

## 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 Beechwood Lakeland Hotel, LLC/B/A Hilton Garden Inn Lakeland located at 3839 Don Emerson Dr., in the County of Polk in the City of Lakeland, Florida 33811 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 16 day of August, 2017.

Beechwood Lakeland Hotel, LLC  
August 25, 2017 17-01408K

### 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 Hometown Dental located at 1705 Skinner St., in the County of Polk in the City of Lakeland, Florida 33801 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 16 day of August, 2017.

William Brody Longabach  
August 25, 2017 17-01409K

### 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 Patty's Candles & Aprons located at 1620 Cutter Ln., in the County of Polk in the City of Lakeland, Florida 33810 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 16 day of August, 2017.

Patricia A Lucca  
August 25, 2017 17-01410K

### FIRST INSERTION

**CITY CENTER COMMUNITY DEVELOPMENT DISTRICT**

**NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2017/2018 BUDGET; AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING.**

The Board of Supervisors for the City Center Community Development District (the "District") will hold a public hearing and a regular meeting on September 12, 2017, at 1:00 p.m. at the Ramada, 43824 Hwy 27, Davenport, Florida 33837, for the purpose of hearing comments and objections on the adoption of the budget of the District for Fiscal Year 2017/2018.

A regular board meeting of the District will also be held at that time where the Board may consider any other business that may properly come before it. A copy of the agenda and budgets may be obtained at the offices of the District Manager, DPF Management and Consulting, LLC, 1060 Maitland Center Commons, Suite 340, Maitland, Florida 32751, Ph: (321) 263-0132, during normal business hours.

The public hearing and meeting are open to the public and will be conducted in accordance with the provisions of Florida law for community development districts. The public hearing and meeting may be continued to a date, time, and place to be specified on the record at the meeting. There may be occasions when staff or other individuals may participate by speaker telephone.

Any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Office at (321) 263-0132 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 711, for aid in contacting the District Office.

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

Patricia Comings-Thibault  
District Manager  
August 25, 2017 17-01413K

### 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 Staybridge Suites - Lakeland West located at 3855 Don Emerson Dr., in the County of Polk in the City of Lakeland, Florida 33811 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 16 day of August, 2017.

Beechwood Lakeland Hotel II, LLC  
August 25, 2017 17-01411K

### 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 Tenney's Custom Chaps located at 6830 Krenson Oaks Cir., in the County of Polk in the City of Lakeland, Florida 33810 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 16 day of August, 2017.

Nicole Day  
August 25, 2017 17-01412K

### 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 CORA Rehabilitation Clinics - Tamiami located at 10570 SW 8th Street, in the County of Polk in the City of Winter Haven, Florida 33880 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 17th day of August, 2017.

CORA HEALTH SERVICES, INC.  
August 25, 2017 17-01414K

### 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 CORA Rehabilitation Clinics - Winter Haven located at 1601 6th Street SE Suite B, in the County of Polk in the City of Winter Haven, Florida 33880 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 17th day of August, 2017.

CORA HEALTH SERVICES, INC.  
August 25, 2017 17-01415K

### FIRST INSERTION

**FICTITIOUS NAME NOTICE**

Notice is hereby given that LG Food Masters, LLC., owner, desiring to engage in business under the fictitious name of Manny's Original Chophouse located at 1404 NE Tara Drive, Lees Summit, MO 64064 in Polk County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

August 25, 2017 17-01425K

### FIRST INSERTION

Notice of Public Auction Pursuant to Ch 715.109 FS and/or 83.801 and/or 677.210 FS etal United American Lien & Recovery as agent w/ power of attorney will sell at public auction the following property(s) to the highest bidder; owner/lienholder may redeem property(s) for cash sum of lien; all auctions held in reserve

Inspect 1 week prior @ lien facility; cash or cashier check; 18% buyer prem; any persons interested ph (954) 563-1999

Sale date September 8, 2017 @ 10:00 am 3411 NW 9th Ave #707 Ft Lauderdale FL 33309

2975 1972 Airs VIN#: 127D2J1803 Tenant: Michael Pappas

2976 1978 Wild VIN#: 30V62357S7881 Tenant: James Berard

Licensed Auctioneers FLAB 422 FLAU 765 & 1911

Aug. 25; Sept. 1, 2017 17-01422K

### FIRST INSERTION

**FICTITIOUS NAME NOTICE**

Notice is hereby given that Rolando Aguilar, owner, desiring to engage in business under the fictitious name of Hombos Impalas located at 2833 Grapefruit Drive, Auburndale, FL 33823 in Polk County intends to register the said name with the Division of Corporations, Florida Department of State, Pursuant to section 865.09 of the Florida Statutes.

August 25, 2017 17-01426K

### FIRST INSERTION

**NOTICE OF PUBLIC SALE**

Notice is hereby given that on 9/8/17 at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1974 MANA #0649981608. Last Tenant: Ralph Thomas Pierce. Sale to be held at Realty Systems- Arizona, Inc- 1112 W Beacon Rd, Lakeland, FL 33803, 813-282-6754.

Aug. 25; Sept. 1, 2017 17-01435K

### FIRST INSERTION

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

**File No.: 2017CP-1918**

**Division: 14**

**IN RE: ESTATE OF OMAR E. HARRIS, Deceased.**

The administration of the estate of Omar E. Harris, deceased, whose date of death was April 15, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN 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 SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.**

The date of first publication of this notice is August 25, 2017.

**Personal Representative:**  
**Diana Lynn Rogers**  
4203 Windchime Lane,  
Lakeland, Florida 33811  
Attorney for Personal Representative:  
Dana Y. Moore, Esquire  
Florida Bar No. 0689890  
3041 Cypress Gardens Road  
Winter Haven, Florida 33884  
Telephone: (863) 324-3500  
Fax: (863) 324-3553  
dymlawoffice@gmail.com  
Aug. 25; Sept. 1, 2017 17-01407K

### FIRST INSERTION

Notice of Public Sale of Personal Property Pursuant to the lien granted by the Florida Self-Storage Facility Act, Fla. Stat. Ann. § 83.801, et. seq., Metro Storage, LLC, as managing agent for Lessor, will sell by public auction (or otherwise dispose) personal property (in its entirety) belonging to the tenants listed below to the highest bidder to satisfy the lien of the Lessor for rental and other charges due. The said property has been stored and is located at the respective address below. Units up for auction will be listed for public bidding on-line at [www.StorageStuff.bid](http://www.StorageStuff.bid) beginning five days prior to the scheduled auction date and time. The terms of the sale will be cash only. A 10% buyer's premium will be charged per unit. All sales are final. Metro Self Storage, LLC reserves the right to withdraw any or all units, partial or entire, from the sale at any time before the sale or to refuse any bids. The property to be sold is described as "general household items" unless otherwise noted. All contents must be removed completely from the property within 48 hours or sooner or are deemed abandoned by bidder/buyer. Sale rules and regulations are available at the time of sale.

**METRO SELF STORAGE**  
624 Robin Rd  
Lakeland, FL 33803  
863-644-9242

Bidding will close on the website [www.StorageStuff.bid](http://www.StorageStuff.bid) on September 14, 2017 at 10:00AM

Unit	Tenant	Description of Property
243	Linda Parsche	Household Goods
272B	David Schwartz	Household Goods
349	Lynn Croley	Household Goods
400	Lanier Blackmon	Household Goods
430	Mark Collins	Household Goods

August 25; September 1, 2017 17-01423K

### 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 CORA Physical Therapy - South Lakeland located at 3127 Highway 98N, 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 Polk, Florida, this 17th day of August, 2017.

CORA HEALTH SERVICES, INC.  
August 25, 2017 17-01416K

### FIRST INSERTION

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

**CASE NO. 53-2016-CA-003609**

**U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. SHERINA BROWN, ET AL., Defendants.**

**NOTICE IS HEREBY GIVEN** pursuant to a Summary Final Judgment of Foreclosure entered July 19, 2017 in Civil Case No. 53-2016-CA-003609 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is Plaintiff and SHERINA BROWN, ET AL., are Defendants, the Clerk of Court will sell to the highest and best bidder for cash electronically at [www.polk.realforeclose.com](http://www.polk.realforeclose.com) in accordance with Chapter 45, Florida Statutes on the 17TH day of October, 2017 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 16, IN BLOCK 3139, OF POINCIANA NEIGHBORHOOD 6, VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 61, AT PAGES 29 THROUGH 52, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Lisa Woodburn, Esq.  
McCalla Raymer Leibert Pierce, LLC  
Attorney for Plaintiff  
110 SE 6th Street,  
Suite 2400  
Fort Lauderdale, FL 33301  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
Email: MRSservice@mcalla.com  
Fla. Bar No.: 11003  
5588041  
16-02352-4  
Aug. 25; Sept. 1, 2017 17-01400K

### FIRST INSERTION

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

**CASE NO. 2016CA003858000**

**U.S. BANK NATIONAL ASSOCIATION; Plaintiff, vs. LUIS A. DURAN, ALEXANDER SANCHEZ, ET AL.; Defendants**

**NOTICE IS GIVEN** that, in accordance with the Final Judgment of Foreclosure dated August 9, 2017, in the above-styled cause, the Clerk of Court, Stacy M. Butterfield will sell to the highest and best bidder for cash at <http://www.polk.realforeclose.com>, on September 13, 2017 at 10:00 am the following described property:

LOT 193, OF AUTUMNWOOD GROVE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 141, PAGE 28, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 4117 SHADE TREE LN, 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.

WITNESS my hand on August 21, 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  
16-13193-FC  
Aug. 25; Sept. 1, 2017 17-01433K

### 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.:**  
**2016CA-003314-0000-00**

**THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-8, Plaintiff, vs. LOURDES PONCE A/K/A LOURDES S. PONCE; 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 June 28, 2017 in Civil Case No. 2016CA-003314-0000-00, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-8 is the Plaintiff, and LOURDES PONCE A/K/A LOURDES S. PONCE; UN-

KNOWN SPOUSE OF LOURDES S. PONCE A/K/A LOURDES PONCE; THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES SERIES 2006-7; STATE OF FLORIDA; POLK COUNTY CLERK OF COURT; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE THREE ASSOCIATION, INC.; UNKNOWN TENANT 1 N/K/A DANIEL PONCE; UNKNOWN TENANT 2 N/K/A MARIA PONCE; 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 UN-

### FIRST INSERTION

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

**File No. 17CP-1948**

**IN RE: ESTATE OF ROBERT THOMAS NEWSOME SR. Deceased.**

The administration of the estate of Robert Thomas Newsome Sr., deceased, whose date of death was February 17, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

**ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.**

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

The date of first publication of this notice is August 25, 2017.

**Personal Representative:**  
**Peggy B. Newsome**  
911 Sagamore Street  
Lakeland, Florida 33803  
Attorney for Personal Representative:  
L. Caleb Wilson  
Attorney  
Florida Bar Number: 73626  
Craig A. Mundy, P.A.  
4927 Southfork Drive  
Lakeland, Florida 33813  
Telephone: (863) 647-3778  
Fax: (863) 647-4580  
E-Mail: caleb@mundylaw.com  
Aug. 25; Sept. 1, 2017 17-01442K

**KNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEE, OR OTHER CLAIMANT'S 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 September 26, 2017 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 29, BLOCK 787 OF POINCIANA NEIGHBORHOOD 5 NORTH, VILLAGE 3, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 54, PAGE(S) 27 THROUGH 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.**

**IMPORTANT AMERICANS WITH DISABILITIES ACT:** If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 23 day of August, 2017.

ALDRIDGE | PITE, LLP  
Attorney for Plaintiff  
1615 South Congress Avenue  
Suite 200  
Delray Beach, FL 33445  
Telephone: (844) 470-8804  
Facsimile: (561) 392-6965  
By: Susan Sparks, Esq.  
FBN: 33626  
Primary E-Mail:  
ServiceMail@aldridgepite.com  
1092-8705B  
Aug. 25; Sept. 1, 2017 17-01447K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION Case #: 2017-CA-001199 DIVISION: 11 SunTrust Mortgage, Inc. Plaintiff, vs. Jack D. Alderman; Susan G. Alderman; 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. 2017-CA-001199 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein SunTrust Mortgage, Inc., Plaintiff and Jack D. Alderman 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 October 13, 2017, the following described property as set forth in said Final Judgment, to-wit: LOT 57, OF LAKE-REGION PARADISE ISLAND, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 44, PAGES 4 AND 5, 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 17-306889 FC01 SUT Aug. 25; Sept. 1, 2017 17-01405K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2016CA-001365-0000-00 CITIMORTGAGE, INC., Plaintiff(s) vs. CRAIG S. CURREY A/K/A CRAIG CURREY A/K/A CRAIG STEVEN CURREY; CAROL D. CURREY A/K/A CAROL CURREY A/K/A CAROL DENISE CURREY A/K/A CAROL DENISE MCMULLEN; UNKNOWN SPOUSE OF CRAIG S. CURREY A/K/A CRAIG CURREY A/K/A CRAIG STEVEN CURREY; UNKNOWN SPOUSE OF CAROL D. CURREY A/K/A CAROL CURREY A/K/A CAROL DENISE CURREY A/K/A CAROL DENISE MCMULLEN; UNKNOWN TENANT 1, UNKNOWN TENANT 2, UNKNOWN TENANT 3, UNKNOWN TENANT 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 MAY 2, 2017 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: ALL THAT CERTAIN PARCEL OF LAND IN POLK COUNTY, STATE OF FLORIDA, AS MORE FULLY DESCRIBED IN DEED

OR BOOK 4143, PAGE 2127, BEING KNOWN AND DESIGNATED AS LOT 24, BLOCK 3, LAKE BONNY HEIGHTS, FILED IN PLAT BOOK 35, PAGE 24. Property Address: 509 MONTICELLO AVENUE, LAKELAND, FLORIDA 33801 to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 12TH day of SEPTEMBER, 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 8th day of August, 2017. STACY M. BUTTERFIELD, CPA Clerk of the Circuit Court Drawer CC-12, P. O. Box 9000 Bartow, Florida 33831-9000 (SEAL) By Victoria Lively Deputy Clerk Aug. 25; Sept. 1, 2017 17-01403K

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.: 2016CA003723000000 THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK, SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A. F/K/A JPMORGAN CHASE BANK AS TRUSTEE FOR GSPMS MORTGAGE LOAN TRUST 2003-2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-2 Plaintiff, vs. MARISOL WONS, et al Defendant(s) NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated August 10, 2017, and entered in Case No. 2016CA003723000000 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, SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A. F/K/A JPMORGAN CHASE BANK AS TRUSTEE FOR GSPMS MORTGAGE LOAN TRUST 2003-2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-2, is Plaintiff, and MARISOL WONS, 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 14 day of September, 2017, the following described property as set forth in said Final Judgment, to wit: LOT 1 THRU 10 INCLUSIVE,

TOGETHER WITH ABUTTING VACATED ALLEYS IN BLOCK 93 OF AMENDED PLAT OF POLK CITY, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 24, PAGE 1, 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: August 16, 2017 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 By: /s/ Heather J. Koch Phelan Hallinan Diamond & Jones, PLLC Heather J. Koch, Esq., Florida Bar No. 89107 Emilio R. Lenzi, Esq., Florida Bar No. 0668273 PH # 78342 Aug. 25; Sept. 1, 2017 17-01402K

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-003889 DIVISION: 11 Carrington Mortgage Services, LLC Plaintiff, vs. Geraldine A. James a/k/a Geraldine A. James a/k/a Geraldine James; Desmond L. Merrill; Association of Poinciana Villages, Inc.; Poinciana Village Three Association, Inc.; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, 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-003889 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Carrington Mortgage Services, LLC, Plaintiff and Geraldine A. James a/k/a Geraldine A. James a/k/a Geraldine James 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 September 20, 2017, the following described property as set forth in said Final Judgment, to-wit: LOT 13, BLOCK 288, POINCIANA NEIGHBORHOOD 6 SOUTH, VILLAGE 3, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 54, PAGE 43 THROUGH 49, 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 15-285468 FC01 CGG Aug. 25; Sept. 1, 2017 17-01420K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION Case #: 2017-CA-001502 DIVISION: 11 PNC Bank, National Association Plaintiff, vs. Joseph W. May; Marsha B. May; Heartland National Bank; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, 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. 2017-CA-001502 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein PNC Bank, National Association, Plaintiff and Joseph W. May 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 September 20, 2017, the following described property as set forth in said Final Judgment, to-wit: LOT 9, OF WOODLAND ACRES RETREAT, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 80, PAGE 14, 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 17-307262 FC01 NCM Aug. 25; Sept. 1, 2017 17-01421K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO. 2016CA001574000000 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION Plaintiff, vs. ROBERT WILLINGHAM; UNKNOWN SPOUSE OF ROBERT WILLINGHAM; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; Defendant(s) NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 2, 2017, and entered in Case No. 2016CA001574000000, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is Plaintiff and ROBERT WILLINGHAM; UNKNOWN SPOUSE OF ROBERT WILLINGHAM; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; 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 15 day of September, 2017, the following described property as set forth in said Final Judgment, to wit: LOT 10, BLOCK DD, MAP OF ALTA VISTA ADDITION OF LAKE WALES, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGE 12, 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 23 day of August, 2017. Eric Knopp, Esq. Bar. No.: 709921 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.: 16-00838 JPC V3.20160920 Aug. 25; Sept. 1, 2017 17-01444K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2016CA001240000000 WELLS FARGO BANK, N.A Plaintiff, v. THOMAS J BALOM; PATRICIA ANN WEAVER-BALOM A/K/A PATRICIA WEAVER BALOM; UNKNOWN TENANT 1; UNKNOWN TENANT 2; SPRINGCASTLE CREDIT FUNDING TRUST, THROUGH ITS TRUSTEE WILMINGTON TRUST, NA Defendants. Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on August 09, 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 18 AND THE NORTH 15 FEET OF LOT 17, BLOCK H, ALBERT PARK ADDITION TO LAKELAND FLORIDA, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 3, PAGE 25, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 508 MOHAWK AVE, LAKELAND, FL 33815-4034 at public sale, to the highest and best bidder, for cash, online at www.polk-realforeclose.com, on September 13, 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 16th day of August, 2017. eXL Legal, PLLC Designated Email Address: efilng@exlegal.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff By: NANCY W. HUNT FBN# 0651923 888160305 Aug. 25; Sept. 1, 2017 17-01399K

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.: 2016CA004407000000 WELLS FARGO BANK, NA, Plaintiff, vs. THE UNKNOWN HEIRS, DEWISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, JAMES A DAVISON, DECEASED, et al, Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated August 9, 2017, and entered in Case No. 2016CA004407000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Wells Fargo Bank, NA, is the Plaintiff and The Unknown Heirs, Devises, Grantees, Assignees, Lienors, Creditors, Trustees, or other Claimants claiming by, through, under, or against, James A Davison, deceased, The Unknown Beneficiaries of the James Davison Revocable Trust dated 06/01/12, James Allan Davison aka James A Davison, Individually and as Beneficiary of the James Davison Revocable Trust dated 6/01/12, Janet M Fraser aka Janet Fraser Individually and as Beneficiary of the James Davison Revocable Trust dated 6/01/12, Jennifer L Durgan aka Jennifer L Fraser Durgan aka Jennifer L Fraser, Susan Marie Daniels aka Susan Marie Davison aka Susan M Kiefer Individually and as Beneficiary of the James Davison Revocable Trust dated 6/01/12, Tracey Lee Davison aka Tracey L Davison-Cali aka Tracey L Davison Cali aka T.L. Davison Cali, Tracey L Davison, as Personal Representative of the Estate of James Albert Davison, deceased, Tracey Lee Davison aka Tracey L Davison-Cali aka Tracey L Davison Cali aka T.L. Davison Cali, Individually, and as Successor Trustee of the The James Albert Davison Revocable Living Trust dated 06/01/12 and as Beneficiary of the James Davison Revocable

Trust dated 6/01/12, 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 12th day of September, 2017, the following described property as set forth in said Final Judgment of Foreclosure: LOT 14, OF SHEFFIELD, ACCORDING TO THE PLAT OR MAP THEREOF DESCRIBED IN PLAT BOOK 65 AT PAGE 38 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 7114 SHEFFIELD DRIVE, 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 in Hillsborough County, Florida this 17th day of August, 2017. /s/ Chad Slinger Chad Slinger, Esq. FL Bar # 122104 Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743 (813) 221-9171 facsimile e-service: servealaw@albertelliaw.com JD -16-032782 Aug. 25; Sept. 1, 2017 17-01398K

## FIRST INSERTION

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

CASE NO.: 2016CA001863000000 WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2015-5T, Plaintiff, vs.

FRANK MOTLEY, et al., Defendants.

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated June 27, 2017, in the above-styled cause, I Stacy M. Butterfield Clerk of Courts & Comptroller will sell to the highest and best bidder for cash at the www.polk.realforeclose.com beginning at 10:00 a.m. on September 12, 2017 the following described property:

LOT 85, HOLLIDAY MANOR, UNIT #2, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 40, PAGE 23, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

This Notice of Sale shall be published for two (2) consecutive weeks in the Business Observer.

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

IRA SCOT SILVERSTEIN, PLLC ATTORNEYS FOR PLAINTIFF 2900 West Cypress Creek Road, Suite 6 Fort Lauderdale, Florida 33309 (954) 773-9911 (954) 369-5034 fax File No.: 128.307 // MOTLEY Aug. 25; Sept. 1, 2017 17-01406K

## FIRST INSERTION

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

CASE NO.: 2017-CA-000765 CENTERSTATE BANK OF FLORIDA, N.A., Plaintiff, vs. STUART BULMER; LUCY J. BULMER; REGAL PALMS OWNERS' ASSOCIATION, INC.; UNKNOWN TENANT I; UNKNOWN TENANT II, Defendants.

Notice is hereby given that, pursuant to a Final Judgment of Foreclosure entered in the above-styled cause, in the Circuit Court of Polk County, Florida, the Clerk will sell the property situated in Polk County, Florida, described as: Lot 349, REGAL PALMS AT HIGHLAND RESERVE, PHASE 4, according to the map or plat thereof as recorded in Plat Book 131, Page 25, Public Records of Polk County, Florida.

at public sale, to the highest and best bidder, for cash, bidding will begin at 10:00 o'clock a.m. on September 14, 2017, at www.polk.realforeclose.com.

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 PER SECTION 45.031, FLORIDA STATUTES.

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

August J. Stanton, III Florida Bar No.: 0976113 GARDICK STANTON EARLY, P.A. 1601 W. Colonial Drive Orlando, Florida 32804 Ph. (407) 423-5203; Fax (407) 425-4105 E-mail: pleadings@gse-law.com Attorneys for Plaintiff Aug. 25; Sept. 1, 2017 17-01417K

## 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. 2017CA-000990 FBC MORTGAGE, LLC, Plaintiff, vs. SHEELA VIJAY ANAND, VIJAY ANAND SRINIVASAN, HALLAM PRESERVE HOMEOWNERS ASSOCIATION, INC., UNKNOWN TENANT IN POSSESSION 1, UNKNOWN TENANT IN POSSESSION 2, Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered August 16, 2017 in Civil Case No. 2017CA-000990 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein FBC MORTGAGE, LLC is Plaintiff and SHEELA VIJAY ANAND, VIJAY ANAND SRINIVASAN, HALLAM PRESERVE HOMEOWNERS ASSOCIATION, INC., UNKNOWN TENANT IN POSSESSION 1, UNKNOWN TENANT IN POSSESSION 2, 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 20TH day of SEPTEMBER, 2017 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 18, HALLAM PRESERVE WEST "A" PHASE ONE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 157, PAGES 49 AND 50, 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. Nicholas J. Vanhook, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 0037881 5589551 17-00328-3 Aug. 25; Sept. 1, 2017 17-01418K

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

2016CA-003059-0000-00 FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff, vs. ERLINDA S. MIRANDA; HIGHLANDS RESERVE HOMEOWNERS ASSOCIATION, INC.; THE CLERK OF THE COURTS, POLK COUNTY; THE STATE OF FLORIDA; UNKNOWN SPOUSE OF ERLINDA S. MIRANDA; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants. NOTICE IS HEREBY GIVEN pur-

## 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.: 2016CA003210000000 HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR LUMINENT MORTGAGE TRUST 2006-7, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-7, Plaintiff, vs. JOSEPH G. COX A/K/A JOSEPH GERALD COX A/K/A JOSEPH COX; 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 August 16, 2017 in Civil Case No. 2016CA003210000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR LUMINENT MORTGAGE TRUST 2006-7, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-7 is the Plaintiff, and JOSEPH G. COX A/K/A JOSEPH GERALD COX A/K/A JOSEPH COX; DAWN COX A/K/A DAWN ANGELA COX A/K/A D.A. COX; UNKNOWN TENANT 1 N/K/A GLEN HUNTER; UNKNOWN TENANT 2 N/K/A MELISSA THOMPSON; SOUTHERN DUNES GOLF & COUNTRY CLUB, INC.; CITY OF HAINES CITY; SOUTHERN DUNES MASTER COMMUNITY ASSOCIATION, INC.; JOE G. TEDDER, POLK COUNTY TAX COLLECTOR; 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

## 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. 53-2016-CA-003774 James B. Nutter & Company, Plaintiff, vs.

The Unknown Spouse, Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Leon M. Frank, Jr., Deceased; Tia Landon; United States of America on behalf of the Secretary of Housing and Urban Development, Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 2, 2017, entered in Case No. 53-2016-CA-003774 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein James B. Nutter & Company is the Plaintiff and The Unknown Spouse, Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Leon M. Frank, Jr., Deceased; Tia Landon; United States of America on behalf of the Secretary of Housing and Urban Development 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 September, 2017, the following described property as set forth in said Final Judgment, to-wit:

ALL THAT CERTAIN PARCEL OF LAND SITUATE IN THE CITY OF LAKE LAND, COUNTY OF POLK AND STATE OF FLORIDA BOUNDED AND DESCRIBED AS FOLLOWS:

THAT PART OF THE SE 1/4 OF THE NW 1/4 OF THE NW 1/4 OF SECTION 8, TOWNSHIP 29 SOUTH, RANGE 24 EAST, POLK COUNTY,

pursuant to an Order Resetting Foreclosure Sale dated the 10th day of August, 2017, and entered in Case No. 2016CA-003059-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is the Plaintiff and ERLINDA S. MIRANDA; HIGHLANDS RESERVE HOMEOWNERS ASSOCIATION, INC.; THE CLERK OF THE COURTS, POLK COUNTY; THE STATE OF FLORIDA; 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 10th day of October, 2017, the following described property as set

## FIRST INSERTION

forth in said Final Judgment, to-wit: LOT 39, PHASE 2 OF HIGHLANDS RESERVE PHASES 2 AND 4, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 110, PAGES 49 THROUGH 54, 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 assis-

tance. 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 AUGUST, 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@cleagalgroup.com 16-01925 Aug. 25; Sept. 1, 2017 17-01437K

## FIRST INSERTION

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

2015CA-002505-0000-00 FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff, vs.

BERTINA BOSTON A/K/A BERTINA J. BOSTON A/K/A B. BOSTON A/K/A BERTINA D. BOSTON F/K/A BERTINA DELORES JOHNSON; UNKNOWN SPOUSE OF BERTINA BOSTON A/K/A BERTINA J. BOSTON A/K/A B. BOSTON A/K/A BERTINA D. BOSTON F/K/A BERTINA DELORES JOHNSON; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 9th day of August, 2017, and entered in Case No. 2015CA-002505-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein PROF-2013-S3 LEGAL TITLE TRUST II, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE is the Plaintiff and CITIMORTGAGE, INC., SUCCESSOR IN INTEREST BY MERGER TO CITI-FINANCIAL MORTGAGE COMPANY, INC. F/K/A FORD CONSUMER FINANCE COMPANY, INC.; POLK COUNTY FLORIDA; CLERK OF THE COUNTY COURT OF POLK COUNTY, FLORIDA; LAMONT JOHNSON; CHERYL JOHNSON; DARLENE JOHNSON; MARK JOHNSON; STEPHEN JOHNSON; STACY JOHNSON; LEAH MARSHALL; PATRICIA SUMMERS; UNKNOWN TENANT N/K/A STEPHEN JOHNSON; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BERTINA BOSTON A/K/A BERTINA J. BOSTON A/K/A B. BOSTON A/K/A BERTINA D. BOSTON F/K/A BERTINA DELORES JOHNSON; UNKNOWN HEIRS, BENEFICIARIES,

IMPORTANT AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 August, 2017. ALDRIDGE PITE, LLP Attorney for Plaintiff 1615 South Congress Avenue Suite 200 Delray Beach, FL 33445 Telephone: (844) 470-8804 Facsimile: (561) 392-6965 By: Susan Sparks, Esq. FBN: 33626 Primary E-Mail: ServiceMail@aldridgepite.com 1221-14460B Aug. 25; Sept. 1, 2017 17-01429K

DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF DARYL JOHNSON; 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 26th day of September, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 10, BLOCK 172, INDIAN LAKE ESTATES, UNIT NO. 5, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 39, PAGE 31, 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 August, 2017. By: Richard Thomas Vendetti, Esq. Bar Number: 112255 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@cleagalgroup.com 15-00912 Aug. 25; Sept. 1, 2017 17-01431K

## 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. 2016CA001587000000 JAMES B. NUTTER & 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 BARBARA GALE CAPPS A/K/A BARBARA G. CAPPS, DECEASED AND ALICE KEEN, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 20, 2017, and entered in 2016CA001587000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein JAMES B. NUTTER & COMPANY is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BARBARA GALE CAPPS A/K/A BARBARA G. CAPPS; WINTER RIDGE CONDOMINIUM HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; ALFRED PERRY; ALICE KEEN 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 September 18, 2017, the following described property as set forth in said Final Judgment, to-wit:

UNIT 270, WINTER RIDGE CONDOMINIUM, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF AS RECORDED IN OFFICIAL RECORDS BOOK 3047, PAGE 2235, AND ANY AMENDMENTS THERETO, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH AN UNDIVIDED INTEREST IN AND TO THE COMMON ELEMENTS APPURTENANT TO SAID UNIT.

Property Address: 292 WINTER RIDGE BLVD UNIT 270, 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.

IMPORTANT AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 18 day of August, 2017. ROBERTSON, ANSCHUTZ & SCHNEID, P.L. Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: mail@rasflaw.com By: S/Thomas Joseph Thomas Joseph, Esquire Florida Bar No. 123350 Communication Email: tjoseph@rasflaw.com 16-012106 - MoP Aug. 25; Sept. 1, 2017 17-01424K

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.: 2016CA-004370-0000-00**  
**BANK OF AMERICA, N.A., Plaintiff, vs.**  
**ALONZO J. GRAHAM, JR., 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 August 09, 2017 in Civil Case No. 2016CA-004370-0000-00, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, BANK OF AMERICA, N.A. is the Plaintiff, and ALONZO J. GRAHAM, JR.; APRIL GRAHAM; 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 on September 26, 2017 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 6, BLOCK A, OF THE LAKES I, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 78, PAGE 13, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. IMPORTANT AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 23 day of August, 2017.  
 ALDRIDGE | PITE, LLP  
 Attorney for Plaintiff  
 1615 South Congress Avenue Suite 200  
 Delray Beach, FL 33445  
 Telephone: (844) 470-8804  
 Facsimile: (561) 392-6965  
 By: Susan Sparks, Esq.  
 FBN: 33626  
 Primary E-Mail: ServiceMail@aldridgepite.com  
 1092-9058B  
 Aug. 25; Sept. 1, 2017 17-01446K

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.: 2017CA-001157-0000-00**  
**BANK OF AMERICA, N.A., Plaintiff, vs.**  
**RONALD D. CHAMBERLAIN A/K/A RON CHAMBERLAIN; 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 August 9, 2017 in Civil Case No. 2017CA-001157-0000-00, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, BANK OF AMERICA, N.A. is the Plaintiff, and RONALD D. CHAMBERLAIN A/K/A RON CHAMBERLAIN; UNKNOWN SPOUSE OF RONALD D. CHAMBERLAIN A/K/A RON CHAMBERLAIN N/K/A GINA CHAMBERLAIN; WATER RIDGE HOMEOWNERS' ASSOCIATION, INC.; 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 on September 26, 2017 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 28, SUBDIVISION PLAT OF WATER RIDGE SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 133, PAGES 24 THROUGH 35, 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. IMPORTANT AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 23 day of August, 2017.  
 ALDRIDGE | PITE, LLP  
 Attorney for Plaintiff  
 1615 South Congress Avenue Suite 200  
 Delray Beach, FL 33445  
 Telephone: (844) 470-8804  
 Facsimile: (561) 392-6965  
 By: Susan Sparks, Esq.  
 FBN: 33626  
 Primary E-Mail: ServiceMail@aldridgepite.com  
 1090-99089B  
 Aug. 25; Sept. 1, 2017 17-01445K

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.: 2016CA002057000000**  
**U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION AS SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CERTIFICATEHOLDERS OF WASHINGTON MUTUAL ASSET-BACKED CERTIFICATES WMABS SERIES 2007-HE2, Plaintiff, vs.**  
**CATHERINE WHITE A/K/A CATHERINE M. WHITE, et al., Defendant(s).**

NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated August 9, 2017, and entered in Case No. 2016CA002057000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholders of Washington Mutual Asset-Backed Certificates WMABS Series 2007-HE2, is the Plaintiff and Catherine White a/k/a Catherine M. White, Rickey V. White a/k/a Rickey White a/k/a Ricky White a/k/a Rickey A. White, City of Lakeland, Florida, United States of America, Department of Treasury, 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.real-

foreclose.com, Polk County, Florida at 10:00am EST on the 22nd day of September, 2017, the following described property as set forth in said Final Judgment of Foreclosure:

LOTS 14 AND 15, J.D. WRENN RE SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 32, PAGE 36, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. LESS RIGHT-OF-WAY FOR STATE ROAD #S-35-A.  
 925 EMMA STREET, LAKE-LAND, FL 33815  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim 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 22nd day of August, 2017.  
 /s/ Chad Sliger  
 Chad Sliger, Esq.  
 FL Bar # 122104  
 Albertelli Law  
 Attorney for Plaintiff  
 P.O. Box 23028  
 Tampa, FL 33623  
 (813) 221-4743  
 (813) 221-9171 facsimile  
 eService: servealaw@albertellilaw.com  
 AH - 16-009185  
 Aug. 25; Sept. 1, 2017 17-01443K

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. 2015-CA-004091**  
**WILMINGTON SAVINGS FUND SOCIETY FSB D/B/A CHRISTIANA TRUST NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST, Plaintiff, vs.**  
**MARK T. DEREUS, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 09, 2017, and entered in 2015-CA-004091 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY FSB D/B/A CHRISTIANA TRUST NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST is the Plaintiff and MARK T. DEREUS; MILLER, CROSBY & MILLER, P.A. 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 September 22, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 5, TOWNE SQUARE, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 79, PAGE 16, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 850 EAST LIME STREET #5, 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.

IMPORTANT AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 August, 2017.  
 ROBERTSON, ANSCHUTZ & SCHNEID, P.L.  
 Attorney for Plaintiff  
 6409 Congress Ave., Suite 100  
 Boca Raton, FL 33487  
 Telephone: 561-241-6901  
 Facsimile: 561-997-6909  
 Service Email: mail@rasflaw.com  
 By: \s\Thomas Joseph  
 Thomas Joseph, Esquire  
 Florida Bar No. 123350  
 Communication Email: tjoseph@rasflaw.com  
 17-023337 - MoP  
 Aug. 25; Sept. 1, 2017 17-01441K

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.: 2016CA-003760-0000-00**  
**WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST, Plaintiff, vs.**  
**UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF CAROL SULLIVAN, DECEASED; 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 August 16, 2017 in Civil Case No. 2016CA-003760-0000-00, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST is the Plaintiff, and UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF CAROL SULLIVAN, DECEASED; SAMANTHA GUDGEN; 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 UN-

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.: 2017CA000004000000**  
**CIT BANK, N.A., Plaintiff, vs.**  
**HARRIET M PURDY AKA HARRIET PURDY, et al, Defendant(s).**

NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated August 9, 2017, and entered in Case No. 2017CA000004000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which CIT Bank, N.A., is the Plaintiff and Harriet M Purdy aka Harriet Purdy, Aqua Finance, Inc., Hunter's Run Homeowners' Association of Polk County, 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 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 22nd day of September, 2017, the following described property as set forth in said Final Judgment of Foreclosure:

LOT 5 OF HUNTERS RUN, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 88 PAGES 17 AND 18, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

851 BUGLE WAY, 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 22nd day of August, 2017.  
 /s/ 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  
 AH - 16-031948  
 Aug. 25; Sept. 1, 2017 17-01439K

FIRST INSERTION

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

**Case No. 53-2010-CA-005450 WH**  
**Division 16**  
**Deutsche Bank National Trust Company, as Trustee for Home Loan Mortgage Loan Trust 2006-1 Plaintiff, vs.**

**ROLAND EDWARDS and GERTRUDE EDWARDS, POINCIANA VILLAGE THREE ASSOCIATION, INC., ASSOCIATION OF POINCIANA VILLAGES, INC., AND UNKNOWN TENANTS/OWNERS, Defendants.**

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on January 21, 2015, 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 30, BLOCK 693, POINCIANA NEIGHBORHOOD 5 NORTH, VILLAGE 3, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 54 PAGE 27 THROUGH 42 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 678 BLUE-BILL CT, KISSIMMEE, FL 34759; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www.polk.realforeclose.com on SEPTEMBER 12, 2017 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.

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

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

Jennifer M. Scott  
 (813) 229-0900 x  
 Kass Shuler, P.A.  
 1505 N. Florida Ave.  
 Tampa, FL 33602-2613  
 ForeclosureService@kasslaw.com  
 269500/1003882/gre  
 Aug. 25; Sept. 1, 2017 17-01448K

FIRST INSERTION

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

**CASE NO. 53-2015-CA-002557**  
**U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR YALE MORTGAGE LOAN TRUST, SERIES 2007-1 Plaintiff, v.**

**THE UNKNOWN HEIRS, GRANTEEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF WILLIE MILLER, JR., DECEASED; THE UNKNOWN HEIRS, GRANTEEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF WALTER ALONZO MILLER, DECEASED; THE UNKNOWN HEIRS, GRANTEEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF EARL MILLER, DECEASED; BARBARETTA SMITH; WALTER ALONZO MILLER, JR.; LISA HARRIS WHITE; JOHNNIE LORENZO MILLER; DANITA DIANE MILLER; EARL BERNARD MILLER, JR.; UNKNOWN SPOUSE OF BARBARETTA SMITH; UNKNOWN SPOUSE OF WALTER ALONZO MILLER, JR.; UNKNOWN SPOUSE OF LISA HARRIS WHITE; UNKNOWN SPOUSE OF JOHNNIE LORENZO MILLER; 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, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, SPOUSES, OR OTHER CLAIMANTS;**

**Defendants.**  
 Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on August 10, 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 34, OF J & J MANOR, AN UNRECORDED SUBDIVISION IN POLK COUNTY, FLORIDA MORE PARTICULARLY DESCRIBED AS: THE NORTH 90 FEET OF THE SOUTH 720 FEET OF THE EAST 1/4 OF THE SW 1/4 OF THE NE 1/4 OF SECTION 4, TOWNSHIP 28 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA; LESS THE EAST 195 FEET THEREOF AND SUBJECT TO AN EASEMENT OF PUBLIC UTILITIES ACROSS THE WEST 10 FEET THEREOF.  
 a/k/a 2824 CHABETT AVE, LAKELAND, FL 33810-0661  
 at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on September 14, 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 August, 2017.  
 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 Plaintiff  
 By: DAVID REIDER  
 FBN# 95719  
 888140664-ASC  
 Aug. 25; Sept. 1, 2017 17-01427K

FIRST INSERTION

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

**CASE NO.: 2016CA002849000000**  
**WELLS FARGO BANK, NA Plaintiff, vs.**  
**KATIE MARIE MAPLES, et al Defendants.**

RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed June 20, 2017 and entered in Case No. 2016CA002849000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein WELLS FARGO BANK, NA, is Plaintiff, and KATIE MARIE MAPLES, et al are Defendants, the clerk, Stacy M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 04 day of October, 2017, the following described property as set forth in said Lis Pendens, to wit:

Lot 3 of SARATOGA, according to the map or plat thereof as recorded in Plat Book 143, Pages 32, 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: August 22, 2017  
 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  
 By: /s/ Heather J. Koch  
 Phelan Hallinan  
 Diamond & Jones, PLLC  
 Heather J. Koch, Esq.,  
 Florida Bar No. 89107,  
 Emilio R. Lenzi, Esq.,  
 Florida Bar No. 0668273  
 PH # 76942  
 Aug. 25; Sept. 1, 2017 17-01438K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 2017CA000042000000 FLAGSTAR BANK, FSB; Plaintiff, vs. FONTANA L. SKINNER, ET AL.; Defendants NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated June 13, 2017, in the above-styled cause, the Clerk of Court, Stacy M. Butterfield will sell to the highest and best bidder for cash at http://www.polk.realforeclose.com, on September 12, 2017 at 10:00 am the following described property: LOT 23, SAVANNAH ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 129, PAGE(S) 34, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 560 CODY CALEB DR, WINTER HAVEN, FL 33884 ANY PERSON CLAIMING AN IN-

TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 August 21, 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 ServiceFL@mlg-defaultlaw.com ServiceFL2@mlg-defaultlaw.com 16-17296-FC Aug. 25; Sept. 1, 2017 17-01432K

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. 2017CA002501000000 CIT BANK, N.A., Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ROBERT L. ST. PETER, DECEASED. et. al. Defendant(s). TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ROBERT L. ST. PETER, DECEASED; 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, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, 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 being foreclosed herein. YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property: LOT 162, OF INTERNATIONAL BASS LAKE RESORT PHASE ONE, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 87, PAGE 16 AND 17, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH A 1989 PARKER MOBILE HOME, VIN # FFLFLK70A16757PP, TITLE NUMBER 49001317. 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 Ave., Suite 100, Boca Raton, Florida 33487 on or before 9/25/17 / (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 17 day of August, 2017. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: Danielle Cavas DEPUTY CLERK ROBERTSON, ANSCHUTZ, AND SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: mail@rasflaw.com 17-048908 - MIE Aug. 25; Sept. 1, 2017 17-01434K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 2015 CA 004114 DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC Plaintiff(s), vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, CREDITORS, LIENORS AND TRUSTEES OF WILLIAM E. SIZER, DECEASED; TEXANNA SIZER; THE UNKNOWN SPOUSE OF TEXANNA SIZER; CAROLINE FLEISCHER; DAVID WILLIAM SIZER; COUNTRY TRAILS PROPERTY OWNERS' ASSOCIATION, INC.; Defendant(s). NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on August 11, 2017, 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 15th day of September, 2017 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure, to wit: LOT 47, COUNTRY TRAILS PHASE THREE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 87, PAGES 2 AND 3, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AND AMENDMENT TO PLAT RECORDED IN O.R. BOOK 2693, PAGE 103 AND RECORDED IN O.R. BOOK 2695, PAGE 560. TOGETHER WITH THAT CERTAIN 1990 GLEN HILL, 44 X 56, MOBILE HOME, IDENTIFICA-

TION NO`S, 57620544AZ AND 57620544BZ, PERMANENTLY AFFIXED TO AND ASSESSED AS REAL PROPERTY. PROPERTY ADDRESS: 10211 OLD SPANISH TRAIL, POLK CITY, FL 33868 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim 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. AMERICANS WITH DISABILITIES ACT. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, (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, PADGETT LAW GROUP HARRISON SMALBACH, ESQ. Florida Bar # 116255 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlaw.net Attorney for Plaintiff Ditech Financial LLC F/K/A Green Tree Servicing LLC vs. William E. Sizer TDP File No. 15-002007-2 Aug. 25; Sept. 1, 2017 17-01401K

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE NO.: 53-2016-CA-001517 DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE HOLDERS OF NEW CENTURY HOME EQUITY LOAN TRUST, SERIES 2005-A, ASSET BACKED PASS-THROUGH CERTIFICATES, Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST MICHAEL ENGLAND, DECEASED, et al, Defendant(s). TO: THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST MICHAEL ENGLAND, DECEASED Last Known Address: Unknown Current Address: Unknown ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS 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 1, BLOCK M, LAKE DAISY ESTATES PHASE III, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 89, PAGE 1, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 339 LAKE DAISY LOOP, WINTER HAVEN, FL 33884 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 September 4, 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. \*\*See the Americans with Disabilities Act If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 28 day of July, 2017. Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: Asuncion Nieves Deputy Clerk Albertelli Law P.O. Box 23028 Tampa, FL 33623 JC - 15-209602 Aug. 25; Sept. 1, 2017 17-01449K

FIRST INSERTION

CORRECTED 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. 2012CA-001741-0000-WH US BANK NATIONAL ASSOCIATION, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THOMAS J. PISANO, DECEASED. et. al. Defendant(s). TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THOMAS J. PISANO, DECEASED; 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, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, 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 being foreclosed herein. YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property: LOT 77, OF FLORIDA PINES PHASE I, ACCORDING TO

THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 111, AT PAGES 44, 45 AND 46, 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 Ave., Suite 100, Boca Raton, Florida 33487 on or before 9/28/17 (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 22 day of August, 2017. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: Taylor Pittman DEPUTY CLERK ROBERTSON, ANSCHUTZ, & SCHNEID, PL 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: mail@rasflaw.com 13-05207 - MIE Aug. 25; Sept. 1, 2017 17-01428K

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE NO.: 53-2017-CA-000146 CIT BANK N.A., Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, GORDON L. BACK, DECEASED, et al, Defendant(s). TO: THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, GORDON L. BACK A/K/A GORDON LEE BACK, DECEASED Last Known Address: Unknown Current Address: Unknown ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS 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: COMMENCE AT THE N.E. CORNER OF THE SE 1/4 OF THE NW 1/4 OF SECTION 26, TOWNSHIP 27 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA AND RUN THENCE S 00 DEGREES 23 MINUTES EAST

ALONG THE EAST LINE OF SAID SE 1/4 OF THE NW 1/4 FOR 629.97 FEET; THENCE WEST FOR 565.6 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE WEST FOR 72.00 FEET; THENCE NORTH 00 DEGREES 13 MINUTES 45 SECONDS EAST FOR 300.00 FEET; THENCE EAST FOR 72.00 FEET; THENCE SOUTH 00 DEGREES 13 MINUTES 45 SECONDS WEST FOR 300.00 FEET TO THE PLACE OF BEGINNING. A/K/A 460 JEANS RD, AUBURNDALE, FL 33823 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 9/25/17 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. \*\*See the Americans with Disabilities Act If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 17 day of August, 2017. Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: Danielle Cavas Deputy Clerk Albertelli Law P.O. Box 23028 Tampa, FL 33623 JC - 16-005544 Aug. 25; Sept. 1, 2017 17-01436K

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. 2017CA002142000000 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-NC1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-NC1, Plaintiff, vs. LUIS A. VARGAS. et al. Defendant(s). TO: LUIS A. VARGAS; WANDA C. VARGAS; 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 22, BLOCK Q, JAN PHYL VILLAGE, UNIT NUMBER 13, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA RECORDED IN PLAT BOOK 56, PAGE 24, 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 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before 9/13/17 / (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 7 day of August, 2017. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) 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 17-036569 - MIE Aug. 25; Sept. 1, 2017 17-01404K

OFFICIAL COURTHOUSE WEBSITES: MANATEE COUNTY: manateclerk.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: www.floridapublicnotices.com Business Observer

SUBSEQUENT INSERTIONS

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No.: 2017CP-1802  
IN RE: ESTATE OF  
MC STARKS,  
Deceased.

The administration of the estate of MC Starks, deceased, whose date of death was March 26, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN 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 SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is August 18, 2017.

**Personal Representative:**

**Theresa Starks**  
1324 Larrick Lane,  
Plant City, Florida 33563  
Attorney for Personal Representative:  
Dana Y. Moore, Esquire  
Florida Bar No. 0689890  
3041 Cypress Gardens Road  
Winter Haven, Florida 33884  
Telephone: (863) 324-3500  
Fax: (863) 324-3553  
dymlawoffice@gmail.com  
August 18, 25, 2017 17-01389K

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No.: 2017 CP 001770  
Division: Probate  
IN RE: ESTATE OF  
AMANDA N. HACKER  
Deceased.

The administration of the estate of AMANDA N. HACKER, deceased, whose date of death was February 7, 2016; is pending in the Circuit Court for Polk County, Florida, Probate Division; File Number 2017 CP 001770; the address of which is 255 North Broadway Avenue, Bartow, FL. 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 WITHIN 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 SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

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

The date of first publication of this notice is August 18, 2017.

**THERESA ANN LENDL**  
**Personal Representative**

607 Main Street  
Auburndale, FL  
MARC S. BUSCHMAN, ESQUIRE  
Florida Bar No.: 930393  
CLARK, ROBB, MASON,  
COULOMBE, BUSCHMAN  
& CHARBONNET  
14th Floor - Biscayne Building  
19 West Flagler Street  
Miami, Florida 33130  
Telephone: 305-373-3322  
Facsimile: 305-373-0017  
August 18, 25, 2017 17-01373K

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
Case Number: 17CP-1856  
IN RE: ESTATE OF  
William J. Derer, Sr.  
deceased.

The administration of the estate of William J. Derer, Sr., deceased, Case Number 17CP-1856, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is August 18, 2017.

**William J. Derer, Jr.**  
**Personal Representative**

Address:  
1130 Van Reed Road,  
Reading, PA 19605  
MICHAEL H. WILLISON, P.A.  
Michael H. Willison, Esquire  
114 S. Lake Avenue  
Lakeland, Florida 33801  
(863) 687-0567  
Florida Bar No. 382787  
mwillison@mwillison.com  
Attorney for Personal Representative  
August 18, 25, 2017 17-01382K

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 17 CP-1867  
Division PROBATE  
IN RE: ESTATE OF  
DENNIS D. WILES a/k/a  
DENNIS DEWAYNE KEITH WILES  
Deceased.

The administration of the estate of DENNIS D. WILES a/k/a DENNIS DEWAYNE KEITH WILES, deceased, whose date of death was June 8, 2017; File Number 17 CP-1867, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served must file their claims with this court WITHIN 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 SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

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

The date of first publication of this notice is: August 18, 2017.

**LEO E. REDFERN**  
**Personal Representative**

5602 Deer Tracks Trail  
Lakeland, FL 33811  
WILLIAM K. LOVEFACE  
Attorney for Personal Representative  
Email: fordlove@tampabay.rr.com  
Florida Bar No. 0016578  
SPN# 01823633  
Wilson, Ford & Lovelace, P.A.  
401 South Lincoln Ave.  
Clearwater, Florida 33756  
Telephone: 727-446-1036  
August 18, 25, 2017 17-01365K

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**  
IN THE CIRCUIT COURT OF  
THE TENTH JUDICIAL CIRCUIT,  
IN AND FOR POLK COUNTY,  
FLORIDA  
CASE NO. 2016CA003851000000  
LENDING HOME FUNDING  
CORP.,  
Plaintiff, vs.  
MCDONALD AND MCDONALD  
PROPERTIES OF FLORIDA, LLC,  
FLORIDA LIMITED LIABILITY  
COMPANY, et al.  
Defendants

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 19, 2017, and entered in Case No. 2016CA003851000000, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida. LENDING HOME FUNDING CORP., is Plaintiff and MCDONALD AND MCDONALD PROPERTIES OF FLORIDA, LLC, FLORIDA LIMITED LIABILITY COMPANY; CITY OF MULBERRY, FLORIDA; ROBERT MCDONALD A/K/A ROBERT L. MCDONALD; UNKNOWN TENANT IN POSSESSION OF SUBJECT PROPERTY, are defendants. Stacy Butterfield, Clerk of Circuit Court for POLK, County Florida will sell to the highest and best bidder for cash via the Internet at [www.polk.realforeclose.com](http://www.polk.realforeclose.com), at 10:00 a.m., on the 18TH day of SEPTEMBER, 2017, the following described property as set forth in said Final Judgment, to wit:

THE NORTH 50 FEET OF LOT 1, THE EAST 15 FEET OF THE NORTH 50 FEET OF LOT 2,

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.: 2017CA000427000000  
CIT BANK, N.A.,  
Plaintiff, vs.  
MARY L. GIBSON, et al,  
Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated July 14, 2017, and entered in Case No. 2017CA000427000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which CIT Bank, N.A., is the Plaintiff and Florida Housing Finance Corporation, Mary L. Gibson, SunTrust Bank, The Unknown Heirs of the Estate of Barbara Turner, deceased, United States of America Acting through 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 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](http://www.polk.realforeclose.com), Polk County, Florida at 10:00am EST on the 12th day of September, 2017, the following described property as set forth in said Final Judgment of Foreclosure:

LOT SIXTEEN (16) OF THE GOLDEN BOUGH ASSOCIATION'S PLAT OF HOMESITES IN SECTION 13, TOWNSHIP 30 SOUTH, RANGE 28 EAST, ACCORDING TO PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE CLERK OF SAID POLK COUNTY, FLORIDA PLAT BOOK 4, PAGE 65.

SECOND INSERTION

**NOTICE OF SALE**  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA  
CIVIL DIVISION  
Case #: 2017-CA-000202  
DIVISION: 7  
JPMorgan Chase Bank, National  
Association  
Plaintiff, vs.-  
John William Deleo; Anna Lynn  
Deleo; Polk County, Florida; Loma  
Vista Homeowners' Association,  
Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2017-CA-000202 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein JPMorgan Chase Bank, National Association, Plaintiff and John William Deleo 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 September 15, 2017, the following described property as set forth in said Final Judgment, to-wit:

THE WEST 44.5 FEET OF LOT 2 AND ALL OF LOT 3, BLOCK 1, PLAT OF MCMURRAY'S ADDITION TO TOWN OF MULBERRY, FLA., ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 2, PAGE 6, 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 10 day of August, 2017  
VAN NESS LAW FIRM, PLC  
1239 E. Newport Center Drive,  
Suite 110  
Deerfield Beach, Florida 33442  
Ph: (954) 571-2031  
PRIMARY EMAIL:  
Pleadings@vanlawfl.com  
/s/ Morgan E. Long  
Morgan E. Long, Esq.  
Florida Bar #: 99026  
Email: MLong@vanlawfl.com  
FCI9568-16/tro  
August 18, 25, 2017 17-01363K

NOTICE OF FORECLOSURE SALE  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA  
GENERAL JURISDICTION  
DIVISION  
Case No. 2016CA001053000000  
Wells Fargo Bank, NA,  
Plaintiff, vs.  
James L. McNabb; et al.  
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order dated July 20, 2017, entered in Case No. 2016CA001053000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, NA is the Plaintiff and James L. McNabb; Unknown Spouse of James L. McNabb; Country Walk Lane Phase III Home Owners Association, Inc.; Country Walk Phase III Land Owners Association, Inc. are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at [www.polk.realforeclose.com](http://www.polk.realforeclose.com), beginning at 10:00 AM on the 5th day of September, 2017, the following described property as set forth in said Final Judgment, to wit:

843 GOLDEN BOUGH ROAD, LAKE WALES, FL 33898  
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 11th day of August, 2017.  
/s/ Paige Carlos  
Paige Carlos, Esq.  
FL Bar # 99338  
Albertelli Law  
Attorney for Plaintiff  
P.O. Box 23028  
Tampa, FL 33623  
(813) 221-4743  
(813) 221-9171 facsimile  
eService: servealaw@albertellilaw.com  
AH-16-035682  
August 18, 25, 2017 17-01368K

Deleo 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 September 15, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 62, LOMA VISTA, SECTION 2, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 93, PAGE 44, 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 & GACHE, LLP  
2424 North Federal Highway,  
Suite 360  
Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
16-303076 FCO1 CHE  
August 18, 25, 2017 17-01360K

SECOND INSERTION

**HOLLY HILL ROAD EAST COMMUNITY DEVELOPMENT DISTRICT**

**NOTICE OF THE DISTRICT'S INTENT TO USE THE UNIFORM METHOD OF COLLECTION OF NON-AD VALOREM SPECIAL ASSESSMENTS**

Notice is hereby given that the Holly Hill Community Development District (the "District") intends to use the uniform method of collecting non-ad valorem special assessments to be levied by the District pursuant to Section 197.3632, Florida Statutes. The Board of Supervisors of the District will conduct a public hearing on September 20, 2017 at 11:00 a.m. at The Cassidy Offices, 346 East Central Avenue, Winter Haven, Florida 33880.

The purpose of the public hearing is to consider the adoption of a resolution authorizing the District to use the uniform method of collecting non-ad valorem special assessments (the "Uniform Method") to be levied by the District on properties located on land included in, or to be added to, the District.

The District may levy non-ad valorem special assessments for the purpose of financing, acquiring, maintaining and/or operating community development facilities, services and improvements within and without the boundaries of the District, to consist of, among other things, recreation facilities, earthwork, water, sewer, and stormwater management systems, roadway improvements, landscape, irrigation, signage and lighting improvements, amenity and preserve improvements, and any other lawful improvements or services of the District.

Owners of the properties to be assessed and other interested parties may appear at the public hearing and be heard regarding the use of the Uniform Method. This hearing is open to the public and will be conducted in accordance with the provisions of Florida law. The public hearing may be continued to a date, time, and location to be specified on the record at the hearing. There may be occasions when Supervisors or District Staff may participate by speaker telephone.

Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Office at (407) 382-3256 at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Office.

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

Joe MacLaren  
District Manager  
17-01396K

August 18, 25; September 1, 8, 2017

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. 2016CA001053000000  
Wells Fargo Bank, NA,  
Plaintiff, vs.  
James L. McNabb; et al.  
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order dated July 20, 2017, entered in Case No. 2016CA001053000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, NA is the Plaintiff and James L. McNabb; Unknown Spouse of James L. McNabb; Country Walk Lane Phase III Home Owners Association, Inc.; Country Walk Phase III Land Owners Association, Inc. are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at [www.polk.realforeclose.com](http://www.polk.realforeclose.com), beginning at 10:00 AM on the 5th day of September, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 24, COUNTRY WALK ESTATES PHASE THREE, ACCORDING TO THE PLAT OR MAP THEREOF, DESCRIBED IN PLAT BOOK 123, AT PAGE(S) 43 & 44, 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 10th day of August, 2017.  
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  
By Jimmy Edwards, Esq.  
Florida Bar No. 81855  
Case No. 2016CA001053000000  
File # 16-F02988  
August 18, 25, 2017 17-01355K

SECOND INSERTION

**NOTICE OF PUBLIC SALE**  
Notice is hereby given that on 9/1/17 at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1993 SHAD #146M7336A & 146M7336B. Last Tenants: Geralda Hilario Tobey & Victor Davila. Sale to be held at NHC-FL205 LLC- 1500 W Highland St, Lot 129, Lakeland, FL 33801, 813-241-8269.  
August 18, 25, 2017 17-01388K

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
Case Number: 17CP-1927  
IN RE: ESTATE OF  
Joseph James Gallagher, Jr.  
deceased.

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
Case Number: 17CP-1927  
IN RE: ESTATE OF  
Joseph James Gallagher, Jr.  
deceased.

The administration of the estate of Joseph James Gallagher, Jr., deceased, Case Number 17CP-1927, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is Aug. 18, 2017.

**Dean T. Gallagher a/k/a**  
**Dean Gallagher**  
**Personal Representative**

Address:  
1941 Glover Road,  
Ridgeland, SC 29936  
MICHAEL H. WILLISON, P.A.  
Michael H. Willison, Esquire  
114 S. Lake Avenue  
Lakeland, Florida 33801  
(863) 687-0567  
Florida Bar No. 382787  
mwillison@mwillison.com  
Attorney for Personal Representative  
August 18, 25, 2017 17-01387K



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

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2016CA004076000000**  
**M&T BANK**  
**Plaintiff, vs.**  
**BARBARA HILTON A/K/A BARBARA M. HILTON, UNKNOWN SPOUSE OF BARBARA HILTON A/K/A BARBARA M. HILTON, UNKNOWN TENANT #1 N/K/A BONNIE SNELL, UNKNOWN TENANT #2 N/K/A STEVEN DAUGHERTY, BANK OF AMERICA, N.A.,**  
**Defendants.**  
 NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure dated August 9, 2017, and entered in Case No. 2016CA004076000000 of the Circuit Court of the 10th Judicial Circuit, in and for POLK County, Florida, where in M&T BANK, is the Plaintiff and BARBARA HILTON A/K/A BARBARA M. HILTON, UNKNOWN SPOUSE OF BARBARA HILTON A/K/A BARBARA M. HILTON, UNKNOWN TENANT #1 N/K/A BONNIE SNELL, UNKNOWN TENANT #2 N/K/A STEVEN DAUGHERTY, BANK OF AMERICA, N.A., are the Defendants, the Clerk of Court shall offer for sale to the highest bidder for cash on September 13, 2017, 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 situated in POLK County, Florida, to wit:  
 Lot 15, Block C, CARTER-DEEN REALTY CO'S REVISED MAP

OF DIXIELAND, according to the map or plat thereof as recorded in Plat Book 1, Page 67, 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. 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.  
 NOTICE: 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 August, 2017.  
 STRAUS & EISLER, P.A.  
 Attorneys for Plaintiff  
 10081 Pines Blvd, Suite C  
 Pembroke Pines, FL 33024  
 954-431-2000  
 By: Arnold M. Straus, Jr. Esq.  
 Florida Bar 275328  
 August 18, 25, 2017 17-01390K

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.: 2016CA002364000000**  
**DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC**  
**Plaintiff(s), vs.**  
**BENJAMIN GONZALEZ; ELIZABETH SOTO; THE UNKNOWN SPOUSE OF BENJAMIN GONZALEZ; THE UNKNOWN SPOUSE OF ELIZABETH SOTO; ASSOCIATION OF PONCIANA VILLAGES, INC.; PONCIANA VILLAGE SEVEN ASSOCIATION, INC.;**  
**Defendant(s).**  
 NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on August 2, 2017, 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 15th day of September, 2017 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure, to wit:  
 LOT 4, BLOCK 1137, POINCIANA, NEIGHBORHOOD 5, VILLAGE 7, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 53, PAGES 19 THROUGH 28, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 PROPERTY ADDRESS: 1951 MANATEE COURT, KISSIM

MEE, FL 34759  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within sixty (60) days after the sale.  
 Pursuant to the Fla. R. Jud. Admin. 2.516, the above signed consent 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.  
 AMERICANS WITH DISABILITIES ACT. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, (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,  
 PADGETT LAW GROUP  
 HARRISON SMALBACH, ESQ.  
 Florida Bar # 116255  
 6267 Old Water Oak Road, Suite 203  
 Tallahassee, FL 32312  
 (850) 422-2520 (telephone)  
 (850) 422-2567 (facsimile)  
 attorney@padgettlaw.net  
 Attorney for Plaintiff  
 Ditech Financial LLC F/K/A Green Tree Servicing LLC vs. Benjamin Gonzalez; Elizabeth Soto  
 TDP File No. 16-001788-1  
 August 18, 25, 2017 17-01359K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO. 53-2008-CA-010956**  
**INDYMAC FEDERAL BANK FSB,**  
**Plaintiff, vs.**  
**MARISOL ALVAREZ GONZALEZ,**  
**et al.**  
**Defendants**  
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 4, 2017, and entered in Case No. 53-2008-CA-010956, of the Circuit Court of the Tenth Judicial Circuit in and for POLK County, Florida. DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR INDYMAC INDX MORTGAGE LOAN TRUST 2007-AR7, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-AR7, is Plaintiff and MARISOL ALVAREZ GONZALEZ; UNKNOWN SPOUSE OF MARISOL ALVAREZ GONZALEZ N/K/A MARIANO ACEVEDO; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INCORPORATED, AS NOMINEE FOR SOUTHSTAR FUNDING LLC; SANDY RIDGE HOMEOWNERS ASSOCIATION OF POLK COUNTY, INC.; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, are defendants. Stacy M. Butterfield, Clerk of Circuit Court for POLK, County Florida will sell to the highest and best bidder for cash via the Internet at www.polk.realforeclose.com, at 10:00 a.m., on the 18TH day of SEPTEMBER, 2017, the following

described property as set forth in said Final Judgment, to wit:  
 LOT 255, OF SANDY RIDGE PHASE 2, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 136, AT PAGE(S) 21 AND 22, 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.  
 Dated this 10 day of August, 2017  
 VAN NESS LAW FIRM, PLC  
 1239 E. Newport Center Drive,  
 Suite 110  
 Deerfield Beach, Florida 33442  
 Ph: (954) 571-2031  
 PRIMARY EMAIL:  
 Pleadings@vanlawfl.com  
 /s/ Morgan E. Long  
 Morgan E. Long, Esq.  
 Florida Bar #: 99026  
 Email: MLong@vanlawfl.com  
 OC6862-13/ldr  
 August 18, 25, 2017 17-01362K

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.**  
**2013CA-001456-0000-WH**  
**WR ASSET TRUST, A DELAWARE STATUTORY TRUST**  
**Plaintiff, vs.**  
**CHARLES L. HARRIS, JR.; UNKNOWN SPOUSE OF CHARLES L. HARRIS, JR.; DONNA RUTH HARRIS; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY;**  
**Defendant(s)**  
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 10, 2017, and entered in Case No. 2013CA-001456-0000-WH, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein WR ASSET TRUST, A DELAWARE STATUTORY TRUST is Plaintiff and CHARLES L. HARRIS, JR.; UNKNOWN SPOUSE OF CHARLES L. HARRIS, JR.; DONNA RUTH HARRIS; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; 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 6 day of September, 2017, the following described property as set forth in said Final Judgment, to wit:  
 LOT 105, PINE LAKE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 56, PAGE 18, 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 16 day of August, 2017.  
 By: Stephanie Simmonds, Esq.  
 Fla. Bar No.: 85404  
 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.: 13-00443 SNS  
 V3.20160920  
 August 18, 25, 2017 17-01392K

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
 CIVIL DIVISION  
**CASE #: 53-2003-CA-005500**  
**DIVISION: 8**  
**Regions Bank d/b/a Regions Mortgage**  
**Plaintiff, vs.-**  
**Bradley E. Vangilder and Melanie Denise Vangilder a/k/a Melanie Denise Colvin a/k/a Melanie Colvin; Bank Of America, National Association as Successor in Interest to LaSalle Bank National Association, f/k/a as LaSalle National Bank, In Its Capacity As Indenture Trustee Under That Certain Sale And Servicing Agreement Dated June 1, 1999 Among AFC Trust Series 1999-2 As Issuer, Superior Bank FSB, As Seller And Servicer, And LaSalle Bank National Association, As Indenture Trustee, AFC Mortgage Loan Asset Backed Notes, Series 1999-2; Melvin Colvin, Jr.; Regions Bank as Successor in Interest to AmSouth Bank; Bryan T. Marshall, D.D.S., P.A.; Unknown Parties in Possession #1; 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, Deviseses, Grantees, or Other Claimants**  
**Defendant(s).**  
 NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 53-2003-CA-005500 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida,

NOTICE OF RESCHEDULED SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
 CIVIL ACTION  
**CASE NO.:**  
**2015CA-000663-0000-00**  
**DIVISION: SECTION 4**  
**ONEWEST BANK N.A.,**  
**Plaintiff, vs.**  
**JACQUELINE WILLIAMS AKA JACQUELYN WILLIAMS AKA JACQUELYN S. WILLIAMS, et al,**  
**Defendant(s).**  
 NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated July 12, 2017, and entered in Case No. 2015CA-000663-0000-00 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Onewest Bank N.A., is the Plaintiff and City of Lakeland, Jacqueline Williams aka Jacquelyn Williams aka Jacquelyn S. Williams, United States of America, Unknown Party # 1 N/K/A Like Williams, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the 12th day of September, 2017, the following described property as set forth in said Final Judgment of Foreclosure:  
 LOTS 20, 21, AND 22, BLOCK A, PALMOLO PARK SUBDIVISION, ALL OF WHICH IS ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 5, PAGE 30, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. LESS ROAD RIGHT OF WAY  
 426 PALMOLA STREET, LAKE-LAND, 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 in Hillsborough County, Florida, this 11th day of August, 2017.  
 /s/ Paige Carlos  
 Paige Carlos, Esq.  
 FL Bar # 99338  
 Albertelli Law  
 Attorney for Plaintiff  
 P.O. Box 23028  
 Tampa, FL 33623  
 (813) 221-4743  
 (813) 221-9171 facsimile  
 eService:  
 servealaw@albertellilaw.com  
 AH- 14-168406  
 August 18, 25, 2017 17-01370K

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
 CIVIL DIVISION  
**CASE NO.:** 2015CA004579000000  
**JPMORGAN CHASE BANK,**  
**NATIONAL ASSOCIATION**  
**Plaintiff, vs.**  
**WARREN SMITH A/K/A WARREN N. SMITH, et al**  
**Defendants.**  
 RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed August 09, 2017 and entered in Case No. 2015CA004579000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, is Plaintiff, and WARREN SMITH A/K/A WARREN N. SMITH, 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 12 day of September, 2017, the following described property as set forth in said Lis Pendens, to wit:  
 LOT 10, IN BLOCK 1171, POINCIANA NEIGHBORHOOD 5, VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 53, PAGES 19 THROUGH 28, INCLUSIVE, 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: August 15, 2017  
 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  
 By: /s/ Heather J. Koch  
 Phelan Hallinan  
 Diamond & Jones, PLLC  
 Heather J. Koch, Esq.,  
 Florida Bar No. 89107  
 Emilio R. Lenzi, Esq.,  
 Florida Bar No. 0668273  
 PH # 70912  
 August 18, 25, 2017 17-01391K

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
 CIVIL DIVISION  
**CASE #: 2015-CA-004167**  
**DIVISION: 11**  
**PHH Mortgage Corporation**  
**Plaintiff, vs.-**  
**David E. Parker; Lisa M. Parker; Dunson Hills 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, Deviseses, 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, Deviseses, 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-004167 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein PHH Mortgage Corporation, Plaintiff and David E. Parker are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on November 9, 2017, the following described property as set forth in said Final Judgment, to-wit:  
 LOT 64, SEYBOLD ON DUNSON ROAD, PHASE TWO, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 102, PAGES 44, 45 AND 46, AS RECORDED IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA TOGETHER WITH: THAT PORTION OF LOT 64,

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
 CIVIL DIVISION  
**CASE NO.:** 2016CA003692000000  
**JPMORGAN CHASE BANK,**  
**NATIONAL ASSOCIATION**  
**Plaintiff, vs.**  
**ASHLEY M. PRICE A/K/A ASHLEY PRICE N/K/A ASHELY ROBERTS,**  
**et al**  
**Defendants.**  
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated August 10, 2017, and entered in Case No. 2016CA003692000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, is Plaintiff, and ASHLEY M. PRICE A/K/A ASHLEY PRICE N/K/A ASHELY ROBERTS, 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 14 day of September, 2017, the following described property as set forth in said Final Judgment, to wit:  
 Lot 8, Block "A", NOXON'S SUBDIVISION, according to the map or plat thereof as recorded in Plat Book 8, Page 34, 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: August 16, 2017  
 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  
 By: /s/ Heather J. Koch  
 Phelan Hallinan  
 Diamond & Jones, PLLC  
 Heather J. Koch, Esq.,  
 Florida Bar No. 89107  
 Emilio R. Lenzi, Esq.,  
 Florida Bar No. 0668273  
 PH # 77574  
 August 18, 25, 2017 17-01394K

SEYBOLD ON DUNSON ROAD PHASE TWO, LYING IN THE NORTH 10.0 FEET OF THE SOUTH 1/2, OF THE NORTH 1/2, OF SECTION 7, TOWNSHIP 26 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA. TOGETHER WITH THAT PORTION OF THE NORTH 10.0 FEET OF THE SOUTH 1/2, OF THE NORTH 1/2, OF SECTION 7, TOWNSHIP 26 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA LYING SOUTH OF THE SOUTH LINE OF LOT 64 OF SEYBOLD ON DUNSON ROAD, PHASE TWO, RECORDED IN PLAT BOOK 102, PAGE 44, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. SAID PARCEL BEING BOUND-ED ON THE WEST BY THE SOUTHERLY EXTENSION OF THE WEST LINE OF SAID LOT, AND ON THE EAST BY THE SOUTHERLY EXTENSION OF THE EAST LINE OF SAID LOT.  
 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  
 15-287836 FCO1 ESS  
 August 18, 25, 2017 17-01380M

## 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. 2017CA002554000000 U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE FOR AEGIS ASSET BACKED SECURITIES TRUST 2005-1, MORTGAGE BACKED NOTES, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF EID ALLEN SHERBAHN A/K/A EID A SHERBAHN, DECEASED. et. al. Defendant(s).**

TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF EID

ALLEN SHERBAHN A/K/A EID A SHERBAHN, DECEASED; 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, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, 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 being foreclosed herein.

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

THE WEST 35.5 FEET OF LOT 4; AND LOT 5, LESS THE WEST 5 FEET THEREOF, BURCO PLACE NO. 2, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 21, PAGE 20, 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 Ave., Suite 100, Boca Raton, Florida 33487 on or before 9-15-2017 (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 09 day of AUG, 2017.

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

ROBERTSON, ANSCHUTZ,  
& SCHNEID, PL  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
PRIMARY EMAIL: mail@rasflaw.com  
17-036572 - MiE  
August 18, 25, 2017 17-01395K

## SECOND INSERTION

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

**CASE NO: 2011CA-005111-0000-LK SELENE FINANCE LP, Plaintiff, vs. SCOTT L. SCHLEWITZ; DISCOVER BANK; UNKNOWN SPOUSE OF SCOTT L. SCHLEWITZ; UNKNOWN TENANT IN POSSESSION OF SUBJECT PROPERTY**

**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule the Foreclosure Sale entered in Civil Case No. 2011CA-005111-0000-LK of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein SELENE FINANCE LP is Plaintiff and SCOTT SCHLEWITZ, et al, are Defendants. The clerk STACY BUTTERFIELD shall sell to the highest and best bidder for cash at Polk County's On Line Public Auction website: www.polk.realforeclose.com, at 10:00 a.m. on September 18, 2017, in accordance with Chapter

45, Florida Statutes, the following described property located in POLK County, Florida as set forth in said Final Judgment of Mortgage Foreclosure, to-wit:

LOT 141, OAK VIEW ESTATES, UNIT NO. 3, AN UNRECORDED SUBDIVISION OF PART OF SECTION 16, TOWNSHIP 29 SOUTH, RANGE 23 EAST, SAID LOT 141 BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SE CORNER OF THE SW 1/4 OF SECTION 16, TOWNSHIP 29 SOUTH, RANGE 23 EAST, RUN WEST ALONG THE SOUTH BOUNDARY THEREOF 60.0 FEET; THENCE N 0° 36' E, 1342.0 FEET, TEN 87° 56' W, 470.0 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE N 87° 56' W, 205.0 FEET, THENCE N 0° 36' E, 212.5 FEET, THENCE S 87° 56' E, 205.0 FEET, THENCE S 0° 36' W, 212.5 FEET TO THE POINT OF BEGINNING, SAID LANDS LYING AND BEING IN POLK COUNTY, FLORIDA PARCEL IDENTIFICATION NUMBER: 162923-000000-041210

PROPERTY ADDRESS: 3429 OAKVIEW DRIVE LAKE-LAND, FL 33811-1945

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

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

Anthony Loney, Esq.  
FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP  
One East Broward Blvd, Suite 1430  
Fort Lauderdale, Florida 33301  
Tel: (954) 522-3233  
Fax: (954) 200-7770  
FL Bar #: 108703  
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516  
fleservice@flwlaw.com  
04-065308-F00  
August 18, 25, 2017 17-01358K

## SECOND INSERTION

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

**2017CC-001850-0000-00 STONEBRIDGE VILLAS HOMEOWNERS' ASSOCIATION, INC., Plaintiff, v.**

**ESTATE OF JOAN I. COX, DECEASED, a/k/a JOAN IRENE COX, DECEASED, JOAN I. DUNCAN, AMBER L. ALBEE, JACOB BELLEMORE, JARED BELLEMORE, and JASON BELLEMORE, Defendants.**

TO: ESTATE OF JOAN I. COX, DECEASED, a/k/a JOAN IRENE COX, DECEASED.

ADDRESS UNKNOWN. YOU ARE NOTIFIED that an action to foreclose on the following property in Polk County, Florida:

Parcel 16, unrecorded STONEBRIDGE VILLAS, Phase One, more particularly described as: Beginning at the Northwest corner of Lot 61, Stonebridge, Phase II Subdivision, as shown by map or plat thereof recorded in Plat Book 69, Page 37 of the public records of Polk County, Florida; thence run North 89°27'11" West, 155.30 feet, to the true point of beginning

thence run South 00°32'49" West, 35.33 feet; thence North 89°37'11" West 150.30 feet, thence North 00°32'49" East, 35.33 feet, thence South 89°27'11" East, 150.30 feet to the point of beginning, lying in Section 31, Township 28 South Range 26 East, Polk County, Florida.

AND The North 2.0 Feet of the following described parcel:

Parcel 17, unrecorded STONEBRIDGE VILLAS, Phase One, more particularly described as: Beginning at the Northwest corner of Lot 61 of Stonebridge Phase II Subdivision as recorded in Plat Book 69, Page 37, of Polk County, Florida, thence run North 89 deg. 27'11" West 155.30 feet, thence run South 00 deg. 32'49" West 35.33 feet to the true point of Beginning, thence South 00 deg. 32'49" West 25.00 feet, thence North 89 deg. 27'11" West 150.30 feet, thence North 00 deg. 32'49" East, 25.00 feet, thence South 89 deg. 27'11" East 150.30 feet to the Point of Beginning, all lying in Section 31, Township 28 South, Range 26 East, Polk County, Florida.

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 publication of this notice, and file the original with the clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition. Default Date 9/13/17

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 Aug. 7, 2017  
STACY M. BUTTERFIELD,  
CLERK OF THE CIRCUIT COURT  
(Seal) By Taylor Pittman  
As Deputy Clerk

Plaintiff's Attorney:  
Christopher A. Desrochers, Esq.,  
Christopher A. Desrochers, P.L.L.,  
2504 Ave. G NW,  
Winter Haven, FL 33880.  
(863) 299-8309.  
Email: cadlawfirm@hotmail.com  
August 18, 25, 2017 17-01357K

## SECOND INSERTION

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

**2016CA-000053-0000-00 OCWEN LOAN SERVICING, LLC, Plaintiff, vs. STACY M. HUTCHINSON, et al. Defendants**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 19, 2017, and entered in Case No. 2016CA-000053-0000-00, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida. OCWEN LOAN SERVICING, LLC, is Plaintiff and STACY M. HUTCHINSON; UNKNOWN SPOUSE OF STACY M. HUTCHINSON N/K/A DEBRA HUTCHINSON, are defendants. Stacy Butterfield, Clerk of Circuit Court for POLK County Florida will sell to the highest and best bidder for cash via the Internet at www.polk.realforeclose.com, at 10:00 a.m., on the 18TH day of SEPTEMBER, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 6, OAK CREEK ESTATES, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 83, PAGE 45, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN 2006 ANNIVERSARY MANUFACTURED HOME, I.D. NO. GAFL635A/B91766A V2 1 ; TITLE NOS. 96498563 AND 96498531 ; RP DECAL NOS. 12296726 AND 12296724.

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 10 day of August, 2017  
VAN NESS LAW FIRM, PLC  
1239 E. Newport Center Drive,  
Suite 110  
Deerfield Beach, Florida 33442  
Ph: (954) 571-2031  
PRIMARY EMAIL:  
Pleadings@vanlawfl.com  
/s/ Morgan E. Long  
Morgan E. Long, Esq.  
Florida Bar #: 99026  
Email: MLong@vanlawfl.com  
OC7906-15/tro  
August 18, 25, 2017 17-01364K

## 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-003693 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. NORVIN R JARQUIN, ET AL., Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered February 21, 2017 in Civil Case No. 53-2016-CA-003693 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is Plaintiff and NORVIN R. JARQUIN, 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 18th day of September, 2017 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 95, LAKE ALFRED ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 148, PAGE(S) 40 THROUGH 42, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, TOGETHER WITH A NONEXCLUSIVE EASEMENT FOR INGRESS AND EGRESS OVER THE ROADWAYS AS DEPICTED AND SET FORTH ON SAID 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.  
Ryan Lawson, Esq.  
McCalla Raymer Leibert Pierce, LLC  
Attorney for Plaintiff  
110 SE 6th Street, Suite 2400  
Fort Lauderdale, FL 33301  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
Email: MRService@mccalla.com  
Fla. Bar No.: 105318  
5383891  
16-02640-4  
August 18, 25, 2017 17-01367K

## SECOND 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.: 2016CA002291000000 WELLS FARGO BANK, N.A., Plaintiff, vs. BILLY D. BRANNON A/K/A BILLY DON BRANNON; 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 February 13, 2017 in Civil Case No. 2016CA002291000000, 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 BILLY D. BRANNON A/K/A BILLY DON BRANNON; CATHERINE V. BRANNON; 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 on September 12, 2017 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 14, BLOCK 5, INTERLAKE BUILDERS, INC., RESUBDIVISION OF WAVERLY PLACE, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 45, PAGE 34, IN 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

## SECOND INSERTION

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

**CASE NO.: 2014CA-004953-0000-00 WELLS FARGO BANK, N.A. Plaintiff, vs. BETTY A. DELONG, et al Defendants.**

RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed August 8th, 2017 and entered in Case No. 2014CA-004953-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein WELLS FARGO BANK, N.A., is Plaintiff, and BETTY A. DELONG, et al are Defendants, the clerk, Stacy M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 22 day of September, 2017, the following described property as set forth in said Lis Pendens, to wit:

LOT 13, WATERWOOD ADDITION, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 68, PAGES 24 AND 25, 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: August 14, 2017  
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  
By: /s/ Heather J. Koch  
Phelan Hallinan  
Diamond & Jones, PLLC  
Heather J. Koch, Esq.,  
Florida Bar No. 89107  
Emilio R. Lenzi, Esq.,  
Florida Bar No. 0668273  
PH # 61426  
August 18, 25, 2017 17-01379K

## SECOND INSERTION

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

**Case #: 2017-CA-001153 DIVISION: 7**

**JPMorgan Chase Bank, National Association Plaintiff, -vs.- Makechia Robinson, Plenary Guardian of the Person and Property of Gale Nadine McKay a/k/a Gale N. McKay a/k/a Gale McKay, Ward; Gale Nadine McKay a/k/a Gale N. McKay a/k/a Gale McKay, Ward; Unknown Spouse of Gale Nadine McKay a/k/a Gale N. McKay a/k/a Gale McKay; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by,**

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

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2017-CA-001153 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein JPMorgan Chase Bank, National Association, Plaintiff and Makechia Robinson, Plenary Guardian of the Person and Property of Gale Nadine McKay a/k/a Gale N. McKay a/k/a Gale McKay, Ward 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 October 30, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 12, BLOCK 1, OF FORTUNA ADDITION TO LAKE-LAND, FLORIDA, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 2,

PAGE 49, 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  
17-306420 FC01 CHE  
August 18, 25, 2017 17-01361K

**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)

**Business Observer**

## SECOND INSERTION

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

**CASE NO. 2016CA002247000000**  
**NATIONSTAR MORTGAGE LLC,**  
**Plaintiff, vs.**  
**JAMES CURTIS, et al.**

**Defendants**  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 24, 2017, and entered in Case No. 2016CA002247000000, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida. NATIONSTAR MORTGAGE LLC, is Plaintiff and JAMES CURTIS; UNKNOWN SPOUSE OF JAMES CURTIS N/K/A RICHARD MUSE; MIDFLORIDA CREDIT UNION FKA MIDFLORIDA FEDERAL CREDIT UNION; UNKNOWN TENANT IN POSSESSION OF SUBJECT PROPERTY, are defendants. Stacy Butterfield, Clerk of the Circuit Court for Polk County, Florida will sell to the highest and best bidder for cash via the Internet at www.polk.realforeclose.com, at 10:00 a.m., on the 19TH day of SEPTEMBER, 2017, the following described property as set forth in said Final Judgment, to wit: LOT 23 OF KEYSTONE MANOR, AN UNRECORDED SUBDIVISION, DESCRIBED AS FOLLOWS: THE SOUTH 120 FEET OF THE NORTH 389.40 FEET OF THE WEST 90 FEET OF THE EAST 330 FEET OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 2, TOWNSHIP 28 SOUTH, RANGE 25 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.

VAN NESS LAW FIRM, PLC  
1239 E. Newport Center Drive,  
Suite 110  
Deerfield Beach, Florida 33442  
Ph: (954) 571-2031  
PRIMARY EMAIL:  
Pleadings@vanlawfl.com  
/s/ Morgan E. Long  
Morgan E. Long, Esq.  
Florida Bar #: 99026  
Email: MLong@vanlawfl.com  
FN9066-16NS/cyl  
August 18, 25, 2017 17-01372K

## 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.:**  
**2012CA0083840000WH**  
**DIVISION: 7**  
**DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-NC4,**  
**Plaintiff, vs.**  
**KRISTINA URQUHART, et al,**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated July 28, 2017, and entered in Case No. 2012CA0083840000WH of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-NC4, is the Plaintiff and Assets Recovery Center Investments, LLC., Equity Direct Mortgage Corp., Imperiallakes Community Services Association I, Inc., Kristina Urquhart, Scott Urquhart, Unknown Tenant N/K/A Justin Urquart, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the 12th day of September, 2017, the following described property as set forth in said Final Judgment of Foreclosure: LOT 324 OF IMPERIALLAKES PHASE ONE ACCORDING TO THE PLAT OR MAP THEREOF DESCRIBED IN PLAT BOOK 63 AT PAGES 43 44 AND 45 OF THE PUBLIC RECORDS OF POLK COUNTY FLORIDA

3044 BLOWN FEATHER LN,  
MULBERRY, FL 33860

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 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 11th day of August, 2017.  
/s/ Megan Sanders  
Megan Sanders, Esq.  
FL Bar # 113715  
Albertelli Law  
Attorney for Plaintiff  
P.O. Box 23028  
Tampa, FL 33623  
(813) 221-4743  
(813) 221-9171 facsimile  
eService: servealaw@albertellilaw.com  
AH-16-016001  
August 18, 25, 2017 17-01369K

## SECOND INSERTION

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

**CASE NO. 2016CA001975000000**  
**BANK OF AMERICA, N.A.**  
**Plaintiff, v.**  
**LEWIS V. POLK; DAWN R. POLK; UNKNOWN TENANT 1; UNKNOWN TENANT 2; UNICOR FUNDING, INC.**  
**Defendants.**

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on July 19, 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 17, EASTMEADOWS SUBDIVISION, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 80, PAGE 4, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 2367 EASTMEADOWS RD, LAKE LAND, FL 33812-3108

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on September 18, 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 15th day of August, 2017.  
eXL Legal, PLLC  
Designated Email Address:  
efiling@exllegal.com  
12425 28th Street North, Suite 200  
St. Petersburg, FL 33716  
Telephone No. (727) 536-4911  
Attorney for the Plaintiff  
By: DAVID REIDER  
FBN# 95719  
888151115  
August 18, 25, 2017 17-01384K

## SECOND INSERTION

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

GENERAL JURISDICTION  
DIVISION  
**CASE NO.: 2017CA001776000000**  
**LPC FUND, LLC**  
**Plaintiff, vs.**

**RICO'S PLACE, LLC; AMBER MCGEE; DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION, DIVISION OF ALCOHOLIC BEVERAGES AND TOBACCO; and THE STATE OF FLORIDA'S DEPARTMENT OF REVENUE;**  
**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Summary Judgment of Foreclosure dated August 10, 2017, and entered in Case No. 2017CA001776000000, of Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida wherein, LPC FUND, LLC, Plaintiff, and RICO'S PLACE, LLC, et al., are Defendants. I will sell to the highest and best bidder for cash at www.polk.realforeclose.com, the Clerk's website for on-line auctions at 10:00 o'clock A.M. on the 14th day of September, 2017, the following de-

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

That certain series 4COP quota alcoholic beverage license #63-05445

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 Polk County, Florida this 15th day of August, 2017.  
SAMUEL A. RUBERT, P.A.  
Attorney for Plaintiff  
2645 Executive Park Drive, Suite 122  
Weston, Florida 33331  
Tel: (954) 640-0296  
Email: srubert@rubertlaw.com  
By: /s/ Samuel A. Rubert  
Samuel A. Rubert  
FBN: 25511  
August 18, 25, 2017 17-01386K

## 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.: 2016CA003298000000**  
**CITIFINANCIAL SERVICING LLC**  
**Plaintiff, vs.**

**THE UNKNOWN HEIRS OR BENEFICIARIES OF THE ESTATE OF SUSIE MELVINA WOOD A/K/A SUSIE MELVINA BRITT WOOD, DECEASED, et al**  
**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated August 08, 2017, and entered in Case No. 2016CA003298000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein CITIFINANCIAL SERVICING LLC, is Plaintiff, and THE UNKNOWN HEIRS OR BENEFICIARIES OF THE ESTATE OF SUSIE MELVINA WOOD A/K/A SUSIE MELVINA BRITT WOOD, DECEASED, 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 12 day of September, 2017, the following described property as set forth in said Final Judgment, to wit:

Commencing at a point on the North right-of-way line of State Road No. S-542, said point being 22.80 ft. North and 139.50 ft. West of the Southeast corner of the SW 1/4 of the NW 1/4 of Section 21, Township 28 South, Range 25 East, thence North, parallel to the East line of the said SW 1/4 of the NW 1/4 409.20 ft., thence West

165.50 ft., thence South parallel with said East line of SW 1/4 of NW 1/4 409.20 ft. to the North right-of-way line of State Road No. S-542, thence East 165.50 ft. to the point of beginning, lying and being in Polk County, Florida, less South 200 feet thereof. And also 20 foot easement on West side of the South 200 feet.

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: August 15, 2017  
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  
By: /s/ Heather J. Koch  
Phelan Hallinan  
Diamond & Jones, PLLC  
Heather J. Koch, Esq.,  
Florida Bar No. 89107  
Emilio R. Lenzi, Esq.,  
Florida Bar No. 0668273  
PH # 74485  
August 18, 25, 2017 17-01393K

## SECOND 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.:**  
**2017CA-001694-0000-00**  
**U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-CB5,**  
**Plaintiff, VS.**  
**VICTOR RODRIGUEZ, 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 August 2, 2017 in Civil Case No. 2017CA-001694-0000-00, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-CB5 is the Plaintiff, and VICTOR RODRIGUEZ; ELBA J. MUNIZ-RODRIGUEZ A/K/A ELBA J. MUNIZ RODRIGUEZ; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE THREE ASSOCIATION, INC.; UNKNOWN TENANT 1 N/K/A VANESSA RODRIGUEZ; 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 on September 15, 2017 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 13, BLOCK 2, VILLAGE 3, NEIGHBORHOOD 1, POINCIANA SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 52, PAGE 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 11 day of August, 2017.  
ALDRIDGE | PITE, LLP  
Attorney for Plaintiff  
1615 South Congress Avenue  
Suite 200  
Delray Beach, FL 33445  
Telephone: (844) 470-8804  
Facsimile: (561) 392-6965  
By: Susan Sparks, Esq.  
FBN: 33626  
Primary E-Mail:  
ServiceMail@aldridgepite.com  
1221-15007B  
August 18, 25, 2017 17-01366K

## 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.**  
**2010CA-000288-0000-00**  
**HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR BCAP 2006-AA2,**  
**Plaintiff, vs.**  
**ARACENA, MARIA, et al.**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 01, 2010, and entered in 2010CA-000288-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR BCAP 2006-AA2 is the Plaintiff and MARIA ARACENA; UNKNOWN SPOUSE OF MARIA ARACENA N/K/A JUAN ARACENA; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.; MARKET STREET MORTGAGE CORPORATION N/K/A PSB MORTGAGE CORPORATION; WINDRIDGE HOMEOWNERS ASSOCIATION INC; UNKNOWN PERSONS IN POSSESSION OF THE SUBJECT PROPERTY N/K/A MARIA MUNOZ 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 September 01, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 40 WINDRIDGE, ACCORD-

ING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 128, PAGE 17 AND 18, OF THE PUBLIC RECORDS OF POLK COUNTY FLORIDA.

Property Address: 5896 WINDRIDGE DR, 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.

IMPORTANT AMERICANS WITH DISABILITIES ACT. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 August, 2017.  
ROBERTSON, ANSCHUTZ & SCHNEID, P.L.  
Attorney for Plaintiff  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
Telephone: 561-241-6901  
Facsimile: 561-997-6909  
Service Email: mail@rasflaw.com  
By: /s/Thomas Joseph  
Thomas Joseph, Esquire  
Florida Bar No. 123350  
Communication Email:  
tjoseph@rasflaw.com  
15-082130 - MoP  
August 18, 25, 2017 17-01385K

## SECOND 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.:**  
**2016CA-004270-0000-00**  
**PHH MORTGAGE CORPORATION,**  
**Plaintiff, VS.**

**CYNTHIA MARIE PRESLER A/K/A CYNTHIA M. PRESLER A/K/A CYNTHIA PRESLER; 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 May 5, 2017 in Civil Case No. 2016CA-004270-0000-00, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, PHH MORTGAGE CORPORATION is the Plaintiff, and CYNTHIA MARIE PRESLER A/K/A CYNTHIA M. PRESLER A/K/A CYNTHIA PRESLER; ORUS CECIL CROSS A/K/A ORUS CROSS; TARGET NATIONAL BANK/ TARGET VISA; BANK OF AMERICA, N.A. (USA); STATE OF FLORIDA DEPARTMENT OF REVENUE; 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 on September 8, 2017 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

REPLAT OF LOTS 19 TO 36 AND LOTS 106 TO 153 OF ECHO TERRACE, AS SHOWN BY MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 28, PAGE 16,

PUBLIC RECORDS OF POLK COUNTY, FLORIDA, WHICH IS EQUIVALENT TO THE W 1/2 OF LOT 30 AND EAST 1/2 OF LOT 31 OF ECHO TERRACE, AS SHOWN BY MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 3, PAGE 16, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

AND BEGINNING AT THE SW CORNER OF THE EAST 1/2 OF THE SAID LOT 31, RUN THENCE S 10', RUN THENCE E 50' TO THE SE CORNER OF THE WEST 1/2 OF SAID LOT 30, RUN THENCE N 10', RUN THENCE W 50' TO THE POB.

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.

IMPORTANT AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 August, 2017.  
ALDRIDGE | PITE, LLP  
Attorney for Plaintiff  
1615 South Congress Avenue  
Suite 200  
Delray Beach, FL 33445  
Telephone: (844) 470-8804  
Facsimile: (561) 392-6965  
By: Susan Sparks, Esq.  
FBN: 33626  
Primary E-Mail:  
ServiceMail@aldridgepite.com  
1271-1236B  
August 18, 25, 2017 17-01383K

Choices and Solutions

# What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

## THE NEGATIVE INCOME TAX

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



## STEPS TO FIX ENTITLEMENTS

- Enact a “negative income tax.”
- Wind down Social Security

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

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

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

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

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

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

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

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

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

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

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

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

## NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

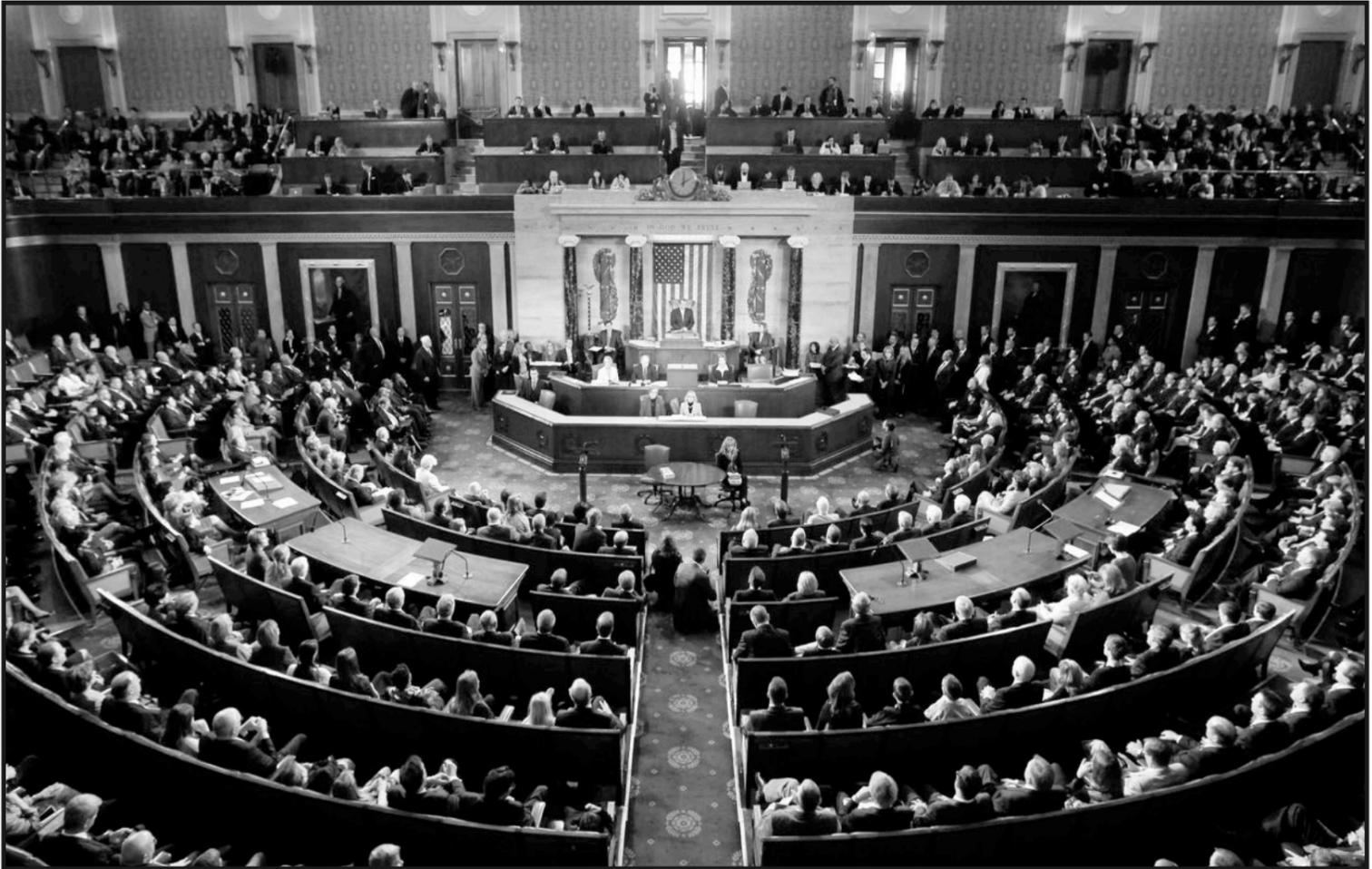
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities.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

## HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

#### WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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