

**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 fictitious name of SUNSHINE USA MANAGEMENT located at 349 CABRIE LANE, in the County of POLK in the City of DAVENPORT, Florida 33897 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated at POLK, Florida, this 15th day of FEBRUARY, 2017.  
XINGLI MA  
February 24, 2017 17-00281K

**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 Barium Junkie located at 5928 Great Salt Ct, in the County of Polk, in the City of Lakeland, Florida 33805 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated at Lakeland, Florida, this 21 day of February, 2017.  
Eric Summerall  
February 24, 2017 17-00290K

**FIRST INSERTION**

NOTICE OF ADMINISTRATION IN THE CIRCUIT COURT FOR THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, STATE OF FLORIDA PROBATE DIVISION  
File No. 16-CP-003168  
IN RE: ESTATE OF JOE DANA YOUNG  
Deceased

The administration of the estate of JOE DANA YOUNG, deceased, Number 16-CP-003168, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Polk County Courthouse, 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 interested persons are required to file with this court, WITHIN THREE MONTHS OF THE FIRST PUBLICATION OF THIS NOTICE:

(1) all claims against the estate and (2) any objection by an interested person on whom this notice was served that challenges the validity of the will, the qualification of the personal representative, venue, or jurisdiction of the court.

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

Publication of this Notice begun on February 24, 2017.

**Personal Representative:**  
Terri Lynn Savage  
492 Shadowood Drive,  
Smyrna, TN 37167  
Attorney for Personal Representative:  
MICHAEL A. HANSON, ESQUIRE  
2501 N. Orient Road  
Suite D  
Tampa, FL 33619  
Feb. 24; Mar. 3, 2017 17-00280K

**FIRST INSERTION**

NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION  
CASE NO. 2016CP-003292-0000-XX  
IN RE: THE ESTATE OF RAYMOND JAMES PATE, A/K/A RAYMOND PATE, 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 RAYMOND JAMES PATE, a/k/a RAYMOND PATE, Deceased, Case No. 2016CP-003292-0000-XX, by the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, Probate Division, the address of which is Clerk of the Court, PO Box 9000, Drawer CC-4, Bartow, FL 33831-9000, that the decedent's date of death was October 29, 2016, that the total value of the estate is \$14,753.57, and that the name(s) and address(es) of those to whom the assets have been assigned by such order is/are: William Douglas Witherington, c/o Christopher A. Desrochers, P.L., 2504 Ave. G NW, Winter Haven, FL 33880.

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration, must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA STATUTES.

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 February 24, 2017.

**Personal Giving Notice:**  
William Douglas Witherington, c/o Christopher A. Desrochers, P.L., 2504 Ave. G NW, Winter Haven, FL 33880.  
Attorney for Person Giving Notice: Christopher A. Desrochers, Esq. Christopher A. Desrochers, P.L. 2504 Ave. G NW Winter Haven, FL 33880 (863) 299-8309 Fla. Bar #0948977 Designated email address: cadlawfirm@hotmail.com Feb. 24; Mar. 3, 2017 17-00279K

**FIRST INSERTION**

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY CIVIL DIVISION  
Case No. 2017CA000019000000  
Division II  
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR J.P. MORGAN MORTGAGE ACQUISITION TRUST 2007-CH3, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-CH3 Plaintiff, vs.  
RICK STEINBACH, LINDA STEINBACH, et al. Defendants.  
TO: LINDA STEINBACH CURRENT RESIDENCE UNKNOWN LAST KNOWN ADDRESS 2814 BAKER AVE HAINES CITY, FL 33844  
RICK STEINBACH CURRENT RESIDENCE UNKNOWN LAST KNOWN ADDRESS 813 GRANTHAM DRIVE KISSIMMEE, FL 34758  
You are notified that an action to foreclose a mortgage on the following property in Polk County, Florida: THE WEST 60.00 FEET OF THE SOUTH 1/2 OF TRACT 12 IN THE NORTHEAST 1/4 OF SECTION 21, TOWNSHIP 27 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA AS SHOWN ON THE PLAT OF FLORIDA DEVELOPMENT COMPANY SUBDIVISION RECORDED IN PLAT BOOK 3, PAGES 60 THROUGH 63 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN 1992 MERITT MOBILE HOME, VIN(S) FLHM-BC43632103A AND FLHM-BC43632103B commonly known as 2814 BAKER AVE, HAINES CITY, FL 33844 has been filed against you and you are

**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. 2016CA001411000000  
Wells Fargo Bank, N.A., Plaintiff, vs.  
Gail T. Kautz; Unknown Spouse of Gail T. Kautz, Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order dated January 12, 2017, entered in Case No. 2016CA001411000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein Wells Fargo Bank, N.A. is the Plaintiff and Gail T. Kautz; Unknown Spouse of Gail T. Kautz are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at www.polk.realforeclose.com, beginning at 10:00 AM on the 13th day of March, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 10, BLOCK C, SUNSET PARK, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 36, PAGE 39 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 this 16th day of February, 2017.  
By Jimmy Edwards, Esq. Florida Bar No. 81855  
BROCK & SCOTT, PLLC Attorney for Plaintiff  
1501 N.W. 49th Street, Suite 200 Ft. Lauderdale, FL 33309 Phone: (954) 618-6955, ext. 6209 Fax: (954) 618-6954 FLCourtDocs@brockandscott.com File # 16-F05479 Feb. 24; Mar. 3, 2017 17-00263K

required to serve a copy of your written defenses, if any, to it on Edward B. Pritchard of Kass Shuler, P.A., plaintiff's attorney, whose address is P.O. Box 800, Tampa, Florida 33601, (813) 229-0900, on or before 3/16/17, (or 218.00 FEET OF THE SOUTH 370.00 FEET OF TRACT 12 IN THE NORTHEAST 1/4 OF SECTION 21, TOWNSHIP 27 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA AS SHOWN ON THE PLAT OF FLORIDA DEVELOPMENT COMPANY SUBDIVISION RECORDED IN PLAT BOOK 3, PAGES 60 THROUGH 63 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. 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: February 7, 2017.  
CLERK OF THE COURT  
Honorable Stacy M. Butterfield  
255 North Broadway  
Bartow, Florida 33830-9000 (COURT SEAL)  
By: Taylor Pittman  
Deputy Clerk  
Edward B. Pritchard  
Kass Shuler, P.A. plaintiff's attorney  
P.O. Box 800  
Tampa, Florida 33601 (813) 229-0900 298100/167017/ras Feb. 24; Mar. 3, 2017 17-00274K

**FIRST INSERTION**

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION  
File No. 2017CP-0141  
Division Probate  
IN RE: ESTATE OF ROBERT E. BIQUE SR. Deceased.

The administration of the estate of Robert E. Bique Sr., deceased, whose date of death was November 27, 2016, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Box 9000, Drawer CC-4, Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice 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 February 24, 2017.

**Personal Representative:**  
Kathryn M. Bique  
5721 42nd Avenue S.  
Minneapolis, Minnesota 55417  
Attorney for Personal Representative:  
Daniel Medina, B.C.S.  
Florida Bar Number: 0027553  
Mariel Lanza-Sutton, Esq.  
Florida Bar Number: 0097992  
MEDINA LAW GROUP, P.A.  
402 S. Kentucky Avenue, Suite 660 Lakeland, FL 33801  
Telephone: (863) 682-9730  
Fax: (863) 616-9754  
E-Mail: dan@medinapa.com  
E-Mail: mlmsutton@medinapa.com  
Secondary E-Mail: daisy@medinapa.com  
Feb. 24; Mar. 3, 2017 17-00300K

**FIRST 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. 53-2016-CA-004249  
NATIONSTAR MORTGAGE LLC, Plaintiff, vs.  
VICENTE DELGADO AND LISSBETH J DELGADO, et al. Defendant(s).

TO: LISSBETH J. DELGADO and UNKNOWN SPOUSE OF LISSBETH J. DELGADO.  
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 1, OF WALDEN VISTA, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 129, AT PAGE 29, 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 3/15/17 (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 6 day of February, 2017.

Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
BY: Danielle CAVAS  
DEPUTY CLERK  
ROBERTSON, ANSCHUTZ, & SCHNEID, PL  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
PRIMARY EMAIL: mail@rasflaw.com 16-191192 - CoN  
Feb. 24; Mar. 3, 2017 17-00275K

**FIRST INSERTION**

NOTICE OF ACTION FORECLOSURE PROCEEDINGS-PROPERTY IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION  
Case #: 2016-CA-003807  
DIVISION: 8  
Wells Fargo Bank, N.A. Plaintiff, vs.-  
John Charles Sprengle a/k/a John C. Sprengle; Unknown Spouse of John Charles Sprengle a/k/a John C. Sprengle; Unknown Heirs, Devisees, Grantees, Assignees, Creditors and Lienors of Nancy L. Sprengle, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); City of Winter Haven, 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, Grant-

ees, Assignees, Creditors and Lienors of Nancy L. Sprengle, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); c/o Max Karyo, Esq., 3200 N Federal Highway, Suite 222, Boca Raton, FL 33431  
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 46, INDIAN TRAILS, A SUBDIVISION ACCORDING TO THE PLAT THEREOF, RECORDED AT PLAT BOOK 68, PAGE 8, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
more commonly known as 6428 Timucuan Drive, Lakeland, FL 33813.  
This action has been filed against

**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.: 2014CA-004038-0000-00  
SPECIALIZED LOAN SERVICING LLC Plaintiff, vs.  
CARL B. SHULTZ, et al Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated January 12, 2017, and entered in Case No. 2014CA-004038-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein SPECIALIZED LOAN SERVICING LLC, is Plaintiff, and CARL B. SHULTZ, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 30 day of March, 2017, the following described property as set forth in said Final Judgment, to wit:

The North 165.0 feet of the South 1320.0 feet of the following described property: That part of the West 1/2 of the Northeast 1/4 and the East 1/2 of the Northwest 1/4 of Section 13, Township 27 South, Range 26 East, Polk County, Florida, lying West of Highway S.17.  
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: February 21, 2017  
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 # 58879  
Feb. 24; Mar. 3, 2017 17-00297K

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: 3/10/17

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 1 day of February, 2017.  
Stacy M. Butterfield  
Circuit and County Courts  
By: Taylor Pittman  
Deputy Clerk

SHAPIRO, FISHMAN & GACHÉ, LLP  
Attorneys for Plaintiff  
4630 Woodland Corporate Blvd., Suite 100  
Tampa, FL 33614  
16-303964 FCO1 WNI  
Feb. 24; Mar. 3, 2017 17-00276K



## 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.

**2015CA-003184-0000-00**  
U.S. Bank National Association, as Trustee for American Home Mortgage Investment Trust 2005-4A, Plaintiff, vs.  
Guatam Bhatia a/k/a Gautam Bhatia; Zebra Travels, LLC; Fifth Third Bank (Central Florida); West Haven Homeowner's Association, Inc.; Guatam Bhatia a/k/a Gautam Bhatia, as Trustee of the Gautam Bhatia Trust dated January 16, 2009; Unknown Beneficiaries of the Gautam Bhatia Trust dated January 16, 2009, Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order granting Motion to Reset Foreclosure sale dated February 7, 2017, entered in Case No. 2015CA-003184-0000-00 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein U.S. Bank National Association, as Trustee for American Home Mortgage Investment Trust 2005-4A is the Plaintiff and Guatam Bhatia a/k/a Gautam Bhatia; Zebra Travels, LLC; Fifth Third Bank (Central Florida); West Haven Homeowner's Association, Inc.; Guatam Bhatia a/k/a Gautam Bhatia, as Trustee of the Gautam Bhatia Trust dated January 16, 2009; Unknown Beneficiaries of the Gautam Bhatia Trust dated

January 16, 2009 are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at [www.polk.realforeclose.com](http://www.polk.realforeclose.com), beginning at 10:00 AM on the 13th day of March, 2017, the following described property as set forth in said Final Judgment, to wit:  
LOT 21, HAMLET AT WEST HAVEN, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 124, PAGES 7 THRU 9, 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 this 15 day of February, 2017.  
By Kathleen McCarthy, Esq.  
Florida Bar No. 72161

BROCK & SCOTT, PLLC  
Attorney for Plaintiff  
1501 N.W. 49th Street, Suite 200  
Ft. Lauderdale, FL 33309  
Phone: (954) 618-6955, ext. 6177  
Fax: (954) 618-6954  
FLCourtDocs@brockandscott.com  
File # 15-F01555  
Feb. 24; Mar. 3, 2017 17-00261K

## 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. 2016CA002803000000**  
The Bank of New York Mellon, f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, N.A. as Trustee for NovaStar Mortgage Funding Trust, Series 2004-3, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-3, Plaintiff, vs.  
Teresa Ann Blanton f/k/a Teresa Wade a/k/a Teresa A. Wade n/k/a Thomas L. Anderson, Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 7, 2017, entered in Case No. 2016CA002803000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein The Bank of New York Mellon, f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, N.A. as Trustee for NovaStar Mortgage Funding Trust, Series 2004-3, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-3 is the Plaintiff and Teresa Ann Blanton f/k/a Teresa Wade a/k/a Teresa A. Wade n/k/a Thomas L. Anderson

are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at [www.polk.realforeclose.com](http://www.polk.realforeclose.com), beginning at 10:00 AM on the 13th day of March, 2017, the following described property as set forth in said Final Judgment, to wit:  
LOT 4, WOODLAND SQUARE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 80, PAGE(S) 39, 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 this 15 day of February, 2017.  
By Kathleen McCarthy, Esq.  
Florida Bar No. 72161

BROCK & SCOTT, PLLC  
Attorney for Plaintiff  
1501 N.W. 49th Street, Suite 200  
Ft. Lauderdale, FL 33309  
Phone: (954) 618-6955, ext. 6177  
Fax: (954) 618-6954  
FLCourtDocs@brockandscott.com  
File # 16-F06724  
Feb. 24; Mar. 3, 2017 17-00262K

## FIRST INSERTION

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

**Case #: 2015-CA-002122**  
DIVISION: 7  
BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY  
Plaintiff, vs.-  
Michael H. Guy; Nydia M. Ramos; Caroline Mitchell; Unknown Spouse of Caroline Mitchell; Berkley Ridge 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, Devises, 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, Devises, 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-002122 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY, Plaintiff and Michael H. Guy 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](http://www.polk.realforeclose.com) at 10:00 A.M. on March 24, 2017, the following described property as set forth in said Final Judgment, to-wit:  
LOT 91, BERKLEY RIDGE PHASE 1, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 133, PAGES 48 THROUGH 51, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM 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  
15-285141 FCO1 ITB  
Feb. 24; Mar. 3, 2017 17-00282K

## 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.: 2016CA001897000000  
OCWEN LOAN SERVICING, LLC, Plaintiff, vs.  
EDWARD L. QUARY SR. A/K/A EDWARD L. QUARY; 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 January 19, 2017 in Civil Case No. 2016CA001897000000, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein, OCWEN LOAN SERVICING, LLC is the Plaintiff, and EDWARD L. QUARY SR. A/K/A EDWARD L. QUARY; BLACKWATER OAKS HOMEOWNERS ASSOCIATION INC; IMPERIALAKES MASTER ASSOCIATION INC; UNITED STATES OF AMERICA, SECRETARY OF HOUSING AND URBAN DEVELOPMENT; 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, CPA will sell to the highest bidder for cash at [www.polk.realforeclose.com](http://www.polk.realforeclose.com) on March 17, 2017 at 10:00 AM

EST the following described real property as set forth in said Final Judgment, to wit:

LOT 54, BLACKWATER OAKS, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 140, PAGE 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.

Dated this 21 day of February, 2017.  
By: John Aoraha, Esq.  
FL Bar No. 102174  
For Susan W. Findley, Esq.  
FBN: 160600  
Primary E-Mail:

ServiceMail@aldridgepите.com  
ALDRIDGE | PITE, LLP  
Attorney for Plaintiff  
1615 South Congress Avenue, Suite 200  
Delray Beach, FL 33445  
Telephone: (844) 470-8804  
Facsimile: (561) 392-6965  
1221-14214B  
Feb. 24; Mar. 3, 2017 17-00293K

## 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.

**2016CA002762000000**  
NATIONSTAR MORTGAGE LLC, Plaintiff, vs.  
THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF CRAIG M. DUNTON, DECEASED, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 14, 2017, and entered in 2016CA002762000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF CRAIG M. DUNTON, DECEASED; CRAIG ANTHONY DUNTON A/K/A CRAIG ANTHONY DUNTON 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](http://www.polk.realforeclose.com), at 10:00 AM, on March 30, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 8 IN BLOCK 2, CROOKED LAKE PARK TRACT NUMBER 1, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 38, PAGE 40 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
Property Address: 5007 WALES ST, LAKE WALES, FL 33859

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 22 day of February, 2017.  
By: Thomas Joseph  
Thomas Joseph, Esquire  
Florida Bar No. 123350  
Communication Email:

tjoseph@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  
16-045329 - MoP  
Feb. 24; Mar. 3, 2017 17-00301K

## FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
CIVIL DIVISION  
Case #: 2016-CA-003377  
DIVISION: 7

U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-BC2 Plaintiff, vs.-  
George Louis Igartua a/k/a George L. Igartua a/k/a George Igartua; Anna D. Igartua a/k/a Dina Igartua a/k/a Anna Igartua; The Independent Savings Plan Company d/b/a ISPC; Eagle Point 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, Devises, 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, Devises, 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-003377 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein U.S. Bank National Association, as Trustee for Structured

Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-BC2, Plaintiff and George Louis Igartua a/k/a George L. Igartua a/k/a George Igartua 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](http://www.polk.realforeclose.com) at 10:00 A.M. on March 10, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 48, EAGLE POINT, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 116, PAGES 46 AND 47, 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  
16-303019 FCO1 CXE  
Feb. 24; Mar. 3, 2017 17-00295K

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
CIVIL DIVISION  
Case #: 2016-CA-003086  
DIVISION: 7

U.S. Bank National Association as Indenture Trustee for Springleaf Mortgage Loan Trust 2013-2, Mortgage-Backed Notes, Series 2013-2 Plaintiff, vs.-  
Yong Cha Hanley a/k/a Yong C. Hanley Surviving Spouse of Edward N. Hanley, Deceased; Unknown Spouse of Yong Cha Hanley a/k/a Yong C. Hanley; AABCO Mortgage Loan and Investments, 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, Devises, 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, Devises, 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-003086 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein U.S. Bank National Association as Indenture Trustee for Springleaf Mortgage Loan Trust 2013-2, Mortgage-Backed

Notes, Series 2013-2, Plaintiff and Yong Cha Hanley a/k/a Yong C. Hanley Surviving Spouse of Edward N. Hanley, Deceased 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](http://www.polk.realforeclose.com) at 10:00 A.M. on March 10, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 42, INDIAN OAKS SUBDIVISION, PLAT BOOK 94, PAGES 10 AND 11 PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 1993, MAKE: EAGLE, VIN#: GAFLN54A72325ET AND VIN#: GAFLN54B72325ET.

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  
16-302903 FCO1 CXE  
Feb. 24; Mar. 3, 2017 17-00296K

## OFFICIAL COURTHOUSE WEBSITES:

**MANATEE COUNTY:**  
[manateeclerk.com](http://manateeclerk.com)

**SARASOTA COUNTY:**  
[sarasotaclerk.com](http://sarasotaclerk.com)

**CHARLOTTE COUNTY:**  
[charlotte.realforeclose.com](http://charlotte.realforeclose.com)

**LEE COUNTY:**  
[leeclerk.org](http://leeclerk.org)

**COLLIER COUNTY:**  
[collierclerk.com](http://collierclerk.com)

**HILLSBOROUGH COUNTY:**  
[hillsclerk.com](http://hillsclerk.com)

**PASCO COUNTY:**  
[pasco.realforeclose.com](http://pasco.realforeclose.com)

**PINELLAS COUNTY:**  
[pinellasclerk.org](http://pinellasclerk.org)

**POLK COUNTY:**  
[polkcountyclerk.net](http://polkcountyclerk.net)

**ORANGE COUNTY:**  
[myorangeclerk.com](http://myorangeclerk.com)

Check out your notices on: [floridapublicnotices.com](http://floridapublicnotices.com)

# Business Observer



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.:**  
**2012CA-001108-0000-LK**  
**GREEN TREE SERVICING LLC, Plaintiff, vs. TYSON, BROOK et al, Defendant(s).**  
 NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated 9 February, 2017, and entered in Case No. 2012CA-001108-0000-LK of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Green Tree Servicing LLC, is the Plaintiff and Brook Lee Tyson A/K/A Brook Tyson N/K/A Brook Alcock, David F. Tyson, Unknown Spouse Of Brook Lee Tyson A/K/A Brook Tyson N/K/A Brook Alcock N/K/A Timothy Alcock, Valley View Terrace Property Owners' Association, Inc., are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the 16th of March, 2017, the following described property as set forth in said Final Judgment of Foreclosure:  
 LOT 3 VALLEY VIEW TERRACE

ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 95 PAGE 15 OF THE PUBLIC RECORDS OF POLK COUNTY FLORIDA  
 3229 BIG VALLEY DR, LAKE-  
 LAND, FL 33813  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim 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 16th day of February, 2017.  
 Aleisha Hodo  
 Aleisha Hodo, Esq.  
 FL Bar # 109121  
 Albertelli Law  
 Attorney for Plaintiff  
 P.O. Box 23028  
 Tampa, FL 33623  
 (813) 221-4743  
 (813) 221-9171 facsimile  
 eService: servealaw@albertellilaw.com  
 JR- 15-203515  
 Feb. 24; Mar. 3, 2017 17-00266K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION  
**Case #: 2014-CA-001090**  
**DIVISION: 15**  
**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 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 March 27, 2017, the following described property as set forth in said Final Judgment, to-wit:  
 LOT 62, OF CITRUS HIGHLANDS PHASE III SUBDIVI-

SION 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  
 Feb. 24; Mar. 3, 2017 17-00283K

FIRST INSERTION

NOTICE OF RESCHEDULED SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION  
**CASE NO.:** 2016CA002078000000  
**DIVISION: 7**  
**WELLS FARGO BANK, N.A., Plaintiff, vs. FREIHOFFER, HERMAN et al, Defendant(s).**  
 NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated February 3, 2017, and entered in Case No. 2016CA002078000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Wells Fargo Bank, N.A., is the Plaintiff and Association Of Poinciana Villages, Inc., Beatrice Freihofer A/K/A Beatrice R. Freihofer, Herman Freihofer A/K/A Hermann W. Freihofer, Solivita Community Association, Inc., are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the 21st day of March, 2017, the following described property as set forth in said Final Judgment of Foreclosure:  
 LOT 155 SOLIVITA PHASE IVC SECTION 2 ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 124

AT PAGES 33 TO 38 PUBLIC RECORDS OF POLK COUNTY FLORIDA WITH A STREET ADDRESS OF 645 DAVINCI PASS KISSIMMEE FLORIDA 34759 645 DAVINCI PASS, KISSIMMEE, FL 34759  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 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 20th day of February, 2017.  
 Agnes Mombrun  
 Agnes Mombrun, Esq.  
 FL Bar # 77001  
 Albertelli Law  
 Attorney for Plaintiff  
 P.O. Box 23028  
 Tampa, FL 33623  
 (813) 221-4743  
 (813) 221-9171 facsimile  
 eService: servealaw@albertellilaw.com  
 JR-16-026053  
 Feb. 24; Mar. 3, 2017 17-00287K

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-001803-0000-00**  
**Wells Fargo Bank, N.A., Plaintiff, vs. Alberto Velez, Jr.; Jesenia Velez a/k/a J. Velez, Defendants.**  
 NOTICE IS HEREBY GIVEN pursuant to an Order dated January 05, 2017, entered in Case No. 2016CA-001803-0000-00 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein Wells Fargo Bank, N.A. is the Plaintiff and Alberto Velez, Jr.; Jesenia Velez a/k/a J. Velez are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at www.polk.realforeclose.com, beginning at 10:00 AM on the 13th day of March, 2017, the following described property as set forth in said Final Judgment, to wit:  
 THAT PART OF TRACTS 21 AND 22 IN SOUTHWEST 1/4 OF SECTION 06, TOWNSHIP 27 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA, ACCORDING TO THE PLAT OF FLORIDA DEVELOPMENT CO. TRACT, AS RECORDED IN PLAT BOOK 3, PAGE 60-63, PUBLIC RECORDS OF POLK COUNTY, FLORIDA

DESCRIBED AS FOLLOWS: BEGIN AT THE SOUTHWEST CORNER OF LOT 28, RUN EAST 289 FEET NORTH 1010 FEET TO BEGINNING; THENCE RUN NORTH 100 FEET; THENCE RUN EAST 107 FEET; THENCE RUN SOUTH 100 FEET; THENCE RUN WEST 107 FEET TO POINT OF BEGINNING. MORE PARTICULARLY KNOWN AS LOT 35 OF DIAMOND ACRES, AN UNRECORDED PLAT.  
 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 16th day of February, 2017.  
 By Jimmy Edwards, Esq.  
 Florida Bar No. 81855  
 BROCK & SCOTT, PLLC  
 Attorney for Plaintiff  
 1501 N.W. 49th Street, Suite 200  
 Ft. Lauderdale, FL 33309  
 Phone: (954) 618-6955, ext. 6209  
 Fax: (954) 618-6954  
 FLCourtDoes@brockandscott.com  
 File # 16-F05895  
 Feb. 24; Mar. 3, 2017 17-00264K

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-004133-0000-00**  
**DIVISION: 7**  
**U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, Plaintiff, vs. MICHAELS, ROBERT et al, Defendant(s).**  
 NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated 15 November, 2016, and entered in Case No. 2015CA-004133-0000-00 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust, is the Plaintiff and Fairways-Lake Estates Community Association, Inc., Robert Charles Michaels a/k/a Robert C. Michaels, Unknown Party #1, Unknown Party #2, And 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 15th of March, 2017, the following described property as set forth in said Final Judgment of Foreclosure:  
 LOT(S) 130, OF FAIRWAYS-LAKE ESTATES, PHASE 3 AS RECORDED IN PLAT BOOK 100, PAGE 2-3, ET SEQ., OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 1020 JAYBEE 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 15th day of February, 2017.  
 Aleisha Hodo  
 Aleisha Hodo, Esq.  
 FL Bar # 109121  
 Albertelli Law  
 Attorney for Plaintiff  
 P.O. Box 23028  
 Tampa, FL 33623  
 (813) 221-4743  
 (813) 221-9171 facsimile  
 eService: servealaw@albertellilaw.com  
 JR- 15-196603  
 Feb. 24; Mar. 3, 2017 17-00265K

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.**  
**2012CA-005780-0000-LK**  
**CITIBANK, N.A., Plaintiff, vs. LEROY WASHINGTON AKA LEROY R. WASHINGTON AKA LEROY R. WASHINGTON II, et al, Defendant(s).**  
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 01, 2016, and entered in 2012CA-005780-0000-LK of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein CITIBANK, N.A. is the Plaintiff and UNKNOWN HEIRS, DEVISEES, GRANTEEES, LIENORS, AND OTHER PARTIES TAKING AN INTEREST UNDER GLORIA D. WASHINGTON, DECEASED; GLORIA C. WASHINGTON; LEROY WASHINGTON AKA LEROY R. WASHINGTON AKA LEROY R. WASHINGTON II; DAPHNE WASHINGTON-FUDGE AKA DAPHNE WASHINGTON REDDICK; CHERYL LYNN FORD AKA CHERYL LYNN WASHINGTON 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 March 31, 2017, the following described property as set forth in said Final Judgment, to wit:  
 LOT 2, BLOCK 2, OF HIGH-

LANDS SOUTH, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 55, PAGE 22, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 Property Address: 2414 ROGERS RD, LAKELAND, FL 33812  
 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 21 day of February, 2017.  
 By: Thomas Joseph  
 Thomas Joseph, Esquire  
 Florida Bar No. 123350  
 Communication Email:  
 tjoseph@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  
 15-073257 - MoP  
 Feb. 24; Mar. 3, 2017 17-00288K

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.**  
**2015CA-004444-0000-00**  
**THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES SERIES 2005-11, Plaintiff, vs. JESSE L. SMART A/K/A JESSIE L. SMART A/K/A JESSE L. SMART, JR. AND KATHY SMART A/K/A KATHY V. SMART, et al, Defendant(s).**  
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 02, 2017, and entered in 2015CA-004444-0000-00 of the Circuit Court of the TENTH 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 FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES SERIES 2005-11 is the Plaintiff and JESSE L. SMART A/K/A JESSIE L. SMART A/K/A JESSE L. SMART, JR.; KATHY SMART A/K/A KATHY V. SMART A/K/A KATHY VENETA SMART A/K/A KATHY V. SMARTS; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FIDELITY MORTGAGE A DIVISION OF DELTA FUNDING CORPORATION; CLERK OF THE COURT IN AND FOR POLK COUNTY, FLORIDA; STATE OF FLORIDA, DEPARTMENT OF REVENUE; HSCB BANK USA, N.A. AS INDENTURE TRUSTEE FOR THE REGISTERED NOTEHOLDERS OF RENAISSANCE

HOME EQUITY LOAN TRUST 2007-1 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 March 21, 2017, the following described property as set forth in said Final Judgment, to wit:  
 LOT 34, OF CHERRY HILL, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 91, PAGE 42, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 Property Address: 3253 CHERRY HILL CIRCLE N, LAKELAND, FL 33810  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 15 day of February, 2017.  
 By: Thomas Joseph  
 Thomas Joseph, Esquire  
 Florida Bar No. 123350  
 Communication Email:  
 tjoseph@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  
 15-051628 - MoP  
 Feb. 24; Mar. 3, 2017 17-00269K

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.**  
**2009CA-011553-0000-WH**  
**FEDERAL NATIONAL MORTGAGE ASSOCIATION Plaintiff, vs. SHANE A TAYLOR; NANCY J. TAYLOR; 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; GARDENS HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA; JOHN DOE AND; JANE DOE AS UNKNOWN TENANTS IN POSSESSION; Defendant(s).**  
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 3, 2016, and entered in Case No. 2009CA-011553-0000-WH, of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is Plaintiff and SHANE A TAYLOR; NANCY J. TAYLOR; 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; JOHN DOE AND; JANE DOE AS UNKNOWN TENANTS IN POS-

SESSION; GARDENS HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash by ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00 A.M., on the 4 day of April, 2017, the following described property as set forth in said Final Judgment, to wit:  
 LOT 50, OF GARDEN PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 137, PAGES 23 AND 24, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA  
 A 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 is provided pursuant to Administrative Order No.1-21.5.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 17 day of February, 2017.  
 By: Sheree Edwards, Esq.  
 Fla. Bar No.: 0011344  
 Submitted by:  
 Kahane & Associates, P.A.  
 8201 Peters Road, Ste.3000  
 Plantation, FL 33324  
 Telephone: (954) 382-3486  
 Telefacsimile: (954) 382-5380  
 Designated service email:  
 notice@kahaneandassociates.com  
 File No.: 10-19070 SET  
 Feb. 24; Mar. 3, 2017 17-00270K

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: 15**  
**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 April 10, 2017, 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  
 Feb. 24; Mar. 3, 2017 17-00285K



## FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
CASE NO. 53-2016-CA-003124

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET INVESTMENT LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-3 Plaintiff, v. DANIEL A. GARCIA A/K/A DANIEL GARCIA; ANA E. GARCIA A/K/A ANA GARCIA; UNKNOWN TENANT 1; UNKNOWN TENANT 2; CAPITAL ONE BANK, N.A., SUCCESSOR BY MERGER TO CAPITAL ONE BANK A/K/A CAPITAL ONE BANK, F.S.B.; CRYSTAL'S LANDING HOME OWNERS ASSOCIATION, INC. Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on February 03, 2017, 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 1 OF CRYSTAL'S LANDING, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 92, PAGE 33, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. a/k/a 608 CRYSTALS BLVD, WINTER HAVEN, FL 33884-4100

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on March 21, 2017 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 21st day of February, 2017

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  
888160775-ASC  
Feb. 24; Mar. 3, 2017 17-00291K

## 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. 2014CA-002566-0000-00  
Carrington Mortgage Services, LLC,  
Plaintiff, vs.  
Edward K. Bentley; Sharon E. Bentley,  
Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 15, 2016, entered in Case No. 2014CA-002566-0000-00 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein Carrington Mortgage Services, LLC is the Plaintiff and Edward K. Bentley; Sharon E. Bentley are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at www.polk.realforeclose.com, beginning at 10:00 AM on the 15th day of March, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 48, WINCHESTER ESTATES, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 143, 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 this 21 day of February, 2017.

By Kathleen McCarthy, Esq.  
Florida Bar No. 72161

BROCK & SCOTT, PLLC  
Attorney for Plaintiff  
1501 N.W. 49th Street, Suite 200  
Ft. Lauderdale, FL 33309  
Phone: (954) 618-6955, ext. 6177  
Fax: (954) 618-6954  
FLCourtDocs@brockandscott.com  
File # 14-F04998  
Feb. 24; Mar. 3, 2017 17-00298K

## FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
CASE NO. 2016CA-000274-0000-00

WATERFALL VICTORIA MASTER FUND, LTD., a Cayman Islands company,  
Plaintiff, -vs-  
EDDIE D. GAMAGE, SR., etc.  
et al.,  
Defendant,

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated the 14th day of February, 2017, entered in the above-captioned action, Case No. 2016-CA-000274, the Clerk of Court will sell to the highest and best bidder for cash, by electronic sale pursuant to Administrative Order 3-15.12, and Section 45.031, Florida Statutes, with bidding beginning at 10:00 A.M. Eastern Time, at www.polk.realforeclose.com on March 21, 2017, the following described property as set forth in said final judgment, to-wit:

Lot 41, of LAKEVIEW PARK, according to the plat thereof as recorded in Plat Book 50, Page 41 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 this 22 day of February, 2017.

By: Eric R. Schwartz, Esq.,  
FBN: 249041

eschwartz@weitzschwartz.com  
WEITZ & SCHWARTZ, P. A.  
Attorneys for Plaintiff  
900 S. E. 3rd Avenue, Suite 204  
Fort Lauderdale, FL 33316  
Phone (954) 468-0016  
Fax (954) 468-0310  
Feb. 24; Mar. 3, 2017 17-00299K

## 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.: 2015CA000674000000  
WELLS FARGO BANK, N.A. AS TRUSTEE FOR FREDDIE MAC SECURITIES REMIC TRUST, SERIES 2005-S001  
Plaintiff, vs.  
GLORIA OQUENDO, et al  
Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated December 05, 2016, and entered in Case No. 2015CA000674000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein WELLS FARGO BANK, N.A. AS TRUSTEE FOR FREDDIE MAC SECURITIES REMIC TRUST, SERIES 2005-S001, is Plaintiff, and GLORIA OQUENDO, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 04 day of April, 2017, the following described property as set forth in said Final Judgment, to wit:

Lot 30, ROBBINS REST, according to the map or plat thereof as recorded in Plat Book 92, Pages 39 and 40, of the Public Records of Polk County, Florida.

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: February 22, 2017

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 # 58381  
Feb. 24; Mar. 3, 2017 17-00302K

## 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-001106  
DIVISION: 7  
HSBC Bank USA, National Association as Trustee for MASTR Reperforming Loan Trust 2005-1 Mortgage Pass Through Certificates Plaintiff, -vs.-

Isabel Pena Rodriguez a/k/a Isabel P. Rodriguez a/k/a Isabel Rodriguez; Unknown Spouse of Isabel Pena Rodriguez a/k/a Isabel P. Rodriguez a/k/a Isabel Rodriguez; City of Lakeland, 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, Devises, 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, Devises, Grantees, or Other Claimants Defendant(s).

TO: Isabel Pena Rodriguez a/k/a Isabel P. Rodriguez a/k/a Isabel Rodriguez, WHOSE RESIDENCE IS: LAST KNOWN ADDRESS, 740 East Lowell Street, Lakeland, FL 33805, Unknown Spouse of Isabel Pena Rodriguez a/k/a Isabel P. Rodriguez a/k/a Isabel Rodriguez, WHOSE RESIDENCE IS: LAST KNOWN ADDRESS, 740 East Lowell Street, Lakeland, FL 33805, Unknown Parties in Possession #1, WHOSE RESIDENCE IS: 740 East Lowell Street, Lakeland, FL 33805 and Unknown Parties in Possession #2, WHOSE RESIDENCE IS: 740 East Lowell Street, Lakeland, FL 33805

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 22, BLOCK A, LAKE PARKER HEIGHTS ADDITION, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 8, PAGE 2, POLK COUNTY, FLORIDA, LESS THE NORTH 20 FEET THEREOF.

more commonly known as 740 East Lowell Street, Lakeland, FL 33805.

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: 2/25/17

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 19 day of January, 2017.

Stacy M. Butterfield  
Circuit and County Courts

By: Taylor Pittman  
Deputy Clerk

SHAPIRO, FISHMAN & GACHÉ, LLP  
Attorneys for Plaintiff  
4630 Woodland Corporate Blvd., Suite 100  
Tampa, FL 33614  
16-298325 FCO1 CHE  
Feb. 24; Mar. 3, 2017 17-00278K

## FIRST INSERTION

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

2015CA-001469-0000-00  
BANK OF AMERICA, NATIONAL ASSOCIATION,  
Plaintiff, v.

ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE ESTATE OF DEWEY H. STEWART, SR. A/K/A DEWEY H. STEWART, DECEASED, et al.,  
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated January 31, 2017 entered in Civil Case No. 2015CA-001469-0000-00 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein BANK OF AMERICA, NATIONAL ASSOCIATION, Plaintiff and ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE ESTATE OF DEWEY H. STEWART, SR. A/K/A DEWEY H. STEWART, DECEASED AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS; RALPH ROLAND STEWART INDIVIDUALLY AND PERSONAL REPRESENTATIVE; DEWEY HENRY STEWART, II; ARNOLD DAVID STEWART; RODGER LEE STEWART; KENNETH GENE STEWART; STEVEN JAMES STEWART; CITY OF LAKE LAND, FLORIDA; 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 INTEREST AS SPOUSES, HEIRS, DEVISEES,

GRANTEES, OR OTHER CLAIMANTS, are defendant(s), Clerk of Court, will sell to the highest and best bidder for cash by electronic sale at http://www.polk.realforeclose.com beginning at 10:00 a.m. on March 16, 2017 the following described property as set forth in said Final Judgment, to-wit:

LOTS 20 AND 21, BLOCK 3, FLORIDENA, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 26, PAGE 14, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THE MOBILE HOME DESCRIBED AS FOLLOWS: 1970, HOLIDAY, ID NO. 6926893, TITLE NO. 3782987 WHICH IS ATTACHED TO AND MADE A PART OF THE PROPERTY HEREIN DESCRIBED.

Property Address: 117 Hennessee Street, Lakeland, Florida 33805

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

Farheen Jahangir, Esq.  
FBN: 107354

Submitted By:  
ATTORNEY FOR PLAINTIFF:  
Kelley Kronenberg  
8201 Peters Road, Suite 4000  
Fort Lauderdale, FL 33324  
(954) 370-9970  
File No.: M140767-ARB  
Feb. 24; Mar. 3, 2017 17-00271K

## FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
CASE NO. 2017CA-000273

SECTION NO. 15  
DLANTER-GOODIN, LLC, A FLORIDA LIMITED LIABILITY COMPANY,  
Plaintiff, v.

BUSTER EUGENE HALL; UNKNOWN SPOUSE OF BUSTER EUGENE HALL; DAWN MALLORY; UNKNOWN SPOUSE OF DAWN MALLORY; POLK COUNTY, A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA; 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:

The East 1/2 of the West 1/3 of the NE 1/4 of the SE 1/4 of the NW 1/4, LESS the South 85 feet of the North 330.25 feet of the East 35 feet thereof; AND the East 1/2 of the West 1/3 of the SE 1/4 of the NE 1/4 of the NW 1/4, lying South of paved road; AND the South 366.5 feet of the North 696.5 feet of the West 1/2 of the East 1/3 of the SE 1/4 of the NW 1/4; AND Begin at the NE corner of the fol-

lowing described property: The West 1/2 of the East 1/3 of the SE 1/4 of the NW 1/4, LESS the South 307.43 feet and LESS the North 696.5 feet; thence run South 107 feet; thence West 22 feet; thence North 107 feet; thence East 22 feet to the Point of Beginning; All in Section 33, Township 27 South, Range 23 East, Polk County, Florida.

Together with a 1989 double-wide MERI Mobile Home, ID# HML-CF28262254384A, title certificate number 47614819 and ID# HML-CF28262254384B, title certificate number 47589057.

PROPERTY ADDRESS: 3432 Chart Prine Road, Lakeland, FL 33810

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 March 22, 2017, 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: 2/13/17

STACY M. BUTTERFIELD  
Clerk of the Court  
By: Taylor Pittman  
Deputy Clerk

Gregory A. Sanoba, Esq.  
422 South Florida Avenue  
Lakeland, Florida 33801  
Feb. 24; Mar. 3, 2017 17-00272K

## 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 #: 2015-CA-000636  
DIVISION: 15

Deutsche Bank National Trust Company, as Trustee, for Carrington Mortgage Loan Trust, Series 2005-NC3 Asset Backed Pass-Through Certificates Plaintiff, -vs.-

JANE LINDSEY, A/K/A JANE W. LINDSEY, DECEASED; THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST JANE LINDSEY, A/K/A JANE W. LINDSEY, DECEASED; DEBORAH L. RIDDLEY F/K/A DEBORAH L. BOGGS, NOW A MARRIED WOMAN, SUCCESSOR HEIR OF JANE LINDSEY, A/K/A JANE W. LINDSEY, DECEASED; PORTFOLIO ACQUISITIONS, LLC; UNKNOWN OCCUPANT "A" RESIDING AT 519 AVENUE "K" N. E, WINTERHAVEN, FL 33881; AND UNKNOWN OCCUPANT "B" RESIDING AT 519 AVENUE "K" N. E, WINTERHAVEN, FL 33881, Defendant(s).

TO: The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, or other Claimants claiming by, through, under, or against Jane Lindsey a/k/a Jane W. Lindsey, Deceased: 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 9, BLOCK 7, SILVERCREST, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 13, PAGE 35, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

more commonly known as 519 Avenue K Northeast, Winter Haven, FL 33881.

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: February 6, 2017

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 29 day of Dec., 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  
16-302895 FCO1 CGG  
Feb. 24; Mar. 3, 2017 17-00277K



FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE NO.: 53-2016-CA-001846 REVERSE MORTGAGE SOLUTIONS, INC., Plaintiff, vs. JOSEPH L. HAMM, et al, Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated February 8, 2017, and entered in Case No. 53-2016-CA-001846 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Reverse Mortgage Solutions, Inc., is the Plaintiff and Joseph L. Hamm, Aqua Finance, Inc., Sandpiper Golf & Country Club Property Owner's Association, Inc., United States of America Acting through Secretary of Housing and Urban Development, 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 15th day of March, 2017, the following described property as set forth in said Final Judgment of Foreclosure: LOT 14, SANDPIPER GOLF & COUNTRY CLUB PHASE NINE, ACCORDING TO THE MAP OR

PLAT THEREOF, AS RECORDED IN PLAT BOOK 91, PAGE 6, AND FURTHER RECORDED IN PLAT BOOK 3862, PAGE 157, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 6051 KITTIVAKE DRIVE, LAKELAND, FL 33809 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim 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 17th day of February, 2017. Aleisha Hodo Aleisha Hodo, Esq. FL Bar # 109121 Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743 (813) 221-9171 facsimile eService: servealaw@albertellilaw.com JR - 16-000468 Feb. 24; Mar. 3, 2017 17-00268K

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. 2016CA000108000000 WILMINGTON TRUST, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO CITIBANK, N.A., AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-HE5, Plaintiff, vs. WANDA PEREZ, ET AL., Defendants. NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered February 7, 2017 in Civil Case No. 2016CA000108000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein WILMINGTON TRUST, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO CITIBANK, N.A., AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-HE5 is Plaintiff and WANDA PEREZ, 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 13TH day of March, 2017 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit: Lot 49, 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. Lisa Woodburn, Esq. Fla. Bar No.: 11003 McCalla Raymer Liebert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRSservice@mccallaraymer.com 5352666 13-02876-4 Feb. 24; Mar. 3, 2017 17-00289K

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE NO.: 53-2016-CA-001051 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff, vs. NICOLE P. MARTINEZ A/K/A NICOLE MARTINEZ A/K/A NICOLE P. IRRIZARY, et al, Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated February 9, 2017, and entered in Case No. 53-2016-CA-001051 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Bayview Loan Servicing, LLC, is the Plaintiff and Nicole P. Martinez a/k/a Nicole Martinez a/k/a Nicole P. Irizarry a/k/a Nicole P. Irizarry, Carmelo Martinez, Lucille Martinez, Patterson Groves Homeowners Association, Inc., United States of America Acting through Secretary of Housing and Urban Development, Unknown Party #1, 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 15th day of March, 2017, the following described property as set forth in said Final Judgment of Foreclosure: LOT 64, PATTERSON GROVES,

ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 138, PAGES 4 THROUGH 10, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 3003 PATTERSON GROVES DRIVE, HAINES CITY, FL 33844 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim 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 17th day of February, 2017. Aleisha Hodo Aleisha Hodo, Esq. FL Bar # 109121 Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743 (813) 221-9171 facsimile eService: servealaw@albertellilaw.com JR - 16-005570 Feb. 24; Mar. 3, 2017 17-00267K

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.: 2016CA002424000000 SPRINGLEAF HOME EQUITY, INC, Plaintiff, vs. SHEA, JOYCE et al, Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated 19 January, 2017, and entered in Case No. 2016CA002424000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Springleaf Home Equity, Inc, is the Plaintiff and Joyce Shea, Naber Associates d/b/a Naber & Associates, LLC, Unknown Party #1 NKA Yuliana Romero, Unknown Party #2 NKA George Romero, And 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 21st of March, 2017, the following described property as set forth in said

Final Judgment of Foreclosure: LOT 16, BLOCK D, WOODLAND ESTATES, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 39, AT PAGE 29, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. 1250 RAWLS DR, LAKELAND, FL 33801 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim 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 20th day of February, 2017. 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-16-009703 Feb. 24; Mar. 3, 2017 17-00286K

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.: 2016CA000094000000 DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR INDYMAC INDX MORTGAGE LOAN TRUST 2006-AR6, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-AR6, Plaintiff, vs. ROGER W. WOOD A/K/A ROGER W. WOOD JR A/K/A ROGER WOOD; 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 November 16, 2016 in Civil Case No. 2016CA000094000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR INDYMAC INDX MORTGAGE LOAN TRUST 2006-AR6, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-AR6 is the Plaintiff, and ROGER W. WOOD AKA ROGER W. WOOD JR. A/K/A ROGER WOOD; CANDELARIA L. WOOD; TUSCAN RIDGE MASTER HOMEOWNERS ASSOCIATION, INC.; COUNTRYSIDE AT TUSCAN RIDGE HOMEOWNERS ASSOCIATION, INC.; ISPC; 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 CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on March 16, 2017 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit: LOT 149, BLOCK B, TUSCAN RIDGE PHASE TWO, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 113, PAGES 33 AND 34, 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 this 21 day of February, 2017. By: John Aoraha, Esq. FL Bar No. 102174 For Susan W. Findley, Esq. FBN: 160600 Primary E-Mail: ServiceMail@aldridgepите.com ALDRIDGE | PITE, LLP Attorney for Plaintiff 1615 South Congress Avenue Suite 200 Delray Beach, FL 33445 Telephone: (844) 470-8804 Facsimile: (561) 392-6965 1221-13738B Feb. 24; Mar. 3, 2017 17-00292K

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.: 2015CA000703000000 U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, Plaintiff, vs. PURGE UNITED, LLC A FLORIDA LIMITED LIABILITY COMPANY; 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 January 27, 2017 in Civil Case No. 2015CA000703000000, 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 the Plaintiff, and PURGE UNITED, LLC A FLORIDA LIMITED LIABILITY COMPANY; SHIRLEY ARNOLD; STEVE ARNOLD A/K/A STEPHEN R. ARNOLD; ADMINISTRATOR OF THE SMALL BUSINESS ADMINISTRATION, AN AGENCY OF THE GOVERNMENT OF THE UNITED STATES OF AMERICA; TIMOTHY G. RICKETTS; SHAWN K. RICKETTS; POLK COUNTY; 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 CLAIMANTS are Defendants.

erty as set forth in said Final Judgment, to wit: THE SOUTH 165 FEET OF THE WEST 396 FEET OF THE NW 1/4 OF THE NW 1/4, LESS THE WEST 160 FEET THEREOF, TOGETHER WITH AN EASEMENT FOR INGRESS AND EGRESS PURPOSES OVER THE SOUTH 30 FEET OF THE WEST 160 FEET OF THE NW 1/4 OF THE NW 1/4, ALL LYING AND BEING IN SECTION 15, TOWNSHIP 28 SOUTH, RANGE 24 EAST, 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 this 21 day of February, 2017. By: John Aoraha, Esq. FL Bar No. 102174 For Susan W. Findley, Esq. FBN: 160600 Primary E-Mail: ServiceMail@aldridgepите.com ALDRIDGE | PITE, LLP Attorney for Plaintiff 1615 South Congress Avenue Suite 200 Delray Beach, FL 33445 Telephone: (844) 470-8804 Facsimile: (561) 392-6965 1137-1589B Feb. 24; Mar. 3, 2017 17-00294K

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](http://floridapublicnotices.com)

Business Observer



## FIRST INSERTION

NOTICE OF SALE  
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).  
NOTICE IS HEREBY GIVEN pursuant  
to order rescheduling foreclosure  
sale or Final Judgment, entered in Civil  
Case No. 2016-CA-002982 of the  
Circuit Court of the 10th Judicial Circuit  
in and for Polk County, Florida, wherein  
HSBC Bank USA, National Association  
as Trustee for Structured Adjustable  
Rate Mortgage Loan Trust, Mortgage  
Pass-Through Certificates, Series 2005-  
21, Plaintiff and Roger D. Roth, Jr. a/k/a  
Roger Roth 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 March 21, 2017, the following  
described property as set forth in said  
Final Judgment, to-wit:

LOT 79, OF BLOCK B, HIGH-  
LANDS CROSSING PHASE  
ONE, ACCORDING TO THE  
PLAT THEREOF AS RECORD-  
ED IN PLAT BOOK 117, PAGES  
5 AND 6, OF THE PUBLIC RE-

CORDS OF POLK COUNTY,  
FLORIDA.

ANY PERSON CLAIMING AN INTEREST  
IN THE SURPLUS FROM  
THE SALE, IF ANY, OTHER THAN  
THE PROPERTY OWNER AS OF  
THE DATE OF THE LIS PENDENS  
MUST FILE A CLAIM 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 Admin-  
istrator, (863) 534-4690, within two (2)  
working days of your receipt of this (describe  
notice); if you are hearing or voice im-  
paired, 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  
15-284800 FC01 CXE  
Feb. 24; Mar. 3, 2017 17-00284K

## FIRST INSERTION

NOTICE OF ACTION  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
CASE NO. 2016CA003790000000  
WELLS FARGO BANK, N.A.  
Plaintiff, v.

THE UNKNOWN HEIRS,  
GRANTEES, DEVISEES, LIENORS,  
TRUSTEES, AND CREDITORS OF  
ETHER LEE RICHARDSON A/K/A  
ETHIS LEE RICHARDSON N/K/A  
EATHER LEE RICHARDSON,  
DECEASED, ET AL.  
Defendants.

TO: THE UNKNOWN HEIRS, GRANT-  
EES, DEVISEES, LIENORS, TRUST-  
EES, AND CREDITORS OF ETHER  
LEE RICHARDSON A/K/A ETHIS  
LEE RICHARDSON N/K/A EATHER  
LEE RICHARDSON, DECEASED, AND  
ALL CLAIMANTS, PERSONS OR PAR-  
TIES, NATURAL OR CORPORATE,  
AND WHOSE EXACT LEGAL STAT-  
US IS UNKNOWN, CLAIMING BY,  
THROUGH, UNDER OR AGAINST  
THE UNKNOWN HEIRS, GRANTEES,  
DEVISEES, LIENORS, TRUSTEES,  
AND CREDITORS OF ETHER LEE  
RICHARDSON A/K/A ETHIS LEE  
RICHARDSON N/K/A EATHER LEE

RICHARDSON, DECEASED, OR ANY  
OF THE HEREIN NAMED OR DE-  
SCRIBED DEFENDANTS OR PARTIES  
CLAIMING TO HAVE ANY RIGHT, TIT-  
LE OR INTEREST IN AND TO THE  
PROPERTY HEREIN DESCRIBED  
Current residence unknown, but whose  
last known address was:  
2108 9TH ST NE  
WINTER HAVEN, FL 33881-1773

YOU ARE NOTIFIED that an action  
to foreclose a mortgage on the follow-  
ing property in Polk County, Florida,  
to-wit:

THE SOUTH 10 FEET OF LOT  
37, ALL OF LOT 38 AND THE  
NORTH 10 FEET OF LOT 39, OF  
LAKE IDYLL ESTATES SUBDI-  
VISION, WINTER HAVEN, FL,  
ACCORDING TO THE PLAT  
THEREOF, AS RECORDED IN  
PLAT BOOK 47, AT PAGE 19,  
OF THE PUBLIC RECORDS OF  
POLK COUNTY, FLORIDA.

has been filed against you and you  
are required to file 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  
3/22/17 or within thirty (30) days after

the first publication of this Notice of Ac-  
tion, and file the original with the Clerk  
of this Court at P.O. Box 9000, Drawer  
CC-2, Bartow, FL 33831-9000, either be-  
fore service on Plaintiff's attorney or im-  
mediately thereafter; otherwise, a default  
will be entered against you for the relief  
demanded in the complaint petition.

If you are a person with a disabili-  
ty who needs any accommodation in  
order to participate in this proceed-  
ing, you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, (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 13 day of February, 2017.

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

EXL LEGAL, PLLC  
Plaintiff's attorney  
12425 28th Street North, Suite 200  
St. Petersburg, FL 33716  
888160994-RFHA  
Feb. 24; Mar. 3, 2017 17-00273K

## SUBSEQUENT INSERTIONS

## FOURTH INSERTION

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

2016-CA-004120-0000-00

JAB INVESTORS, LLC,  
Plaintiff, vs.  
DEXTER HALL and WILLIE  
JOHNSON;  
Defendant(s).

TO: WILLIE JOHNSON  
Last known address: 16605 NW 10th  
Street, Pembroke Pines, FL 33028

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

That part of the South 3/4 of the  
West 1/2 of the Northwest 1/4 of Sec-  
tion 34, Township 29 South,  
Range 27 East, described as follows:

Beginning at a point in the  
West boundary of said Sec-  
tion 34, 635.0 feet North of

the Southwest corner of the  
Northwest 1/4 of the South-  
west 1/4 of said Section 34;  
thence run North 0°30' West  
a distance of 50.0 feet along  
the West boundary of said  
Section 34; thence run North  
89°30' East a distance of  
115.00 feet; thence run South  
0°30' East a distance of 50.0  
feet; thence run South 89°30'  
West a distance of 115.0 feet  
to the point of beginning, all  
lying and being in Polk Coun-  
ty, Florida. (Also the right of  
ingress and egress over and  
upon a strip of land as fully  
described in Official Record  
Book 814, Page 364, Pub-  
lic 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 Jeff  
Gano, plaintiff's attorney, whose ad-  
dress is 1627 US Hwy 92 W, Auburn-  
dale, FL 33823, on or before March

3, 2017, and file the original with  
the clerk of this court either before  
service on plaintiff's attorney or im-  
mediately thereafter; otherwise a  
default will be entered against you  
for the relief demanded in the Com-  
plaint.

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

Stacy M. Butterfield  
As Clerk of the Circuit Court  
for Polk County

Gano Kolev, P.A.  
1627 US Highway 92 W  
Auburndale, FL 33823  
February 3, 10, 2017  
February 3, 10, 17, 24, 2017 17-00160K

## FOURTH INSERTION

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

2016CA-001215-0000-00

RODERICK JONES,  
Petitioner, v.  
JOHNNIE RUTH HUBBARD;  
BURNAE HUBBARD; ARMON  
HUBBARD, JR.; LARRY  
HUBBARD; CALVIN HUBBARD;  
ROSA HUBBARD; THE ESTATE  
OF GLEN CRAIG HUBBARD,  
a/k/a GLENN CRAIG HUBBARD,  
DECEASED; THE UNKNOWN  
HEIRS, DEVISEES, AND/OR  
ASSIGNS OF GLEN CRAIG  
HUBBARD, a/k/a GLENN  
CRAIG HUBBARD,  
DECEASED; CODY ENJE  
HUBBARD; and NICHOLAS  
GLENN HUBBARD,  
Respondents.

TO: JOHNNIE RUTH HUBBARD,  
BURNAE HUBBARD, ARMON  
HUBBARD, JR., LARRY HUB-  
BARD, THE ESTATE OF GLEN  
CRAIG HUBBARD, a/k/a GLENN

CRAIG HUBBARD, DECEASED,  
AND THE UNKNOWN HEIRS,  
DEVISEES, AND/OR ASSIGNS OF  
GLEN CRAIG HUBBARD, a/k/a  
GLENN CRAIG HUBBARD, DE-  
CEASED, AND ALL PARTIES HAV-  
ING OR CLAIMING TO HAVE ANY  
RIGHT, TITLE, OR INTEREST IN  
THE PROPERTY HEREIN DE-  
SCRIBED.  
ADDRESS UNKNOWN.

YOU ARE NOTIFIED that an  
action to quiet title to the fol-  
lowing property in Polk County,  
Florida:

Lot 4 of Conine Heights, according  
to the map or plat thereof, record-  
ed in Plat Book 40, Page 37, Public  
Records of Polk County, Florida.  
Parcel ID # 262816-538600-  
000040.

has been filed against you and that  
you are required to serve a copy  
of your written defenses, if any, to  
it on Christopher A. Desrochers,  
Esq., the Petitioner's attorney,  
whose address is 2504 Ave. G NW,  
Winter Haven, FL 33880 within 30  
days after the date of the first pub-

lication of this notice, and file the  
original with the clerk of this Court  
either before service on the Peti-  
tioner's attorney or immediately  
thereafter; otherwise a default will  
be entered against you for the relief  
demanded in the complaint or peti-  
tion. Default 3/6/17

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 January 26, 2017.  
STACY M. BUTTERFIELD,  
CLERK OF THE CIRCUIT COURT  
By: Danielle Cavas  
As Deputy Clerk

Christopher A. Desrochers, Esq.  
2504 Ave. G NW  
Winter Haven, FL 33880  
February 3, 10, 17, 24, 2017 17-00169K

## SECOND INSERTION

NOTICE OF SALE  
PURSUANT TO CHAPTER 45  
IN THE CIRCUIT COURT OF THE  
10TH JUDICIAL CIRCUIT, IN AND  
FOR POLK COUNTY, FLORIDA  
CASE NO. 2016CA002049000000  
WESTRIDGE HOMEOWNERS  
ASSOCIATION, INC., a Florida  
non-profit Corporation,  
Plaintiff, vs.

JOSHUA RAY, et al,  
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant  
to Order Granting Plaintiff's Motion to Re-  
schedule Foreclosure Sale dated February 3,  
2017 in Case No. 2016CA002049000000  
in the County Court in and for Polk County,  
Florida wherein WESTRIDGE HOM-  
EOWNERS ASSOCIATION, INC., a Florida  
non-profit Corporation, is Plaintiff, and  
JOSHUA RAY, et al, is the Defendant, I will  
sell to the highest and best bidder for cash  
at 10:00 A.M. (Eastern Time) on March  
21, 2017. www.polk.realforeclose.com the  
Clerk's website for online auctions after first  
giving notice as required by Section 45.031,  
Florida Statutes, the following described  
real property as set forth in the Final Judg-  
ment, to-wit:

LOT 29, WESTRIDGE PHASES I  
& II AS PER PLAT THEREOF RE-  
CORDED IN PLAT BOOK 93, PAGE  
24-25 OF THE PUBLIC RECORDS  
OF POLK COUNTY, FLORIDA

More commonly known as: 446  
NEVADA LOOP ROAD, DAVEN-  
PORT, 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 Of-  
fice 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: February 8, 2017  
By: Jared Block  
Jared Block, Esq.  
Florida Bar No. 90297  
Email: jared@ftclg.com

FLORIDA COMMUNITY  
LAW GROUP, P.L.  
Attorneys for Plaintiff  
1855 Griffin Road, Suite A-423  
Dania Beach, FL 33004  
Tel: (954) 372-5298  
Fax: (866) 424-5348  
February 17, 24, 2017 17-00243K

## 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. 2016CA002344000000  
Division 15

UNIVERSAL AMERICAN  
MORTGAGE COMPANY, LLC  
Plaintiff, vs.  
JOSE GABRIEL RUIZ DIAZ  
A/K/A JOSE GABRIEL RUIZ  
DIAZ, PATTERSON GROVES  
HOMEOWNERS ASSOCIATION,  
INC., ILEANA E. SOSA  
ALVARADO, AND UNKNOWN  
TENANTS/OWNERS,  
Defendants.

Notice is hereby given, pursuant to Final  
Judgment of Foreclosure for Plain-  
tiff entered in this cause on February  
7, 2017, 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 190, PATTERSON GROVES,  
ACCORDING TO THE MAP OR  
PLAT THEREOF AS RECORD-  
ED IN PLAT BOOK 138, PAGE 4  
THROUGH 10, OF THE PUBLIC  
RECORDS OF POLK COUNTY,  
FLORIDA.

and commonly known as: 5075 HAR-  
VEST DR, HAINES CITY, FL 33844;  
including the building, appurtenances,  
and fixtures located therein, at public  
sale at 10:00 A.M., on-line at www.  
polk.realforeclose.com on March 13,  
2017 to the highest bidder for cash af-  
ter 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 Of-  
fice 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.

Laura E. Noyes  
(813) 229-0900 x1515

Invoice to:  
Kass Shuler, P.A.  
1505 N. Florida Ave.  
Tampa, FL 33602-2613  
ForeclosureService@kasslaw.com  
327486/1665647/len  
February 17, 24, 2017 17-00256K

## 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.

2015CA-004386-0000-00  
NATIONSTAR MORTGAGE LLC  
D/B/A CHAMPION MORTGAGE  
COMPANY,  
Plaintiff, vs.

THE UNKNOWN HEIRS,  
BENEFICIARIES, DEVISEES,  
GRANTEES, ASSIGNEES,  
LIENORS, CREDITORS,  
TRUSTEES AND ALL OTHERS  
WHO MAY CLAIM AN INTEREST  
IN THE ESTATE OF CLARA JO  
BRASWELL, DECEASED, et. al.  
Defendant(s).

TO: THE UNKNOWN HEIRS, BENE-  
FICIARIES, DEVISEES, GRANTEES,  
ASSIGNEES, LIENORS, CREDITORS,  
TRUSTEES, AND ALL OTHER PAR-  
TIES CLAIMING AN INTEREST BY,  
THROUGH, UNDER OR AGAINST  
PATRICIA LOUISE CHURCHILL  
A/K/A PAT CHURCHILL A/K/A PA-  
TRICIA COOPER CHURCHILL, DE-  
CEASED.

whose residence is unknown if he/she/  
they be living; and if he/she/they be  
dead, the unknown defendants who  
may be spouses, heirs, devisees, grant-  
ees, assignees, lienors, creditors, trust-  
ees, and all parties claiming an interest  
by, through, under or against the Defen-  
dants, who are not known to be dead or  
alive, and all parties having or claiming  
to have any right, title or interest in the  
property described in the mortgage be-  
ing foreclosed herein.

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

LOT 5, LAKEWOOD KNOLL,

ACCORDING TO THE PLAT  
THEREOF RECORDED IN  
PLAT BOOK 84, PAGE 49 OF  
THE PUBLIC RECORDS OF  
POLK COUNTY, FLORIDA.

has been filed against you and you are  
required to serve a copy of your writ-  
ten defenses, if any, to it on counsel for  
Plaintiff, whose address is 6409 Con-  
gress Avenue, Suite 100, Boca Raton,  
Florida 33487 on or before 3/8/17/(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 im-  
mediately 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 disabili-  
ty who needs any accommodation in  
order to participate in this proceed-  
ing, you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, (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  
30 day of January, 2017

Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
BY: Taylor Pittman  
DEPUTY CLERK

ROBERTSON, ANSCHUTZ,  
AND SCHNEID, PL  
ATTORNEY FOR PLAINTIFF  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
PRIMARY EMAIL: mail@rasflaw.com  
15-067083 - MIE  
February 17, 24, 2017 17-00247K

## SECOND INSERTION

NOTICE OF ACTION  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
CIVIL ACTION  
CASE NO.: 2016CA00197000000  
DIVISION: 7

WELLS FARGO BANK, N.A.,  
Plaintiff, vs.  
THE UNKNOWN HEIRS,  
DEVISEES, GRANTEES,  
ASSIGNEES, LIENORS,  
CREDITORS, TRUSTEES, OR  
OTHER CLAIMANTS CLAIMING  
BY, THROUGH, UNDER, OR  
AGAINST, LARRY W. MCGEE  
AKA LARRY WAYNE MCGEE,  
DECEASED, et al,  
Defendant(s).

To: THE UNKNOWN HEIRS, DE-  
VISEES, GRANTEES, ASSIGNEES,  
LIENORS, CREDITORS, TRUSTEES,  
OR OTHER CLAIMANTS CLAIM-  
ING BY, THROUGH, UNDER, OR  
AGAINST, LARRY W. MCGEE AKA  
LARRY WAYNE MCGEE, DECEASED  
Last Known Address: Unknown  
Current Address: Unknown

ANY AND ALL UNKNOWN PAR-  
TIES CLAIMING BY, THROUGH,  
UNDER, AND AGAINST THE  
HEREIN NAMED INDIVIDUAL  
DEFENDANT(S) WHO ARE NOT  
KNOWN TO BE DEAD OR ALIVE,  
WHETHER SAID UNKNOWN PAR-  
TIES MAY CLAIM AN INTEREST  
AS SPOUSES, HEIRS, DEVISEES,  
GRANTEES, OR OTHER CLAIM-  
ANTS

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 7 IN BLOCK B OF WOOD-  
LAND HILLS UNIT NUMBER  
ONE AS SHOWN BY MAP OR  
PLAT THEREOF RECORDED

IN THE OFFICE OF THE CLERK  
OF THE CIRCUIT COURT IN  
AND POLK COUNTY FLORIDA  
IN PLAT BOOK 43 PAGE 36  
WITH A STREET ADDRESS OF  
841 SHERWOOD DRIVE LAKE  
WALES FLORIDA 33898  
A/K/A 841 SHERWOOD DR,  
LAKE WALES, FL 33898

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 3/15/2017 service on Plaintiff's  
attorney, or immediately thereafter;  
otherwise, a default will be entered  
against you for the relief demanded in  
the Complaint or petition.

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

If you are a person with a disabili-  
ty who needs any accommodation in  
order to participate in this proceed-  
ing, you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, (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 7th day of February,  
2017.

Stacy M. Butterfield  
Clerk of the Circuit Court  
By: Asuncion Nieves  
Deputy Clerk

Please send invoice and copy to:  
Albertelli Law  
P.O. Box 23028  
Tampa, FL 33623  
JC - 16-026076  
February 17, 24, 2017 17-00248K

HOW TO PUBLISH YOUR

# LEGAL NOTICE

## IN THE BUSINESS OBSERVER

Business Observer

### CALL 941-906-9386

and select the appropriate County name from the menu option

or e-mail [legal@businessobserverfl.com](mailto:legal@businessobserverfl.com)



SECOND INSERTION

**NOTICE OF SALE**  
Notice is hereby given that on 3/3/17 at 10:30 am, the following mobile homes will be sold at public auction pursuant to F.S. 715.109: 1996 OAKH #8U6202801A & 8U6202801B. Last Tenant: William Joe Houston. Sale to be held at PHP Properties LLC- 6902 Glen Meadow Dr, Lakeland, FL 33810, 863-738-1116.  
February 17, 24, 2017 17-00258K

SECOND INSERTION

**NOTICE OF SALE**  
Notice is hereby given that on 3/3/17 at 10:30 am, the following mobile homes will be sold at public auction pursuant to F.S. 715.109: 1997 ITAS #3FCMF-53G9VJA09808. Last Tenant: David Paul Curry. Sale to be held at Realty Systems- Arizona Inc- 13905 W Colonial Dr, Winter Garden, FL 34787, 813-282-6754.  
February 17, 24, 2017 17-00257K

SECOND INSERTION

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
**CASE NO.: 2016 CP 002 742**  
**IN RE: ESTATE OF ABE WESTON, Deceased.**

The administration of the Estate of Abe Weston, deceased, File Number 2016 CP 002 742 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, including unmatured, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE 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, including unmatured, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

The date of first publication of this Notice is Friday February 17, 2017.

**Personal Representative:**  
**Petitioner**  
**Guy Weston**  
8560 2nd Ave Apt #417  
Silver Springs, MD 20910

Attorney for Personal Representative:  
S. Keith Turner, Esquire  
Florida Bar No.: #0655031  
The Law Offices of  
Shannon Keith Turner, P.A.  
Mail to: P. O. Box 2067  
Orlando, FL 32802  
407-894-4114  
407-894-4159 Facsimile  
February 17, 24, 2017 17-00249K

SECOND 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. 2015CA-003272-0000-00**

**M&T BANK, Plaintiff, vs. RICHARD HOERT, ET AL., Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered January 25, 2017 in Civil Case No. 2015CA-003272-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein M&T BANK is Plaintiff and RICHARD HOERT, 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 27TH day of March, 2017 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 36, Highland Square Phase One, according to the plat thereof, as recorded in Plat Book 120, Pages 45 and 46, of the Public Records of Polk County, Florida.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim 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 on February 14, 2017.

Lisa Woodburn, Esq.  
Fla. Bar No.: 11003  
McCalla Raymer Liebert Pierce, LLC  
Attorney for Plaintiff  
110 SE 6th Street, Suite 2400  
Fort Lauderdale, FL 33301  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
Email: MRSservice@mccallaraymer.com  
5340498  
14-03443-7  
February 17, 24, 2017 17-00242K

SECOND INSERTION

**NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA**  
**GENERAL JURISDICTION DIVISION**  
**CASE NO. 2016CA002268000000**

**BANK OF AMERICA, N.A.; Plaintiff, vs. DAVID D. SHUMATE, ET AL.; Defendants.**

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated February 2, 2017, in the above-styled cause, The Clerk of Court will sell to the highest and best bidder for cash at http://www.polk.realforeclose.com, on March 9, 2017 at 10:00 am the following described property:

LOT(S) 9, BLOCK 18 OF AUBURNDALE HEIGHTS, AS RECORDED IN PLAT BOOK 2, PAGE 13 ET SEQ., OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
Property Address: 518 OAK ST, AUBURNDALE, FL 33823

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM 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 on February 14, 2017.

Keith Lehman, Esq.  
FBN. 85111  
Attorneys for Plaintiff  
Marinosci Law Group, P.C.  
100 West Cypress Creek Road,  
Suite 1045  
Fort Lauderdale, FL 33309  
Phone: (954)-644-8704;  
Fax (954) 772-9601  
ServiceFL2@mlg-defaultlaw.com  
ServiceFL2@mlg-defaultlaw.com  
16-05424-FC  
February 17, 24, 2017 17-00255K

SECOND 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. 2015CA-002197-0000-00**

**LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. EDUARDO R. OSORIO, ET AL., Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered March 4, 2016 in Civil Case No. 2015CA-002197-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and EDUARDO R. OSORIO, 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 13TH day of March, 2017 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 150, Royal Ridge, according to the plat thereof as recorded in Plat Book 101, Page 42, 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  
110 SE 6th Street, Suite 2400  
Fort Lauderdale, FL 33301  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
Email: MRSservice@mccallaraymer.com  
5111880  
15-02035-3  
February 17, 24, 2017 17-00260K

THIRD INSERTION

**NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA**  
**CASE NO. 2017CA-000262**  
**SECTION NO. 11**

**EASY HOMES 123, LLC, A FLORIDA LIMITED LIABILITY COMPANY AS TRUSTEE OF THE MOORE ROAD LAND TRUST #9701 UNDER AGREEMENT DATED 11/14/16, Plaintiff, v. THE ESTATE OF NORMA J. DILLARD A/K/A NORMA JEAN DILLARD, DECEASED; THE UNKNOWN SPOUSE OF NORMA J. DILLARD A/K/A NORMA JEAN DILLARD, DECEASED; THE UNKNOWN HEIRS OF THE ESTATE OF NORMA J. DILLARD A/K/A NORMA JEAN DILLARD, DECEASED; 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: THE ESTATE OF NORMA J. DILLARD A/K/A NORMA JEAN DILLARD, DECEASED; THE UNKNOWN SPOUSE OF NORMA J. DILLARD A/K/A NORMA JEAN DILLARD, DECEASED; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF NORMA J. DILLARD A/K/A NORMA JEAN DILLARD, DECEASED; THE UNKNOWN HEIRS OF THE ESTATE OF NORMA J. DILLARD A/K/A NORMA JEAN DILLARD, DECEASED; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE

TO: THE ESTATE OF NORMA J. DILLARD A/K/A NORMA JEAN DILLARD, DECEASED; THE UNKNOWN SPOUSE OF NORMA J. DILLARD A/K/A NORMA JEAN DILLARD, DECEASED; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF NORMA J. DILLARD A/K/A NORMA JEAN DILLARD, DECEASED; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE

**TIES 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 quiet title on the following real property in Polk County, Florida:

Lot 9, Country Meadows, according to the map or plat thereof, as recorded in Plat Book 83, Page 33, of the Public Records of Polk County, Florida.

PROPERTY ADDRESS: 9701 Moore Road, Lakeland, FL 33809 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 March 17, 2017, 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: January 27, 2017

STACY M. BUTTERFIELD  
Clerk of the Court  
By: Taylor Pittman  
Deputy Clerk

Gregory A. Sanoba, Esq.  
422 South Florida Avenue  
Lakeland, Florida 33801  
Feb. 10, 17, 24; Mar. 3, 2017 17-00200K

SECOND INSERTION

**NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA**  
**CIVIL ACTION**  
**CASE NO.: 2016CA001533000000**

**FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. BRUCE, ELSIE et al, Defendant(s).**

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated 9 January, 2017, and entered in Case No. 2016CA001533000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Freedom Mortgage Corporation, is the Plaintiff and Annette Bruce, Beverly Mae Annunziato f/k/a Beverly Bruce McCoy f/k/a Beverly Bruce Hall f/k/a Beverly M. Bruce, as an Heir of the Estate of Elsie Sue Bruce a/k/a Elsie S. Bruce a/k/a Elsie Morrison Bruce f/k/a Elsie Sue Morrison, deceased, CFNA Receivables (OK), Inc. f/k/a CitiFinancial Services, Inc. d/b/a CitiFinancial Equity Services, Inc., Ford Motor Credit Company, LLC, successor in interest to Ford Motor Credit Company, James Otis Bruce a/k/a James O. Bruce, as an Heir of the Estate of Elsie Sue Bruce a/k/a Elsie S. Bruce a/k/a Elsie Morrison Bruce f/k/a Elsie Sue Morrison, deceased, Jonathan Michael Richards a/k/a Jonathan M. Richards, as an Heir of the Estate of Elsie Sue Bruce a/k/a Elsie S. Bruce a/k/a Elsie Morrison Bruce f/k/a Elsie Sue Morrison, deceased, State of Florida, Department of Revenue, Teresa Starling Chipman a/k/a Teresa L. Chipman, as an Heir of the Estate of Elsie Sue Bruce a/k/a Elsie S. Bruce a/k/a Elsie Morrison Bruce

f/k/a Elsie Sue Morrison, deceased, The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, or other Claimants claiming by, through, under, or against, Elsie Sue Bruce a/k/a Elsie S. Bruce a/k/a Elsie Morrison Bruce f/k/a Elsie Sue Morrison, deceased, And 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 10th of March, 2017, the following described property as set forth in said Final Judgment of Foreclosure:

LOT 13 AND THE NORTH 53 FEET OF THE WEST 42.7 FEET OF ACREAGE LOT "A" OF GLEN ELYN SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 36, PAGE 17, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

AND THE EAST 3 FEET OF THE FOLLOWING PARCEL: THAT PART OF LOT 2 OF PILAKLAKAHA SUBDIVISION, ACCORDING TO PLAT THEREOF RECORDED IN DEED BOOK "G", PAGE 178, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, DESCRIBED AS: BEGINNING 376 FEET WEST OF THE SECTION LINE BETWEEN SECTIONS 10 AND 11, TOWNSHIP 28 SOUTH, RANGE 25 EAST,

ON THE SOUTH SIDE OF PILAKLAKAHA AVENUE, RUN THENCE SOUTH 178 FEET, THENCE EAST 112 FEET, THENCE NORTH 178 FEET, THENCE WEST 112 FEET TO THE POINT OF BEGINNING; SAID PARCEL BEING A PART OF BLOCK F2 OF ORIGINAL AUBURNDALE, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 1, PAGE 26, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

411 PILAKLAKAHA AVE, 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 in Hillsborough County, Florida this 8th day of February, 2017.

Aleisha Hodo  
Aleisha Hodo, Esq.  
FL Bar # 109121

Albertelli Law  
Attorney for Plaintiff  
P.O. Box 23028  
Tampa, FL 33623  
(813) 221-4743  
(813) 221-9171 facsimile  
eService: servealaw@albertellilaw.com  
JR-16-002395  
February 17, 24, 2017 17-00233K

SECOND INSERTION

**NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA**  
**CASE NO. 2016CA001961000000**  
**REGIONS BANK D/B/A REGIONS MORTGAGE**

**Plaintiff, v. EMMETT WOODROW ANDREWS; CASEY ANDREWS; 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; Defendants.**

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on November 07, 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 1, UNRECORDED HIGHLAND WOODS: THAT PART OF LOTS 1 THROUGH 6 AND LOTS 19 THROUGH 24, BLOCK "C" AND THAT PART OF THE VACATED RIGHT-OF-WAY OF JULIANNA STREET LYING SOUTH OF SAID BLOCK "C" AND THAT PART OF THE VACATED RIGHT-OF-WAY OF HASKELL AVENUE LYING WEST OF BLOCKS "B" AND "C" AND EAST OF BLOCKS "A" AND "D", OF FIRST ADDITION TO HIGHLAND CITY AS

RECORDED IN PLAT BOOK 23, PAGE 25 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT A FOUND 1/2" IRON ROD & CAP "3417" AT THE SOUTHWEST CORNER OF LOT 21, OF BLOCK "H" OF SAID FIRST ADDITION TO HIGHLANDS CITY; THENCE SOUTH 89°46'40" EAST, ALONG THE SOUTH LINE OF SAID BLOCK "H" AND THE NORTH RIGHT-OF-WAY LINE OF HANCOCK LAKE ROAD, A DISTANCE OF 445.00 FEET; THENCE NORTH 00°36'30" WEST, 612.78 FEET TO THE NORTH LINE OF BLOCK "E" OF SAID FIRST ADDITION TO HIGHLAND CITY, THENCE SOUTH 89°49'54" EAST ALONG SAID NORTH LINE, AND ITS EAST-ERLY EXTENSION, A DISTANCE OF 38.59 FEET TO THE PLATTED CENTER-LINE OF THE AFOREMENTIONED HASKELL AVENUE; THENCE NORTH 00°35'29" WEST ALONG SAID CENTERLINE, A DISTANCE OF 25.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE NORTH 00°35'29" WEST AND STILL ALONG SAID CENTERLINE, A DISTANCE OF 632.72 FEET TO THE SOUTH RIGHT-OF-WAY OF CLUBHOUSE ROAD; THENCE SOUTH 89°49'14" EAST ALONG SAID SOUTH RIGHT-OF-WAY LINE, A DISTANCE OF 25.00 FEET; THENCE SOUTH 00°35'29" EAST, 386.07 FEET; THENCE SOUTH 89°48'26" EAST, 308.79 FEET TO THE WEST

LINE OF THAT PARCEL RECORDED IN OFFICIAL RECORDS BOOK 8774, PAGE 1035 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA; THENCE SOUTH 00°37'12" EAST ALONG SAID WEST LINE, A DISTANCE OF 246.66 FEET; THENCE NORTH 89°48'26" WEST, A DISTANCE OF 333.92 FEET TO THE POINT OF BEGINNING.

a/k/a 4603 CLUBHOUSE RD, LAKELAND, FL 33812-4247 at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on March 07, 2017 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 9th day of February, 2017

By: DAVID REIDER  
FBN# 95719

eXL Legal, PLLC  
Designated Email Address:  
efilling@exllegal.com  
12425 28th Street North, Suite 200  
St. Petersburg, FL 33716  
Telephone No. (727) 536-4911  
Attorney for the Plaintiff  
425160034  
February 17, 24, 2017 17-00228K

**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](mailto:legal@businessobserverfl.com)



## SECOND INSERTION

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

**CASE NO.: 2016CA003075000000 U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, Plaintiff, vs. CAMPBELL, DAVID et al, Defendant(s).**

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated 25 January, 2017, and entered in Case No. 2016CA003075000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust, is the Plaintiff and David J. Campbell, Jennifer Campbell, 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 10th of March, 2017, the following described property as set forth in said Final Judgment of Foreclosure:

THE SOUTH 75 FEET OF THE NORTH 315 FEET OF THE WEST 125 FEET OF ACREAGE LOT 19, FLORIDA HIGHLANDS COMPANY SUBDIVISION, SECTION 27, TOWNSHIP

28 SOUTH, RANGE 27 EAST, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 1, PAGE 87, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
411 8TH STREET SOUTH, DUNDEE, FL 33838

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 8th day of February, 2017.

Aleisha Hodo  
Aleisha Hodo, Esq.  
FL Bar # 109121

Albertelli Law  
Attorney for Plaintiff

P.O. Box 23028

Tampa, FL 33623

(813) 221-4743

(813) 221-9171 facsimile

eService: servealaw@albertellilaw.com

JR-16-007179

February 17, 24, 2017 17-00234K

## SECOND INSERTION

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

**CASE NO.: 2016-CA-002834-0000-00 BAYVIEW LOAN SERVICING, LLC, a Delaware Limited Liability Company Plaintiff, vs. JON P. PECK, STEPHANIE PECK, Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure dated February 3, 2017, and entered in Case No. 2016-CA-002834-0000-00 of the Circuit Court of the 10th Judicial Circuit, in and for Polk County, Florida, where in BAYVIEW LOAN SERVICING, LLC, a Delaware Limited Liability Company, is the Plaintiff and JON P. PECK, STEPHANIE PECK, are the Defendants, the Clerk of Court shall offer for sale to the highest bidder for cash on March 21, 2017, beginning at 10:00 A.M., at www.polk.realforeclose.com, the following described property as set forth in said Summary Final Judgment lying and being situate in POLK County, Florida, to wit:

Lot 194 of PINE LAKE, according to the map or plat thereof recorded in Plat Book 56, Page 18, of the Public Records of Polk County, Florida.

ANY PERSON CLAIMING AN IN-

TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. THE CLERK SHALL RECEIVE A SERVICE CHARGE OF UP TO \$70 FOR SERVICES IN MAKING, RECORDING, AND CERTIFYING THE SALE AND TITLE THAT SHALL BE ASSESSED AS COSTS. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 February, 2017.  
By: Arnold M. Straus, Jr. Esq.  
Fla Bar # 27532

STRAUS & EISLER, P.A.  
Attorneys for Plaintiff  
10081 Pines Blvd, Suite C  
Pembroke Pines, FL 33024  
954-431-2000  
February 17, 24, 2017 17-00239K

## SECOND INSERTION

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

**CASE NO. 2016CA-0032410-00000 FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA, Plaintiff, vs. INEZ LOYED, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 17, 2017, and entered in 2016CA-0032410-00000 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 INEZ LOYED 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 March 17, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 52, BLOCK 1, HIGHLAND HILLS, ACCORDING TO THE

PLAT THEREOF RECORDED IN PLAT BOOK 35, PAGE 27, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 216 HILLSIDE DR, LAKELAND, FL 33803

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 13 day of February, 2017.

By: Thomas Joseph  
Thomas Joseph, Esquire  
Florida Bar No. 123350  
Communication Email:  
tjoseph@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

16-016461 - MoP

February 17, 24, 2017 17-00241K

## 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. 2016CA003192000000 DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDIT LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-QS5, Plaintiff, vs. VERONICA GONZALEZ AND RICARDO L. GOMEZ, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 26, 2017, and entered in 2016CA003192000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDIT LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-QS5 is the Plaintiff and VERONICA GONZALEZ; RICARDO L. GOMEZ 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 March 13, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 224, GARDEN GROVE

SOUTH, SECOND ADDITION, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 69, PAGE 35, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 812 W HERON PL, WINTER HAVEN, FL 33884

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 February, 2017.

By: Thomas Joseph  
Thomas Joseph, Esquire  
Florida Bar No. 123350  
Communication Email:  
tjoseph@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

16-044193 - MoP

February 17, 24, 2017 17-00236K

## SECOND INSERTION

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

**CASE NO.: 2016CA-000649-0000-00 FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff, vs. LEDORA LATIMER; TERRY L. LATIMER A/K/A TERRY LATIMER; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.**

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 28th day of November, 2016, and entered in Case No. 2016CA-000649-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is the Plaintiff and LEDORA LATIMER; TERRY L. LATIMER A/K/A TERRY LATIMER; and UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 AM on the 28th day of March, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 3, ESTATES NORTH-EAST, ACCORDING TO MAP

OR PLAT THEREOF AS RECORDED IN PLAT BOOK 63, PAGE 8 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 this 13 day of FEBRUARY, 2017.

By: Steven Force, Esq.  
Bar Number: 71811

Submitted by:  
Choice Legal Group, P.A.  
P.O. Box 9908

Fort Lauderdale, FL 33310-0908

Telephone: (954) 453-0365

Facsimile: (954) 771-6052

Toll Free: 1-800-441-2438

DESIGNATED PRIMARY E-MAIL

FOR SERVICE PURSUANT TO FLA.

R. JUD. ADMIN 2.516

eservice@cleagroup.com

15-01379

February 17, 24, 2017 17-00238K

## SECOND INSERTION

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

**CIVIL DIVISION CASE NO. 532016CA003623XXXXXX WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST, Plaintiff, vs. JON L. CHIASSON; et al; Defendants.**

TO: JON L. CHIASSON  
Last Known Address  
3125 BLACKWATER OAKS WAY  
MULBERRY, FL 33860  
Current Residence is Unknown  
TO: UNKNOWN TENANT NO. 1  
Last Known Address  
3125 BLACKWATER OAKS WAY  
MULBERRY, FL 33860  
Current Residence is Unknown  
TO: UNKNOWN TENANT NO. 2  
Last Known Address  
3125 BLACKWATER OAKS WAY  
MULBERRY, FL 33860  
Current Residence is Unknown

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

LOT 6, BLACKWATER OAKS, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 140, PAGE 17, 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 SHD Legal Group P.A., Plaintiff's attorneys, whose address is PO BOX 19519 Fort Lauderdale, FL 33318, (954) 564-0071, answers@shdlegalgroup.com, within 30 days from first date of publication, 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 or petition. Default 3/15/17

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 2/6, 2017.

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

SHD Legal Group P.A.  
Plaintiff's attorneys  
PO BOX 19519

Fort Lauderdale, FL 33318

(954) 564-0071

answers@shdlegalgroup.com

1460-159873 ANF

February 17, 24, 2017 17-00230K

## SECOND INSERTION

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

**CASE NO.: 2016CA-002254-0000-00 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. BARBARA M. REEDER A/K/A BARBARA REEDER; ASSOCIATION OF POINCIANA VILLAGES, INC.; FLORIDA HOUSING FINANCE CORPORATION; POINCIANA VILLAGE SEVEN ASSOCIATION, INC.; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.**

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 1st day of December, 2016, and entered in Case No. 2016CA-002254-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and BARBARA M. REEDER A/K/A BARBARA REEDER; ASSOCIATION OF POINCIANA VILLAGES, INC.; FLORIDA HOUSING FINANCE CORPORATION; POINCIANA VILLAGE SEVEN ASSOCIATION, INC.; UNKNOWN TENANT N/K/A AKILAH REEDER; and UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 AM on the 31st day of March, 2017, the following

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

LOT 5, BLOCK 1047, VILLAGES 7, NEIGHBORHOOD 4, POINCIANA SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 53, AT PAGE 4 THROUGH 18, 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 this 09 day of FEB, 2017.

By: Pratik Patel, Esq.  
Bar Number: 98057

Submitted by:  
Choice Legal Group, P.A.

P.O. Box 9908

Fort Lauderdale, FL 33310-0908

Telephone: (954) 453-0365

Facsimile: (954) 771-6052

Toll Free: 1-800-441-2438

DESIGNATED PRIMARY E-MAIL

FOR SERVICE PURSUANT TO FLA.

R. JUD. ADMIN 2.516

eservice@cleagroup.com

16-01534

February 17, 24, 2017 17-00237K

## SECOND INSERTION

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

**CASE NO.: 2016-CA-000899 BAYVIEW LOAN SERVICING, LLC, a Delaware Limited Liability Company Plaintiff, vs. SCOTT BENZ A/K/A SCOTT C. BENZ, JOAN BENZ A/K/A JOAN M. BENZ, UNKNOWN SPOUSE OF JOAN BENZ A/K/A MR. GRAY, UNKNOWN SPOUSE OF SCOTT BENZ A/K/A SCOTT C. BENZ, Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure dated February 3, 2017, and entered in Case No. 2016-CA-000899 of the Circuit Court of the 10th Judicial Circuit, in and for Polk County, Florida, where in BAYVIEW LOAN SERVICING, LLC, a Delaware Limited Liability Company, is the Plaintiff and SCOTT BENZ A/K/A SCOTT C. BENZ, JOAN BENZ A/K/A JOAN M. BENZ, UNKNOWN SPOUSE OF JOAN BENZ A/K/A MR. GRAY, UNKNOWN SPOUSE OF SCOTT BENZ A/K/A SCOTT C. BENZ, are the Defendants, the Clerk of Court shall offer for sale to the highest bidder for cash on March 21, 2017, beginning at 10:00 A.M., at www.polk.realforeclose.com, the following described property as set forth in said Summary Final Judgment lying and being situate in POLK County, Florida, to wit:

Lot 7, PLANO VERDE NORTH, according to the map or plat thereof as recorded in Plat Book 91, Page 46, of the Public Re-

cords of Polk County, Florida.

Together with a Mobile Home situated thereon which is affixed to the aforementioned real property and incorporated therein.

2001 JACO VIN #8, JACFL21698A and JACFL21698B  
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. THE CLERK SHALL RECEIVE A SERVICE CHARGE OF UP TO \$70 FOR SERVICES IN MAKING, RECORDING, AND CERTIFYING THE SALE AND TITLE THAT SHALL BE ASSESSED AS COSTS. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 February, 2017.

By: Arnold M. Straus, Jr. Esq.  
Fla Bar # 27532

STRAUS & EISLER, P.A.

Attorneys for Plaintiff

10081 Pines Blvd, Suite C

Pembroke Pines, FL 33024

954-431-2000

February 17, 24, 2017 17-00240K

## SECOND INSERTION

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

**CIRCUIT CIVIL DIVISION CASE NO.: 2016CA004266 VANDERBILT MORTGAGE AND FINANCE, INC. P.O. Box 9800 Maryville, TN 37802 Plaintiff(s), vs. SAMUEL ALICEA; MARIA DEL CARMEN MALDONADO; THE UNKNOWN SPOUSE OF SAMUEL ALICEA; THE UNKNOWN SPOUSE OF MARIA DEL CARMEN MALDONADO; ROCKRIDGE FARMETTES PROPERTY OWNERS ASSOCIATION, INC.; THE UNKNOWN TENANT IN POSSESSION OF 12530 COUNTRYLAND DRIVE LAKELAND, FL 33809; Defendant(s).**

TO: MARIA DEL CARMEN MALDONADO;  
THE UNKNOWN SPOUSE OF MARIA DEL CARMEN MALDONADO;  
YOU ARE HEREBY NOTIFIED that a civil action has been filed against you in the Circuit Court of Polk County, Florida, to foreclose certain real property described as follows:

Tract 114, Ranchland Acres Addition, as per the plat thereof recorded in Plat Book 81, Pages 32 and 33, Public Records of Polk County, Florida.  
Together with that certain 28 x 48 1998 Homes of Merit Shadowridge Manufactured Home with Vehicle Identification Nos. FLA14613003A and

FLA14613003B

Property address: 12530 Countryland Drive, Lakeland, FL 33809

You are required to file a written response with the Court and serve a copy of your written defenses, if any, to it on Timothy D. Padgett, P.A., whose address is 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312, at least thirty (30) days from the date of first publication, 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 3/17/2017

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 the 08



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 000717**  
**DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC**  
 3000 Bayport Drive  
 Suite 880  
 Tampa, FL 33607  
 Plaintiff(s), vs.  
**ELIAS MONTOYA;**  
**JENNIFER L. MONTOYA;**  
**LAKE MEADOWS HOMEOWNERS ASSOCIATION, INC.; THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR CWHQ HOME EQUITY LOAN ASSET BACKED CERTIFICATES, SERIES 2007-S1;**  
**Defendant(s).**  
 NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on November 3, 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 10th day of April, 2017, at 10:00 A.M. on the following described property as set forth in said Final Judgment of Foreclosure, to wit:  
 LOT 23, LAKE MEADOWS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 130, PAGES 39 AND 40, OF THE PUBLIC RECORDS

OF POLK COUNTY, FLORIDA.  
 PROPERTY ADDRESS: 188 VISTA VIEW AVE., EAGLE LAKE, FL 33839  
 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. 15-002583-1  
 February 17, 24, 2017 17-00251K

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-000458-0000-00**  
**NATIONSTAR MORTGAGE LLC,**  
**Plaintiff, vs.**  
**HOLLY L. WILLIAMS A/K/A HOLLY WILLIAMS, et al.**  
**Defendant(s).**  
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 04, 2016, and entered in 2015CA-000458-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC is the Plaintiff and HOLLY L. WILLIAMS A/K/A HOLLY WILLIAMS; 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 March 13, 2017, the following described property as set forth in said Final Judgment, to wit:  
 LOT 20 OF LAKE ELBERT HEIGHTS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 18, PAGE 34 OF THE PUBLIC RE-

CORDS OF POLK COUNTY, FLORIDA.  
 Property Address: 1458 DREXEL AVE NE, WINTER HAVEN, FL 33881  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 14 day of February, 2017.  
 By: Thomas Joseph  
 Thomas Joseph, Esquire  
 Florida Bar No. 123350  
 Communication Email:  
 tjoseph@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  
 14-98513 - MoP  
 February 17, 24, 2017 17-00254K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2016CA001320000000**  
**U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF FEBRUARY 1, 2007, GSAMP TRUST 2007-NC1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-NC1,**  
**Plaintiff, vs.**  
**RONNIE DECKER A/K/A RONNIE L. DECKER; et al.,**  
**Defendant(s).**  
 TO: Ronnie Decker a/k/a Ronnie L. Decker  
 Tina Decker  
 Last Known Residence:  
 PO Box 1886, Eaton Park, FL 33840  
 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida:  
 LOT 5, MINNESOTA ADDITION, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 41, PAGE 42, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, TOGETHER WITH THE EAST 6 FEET OF CLOSED ALLEY ADJACENT THERETO, AS VACATED BY RESOLUTION RECORDED IN OR BOOK 1868, PAGE 2152, OF THE PUBLIC RECORDS AFORESAID.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE | PITE, LLP, Plaintiff's attorney, at 1615 South Congress Avenue, Suite 200, Delray Beach, FL 33445 (Phone Number: (561) 392-6391), within 30 days of the first date of publication of this notice, and file the original with the clerk of this court either before 3/15/17 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.  
 Dated on 2/6, 2017.  
 Stacy M. Butterfield  
 As Clerk of the Court  
 By: Danielle Cavas  
 As Deputy Clerk  
**ALDRIDGE | PITE, LLP**  
 Plaintiff's attorney  
 1615 South Congress Avenue,  
 Suite 200  
 Delray Beach, FL 33445  
 (Phone Number: (561) 392-6391)  
 1221-14058B  
 February 17, 24, 2017 17-00246K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY  
 GENERAL JURISDICTION  
 DIVISION  
**CASE NO. 53-2016-CA-001207**  
**WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR BANC OF AMERICA ALTERNATIVE LOAN TRUST 2005-12 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-12,**  
**Plaintiff, vs.**  
**DONALD A. WALDRON, ET AL.,**  
**Defendants.**  
 NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered February 7, 2017 in Civil Case No. 53-2016-CA-001207 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR BANC OF AMERICA ALTERNATIVE LOAN TRUST 2005-12 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-12 is Plaintiff and DONALD A. WALDRON, 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 13TH day of March, 2017 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:  
 UNIT 32 A, FAIRWOODS, A CONDOMINIUM, ACCORDING TO CONDOMINIUM

BOOK 7, PAGES 6 THROUGH 8, INCLUSIVE, AND BEING FURTHER DESCRIBED IN THAT CERTAIN DECLARATION OF CONDOMINIUM AS RECORDED IN OFFICIAL RECORD BOOK 2242, PAGE 2128, AND ANY AMENDMENTS THERETO, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, TOGETHER WITH AN UNDIVIDED SHARE IN THE COMMON ELEMENTS THERETO.  
 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.: 110033  
 McCalla Raymer Liebert Pierce, LLC  
 Attorney for Plaintiff  
 110 SE 6th Street, Suite 2400  
 Fort Lauderdale, FL 33301  
 Phone: (407) 674-1850  
 Fax: (321) 248-0420  
 Email:  
 MRSservice@mccallaraymer.com  
 5344423  
 16-00801-2  
 February 17, 24, 2017 17-00252K

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.:**  
**2015CA-000831-0000-00**  
**JPMORGAN CHASE BANK,**  
**NATIONAL ASSOCIATION,**  
**Plaintiff, vs.**  
**SHAW, CAROLE et al,**  
**Defendant(s).**  
 NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated January 27, 2017, and entered in Case No. 2015CA-000831-0000-00 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which JPMorgan Chase Bank, National Association, is the Plaintiff and Association of Poinciana Villages, Inc., Avatar Properties, Inc. dba Solivita Club, Carole L. Shaw, Fitzmartin Investments, LLC, as Trustee of the Polk County Glendora 1232 Land Trust, Richard E. Shaw, Solivita Community Association, Inc., The Unknown Beneficiaries of the Polk County Glendora 1232 Land Trust, And 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, Devises, 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 13th of March, 2017, the following described

property as set forth in said Final Judgment of Foreclosure:  
 LOT 1, SOLIVITA-PHASE IVC SECTION 1, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 124, AT PAGES 15-18, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 1232 GLENDORA ROAD, POINCIANA, FL 34759  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim 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 9th day of February, 2017.  
 Nataija Brown  
 Nataija Brown, Esq.  
 FL Bar # 119491  
**Albertelli Law**  
 Attorney for Plaintiff  
 P.O. Box 23028  
 Tampa, FL 33623  
 (813) 221-4743  
 (813) 221-9171 facsimile  
 eService: servealaw@albertellilaw.com  
 JR-13-114922  
 February 17, 24, 2017 17-00235K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.**  
**2016CA-004425-0000-00**  
**SECTION NO. 11**  
**DLANTER INVESTMENTS I, LLC, A FLORIDA LIMITED LIABILITY COMPANY,**  
**Plaintiff, v.**  
**ELIUD HERNANDEZ, JR.;**  
**UNKNOWN SPOUSE OF ELIUD HERNANDEZ, JR.;**  
**BRENTON MANOR HOMEOWNERS ASSOCIATION, INC.;**  
**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 10, BRENTON MANOR, a subdivision according to the plat

thereof recorded at Plat Book 138, Pages 22, 23 and 24, in the Public Records of Polk County, Florida.  
 PROPERTY ADDRESS: 1028 Brenton Manor Drive, Winter Haven, FL 33881  
 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 3/11/17, 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: February 2, 2017  
 STACY M. BUTTERFIELD  
 Clerk of the Court  
 By: Taylor Pittman  
 Deputy Clerk  
 Gregory A. Sanoba, Esq.  
 422 South Florida Avenue  
 Lakeland, Florida 33801  
 February 17, 24, 2017 17-00229K

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.**  
**2016CA-000887-0000-00**  
**SUNTRUST MORTGAGE, INC.,**  
**Plaintiff(s) vs.**  
**JERROD D. OWENS A/K/A JERROD OWENS; UNKNOWN SPOUSE OF JERROD D. OWENS A/K/A JERROD OWENS;**  
**SHANNON OWENS; UNKNOWN SPOUSE OF SHANNON OWENS;**  
**MIDFLORIDA FEDERAL CREDIT UNION; UNKNOWN TENANT #1; UNKNOWN TENANT #2;**  
**AND OTHER UNKNOWN PARTIES, INCLUDING THE UNKNOWN SPOUSE OF ANY TITLE HOLDER IN POSSESSION OF THE PROPERTY; AND, IF A NAMED DEFENDANT(S) IS DECEASED, THE SURVIVING SPOUSE, HEIRS, DEVISEES, GRANTEES, CREDITORS, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST, THAT DEFENDANT(S); AND THE SEVERAL AND RESPECTIVE UNKNOWN ASSIGNS, SUCCESSORS IN INTEREST, TRUSTEES OR OTHER PERSONS CLAIMING BY, THROUGH UNDER TO AGAINST ANY CORPORATION OR OTHER LEGAL ENTITY NAMED AS A DEFENDANT(S); AND ALL CLAIMANTS, PERSONS OR PARTIES, NATURAL OR CORPORATE; OR WHOSE EXACT LEGAL STATUS IS UNKNOWN, CLAIMING UNDER ANY OF THE ABOVE NAMED OR DESCRIBED DEFENDANT(S),**  
**Defendant(s)**  
 Notice is hereby given that pursuant to a Final Judgment entered on NOVEMBER 28, 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 Coun-

ty, Florida, described as:  
 Property Address: 10116 Rachel Cherie Drive, Polk City, FL 33868  
 a. Legal Description: LOT 50, DEER TRAILS NORTH, PHASE TWO, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 97, PAGE 9, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 TOGETHER WITH A 1996 FLEETWOOD/GREEN BOAT TRAILER, DOUBLEWIDE MOBILE HOME VIN: FLFLS70A23831GH21 AND VIN: FLFLS70B23831GH21, COMPLETE WITH ATTACHMENTS LOCATED ON THE ABOVE DESCRIBED PROPERTY.  
 b. Parcel ID No. 312625-295432-000500  
 to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 9TH day of MARCH, 2017.  
 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 2nd day of February, 2017.  
**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  
 February 17, 24, 2017 17-00244K

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.**  
**2015CA-003621-0000-00**  
**DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR REGISTERED HOLDERS OF LONG BEACH MORTGAGE LOAN TRUST 2006-2, ASSET-BACKED CERTIFICATES, SERIES 2006-2,**  
**Plaintiff(s) vs.**  
**PAULETTE CLEJUSTE; 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 SPOUSE, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS; UNKNOWN PARTY #1, UNKNOWN PARTY #2, UNKNOWN PARTY #3, AND UNKNOWN PARTY #4 THE NAMES BEING FICTITIOUS TO ACCOUNT FOR PARTIES IN POSSESSION**  
**Defendant(s)**  
 Notice is hereby given that pursuant to a Final Judgment entered on MARCH 4, 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 46, INWOOD NO. 5, AS RECORDED IN PLAT BOOK 4, PAGES 1 AND 1-A, POLK COUNTY, FLORIDA, LESS AND EXCEPT:  
 BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 46; RUN THENCE EASTERLY

TO THE SOUTHEAST CORNER THEREOF; RUN THENCE NORTHWESTERLY ALONG THE EAST BOUNDARY OF SAID LOT A DISTANCE OF 4 FEET; RUN THENCE WESTERLY A DISTANCE OF 168.95 FEET TO A POINT ON THE WEST BOUNDARY OF SAID LOT WHICH IS 8 FEET NORTHWEST OF THE SOUTHWEST CORNER THEREOF; RUN THENCE SOUTHEAST A DISTANCE OF 8 FEET TO THE POINT OF BEGINNING.  
 Property address: 2610 AVE N NW, WINTER HAVEN, FL 33881  
 to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 9TH day of MARCH, 2017.  
 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 2nd day of February, 2017.  
**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  
 February 17, 24, 2017 17-00245K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
 CIVIL DIVISION:  
**CASE NO.:**  
**2015CA-004524-0000-00**  
**FEDERAL NATIONAL MORTGAGE ASSOCIATION,**  
**Plaintiff, vs.**  
**UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ALICE G. PURVIS; SUNDANCE HOMEOWNERS ASSOCIATION, INC.;**  
**SUNDANCE PROPERTY OWNERS ASSOCIATION INC.;**  
**SUNTRUST BANK; DIANA COON; GARY PURVIS; ROBERT PURVIS; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,**  
**Defendants.**  
 NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 7th day of February, 2017, and entered in Case No. 2015CA-004524-0000-00, of the Circuit Court in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is the Plaintiff and SUNDANCE PROPERTY OWNERS ASSOCIATION INC.; SUNTRUST BANK; DIANA COON; GARY PURVIS; ROBERT PURVIS; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ALICE G. PURVIS; AND UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk

of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 AM on the 13th day of March, 2017, the following described property as set forth in said Final Judgment, to wit:  
 LOT 65, SUNDANCE VILLAGE I PHASE TWO, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 105, PAGE 47, 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 this 14 day of FEBRUARY, 2017.  
 By: Steven Force, Esq.  
 Bar Number: 71811  
 Submitted by:  
 Choice Legal Group, P.A.  
 P.O. Box 9908  
 Fort Lauderdale, FL 33310-0908  
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 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516  
 eservice@legalgroup.com  
 15-01835  
 February 17, 24, 2017 17-00253K



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



# \$\$\$

**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.