

## 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 Inspired To Help - Freedom Giving, Inc located at 905 E Martin Luther King Jr. Blvd, in the County of Polk in the City of Bartow, Florida 33830 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 7 day of September, 2017.

Faith Spirit And Truth with Devine Power, Inc  
September 15, 2017 17-01542K

### 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 Paul's Plumbing Co. located at 120 Frank Lloyd Wright Way, in the County of Polk in the City of Lakeland, Florida 33803 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 7 day of September, 2017.

G C D Plumbing, Inc  
September 15, 2017 17-01541K

### 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. 2016CA004037000000 BANK OF AMERICA, N.A.; Plaintiff, vs. ANDERSON L. BRUNSON A/K/A ANDERSON BRUNSON, SR., LOUISE BRUNSON, ET.AL; Defendants

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated August 16, 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 October 2, 2017 at 10:00 am the following described property:

LOT 5 IN BLOCK 7 OF WASHINGTON PARK, UNIT NO. 2, ACCORDING TO THE PLAT OR MAP THEREOF DESCRIBED IN PLAT BOOK 31, AT PAGE(S) 57, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 641 WASHINGTON AVE, LAKE WALES, FL 33853

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 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 9/7/, 2017.

Matthew M. Slowik, Esq.  
FBN 92553  
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  
15-03531-FC  
September 15, 22, 2017 17-01534K

**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**

### FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of TEAM DINERO located at 606 Sears Ave NE, in the County of POLK, in the City of Winter Haven, Florida 33881 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Winter Haven, Florida, this 7th day of SEPTEMBER, 2017.

Alfred C Smothers  
September 15, 2017 17-01539K

### FIRST INSERTION

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

Case Number: 17CP-2142 IN RE: ESTATE OF Florence M. Schmenk deceased.

The administration of the estate of Florence M. Schmenk, deceased, Case Number 17CP-2142, 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 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 Sept. 15, 2017.

**James Cletus Schmenk**  
Personal Representative  
Address: 5947 Newberry St., Romulus, MI 48174

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  
September 15, 22, 2017 17-01538K

### FIRST INSERTION

Public Auction list

Public Auction to be held September 27th, 2017 @ 9:00am  
2000 W Memorial Blvd Lakeland, FL. 33815 pursuant to subsection 713.78 of the Florida Statutes. Stepps Towing Inc, reserves the right to accept or reject any and/or all bids.

1977 Ford Ltd 7A27S128566  
2000 Ford Windstar 2FMZA5145YBA31902  
2003 Cadillac CTS 1G6DM57N430155615  
2005 Chevrolet 1500 1GCEC14X95Z143526  
2008 Jeep COMMANDER SPORT 1J8HG48K38C133169  
1996 Saturn S-Series 1G8ZH1271T1Z186240  
2004 Dodge Stratus 4B3AG42G24E033589  
1996 Honda Accord 1HGCD7138TA018541  
1999 Volkswagen Beetle 3VWCC21C1XM431699  
1995 FORD ECONOLINE E150 1FDEE14Y2SHA53196  
1995 FORD ECONOLINE E150 1FDEE14HXSHB70668  
1993 Ford Econoline E250 1FDEE14H6PHB70478  
2012 Kawasaki Ex250-J JKAEXMJ13CDA1200  
1999 Honda Civic 1HGEJ6675XL047710  
2004 Ford Crown Victoria 2FACP71W04X151774  
1996 VOLVO 960 XV1KS9605T1096313  
2000 BMW 323i WBAAM3346YCB25894  
2002 LINCOLN LS 1LNHM87A52Y689246  
2001 Dodge Van 2B4GP44301R334037  
2005 Pontiac Montana 1GMDV33L75D165405  
2000 CADILLAC Catera W06VR54R5YR059534  
2001 Ford Ranger 1FTYR10U81TA65003  
2001 BUICK CENTURY 2G4WS52J611259438  
2000 GEORGETOWN 20FT RV 1GB1P37J0W3309374  
1995 Ford Escort 1FASP11J8SW332260  
2002 Lexus 300 JT8BD69S420157066  
2008 FORD EXPLORER 1FMEU63E98UA39013  
2006 HYUNDAI SONATA 5NPEU46F36H083013  
1991 FORD PROBE GL 1ZVPT20C4M5116724  
1979 FORD F350 X14HKEK2646  
1991 Ford Mustang 1FACP42E9MF149587 pa10899  
1986 Hondo CMX4500 JH2PC1700GM006716  
2004 Chevrolet Monte Carlo 2G1WX12K349231540  
2002 Chevrolet Impala 2G1WF52E329199397  
2001 Ford F150 1FTZX17221NB10813  
September 15, 2017 17-01544K

### FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice is hereby given that FOURTH VENTURE, LLC, owner, desiring to engage in business under the fictitious name of THEME WORLD RV RESORT located at PO BOX 2135, HAINES CITY, FL 33844 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.

September 15, 2017 17-01543K

### FIRST INSERTION

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

File No. 2017CP0008280000XX IN RE: ESTATE OF ANTHONY XAVIER LEE-RUBIO, Deceased.

The administration of the estate of ANTHONY XAVIER LEE-RUBIO, deceased, whose date of death was February 6, 2016, and whose social security number is xxx-xx-5974, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Polk County Courthouse, 255 N. Broadway, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court 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 September 15, 2017.

**Personal Representative: BRITTNEY COLLINS**  
146 Lake Thomas Dr.  
Winter Haven, FL 33880

Attorney for Personal Representative: Jaimon H. Perry, Esq.  
Attorney for BRITTNEY COLLINS  
Florida Bar Number: 0514020  
THE PERRY LAW GROUP LLC 37 North Orange Avenue, Suite 500 Orlando, FL 32801  
Telephone: (407) 323-2121  
Fax: (321) 249-0587  
E-Mail: [jperry@perrylawfla.com](mailto:jperry@perrylawfla.com)  
September 15, 2017 17-01540K

### FIRST INSERTION

NOTICE TO DEFEND THE COURT OF COMMON PLEAS OF BUTLER COUNTY, PENNSYLVANIA

A.D. No. 2015-10856 RUTH GEIBEL CHAMBERLAIN, et al., v. HERMAN OIL AND GAS COMPANY, INC., et al. TO: John M. Hutzler, Marion A. Merritt, Executrix of the Estate of Katherine A. Hutzler aka Katherine Zimmerman Hutzler and Marion Merritt, their unknown heirs, personal representatives, successors and assigns

NOTICE OF QUIET TITLE ACTION AND REQUEST FOR DECLARATORY RELIEF

You are hereby notified that the Plaintiffs have filed a Complaint to Quiet Title and Request for Declaratory Relief to clear title to 85.31 acres in Summit Township, Butler County, Pennsylvania identified by Tax Parcel Number 290-1F98-AC-0000 and declare the Plaintiffs are the owners of all hydrocarbon formations underlying the Property.

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering written appearance personally or by attorney and filing in writing with the court your defenses or objections set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the Plaintiffs. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS NOTICE TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICES SET FORTH BELOW. THESE OFFICES CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THESE OFFICES MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

Office of the Prothonotary, 300 South Main Street, Butler, PA 16001 (724) 284-5214  
Butler County Bar Association, 240 South Main Street, Butler, PA 16001 (724) 841-0130  
S.R. LAW, LLC, Amy E. Molloy, Esquire, Attorney for Plaintiffs, 631 Kelly Blvd., P.O. Box 67, Slippery Rock, PA 16057, (724) 794-2929  
September 15, 2017 17-01548K

### 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.: 2017CA001459000000 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff, vs. LAURA ZIMMERMAN MCCLOUD A/K/A LAURA MCCLOUD, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated August 16, 2017, and entered in Case No. 2017CA001459000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which JPMorgan Chase Bank, National Association, is the Plaintiff and Laura Zimmerman McCloud a/k/a Laura McCloud, 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 2nd day of October, 2017, the following described property as set forth in said Final Judgment of Foreclosure: LOT 33, OF INWOOD NO. 5, AS SHOWN BY MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 14, PAGE 1, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

1326 26TH STREET NORTH-WEST, WINTER HAVEN, FL 33881

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

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

Dated in Hillsborough County, Florida, this 7th day of September, 2017.

/s/ Shannon Sinai  
Shannon Sinai, Esq.  
FL Bar # 110099  
Albertelli Law  
Attorney for Plaintiff  
P.O. Box 23028  
Tampa, FL 33623  
(813) 221-4743  
(813) 221-9171 facsimile  
eService: [servealaw@albertellilaw.com](mailto:servealaw@albertellilaw.com)  
AH-17-006512  
September 15, 22, 2017 17-01531K

### 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.: 2017CA000095000000 LOANDEPOT.COM, LLC, Plaintiff, vs. EDITH A. SPAIN, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated August 25, 2017, and entered in Case No. 2017CA000095000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which LoanDepot.Com, LLC, is the Plaintiff and Edith A. Spain, Orchid Springs Village, No. 400, Inc., Unknown Successor Trustees of The Jerry W. Harris Revocable Trust Under Instrument Dated October 28, 1997- examiner named this defendant, 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](http://www.polk.realforeclose.com), Polk County, Florida at 10:00am EST on the 28th day of September, 2017, the following described property as set forth in said Final Judgment of Foreclosure:

UNIT 203 OF ORCHID SPRINGS VILLAGE NO. 400, A CONDOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUM RECORDED IN OFFICIAL RECORDS BOOK 1574, PAGES 1156 THROUGH 1199, AND ALL EXHIBITS AND

AMENDMENTS THEREOF, AND RECORDED IN CONDOMINIUM BOOK 1, PAGES 78 THROUGH 80, INCLUSIVE, AS AMENDED BY PAGES 1, 2, AND 3 OF CONDOMINIUM BOOK 2, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS APPURTENANT THERETO.

A/K/A 400 EL CAMINO DRIVE, UNIT #203, WINTER HAVEN, FL 33884

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

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

Dated in Hillsborough County, Florida this 6th day of September, 2017.

/s/ Brittany Gramsky  
Brittany Gramsky, Esq.  
FL Bar # 95589  
Albertelli Law  
Attorney for Plaintiff  
P.O. Box 23028  
Tampa, FL 33623  
(813) 221-4743  
(813) 221-9171 facsimile  
eService: [servealaw@albertellilaw.com](mailto:servealaw@albertellilaw.com)  
JD - 16-034473  
September 15, 22, 2017 17-01530K

**Business Observer**

**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**



## FIRST INSERTION

NOTICE OF ACTION  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2016CA0012000000**  
**BANK OF NEW YORK MELLON**  
**(F/K/A THE BANK OF NEW**  
**YORK), AS INDENTURE**  
**TRUSTEE FOR ENCORE CREDIT**  
**RECEIVABLES TRUST 2005-1,**  
**Plaintiff, vs.**

**JEFFERY VANDIVER A/K/A**  
**JEFFERY D. VANDIVER A/K/A**  
**JEFF DALE VANDIVER; et al.,**  
**Defendant(s).**  
TO: Courtney Elaine Vandiver a/k/a  
Courtney E. Vandiver  
Michael D. Vandiver a/k/a Michael  
Dylan Vandiver  
Last Known Residence: 2205 Mallory  
Drive, Haines City, FL 33844

YOU ARE NOTIFIED that an action  
to foreclose a mortgage on the following  
property in POLK County, Florida:  
LOT 1, VANDIVER FARM, AC-  
CORDING TO THE MAP OR  
PLAT THEREOF, AS RECORDED  
IN PLAT BOOK 121, PAGE  
30, OF THE PUBLIC RECORDS  
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 ALDRIDGE |

PITE, LLP, Plaintiff's attorney, at 1615  
South Congress Avenue, Suite 200,  
Delray Beach, FL 33445, on or before  
9/8/17, and file the original with the  
clerk of this court either before service  
on Plaintiff's attorney or immediately  
thereafter; otherwise a default will be  
entered against you for the relief dem-  
anded in the complaint or petition.

If you are a person with a disability  
who needs any accommodation in or-  
der to participate in this proceeding,  
you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, (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 Ser-  
vice 711.

Dated on August 2, 2017.

Stacy M. Butterfield  
As Clerk of the Court  
(SEAL) By: Taylor Pittman  
As Deputy Clerk

ALDRIDGE | PITE, LLP  
Plaintiff's attorney  
1615 South Congress Avenue,  
Suite 200  
Delray Beach, FL 33445  
1012-2416B  
September 15, 22, 2017 17-01545K

## FIRST INSERTION

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

**CASE NO. 2016CA002802**  
**DEUTSCHE BANK NATIONAL**  
**TRUST COMPANY, AS TRUSTEE**  
**FOR SAXON ASSET SECURITIES**  
**TRUST 2007-2 MORTGAGE**  
**LOAN ASSET BACKED**  
**CERTIFICATES, SERIES 2007-2,**  
**Plaintiff, vs.**  
**ROSA E. VEGA, et al.**  
**Defendants**

NOTICE IS HEREBY GIVEN pursu-  
ant to a Final Judgment of Foreclo-  
sure dated July 20, 2017, and entered  
in Case No. 2016CA002802, of the  
Circuit Court of the Tenth Judicial  
Circuit in and for POLK County, Flori-  
da. DEUTSCHE BANK NATIONAL  
TRUST COMPANY, AS TRUSTEE  
FOR SAXON ASSET SECURITIES  
TRUST 2007-2 MORTGAGE LOAN  
ASSET BACKED CERTIFICATES,  
SERIES 2007-2, is Plaintiff and ROSA  
E. VEGA; UNKNOWN SPOUSE OF  
ROSA E. VEGA; COUNTRY TRAILS  
PROPERTY OWNERS ASSOCIA-  
TION, INC., 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 OCTOBER, 2017, the following de-  
scribed property as set forth in said Fi-

nal Judgment, to wit:  
LOT 65, COUNTRY TRAILS  
PHASE THREE, ACCORD-  
ING TO THE MAP OR PLAT  
THEREOF RECORDED IN  
PLAT BOOK 87, PAGES 2 AND  
3, 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 disabili-  
ty who needs any accommodation in  
order to participate in this proceed-  
ing, you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, (863) 534-4690, within  
two (2) working days of your receipt of  
this (describe notice); if you are hearing  
or voice impaired, call TDD (863) 534-  
7777 or Florida Relay Service 711.

Dated this 5 day of September, 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  
AS3835-16/ddr  
September 15, 22, 2017 17-01537K

## FIRST INSERTION

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

**CASE NO.: 2016CA003271000000**  
**BANK OF AMERICA, N.A.,**  
**Plaintiff, vs.**  
**GERALD DRAYTON; LORNA**  
**L. DRAYTON A/K/A LORNA**  
**P. DRAYTON A/K/A LORNA**  
**LORRAINE PEREZ A/K/A**  
**LORNA L. CHINDRAYTON;**  
**WATER RIDGE HOMEOWNERS'**  
**ASSOCIATION, INC.,**  
**Defendants.**

NOTICE IS HEREBY GIVEN pursu-  
ant to a Final Judgment of Mortgage  
Foreclosure entered in Civil Case No.  
2016CA003271000000 of the Circuit  
Court of the 10TH Judicial Circuit in  
and for Polk County, Florida, wherein  
BANK OF AMERICA, N.A. is Plain-  
tiff and DRAYTON, GERALD AND  
LORNA, 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.realfore-  
close.com, at 10:00 AM on October  
27, 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 Foreclo-  
sure, to-wit:

LOT 50, SUBDIVISION PLAT  
OF WATER RIDGE SUBDIVI-  
SION PHASE II, ACCORDING  
TO THE PLAT THEREOF, AS  
RECORDED IN PLAT BOOK  
137, PAGES 46 THROUGH 52,  
OF THE PUBLIC RECORDS  
OF POLK COUNTY, FLORIDA.

PROPERTY ADDRESS: LOT  
50 CALADIUM AVE LAKE AL-  
FRED, FL 33850

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 disabili-  
ty who needs any accommodation in  
order to participate in this proceed-  
ing, you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, (863) 534-4690, within  
two (2) working days of your receipt of  
this (describe notice); if you are hearing  
or voice impaired, call TDD (863) 534-  
7777 or Florida Relay Service 711.  
Julissa Nethersole, 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 #: 97879  
DESIGNATED PRIMARY E-MAIL  
FOR SERVICE PURSUANT TO FLA.  
R. JUD. ADMIN 2.516  
flservice@flwlaw.com  
04-070195-F01  
September 15, 22, 2017 17-01546K

## 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.: 2015-CA-002512**  
**DIVISION: 16**  
**U.S. BANK TRUST, N.A., AS**  
**TRUSTEE FOR LSF9 MASTER**  
**PARTICIPATION TRUST,**  
**Plaintiff, vs.**  
**WILLIE BROWN et al,**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN Pursuant  
to an Order Rescheduling Foreclosure  
Sale dated August 21, 2017, and entered  
in Case No. 2015-CA-002512 of the  
Circuit Court of the Tenth Judicial Cir-  
cuit in and for Polk County, Florida in  
which U.S. Bank Trust, N.A., as Trustee  
for LSF9 Master Participation Trust, is  
the Plaintiff and Hattie J. Brown, Wil-  
lie James Brown, 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.re-  
alforeclose.com, Polk County, Florida  
at 10:00am EST on the 5th of October,  
2017, the following described property  
as set forth in said Final Judgment of  
Foreclosure:

LOTS 5, 6, AND 7, AND THE  
SOUTH 10 FEET OF LOTS 24, 25  
AND 26, BLOCK F, LAKESIDE  
ADDITION, LAKELAND, FLORIDA,  
ACCORDING TO THE  
PLAT THEREOF AS RECORDED  
IN PLAT BOOK 7, PAGE 38,  
PUBLIC RECORDS OF POLK  
COUNTY, FLORIDA, LYING  
IN SECTION 7, TOWNSHIP 28  
SOUTH, RANGE 24 EAST, POLK  
COUNTY FLORIDA.

834 E VALENCIA ST, LAKE-  
LAND, FL 33805

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

If you are a person with a disabili-  
ty who needs any accommoda-  
tion in order to participate in  
this proceeding, you are entitled,  
at no cost to you, to the provision  
of certain assistance. Please contact  
the Office of the Court Administra-  
tor, (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, Flori-  
da this 6th day of September, 2017.

/s/ Lacey Griffith  
Lacey Griffith, Esq.  
FL Bar # 95203  
Albertelli Law  
Attorney for Plaintiff  
P.O. Box 23028  
Tampa, FL 33623  
(813) 221-4743  
(813) 221-9171 facsimile  
eService: servealaw@albertellilaw.com  
JD- 15-179328  
September 15, 22, 2017 17-01532K

## 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-000420**  
**DIVISION: 15**

**Nationstar Mortgage LLC**  
**Plaintiff, vs.-**  
**Joseph W. Tenaro; Unknown**  
**Spouse of Joseph W. Tenaro; Bank**  
**of America, National Association;**  
**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 pursu-  
ant to order rescheduling foreclosure  
sale or Final Judgment, entered in Civil  
Case No. 2017-CA-000420 of the Cir-  
cuit Court of the 10th Judicial Circuit in  
and for Polk County, Florida, wherein  
Nationstar Mortgage LLC, Plaintiff and  
Joseph W. Tenaro 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 10, 2017,  
the following described property as set  
forth in said Final Judgment, to-wit:

LOT 11, BLOCK 125, POINCIA-  
NA, NEIGHBORHOOD 3, VIL-  
LAGE 3, ACCORDING TO THE  
PLAT THEREOF, RECORDED  
IN PLAT BOOK 52, PAGES 19  
THROUGH 31, PUBLIC RE-  
CORDS OF POLK COUNTY,  
FLORIDA.

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

If you are a person with a disability  
who needs any accommodation in or-  
der to participate in this proceeding,  
you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, (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 Ser-  
vice 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  
17-305385 FC01 CXE  
September 15, 22, 2017 17-01547K

## FIRST INSERTION

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

**CASE NO.**  
**2017CA-002479-0000-00**  
**SECTION NO. 08**

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

**FRANKIE BARRETO; HILLSIDE**  
**HEIGHTS PROPERTY**  
**OWNER'S ASSOCIATION INC.;**  
**TENANT #1; TENANT #2;**  
**and ANY AND ALL UNKNOWN**  
**PARTIES CLAIMING BY,**  
**THROUGH, AND UNDER, AND**  
**AGAINST THE HEREIN-NAMED**  
**DEFENDANTS WHO ARE NOT**  
**KNOWN TO BE DEAD OR ALIVE,**  
**WHETHER SAID UNKNOWN**  
**PARTIES MAY CLAIM AN**  
**INTEREST AS SPOUSES, HEIRS,**  
**DEWISEES, GRANTEEES, OR**  
**OTHER CLAIMANTS,**  
**Defendants.**

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

YOU ARE HEREBY NOTIFIED that  
an action to foreclose on the following  
real property in Polk County, Florida:  
Lot 59, Hillside Heights Subdivi-  
sion, according to the map or plat

thereof recorded in Plat Book 115,  
Pages 43 and 44 of the Public Re-  
cords of Polk County, Florida.

Property Address: 5951 Hillside  
Heights Dr, Lakeland, FL 33813  
has been filed against you in the Circuit  
Court of the Tenth Judicial Circuit, Polk  
County, Florida, and you are required  
to serve a copy of your written defenses  
to the Complaint, if any, to Gregory A.  
Sanoba, Esq., 422 South Florida Ave-  
nue, Lakeland, Florida 33801, on or be-  
fore October 2, 2017, and file the origi-  
nal with the Clerk of this Court either  
before service on Plaintiff's attorney or  
immediately thereafter; otherwise, a  
default will be entered against you for  
the relief demanded in the Complaint.

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

DATE: 9-1-2017  
STACY M. BUTTERFIELD  
Clerk of the Court  
(SEAL) By: Asuncion Nieves  
Deputy Clerk

Gregory A. Sanoba, Esq.  
422 South Florida Avenue  
Lakeland, Florida 33801  
September 15, 22, 2017 17-01535K

## 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. 2016CA002823000000**

**JPMORGAN CHASE BANK,**  
**NATIONAL ASSOCIATION**  
**Plaintiff, vs.**

**UNKNOWN HEIRS, CREDITORS,**  
**DEWISEES, BENEFICIARIES,**  
**GRANTEES, ASSIGNEES,**  
**LIENORS, TRUSTEES, AND ALL**  
**OTHER PARTIES CLAIMING**  
**AN INTEREST BY, THROUGH,**  
**UNDER OR AGAINST ROBERT**  
**SULLIVAN A/K/A ROBERT**  
**F. SULLIVAN A/K/A ROBERT**  
**FRANKLIN SULLIVAN,**  
**DECEASED; LARRY MORLAN;**  
**JOHN L. SULLIVAN A/K/A JOHN**  
**SULLIVAN; DAGMAR METZ A/K/A**  
**DAGMAR SULLIVAN; UNKNOWN**  
**PERSON(S) IN POSSESSION OF**  
**THE SUBJECT PROPERTY;**  
**Defendant(s)**

NOTICE IS HEREBY GIVEN pursu-  
ant to a Final Judgment of Foreclosure  
dated August 18, 2017, and entered in Case  
No. 2016CA002823000000, of the  
Circuit Court of the 10th Judicial Cir-  
cuit in and for POLK County, Florida,  
wherein JPMORGAN CHASE BANK,  
NATIONAL ASSOCIATION is Plain-  
tiff and UNKNOWN HEIRS, CREDI-  
TORS, DEWISEES, BENEFICIARIES,  
GRANTEES, ASSIGNEES, LIENORS,  
TRUSTEES, AND ALL OTHER PAR-  
TIES CLAIMING AN INTEREST BY,  
THROUGH, UNDER OR AGAINST  
ROBERT SULLIVAN A/K/A ROBERT  
F. SULLIVAN A/K/A ROBERT  
FRANKLIN SULLIVAN, DECEASED;  
LARRY MORLAN; JOHN L. SULLI-  
VAN A/K/A JOHN SULLIVAN;  
DAGMAR METZ A/K/A DAGMAR  
SULLIVAN; 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 ELEC-  
TRONIC SALE AT: WWW.POLK.RE-  
ALFORECLOSE.COM, at 10:00 A.M.,  
on the 2 day of October, 2017, the fol-  
lowing described property as set forth  
in said Final Judgment, to wit:

LOT 63, THE WOODS UNIT  
NO. 2, ACCORDING TO THE  
MAP OR PLAT THEREOF, AS  
RECORDED IN PLAT BOOK  
65, PAGE(S) 17 THROUGH 19,  
INCLUSIVE, OF THE PUBLIC  
RECORDS OF POLK COUNTY,  
FLORIDA.

TOGETHER WITH MANUFAC-  
TURED HOUSING UNIT CON-  
TAINING SERIAL NUMBER  
PHO916820A/FL

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

Dated this 13 day of September, 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.: 16-02603 JPC  
V3.20160920  
September 15, 22, 2017 17-01549K

## 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-001855**  
**U.S. BANK NATIONAL**  
**ASSOCIATION,**  
**Plaintiff, vs.**

**DUANE A. AVARD, JR. A/K/A**  
**DUANE ADRIAN AVARD A/K/A**  
**DUANE A. AVARD A/K/A DUANE**  
**AVARD, et al,**  
**Defendant(s).**

To:  
BELINDA DENISE WEIR A/K/A DENISE  
AVARD  
Last Known Address:  
230 31st St  
West Palm Beach, FL 33407

Current Address: Unknown  
DANIELLE NICOLE AVARD  
Last Known Address:  
4250 Valencia Drive  
Indian Lakes Estates, FL 33855  
Current Address: Unknown

THE UNKNOWN HEIRS, DEWISEES,  
GRANTEES, ASSIGNEES, LIENORS,  
CREDITORS, TRUSTEES, OR OTH-  
ER CLAIMANTS CLAIMING BY,  
THROUGH, UNDER, OR AGAINST,  
DUANE A. AVARD, DECEASED  
Last Known Address: Unknown  
Current Address: Unknown  
ANY AND ALL UNKNOWN PAR-  
TIES CLAIMING BY, THROUGH,  
UNDER, AND AGAINST THE  
HEREIN NAMED INDIVIDUAL  
DEFENDANT(S) WHO ARE NOT  
KNOWN TO BE DEAD OR ALIVE,  
WHETHER SAID UNKNOWN PAR-  
TIES MAY CLAIM AN INTEREST  
AS SPOUSES, HEIRS, DEWISEES,  
GRANTEES, OR OTHER CLAIM-  
ANTS

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

LOT 1, BLOCK 148, INDIAN  
LAKE ESTATES, UNIT NO. 3,  
ACCORDING TO THE PLAT  
THEREOF RECORDED IN  
PLAT BOOK 39, PAGE 18, PUB-  
LIC RECORDS OF POLK COUN-  
TY, FLORIDA.

A/K/A 4250 VALENCIA DRIVE,  
INDIAN LAKE ESTATES, FL  
33855  
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 10/5/17 service on Plaintiff's at-  
torney, or immediately thereafter; oth-  
erwise, a default will be entered against  
you for the relief demanded in the Com-  
plaint 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 or-  
der to participate in this proceeding,  
you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, (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 Ser-  
vice 711.

WITNESS my hand and the seal  
of this court on this 29 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 - 17-009189  
September 15, 22, 2017 17-01533K



SUBSEQUENT INSERTIONS

SECOND INSERTION

**NOTICE OF SALE**  
Affordable Self Storage of Bartow  
1515 Centennial Blvd.  
Bartow, FL 33830  
(863)533-5597

Personal property consisting of sofas, TVs, clothes, boxes, household goods and other personal property used in home, office or garage will be sold or otherwise disposed of at public sales on the dates & times indicated below to satisfy Owners Lien for rent & fees due in accordance with Florida Statutes: Self-Storage Act, Sections 83.806 & 83.807. All items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required, if applicable.  
B12 M. Jones  
B32 C. Manning  
B35 M. Jones  
G30 H. Frisbie Jr.  
Units will be listed on www.storage-treasures.com Auction ends on September 25th, 2017 @11:00 AM or after September 8, 15, 2017 17-01504K

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE TENTH JUDICIAL  
CIRCUIT COURT IN AND FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2017CP-2127  
Division: Probate  
IN RE: ESTATE OF  
LUCY M. BROOKINS A/K/A  
LUCY MAE BROOKINS  
Deceased.

The administration of the Estate of Lucy M. Brookins a/k/a Lucy Mae Brookins, deceased, whose date of death was March 31, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The name and address of the Petitioner, Shayann Jones, and the Petitioner's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate 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 September 8th & 15th, 2017.

**Petitioner:**  
**Shayann Jones**  
1120 Spruce Drive  
Eagle Lake, Florida 33839  
Attorney for Personal Representative:  
Cassandra L. Denmark, Esquire  
Florida Bar No.: 0553247  
The Law Office of  
Cassandra L. Denmark  
Post Office Box 1793  
Bartow, Florida 33831-1793  
Telephone: 863.533.7120  
Facsimile: 863.533.7174  
Attorney for Petitioner  
September 8, 15, 2017 17-01517K

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2017-CP-001377-0000-XX  
Division Probate  
IN RE: ESTATE OF  
DEBORAH J. EKBLADE,  
Deceased.

The administration of the estate of DEBORAH J. EKBLADE, deceased, whose date of death was March 4, 2017; File Number 2017-CP-001377-0000-XX, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court 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: September 8, 2017.

**JAMES W. EKBLADE**  
Personal Representative  
6 Tuscany Hills Drive  
Middletown, CT 06457  
Chris M. Vorbeck  
Attorney for Personal Representative  
Email: vorblaw@aol.com  
Florida Bar No. 997201  
The Law Office of  
Chris M. Vorbeck, P.A.  
4470 Northgate Court  
Sarasota, FL 34234  
Telephone: (941) 921-3124  
September 8, 15, 2017 17-01509K

SECOND INSERTION

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
Case Number: 17CP-2073  
IN RE: ESTATE OF  
Rodney G. Sturgeon  
deceased.

The administration of the estate of Rodney G. Sturgeon, deceased, Case Number 17CP-2073, 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 Sept. 8, 2017.

**Darla E. Sturgeon**  
Personal Representative  
Address: 630 Via Bianca Drive,  
Davenport, FL 33896  
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  
September 8, 15, 2017 17-01508K

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-2005  
IN RE: ESTATE OF  
JEFFREY TSETSERANOS,  
Deceased.

The administration of the estate of JEFFREY TSETSERANOS, deceased, whose date of death was January 21, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

NOTWITHSTANDING THE TIME 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: September 8, 2017.

**Lindy Tsetseranos**  
Personal Representative  
2417 Kittridge Drive  
West Dundee, IL 60118  
Jeffrey S. Goethe  
Attorney for Personal Representative  
Florida Bar No. 0861420  
Barnes Walker, Goethe, Hoonhout,  
Perron, & Shea, PLLC  
3119 Manatee Avenue West  
Bradenton, FL 34205  
Telephone: (941) 741-8224  
Email: jgoethe@barneswalker.com  
Secondary Email:  
ssmizen@barneswalker.com  
September 8, 15, 2017 17-01524K

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-008929-0000-00  
WACHOVIA MORTGAGE  
CORPORATION,  
Plaintiff, vs.

**Chu Nguyen; The Unknown Spouse of Chu Nguyen; Any and All Unknown Parties Claiming by, Through, Under, or 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, Devises, Grantees or Other Claimants; Mortgage Electronic Registration Systems Incorporated As Nominee For Bac Home Loans Servicing, LP; BLX Capital LLC D/B/A Ciena Capital Funding LLC; Ruby Lake Homeowners' Association, Inc.; Tenant #1; Tenant #2; Tenant #3; and Tenant #4 The Names Being Fictitious To Account For Parties In Possession, Defendants.**  
NOTICE IS HEREBY GIVEN pursuant to an Order dated August 18, 2017, entered in Case No. 2010CA-008929-0000-00 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein WACHOVIA MORTGAGE CORPORATION is the Plaintiff and Chu Nguyen; The Unknown Spouse of Chu Nguyen; Any and All Unknown Parties Claiming by, Through, Under, or 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, Devises, Grantees or Other Claimants; Mortgage Electronic Registration Systems Incorporated As Nominee For Bac Home

SECOND INSERTION

**NOTICE OF SALE**  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA  
CIVIL DIVISION  
Case #: 2014-CA-004131  
DIVISION: 7

**Bank of America, N.A.**  
Plaintiff, -vs.-  
**Jennifer V. Kerr; Peter T. Kerr;**  
**T.B. Asset Management, LLC n/k/a**  
**Blackwater Property Management,**  
**LLC; S.C. Asset Holdings, LLC;**  
**Carlos Tramontana, as Trustee**  
**under Trust No. 1137; Stoney Creek**  
**Homeowners' Association, Inc. of**  
**Lakeland; Unknown Tenants in**  
**Possession #1 and #2**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2014-CA-004131 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Bank of America, N.A., Plaintiff and Jennifer V. Kerr 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 24, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 8, STONEY CREEK, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 137, PAGE 17-19, 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  
15-285871 FC01 CGG  
September 8, 15, 2017 17-01506K

Loans Servicing, LP; BLX Capital LLC D/B/A Ciena Capital Funding LLC; Ruby Lake Homeowners' Association, Inc.; Tenant #1; Tenant #2; Tenant #3; and Tenant #4 The Names Being Fictitious To Account For Parties In Possession 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 22nd day of September, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 106, OF RUBY LAKE, PHASE FOUR, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 108, PAGES 21 THROUGH 23, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 30th 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. 2010CA-008929-0000-00  
File # 15-F09649  
September 8, 15, 2017 17-01502K

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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.: 2017CA000375000000 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

Plaintiff, vs. REBEL DENISE WILSON; UNKNOWN SPOUSE OF REBEL DENISE WILSON; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 18, 2017, and entered in Case No. 2017CA000375000000, of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is Plaintiff and REBEL DENISE WILSON; UNKNOWN SPOUSE OF REBEL DENISE WILSON; 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 22 day of September 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 8, BLOCK C, SKYLINE ACRES, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 40, PAGE(S) 33, 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 5 day of September, 2017.

By: Eric Knopp, Esq. Fla. 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.: 16-04319 JPC V3.20160920 September 8, 15, 2017 17-01521K

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.: 05-2014-CA-004205 NATIONSTAR MORTGAGE LLC, Plaintiff, vs.

ZOYA POWERS, et al, Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated August 18, 2017, and entered in Case No. 05-2014-CA-004205 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Nationstar Mortgage LLC, is the Plaintiff and Stephen P. Powers, The Estates of Lake St. Charles Homeowners Association, Inc., Zoya Powers, 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 2nd day of October, 2017, the following described property as set forth in said Final Judgment of Foreclosure:

ALL THAT CERTAIN PARCEL OF LAND SITUATE IN THE COUNTY OF POLK AND STATE OF FLORIDA BEING KNOWN AS LOT 4, ESTATES OF LAKE ST. CHARLES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 124, PAGE(S) 5 AND 6, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

204 LAKE CHARLES DRIVE, DAVENPORT, FLORIDA 33837-3608 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 31st 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-14-146890 September 8, 15, 2017 17-01499K

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.: 2015CA-004172-0000-00 FBC MORTGAGE, LLC, Plaintiff, vs.

CHRISTINA LYNN SELLERS et al, Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated 31 May, 2017, and entered in Case No. 2015CA-004172-0000-00 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which FBC Mortgage, LLC, is the Plaintiff and Christina Lynn Sellers, Lakeridge Estates of Winter Haven Homeowners Association, Inc. a/k/a Lakeridge Estates Homeowners Association, 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 28th of September, 2017, the following described property as set forth in said Final Judgment of Foreclosure:

LOT 37, LAKERIDGE ESTATES, ACCORDING TO THE PLAT OR MAP THEREOF, AS RECORDED IN PLAT BOOK 139, PAGE 5 AND 6, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

2138 LAKERIDGE DRIVE, WINTER HAVEN, FL 33881 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.

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

Dated in Hillsborough County, Florida this 29th day of August, 2017.

/s/ Alberto Rodriguez Alberto Rodriguez, Esq. FL Bar # 0104380 Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743 (813) 221-9171 facsimile eService: servealaw@albertellilaw.com JD-15-194172 September 8, 15, 2017 17-01498K

SECOND INSERTION

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

Case #: 2013-CA-003873-0000-00 DIVISION: 11

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

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2013-CA-003873-0000-00 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff and MANUEL COLLAZO are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on November 22, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 69, PRINCETON MANOR, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 144, PAGE 6, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Submitted by:

ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 (561) 292051 FCO1 CHE September 8, 15, 2017 17-01507K

SECOND INSERTION

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

CASE NO. 2016CA003790000000 WELLS FARGO BANK, N.A. Plaintiff, v.

THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF ETHER LEE RICHARDSON A/K/A ETHIS LEE RICHARDSON N/K/A EATHER LEE RICHARDSON, DECEASED; RUFUS RAMSEY; UNKNOWN SPOUSE OF ETHER LEE RICHARDSON A/K/A ETHIS LEE RICHARDSON N/K/A EATHER LEE RICHARDSON; UNKNOWN TENANT 1; UNKNOWN TENANT 2; UNITED STATES OF AMERICA, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on August 25, 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:

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

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 (561) 292051 FCO1 CHE September 8, 15, 2017 17-01507K

FLORIDA.

a/k/a 2108 9TH ST NE, WINTER HAVEN, FL 33881-1773 at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on September 28, 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 1st day of September, 2017.

eXL Legal, PLLC Designated Email Address: efling@exlegal.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 888160994-RFHA September 8, 15, 2017 17-01516K

SECOND INSERTION

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

CASE NO. 53-2016-CA-004156 REGIONS BANK D/B/A REGIONS MORTGAGE Plaintiff, v.

CHARLES ADAMS A/K/A CHARLES L. ADAMS; UNKNOWN SPOUSE OF CHARLES ADAMS A/K/A CHARLES L. ADAMS; UNKNOWN TENANT 1; UNKNOWN TENANT 2; and all unknown parties claiming by, through, under or against the above named Defendant(s), who (is/are) not known to be dead or alive, whether said unknown parties claim as heirs, devisees, grantees, assignees, lienors, creditors, trustees, spouses, or other claimants; CITY OF LAKELAND; FLORIDA HOUSING FINANCE CORPORATION; UNITED STATES OF AMERICA, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on August 25, 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 31, ORANGEWOOD COMMUNITY, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 78, PAGE 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.

Dated at St. Petersburg, Florida this 1st day of September, 2017.

eXL Legal, PLLC Designated Email Address: efling@exlegal.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 425160074 September 8, 15, 2017 17-01515K

SECOND INSERTION

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

CASE NO.: 2015CA-002423-0000-00 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs.

ROBIN WILSON A/K/A ROBIN M. WILLSON AKA ROBIN MARIE WILSON; UNKNOWN SPOUSE OF ROBIN WILSON A/K/A ROBIN M. WILSON AKA ROBIN MARIE WILSON; CITY OF WINTER HAVEN; CITY OF WINTER HAVEN CODE ENFORCEMENT DIVISION; STATE OF FLORIDA, DEPARTMENT OF REVENUE; POLK COUNTY CLERK OF COURT; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order Resetting Foreclosure Sale dated the 22nd day of August, 2017, and entered in Case No. 2015CA-002423-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and ROBIN WILSON A/K/A ROBIN M. WILLSON AKA ROBIN MARIE WILSON; CITY OF WINTER HAVEN; CITY OF WINTER HAVEN CODE ENFORCEMENT DIVISION; POLK COUNTY CLERK OF COURT; STATE OF FLORIDA, DEPARTMENT OF REVENUE; 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 11, BLOCK B, COLLEGE HEIGHTS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 3, PAGE 78, 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 31 day of AUG, 2017.

By: Pratik Patel, Esq. Bar Number: 98057 Submitted by: Choice Legal Group, P.A. P.O. Box 9908 Fort Lauderdale, FL 33310-0908 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 cservice@clelegalgroup.com 16-00895 September 8, 15, 2017 17-01503K

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.: 2016CA004393000000 DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC

3000 Bayport Drive, Suite 880 Tampa, FL 33607 Plaintiff(s), vs.

HENRY A. MANASSA, III; JOSEPH N. MANASSA AKA JOEY N. MANASSA; SANDY L. MANASSA; THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, CREDITORS, LIENORS, AND TRUSTEES OF HENRY A. MANASSA, JR., DECEASED; POLK COUNTY AT LAKE REGION COMMUNITY ASSOCIATION, INC.; PADRO F CORPORATION; THE UNKNOWN TENANT IN POSSESSION OF 2213 EDMONTON STREET, WINTER HAVEN, FL 33881 Defendant(s).

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on August 16, 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 13th day of November, 2017 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure, to wit:

LOT 80, CROSSROADS AT LAKE REGION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 133, PAGE 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

PROPERTY ADDRESS: 2213 EDMONTON STREET, 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 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 Ditech Financial LLC F/K/A Green Tree Servicing LLC vs. Henry A. Manassa TDP File No. 16-005703-1 September 8, 15, 2017 17-01505K

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.

2008CA-006258-0000-00 THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS CWABS, INC. ASSET BACKED CERTIFICATES, SERIES 2007-9, Plaintiff, vs.

LELAND C PIESTER; THE UNKNOWN SPOUSE OF LELAND C. PIESTER; DERENDA M PIESTER; Tenant #1; Tenant #2; Tenant #3; and Tenant #4 the name being fictitious to account for parties in possession, Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order dated August 24, 2017, entered in Case No. 2008CA-006258-0000-00 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS CWABS, INC. ASSET BACKED CERTIFICATES, SERIES 2007-9 is the Plaintiff and LELAND C PIESTER; THE UNKNOWN SPOUSE OF LELAND C. PIESTER; DERENDA M PIESTER; Tenant #1; Tenant #2; Tenant #3; and Tenant #4 the name being fictitious to account for parties in possession 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 28th day of September, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 33, OF C.W. ROCKNER'S ADDITION TO FORT MEADE, ACCORDING TO THE PLAT

SECOND INSERTION

THEREOF RECORDED IN DEED BOOK P, PAGE 354, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. AND THE WEST 110 FEET OF THE NORTH 2 FEET OF LOT 34 OF C.W. ROCKNER'S ADDITION TO FORT MEADE, ACCORDING TO THE PLAT THEREOF RECORDED IN DEED BOOK P, PAGE 354, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. AND THE NORTH 1/2 OF LOT 16 AND THE SOUTH 90 FEET OF LOTS 17 AND 18 IN BLOCK G OF WILDWOOD PARK, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 16, PAGE 16 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 5th day of September, 2017.

BROCK & SCOTT, PLLC Attorney for Plaintiff 1501 N.W. 49th Street, Suite 200 Ft. Lauderdale, FL 33309 Phone: (954) 618-6955, ext. 4729 Fax: (954) 618-6954 FLCourtDoes@brockandscott.com By /s/ Jimmy Edwards Jimmy Edwards, Esq. Florida Bar No. 81855 Case No. 2008CA-006258-0000-00 File # 16-F00281 September 8, 15, 2017 17-01522K

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SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO. 2016CA-002047-0000-00**  
**WESTRIDGE HOMEOWNERS ASSOCIATION, INC, a Florida non-profit Corporation, Plaintiff, vs. JENNIFER HERRERA, et al, Defendant(s).**  
 NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated August 28, 2017 in Case No. 2016CA-002047-0000-00 in the Circuit Court in and for Polk County, Florida wherein WESTRIDGE HOMEOWNERS ASSOCIATION, INC., a Florida non-profit Corporation, is Plaintiff, and JENNIFER HERRERA, et al, is the Defendant, I will sell to the highest and best bidder for cash at: 10:00 A.M. (Eastern Time) on October 12, 2017. ( ) www.polk.realforeclose.com the Clerk's website for online auctions after first given notice as required by Section 45.031, Florida Statutes, the following described real property as set forth in the Final Judgment, to wit:  
 LOT 190, WESTRIDGE PHASE 4 ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 102, PAGES 25 AND 26 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: September 5, 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 # 78609  
 September 8, 15, 2017 17-01528K

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.: 2016CA003944000000**  
**WELLS FARGO BANK, NA Plaintiff, vs. GIBSON HYACINTHE, et al Defendants.**  
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated August 17, 2017, and entered in Case No. 2016CA003944000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein WELLS FARGO BANK, NA, is Plaintiff, and GIBSON HYACINTHE, 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 16 day of October, 2017, the following described property as set forth in said Final Judgment, to wit:  
 Lots 5, 6, 7, 8, 9 and 10, Block 3, LAKE BONNY PARK ADDITION, according to the Plat thereof, recorded in Plat Book 6, Page 42, 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: September 5, 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 # 78609  
 September 8, 15, 2017 17-01523K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
**File No. 2017 CP 2117**  
**Division Probate**  
**IN RE: ESTATE OF HILARY M. RIVELLO**  
**Deceased.**  
 The administration of the estate of Hilary M. Rivello, deceased, whose date of death was July 24, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 225 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.  
 All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
 All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
 ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
 NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
 The date of first publication of this notice is September 8, 2017.  
**Personal Representative:**  
**Wendy P. Huston**  
 40 Notch Rd.  
 Green Pond, New Jersey 07435  
 Attorney for Personal Representative:  
 Patrick L. Smith  
 Attorney  
 Florida Bar Number: 27044  
 179 N. US HWY 27  
 Suite F  
 Clermont, FL 34711  
 Telephone: (352) 241-8760  
 Fax: (352) 241-0220  
 E-Mail: PatrickSmith@atypip.com  
 Secondary E-Mail: becky@atypip.com  
 September 8, 15, 2017 17-01528K

SECOND INSERTION

NOTICE OF SALE UNDER F.S. CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO. 2016-CA-2080**  
**WEST STONEBRIDGE HOMEOWNERS ASSOCIATION, INC., a Florida Not-For-Profit Corporation, Plaintiff, v. MARK ANTHONY NEMBHARD, UNKNOWN SPOUSE OF MARK ANTHONY NEMBHARD & ANY UNKNOWN PERSON(S) IN POSSESSION, Defendants.**  
 Notice is given that under a Final Summary Judgment dated August 29, 2017, and in Case No. 2016-CA-2080 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, in which WEST STONEBRIDGE HOMEOWNERS ASSOCIATION, INC., the Plaintiff and MARK ANTHONY NEMBHARD the Defendant(s), the Polk County Clerk of Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 a.m. on October 12, 2017, the following described property set forth in the Final Summary Judgment:  
 Lot 54, WEST STONEBRIDGE, according to the plat thereof, as recorded in Plat Book 123, Pages 33 through 34, 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.  
 WITNESS my hand this 6th day of September, 2017.  
 By: Sarah E. Webner  
 Sarah E. Webner, Esq.  
 Florida Bar No. 92751  
 WONSETLER & WEBNER, P.A.  
 860 North Orange Avenue, Suite 135  
 Orlando, FL 32801  
 Primary E-Mail for service:  
 Pleadings@kwpalaw.com  
 Secondary E-Mail:  
 office@kwpalaw.com  
 (P) 407-770-0846  
 (F) 407-770-0843  
 Attorney for Plaintiff  
 September 8, 15, 2017 17-01527K

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. 2016CA001015000000**  
**U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST Plaintiff, vs. CANDICE A. COLLINS; UNKNOWN SPOUSE OF CANDICE A. COLLINS; BILLY COLLINS, SR.; LHR INC. A/K/A LEWIS HASTIE RECEIVABLES, INC., AS SUCCESSOR IN INTEREST TO FIRST EQUITY CARD; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; Defendant(s)**  
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 18, 2017, and entered in Case No. 2016CA001015000000, of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST is Plaintiff and CANDICE A. COLLINS; UNKNOWN SPOUSE OF CANDICE A. COLLINS; BILLY COLLINS, SR.; LHR INC. A/K/A LEWIS HASTIE RECEIVABLES, INC., AS SUCCESSOR IN INTEREST TO FIRST EQUITY CARD; 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.REALFORE-

ant to a Final Judgment of Foreclosure dated August 18, 2017, and entered in Case No. 2016CA001015000000, of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST is Plaintiff and CANDICE A. COLLINS; UNKNOWN SPOUSE OF CANDICE A. COLLINS; BILLY COLLINS, SR.; LHR INC. A/K/A LEWIS HASTIE RECEIVABLES, INC., AS SUCCESSOR IN INTEREST TO FIRST EQUITY CARD; 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.REALFORE-

CLOSE.COM, at 10:00 A.M., on the 22 day of September, 2017, the following described property as set forth in said Final Judgment, to wit:  
 LOT 4, BLOCK 276, UNIT NO. 8, INDIAN LAKE ESTATES, AS RECORDED IN PLAT BOOK 39, PAGE 47, 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 6 day of September, 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.: 15-05193 CHL  
 V3.20160920  
 September 8, 15, 2017 17-01526K

SECOND 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-002315**  
**WELLS FARGO BANK, N.A., Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, RICHARD W. SWINDON, DECEASED, et al, Defendant(s).**  
 To: THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, RICHARD W. SWINDON, 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 10, BLOCK 4, CLEVELAND HEIGHTS MANOR, ACCORDING TO THE PLAT THEREOF

RECORDED IN PLAT BOOK 43, PAGE 32, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 A/K/A 2932 MAPLEWOOD AVENUE, LAKELAND, FL 33803-4355  
 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 10/2/17 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 24th day of August, 2017.  
 Stacy M. Butterfield  
 Clerk of the Circuit Court  
 (SEAL) By: Taylor Pittman  
 Deputy Clerk  
 Albertelli Law  
 P.O. Box 23028  
 Tampa, FL 33623  
 EF - 17-012777  
 September 8, 15, 2017 17-01500K

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2016CA-002853-0000-00**  
**WELLS FARGO BANK, NA, 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 ARTHUR JAMES A/K/A ARTHUR GRANDVILLE JAMES, DECEASED; et al., Defendant(s).**  
 TO: Barbara James  
 Last Known Residence: 311 Hill Street, Apt. 1, Santa Monica, CA 90405  
 Angela James  
 Last Known Residence: 157 Elmwood Avenue, Apt. 1B, Irvington, NJ 07111  
 YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida:  
 LOT 15 OF BLOCK 1 OF LAKE THOMAS ESTATES UNIT FOUR, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 60, PAGE 7, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. AND BEGIN AT THE SOUTHEAST CORNER OF LOT 16, BLOCK 1, LAKE THOMAS ESTATES, UNIT FOUR, AS RECORDED IN PLAT BOOK 60, PAGE 7, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AND RUN N 0°43'46" E, 109.39 FEET TO A POINT ON THE SOUTHERLY BOUND-

ARY OF RED BAY PLACE; RUN THENCE EASTERLY ON THE ARC OF A CURVE TO THE LEFT (RADIUS 50 FEET, CENTRAL ANGLE 17°11'19") 15 FEET TO THE NORTHEAST CORNER OF SAID LOT 16, THENCE S 8°29'38" W, ALONG THE COMMON BOUNDARY BETWEEN LOTS 15 AND 16 OF SAID BLOCK 1, 106.14 FEET TO THE POINT OF BEGINNING  
 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE | PITE, LLP, Plaintiff's attorney, at 1615 South Congress Avenue, Suite 200, Delray Beach, FL 33445, on or before September 15, 2017, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
 Dated on August 9, 2017.  
 /s/ Taylor Pittman  
 As Clerk of the Court  
 (SEAL) By: Taylor Pittman  
 As Deputy Clerk  
 ALDRIDGE | PITE, LLP  
 Plaintiff's attorney  
 1615 South Congress Avenue, Suite 200  
 Delray Beach, FL 33445  
 1252-5948  
 September 8, 15, 2017 17-01501K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO. 532017CA002589000000**  
**WINTER PARK HOLDINGS, LLC, AS TRUSTEE, Plaintiff, vs. DREAM AMERICAN SERVICES, LLC; THE WOODS RANCHING AND FARMING TRACTS PROPERTY OWNER'S ASSOCIATION, INC.; WOODS RANCHING TRACTS PROPERTY OWNERS ASSOCIATION, INC.; TAX COLLECTOR OF POLK COUNTY, FLORIDA; AND GREEN TREE ACCEPTANCE INC, and all parties having or claiming by, through, under or against any and all persons claiming any right, title, interest, claim, lien, estate or demand against the named Defendants in regard to the subject property, Defendants.**  
 TO: GREEN TREE ACCEPTANCE INC, and all parties having or claiming by, through, under or against any and all persons claiming and right, title, interest, claim, lien, estate or demand against the named defendants in regard to the subject property.  
 YOU ARE NOTIFIED that an action has been filed against you to quiet title pursuant to a tax deed to the following property located in Polk County, Florida:  
 Tract 125, The Woods Ranching and Farming Tracts, according to the Plat thereof, as recorded in Plat Book 75, at Page 2, of the Public Records of Polk County, Florida.  
 Together with the following mobile home(s) permanently affixed

to and assessed as part of the above described lands:  
 MOBILE HOME: Year: 1992, Make: MERITT LIVESTOCK TRAILER, VIN: FLHMB-C48233062A, Title: 62747333, RP: R550570.  
 MOBILE HOME: Year: 1992, Make: MERITT LIVESTOCK TRAILER, VIN: FLHMB-C48233062B, Title: 62747334, RP: R550571.  
 Parcel Identification No. 25-26-23-000580-001250 ("Property").  
 You are required to serve a copy of your written response, if any, to the action on Ilian Rashtanov, Plaintiff's attorney, whose address is One E. Broward Blvd., Ste. 700, Ft. Lauderdale, Florida 33301, ir@rashtanov-law.com, on or before October 9, 2017, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately after service; otherwise, a default will be entered against you for the relief demanded in the complaint or petition.  
 If you qualify under the Americans with Disabilities Act (ADA) and need assistance within the court system, please visit the Tenth Judicial Circuit of Florida or use the contact information as follows: Voice #: 863-534-4686, TDD #: 863-534-7777, Fax #: 305-349-7355. If you are hearing or voice impaired, please call 711 or 1-800-955-8770 for the Florida Relay Service.  
 DATED this 31st day of Aug, 2017.  
 Stacy M. Butterfield, CPA,  
 as Clerk of Court  
 (SEAL) By: Lori Armijo  
 Deputy Clerk  
 Sept. 8, 15, 22, 29, 2017 17-01519K

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.: 2016CA002140000000**  
**DIVISION: SECTION 8**  
**U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2007-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1, Plaintiff, vs. BILLY H. STEGALL, et al, Defendant(s).**  
 NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated June 6, 2017, and entered in Case No. 2016CA002140000000 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 Trustee, successor by merger to LaSalle Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2007-1, Mortgage Pass-Through Certificates, Series 2007-1, is the Plaintiff and Billy H. Stegall, Kimberly M. Stegall, U.S. Bank National Association, Successor Trustee to Bank of America, N.A. as Successor Trustee to LaSalle Bank, N.A., as Trustee for the Holders of the First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FFC, 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 4th day of October, 2017, the following described property as set forth in said Final Judgment of Foreclosure:  
 LOT 9, BLOCK 1120, POINCIANA NEIGHBORHOOD 5, VILLAGE 7, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 53, PAGES 19 THROUGH 28, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 1933 MYAKKA CT, KISSIMMEE, FL 34759  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
 Dated in Hillsborough County, Florida this 1st day of September, 2017.  
 /s/ Brittany Gramsky  
 Brittany Gramsky, Esq.  
 FL Bar # 95589  
 Albertelli Law  
 Attorney for Plaintiff  
 P.O. Box 23028  
 Tampa, FL 33623  
 (813) 221-4743  
 (813) 221-9171 facsimile  
 eService: servicealaw@albertellilaw.com  
 AH-16-012986  
 September 8, 15, 2017 17-01525K

**HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER**

**CALL 941-906-9386**  
 and select the appropriate County name from the menu option  
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**Business Observer**

LV10248



Choices and Solutions

# What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

## THE NEGATIVE INCOME TAX

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



## STEPS TO FIX ENTITLEMENTS

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

# “““

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

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

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

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

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

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

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

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

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

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

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

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

## NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

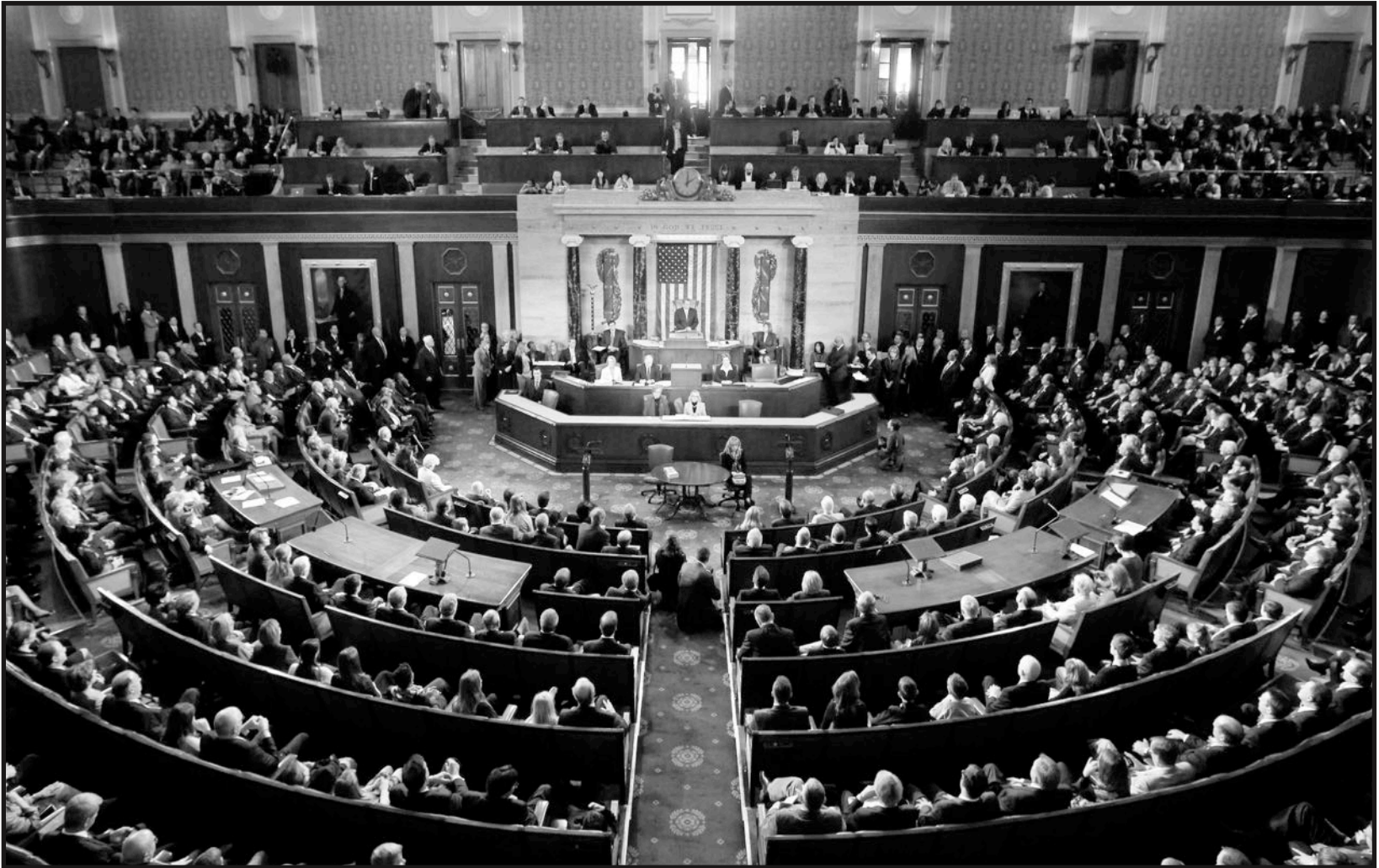
## HOW TO FIX SOCIAL SECURITY

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

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

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





eral tax funds plus the issuance of government bonds.

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

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

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

#### WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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