: ANDERSON L. BRUNSON SR., A/K/A ANDERSON LEE BRUNSON are the Defendant(s). Stacv 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 December 12, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT(S) 1, BLOCK A OF POIN-CIANA HEIGHTS AS RE-CORDED IN PLAT BOOK 46, PAGE 12, ET SEQ., OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 648 CARVER DR, LAKE WALES, FL 33853

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 impaired, call 711.

Dated this 15 day of November, 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 Ramiattan Nicole Ramjattan, Esquire Florida Bar No. 89204 Communication Email: nramjattan@rasflaw.com 19-372247 - 00 November 22, 29, 2019 19-02094K

FIRST INSERTION

POLK COUNTY

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

CIVIL DIVISION Case No. 2018CA000687 Division 04 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE3 Plaintiff, vs. TAMMY EDWARDS A/K/A

TAMMY KOONTZ EDWARDS A/K/A TAMMY K. EDWARDS, ARLINGTON HEIGHTS HOMEOWNERS ASSOCIATION, INC., VINCENT EDWARDS, AND UNKNOWN TENANTS/OWNERS, Defendants.

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on May 10, 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 36, ARLINGTON HEIGHTS PHASE III, ACCORDING TO THE PLAT THEREOF, RE-CORDED IN PLAT BOOK 127, PAGE 19, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 388 ARLINGTON CIR, HAINES CITY, FL 33844; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M.. on-line at www.polk.realforeclose.com on December 13, 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 or-der 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 2018CA000687 298100/1804931/wll November 22, 29, 2019 19-02107K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE. PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA ATLANTIC BAY MORTGAGE GROUP, LLC,

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose. com on December 20, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

Any person claiming an interest in the

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 14 day of November, 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: Zachary Ullman FBN:106751 Primary E-Mail: ServiceMail@aldridgepite.com 1184-756B

CASE NO.: 2018CA002770000000

Plaintiff, VS. WILLIAM E WILSON; et al,

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. 2018CA00277000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, ATLANTIC BAY MORTGAGE GROUP, LLC is the Plaintiff, and WIL-LIAM E WILSON; JODI WILSON; AMRON GROUP, INC., D/B/A IRON HEAD STEEL ERECTORS; ANY AND ALL UNKNOWN PARTIES CLAIM-ING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UN-KNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

LOT 10, HIGHLAND GROVE

EAST, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 67, PAGE(S) 11, OF THE PUB-LIC RECORDS OF POLK COUNTY, FLORIDA.

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.

November 22, 29, 2019 19-02113K

FIRST INSERTION

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

CASE NO. 2019CA-001367-0000 LIVINGSTON, LLC, a Florida Limited Liability Company, Plaintiff, v. JAMES S. MCGOLDRICK, and

EMILY J. LAWRENCE, f/k/a EMILY J. MCGOLDRICK, Defendants. NOTICE IS HEREBY GIVEN that,

pursuant to the Uniform Final Judgment of Foreclosure dated November 7, 2019, and entered in the above styled cause, wherein LIVINGSTON, LLC, a Florida Limited Liability Company, is the Plaintiff and JAMES S. MCGOLD-RICK, and EMILY J. LAWRENCE, f/k/a EMILY J. MCGOLDRICK are the Defendants, Stacy M. Butterfield, as Clerk of the Circuit Court of Polk County, Florida, will sell to the highest and best bidder for cash, in accordance with statutes governing judicial sales, set forth in Chapter 45, Florida Statutes on December 12, 2019, the following described property as set forth in said Final Judgment:

Lot 44, Lake Drane Park, according to the map or plat thereof, recorded in Plat Book 41, Page 6, Public records of Polk County, Florida.

Note: This is a foreclosure of the lot only. Any mobile home situated on the subject property is not a part of this foreclosure action.

All sales are to be held online, pursuant to the Administrative Order described above, and upon the date specified above. Bidding begins at 10:00 AM, Eastern Time, on www.polk. realforeclose.com, in accordance with Chapter 45 of the Florida Statutes. 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 November 15, 2019. STACY M. BUTTERFIELD, Clerk of the Circuit Court

/s/ Christopher Desrochers Christopher Desrochers Christopher A. Desrochers, P.L. 2504 Ave. G NW Winter Haven, FL 33880 (863) 299-8309 Email:cadlawfirm@hotmail.com Fla. Bar #0948977 Counsel for Plaintiff. For the Court. November 22, 29, 2019 19-02099K

FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION: CASE NO.:

2019CA-001767-0000-00 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-7. Plaintiff, vs. DOROTHY BLACKWELL A/K/A DOROTHY T. BLACKWELL: CYPRESS LANDING ASSOCIATION, INC.; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR COUNTRYWIDE BANK, N.A. A NATLASSN.; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,

Defendants.NOTICE IS HEREBY GIVEN pursuant to an Order Resetting Foreclosure Sale dated the 8th day of November, 2019, and entered in Case No. 2019CA-001767-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-7 is the Plaintiff and DOROTHY BLACKWELL A/K/A DOROTHY T. BLACKWELL; CYPRESS LANDING HOMEOWNERS ASSOCIATION, INC.; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR COUNTRYWIDE BANK, N.A. A NATL.ASSN.; and UN-KNOWN TENANT (S) IN POSSES-SION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTER-FIELD, 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 30 OF CYPRESS LAND-ING PHASE ONE, ACCORDING TO THE MAP OF PLAT THEREOF RECORDED IN PLAT BOOK 72, PAGE 11, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

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 this day of NOV 15, 2019.

By: Shane Fuller, Esq. Bar Number: 100230 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 19-00606 November 22, 29, 2019 19-02098K

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. 2019CA002080000000 NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, Plaintiff, vs. BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES. LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JOHN E.

HATFIELD, DECEASED, et al.

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 22, 2019, and entered in 2019CA002080000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIA-RIES, DEVISEES, GRANTEES, AS-SIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JOHN E. HATFIELD. DECEASED; UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; CIT-RUS WOODS PROPERTY OWNERS ASSOCIATION, INC.; DANA PRZY-CHODNIECZ 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 December 20, 2019, the following described property as set forth in said Fi-

nal Judgment, to wit: LOT 229, CITRUS WOODS ES-

TATES UNIT NO. 4, ACCORD-ING TO THE PLAT THEREOF. RECORDED IN PLAT BOOK 67, PAGES 19 AND 20, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN 1979 DOUBLE-WIDE MOBILE HOME CON-TAINING VIN#'S T2395743A AND T2395743B

Property Address: 1610 REYN-OLDS ROAD, LOT LAKELAND, FL 33801

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 impaired, call 711.

Dated this 14 day of November, 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 Ramiattan Nicole Ramjattan, Esquire Florida Bar No. 89204 Communication Email: nramjattan@rasflaw.com 19-277781 - 00 November 22, 29, 2019 19-02090K

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

FIRST INSERTION

CIVIL DIVISION CASE NO.: 2017CA002126000000 FBC MORTGAGE, LLC Plaintiff, vs. JAMES KRUSE, et al

Defendants.NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated August 09, 2019, and entered in Case No. 2017CA002126000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein FBC MORTGAGE, LLC, is Plaintiff, and JAMES KRUSE, et al are Defendants, 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

wit: LOT 50, WIND MEADOWS, A SUBDIVISION ACCORD-ING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 139, PAGE 11, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Statutes, on the 03 day of January,

2020, the following described property

as set forth in said Final Judgment, to

24-29-24-288804-APN#: 000500

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: November 20, 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: $FL. \dot{Service@PhelanHallinan.com}$ By: /s/ Tammy Geller Phelan Hallinan Diamond & Jones, PLLC Tammy Geller, Esq. Florida Bar No. 0091619 November 22, 29, 2019 19-02118K

FIRST INSERTION

BUSINESS OBSERVER

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. 2019CA004158000000 BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST,

Plaintiff, vs. UNA M. DOUGLAS. et. al.

Defendant(s), TO: UNA M. DOUGLAS, UNKNOWN SPOUSE OF UNA M. DOUGLAS, 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:

LOT 8, BLOCK J, LAKE BEU-LAH HEIGHTS DIVISION NO. 4, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 6, PAGE 37-A, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, LESS AND EXCEPT THE SOUTH 27 FEET THEREOF.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before December 12, 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 5th day of November, 2019.

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: Asuncion Nieves DEPUTY CLERK

ROBERTSON, ANSCHUTZ. & SCHNEID, PL 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: mail@rasflaw.com 19-369548 - JaR November 22, 29, 2019 19-02082K

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.: 2018CA00328300000 PACIFIC UNION FINANCIAL LLC, Plaintiff, vs. MICHAEL TIMOTHY HEARP, ET

AL.,, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 06, 2019, and entered in 2018CA00328300000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein PACIFIC UNION FINANCIAL LLC is the Plaintiff and MICHAEL HEARP; ANNETTE MARTINEZ SANTIAGO: HIGHLAND MEADOWS PHASE 3B ASSOCIATION, HOMEOWNERS 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.

nal Judgment, to wit: LOT 97, HIGHLAND MEAD-OWS PHASE III, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 160, PAGES 25 THROUGH 31, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

realforeclose.com, at 10:00 AM, on

January 07, 2020, the following de-

scribed property as set forth in said Fi-

Property Address: 2831 SAND-ERLING ST, HAINES CITY, FL 33844

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 impaired, call 711.

Dated this 19 day of November, 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 19-270730 - GaB November 22, 29, 2019 19-02116K

FIRST INSERTION

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

CIVIL ACTION CASE NO.: 53-2019-CA-001599 U.S. BANK NATIONAL ASSOCIATION,

Plaintiff, vs. GAMALIEL GONZALEZ JR., A/K/A GAMALIEL GONZALEZ, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated November 7, 2019, and entered in Case No. 53-2019-CA-001599 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank National Association, is the Plaintiff and Gamaliel Gonzalez Jr., a/k/a Gamaliel Gonzalez; Loryanna K. Flores; Maria De Los Angeles Valentin Maldonado; Carlisle Grand Homeowners' Association; Florida Housing Finance Corporation; Castle Credit Co Holdings, 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 www.polk.realforeclose. com, Polk County, Florida at 10:00am EST on the 12th day of December, 2019, the following described property as set forth in said Final Judgment of Foreclosure:

LOT 104, CARLISLE GRAND, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 161, PAGE 23. OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A 407 ARAGOSA DRIVE, DAVENPORT, FL 33837

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 in Hillsborough County, Florida this 19th day of November, 2019. /s/ Charline Calhoun Charline Calhoun, Esq. FL Bar # 16141 Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743 (813) 221-9171 facsimile eService: servealaw@albertellilaw.com CT - 19-007613 November 22, 29, 2019 19-02112K

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. 2018CA003913000000 U.S. Bank National Association, as Trustee for RBSGC Mortgage Loan Trust 2005-A, Mortgage Loan Pass-Through Certificates, Series 2005-A, Plaintiff, vs.

Oregon Ave Land Trust #523, dated September 15, 2017 with Antonio G. Martin, Esq, as Trustee, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 30, 2019, entered in Case No. 2018CA0039130000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein U.S. Bank National Association, as Trustee for RBSGC Mortgage Loan Trust 2005-A, Mortgage Loan Series Pass-Through Certificates, Series 2005-A is the Plaintiff and Oregon Ave Land Trust #523, dated September 15, 2017 with Antonio G. Martin, Esq, as Trustee; Unknown Beneficiaries of the Oregon Ave Land Trust #523, dated September 15, 2017; Timothy W. Owens a/k/a Timothy W. Ownens a/k/a Timothy Owens; Unknown Spouse of Timothy W. Owens a/k/a Timothy W. Ownens a/k/a Timothy Owens; Unknown Spouse of Charles E. Deckard; City of Lakeland, Florida 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 7th day of January, 2020, the following described

property as set forth in said Final Judgment, to wit:

THE SOUTH 26 FEET 8 INCH-ES OF LOT 19 AND ALL OF LOT 20 IN BLOCK 8 OF WEST-GATE ACCORDING TO THE MAP OF PLAT THEREOF AS RECORDED IN PLAT BOOK 10, PAGE 23, 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 20th day of November, BROCK & SCOTT, PLLC Attorney for Plaintiff 2001 NW 64th St, Suite 130 Ft. Lauderdale, FL 33309 Phone: (954) 618-6955, ext. 6209 Fax: (954) 618-6954 FLCourtDocs@brockandscott.com By Jimmy K. Edwards, Esq. Florida Bar No. 81855 Case No. 2018CA003913000000 File # 18-F01641 November 22, 29, 2019 19-02120K

FIRST INSERTION

unclaimed.

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

Case No. 2017CA002948000000 U.S. Bank National Association, as Trustee for TBW Mortgage-Backed Trust Series 2006-5, TBW Mortgage Pass-Through Certificates, Series 2006-5,

Plaintiff, vs.
Joseph F. Picarello, Jr., et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 30, 2019, entered in Case No. 2017CA002948000000 of the Circuit Court of the Tenth Judicial Circuit. in and for Polk County, Florida, wherein U.S. Bank National Association, as Trustee for TBW Mortgage-Backed Trust Series 2006-5, TBW Mortgage Pass-Through Certificates, Series 2006-5 is the Plaintiff and Joseph F. Picarello, Jr.; Jean M. Picarello a/k/a Jean Sweeting Picarello a/k/a Jean Sweeting; Archi Trust LLC as Trustee for Trust # 08152016-5810; Unknown Beneficiaries of Trust #08152016-5810 : Highland Harbor Homeowners' Association, Inc.; Mortgage Electronic Registration Systems Inc. as nominee for Landmark Mortgage & Associates, Inc. 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 7th day of January, 2020, the following described property as set forth in said Final Judgment, to wit:

LOT 6 OF HIGHLAND HAR-BOR, ACCORDING TO THE MAP OR PLAT THEREOF RE-CORDED IN PLAT BOOK 117, PAGE(S) 36 THROUGH 38, IN-CLUSIVE, 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

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 November, 2019. BROCK & SCOTT, PLLC Attorney for Plaintiff 2001 NW 64th St. Suite 130 Ft. Lauderdale, FL 33309 Phone: (954) 618-6955, ext. 6076 Fax: (954) 618-6954 FLCourtDocs@brockandscott.comBy Jimmy K. Edwards, Esq. FL Bar No. 81855 for Shaib Y. Rios, Esq. Florida Bar No. 28316 Case No. 2017CA002948000000 File # 17-F02261

November 22, 29, 2019 19-02114K

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-004712 DIVISION: 11

U.S. Bank National Association as trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-15N Plaintiff, -vs.-Marc John Cox; Angela P.

Cox; Watersong 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. 2018-CA-004712 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein U.S. Bank National Association as trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-15N, Plaintiff and Marc John Cox 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 February 4, 2020, the following described property as set forth in said

Final Judgment, to-wit:

LOT 61, OF WATERSONG
PHASE ONE, ACCORDING TO
THE PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 135, AT PAGE(S) 45 THROUGH 52, 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 711.

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

November 22, 29, 2019 19-02108K

Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 18-316517 FC01 CXE

FIRST INSERTION FIRST INSERTION

FIRST INSERTION

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

CASE No. 2016CA003137000000 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE FIRST FRANKLIN MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, **SERIES 2005-FF10,** PLAINTIFF, VS. DAVID T. MADDOX, ET AL.

DEFENDANT(S). NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated May 22, 2018 in the above action the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on January 7, 2020, at 10:00 AM, at www.polk.realforeclose.com for

the following described property: THR EAST 165 FEET OF THE WEST 825 FEET OF THE SOUTH 660 FEET OF THE SOUTHEAST 1/4 OFTHE SOUTHWEST 1/4 OF SEC-TION 12, TOWNSHIP 27 SOUTH, RANGE 26 EAST. PUBLTC RECORDS OF POLK

COUNTY, FLORIDA

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.

Tromberg Law Group, LLC. Attorney for Plaintiff 1515 South Federal Highway, Suite 100 Boca Raton, FL 33432 Telephone #: 561-338-4101 Fax #: 561-338-4077 Email:

eservice@tromberglawgroup.comBy: Philip Stecco, Esq. FBN 0108384 Our Case #: 15-002954-FRS (15-001369)\2016CA003137000000\

SPS November 22, 29, 2019 19-02121K NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA

CIVIL DIVISION: CASE NO.: 2019CA-000708-0000-00 U.S. BANK NATIONAL ASSOCIATION,

Plaintiff, vs. ANNETTE JOHNSON; CLERK OF THE CIRCUIT COURT OF POLK COUNTY, FLORIDA: HOUSING FINANCE AUTHORITY OF PINELLAS COUNTY; MIDLAND FUNDING LLC: NORMANDY HEIGHTS HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT: HENRY JOHNSON A/K/A HENRY D. JOHNSON; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,

Defendants. NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 3rd day of October, 2019, and entered in Case No. 2019CA-000708-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and ANNETTE JOHN-SON: CLERK OF THE CIRCUIT COURT OF POLK COUNTY, FLOR-IDA; HOUSING FINANCE AU-THORITY OF PINELLAS COUNTY: MIDLAND FUNDING LLC; NOR-MANDY HEIGHTS HOMEOWN-ERS ASSOCIATION, INC.: UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOP-MENT; HENRY JOHNSON A/K/A HENRY D. JOHNSON; UNKNOWN TENANT N/K/A TIARA BARNHILL: 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 elec-

tronically at www.polk.realforeclose.

com at, 10:00 AM on the 31st day of December, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 112, NORMANDY HEIGHTS, ACCORDING TO THE PLAT THEREOF, RE-CORDED IN PLAT BOOK 140, PAGE 40, OF THE PUBLIC RECORDS OF POLK COUNTY

IF YOU ARE A PERSON CLAIM ING A RIGHT TO FUNDS RE-MAINING 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 UN-CLAIMED, 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 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 20 day of NOV, 2019.

By: Pratik Patel, Esq. Bar Number: 98057 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

19-00256

November 22, 29, 2019 19-02123K

Any person claiming an interest in the SAVE

E-mail your Legal Notice legal@businessobserverfl.com



Sarasota & Manatee counties Hillsborough County | Pasco County Pinellas County | Polk County Lee County | Collier County **Charlotte County**

Wednesday 2PM Deadline **Friday Publication**



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-004508 U.S. BANK NATIONAL ASSOCIATION,

Plaintiff, vs. LAHKESHA M. WATSON A/K/A LAHKESHA WATSON A/K/A LAHKESHA M. HENRY, et al,

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated August 26, 2019, and entered in Case No. 53-2018-CA-004508-0000-00 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. BANK NATION-AL ASSOCIATION, is the Plaintiff and Lahkesha M. Watson a/k/a Lahkesha Watson a/k/a Lahkesha M. Henry, Carmel Financial Corp, Florida Housing Finance Corporation, Unknown Party #1 n/k/a Roshard Henry, Wind Meadows Homeowners Association, Inc., 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 December 23, 2019 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 301, WIND MEADOWS, AS PER PLAT THEREOF, RE-CORDED IN PLAT BOOK 139, PAGE 11, OF THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA.

A/K/A 2090 CHICKADEE STREET, BARTOW, FL 33830Any 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,

Dated this 18 day of November, 2019 ALBERTELLI LAW P. O. Box 23028 Tampa, FL 33623 Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Charline Calhoun

CT - 18-019212 November 22, 29, 2019 19-02115K

Florida Bar # 16141

FIRST INSERTION

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

CASE NO. 2019CA004283000000 WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-FXD1,

Plaintiff, vs DENNIS MARIO HOLDER SR.,

et al., Defendants.

To the following Defendant(s): ANY AND ALL UNKNOWN PAR-TIES CLAIMING BY, THROUGH, UNDER, AND AGAINST RONALD A. HOLDER SR., WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS

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

LOT 26, VALLEY VISTA, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 102, PAGE 41, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

has been filed against you and you are required to serve a copy of you written defenses, if any, to it, on McCalla Raymer Leibert Pierce, LLC, Kristina Nubaryan Girard, Attorney for Plaintiff, whose address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 on or before 12-23-2019, a date which is within thirty (30) days after the first publication of this Notice in The Business Observer and file the original with the Clerk of this Court either before service of Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demand 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 seal of this Court this 7 day of Nov., 2019.

Stacy M. Butterfield Clerk of the Court By /s/ Asuncion Nieves As Deputy Clerk

McCalla Raymer Leibert Pierce, LLC,

Kristina Nubaryan Girard, Attorney for Plaintiff,

225 East Robinson Street, Suite 155, Orlando, FL 32801

19-01466-1

November 22, 29, 2019 19-02083K

OFFICIAL COURTHOUSE **WEBSITES:**

MANATEE COUNTY: manateeclerk.com

SARASOTA COUNTY: sarasotaclerk.com

CHARLOTTE COUNTY: charlotte.realforeclose.com

> LEE COUNTY: leeclerk.org

COLLIER COUNTY: collierclerk.com

HILLSBOROUGH COUNTY: hillsclerk.com

PASCO COUNTY: pasco.realforeclose.com

PINELLAS COUNTY: pinellasclerk.org

POLK COUNTY: polkcountyclerk.net

ORANGE COUNTY: myorangeclerk.com

Check out your notices on: floridapublicnotices.com



Are internet-only legal notices sufficient?

No. While the internet is clearly a useful resource, websites should not be used as the sole source of a legal notice.

Websites, whether controlled by a government body or a private firm, are not independent. archived, readily available or independently verified.

Newspaper legal notices fulfills all of those standards.

VIEW NOTICES ONLINE AT Legals.BusinessObserverFL.com



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

CASE NO.: 2018-CC-005254 LAKESHORE CLUB OF POLK COUNTY HOMEOWHERS ASSOCIATION, INC., Plaintiff, vs. MARIA EUGENIA FRANCES;

MARIA EUGENIA FRANCES; XIOMARA D. PATIARROYO and UNKNOWN PARTIES IN POSSESSION Defendants.

Notice is given that pursuant to the Final Judgment of Foreclosure dated November 6, 2019, in Case No. 2018-CC-005254, of the County Court in and for Polk County, Florida, in which LAKESHORE CLUB OF POLK COUNTY HOMEOWNERS ASSOCIATION, INC., is the Plaintiff and MARIA EUGENIA FRANCES and XIOMARA D. PATIARROYO 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 December 11, 2019, the following described property set forth in the Order of Final Judgment:

LOT NO. 366, LAKESHORE CLUB, ACCORDING TO THE PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 111, PAGE 16, 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 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: November 20, 2019. By: /s/ Laura M. Ballard 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 22, 29, 2019 19-02119K

FIRST INSERTION

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

GENERAL JURISDICTION
DIVISION
CASE NO. 2019CA001060000000
WEI MORTGAGE LLC,

Plaintiff, vs. RONALD BATTLE, et. al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered August 27, 2019 in Civil Case No. 2019CA001060000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein WEI MORT-GAGE LLC is Plaintiff and RONALD BATTLE, et. al., are Defendants, the Clerk of Court, STACY BUTTER-FIELD, 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:

LOT 115, AVIANA PHASE 1,
ACCORDING TO THE MAP
OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 133,
PAGE(S) 42 THROUGH 47,
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.

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

Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 11003 6431185 19-01930-1 November 22, 29, 2019 19-02117K

Attorney for Plaintiff 110 SE 6th Street, Suite 2400

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2017CA004134000000 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-8, Plaintiff, v.

Plaintiff, v.

JERRY C. WHITEHEAD; JANET E.
WHITEHEAD; AQUA FINANCE,
INC.; UNKNOWN TENANT 1;
UNKNOWN TENANT 2; ALL
UNKNOWN PARTIES CLAIMING
INTERESTS BY, THROUGH,
UNDER OR AGAINST A NAMED
DEFENDANT TO THIS ACTION,
OR HAVING OR CLAIMING TO
HAVE ANY RIGHT, TITLE OR
INTEREST IN THE PROPERTY
HEREIN DESCRIBED,
Defendante

Defendants. NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated November 7, 2019 entered in Civil Case No. 2017CA004134000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-8, Plaintiff and JERRY C. WHITEHEAD; JANET E. WHITE-HEAD; AQUA FINANCE, INC., are defendants, Clerk of Court, will sell the property at public sale at www.polk. realforeclose.com beginning at 10:00 AM on December 13, 2019 the following described property as set forth in said Final Judgment, to-wit:

LOT 24, BLOCK A, CROOKED

LAKE PARK TRACT NUMBER 2, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 39, PAGE 42 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 4844 Wales Street, Lake Wales, FL 33859

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 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. Kelley Kronenberg 10360 West State Road 84 Fort Lauderdale, FL 33324 Phone: (954) 370-9970 Fax: (954) 252-4571 Service E-mail: ftlrealprop@kelleykronenberg.com Jason M. Vanslette, Esq.

FBN: 92121 File No: M170556-JMV Case No.: 2017CA004134000000 November 22, 29, 2019 19-02104K

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 19-CP-2963
IN RE: ESTATE OF
JAY THOMAS LESLEY SR.,
aka JAY THOMAS LESLEY
Deceased.

The administration of the estate of JAY THOMAS LESLEY SR., also known as JAY THOMAS LESLEY, deceased, whose date of death was August 4, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Drawer CC-4, Bartow, FL 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 PERIOD 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 15, 2019.

NEAL LESLEY
Personal Representative
14808 California St.
Omaha, NE 68154

ROBERT D. HINES Attorney for Personal Representative Florida Bar No. 0413550 Hines Norman Hines 315 S. Hyde Park Ave. Tampa, FL 33606 Telephone: 813-251-8659 Email: rhines@hnh-law.com November 15, 22, 2019 19-02048K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO.: 2019-CA-003625
PENNYMAC LOAN SERVICES,

LLC.

Plaintiff, v. ALEJANDRO CARABALLO RIVERA; ERIKA MEDINA; UNKNOWN PARTY IN POSSESSION 1: UNKNOWN PARTY IN POSSESSION 2; LAKESIDE LANDINGS HOMEOWNERS ASSOCIATION. INC.: LVNV FUNDING LLC, A DELAWARE LIMITED LIABILITY COMPANY: HIGHLAND CASSIDY. LLC, A FLORIDA LIMITED LIABILITY COMPANY; DOCS LANDINGS, L.L.C. A FLORIDA LIMITED LIABILITY COMPANY: MIDFLORIDA CREDIT UNION; MELANIE A. DOUAI: STATE OF FLORIDA DEPARTMENT OF REVENUE ON BEHALF OF MELANIE ANN DOUAL.

Defendants.
TO: Melanie A. Douai
Last known address: 1340 West Pipkin
Road, Lakeland, FL 33811

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

Lot(s) 343, LAKESIDE LAND-INGS PHASE ONE, according to the plat as recorded in Plat Book 147, Pages 45 through 55, of the 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, on Kathryn I. Kasper, the Plaintiff's attorney, whose address is Sirote & Permutt, P.C., 1201 S. Orlando Ave, Suite 430, Winter Park, FL 32789, on or before thirty (30) days from the date of 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; or 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.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Polk County, Florida, this day of NOV 05 2019.

Default Date - December 12, 2019 Stacy M. Butterfield as Clerk of the Circuit Court of Polk County, Florida By: /s/ Gina Busbee DEPUTY CLERK

the Plaintiff's attorney Sirote & Permutt, P.C., 1201 S. Orlando Ave, Suite 430, Winter Park, FL 32789 November 15, 22, 2019 19-02047K

Kathryn I. Kasper,

SUBSEQUENT INSERTIONS

SECOND INSERTION

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

CASE NO.
2015CA-001343-0000-00
DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE,
IN TRUST FOR REGISTERED
HOLDERS OF LONG BEACH
MORTGAGE LOAN TRUST 2005-2,

ASSET-BACKED CERTIFICATES, **SERIES 2005-2,** Plaintiff, vs. ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST, LUETRICIA MCCLOUD, DECEASED: AISHA WRIGHT; ONEMAIN FINANCIAL INC. FKA CITIFINANCIAL EQUITY SERVICES INC: LORENZO MCCLOUD; WILLIE SMITH, JR.; ERMINIA SMITH; CHINESTA SCOTT; IVORY BENNETT; SABRINA JONES; MEDRIKA SMITH; MICHELLE SMITH; UNKNOWN SPOUSE OF MICHELLE SMITH; ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES. GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF LORENZO MCCLOUD A/K/A LORENZO MCCLOUD, SR., DECEASED: ZENOBIA L. MCCLOUD AS PERSONAL REPRESENTATIVE OF THE ESTATE OF LORENZO MCCLOUD A/K/A LORENZO MCCLOUD. SR., DECEASED; ZENOBIA L. MCCLOUD: LORENZO MCCLOUD, JR.; W.S. BADCOCK CORPORATION; GENERAL MOTORS ACCEPTANCE CORPORATION; WELLS FARGO BANK, N.A.; LVNV FUNDING LLC: MIDFLORIDA CREDIT UNION F/K/A MIDELORIDA FEDERAL CREDIT UNION; STATE REVENUE; CLERK OF COURT, POLK COUNTY, FLORIDA; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed October 24, 2019 and entered in Case No. 2015CA-001343-0000-00, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COM-PANY, AS TRUSTEE, IN TRUST FOR REGISTERED HOLDERS OF LONG BEACH MORTGAGE LOAN TRUST 2005-2, ASSET-BACKED CERTIFICATES, SERIES 2005-2 is Plaintiff and ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, AS-SIGNEES, LIENORS, TRUSTEES, AND ALL OTHER PARTIES CLAIM-ING AN INTEREST BY, THROUGH, UNDER OR AGAINST, LUETRI-CIA MCCLOUD, DECEASED; AI-SHA WRIGHT; LORENZO MC-CLOUD; WILLIE SMITH, JR.; ERMINIA SMITH; CHINESTA SCOTT; IVORY BENNETT; SA-BRINA JONES; MEDRIKA SMITH; MICHELLE SMITH; UNKNOWN SPOUSE OF MICHELLE SMITH; ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PAR-TIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF LORENZO MC-CLOUD A/K/A LORENZO MC-CLOUD, SR., DECEASED; ZENO-BIA L. MCCLOUD AS PERSONAL REPRESENTATIVE OF THE ES-TATE OF LORENZO MCCLOUD A/K/A LORENZO MCCLOUD, SR., DECEASED; ZENOBIA L. MC-CLOUD; LORENZO MCCLOUD, UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; ONEMAIN FINAN-CIAL INC. FKA CITIFINANCIAL EQUITY SERVICES INC; W.S. BADCOCK CORPORATION; ERAL MOTORS ACCEPTANCE CORPORATION; WELLS FARGO BANK, N.A.; LVNV FUNDING LLC; MIDFLORIDA CREDIT UNION SECOND INSERTION

F/K/A MIDFLORIDA FEDERAL CREDIT UNION; STATE OF FLORIDA DEPARTMENT OF REVENUE; CLERK OF COURT, POLK COUNTY, FLORIDA; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK. REALFORECLOSE.COM, at 10:00 A.M., on December 9, 2019, the following described property as set forth in said Final Judgment, to wit:

THE NORTH 29.99 FEET OF LOT 50 AND ALL OF LOT 51 IN BLOCK H OF HILLCREST SUBDIVISION, BEING A RE-SUBDIVISION OF BLOCKS H, J, K AND LOT 3, BLOCK D OF MITCHELL AND FRENCH'S ADDITION TO FORT MEADE, FLORIDA, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 3, PAGE 1, 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 13 day of November, 2019. Stephanie Simmonds, Esq. Bar. No.: 85404
Kahane & Associates, P.A. 8201 Peters Road, Suite 3000
Plantation, Florida 33324
Telephone: (954) 382-3486
Telefacsimile: (954) 382-5380
Designated service email: notice@kahaneandassociates.com
November 15, 22, 2019 19-02078K

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

OF FLORIDA DEPARTMENT OF

CASE NO. 532018CA004140000000 VIEW LOAN SERVICING,

BAYVIEW LOAN SERVICING, LLC, Plaintiff, vs. ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF LEE E. CARDER A/K/A LEE EVEREST CARDER. DECEASED: ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF ROB CARDER, DECEASED; ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFÍCIARIES, GRANTEES, ASSIGNEES. LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING UNDER OR AGAINST THE ESTATE OF TRUDY CARDER, DECEASED: DIANA MCCARLEY: KAROLYN DELVAUX; KAROLYN DELVAUX AS PERSONAL REPRESENTATIVE OF THE ESTATE OF LEE E. CARDER; AMY CARDER; IMPERIAL SOUTHGATE VILLAS CONDOMINIUM ASSOCIATION, SECTION I F/K/A IMPERIAL SOUTHGATE VILLAS CONDOMINIUM ASSOCIATION, INC; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY: IMPERIAL SOUTHGATE VILLAS CONDOMINIUM ASSOCIATION (SECTION II), INC.,

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed October 24, 2019 and entered in Case No. 532018CA004140000000,

Defendant(s)

of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein BAYVIEW LOAN SERVICING, LLC is Plaintiff and ALL UNKNOWN HEIRS, CREDI-TORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PAR-TIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF LEE E. CARDER A/K/A LEE EVEREST CARDER, DE-CEASED; ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFI-CIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UN-DER OR AGAINST THE ESTATE OF ROB CARDER, DECEASED; ALL UNKNOWN HEIRS, CREDI-TORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PAR-TIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF TRUDY CARDER, DECEASED; DIANA MCCARLEY; KAROLYN DELVAUX: KAROLYN DELVAUX AS PERSONAL REPRE-SENTATIVE OF THE ESTATE OF LEE E. CARDER: AMY CARDER: UNKNOWN PERSON(S) IN POS-SESSION OF THE SUBJECT PROP-VILLAS CONDOMINIUM ASSOCIA-TION, SECTION I F/K/A IMPERIAL SOUTHGATE VILLAS CONDOMIN-IUM ASSOCIATION, INC: IMPERI-AL SOUTHGATE VILLAS CONDO-MINIUM ASSOCIATION (SECTION II), INC.; 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 December 3, 2019, the following described property as set forth in said Final Judgment, to wit: THAT CERTAIN CONDOMIN-IUM PARCEL COMPOSED OF

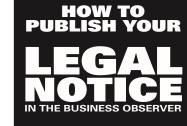
IUM PARCEL COMPOSED OF UNIT NO. 14, AS PER PLAT THEREOF OF IMPERIAL SOUTHGATE VILLAS CON-DOMINIUM APARTMENTS, SECTION TWO, RECORDED IN CONDOMINIUM BOOK 1, PAGES 22, 23 AND 24, PUBLIC RECORDS OF POLK COUNTY. FLORIDA, AND AN UNDIVID-ED 1/112TH SHARE IN THOSE COMMON ELEMENTS APPER-TAINING THERETO, IN AC-CORDANCE WITH AND SUB-JECT TO THE COVENANTS CONDITIONS, RESTRICTIONS, AND OTHER PROVISIONS OF A CERTAIN DECLARATION OF CONDOMINIUM OF IMPERIAL SOUTHGATE VILLAS CONDO-MINIUM APARTMENTS, SEC-TION TWO, AS RECORDED IN OFFICIAL RECORDS BOOK 1404, PAGE 938-950, INCLU-SIVE, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AND AMENDMENTS THERE-TO RECORDED IN OFFICIAL RECORDS BOOK 1478, PAGES 787-789, INCLUSIVE AND OF-FICIAL RECORDS BOOK 1578, PAGE 193, 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 13 day of November, 2019. Stephanie Simmonds, Esq. Bar. No.: 85404 Kahane & Associates, P.A. 8201 Peters Road, Suite 3000 Plantation, Florida 33324 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com November 15, 22, 2019 19-02077K



941-906-9386

and select the appropriate County

name from the menu option

or e-mail legal@businessobserverfl.com

Business Observer



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. 2018CA000285000000 Wells Fargo Bank, N.A.,

Plaintiff, vs. William Robert Elrod a/k/a William

R. Elrod, et al.,

Defendants.NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 9, 2019, entered in Case No. 2018CA000285000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein Wells Fargo Bank, N.A. is the Plaintiff and William Robert Elrod a/k/a William R. Elrod; Unknown Spouse of William Robert Elrod a/k/a William R. Elrod; Jennifer L. Dettling f/k/a Jennifer L. Elrod a/k/a Jennifer Elrod; Wells Fargo Bank, National Association, Successor in Interest to Wachovia Bank, National Association; Osprey Landings Homeowners Association, Inc. 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 10:00AM on the 9th day of December, 2019, the following described property as set forth in said Final Judgment, to

LOT 61, SUBDIVISION OS-PREY LANDINGS PHASE 1. ACCORDING TO THE MAP OR PLAT THEREOF, RE-CORDED IN PLAT BOOK 107, PAGE 13, 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 11th day of NOVEMBER,

BROCK & SCOTT, PLLC Attorney for Plaintiff 2001 NW 64th St, Suite 130 Ft. Lauderdale, FL 33309 Phone: (954) 618-6955, ext. 4788 Fax: (954) 618-6954 FLCourtDocs@brockandscott.com By J Bennett Kitterman, Esq. Florida Bar No. 98636 Case No. 2018CA000285000000 File # 17-F03768 November 15, 22, 2019 19-02062K

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

GENERAL JURISDICTION DIVISION

CASE NO. 2019CA000231000000

NEW RESIDENTIAL MORTGAGE

LOAN TRUST 2016-2,

THE UNKNOWN HEIRS,

GRANTEES, ASSIGNEES.

LIENORS, CREDITORS.

BENEFICIARIES, DEVISEES,

TRUSTEES AND ALL OTHERS

IN THE ESTATE OF BLANE

KRUSE, DECEASED, et al.

WHO MAY CLAIM AN INTEREST

NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclo-

sure dated September 18, 2019, and

entered in 2019CA000231000000 of

the Circuit Court of the TENTH Ju-

dicial Circuit in and for Polk County,

Florida, wherein NEW RESIDEN-

TIAL MORTGAGE LOAN TRUST

2016-2 is the Plaintiff and THE

UNKNOWN HEIRS, BENEFICIA-

RIES, DEVISEES, GRANTEES, AS-

SIGNEES, LIENORS, CREDITORS,

TRUSTEES AND ALL OTHERS

WHO MAY CLAIM AN INTEREST

IN THE ESTATE OF BLANE KRUSE,

DECEASED; DAVID KRUSE; BILLY

KRUSE; KYLENE KRUSE; BRETT

KRUSE 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 January 15, 2020, the following de-

scribed property as set forth in said

WEST CORNER OF SECTION

20, TOWNSHIP 25 SOUTH,

RANGE 24 EAST, RUNTHENCE

SOUTH 210 FEET, THENCE EAST 420 FEET, THENCE

NORTH 210 FEET, THENCE

WEST 420 FEET TO THE

POINT OF BEGINNING, ALL

LYING AND BEING IN POLK

COUNTY, FLORIDA. LESS

Final Judgment, to wit:

BEGIN AT THE NORTH-

Plaintiff, vs.

Defendant(s).

SECOND INSERTION

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

CASE NO: 2019CA-003642-0000-00 BNACK INVESTMENTS, LLC, a Florida limited liability company, Plaintiff, v.

PATRICIA A. SAPPE a/k/a PATRICIA A. ONOS, UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR ANY OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST NICHOLAS G. SAPPE DECEASED, and ASSOCIATION OF POINCIANA VILLAGES, INC., a Florida not for profit corporation,

Defendants. TO: UNKNOWN HEIRS, DEVI-SEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR ANY OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST PATRICIA A. SAPPE a/k/a PATRICIA A. ONOS, DECEASED, Current address unknown:

YOU ARE HEREBY NOTIFIED that an action to quiet title to the following real property located in Polk County, Florida:

Lot 23, Block 805, POINCI-ANA NEIGHBORHOOD 2, VILLAGE 8, according to the plat thereof recorded in Plat Book 53, at Page 40, of the Public Records of Polk County,

has been filed against you, and you are required to serve a copy of your written defenses, if any, to it on: Michael W. Hennen, Esq., Hennen Law, PLLC, the Plaintiff's attorney, whose address is: 425 W. Colonial Drive, Suite 204, Orlando, FL 32804, on or before December 12, 2019 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 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.

DATED this NOV 05 2019. STACY M. BUTTERFIELD CLERK OF THE CIRCUIT COURT (SEAL) By: Kristin Barber As Deputy Clerk Nov. 15, 22, 29; Dec. 6, 2019 19-02067K

AND EXCEPT THAT PORTION

THEREOF DESCRIBED AS:

BEGIN AT THE NORTHWEST

CORNER OF SAID SECTION

20 AND RUN THENCE SOUTH

210.00 FEET; RUN THENCE

NORTH 50º 08' 44" EAST

323.92 FEET TO THE SOUTH

EDGE OF ROCK RIDGE ROAD;

RUN THENCE NORTH 89º 10'

56" EAST 171.44 FEET ALONG

THE SOUTH EDGE OF ROCK

RIDGE ROAD; THENCE RUN

WEST 420.00 FEET TO THE

Property Address: 16724 ROCK

RIDGE RD, POLK CITY, 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 accor-

dance 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 provi-

sion of certain assistance. Please contact

the Office of the Court Administra-

tor, 255 N. Broadway Avenue, Bartow,

Florida 33830, (863) 534-4686, at least

7 days before your scheduled court ap-

pearance, 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-

ROBERTSON, ANSCHUTZ &

6409 Congress Ave., Suite 100 Boca Raton, FL 33487

Service Email: mail@rasflaw.com

November 15, 22, 2019 19-02065K

Dated this 11 day of November, 2019.

POINT OF BEGINNING

33868

45.031.

paired, call 711.

SCHNEID, P.L.

Attorney for Plaintiff

Telephone: 561-241-6901

Facsimile: 561-997-6909

By: \S\Nicole Ramjattan

Florida Bar No. 89204

18-196125 - GaB

Communication Email:

nramjattan@rasflaw.com

Nicole Ramjattan, Esquire

SECOND INSERTION

SECOND INSERTION

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

CIVIL ACTION
CASE NO.: 53-2019-CA-000016 DIVISION: SECTION 7

BANK OF AMERICA, N.A., Plaintiff, vs. BRANT PRINE, et al,

Defendant(s).
NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated August 30, 2019, and entered in Case No. 53-2019-CA-000016 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which BANK OF AMERICA, N.A. , is the Plaintiff and Brant Prine, Unknown Party #1 n/k/a Latonia Reed, Unknown Party #2 n/k/a Matthew Ivey, 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 December 3, 2019 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 8, BLOCK C, HONEY-TREE EAST, ACCORDING TO THE MAP OR PLAT THERE-OF, AS RECORDED IN PLAT BOOK 71, PAGE 26, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

2268 HONEYCOMB LANE, LAKELAND, FL 33801

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 04 day of November, 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 - 18-030037 November 15, 22, 2019 19-02040K

SECOND INSERTION

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

File No. 19-CP-001989 **Division Probate** IN RE: ESTATE OF HELENE VAN VLEET

Deceased.

The administration of the estate of HE-LENE VAN FLEET, deceased, whose date of death was November 3, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P. O. Box 9000, 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 FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER

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 15, 2019.

Marcia A. Maxson Personal Representative

/s/ John D. Gast John D. Gast Attorney for Ancillary Petitioner Florida Bar Number: 996696 Brennan, Manna & Diamond, PL 27200 Riverview Center Blvd., Bonita Springs, FL 34134-7833 Telephone: (239) 992-6578 Fax: (239) 992-9328 $\hbox{E-Mail: jdgast@bmdpl.com}$ Secondary E-Mail: acroczko@bmdpl.com 4847-4602-0268, v. 1 November 15, 22, 2019 19-02043K

SECOND INSERTION

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

Case No.: 53-2019-CA-002260

POLK COUNTY

MADISON ALAMOSA HECM LLC, Plaintiff, -vs THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEÉS OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER OR AGAINST BARBARA A. PFLEGER, DECEASED; GLORIA JEAN GARRETT and UNKNOWN SPOUSE OF GLORIA JEAN GARRETT, SUZANNE JANE PFLEGER and UNKNOWN SPOUSE OF SUZANNE JANE PFLEGER, GEORGE JAMES PFLEGER, SR. and UNKNOWN SPOUSE OF GEORGE JAMES PFLEGER, SR., WILLIAM HELLMUT GEISSLER and UNKNOWN SPOUSE OF WILLIAM HELLMUT GEISSLER, JOYCE LYNN GEISSLER and UNKNOWN SPOUSE OF JOYCE LYNN GEISSLER, JANET L. POELKER and UNKNOWN SPOUSE OF JANET L. POELKER, KURT S. GEISSLER and UNKNOWN SPOUSE OF KURT S. GEISSLER, if living, and all unknown parties claiming by, through, under or against the above named Defendants who are not known to be dead or alive, whether said unknown parties may claim an interest as spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, claiming by,

through, under or against the

SECOND INSERTION

NOTICE OF SALE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT,

IN AND FOR POLK COUNTY.

FLORIDA

CASE NO.: 2019CA001686

HEATHER OLIVER: TYRELL

OLIVER; CASTLE CREDIT CO

NOTICE IS GIVEN that, in accordance

with the Final Judgment of Foreclosure

entered on October 24, 2019 in the above-styled cause, Stacy M. Butter-

field, Polk county clerk of court shall sell

to the highest and best bidder for cash

on December 10, 2019 at 10:00 A.M.,

at www.polk.realforeclose.com, the fol-

HEIGHTS ADDITION TO UNIT NUMBER THREE, AC-CORDING TO THE PLAT

THEREOF, AS RECORDED IN

PLAT BOOK 56, PAGE(S) 17, OF THE PUBLIC RECORDS

OF POLK COUNTY, FLORIDA

Property Address: 3434 KATHY CT, LAKELAND, FL 33810

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 BEFORE THE

CLERK REPORTS THE SURPLUS AS

AMERICANS WITH

DISABILITIES 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 noti-

fication if the time before the scheduled

appearance is less than 7 days; if you are

Quintairos, Prieto, Wood & Boyer, P.A.

E-mail: servicecopies@gpwblaw.com

November 15, 22, 2019 19-02066K

E-mail: mdeleon@qpwblaw.com

hearing or voice impaired, call 711.

Dated: November 11, 2019

Michelle A. DeLeon, Esquire

255 S. Orange Ave., Ste. 900 Orlando, FL 32801-3454

(855) 287-0211 Facsimile

/ Michelle A. DeLeon

Florida Bar No.: 68587

(855) 287-0240

Matter # 128686

UNCLAIMED

lowing described property: LOT 9, BLOCK B, WINSTON

NATIONS LENDING CORPORATION,

HOLDINGS, LLC,

Defendants.

said GLORIA JEAN GARRETT and UNKNOWN SPOUSE OF GLORIA JEAN GARRETT, SUZANNE JANE PELEGER and UNKNOWN SPOUSE OF SUZANNE JANE PFLEGER, GEORGE JAMES PFLEGER, SR. and UNKNOWN SPOUSE OF GEORGE JAMES PFLEGER, SR. WILLIAM HELLMUT GEISSLER and UNKNOWN SPOUSE OF WILLIAM HELLMUT GEISSLER, JOYCE LYNN GEISSLER and UNKNOWN SPOUSE OF JOYCE LYNN GEISSLER, JANET L. POELKER and UNKNOWN SPOUSE OF JANET L. POELKER, KURT S. GEISSLER and UNKNOWN SPOUSE OF KURT S. GEISSLER; THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT: VILLAS AT VIENNA SQUARE HOMEOWNERS ASSOCIATION, INC.; VIENNA SQUARE HOMEOWNERS ASSOCIATION, INC; UNKNOWN TENANT 1; UNKNOWN TENANT 2,

Notice is hereby given that, pursuant to a Final Judgment of Foreclosure entered in the above-styled cause, in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, the Clerk of the Circuit Court will sell the property situate in Polk County, Florida,

Defendant,

described as:

LOT 37, AND THE EAST 5.00
FEET OF LOT 38, VIENNA SQUARE PHASE I, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 143, PAGE(S) 36, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

at public sale, to the highest and best bidder, for cash, online at www.polk.

realforeclose, at 10:00 a.m. on December 20, 2019.

ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FUNDS FROM THIS 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 IN ACCORDANCE WITH SECTION 45.031(1)(a), FLORIDA STATUTES.

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 pearance is less than 7 days; if you are hearing or voice impaired,

DATED this 12th day of November.

2019 Jeffrey C. Hakanson, Esquire For the Court /s/ Jeffrey C. Hakanson JEFFREY C. HAKANSON, ESQUIRE Florida Bar No. 0061328 Primary E-mail: Jeff@mcintyrefirm.com Secondary E-mail: JCHService@mcintyrefirm.com McIntyre Thanasides Bringgold Elliott Grimaldi Guito & Matthews, P.A. 500 E. Kennedy Blvd., Suite 200 Tampa, Florida 33602 813-223-0000 Tel.: 813-899-6069 Fax Attorneys for Plaintiff November 15, 22, 2019 19-02064K

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. 53-2019CA-001879-0000-00 NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER,

Plaintiff, vs. MICKEY T. WILLIAMSON A/K/A MICKEY THOMAS WILLIAMSON AND DAPHNY J. WILLIAMSON A/K/A DAPHNY JINX WILLIAMSON, et al.

Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 11, 2019, and entered in 53-2019CA-001879-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC D/B/A MR. COO-PER is the Plaintiff and MICKEY T. WILLIAMSON A/K/A MICKEY THOMAS WILLIAMSON; DAPHNY J. WILLIAMSON A/K/A DAPHNY JINX WILLIAMSON; MIDFLORIDA CREDIT UNION 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 December 09, 2019, the following described property as set forth in said Fi-

nal Judgment, to wit: LOT 15, BLOCK 196, INDIAN LAKE ESTATES UNIT NO. 5, AS SHOWN BY MAP OR PLAT THEREOF RECORDED IN THE OFFICE OF THE CLERK OF

THE CIRCUIT COURT IN AND FOR POLK COUNTY IN PLAT BOOK 39, PAGE 31. Property Address: 3681 GAR-DENIA DRIVE, INDIAN LAKE

ESTATES, FL 33855 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 8 day of November, 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.com19-271021 - NaC November 15, 22, 2019 19-02063K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT, TENTH JUDICIAL CIRCUIT, STATE OF FLORIDA, IN AND FOR POLK COUNTY PROBATE DIVISION

FILE NO.: 20219-CP-002570 IN RE: ESTATE OF GERALD PATRICK FANNING Deceased.

The administration of the estate of GERALD PATRICK FANNING, deceased, whose date of death was August 18, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division; File No. 2019-CP-002570; the address of which is 255 N. Broadway

The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth

Ave. Bartow, FL 33830.

All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmatured, contingent or liquidated claims, and who have been served a copy of this notice, must file their claims with this court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE

All other creditors of the decedent and other persons having claims or demands against the decedent's estate, in-

ON THEM.

liquidated claims, must file their claims with this Court WITHIN THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREV-ER 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 PUBLICA-TION OF THIS NOTICE IS November

Petitioner WILLIAM H. FANNING

5 Lichen Ln. Bluffton, SC 29909 Attorney for Petitioner D. Michael Lins, Esquire Florida Bar No. 435899 J. Michael Lins, Esquire Florida Bar No. 1011033 LINS LAW GROUP, P.A. 14497 N. Dale Mabry Hwy., Suite 160-N Tampa, FL 33618 Ph. (813) 386-5768 Fax (813) 968-9426 Primary E-mail: mike@linslawgroup.com Secondary E-Mail: kris@linslawgroup.com

November 15, 22, 2019 19-02044K

THIRD INSERTION

Copyright Notice: tradename/ Nov. 8, 15, 22, 29, 2019 19-02037K

All right reserved common-law copyright of trade-name/trade-mark, DAVID MARK ONDIS ESTATE - COPYRIGHT /TRADEMARK/TRADENAME © http://www.find-careers.com/davidmark-ondis-estate-copyright-trademark-

THE TENTH CIRCUIT

FLORIDA

CIVIL DIVISION

Plaintiff, -vs-

IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 19CP-2857 **Division Probate** IN RE: ESTATE OF ROSEMARY BAILEY

The administration of the estate of Rosemary Bailey, deceased, whose date of death was September 25, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Drawer 9000, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

er 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 defile their claims with this court WITH-

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

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 15, 2019.

Personal Representative: /s/ Nicolas Toadvine Nicolas Toadvine

5116 South Lakeland Drive Lakeland, Florida 33813 Attorney for Personal Representative: /s/ Rebecca N. Crews

Charlotte C. Stone, Esq. Florida Bar Number: 21297 Rebecca N. Crews, Esq. Florida Bar Number: 72264 Stone Law Group, P.L. 3200 US Hwy 27 S., Suite 201 Sebring, Florida 33870 Telephone: (863) 402-5424 Fax: (863) 402-5425 E-Mail: charlotte@stonelawgroupfl.com

Secondary E-Mail: tami@stonelawgroupfl.com

November 15, 22, 2019 19-02058K

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

NOTWITHSTANDING THE TIME

PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR

MORE AFTER THE DECEDENT'S

The date of first publication of this

Personal Representative:

Leonard Hoffius

P.O. Box 1161

Salida, CO 81201

Attorneys for Personal Representative:

DATE OF DEATH IS BARRED.

notice is November 15, 2019.

Carol J. Wallace

Representative

& Wallace, P.L.

Secondary Email:

NOTICE.

BARRED.

Attorney for the Personal

Elder Law Firm of Clements

Florida Bar No. 71059

310 East Main Street

Lakeland, Florida 33801

Telephone: (863) 687-2287

abaustert@mclements.com

Email: cwallace@mclements.com

November 15, 22, 2019 19-02057K

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

PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR

MORE AFTER THE DECEDENT'S

The date of first publication of this

Personal Representative:

Johnathan K. Easler

CMR 427 Box 1648

APO, AE, 09630

Attorney for Personal Representative: Daniel Medina, B.C.S.

Florida Bar Number: 0027553

Telephone: (863) 682-9730

E-Mail: dan@medinapa.com

whitney@medinapa.com

Lakeland, FL 33801

Fax: (863) 616-9754

Secondary E-Mail:

 $402~\mathrm{S}.$ Kentucky Ave, Suite 660

DATE OF DEATH IS BARRED.

notice is November 15, 2019.

NOTWITHSTANDING THE TIME

NOTICE.

BARRED.

to foreclose a mortgage on the following property in Polk County, Florida, LOTS 3 AND 4 IN BLOCK "J" OF OLIVE PARK, ACCORD-ING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 6. PAGE 29, PUBLIC RECORDS

OF POLK COUNTY, FLORIDA.

NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

CASE NO. 2019CA003800000000

UNITED STATES OF AMERICA

RURAL HOUSING SERVICE OR

SUCCESSOR AGENCY, UNITED

ACTING THROUGH THE

STATES DEPARTMENT OF

THE UNKNOWN HEIRS,

GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND

HUBERT N. CHAMBERLAIN

A/K/A HUBERT NATHANIEL

CHAMBERLAIN, DECEASED,

CREDITORS OF THE ESTATE OF

HUBERT CHAMBERLAIN, A/K/A

TO: THE UNKNOWN HEIRS.

GRANTEES, DEVISEES, LIENORS,

TRUSTEES, AND CREDITORS OF

THE ESTATE OF HUBERT CHAM-

BERLAIN, A/K/A HUBERT N. CHAMBERLAIN A/K/A HUBERT

NATHANIEL CHAMBERLAIN, DE-

Current residence unknown, but whose

2017 OAKLEY AVE, HAINES CITY, FL

YOU ARE NOTIFIED that an action

AGRICULTURE

Plaintiff, v.

ET AL.

Defendants.

CEASED.

33844-4506

last known address was:

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 22, 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

has been filed against you and you are

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

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 the time before the scheduled appearance is less than 7 days; you are hearing or voice impaired, call 711.

WITNESS my hand and seal of the Court on this day of OCT 21 2019.

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

Deputy Clerk eXL Legal, PLLC, Plaintiff's attorney 12425 28th Street North, Suite 200, St. Petersburg, FL 33716 1000004336

November 15, 22, 2019 19-02046K

SECOND INSERTION

POLK COUNTY

SECOND INSERTION

petition.

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

CASE NO.: 2019-CA-003441 PARTNERS FEDERAL CREDIT UNION. Plaintiff, v. SAINT PAUL WOODARD; MARY SHYRELL CHUA: UNKNOWN SPOUSE OF SAINT PAUL WOODARD; UNKNOWN SPOUSE OF MARY SHYRELL CHUA; UNKNOWN PARTY IN POSSESSION 1; UNKNOWN PARTY IN POSSESSION 2: SUNSET CHASE HOMEOWNERS

ASSOCIATION, INC., Defendants. TO: Saint Paul Woodard Last known address: 1507 Blue Sky Boulevard, Haines City, FL 33844 Unknown Spouse of Saint Paul Wood-

Last known address: 1507 Blue Sky Boulevard, Haines City, FL 33844

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property in Polk County, Florida: Lot 30, SUNSET CHASE, ac-

cording to the Plat thereof, recorded in Plat Book 146, Page 12, of the 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, on Kathryn I. Kasper, the Plaintiff's attorney, whose address is Sirote & Permutt, P.C., 1201 S. Orlando

Ave. Suite 430, Winter Park, FL 32789, on or before thirty (30) days from the date of 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; or 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.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Polk County, Florida, this day of NOV 04 2019.

Default Date; December 11, 2019 Stacy M. Butterfield as Clerk of the Circuit Court of Polk County, Florida By: /s/ Kristin Barber DEPUTY CLERK

Kathryn I. Kasper, Plaintiff's attorney Sirote & Permutt, P.C. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789

November 15, 22, 2019 19-02042K

SECOND INSERTION

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

FLORIDA CASE NO.: 2019CA003647000000 MIDFIRST BANK, UNKNOWN HEIRS. BENEFICIARIES, DEVISEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE OF PATTE MIKE RICE, DECEASED; et al.,

Defendant(s). TO: Unknown Heirs, Beneficiaries,

Devisees, Surviving Spouse, Grantees, Assignee, Lienors, Creditors, Trustees, And All Other Parties Claiming An Interest By Through Under Or Against The Estate Of Patte Mike Rice, De-Last Known Residence: Unknown

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

REFERRED TO IS SITUATED IN THE CITY OF LAKELAND, COUNTY OF POLK, STATE OF FL, AND IS DESCRIBED AS FOLLOWS:

THE WEST 1/2 OF LOT 13, PLACES NORTH, ACCORD-ING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 94, PAGE 41 OF THE PUBLIC RECORDS OF POLK COUN-TY, FLORIDA.

BEING THE SAME PROP-ERTY CONVEYED FROM FEDERAL NATIONAL MORT-ASSOCIATION, CORPORATION TO PATTE MIKE RICE BY DEED DAT- ED AUGUST 21, 2000 AND RECORDED AUGUST 2000 IN INSTRUMENT NO. 2000139010 IN BOOK 04524 PAGE 0094, OF OFFICIAL RECORDS.

APN: 26273-010014-000132 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALtorney, at 1615 South Congress Avenue, Suite 200, Delray Beach, FL 33445, on or before December 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 or petition.

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 certain assistance. Please contact the Office of the Court Administrator, 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; you are hearing or voice impaired, call 711.

Dated on NOV 01 2019.

Stacy M. Butterfield As Clerk of the Court (SEAL) By: Gina Busbee As Deputy Clerk ALDRIDGE | PITE, LLP, Plaintiff's attorney, 1615 South Congress Avenue,

Suite 200, Delray Beach, FL 33445 1485-185B November 15, 22, 2019 19-02041K

OF THE NORTHWEST 1/4 OF SOUTHEAST ¼ OF SECTION 25, TOWNSHIP 31 SOUTH, RANGE 27 EAST, AND RUN SOUTH 0 DEGREES, 5'0" EAST 385 FEET MORE OR LESS TO THE NORTH LINE OF THE SOUTH ½ OF THE WEST ¼ OF THE NORTHWEST ¼ OF THE SOUTHEAST 1/4 OF SAID SEC-TION 25, THENCE RUN EAST 165 FEET TO THE SOUTHEAST CORNER OF THE NORTH 1/2 OF SAID WEST ¼, THENCE NORTH 385 FEET MORE OR LESS TO A POINT DUE EAST OF THE POINT OF BEGIN-NING; THENCE RUN WEST 165

AN EASEMENT OVER: BE-GIN AT A POINT 139.87 FEET EAST AND 50 FEET SOUTH

SECOND INSERTION

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

Case No.: 53-2019-CA-002258 MADISON ALAMOSA HECM LLC, THE UNKNOWN HEIRS. DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER OR AGAINST MICHELLE L. VANDORN, DECEASED; THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT: HFC COLLECTION CENTER, INC. A

Defendant, Notice is hereby given that, pursuant to a Final Judgment of Foreclosure entered in the above-styled cause, in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, the Clerk of the Circuit Court will sell the property situate in Polk County, Florida, described as

TENANT 1; UNKNOWN TENANT 2,

CORPORATION; UNKNOWN

BEGIN AT A POINT 164.88 FEET EAST AND 275 FEET SOUTH O DEGREES 5'0" EAST OF THE NORTHWEST CORNER FEET TO THE POINT OF BE-GINNING.

OF THE NORTHWEST CORNER OF THE SOUTHEAST $\frac{1}{4}$ OF SECTION 25, TOWNSHIP 31 SOUTH, RANGE 27 EAST, AND RUN SOUTH 0 DEGREES 5'00" EAST 475 FEET, THENCE RUN EAST 25 FEET, THENCE RUN NORTH 0 DEGREES 5'0" WEST 475 FEET, THENCE RUN WEST 25 FEET TO THE POINT OF BE-GINNING.

at public sale, to the highest and best bidder, for cash, online at www.polk. realforeclose.com, at 10:00 a.m. on December 23, 2019.

ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FUNDS FROM THIS 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 IN ACCORDANCE WITH SECTION 45.031(1)(a), FLORIDA STATUTES.

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 12th day of November, 2019

Jeffrey C. Hakanson, Esquire For the Court /s/ Jeffrey C. Hakanson JEFFREY C. HAKANSON, ESQUIRE Florida Bar No. 0061328 Primary E-mail: Jeff@mcintyrefirm.com Secondary E-mail: JCHService@mcintvrefirm.com McIntyre Thanasides Bringgold Elliott Grimaldi Guito & Matthews, P.A. 500 E. Kennedy Blvd., Suite 200 Tampa, Florida 33602 813-223-0000 Tel.: 813-899-6069 Fax Attorneys for Plaintiff

November 15, 22, 2019

SECOND INSERTION

NOTICE OF RESCHEDULED 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-004457 DIVISION: SECTION 8 WELLS FARGO BANK, N.A., Plaintiff, vs.

JAIMIE SUZANNE SMITH WAITE A/K/A JAIMIE SUZANNE WAITE A/K/A JAIMIE SMITH A/K/A JAIMIE S. SMITH, et al,

Defendant(s).NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated October 10, 2019 and entered in Case No. 53-2018-CA-004457 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 Jaimie Suzanne Smith Waite a/k/a Jaimie Suzanne Waite a/k/a Jaimie Smith a/k/a Jaimie S. Smith, Deer Brooke South Homeowners' Association of Polk County, Inc., Rvan E. Waite a/k/a Ryan Elliott Waite, 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 County, Florida at 10:00am EST on the December

9, 2019 the following described property as set forth in said Final Judgment of Foreclosure:

19-02071K

LOT 298, DEER BROOKE SOUTH, ACCORDING TO THE PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 89, PAGE 15, 16 AND 17, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 2311 DEERBROOK DRIVE, 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 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 12 day of November, 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 - 18-027619 November 15, 22, 2019 19-02073K

SECOND INSERTION

NOTICE OF STATUTORY RIGHT TO MEDIATION IN THE SUPERIOR COURT OF THE VIRGIN ISLANDS DIVISION OF ST. THOMAS AND ST. JOHN

Case No. ST-18-CV- 617 Action for Foreclosure of Real Property Mortgage, Declaratory Judgment of Quiet Title NATIONSTAR MORTGAGE LLC d/b/a MR. COOPER, Plaintiff, v. LA'TASHA M. HUYGHUE, AISHA

K. GOMEZ, ASKY K. GOMEZ, and "JANE DOE" representing any unknown heirs, devisees, assigns of Ramona L. LeBron, deceased, and anyone claiming a right, title, claim in Parcel No. 4-1-47 Estate Fortuna, No. 8 West End Quarter, St. Thomas, U.S. Virgin Islands, consisting of 0.52 U.S. acre, more or less, as shown on Map No. D9-4650-T89,

Defendants. PLEASE TAKE NOTICE that the Plaintiff, Nationstar Mortgage LLC d/b/a Mr. Cooper, offers to mediate with Defendant, Asky K. Gomez, in accordance with title 28 Virgin Islands Code section 531(b). Should Defendant Asky K. Gomez want to enter into mediation with Plaintiff, he should indicate his willingness to do so by calling American Mediation Institute at (340) 777-9500. Some fees apply.

Failure to promptly act in response to this Notice may result in loss of interest in the property that is the subject of this foreclosure action.

Date: September 4, 2019 Johanna Harrington 5404 Cypress Center Dr., Suite 300 Tampa, FL 33609 Phone: (800) 488-1433 Mobile: (340) 244-5625 Fax: (813) 993-1927 Mailing Address: 205 Regency Executive Drive Suite 100 Charlotte, NC 28217 Nov. 15, 22, 26; Dec. 6, 2019

19-02049K

NOTICE TO CREDITORS

Deceased.

All creditors of the decedent and oth-

mands against decedent's estate must IN 3 MONTHS AFTER THE DATE OF

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

File No. 19CP-2985 **Division: Probate** IN RE: ESTATE OF NANCY LEE TAYLOR Deceased.

The administration of the Estate of Nancy Lee Taylor, deceased, whose date of death was September 12, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave, 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 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-

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

File No. 2019CP-003037 IN RE: ESTATE OF YONG CHA HANLEY

Deceased. The administration of the estate of Yong Cha Hanley, deceased, whose date of death was October 1, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division the address of which is 255 North Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attor-

ney 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

> SECOND INSERTION NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case Number: 19CP-2892 IN RE: ESTATE OF **Brittany Anne Strickland**

deceased.
The administration of the estate of Brittany Anne Strickland, deceased, Case Number 19CP2892, 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

All creditors of the decedent and other 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

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.

November 15, 22, 2019 19-02068K

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

Christyne Elaine Pride Personal Representative Address: 305 E. Belmar Street, Lakeland Florida 33803 MICHAEL H. WILLISON, P.A. Michael H. Willison, Esquire

notice is Nov. 15, 2019.

114 S. Lake Avenue Lakeland, Florida 33801 (863) 687-0567 Florida Bar No. 382787 mwill is on @mwill is on.comAttorney for Personal Representative November 15, 22, 2019 19-02069K

NOTICE OF ACTION

FORECLOSURE PROCEEDINGS-

PROPERTY IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT

IN AND FOR POLK COUNTY,

FLORIDA

CIVIL ACTION

Case #: 532019CA003633000000

DIVISION: 11

Vanessa Arias; Richard M. Jodice;

Systems, Inc., as Nominee for Shelter

Mortgage Company, LLC; Savanna

Inc.; Unknown Parties in Possession

Parties claiming by, through, under

Defendant(s) who are not known

to be dead or alive, whether said

Unknown Parties may claim an

Grantees, or Other Claimants;

Unknown Parties in Possession

#2, if living, and all Unknown

and against the above named

interest as Spouse, Heirs, Devisees,

Parties claiming by, through, under

Defendant(s) who are not known

to be dead or alive, whether said

interest as Spouse, Heirs, Devisees,

Defendant(s). TO: Vanessa Arias: LAST KNOWN

ADDRESS, 122 Cloverdale Road, Win-

ter Haven, FL 33884 and Richard M. Jodice: LAST KNOWN ADDRESS,

122 Cloverdale Road, Winter Haven,

Residence unknown, if living, includ-

ing 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,

Unknown Parties may claim an

Grantees, or Other Claimants

FL 33884

Pointe Homeowners Association,

#1, if living, and all Unknown

and against the above named

Mortgage Electronic Registration

Wells Fargo Bank, N.A.

Plaintiff, -vs.-

SECOND INSERTION

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

CASE NO.: 2019CA000750000000 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION Plaintiff, vs. MICHAEL JONES A/K/A MICHAEL WESLEY JONES, et al

Defendants.

RE-NOTICE IS HEREBY GIV-EN pursuant to an Order Grant-Plaintiff's Motion to Rescheding Foreclosure Sale granted on October 30, 2019 and entered in Case No. 2019CA000750000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, is Plaintiff, and MICHAEL JONES A/K/A MICHAEL WESLEY JONES, et al are Defendants, 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 03 day of December, 2019, the following described property as set

forth in said Lis Pendens, to wit: Lot 80 Chanler Ridge, according to the plat recorded in Plat Book 133, page 2 through 7, of the Public Records of Polk County, Florida. 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: November 8, 2019 Phelan Hallinan Diamond & Jones, PLLC Attorneys for Plaintiff $2001\,\mathrm{NW}$ 64th Street, Suite 100 Ft. Lauderdale, FL 33309 Tel: 954-462-7000 Fax: 954-462-7001 Service by email: FL. Service @ Phelan Hallinan.comBy: /s/ Heather Griffiths Phelan Hallinan Diamond & Jones, PLLC Heather Griffiths, Esq. Florida Bar No. 0091444 November 15, 22, 2019 19-02052K

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. 2017CA002621 HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home

Equity Loan Trust 2006-2, Plaintiff, vs. The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Magaline Garvin a/k/a Magaline B.

Garvin, Deceased, et al.,

Defendants. NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 11, 2019, entered in Case No. 2017CA002621 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2006-2 is the Plaintiff and The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Magaline Garvin a/k/a Magaline B. Garvin, Deceased; Barbara Wright 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 10:00AM on the 10th day of December, 2019, the following described property as set forth in said Final Judgment, to

LOT 15, BLOCK G OF COL-LEGE PARK ESTATES, FIRST EDITION, BARTOW, FLORI-DA AS SHOWN BY MAP OR PLAT THEREOF IN PLAT BOOK 42 AT PAGE 37, 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 8th day of November,

BROCK & SCOTT, PLLC Attorney for Plaintiff 2001 NW 64th St, Suite 130 Ft. Lauderdale, FL 33309 Phone: (954) 618-6955, ext. 6076 Fax: (954) 618-6954 FLCourtDocs@brockandscott.com By Jimmy K. Edwards, Esq. FL Bar No. 81855 for Shaib Y. Rios, Esq. Florida Bar No. 28316 Case No. 2017CA002621 File # 17-F01094 November 15, 22, 2019 19-02051K

SECOND 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-002418

DIVISION: SECTION 8 BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST ANTHONY LEOPARDI, DECEASED, et al,

Defendant(s).
NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated October 22, 2019, and entered in Case No. 53-2019-CA-002418 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust, is the Plaintiff and The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, or other Claimants claiming by, through, under, or against Anthony Leopardi, deceased, United States of America Acting through Secretary of Housing and Urban Development, Association of Poinciana Villages, Inc, Solivita Community Association, Inc., Avatar Properties, Inc., d/b/a Solivita Club, Anna Marie Leopardi, as Personal Representative of the Estate of Anthony Leopardi, deceased, Anna Marie Leopardi, as an Heir of the Estate of Antony Leopardi, deceased, Carmella Beck, as an Heir of the Estate of Antony Leopardi, deceased, Anthony

S. Leopardi, Jr., as an Heir of the Estate of Antony Leopardi, deceased, 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 December 6, 2019 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 199. SOLIVITA-PHASE IIIB, ACCORDING TO THE PLAT THEREOF AS RECORD-ED IN PLAT BOOK 131, PAGES 36-39, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A 945 GRAND CANAL 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 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 08 day of November, 2019. ALBERTELLI LAW $Tampa, FL\,33623$ Tel: (813) 221-4743 Fax: (813) 221-9171 e Service: serve a law@albertellilaw.comBy: /s/ Justin Swosinski Florida Bar #96533 Justin Swosinski, Esq. CT - 19-014556 November 15, 22, 2019 19-02050K

SECOND INSERTION

POLK COUNTY

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

GENERAL JURISDICTION DIVISION CASE NO. 2018CA004219000000 REVERSE MORTGAGE FUNDING,

Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES. LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF DELORES HAMILTON, DECEASED, et al.

Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 11, 2019, and entered in 2018CA004219000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein REVERSE MORTGAGE FUND-ING, LLC is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIA-RIES, DEVISEES, GRANTEES, AS-SIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF DELORES HAMILTON, DECEASED; UNITED STATES OF AMERICA ACTING ON BEHALF OF THE SECRETARY OF HOUS-ING AND URBAN DEVELOPMENT: CODE ENFORCEMENT BOARD OF THE CITY OF LAKELAND, FLOR-IDA; HOPE HAMILTON 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 December 09, 2019, the following described property as set forth in said Final Judgment, to wit:

LOTS 2 AND 3, BLOCK 3, MUR-SON HEIGHTS SUBDIVISION, LAKELAND, FLORIDA, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 22, PAGE 3, PUBLIC RECORDS OF POLK COUNTY, FLORIDA Property Address: 910 WEST 8TH STREET, 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 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 impaired, call 711.

Dated this 8 day of November, 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.com18-210320 - MaS

November 15, 22, 2019 19-02054K

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.

2016CA-000769-0000-00 NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY,

Plaintiff, vs. LILIANE ST. PREUX A/K/A LILIANE SAINT PREUX, et al. **Defendant**(s). NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure dated June 09, 2017, and entered in 2016CA-000769-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY is the Plaintiff and LIL-IANE ST. PREUX A/K/A LILIANE SAINT PREUX; ASSOCIATION OF POINCIANA VILLAGES, INC. ; POINCIANA VILLAGE THREE AS-SOCIATION, INC.; UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT 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 December 09, 2019, the following described property as set forth in said Final Judgment, to wit: LOT 2, BLOCK 135, VILLAGE 3,

NEIGHBORHOOD 3, POINCI-ANA SUBDIVISION, ACCORD-ING TO THE PLAT THEREOF

RECORDED IN PLAT BOOK 52, AT PAGE 23, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 608 ANTE-LOPE LANE, POINCIANA, 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 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 8 day of November, 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 Bv: \S\Nicole Ramiattan Nicole Ramjattan, Esquire Florida Bar No. 89204 Communication Email: nramjattan@rasflaw.com 16-008639 - 00

November 15, 22, 2019 19-02055K

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. 2013CA-005478-0000-00

EVERBANK, Plaintiff, vs. MELLISA A. PROCTOR - BELL AND MICHAEL BELL, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 10, 2019, and entered in 2013CA-005478-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DITECH FINANCIAL LLC is the Plaintiff and MICHAEL D. BELL; MELLISA A. PROCTOR - BELL; CREEKSIDE HOMEOWNERS AS-SOCIATION, INC; POLK COUNTY A POLITICAL SUBDIVISION OF STATE OF FLORIDA; CREEK-SIDE COMMUNITY ASSOCIATION OF POLK COUNTY, 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 December 09, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 99 , OF CREEKSIDE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 136, PAGE 23, OF THE PUBLIC RECORDS OF

POLK COUNTY, FLORIDA. Property Address: 4380 STONEY RIVER DR, MUL-BERRY, FL 33860

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 8 day of November, 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.com17-076733 - RuC

November 15, 22, 2019 19-02056K

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 and such of the aforementioned unknown Defendants as may be infants, incompetents

or otherwise not sui juris. NOTICE OF FORECLOSURE SALE

FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 2019CA002154000000 U.S. BANK NATIONAL

OHMAR SOTO AND ANNA MARIA ARMENTA, et al.

ant to a Final Judgment of Foreclosure dated October 08, 2019, and entered in 2019CA002154000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIA-TION is the Plaintiff and OHMAR SOTO; ANNA MARIA ARMENTA; WHISPERING RIDGE HOMEOWN-ERS ASSOCIATION, INC.; FLORIDA HOUSING FINANCE CORPORA-TION 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 December 06, 2019, the following described property as set forth in said Fi-

SECOND INSERTION

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: LOT 148, SAVANNA POINTE,

ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 129, PAGE 49, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. more commonly known as 287 Cloverdale

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 notifi-cation if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Default Date: December 20, 2019 WITNESS my hand and seal of this Court on the 13 day of November, 2019. Stacy M. Butterfield

Circuit and County Courts (SEAL) By: Asuncion Nieves Deputy Clerk

SHAPIRO, FISHMAN & GACHÉ, LLP Attorneys for Plaintiff 4630 Woodland Corporate Blvd., Suite 100 Tampa, FL 33614

19-320911 FC01 WNI November 15, 22, 2019 19-02076K

SECOND INSERTION

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND

ASSOCIATION, Plaintiff, vs.

Defendant(s).

NOTICE IS HEREBY GIVEN pursu-

nal Judgment, to wit: LOT 185, WHISPERING RIDGE PHASE 1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 147, PAGE(S) 1 THROUGH 10, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY.

Property Address: 945 MARCI DRIVE. LAKE WALES, FL 33853

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 earing or voice impaired, call 711.

Dated this 8 day of November, 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 Ramiattan Nicole Ramjattan, Esquire Florida Bar No. 89204 Communication Email: nramjattan@rasflaw.com 19-251715 - GaB November 15, 22, 2019 19-02053K

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-004523 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. CALVIN E. ERSKINE, et al,

Defendant(s).
NOTICE IS HEREBY GIVEN Pursu-

ant to a Final Judgment of Foreclosure dated August 9, 2019, and entered in Case No. 53-2018-CA-004523 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank National Association, is the Plaintiff and Calvin E. Erskine, Caroline A. Erskine, Florida Housing Finance Corporation, Highland Meadows 2B Homeowners Association, Inc. Unknown Tenant #1NKA Jahquone Erskine, 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 December 9, 2019 the following described property as set forth in said Final Judgment of

Foreclosure: LOT 320, HIGHLAND MEAD-OWS PHASE 2B. ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK

155, PAGE(S) 48 THROUGH 51, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 800 WOODLARK DRIVE,

HAINES CITY, FL 33844

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 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 12 day of November, 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 Justin Ritchie, Esq. CT - 18-027558 November 15, 22, 2019 19-02072K 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 NEGATIVE INCOME TAX

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

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.

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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.