

## POLK COUNTY LEGAL NOTICES

### FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes  
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of TMS CLEANING SERVICE located at 302 W WALL ST, in the County of POLK, in the City of FROSTPROOF, Florida 33843 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated at FROSTPROOF, Florida, this 4th day of NOVEMBER, 2016.  
TRACY MCGURBER SUTLEY  
November 11, 2016 16-02216K

### FIRST INSERTION

NOTICE OF SALE  
Affordable Title & Lien Inc will sell at Public Sale at Auction the following vehicles to satisfy lien pursuant to Chapter 713.78 of the Florida Statutes on November 24, 2016 at 10 A.M.  
\* AUCTION WILL OCCUR WHERE EACH VEHICLE IS LOCATED \*  
1997 MERCEDES,  
VIN# WDBJF55FXVA366383  
Located at: 2915 SWINDELL RD, LAKELAND, FL 33805 Polk  
Any person(s) claiming any interest(s) in the above vehicles contact: Affordable Title & Lien Inc, (954) 684-6991  
\* ALL AUCTIONS ARE HELD WITH RESERVE \*  
Some of the vehicles may have been released prior to auction  
LIC # AB-0003126  
November 11, 2016 16-02215K

### FIRST INSERTION

NOTICE OF SALE  
Notice is hereby given that the following vehicles will be sold at public auction pursuant to F.S. 713.585 on the same dates at the locations below at 9:00 a.m. to satisfy labor and storage charges.  
2007 NISSAN  
3N1BC11EX7L423622  
Total Lien: \$435.00  
Sale Date: 11/28/2016  
Location: Rick's Auto Repair  
1241 W Memorial Blvd  
Lakeland, FL 33815-0602  
(863) 682-2791  
Pursuant to F.S. 713.585 the cash amount per vehicle would be sufficient to redeem that vehicle from the lienor. Any interested party has a right to a hearing prior to the sale by filing a demand for the hearing with the Clerk of the Circuit Court in Polk and mailing copies of the same to all owners and lienors. The owner/lienholder has a right to recover possession of the vehicle by posting bond pursuant to F.S. 559.917 and if sold any proceeds remaining from the sale will be deposited with the Clerk of Circuit Court for disposition.  
November 11, 2016 16-02224K

### 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  
CASE NO.: 2014CA001490000000  
THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE ON BEHALF OF CWABS ASSET-BACKED CERTIFICATES TRUST 2006-11 BY GREEN TREE SERVICING LLC, Plaintiff, VS.  
BRADLEY O. TAYLOR; et al., Defendant(s).  
NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on September 14, 2016 in Civil Case No. 2014CA001490000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE ON BEHALF OF CWABS ASSET-BACKED CERTIFICATES TRUST 2006-11 BY GREEN TREE SERVICING LLC is the Plaintiff, and BRADLEY O. TAYLOR; JOSEPH HUX, IV; UNKNOWN SPOUSE OF JOSEPH HUX, IV; 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 AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS are Defendants.  
The Clerk of the Court, Stacy M. Butterfield will sell to the highest bidder for cash at www.polk.realforeclose.com on

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION  
FILE NO.: 16CP2374  
IN RE: ESTATE OF WALTER S. RUFF; deceased.

The administration of the estate of WALTER S. RUFF, deceased, whose date of death was July 17, 2016, is pending in the Circuit Court for Polk County, Florida, Probate Division; the address of which is Post Office Box 9000, Bartow, Florida 33831-9000. The name and address of the personal representatives and the personal representatives' 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 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.

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

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

The date of first publication of this notice is: November 11, 2016.

#### Personal Representative:

Walter E. Ruff  
5295 Fairmont Rd.  
Lake Wales, FL 33898  
Carmen L. Ruff  
5411 Fairmont Rd.  
Lake Wales, FL 33898

Attorney for Personal Representatives:  
Samuel E. Duke, attorney  
Post Office Box 3706  
Lake Wales, FL 33859-3706  
Telephone: 863/676-9461  
Email Address: sdukeatty@aol.com  
November 11, 2016 16-02212K

### FIRST INSERTION

NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION  
File No. 16-2997  
Division ES  
IN RE: ESTATE OF JAMES THOMAS O'CONNOR a/k/a JAMES T. O'CONNOR Deceased.

TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:

You are hereby notified that an Order of Summary Administration has been entered in the estate of JAMES THOMAS O'CONNOR, deceased, File Number 16-2997ES, by the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830; that the decedent's date of death was 01/17/2015; that the total value of the estate is \$21,000.00 and that the names and address of those to whom it has been assigned by such order are:

Name  
VIRGINIA O'CONNOR  
Address  
189 Smithtown Boulevard  
Nesconset, NY 11767

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PROVIDED BY LAW.

ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED.

NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, 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 11, 2016.

#### Person Giving Notice:

Virginia O'Connor  
189 Smithtown Boulevard  
Nesconset, NY 11767

Attorney for Person Giving Notice  
Florida Bar No. 0233341  
Wesley R. Stacknik  
6260 Seminole Boulevard  
Seminole, FL 33772-6837  
Telephone: (727) 398-4496  
E-Mail: stackniklaw@yahoo.com  
November 11, 2016 16-02214K

### FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION  
File No. 532016CP0029260000xx  
Division Masters  
IN RE: ESTATE OF SHANGYING LI Deceased.

The administration of the estate of SHANGYING LI, deceased, whose date of death was August 18, 2016, 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, 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 WITHIN 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 11, 2016.

#### Personal Representative:

MENGHONG LI  
42-20 Bowne St. Apt. No.1N  
Flushing, New York 11355

Attorney for Personal Representative:  
Daniel T. Fleischer  
Attorney  
Florida Bar Number: 301700  
1250 S. Pine Island Road  
Suite 325  
Plantation, FL 33324  
Telephone: (954) 888-1747  
Fax: (954) 642-2848  
E-Mail: Daniel@FLplans.com  
Secondary E-Mail:  
assist@FLplans.com  
November 11, 2016 16-02223K

### FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION  
Case #: 53-2014-CA-004810

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION Plaintiff, vs. LORENZO B. COX; WHISPER LAKE HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA, SECRETARY OF HOUSING & URBAN DEVELOPMENT; LORENZO COX; UNKNOWN TENANT #1; UNKNOWN TENANT #2; UNKNOWN SPOUSE OF LORENZO B. COX Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 53-2014-CA-004810 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff and LORENZO B. 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 January 24, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 64, WHISPER LAKE II, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 122, PAGE 3, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 2785 KOKOMO LOOP, HAINES CITY, FLORIDA 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 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Submitted By:  
ATTORNEY FOR PLAINTIFF:  
SHAPIRO, FISHMAN & GACHÉ, LLP  
2424 North Federal Highway,  
Suite 360  
Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
15-292376 FC01 CHE  
November 11, 2016 16-02195K

### FIRST INSERTION

NOTICE OF SALE UNDER F.S. CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
CASE NO:  
2014-CA-001271

BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE ALTERNATIVE LOAN TRUST 2007-OA3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-OA3, Plaintiff, v. ANDREW PETER TOWEY; ET. AL., Defendant(s).

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated October 9, 2015 and the Order on Plaintiff's Motion to Cancel and Reschedule Foreclosure Sale dated October 21, 2016, in the above-styled cause, the Clerk of Circuit Court, Stacy M. Butterfield, shall sell the subject property at public sale on the 2nd day of December, 2016, at 10:00 a.m., to the highest and best bidder for cash, at www.polk.realforeclose.com for the following described property:

LOT 121, KOKOMO BAY PHASE TWO, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 122, PAGE 3, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
Property Address: 2785 KOKOMO LOOP, HAINES CITY, FLORIDA 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 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Dated: November 7, 2016.  
Allison Morat  
Allison Morat, Esquire  
Florida Bar No.: 0099453  
amorat@pearsonbitman.com  
PEARSON BITMAN LLP  
485 N. Keller Road, Suite 401  
Maitland, Florida 32751  
Telephone: (407) 647-0090  
Facsimile: (407) 647-0092  
Attorney for Plaintiff  
November 11, 2016 16-02213K

### 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.:  
2014CA-003068-0000-00  
DIVISION: SECTION 4

S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-4, Plaintiff, vs. JENNIFER B. PERRY A/K/A JENNIFER PERRY, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated October 24, 2016, and entered in Case No. 2014CA-003068-0000-00 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank National Association as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-4, is the Plaintiff and Jennifer B. Perry a/k/a Jennifer Perry, Jerry M. Perry a/k/a Jerry M. Perry, Jr. a/k/a Jerry Perry, Mortgage Electronic Registration Systems, Inc., as nominee for First Franklin Financial Corp., an Op. Sub. of ML&T Co., FSB, Ridgewood Lakes Master Association, Inc., The Forest at Ridgewood Homeowners Association, Inc., United States of America, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the 29th day of November, 2016, the following described property as set forth in said Final Judgment of Foreclosure:  
LOT 15, THE FOREST AT RIDGEWOOD, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 94, PAGES 24 THROUGH 26, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
A/K/A 227 BOXWOOD 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 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
Dated in Hillsborough County, Florida this 2nd day of November, 2016.  
Brittany Gramsky  
Brittany Gramsky, Esq.  
FL Bar # 95589

com, Polk County, Florida at 10:00am EST on the 29th day of November, 2016, the following described property as set forth in said Final Judgment of Foreclosure:

LOT 15, THE FOREST AT RIDGEWOOD, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 94, PAGES 24 THROUGH 26, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
A/K/A 227 BOXWOOD 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 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Dated in Hillsborough County, Florida this 2nd day of November, 2016.  
Brittany Gramsky  
Brittany Gramsky, Esq.  
FL Bar # 95589

Albertelli Law  
Attorney for Plaintiff  
P.O. Box 23028  
Tampa, FL 33623  
(813) 221-4743  
(813) 221-9171 facsimile  
eService: servealaw@albertellilaw.com  
JR - 14-140439  
November 11, 2016 16-02197K

### 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.  
2014CA004936000000

FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA, Plaintiff, vs. TIMOTHY PAUL MADER AND PATRICIA JEAN PARRETT MADER, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 18, 2016, and entered in 2014CA004936000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA is the Plaintiff and TIMOTHY PAUL MADER; FLORIDA HOUSING FINANCE CORPORATION; UNITED STATES OF AMERICA INTERNAL REVENUE SERVICE; UNKNOWN TENANT #1; UNKNOWN TENANT #2; UNKNOWN SPOUSE OF PATRICIA JEAN PARRETT MADER are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 29, 2016, the following described property as set forth in

said Final Judgment, to wit:  
LOT 58 OF ARIANA ESTATES, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 48, PAGE 22, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
Property Address: 109 PATTERSON DR, AUBURNDALE, FL 33823

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Dated this 4 day of November, 2016.  
By: Philip Stecco  
Philip Stecco, Esquire  
Florida Bar No. 108384  
Communication Email:  
pstecco@rasflaw.com  
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  
15-072787 - MoP  
November 11, 2016 16-02200K



## FIRST 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.: 2015CA004266000000 U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST**  
**Plaintiff, vs.**  
**WANDA HERNANDEZ A/K/A WANDA E. HERNANDEZ, et al**  
**Defendants.**

RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed October 27, 2016 and entered in Case No. 2015CA004266000000 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 LSF9 MASTER PARTICIPATION TRUST, is Plaintiff, and WANDA HERNANDEZ A/K/A WANDA E. HERNANDEZ, et al are Defendants, the clerk, Stacy 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 01 day of December, 2016, the following described property as set forth in said Lis Pendens, to wit:

The North 1/2 Lots 1014 and 1015, INWOOD, NO. 4, according to the Plat thereof, recorded in Plat Book 9, Page 35a and 35b, of the Public

Records of Polk County, Florida.  
Parcel Identification Number:  
132825-342500-010141

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Dated: November 8, 2016

By: Heather J. Koch  
Phelan Hallinan  
Diamond & Jones, PLLC  
Heather J. Koch, Esq.,  
Florida Bar No. 89107  
Emilio R. Lenzi, Esq.,  
Florida Bar No. 0668273

Phelan Hallinan  
Diamond & Jones, PLLC  
Attorneys for Plaintiff  
2727 West Cypress Creek Road  
Ft. Lauderdale, FL 33309  
Tel: 954-462-7000  
Fax: 954-462-7001  
Service by email:  
FL.Service@PhelanHallinan.com  
PH # 70343

November 11, 2016 16-02217K

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION  
**CASE NO.**  
**2015CA-002348-0000-00**

**U.S. NATIONAL ASSOCIATION, Plaintiff, vs.**  
**JOHN KANASH, et al.**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 04, 2016, and entered in 2015CA-002348-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and JOHN KANASH; UNKNOWN SPOUSE OF JOHN KANASH; ISPC A/K/A THE INDEPENDENT SAVINGS PLAN COMPANY; HIGHLANDS RESERVE HOMEOWNERS ASSOCIATION, 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 01, 2016, the following described property as set forth in said Final Judgment, to wit:

LOT 64, HIGHLANDS RESERVE PHASE 6, ACCORDING TO THE MAP OR PLAT THEREOF, AS

## FIRST INSERTION

RECORDED IN PLAT BOOK 117, PAGE 46, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
Property Address: 1214 BLACK-HEATH COURT, DAVENPORT, FL 33897

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Dated this 8 day of November, 2016.

By: Philip Stecco  
Philip Stecco, Esquire  
Florida Bar No. 108384  
Communication Email:  
pstecco@rasflaw.com

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  
16-026171 - MoP

November 11, 2016 16-02218K

## FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION DIVISION  
**CASE NO.**  
**2012CA-005589-0000-WH**

**HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE ELLINGTON LOAN ACQUISITION TRUST 2007-1, MORTGAGE PASS- THROUGH CERTIFICATES, SERIES 2007-1, Plaintiff, vs.**  
**REESE UP THE GROVE, ET AL., Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered February 10, 2015 in Civil Case No. 2012CA-005589-0000-WH of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE ELLINGTON LOAN ACQUISITION TRUST 2007-1, MORTGAGE PASS- THROUGH CERTIFICATES, SERIES 2007-1 is Plaintiff and REESE UP THE GROVE, ET AL., are Defendants, the Clerk of Court 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 6TH day of December, 2016 at 10:00 AM on the following de-

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

Lot 11, less the West 10 feet thereof, and the South 20 feet of Lot 12, less the West 10 feet thereof, of Square Lake Phase One, according to the plat thereof recorded in Plat Book 100, Page 12, 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Lisa Woodburn, Esq.  
Fla. Bar No.: 11003

McCalla Raymer Pierce, LLC  
Attorney for Plaintiff  
225 E. Robinson St. Suite 155  
Orlando, FL 32801  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
Email:  
MRSservice@mcallaraymer.com  
5063211  
14-01792-4

November 11, 2016 16-02220K

## FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO. 53-2015-CA-000219**

**WELLS FARGO BANK, N.A.**

**Plaintiff, v.**  
**ANDREA PAGE AKA ANDREA GEORGE; ANDREA GEORGE; ANDREA PAGE GEORGE; UNKNOWN SPOUSE OF ANDREA PAGE AKA ANDREA GEORGE; UNKNOWN TENANT 1; UNKNOWN TENANT 2; AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ABOVE NAMED DEFENDANT(S), WHO (IS/ARE) NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES CLAIM AS HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, SPOUSES, OR OTHER CLAIMANTS; MIDFLORIDA CREDIT UNION F/K/A MIDFLORIDA FEDERAL CREDIT UNION; WILDWOOD HOMEOWNERS ASSOCIATION, INC.**

**Defendants.**  
Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on July 20, 2015, and the Order Rescheduling Foreclosure Sale entered on October 25, 2016, 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 85, WILDWOOD I, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 79, PAGES 13 AND 14, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 1426 PERIWINKLE CT., LAKELAND, FL 33811-2938  
at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on November 29, 2016 beginning at 10:00 AM.  
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 60 days after the sale. If you fail to file a claim you will not be entitled to any remaining funds.  
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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Dated at St. Petersburg, Florida, this 4th day of November, 2016.

By: David Reider  
FBN 95719  
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  
888141856

November 11, 2016 16-02194K

CORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 79, PAGES 13 AND 14, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 1426 PERIWINKLE CT., LAKELAND, FL 33811-2938  
at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on November 29, 2016 beginning at 10:00 AM.

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 60 days after the sale. If you fail to file a claim you will not be entitled to any remaining funds.  
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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Dated at St. Petersburg, Florida, this 4th day of November, 2016.  
By: David Reider  
FBN 95719

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  
888141856  
November 11, 2016 16-02194K

## 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.:**  
**2015CA-004249-0000-00**

**NATIONSTAR MORTGAGE LLC, Plaintiff, vs.**  
**KEATHEL CHAUNCEY, ESQ., AS TRUSTEE ONLY, UNDER THE 134 ETHAN AVE LAND TRUST, et al, Defendant(s).**

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated October 20, 2016, and entered in Case No. 2015CA-004249-0000-00 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Nationstar Mortgage LLC, is the Plaintiff and Keathel Chauncey, Esq., as Trustee only, under The 134 Ethan Ave Land Trust, Amy L. Rutherford, Davenport Lakes Homeowners Association, Inc., Jacob A. Rutherford, SunTrust Bank, The Unknown Beneficiaries of The 134 Ethan Ave Land Trust, Unknown Party #1 n/k/a Luis (Refused Last Name), Unknown Party #2, 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 www.polk.realforeclose.com, Polk County,

Florida at 10:00am EST on the 29th day of November, 2016, the following described property as set forth in said Final Judgment of Foreclosure:  
LOT 104, DAVENPORT LAKES PHASE TWO, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 96, PAGES 5 THROUGH 7 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
A/K/A 134 ETHAN AVE, DAVENPORT, FL 33897  
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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
Dated in Hillsborough County, Florida this 2nd day of November, 2016.  
Brian Gilbert  
Brian Gilbert, Esq.  
FL Bar # 116697

Albertelli Law  
Attorney for Plaintiff  
P.O. Box 23028  
Tampa, FL 33623  
(813) 221-4743  
(813) 221-9171 facsimile  
eService: servealaw@albertellilaw.com  
JR - 15-194222  
November 11, 2016 16-02198K

Florida at 10:00am EST on the 29th day of November, 2016, the following described property as set forth in said Final Judgment of Foreclosure:

LOT 104, DAVENPORT LAKES PHASE TWO, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 96, PAGES 5 THROUGH 7 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
A/K/A 134 ETHAN AVE, DAVENPORT, FL 33897

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
Dated in Hillsborough County, Florida this 2nd day of November, 2016.

Brian Gilbert  
Brian Gilbert, Esq.  
FL Bar # 116697  
Albertelli Law  
Attorney for Plaintiff  
P.O. Box 23028  
Tampa, FL 33623  
(813) 221-4743  
(813) 221-9171 facsimile  
eService: servealaw@albertellilaw.com  
JR - 15-194222  
November 11, 2016 16-02198K

## 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. 2016CA-00114-0000-00**

**HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE FOR DEUTSCHE ALT-A SECURITIES INC. MORTGAGE LOAN TRUST SERIES 2006-OA1 MORTGAGE PASS-THROUGH CERTIFICATES, Plaintiff, vs.**  
**DAVID OWENS; LOIS A. OWENS A/K/A LOIS OWENS AND DANIEL OWENS, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 25, 2016, and entered in 2016CA-00114-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE FOR DEUTSCHE ALT-A SECURITIES INC. MORTGAGE LOAN TRUST SERIES 2006-OA1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-OA1 is the Plaintiff and DAVID OWENS; LOIS A. OWENS A/K/A LOIS OWENS; DANIEL OWENS; UNKNOWN SPOUSE OF DANIEL OWENS; CITY OF HAINES CITY, FLORIDA; SOUTHERN DUNES MASTER COMMUNITY 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 November 29, 2016, the following described property as set forth in said Final Judgment, to-wit:

LOT 156, KOKOMO BAY PHASE TWO, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 122, PAGES 3 AND 4, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
Property Address: 2925 KOKOMO LOOP, HAINES CITY, FL 33844-0000  
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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
Dated this 2 day of November, 2016.  
By: Heather Itzkowitz  
Heather Itzkowitz, Esquire  
Florida Bar No. 118736  
Communication Email:  
hitzkowitz@rasflaw.com

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  
15-083856 - MoP  
November 11, 2016 16-02199K

ty as set forth in said Final Judgment, to-wit:

LOT 156, KOKOMO BAY PHASE TWO, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 122, PAGES 3 AND 4, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 2925 KOKOMO LOOP, HAINES CITY, FL 33844-0000

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
Dated this 2 day of November, 2016.

By: Heather Itzkowitz  
Heather Itzkowitz, Esquire  
Florida Bar No. 118736  
Communication Email:  
hitzkowitz@rasflaw.com

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  
15-083856 - MoP  
November 11, 2016 16-02199K

## 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 DIVISION  
**CASE NO.**  
**532016CA000800XXXXXX**

**U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, Plaintiff, vs.**  
**YANET HELGUERA A/K/A JANET HELGUERA; et al**  
**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated October 31, 2016, and entered in Case No. 532016CA000800XXXXXX of the Circuit Court in and for Polk County, Florida, wherein U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST is Plaintiff and YANET HELGUERA A/K/A JANET HELGUERA; 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, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash at online at www.polk.realforeclose.com, 10:00 a.m. on the 30 th day of January, 2017, the following described property as set forth in said Order or Final Judgment, to-wit:

THE EAST 140.00 FEET OF THE NORTH ONE-QUARTER OF THE SOUTHWEST QUARTER OF THE SOUTH-

WEST QUARTER, SECTION 20, TOWNSHIP 27 SOUTH, RANGE 24 EAST, LYING SOUTHEASTERLY OF INTERSTATE NO. 4 (S.R. NO. 400) RIGHT-OF-WAY, LESS THE SOUTH 156.00 FEET THEREOF, ALL LYING IN 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.  
Pursuant to Florida Statute 45.031(2), this notice shall be published twice, once a week for two consecutive weeks, with the last publication being at least 5 days prior to 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
DATED at Bartow, Florida, on 11/3, 2016.

By: Adam Willis  
Florida Bar No. 100441

SHD Legal Group P.A.  
Attorneys for Plaintiff  
PO BOX 19519  
Fort Lauderdale, FL 33318  
Telephone: (954) 564-0071  
Facsimile: (954) 564-9252  
Service E-mail:  
answers@shdlegalgroup.com  
1478-154666 CEW  
November 11, 2016 16-02193K

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION  
**CASE NO:**  
**2012CA-003586-0000-LK**

**DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HARBORVIEW MORTGAGE LOAN TRUST MORTGAGE LOAN PASS-THROUGH CERTIFICATES, SERIES 2006-9, Plaintiff, vs.**  
**JOHN E. CRAWFORD A/K/A JOHN CRAWFORD SR; C & C ASSET EQUITY LLC., AS TRUSTEE UNDER TRUST NO. MYRTLE ROAD TRUST #2120 DATED OCTOBER 23, 2007; CAROLYN B. CRAWFORD A/K/A CAROLYN CRAWFORD; UNKNOWN TENANT IN POSSESSION OF SUBJECT PROPERTY, Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Motion to Reset Foreclosure Sale entered in Civil Case No. 2012CA-003586-0000-LK of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HARBORVIEW MORTGAGE LOAN TRUST MORTGAGE LOAN PASS-THROUGH CERTIFICATES, SERIES 2006-9 is Plaintiff and JOHN CRAWFORD, et al, are Defendants. The clerk shall sell to the highest and best bidder for cash at Polk County's On Line Public Auction website: www.polk.realforeclose.com, at 10:00 AM on December 1, 2016, in accordance

with Chapter 45, Florida Statutes, the following described property located in POLK COUNTY, Florida as set forth in said Summary Final Judgment, to-wit:  
THE WEST 125 FEET OF THE NORTH 350 FEET OF THE EAST 1/4 OF THE NORTH-EAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 22, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, LESS ROAD RIGHT-OF-WAY.  
PROPERTY ADDRESS: 2120 MYRTLE ROAD LAKELAND, FL 33810-0000  
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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
Anthony Loney, Esq.  
FL Bar #: 108703  
FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP  
One East Broward Blvd, Suite 1430  
Fort Lauderdale, Florida 33301  
Tel: (954) 522-3233  
Fax: (954) 200-7770  
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516  
fleservice@flwlaw.com  
04-065348-F00  
November 11, 2016 16-02219K

with Chapter 45, Florida Statutes, the following described property located in POLK COUNTY, Florida as set forth in said Summary Final Judgment, to-wit:  
THE WEST 125 FEET OF THE NORTH 350 FEET OF THE EAST 1/4 OF THE NORTH-EAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 22, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, LESS ROAD RIGHT-OF-WAY.  
PROPERTY ADDRESS: 2120 MYRTLE ROAD LAKELAND, FL 33810-0000

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Anthony Loney, Esq.  
FL Bar #: 108703  
FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP  
One East Broward Blvd, Suite 1430  
Fort Lauderdale, Florida 33301  
Tel: (954) 522-3233  
Fax: (954) 200-7770  
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516  
fleservice@flwlaw.com  
04-065348-F00  
November 11, 2016 16-02219K

## FIRST 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.**  
**2016CA-000518-0000-00**

**JPMORGAN CHASE BANK, NATIONAL ASSOCIATION Plaintiff, vs.**  
**TRACEY H. LACEY; UNKNOWN SPOUSE OF TRACEY H. LACEY; THOMAS J. LANGO; LOUANN I. LANGO; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; Defendant(s)**

NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling Foreclosure Sale dated October 28, 2016, and entered in Case No. 2016CA-000518-0000-00, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is Plaintiff and TRACEY H. LACEY; UNKNOWN SPOUSE OF TRACEY H. LACEY; THOMAS J. LANGO







## FIRST INSERTION

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

**CASE NO.:**  
**2016CA002046000000**  
**WELLS FARGO BANK, N.A.,**  
**Plaintiff, vs.**  
**CRISTIAN A. VERGARA, et al,**  
**Defendant(s).**

To: CRISTIAN A. VERGARA  
Last Known Address:

749 Overlook Grove Dr  
Winter Haven, FL 33884

Current Address: Unknown

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 AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM-

## ANTS

Last Known Address: Unknown  
Current Address: Unknown

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

LOT 87, HAMILTON WEST PHASE TWO, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 125, PAGES 17 AND 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A 135 SANDERLING DR, WINTER HAVEN, FL 33881

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 11/28/16 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 of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

WITNESS my hand and the seal of this court on this 20 day of October, 2016.

Stacy M. Butterfield  
Clerk of the Circuit Court  
By: Danielle Cavas  
Deputy Clerk

Please send invoice and copy to:

Albertelli Law  
P.O. Box 23028  
Tampa, FL 33623  
JC - 16-011473  
November 11, 18, 2016 16-02210K

## FIRST INSERTION

NOTICE OF ACTION  
IN THE CIRCUIT COURT OF THE  
10th JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA

**CASE NO.:** 2016 CA 002648  
**BAYVIEW LOAN SERVICING,**  
**LLC, a Delaware limited liability**  
**company,**

**Plaintiff, v.**  
**LAWRENCE S. KEBBERLY, an**  
**individual; Et al.,**  
**Defendants.**

TO: ALL UNKNOWN HEIRS, DEVISEES, LEGATEES, BENEFICIARIES, GRANTEES, OR OTHER PERSONS OR ENTITIES CLAIMING BY OR THROUGH THOMAS MICHAEL KEBBERLY A/K/A THOMAS M. KEBBERLY, DECEASED  
(Address Unknown)

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

PARCEL ONE:  
LOTS 5 AND 22, BLOCK "D", MORTON'S ADDITION TO LAKELAND, FLORIDA, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORD-

ED IN DEED BOOK "Q", PAGE 79, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

PARCEL TWO:  
LOT 7, BLOCK 2, PLOTS RESUB OF ENGLSIDE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 34, PAGE 42, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA TOGETHER WITH THE NORTH 1/2 OF CLOSED ALLEY LYING SOUTH OF LOT 7, LESS THE EASTERLY 5 FEET OF SAID PORTION OF VACATED ALLEY.

has been filed against you and you are required to serve a copy of your written defenses, if any, to KOPELOWITZ OSTROW FERGUSON WEISELBERG GILBERT, Plaintiff's attorneys, whose address is One West Las Olas Boulevard, Suite 500, Ft. Lauderdale, Florida 33301, on or before 12/5, 2016, or 30 days from the first publication date, and file the original with the Clerk of this Court either before service on Plaintiff's attorneys or immediately thereafter;

otherwise, a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Dated on the 28 day of October, 2016.

STACY M. BUTTERFIELD  
Clerk of the Court  
By: Danielle Cavas  
Deputy Clerk

KOPELOWITZ OSTROW  
FERGUSON WEISELBERG  
GILBERT,  
Plaintiff's attorneys  
One West Las Olas Boulevard,  
Suite 500  
Ft. Lauderdale, Florida 33301  
1255-1054/00827430\_1  
November 11, 18, 2016 16-02208K

## FIRST INSERTION

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

**CASE NO.:**  
**2016CA-003349-0000-00**  
**SECTION NO. 08**

**MIDFLORIDA CREDIT UNION**  
**F/K/A MIDFLORIDA FEDERAL**  
**CREDIT UNION,**  
**Plaintiff, v.**

**MICHAEL A. O'NEAL A/K/A**  
**MICHAEL D. O'NEAL A/K/A**  
**MICHAEL DYRONE O'NEAL**  
**A/K/A MICHAEL O'NEAL;**  
**UNKNOWN SPOUSE OF**  
**MICHAEL A. O'NEAL A/K/A**  
**MICHAEL D. O'NEAL A/K/A**  
**MICHAEL DYRONE O'NEAL**  
**A/K/A MICHAEL O'NEAL;**  
**LAKE WALES HOSPITAL**  
**CORPORATION D/B/A LAKE**  
**WALES MEDICAL CENTER;**  
**TENANT #1; TENANT #2; AND ANY**  
**AND ALL UNKNOWN PARTIES**  
**CLAIMING BY, THROUGH, AND**  
**UNDER, AND AGAINST THE**  
**HEREIN-NAMED DEFENDANTS**  
**WHO ARE NOT KNOWN TO BE**  
**DEAD OR ALIVE, WHETHER**  
**SAID UNKNOWN PARTIES**  
**MAY CLAIM AN INTEREST AS**  
**SPOUSES, HEIRS, DEVISEES,**  
**GRANTEES, OR OTHER**  
**CLAIMANTS,**  
**Defendants.**

TO: ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS

YOU ARE HEREBY NOTIFIED that an action to foreclose on the following

real property in Polk County, Florida: Lot 14, Block 7, LAKE WALES LAND COMPANY SUBDIVISION, a subdivision according to the plat thereof recorded at Plat Book 5, Page 11, in the Public Records of Polk County, Florida.

ADDRESS: 314 E Street, Lake Wales, FL 33853

has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esq., 422 South Florida Avenue, Lakeland, Florida 33801, on or before December 1, 2016, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

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

DATE: October 25, 2016  
STACY M. BUTTERFIELD  
Clerk of the Court  
By: Asuncion Nieves  
Deputy Clerk

Gregory A. Sanoba, Esq.  
422 South Florida Avenue  
Lakeland, Florida 33801  
November 11, 18, 2016 16-02207K

## FIRST INSERTION

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

**CASE NO.:**  
**2015CA003334000000**  
**FREEDOM MORTGAGE**  
**CORPORATION,**

**Plaintiff, vs.**  
**UNKNOWN HEIRS OF LOUIE H.**  
**LANGFORD, ET AL.**  
**Defendants**

To the following Defendant(s):  
REBECCA L. BLAND A/K/A REBECCA LYNN BLAND A/K/A BECKY BLAND (CURRENT RESIDENCE UNKNOWN)

Last Known Address:  
7820 NATURE TRAIL APT.12,  
LAKELAND, FL 33809

Additional Address:  
20615 AMBERFIELD DR STE 101,  
LAND O LAKES, FL 34638

Additional Address:  
1442 PINEY BRANCH CIRCLE,  
VALRICO, FL 33594

Additional Address:  
PADDYWAGON IRISH PUB:  
1852 JAMES L REDMAN PKWY,  
PLANT CITY, FL 33563

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

LOT 41, SUTTON HILLS ESTATES, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 76, PAGE 18, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN DOUBLEWIDE MOBILE HOME DESCRIBED AS: A 1999 JACOBSEN WITH ID NUMBERS JACFL20442A AND JACFL20442B AND TITLE NUMBERS 76216263 AND 76216264, WHICH IS BEING PURCHASED WITH THE LAND AND DE-

SCRIBED AS REAL PROPERTY. A/K/A 3517 SUTTON HILLS DR S, LAKELAND FL 33810

has been filed against you and you are required to serve a copy of your written defenses, if any, to Myriam Clerge, Esq. at VAN NESS LAW FIRM, PLC, Attorney for the Plaintiff, whose address is 1239 E. NEWPORT CENTER DRIVE, SUITE #110, DEERFIELD BEACH, FL 33442 on or before December 9, 2016 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 on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint. This notice is provided to Administrative Order No. 2065.

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

WITNESS my hand and the seal of this Court this 2 day of November, 2016

STACY BUTTERFIELD  
CLERK OF COURT  
By Lori Armijo  
As Deputy Clerk  
Myriam Clerge, Esq.

VAN NESS LAW FIRM, PLC  
Attorney for the Plaintiff  
1239 E. NEWPORT CENTER DRIVE,  
SUITE #110,  
DEERFIELD BEACH, FL 33442  
FR7581-15/elo  
November 11, 18, 2016 16-02222K

## FIRST INSERTION

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

**CASE #:** 2012-CA-000248  
**DIVISION: 7**

**Bank of America, National**  
**Association successor by merger to**  
**BAC Home Loans Servicing, LP f/k/a**  
**Countrywide Home Loans Servicing,**  
**LP**

**Plaintiff, -vs.-**  
**Doreen E. Nicolaysen a/k/a Doreen**  
**Nicolaysen; James E. Decker; Fifth**  
**Third Bank, Successor in Interest**  
**to R-G Crown Bank, F.S.B.; State**  
**of Florida Department of Revenue;**  
**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. 2012-CA-000248 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Bank of America, National Association successor by merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP, Plaintiff and Doreen E. Nicolaysen a/k/a Doreen

Nicolaysen are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on December 6, 2016, the following described property as set forth in said Final Judgment, to-wit:

LOT 2 AND THAT PORTION OF LOT 3, OF J.S. NORTON'S FIRST ADDITION OF FOURTEEN POINTS, LYING EASTERLY OF A SOUTHERNLY EXTENSION OF THE BOUNDARY LINE BETWEEN ADJOINING LOTS 1 AND 2 OF J.S. NORTON'S FIRST ADDITION OF FOURTEEN POINTS, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 9, PAGE 36, 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Submitted By:  
ATTORNEY FOR PLAINTIFF:  
SHAPIRO, FISHMAN & GACHÉ, LLP  
2424 North Federal Highway,  
Suite 360  
Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
11-218507 FCO1 GRT  
November 11, 18, 2016 16-02225K

## FIRST INSERTION

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

**CASE #:** 2016-CA-002670  
**DIVISION: 8**

**Nationstar Mortgage LLC**  
**Plaintiff, -vs.-**  
**Grady A. Hadwin a/k/a Grady**  
**Anson Hadwin; Debora Hadwin;**  
**Unknown Spouse of Grady A.**  
**Hadwin a/k/a Grady Anson Hadwin;**  
**Unifund CCR, LLC; 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).**

TO: Unknown Spouse of Grady A. Hadwin a/k/a Grady Anson Hadwin: LAST KNOWN ADDRESS, 219 Bobbie Circle, Lakeland, FL 33813

Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.

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 29, OF SOUTH FLORIDA TERRACE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 42, PAGE 29, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

more commonly known as 219 Bobbie Circle, Lakeland, FL 33813.

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon SHAPIRO, 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 thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint. Default 11/28/16

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

WITNESS my hand and seal of this Court on the 20 day of October, 2016.

Stacy M. Butterfield  
Circuit and County Courts  
By: Danielle Cavas  
Deputy Clerk

SHAPIRO, FISHMAN  
& GACHÉ, LLP  
Attorneys for Plaintiff  
4630 Woodland Corporate Blvd.,  
Suite 100  
Tampa, FL 33614  
16-302162 FCO1 CXE  
November 11, 18, 2016 16-02211K

## FIRST INSERTION

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

**CASE NO.:**  
**2012CA-006311-0000-LK**

**BAYVIEW LOAN SERVICING, LLC**  
**Plaintiff, vs.**  
**NAOMI CASTRO, et al**  
**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated October 17, 2016, and entered in Case No. 2012CA-006311-0000-LK of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein BAYVIEW LOAN SERVICING, LLC, is Plaintiff, and NAOMI CASTRO, et al are Defendants, the clerk, Stacy 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 16 day of December, 2016, the following described property as set forth in said Final Judgment, to wit:

LOT 11, INDIAN HILLS SOUTH: COMMENCING AT THE SOUTHWEST CORNER OF SECTION 20, TOWNSHIP 29 SOUTH, RANGE 24 EAST, RUN NORTH 0 DEGREES 26 MINUTES 40 SECONDS WEST, ALONG THE WEST BOUNDARY THEREOF 583.98 FEET TO THE POINT OF BEGINNING; THENCE NORTH 89 DEGREES 33 MINUTES 20 SECONDS EAST, 1.56 FEET TO A POINT ON THE ARC OF A CUL-DE-SAC HAVING A RADIUS OF 50.00 FEET, THENCE NORTHEASTERLY, EASTERLY AND SOUTHEASTERLY ALONG SAID ARC 172.84 FEET THROUGH A CENTRAL ANGLE OF 198 DEGREES 03 MINUTES 36 SECONDS; THENCE NORTH 29 DEGREES 09 MINUTES 10 SECONDS EAST 331.95 FEET TO THE SOUTHERLY RIGHT-OF-WAY LINE OF THE SEABOARD COASTLINE RAILROAD;

THENCE NORTH 59 DEGREES 39 MINUTES 49 SECONDS WEST, ALONG SAID RIGHT-OF-WAY LINE 306.17 FEET TO THE WEST BOUNDARY OF SAID SECTION 20; THENCE SOUTH 0 DEGREES 26 MINUTES 40 SECONDS EAST 429.82 FEET TO THE POINT OF BEGINNING; ALL LYING AND BEING IN POLK COUNTY, FLORIDA.\*\*The following is for informational purposes only and should not be recorded along with the legal description: 24 MONTH CHAIN OF TITLE:Warranty Deed recorded on 06/03/1998 in Book 4037 Page 2215; Quitclaim Deed recorded on 09/08/1999 in Book 4312 Page 1465\*\*

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Dated: November 2, 2016

By: Heather J. Koch  
Phelan Hallinan  
Diamond & Jones, PLLC  
Heather J. Koch, Esq.,  
Florida Bar No. 89107  
Emilio R. Lenzi, Esq.,  
Florida Bar No. 0668273

Phelan Hallinan  
Diamond & Jones, PLLC  
Attorneys for Plaintiff  
2727 West Cypress Creek Road  
Ft. Lauderdale, FL 33309  
Tel: 954-462-7000  
Fax: 954-462-7001  
Service by email:  
FL.Service@PhelanHallinan.com  
PH # 18286  
November 11, 18, 2016 16-02204K



# SAVE TIME

E-mail your Legal Notice  
[legal@businessobserverfl.com](mailto:legal@businessobserverfl.com)



SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE OF RESCHEDULED SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE NO.:

2011CA-001000-0000-WH PENNYMAC CORP., Plaintiff, vs. QUEVEDO, CARLOS et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated October 19, 2016, and entered in Case No. 2011CA-001000-0000-WH of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which PennyMac Corp., is the Plaintiff and Carlos A. Quevedo, Idany Quevedo, Portfolio Recovery Associates, LLC, Tenant #1 n/k/a Jorge Almeida, Tenant #2 n/k/a Rafael Vitia, Tenant #3 n/k/a Sheila Remtas, Tenant #4 n/k/a Maria Rodriguez, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the 23rd day of November, 2016, the following described property as set forth in said Final Judgment of Foreclosure:

THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4, LESS THE EAST 300 FEET, OF SECTION 36, TOWNSHIP 28 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA, LESS ROAD RIGHT-OF-WAY. TOGETHER WITH TWO MOBILE HOMES AS PERMANENT FIXTURES AND APPURTENANCES THERETO. A/K/A PARCEL ONE: THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF THE

NORTHEAST 1/4, LESS THE EAST 300 FEET AND LESS THE WEST 165 FEET OF SECTION 36, TOWNSHIP 28 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA, LESS ROAD RIGHT-OF-WAY. AND PARCEL TWO: THE WEST 165 FEET OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 36, TOWNSHIP 28 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA, LESS THE NORTH 30 FEET FOR ROAD RIGHT-OF-WAY. 1548 POE ROAD, LAKE WALES, FL 33898-9015

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711. Dated in Hillsborough County, Florida this 27th day of October, 2016.

Brian Gilbert  
Brian Gilbert, Esq.  
FL Bar # 116697

Albertelli Law  
Attorney for Plaintiff  
P.O. Box 23028  
Tampa, FL 33623  
(813) 221-4743  
(813) 221-9171 facsimile  
eService: servealaw@albertellilaw.com  
JR- 10-57266  
November 4, 11, 2016 16-02157K

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE #: 2016-CA-000292 DIVISION: 8

Wells Fargo Bank, National Association Plaintiff, -vs.- Deborah Reams; David P. Wilson, Jr. a/k/a David P. Wilson; Lonnie Burton; Unknown Spouse of Deborah Reams; Unknown Spouse of David P. Wilson, Jr. a/k/a David P. Wilson; Unknown Spouse of Lonnie Burton; Unknown Heirs, Devisees, Grantees, Assignees, Creditors and Lienors of David P. Wilson, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); CitiFinancial Equity Services, Inc.; PHH Mortgage Corporation f/k/a Cendant Mortgage Corporation; 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. 2016-CA-000292 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein

SECOND INSERTION

Wells Fargo Bank, National Association, Plaintiff and Deborah Reams are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on January 26, 2017, the following described property as set forth in said Final Judgment, to-wit:

THE NORTH 135 FEET OF THE FOLLOWING DESCRIPTION: LOT 1; COMMENCE AT THE NW CORNER OF THE E 1/2 OF THE NW 1/4 OF SECTION 31, TOWNSHIP 26 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA, AND RUN SOUTH 00° 40' 42" EAST. 50.0 FEET, THENCE NORTH 85°22'35" EAST, 459.94 FEET; THENCE SOUTH 00° 40' 42" EAST. 2048.99 FEET TO THE POINT OF BEGINNING; THENCE EAST 110.00 FEET; THENCE SOUTH 00° 40' 42" EAST 451.48 FEET TO A POINT ON THE RIGHT OF WAY OF S.R. 33. THENCE SOUTHWESTERLY ALONG SAID RIGHT OF WAY. ALONG A CURVE HAVING A DELTA OF 2°23'51", RADIUS OF 2944.78 FEET AN ARC LENGTH OF 123.22 FEET, THENCE SOUTH 85° 15' 58" WEST 0.85 FEET; THENCE NORTH 0° 40' 42" WEST. 510 FEET TO THE POINT OF BEGINNING. AND THE NORTH 135 FEET OF THE WEST 60 FEET AND THE EAST 50 FEET OF THE FOLLOWING DESCRIPTION: LOT 2; COMMENCE AT THE NW CORNER OF THE E 1/2 OF THE NW 1/4 OF SECTION 31, TOWNSHIP 26 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA. AND RUN SOUTH 00° 40' 42" EAST 50.00 FEET; THENCE NORTH 85°22' 35" EAST 459.94 FEET; THENCE

SOUTH 00°40'42" EAST 2048.99 FEET; THENCE EAST 110.0 FEET TO THE POINT OF BEGINNING; CONTINUE EAST 110.0 FEET; THENCE SOUTH 0° 40' 42" EAST 398.26 FEET TO A POINT ON THE RIGHT OF WAY OF S.A. 33, THENCE RUN SOUTHWESTERLY ALONG SAID RIGHT OF WAY ALONG A CURVE HAVING A DELTA OF 2° 22' 00", RADIUS OF 2944.78 FEET AN ARC LENGTH OF 121.64 FEET, THENCE NORTH 0° 40' 42" WEST, 451.48 FEET TO THE POINT OF BEGINNING. TOGETHER WITH THE DOUBLE WIDE MOBILE HOME YEAR 1989 MAKE HIGHWAY TRAILER VIN #FLFLJ79A08120HP AND VIN #FLFLJ79B08120HP

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 15-294527 FC01 WNI November 4, 11, 2016 16-02186K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2016-CP-002201-0000-XX IN RE: ESTATE OF BARBARA PFLEGER Deceased.

The administration of the estate of BARBARA PFLEGER, deceased, whose date of death was June 26, 2015, 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 WITHIN 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 4, 2016.

Personal Representative: JANET L. POELKER 2144 Briargate Lane St. Louis, Missouri 63122 Attorney for Personal Representative: AMY B. VAN FOSSEN Florida Bar Number: 0732257 AMY B. VAN FOSSEN, P.A. 1696 W. Hibiscus Blvd., Suite A Melbourne, FL 32901 Telephone: (321) 345-5945 Fax: (321) 345-5417 E-Mail: brenda@amybvanfossen.com November 4, 11, 2016 16-02165K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION File Number: 2016CP-2755 IN RE: THE ESTATE OF EDWARD O. RETALLACK, Deceased.

TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:

You are hereby notified that an Order of Summary Administration has been entered in the administration of the estate of EDWARD O. RETALLACK, deceased, File Number 2016CP-2755, by the Circuit Court for Polk County, Florida, Probate Division, the address of which P.O. Box 9000, Drawer CC-4, Bartow, Florida 33830-9000; that the Decedent's date of death was June 2, 2016; that the total value of the estate is \$38,000.00 and that the names and addresses of those to whom it has been assigned by such order are

Richard E. Retallack 35 S Dishmill Road, Higganum, CT 06441 Linda Cavaleri 3 Forest Glen #16, Middletown, CT 06457 Patricia Keeney 814 North Richmond Rd, Fleetwood, PA 19522

ALL INTERESTED PERSONS ARE NOTIFIED THAT

All creditors of the decedent and persons having claims or demands against the estate of the Decedent, other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this Court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, 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 4, 2016.

Personal Giving Notice: Richard E. Retallack 35 S Dishmill Road Higganum, CT 06441 Attorney for Person Giving Notice: Carol L. Hill, Esquire Florida Bar No. 52227 chill@carol-hill.com 101 E Wall Street Frostproof, FL 33843 (863) 635-4400 Fax (863) 978-1761 November 4, 11, 2016 16-02164K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION FILE NO.: 16CP-2660 IN RE: ESTATE OF PERRY R. STEVES, Deceased.

The administration of the estate of PERRY R. STEVES, deceased, whose date of death was May 23, 2016, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Box 9000, Bartow, Florida 33831-9000. The name and address of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons, who have claims or demands against decedent's estate, including unmaturred, contingent or unliquidated 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 SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons who have claims or demands against the decedent's estate, including unmaturred, contingent or unliquidated claims, must file their claims with this court WITHIN 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 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 4, 2016.

Personal representative: SHAWN S. STEVES, Personal Representative 49111 Maccelle Road Morongo Valley, CA 92256 Attorney for Personal Representative: Samuel E. Duke, Attorney Florida Bar No. 146560 Post Office Box 3706 Lake Wales, FL 33859-3706 Telephone: 863/676-9461 E-Mail Address: sdukeatty@aol.com November 4, 11, 2016 16-02166K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 16-CP-2524 IN RE: ESTATE OF CARL DORSEY CROSBY Deceased.

The administration of the Estate of CARL DORSEY CROSBY, deceased, whose date of death was October 21, 2015, 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 WITHIN 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 4, 2016.

Personal Representative: ARTHUR SZANYI 531 Gormto Lake Rd. Brandon, Florida 33510 Attorney for Personal Representative: JOHN M. HEMENWAY Attorney for Personal Representative Florida Bar Number: 027906 Bivins & Hemenway, P.A. 1060 Bloomingdale Avenue Valrico, FL 33596 Telephone: (813) 643-4900 Fax: (813) 643-4904 E-Mail: jhemeway@bhpalaw.com Secondary E-Mail: pleadings@brandonbusinesslaw.com November 4, 11, 2016 16-02172K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 16CP-2481 IN RE: ESTATE OF MARY HALE MOWRY Deceased.

The administration of the estate of Mary Hale Mowry, deceased, whose date of death was May 7, 2016, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 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 4, 2016.

Personal Representative: Stephen W. Mowry 27580 Canal Road, Apt. 1201 Orange Beach, Alabama 36561 Attorney for Personal Representative: L. Caleb Wilson Attorney Florida Bar Number: 73626 CRAIG A. MUNDY, P.A. 4927 Southfork Drive Lakeland, Florida 33813 Telephone: (863) 647-3778 Fax: (863) 647-4580 E-Mail: caleb@mundylaw.com November 4, 11, 2016 16-02173K

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

Business Observer

LV10256

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER

CALL 941-906-9386

and select the appropriate County name from the menu option

or e-mail legal@businessobserverfl.com

Business Observer



## SECOND INSERTION

NOTICE OF SALE UNDER F.S. CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2015-CA-2849

LAKESHORE CLUB OF POLK COUNTY HOMEOWNERS ASSOCIATION, INC., a Florida Not-For-Profit Corporation, Plaintiff, v. GUSTAVO R. ALBIZO ANGULO, IDALYS RUSSE MELENDEZ & ANY UNKNOWN PERSON(S) IN POSSESSION, Defendants.

Notice is given that under a Final Summary Judgment dated July 21, 2016 and in Case No. 2015-CA-2849 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, in which LAKESHORE CLUB OF POLK COUNTY HOMEOWNERS ASSOCIATION, INC., the Plaintiff and GUSTAVO R. ALBIZO ANGULO & IDALYS RUSSE MELENDEZ the Defendant(s), the Polk County Clerk of Court will sell to the highest and best bidder for cash at polk.realforeclose.com, at 10:00 a.m. on December 6, 2016, the following described property set forth in the Final Summary Judgment:

Lot 311, Lakeshore Club, according to the plat thereof, as recorded 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

WITNESS my hand this 27th day of October, 2016.

By: Sarah E. Webner  
Sarah E. Webner, Esq.  
Florida Bar No. 92751

WONSETLER & WEBNER, P.A.  
860 North Orange Avenue, Suite 135  
Orlando, FL 32801  
Primary E-Mail for service:  
Pleadings@kwpalaw.com  
Secondary E-Mail:  
office@kwpalaw.com  
(P) 407-770-0846  
(F) 407-770-0843  
Attorney for Plaintiff  
November 4, 11, 2016 16-02158K

## SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT CIVIL COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY CIVIL DIVISION Case No.

2011-CA-006485-0000-WH  
Division 16

WELLS FARGO BANK, N.A., AS TRUSTEE FOR CARRINGTON MORTGAGE LOAN TRUST, SERIES 2006-FRE2 ASSET-BACKED PASS-THROUGH CERTIFICATES Plaintiff, vs. PAULINE HAYDEN, OAKFORD ESTATES PROPERTY OWNERS' ASSOCIATION, AND UNKNOWN TENANTS/OWNERS, Defendants.

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on December 22, 2014, 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 72, OAKFORD ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 125, PAGES 30, 31 AND 32, PUBLIC RECORDS OF POLK COUNTY, FLORIDA and commonly known as: 5619 FISCHER DRIVE, LAKE LAND, FL 33812; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www.polk.realforeclose.com on November 29, 2016 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 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Edward B. Pritchard  
(813) 229-0900 x1309

Invoice to:  
Kass Shuler, P.A.  
1505 N. Florida Ave.  
Tampa, FL 33602-2613  
ForeclosureService@kasslaw.com  
328008/1338563/wll  
November 4, 11, 2016 16-02159K

## SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL CIVIL DIVISION Case No. 2015-CA-00994

BRIAN LANCE PINKER, Plaintiff, vs. SPOONBILL RH, LLC, a Florida limited liability company; ANDREW OFSTEIN; MARTIN B. SHULTS, IF LIVING, AND IF DEAD, THE UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST MARTIN B. SHULTS; ASSOCIATION OF POINCIANA VILLAGES, INC.; IDO DAVID; ERIC MCDANIEL and JOHN DOE, AS UNKNOWN PERSON IN POSSESSION, Defendants.

Notice is hereby given that, pursuant to a Final Judgment of Foreclosure entered on October 19, 2016 in the above-styled cause, in the Circuit Court of Polk County, Florida, the Clerk of Court will sell the property situated in Polk County, Florida, described as:

Lot 6, Block 276, PoINCIANA neighborhood 6 South, Village 3, as recorded in plat book 54, page 43 of the public records of Polk County, Florida.

Property Address: 132 Spoonbill Court, PoINCIANA, Florida 34759. at public sale, to the highest and best bidder, for cash, electronically online at http://www.polk.realforeclose.com at 10:00a.m. on December 20, 2016.

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 within 60 days from 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Dated on OCTOBER 28, 2016  
By: Ross Mabery, Esq.  
Florida Bar No.: 100939

PERRY G. GRUMAN, P.A.  
3400 W. Kennedy Blvd.  
Tampa, FL 33609  
(813) 870-1614  
Attorney for Plaintiff  
November 4, 11, 2016 16-02160K

## SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION Case #: 2014-CA-004345-0000-00

DIVISION: 15  
GREEN TREE SERVICING LLC Plaintiff, vs. ANTEGOR ISMA; UNKNOWN SPOUSE OF ANTEGOR ISMA; KATY WITTY; UNKNOWN SPOUSE OF KATY WITTY; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE SEVEN ASSOCIATION, INC.; UNKNOWN TENANT #1; UNKNOWN TENANT #2 Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2014-CA-004345-0000-00 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein GREEN TREE SERVICING LLC, Plaintiff and ANTEGOR ISMA are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on January 24, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 37, BLOCK 3037, POINCIANA NEIGHBORHOOD 6 VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 61, PAGES 29 THROUGH 52, 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Submitted By:  
ATTORNEY FOR PLAINTIFF:  
SHAPIRO, FISHMAN & GACHÉ, LLP  
2424 North Federal Highway,  
Suite 360  
Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
15-293867 FC01 GRT  
November 4, 11, 2016 16-02187K

## SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION Case #: 2013CA-003873-0000-00

DIVISION: 11  
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff, vs. MANUEL COLLAZO; PRINCETON MANOR HOMEOWNERS ASSOCIATION, INC.; POLK COUNTY, A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA; DELVIS COLLAZO; UNKNOWN TENANT #2; UNKNOWN TENANT #1 NKA GEISHA COLLAZO Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2013CA-003873-0000-00 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff and MANUEL COLLAZO are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on November 29, 2016, the following described property as set forth in said Final Judgment, to-wit:

LOT 69, PRINCETON MANOR, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 144, PAGE 6, 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Submitted By:  
ATTORNEY FOR PLAINTIFF:  
SHAPIRO, FISHMAN & GACHÉ, LLP  
2424 North Federal Highway,  
Suite 360  
Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
15-292051 FC01 CHE  
November 4, 11, 2016 16-02188K

## SECOND INSERTION

CLERK'S NOTICE OF SALE UNDER F.S. CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2016CA001863000000

WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2015-5T, Plaintiff, vs. FRANK MOTLEY, et al., Defendants.

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated October 10, 2016, in the above-styled cause, I will sell to the highest and best bidder for cash at the www.polk.realforeclose.com beginning at 10:00 a.m. on November 30, 2016 the following described property:

LOT 85, HOLLIDAY MANOR, UNIT #2, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 40, PAGE 23, 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.

This Notice of Sale shall be published for two (2) 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Bill to:  
IRA SCOT SILVERSTEIN, PLLC  
ATTORNEYS FOR PLAINTIFF  
2900 West Cypress Creek Road,  
Suite 6  
Fort Lauderdale, Florida 33309  
(954) 773-9911  
(954) 369-5034 fax  
File No.: 128.307 // MOTLEY  
November 4, 11, 2016 16-02169K

## SECOND INSERTION

NOTICE OF DEFAULT AND INTENT TO FORECLOSE WESTGATE RIVER RANCH FILE: 20162.0007

Pursuant to Section 721.855, Florida Statutes, WESTGATE RIVER RANCH OWNERS ASSOCIATION, INC. (hereinafter referred to as "Westgate"), has recorded a Claim of Lien in the amount of (See Exhibit "A"), with interest accruing at the rate of (See Exhibit "A") per day, and recorded in O.R. Book 9700, at Page 1453, of the Public Records of Polk County, Florida, and the undersigned Trustee as appointed by Westgate, hereby formally notifies (See Exhibit "A") that due to your failure to pay the annual assessment(s) due on (See Exhibit "A") and all assessment(s) thereafter, you are currently in default of your obligations to pay assessments due to Westgate on the following described real property located in Polk County, Florida: (See Exhibit "A") Time Share Interest(s) (See Exhibit "A") as defined in the Declaration of Covenants, Conditions and Restrictions for the Westgate River Ranch, Official Records Book 6501, at Page 1230, of the Public Records of Polk County, Florida (the "Plan") and all amendment(s) thereto, if any. Together with the right to occupy, pursuant to the Plan, Building-Unit(s) (See Exhibit "A"), during Unit Week(s) (See Exhibit "A"), during Assigned Year(s), (See Exhibit "A"). 3200 River Ranch Blvd., River Ranch, FL 33867 (herein "Time Share (Property) Address"), Building (See Exhibit "A") (herein "Time Share Plan (Property) Address"). As a result of the aforementioned default, Westgate hereby elects to sell the Property pursuant to Section 721.855, Florida Statutes. Please be advised that in the event that your obligation is not brought current (including the payment of any fees incurred by Westgate in commencing this foreclosure process) within thirty (30) days from the first date of publication, the undersigned Trustee shall proceed with the sale of the Property as provided in Section 721.855, Florida Statutes, in which case, the undersigned Trustee shall: (1) Provide you with written notice of the sale, including the date, time and location thereof; (2)

Record the notice of sale in the Public Records of Polk County, Florida; and (3) Publish a copy of the notice of sale two (2) times, once each week, for two (2) successive weeks, in an Polk County newspaper, provided such a newspaper exists at the time of publishing. If you fail to cure the default as set forth in this notice or take other appropriate action with regard to this foreclosure matter, you risk losing ownership of your timeshare interest through the trustee foreclosure procedure established in Section 721.855, Florida Statutes. You may choose to sign and send to the undersigned trustee an objection form, exercising your right to object to the use of the trustee foreclosure procedure. Upon the undersigned trustee's receipt of your signed objection form, the foreclosure of the lien with respect to the default specified in this notice shall be subject to the judicial foreclosure procedure only. You have the right to cure your default in the manner set forth in this notice at any time before the undersigned trustee's sale of your timeshare interest. If you do not object to the use of the trustee foreclosure procedure, you will not be subject to a deficiency judgment even if the proceeds from the sale of your timeshare interest are insufficient to offset the amounts secured by the lien. By: GREENSPOON MARDER, P.A., Trustee.

EXHIBIT "A" -  
NOTICE OF DEFAULT AND INTENT TO FORECLOSE  
Owner(s)/Obligor(s), Timeshare Interest, Building-Unit, Week/Assigned Year, Default Date, Book/Page of Recorded Lien, Amount, Per Diem Amount  
Eduardo Cortez, 2960 Cynthia Ln Apt 107, Lake Worth, FL 33461-5849 Sandra L Cortez, 136 Granada Dr, Palm Springs, FL 33461, 1 Floating, 1-101, 19/WHOLE, 1/2/2010, 9700/1453-1457, \$6,053.14, \$1.79; Ino Velazquez, 14300 South West 122 Ct, Miami, FL 33186, 1 Floating, 1-101, 31/WHOLE, 1/2/2010, 9700/1453-1457, \$6,053.14, \$1.79; Robert F Buchenhorst, P.O. Box 4171, Wausau, FL 32463 Lorena Buchenhorst, 2272 Muddhill Rd, Wausau, FL 32463, 1/2 Floating, 1-101,

32/ODD, 1/2/2005, 9700/1453-1457, \$6,566.36, \$1.60; Errol S Williams, 445 Saint Lawrence Ave 1, Bronx, NY 10473-3605 Maria E Ballentine, 474 E 3rd St Apt 3A, Mount Vernon, NY 10553, 1 Floating, 2-102, 49/WHOLE, 1/2/2011, 9700/1453-1457, \$4,576.34, \$1.43; Maira G Contreras, 17831 NW 80th Ave, Hialeah, FL 33015, 1/2 Floating, 2-102, 50/EVEN, 1/2/2006, 9700/1453-1457, \$5,718.94, \$1.34; Carlos M Aleman, 18385 NW 76th Ct, Hialeah, FL 33015-2936 Roger Aleman and Paola B Acuna and Rosa A Aleman, 19940 NW 78th Path, Hialeah, FL 33015, 1/2 Floating, 3-103, 8/ODD, 1/2/2007, 9700/1453-1457, \$5,491.48, \$1.40; Deryl Fisher, 1743 Possum Trot Rd, Grandview, TN 37337-5525 Carmen L Fisher, 1301 NE Miami Gardens Dr Apt 1422, Miami, FL 33179-4992, 1/2 Floating, 4-104, 38/ODD, 1/2/2007, 9700/1453-1457, \$5,491.48, \$1.40; Janet F Schaere, 3519 Wading Heron Terrace, Oviedo, FL 32766, 1 Floating, 4-104, 47/WHOLE, 1/2/2011, 9700/1453-1457, \$4,871.54, \$1.52; Mark Taylor, 24 Batchelder Road Bldg 118 Apt D-12, Seabrook, NH 03874, 1, 5-105, 17/WHOLE, 1/2/2011, 9700/1453-1457, \$4,871.54, \$1.52; Joseph W Torma, PO Box 796, Crystal Beach, FL 34681, 1/2 Floating, 5-105, 19/ODD, 1/2/2007, 9700/1453-1457, \$5,491.48, \$1.40; Mercedes Gomez, 7820 NE Bayshore Ct Apt 212, Miami, FL 33138-6382, 1/2 Floating, 10-110, 46/ODD, 1/2/2007, 9700/1453-1457, \$4,597.02, \$1.24; Rosemarie Nolan, 930 Via Viejo St Apt 1S, Marble Falls, TX 78654, 1 All Season-Floating Week / Float Unit, 11-111, 31/WHOLE, 1/2/2011, 9700/1453-1457, \$4,871.54, \$1.52; Thomas W Collins, 2576 Elk-cam Blvd, Port Charlotte, FL 33952 Kimberly A Paez, 2285 Aaron St Apt 9, Port Charlotte, FL 33952-5327, 1/2 Fixed Week / Float Unit, 11-111, 51/ODD, 1/2/2011, 9700/1453-1457, \$2,920.38, \$0.92.  
November 4, 11, 2016 16-02167K

NOTICE OF DEFAULT AND INTENT TO FORECLOSE WESTGATE RIVER RANCH FILE: 20162.0008

Pursuant to Section 721.855, Florida Statutes, WESTGATE RIVER RANCH OWNERS ASSOCIATION, INC. (hereinafter referred to as "Westgate"), has recorded a Claim of Lien in the amount of (See Exhibit "A"), with interest accruing at the rate of (See Exhibit "A") per day, and recorded in O.R. Book 9700, at Page 1453, of the Public Records of Polk County, Florida, and the undersigned Trustee as appointed by Westgate, hereby formally notifies (See Exhibit "A") that due to your failure to pay the annual assessment(s) due on (See Exhibit "A") and all assessment(s) thereafter, you are currently in default of your obligations to pay assessments due to Westgate on the following described real property located in Polk County, Florida: (See Exhibit "A") Time Share Interest(s) (See Exhibit "A") as defined in the Declaration of Covenants, Conditions and Restrictions for the Westgate River Ranch, Official Records Book 6501, at Page 1230, of the Public Records of Polk County, Florida (the "Plan") and all amendment(s) thereto, if any. Together with the right to occupy, pursuant to the Plan, Building-Unit(s) (See Exhibit "A"), during Unit Week(s) (See Exhibit "A"), during Assigned Year(s), (See Exhibit "A"). 3200 River Ranch Blvd., River Ranch, FL 33867 (herein "Time Share (Property) Address"), Building (See Exhibit "A") (herein "Time Share Plan (Property) Address"). As a result of the aforementioned default, Westgate hereby elects to sell the Property pursuant to Section 721.855, Florida Statutes. Please be advised that in the event that your obligation is not brought current (including the payment of any fees incurred by Westgate in commencing this foreclosure process) within thirty (30) days from the first date of publication, the undersigned Trustee shall proceed with the sale of the Property as provided in Section 721.855, Florida Statutes,

in which case, the undersigned Trustee shall: (1) Provide you with written notice of the sale, including the date, time and location thereof; (2) Record the notice of sale in the Public Records of Polk County, Florida; and (3) Publish a copy of the notice of sale two (2) times, once each week, for two (2) successive weeks, in an Polk County newspaper, provided such a newspaper exists at the time of publishing. If you fail to cure the default as set forth in this notice or take other appropriate action with regard to this foreclosure matter, you risk losing ownership of your timeshare interest through the trustee foreclosure procedure established in Section 721.855, Florida Statutes. You may choose to sign and send to the undersigned trustee an objection form, exercising your right to object to the use of the trustee foreclosure procedure. Upon the undersigned trustee's receipt of your signed objection form, the foreclosure of the lien with respect to the default specified in this notice shall be subject to the judicial foreclosure procedure only. You have the right to cure your default in the manner set forth in this notice at any time before the undersigned trustee's sale of your timeshare interest. If you do not object to the use of the trustee foreclosure procedure, you will not be subject to a deficiency judgment even if the proceeds from the sale of your timeshare interest are insufficient to offset the amounts secured by the lien. By: GREENSPOON MARDER, P.A., Trustee.

EXHIBIT "A" -  
NOTICE OF DEFAULT AND INTENT TO FORECLOSE  
Owner(s)/Obligor(s), Timeshare Interest, Building-Unit, Week/Assigned Year, Default Date, Book/Page of Recorded Lien, Amount, Per Diem Amount  
Gail Marcarelli and Gary Marcarelli, Trustees of the 6127 Wind-ing Lake Drive Realty Trust, dated April 8, 2005, 9 Bonner Ave, Medford, MA 02155, 1 Floating, 1-101, 33/WHOLE, 1/2/2011, \$4,871.54, \$1.52; Nelson W Holmes and Nancy

L Holmes, 310 N Highway H, Henrietta, MO 64036, 1/2 Floating, 2-102, 1/ODD, 1/2/2007, \$5,491.48, \$1.40; Romina E Hernandez, 30032 River Ranch Blvd, River Ranch, FL 33867-1210, 1 Floating, 4-104, 48/WHOLE, 1/2/2010, \$5,311.04, \$1.62; Ismael Rodriguez Oliván, 1145 Moonlight Way, Royal Palm Beach, FL 33411-3083, 1 All Season-Floating Week / Float Unit, 8-108, 1/WHOLE, 1/2/2010, \$6,053.14, \$1.79; Sandra D Clutter, 702 Villa Cir, Boynton Beach, FL 33435-8914, 1 Floating, 8-108, 32/WHOLE, 1/2/2010, \$6,053.14, \$1.79; Danny R Klunk, 2020 58th St N, Clearwater, FL 33760-3109 Roberta E Wilder, 3301 Main Ave S 3, Eaton Park, FL 33840, 1 Value Season-Floating Week / Float Unit, 10-110, 23/WHOLE, 1/2/2010, \$6,053.14, \$1.79; Wendy M Cheek, 25 Bowen Dr., Belmont, NC 28012, 1 Floating, 11-111, 5/WHOLE, 1/2/2010, \$6,053.14, \$1.79; Tyrone G Parker, 1110 Dogwood Ave, Tampa, FL 33613 Diedra D Parker, 16827 Larchwood Ave, Cleveland, OH 44135-1219, 1 All Season-Floating Week / Float Unit, 12-112, 13/WHOLE, 1/2/2010, \$6,053.14, \$1.79; Michael F Darks and Jessie V Darks, 414 Hickory Tree Cir., Seffner, FL 33584, 1 Floating, 13-113, 18/WHOLE, 1/2/2011, \$4,871.54, \$1.52; Robert E Groom, 1606 Harvard Woods Dr Apt 2507, Brandon, FL 33511-2082, 1 All Season-Floating Week / Float Unit, 15-115, 5/WHOLE, 1/2/2010, \$6,053.14, \$1.79; Hugo N Unruh, 2018 NE 21st Ter, Jensen Beach, FL 34957, 1 Floating, 15-115, 27/WHOLE, 1/2/2011, \$4,871.54, \$1.52; Darlene Page, 6303 S Macdill Ave 1611, Tampa, FL 33611-5019, 1 Fixed Week / Float Unit, 16-116, 15/WHOLE, 1/2/2011, \$4,871.54, \$1.52; Arnold D Shell, 1561 W M 61, Gladwin, MI 48624-8409 Lesley A Shell, 4849 N Hockaday Rd Unit 409, Gladwin, MI 48624-8602, 2 All Season-Floating Week / Float Unit, 10-110, 10-110, 16/WHOLE, 28/WHOLE, 1/2/2011, \$8,304.24, \$3.05.  
November 4, 11, 2016 16-02168K



SECOND INSERTION

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

**CASE NO. 2016CA-000389-0000-00 PARTNERS FEDERAL CREDIT UNION Plaintiff(s) vs. CHRISTOPHER SORRENTINO A/K/A CHRISTOPHER R. SORRENTINO; UNKNOWN SPOUSE OF CHRISTOPHER SORRENTINO A/K/A CHRISTOPHER R. SORRENTINO; 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 AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS; SUNRIDGE WOODS ASSOCIATION, INC.; UNKNOWN SPOUSE OF KENDRA CAIN; UNKNOWN TENANT # 1 IN POSSESSION OF THE PROPERTY, UNKNOWN TENANT # 2 IN POSSESSION OF THE PROPERTY; Defendant(s)**

Notice is hereby given that pursuant to a Final Judgment entered on SEPTEMBER 1, 2016 in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

LOT 127, SUNRIDGE WOODS PHASE 3 ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 98, PAGES 2 AND 3 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 243 BENT OAK LOOP, DAVENPORT, FL 33837 to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 22ND day of NOVEMBER, 2016.

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

WITNESS my hand and the seal of the Court on this 18th day of October, 2016.

STACY M. BUTTERFIELD, CPA  
Clerk of the Circuit Court  
Drawer CC-12, P. O. Box 9000  
Bartow, Florida 33831-9000  
By Yashica Black  
Deputy Clerk  
November 4, 11, 2016 16-02177K

SECOND INSERTION

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

**CASE NO. 2015CA003112000000 THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, Plaintiff, vs. FAIRWOODS CONDOMINIUM ASSOCIATION, INC., et al. Defendants**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 14, 2016, and entered in Case No. 2015CA003112000000, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida. THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, is Plaintiff and FAIRWOODS CONDOMINIUM ASSOCIATION, INC.; RICHARD E. PELZER; HELEN L. PELZER; UNKNOWN TENANT #1 N/K/A ROBERT BUTLER, are defendants. Stacy Butterfield, Clerk of Court for POLK, County Florida will sell to the highest and best bidder for cash via the Internet at www.polk.realforeclose.com, at 10:00 a.m., on the 30TH day of NOVEMBER, 2016, the following described property as set forth in said Final Judgment, to wit:

UNIT 210 C OF FAIRWOODS, A CONDOMINIUM, ACCORDING TO CONDO-

MINIUM BOOK 7, PAGES 6 THROUGH 8, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AND BEING FURTHER DESCRIBED IN THE CERTAIN DECLARATION OF CONDOMINIUM FILED MAY 31, 1984, RECORDED IN O.R. BOOK 2242, PAGE 2128 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Morgan E. Long, Esq.  
Florida Bar #: 99026  
Email: MLong@vanlawfl.com  
VAN NESS LAW FIRM, PLLC  
1239 E. Newport Center Drive,  
Suite 110  
Deerfield Beach, Florida 33442  
Ph: (954) 571-2031  
PRIMARY EMAIL:  
Pleadings@vanlawfl.com  
TF6261-15/dr  
November 4, 11, 2016 16-02182K

SECOND INSERTION

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

**CIVIL DIVISION Case #: 2015-CA-001440 DIVISION: 4**

**First Tennessee Bank National Association Plaintiff, vs.- Randy D. Holley; Wanda L. Holley; Poinciana Village Three Association, Inc.; Association of Poinciana Villages, 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. 2015-CA-001440 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein First Tennessee Bank National Association, Plaintiff and Randy D. Holley are defendant(s), I, Clerk of Court, Stacy M.

Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on December 15, 2016, the following described property as set forth in said Final Judgment, to-wit:

LOT 11, BLOCK 28, REPLAT OF A PORTION OF POINCIANA NEIGHBORHOOD 1 VILLAGE 3, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 58, PAGES 31 THROUGH 38, 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Submitted By:  
ATTORNEY FOR PLAINTIFF:  
SHAPIRO, FISHMAN & GACHÉ, LLP  
2424 North Federal Highway,  
Suite 360  
Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
15-282963 FC01 CXE  
November 4, 11, 2016 16-02190K

SECOND INSERTION

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

**CIRCUIT CIVIL DIVISION CASE NO.: 2015 CA 003755**

**U.S. BANK, N. A., AS TRUSTEE FOR MANUFACTURED HOUSING CONTRACT SENIOR/SUBORDINATE PASS-THROUGH CERTIFICATE TRUST 2000-3 3000 Bayport Drive, Suite 880 Tampa, FL 33607 Plaintiff(s), vs. GREGORY C. BUELOW; THE UNKNOWN SPOUSE OF GREGORY C. BUELOW; POLK COUNTY, FLORIDA; Defendant(s).**

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on October 13, 2016, in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 12th day of December, 2016, at 10:00 A.M. on the following described property as set forth in said Final Judgment of Foreclosure, to wit:

LOT 40, OAK MEADOWS ESTATES ADDITION, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 81, PAGE 43, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN 1998 PALM HARBOR, 40 X 28 MOBILE HOME, SERIAL NUMBER PH0910201ABFL. AND

THAT CERTAIN 1998, 40 X 28 PALM HARBOR, MOBILE HOME SERIAL NUMBER(S): PH0910201AFL, PH-0910201BFL

PROPERTY ADDRESS: 3373 OAK MEADOWS DRIVE, MULBERRY, 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 within sixty (60) days after the sale.

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

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Respectfully submitted,  
HARRISON SMALBACH, ESQ.  
Florida Bar # 116255  
TIMOTHY D. PADGETT, P.A.  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
attorney@padgettlaw.net  
Attorney for Plaintiff  
TDP File No. 14-002650-5  
November 4, 11, 2016 16-02155K

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. 2015CA-002510-0000-00**

**FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA, Plaintiff, vs. MARIA B. RIVERA, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 30, 2015, and entered in 2015CA-002510-0000-00 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF AMERICA is the Plaintiff and MARIA B. RIVERA; UNKNOWN SPOUSE OF MARIA B. RIVERA; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST MAGNUS FINANCIAL CORPORATION; HUNTERS GROVE HOMEOWNERS' ASSOCIATION, INC. F/K/A HUNTERS GREENE 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 Novem-

ber 29, 2016, the following described property as set forth in said Final Judgment, to wit:

LOT 81, HUNTERS GREENE PHASE TWO, AS RECORDED IN PLAT BOOK 121, PAGES 40 AND 41, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 7365 HUNTERS GREENE CIR, 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 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Dated this 1 day of November, 2016.  
By: Philip Stecco  
Philip Stecco, Esquire  
Florida Bar No. 108384  
Communication Email:  
pstecco@rasflaw.com  
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  
15-024423 - MoP  
November 4, 11, 2016 16-02176K

SECOND INSERTION

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

**CIVIL DIVISION Case #: 2016-CA-002026 DIVISION: 11**

**First Bank, a Missouri State Chartered Bank, as Successor by Merger, to Coast Bank of Florida, a Florida State Chartered Bank Plaintiff, vs.- Bradley T. Baker a/k/a Brad Baker; Joy A. Baker a/k/a Joy Baker; Regions Bank, Successor by Merger with AmSouth Bank; Sunnywood 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 Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2016-CA-002026 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein First Bank, a Missouri State Chartered Bank, as Successor by Merger, to

Coast Bank of Florida, a Florida State Chartered Bank, Plaintiff and Bradley T. Baker a/k/a Brad Baker and Joy A. Baker a/k/a Joy Baker are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on January 24, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 21, SUNNYWOOD, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 130, PAGES 16 AND 17, 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Submitted By:  
ATTORNEY FOR PLAINTIFF:  
SHAPIRO, FISHMAN & GACHÉ, LLP  
2424 North Federal Highway,  
Suite 360  
Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
16-300379 FC01 FRT  
November 4, 11, 2016 16-02184K

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. 53-2011CA-003546**

**DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC. ASSET BACKED PASS THROUGH CERTIFICATES SERIES ARS1 2006-M3 UNDER POOLING AND SERVICING AGREEMENT DATED SEPTEMBER 1, 2006, Plaintiff, vs. JUAN ARGUELLO, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 24, 2012, and entered in 53-2011CA-003546 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC. ASSET BACKED PASS THROUGH CERTIFICATES SERIES ARS1 2006-M3 UNDER THE POOLING AND SERVICING AGREEMENT DATED SEPTEMBER 1, 2006 is the Plaintiff and JUAN PABLO ARGUELLO; MARISOL N. ARIAS; RIDGEWOOD LAKES MASTER ASSOCIATION INC.; RIDGEWOOD POINTE HOMEOWNERS' ASSOCIATION, INC.; ARGENT MORTGAGE COMPANY LLC are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 23, 2016, the following described

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

LOT 22, RIDGEWOOD POINTE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 98, PAGE 8, AS RECORDED IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA; SAID LAND SITUATE, LYING AND BEING IN POLK COUNTY, FLORIDA.

Property Address: 366 CANARY ISLAND CIRCLE, 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 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Dated this 27 day of October, 2016.  
By: Philip Stecco  
Philip Stecco, Esquire  
Florida Bar No. 108384  
Communication Email:  
pstecco@rasflaw.com  
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  
14-57720 - MoP  
November 4, 11, 2016 16-02156K

SECOND INSERTION

RE-NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE TENTH CIRCUIT COURT FOR POLK COUNTY, FLORIDA.

**CIVIL DIVISION CASE NO. 2014CA003294000000**

**U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, Plaintiff, vs. JAMES P. CALABRO; JODY A. CALABRO; FORD MOTOR CREDIT COMPANY; 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, Defendants.**

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated 07/06/2015 and an Order Resetting Sale dated 10/25/2016 and entered in Case No. 2014CA003294000000 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 LSF9 MASTER PARTICIPATION TRUST is Plaintiff and JAMES P. CALABRO; JODY A. CALABRO; FORD MOTOR CREDIT COMPANY; 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, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash at online at www.polk.realforeclose.com, at 10:00 a.m. on November 30, 2016 the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 3, OF HAVEN HOMES UNIT 2, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 38, 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

DATED at Bartow, Florida, on November 2, 2016  
By: Adam Willis  
Florida Bar No. 100441  
SHD Legal Group P.A.  
Attorneys for Plaintiff  
PO BOX 19519  
Fort Lauderdale, FL 33318  
Telephone: (954) 564-0071  
Facsimile: (954) 564-9252  
Service E-mail:  
answers@shdlegalgroup.com  
1478-144240 SAH.  
November 4, 11, 2016 16-02181K

SECOND INSERTION

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

**CIVIL DIVISION Case #: 2016-CA-002165 DIVISION: 15**

**Ditech Financial LLC f/k/a Green Tree Servicing LLC Plaintiff, vs.- Mohammed K. Zughbieh a/k/a Mohammed Zughbieh; Dayivi Nunez a/k/a Dayivi Nunez Zughbieh a/k/a Dayivi Zughbieh; Unknown Spouse of Mohammed K. Zughbieh a/k/a Mohammed Zughbieh; Midland Funding LLC; Portfolio Recovery Associates, LLC; Towne Park Estates Homeowners Association, Inc.; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2016-CA-002165 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Ditech Financial

LLC f/k/a Green Tree Servicing LLC, Plaintiff and Mohammed K. Zughbieh a/k/a Mohammed Zughbieh are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on January 25, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 45, TOWNE PARK ESTATES PHASE 1-A, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 140, PAGE 33, 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Submitted By:  
ATTORNEY FOR PLAINTIFF:  
SHAPIRO, FISHMAN & GACHÉ, LLP  
2424 North Federal Highway,  
Suite 360  
Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
16-300379 FC01 GRT  
November 4, 11, 2016 16-02185K



## SECOND INSERTION

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

**2013CA-000763-0000-WH  
WELLS FARGO BANK, N.A.,  
SUCCESSOR BY MERGER TO  
WELLS FARGO BANK  
MINNESOTA, N.A., AS TRUSTEE  
FOR AEGIS ASSET BACKED  
SECURITIES TRUST  
MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2003-3,  
Plaintiff(s) VS.  
MARY LOMAX; JULIUS LOMAX;  
LEROY L. BIBSBY, AS TRUSTEE  
FOR THE SEMINOLE AVENUE  
LOMAX TRUST DATED  
OCTOBER 3, 2005;  
UNKNOWN TENANT #1;  
UNKNOWN TENANT #2  
Defendant(s)**  
Notice is hereby given that pursuant to

a Final Judgment entered on AUGUST 25, 2016, in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

LOT 8, 9 AND 10, BLOCK 1 OF SHERERTZ AND SMITH'S SUBDIVISION OF BLOCK 14 MITCHELL'S ADDITION TO THE TOWN OF FORT MEADE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 4, PAGE(S) 33, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 23RD day of NOVEMBER, 2016.

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

WITNESS my hand and the seal of the Court on this 19th day of October, 2016.

STACY M. BUTTERFIELD, CPA  
Clerk of the Circuit Court  
Drawer CC-12, P. O. Box 9000  
Bartow, Florida 33831-9000

By: Carolyn Mack  
Deputy Clerk

November 4, 11, 2016 16-02178K

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

**Case #: 2014-CA-001090  
U.S. Bank National Association, as  
Indenture Trustee for Springleaf  
Mortgage Loan Trust 2013-2  
Plaintiff, -vs.-  
David L. Ingram; Sandra L. Ingram  
a/k/a Sandra Ingram; Springleaf  
Home Equity, Inc., formerly known  
as American General Home Equity,  
Inc.; Unknown Tenant #1; Unknown  
Tenant #2  
Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2014-CA-001090 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein U.S. Bank National Association, as Indenture

## SECOND INSERTION

Trustee for Springleaf Mortgage Loan Trust 2013-2, Plaintiff and David L. Ingram are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on January 27, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 62, OF CITRUS HIGHLANDS PHASE III SUBDIVISION AS RECORDED IN PLAT BOOK 87, PAGE 13, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 1999, MAKE: LIMITED, VIN#: FLA14613752A AND VIN#: FLA14613752B.

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Submitted By:

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

Boca Raton, Florida 33431

(561) 998-6700  
(561) 998-6707

15-283789 FCO1 CXE

November 4, 11, 2016 16-02189K

## SECOND INSERTION

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

**Case #: 2016-CA-002279  
DIVISION: 7**

**Ditech Financial LLC  
Plaintiff, -vs.-**

**Alicia S. Officer; Branden L. Officer;  
Jeremy A. Officer; Unknown Spouse  
of Alicia S. Officer; Unknown  
Spouse of Branden L. Officer;  
Unknown Spouse of Jeremy A.  
Officer; Unknown Heirs, Devisees,  
Grantees, Assignees, Creditors  
and Lienors of Nancy Jean Officer,  
and All Other Persons Claiming by  
and Through, Under, Against The  
Named Defendant(s); 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).**

TO: Branden L. Officer: LAST KNOWN  
ADDRESS, 712 Marian Drive, Saint  
Charles, MO 63301, Unknown Spouse  
of Branden L. Officer: LAST KNOWN  
ADDRESS, 712 Marian Drive, Saint  
Charles, MO 63301 and Unknown  
Heirs, Devisees, Grantees, Assignees,  
Creditors and Lienors of Nancy Jean

Officer, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s): ADDRESS UNKNOWN

Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.

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:

BEGIN AT THE NORTHEAST CORNER OF LOT 5, BLOCK D, GIBSON PARK, LAKELAND, FLORIDA, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 40, PAGE 8, PUBLIC RECORDS OF POLK COUNTY, FLORIDA; THENCE RUN NORTH 470 FEET, THENCE WEST 94.13 FEET TO THE POINT OF BEGINNING, CONTINUE WEST 95.0 FEET, THENCE SOUTH 270 FEET, THENCE EAST 95.0 FEET; THENCE NORTH 270 FEET TO THE POINT OF BEGINNING. LESS AND EXCEPT SO MUCH OF SAID PARCEL AS SHALL LIE WITHIN THE LAKE, BEING EQUIVALENT TO LOT 12, BLOCK "D", OF THE UNRECORDED PLAT OF GIBSON PARK SUBDIVISION, BEING A

PART OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 24, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA.

more commonly known as 110 Stanley Avenue, Lakeland, FL 33809.

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon SHAPIRO, 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 thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint. Default Date: November 28, 2016

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

WITNESS my hand and seal of this Court on the 20 day of OCT, 2016.

Stacy M. Butterfield  
Circuit and County Courts  
By: Asuncion Nieves  
Deputy Clerk

SHAPIRO, FISHMAN  
& GACHÉ, LLP  
Attorneys for Plaintiff  
4630 Woodland Corporate Blvd.,  
Suite 100  
Tampa, FL 33614  
16-300727 FCO1 GRT  
November 4, 11, 2016 16-02170K

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

**Case #: 2014-CA-001265  
The Bank of New York Mellon f/k/a  
The Bank of New York, as Trustee  
(CWALT 2006-36T2)**

**Plaintiff, -vs.-**

**Michael L. Knapstein a/k/a Michael  
Knapstein and Janeen Knapstein,  
Husband and Wife; JPMorgan  
Chase Bank, National Association;  
Mortgage Electronic Registration  
Systems, Inc., as Nominee for  
Countrywide Bank, National  
Association; SunTrust Bank;  
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. 2014-CA-001265 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein The Bank of New York Mellon f/k/a The Bank of New York, as Trustee (CWALT 2006-36T2),

## SECOND INSERTION

Plaintiff and Michael L. Knapstein a/k/a Michael Knapstein and Janeen Knapstein, Husband and Wife are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on December 27, 2016, the following described property as set forth in said Final Judgment, to-wit:

ALL THAT CERTAIN PARCEL OF LAND SITUATE IN THE COUNTY OF POLK, STATE OF FLORIDA, BEING KNOWN AND DESIGNATED AS LOT 31, STARR LAKE VILLA, ACCORDING TO PLAT RECORDED IN PLAT BOOK 4, PAGES 7 AND 8, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA AND COMMENCE AT A CONCRETE MONUMENT SET IN THE WESTERLY BOUNDARY OF "BOULEVARD" AT THE COMMON CORNER OF LOTS 29 AND 30, ACCORDING TO THE PLAT OF "STARR LAKE PLAT OF W. J. HOWEY'S SUBDIVISION AS RECORDED IN PLAT BOOK 4, PAGES 7 AND 8, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AND RUN THENCE SOUTH 22° 23' 15" EAST, A DISTANCE OF 200.28 FEET FOR THE POINT OF BEGINNING FOR THIS TRACT, THENCE RUN SOUTH 63° 28' 45" WEST, A DISTANCE OF 708.00 FEET TO A CONCRETE MONUMENT. BEGIN AGAIN AT THE POINT OF BEGINNING AND RUN THENCE SOUTH 28° 23' 15" EAST, ALONG THE WESTERLY BOUNDARY OF

"BOULEVARD" A DISTANCE OF 91.08 FEET, THENCE RUN SOUTHWESTERLY (ALONG THE SOUTHERLY BOUNDARY OF LOT 30, AS PER PLAT RECORDED IN PLAT BOOK 3A, PAGE 51, ON JUNE 16, 1914, PUBLIC RECORDS OF POLK COUNTY, FLORIDA) TO THE CONCRETE MONUMENT SET AT THE WESTERLY END OF THE NORTHERLY BOUNDARY OF THIS TRACT, SAID DESCRIPTION COVERING A TRIANGULAR TRACT OF LAND.

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Submitted By:

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

Boca Raton, Florida 33431

(561) 998-6700

(561) 998-6707

12-251135 FCO1 ITB

November 4, 11, 2016 16-02192K

## SECOND INSERTION

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

**CASE NO.: 2016 CA 000372  
U.S. BANK, N.A., AS TRUSTEE  
FOR MANUFACTURED  
HOUSING CONTRACT  
SENIOR/SUBORDINATE  
PASS-THROUGH CERTIFICATE  
2002-1**

**3000 BAYPORT DRIVE  
SUITE 880  
TAMPA, FL 33607  
Plaintiff(s), vs.**

**SUSAN R. HEATH; LAWRENCE  
E. CONNER AKA LAWRENCE E.  
CONNER, SR.; THE UNKNOWN  
SPOUSE OF SUSAN R. HEATH;  
Defendant(s).**

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on October 24, 2016, in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 24th day of January, 2017, at 10:00 A.M. on the following described property as set forth in said Final Judgment of Foreclosure, to wit:

A PORTION OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 30, TOWNSHIP 30 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA, BEING A NUMBERED TRACT IN AN UNRECORDED PLAT OF LAKE WALES ESTATES AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:  
TRACT 13

COMMENCE AT THE NORTHWEST CORNER OF SECTION 31, TOWNSHIP 30 SOUTH, RANGE 27 EAST; THENCE NORTH 00 DEGREES 00 MINUTES 57 SECONDS WEST 23.64 FEET; THENCE EAST 350.45 FEET; THENCE

NORTH 660.00 FEET TO THE POINT OF BEGINNING; THENCE NORTH 165.00 FEET; THENCE EAST 295.00 FEET; THENCE SOUTH 165.00 FEET; THENCE WEST 295.00 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH A 56' X 28' 2000 HOMES OF MERIT PANTHER MOBILE HOME, VEHICLE IDENTIFICATION NUMBERS FLHMBFP159545624A AND FLHMBFP159545624B. PROPERTY ADDRESS: 4045 GARDEN ST., 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 within sixty (60) days after the sale.

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

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Respectfully submitted,  
HARRISON SMALBACH, ESQ.  
Florida Bar # 116255

TIMOTHY D. PADGETT, P.A.  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
attorney@padgettlaw.net  
TDP File No. 15-002188-1  
November 4, 11, 2016 16-02175K

## SECOND INSERTION

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

**Case #: 2013CA-002283-0000-LK  
DIVISION: 7**

**U.S. Bank, National Association,  
as Trustee for Credit Suisse First  
Boston Mortgage Securities Corp.,  
Home Equity Asset Trust  
2004-3, Home Equity Pass-Through  
Certificates, Series 2004-3  
Plaintiff, -vs.-**

**James Clay Fielding a/k/a James  
C. Fielding; The Unknown Spouse  
of James Clay Fielding a/k/a James  
C. Fielding; US Bank National  
Association, as Trustee for Credit  
Suisse First Boston Mortgage  
Securities Corp., Home Equity Asset  
Trust 2004-2, Home Equity  
Pass-Through Certificates, Series  
2004-2; Christina 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. 2013CA-002283-0000-LK of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, where-

in U.S. Bank, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2004-3, Home Equity Pass-Through Certificates, Series 2004-3, Plaintiff and James Clay Fielding a/k/a James C. Fielding are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on January 19, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 56, CHRISTINA WOODS, UNIT NO. 1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 56, PAGE 20, 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Submitted By:

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

Boca Raton, Florida 33431

(561) 998-6700

(561) 998-6707

12-254939 FCO1 WNI

November 4, 11, 2016 16-02191K

## SECOND INSERTION

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

**Case #: 2016-CA-002982  
DIVISION: 7**

**HSBC Bank USA, National  
Association as Trustee for Structured  
Adjustable Rate Mortgage Loan  
Trust, Mortgage Pass-Through  
Certificates, Series 2005-21  
Plaintiff, -vs.-**

**Roger D. Roth, Jr. a/k/a Roger  
Roth; Unknown Spouse of Roger  
D. Roth, Jr. a/k/a Roger Roth;  
Shari E. Roth; Highlands Crossing  
Subdivision, Phase 1, Property  
Owners Association, Inc.; Unknown  
Parties in Possession #1, If living,  
and all Unknown Parties claiming  
by, through, under and against the  
above named Defendant(s) who  
are not known to be dead or alive,  
whether said Unknown Parties  
may claim an interest as Spouse,  
Heirs, Devisees, Grantees, or Other  
Claimants; Unknown Parties in  
Possession #2, If living, and all  
Unknown Parties claiming by,  
through, under and against the  
above named Defendant(s) who are  
not known to be dead or alive, whether  
said Unknown Parties may claim an  
interest as Spouse, Heirs, Devisees,  
Grantees, or Other Claimants  
Defendant(s).**

TO: Shari E. Roth: LAST KNOWN ADDRESS, 6336 Prominence Point Drive, Lakeland, FL 33813

Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.

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 79, OF BLOCK B, HIGHLANDS CROSSING PHASE ONE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 117, PAGES 5 AND 6, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

more commonly known as 6336 Prominence Point Drive, Lakeland, FL 33813.

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon SHAPIRO, 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 thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint. Default Date: 12-1-16

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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

WITNESS my hand and seal of this Court on the 24 day of October, 2016.

Stacy M. Butterfield  
Circuit and County Courts  
By: Joyce J. Webb  
Deputy Clerk

SHAPIRO, FISHMAN  
& GACHÉ, LLP  
Attorneys for Plaintiff

4630 Woodland Corporate Blvd.,  
Suite 100

Tampa, FL 33614

15-284800 FCO1 CXE

November 4, 11, 2016 16-02163K



SECOND INSERTION

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. 2016CA002778000000**  
**BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE ON BEHALF OF THE HOLDERS OF THE ALTERNATIVE LOAN TRUST 2006-OA17 MORTGAGE PASS THROUGH CERTIFICATES SERIES 2006-OA17,**  
**Plaintiff, vs.**  
**MARIANNE LAURISTON, MARIE R. EUSTACHE AND VIANICK RICHIE, et. al.**  
**Defendant(s),**  
 TO: VIANICK RICHE and UNKNOWN SPOUSE OF VIANICK RICHE  
 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 72, COVENTRY COVE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 130, PAGE 48, 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, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before November 28, 2016/(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.  
 THIS NOTICE SHALL BE PUBLISHED ONCE A WEEK FOR TWO

(2) CONSECUTIVE WEEKS.  
 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
 WITNESS my hand and the seal of this Court at Polk County, Florida, this 20th day of October, 2016.  
 Stacy M. Butterfield  
 CLERK OF THE CIRCUIT COURT  
 BY: Asuncion Nieves  
 DEPUTY CLERK  
 ROBERTSON, ANSCHUTZ, & SCHNEID, PL  
 6409 Congress Ave., Suite 100  
 Boca Raton, FL 33487  
 PRIMARY EMAIL: mail@rasflaw.com  
 15-067045 - MiE  
 November 4, 11, 2016 16-02162K

SECOND INSERTION

AMENDED NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO. 2016CA002546000000**  
**U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE UNDER POOLING AND SERVICING AGREEMENT DATED AS OF AUGUST 1, 2006 MASTR ASSET-BACKED SECURITIES TRUST 2006-HE3 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE3,**  
**Plaintiff, vs.**  
**UNKNOWN HEIRS OF PAUL S. CALIGUIRE, ET AL.**  
**Defendants**  
 To the following Defendant(s):  
 UNKNOWN HEIRS OF PAUL S. CALIGUIRE (CURRENT RESIDENCE UNKNOWN)  
 Last Known Address: 542 OBO DRIVE, DAVENPORT, FL 33896  
 YOU ARE HEREBY NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

LOT 77, SEYBOLD ON DUNSON ROAD PHASE FIVE, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 105, PAGES 50 AND 51, AS RECORDED IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA; SAID LAND SITUATE, LYING AND BEING IN POLK COUNTY, FLORIDA.  
 A/K/A 542 OBO DRIVE, DAVENPORT, FL 33896  
 has been filed against you and you are required to serve a copy of your written defenses, if any, to Myriam Clerge, Esq. at VAN NESS LAW FIRM, PLC, Attorney for the Plaintiff, whose address is 1239 E. NEWPORT CENTER DRIVE, SUITE #110, DEERFIELD BEACH, FL 33442 on or before 11/28/16 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 on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded

in the complaint. This notice is provided to Administrative Order No. 2065.  
 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
 WITNESS my hand and the seal of this Court this 20 day of October, 2016  
 STACY BUTTERFIELD  
 CLERK OF COURT  
 By Danielle Cavas  
 As Deputy Clerk  
 Myriam Clerge  
 VAN NESS LAW FIRM, PLC  
 Attorney for the Plaintiff  
 1239 E. NEWPORT CENTER DRIVE, SUITE #110,  
 DEERFIELD BEACH, FL 33442  
 AS3859-16/elo  
 November 4, 11, 2016 16-02171K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO. 53-2016-CA-003045**  
**WELLS FARGO BANK, N.A., SUCCESSOR BY MERGER TO WELLS FARGO HOME MORTGAGE, INC.**  
**Plaintiff, v.**  
**THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF CLAIRE ALVANOS, DECEASED, ET AL.**  
**Defendants.**  
 TO: THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF CLAIRE ALVANOS, DECEASED, AND ALL CLAIMANTS, PERSONS OR PARTIES, NATURAL OR CORPORATE, AND WHOSE EXACT LEGAL STATUS IS UNKNOWN, CLAIMING BY, THROUGH, UNDER OR AGAINST THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF CLAIRE ALVANOS, DECEASED, OR ANY OF THE HEREIN NAMED OR DESCRIBED DEFENDANTS OR PARTIES CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN AND TO THE PROPERTY HEREIN DESCRIBED  
 Current residence unknown, but whose last known address was:  
 1536 ARTHUR BLVD  
 LAKELAND, FL 33801-7112  
 YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida,

to-wit:  
 BEGINNING 1078 FEET EAST OF THE SOUTHWEST CORNER OF THE NORTHEAST ¼ OF THE NORTHEAST ¼ OF SECTION 28, TOWNSHIP 28 SOUTH, RANGE 24 EAST; RUN NORTH 140 FEET TO THE BEGINNING OF THIS TRACT, THENCE SOUTH 100 FEET; THENCE NORTHWESTERLY 169.81 FEET TO CURVE HAVING RADIUS OF 55 FEET; THENCE AROUND CURVE TO LEFT IN NORTHWESTERLY DIRECTION 43.32 FEET; THENCE IN SOUTHEASTERLY DIRECTION 138.84 FEET TO POINT OF BEGINNING.  
 AND  
 BEGIN AT THE SOUTHWEST CORNER OF THE NORTHEAST ¼ OF SECTION 28, TOWNSHIP 28 SOUTH, RANGE 24 EAST, RUN THENCE EAST A DISTANCE OF 1050.27 FEET TO THE POINT OF BEGINNING FOR THIS DESCRIPTION, CONTINUE THENCE EAST A DISTANCE OF 27.73 FEET, RUN THENCE NORTH 0°22' EAST A DISTANCE OF 40.0 FEET; RUN THENCE NORTH 47°20' 10" WEST, A DISTANCE OF 169.81 FEET TO A POINT ON A CURVE, SAID CURVE HAVING A RADIUS OF 55 FEET; RUN THENCE SOUTHWESTERLY AROUND SAID CURVE A DISTANCE OF 17.81 FEET; RUN THENCE IN A SOUTHEASTERLY DIREC-

TION A DISTANCE OF 176 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.  
 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on EXL LEGAL, PLLC, Plaintiff's attorney, whose address is 12425 28th Street North, Suite 200, St. Petersburg, FL 33716, on or before Dec. 5th 2016 or within thirty (30) days after the first publication of this Notice of Action, and file the original with the Clerk of this Court at P.O. Box 9000, Drawer CC-2, Bartow, FL 33831-9000, either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint petition.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
 WITNESS my hand and seal of the Court on this 26 day of October, 2016.  
 Stacy M. Butterfield  
 Clerk of the Circuit Court  
 By: Lori Armijo  
 Deputy Clerk  
 EXL LEGAL, PLLC  
 Plaintiff's attorney  
 12425 28th Street North, Suite 200  
 St. Petersburg, FL 33716  
 888160277  
 November 4, 11, 2016 16-02161K

SECOND INSERTION

NOTICE OF ACTION FORECLOSURE PROCEEDINGS-PROPERTY IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION  
**Case #: 2016-CA-003337**  
**DIVISION: 8**  
**Nationstar Mortgage LLC**  
**Plaintiff, -vs.-**  
**Jeffrey L. Sharer a/k/a Jeffrey Sharer; Laurie A. Cassidy; Diana L. Jones; Unknown Spouse of Jeffrey L. Sharer a/k/a Jeffrey Sharer; Unknown Spouse of Laurie A. Cassidy; Unknown Spouse of Diana L. Jones; Unknown Heirs, Devisees, Grantees, Assignees, Creditors and Lienors of Shirley A. Sharer, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); State of Florida; 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).**

TO: Unknown Heirs, Devisees, Grantees, Assignees, Creditors and Lienors of Shirley A. Sharer, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s): ADDRESS UNKNOWN  
 Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.  
 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 51, OF PINEVIEW ESTATES PHASE I, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 95, AT PAGE 13, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 1996, MAKE: FLEETWOOD, VIN#: GAFL-T54A77944HS21 AND VIN#: GAFLT54B77944HS21.  
 more commonly known as 4250 Laurel Crest Road, Mulberry, FL

33860.  
 This action has been filed against you and you are required to serve a copy of your written defense, if any, upon SHAPIRO, 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 thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint. Default Date: December 5, 2016  
 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
 WITNESS my hand and seal of this Court on the 27th day of October, 2016.  
 Stacy M. Butterfield  
 Circuit and County Courts  
 By: Asuncion Nieves  
 Deputy Clerk  
 SHAPIRO, FISHMAN & GACHÉ, LLP  
 Attorneys for Plaintiff  
 4630 Woodland Corporate Blvd., Suite 100  
 Tampa, FL 33614  
 16-303117 FC01 CXE  
 November 4, 11, 2016 16-02179K

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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

**M**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



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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.”**

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

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

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

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

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

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

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

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

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

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

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

## NEGATIVE TAX HELPS POOR

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

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

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

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

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

It would help to eliminate the present division of the population into two classes — those who pay and those who are supported on public funds. At reasonable break-even 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:

1. 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 including 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.

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.