**PAGES 21-28** 

OCTOBER 20, 2017 - OCTOBER 26, 2017

#### POLK COUNTY LEGAL NOTICES

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.: 2017CA001689000000

NATIONSTAR MORTGAGE LLC

D/B/A CHAMPION MORTGAGE

Plaintiff, vs.
DOUGLAS A. MCHENRY A/K/A

DOUGLAS A. MC HENRY, et al,

Defendant(s).
NOTICE IS HEREBY GIVEN Pursu-

ant to a Final Judgment of Foreclosure

dated September 5, 2017, and entered

in Case No. 2017CA001689000000

of the Circuit Court of the Tenth Ju-

dicial Circuit in and for Polk County,

Florida in which Nationstar Mortgage

LLC d/b/a Champion Mortgage Com-

pany, is the Plaintiff and Douglas A.

McHenry a/k/a Douglas A. Mc Henry, Joann E. McHenry a/k/a Joann E. Mc

Henry, United States of America Acting

through Secretary of Housing and Urban Development, are defendants, the

Polk County Clerk of the Circuit Court

will sell to the highest and best bidder for cash in/on online at www.polk.real-

foreclose.com, Polk County, Florida at

10:00am EST on the 7th day of Novem-

ber, 2017, the following described prop-

erty as set forth in said Final Judgment

LOT 33, COUNTRY CLASS ES-

TATES PHASE ONE, ACCORDING TO THE PLAT THEREOF

RECORDED IN PLAT BOOK 78,

PAGE 46, PUBLIC RECORDS OF

4928 MUSKET DRIVE, LAKE-

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

If you are a person with a disability 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.

da, this 11th day of October, 2017.

/s/ Lynn Vouis

Lynn Vouis, Esq.

FL Bar # 870706

Attorney for Plaintiff

Albertelli Law

P.O. Box 23028

(813) 221-4743

Tampa, FL 33623

Dated in Hillsborough County, Flori-

POLK COUNTY, FLORIDA.

LAND, FL 33810

days after the sale.

of Foreclosure:

COMPANY,

#### FIRST INSERTION

**PAGE 21** 

FICTITIOUS NAME NOTICE
Notice is hereby given that KONG
TRUCKING, LLC., owner, desiring to
engage in business under the fictitious
name of KONG TRUCKING, LLC. located at 205 S DIXIE DRIVE #1046,
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.
October 20, 2017 17-01706K

#### FIRST INSERTION

Notice of Sale Pursuant To Chapter 45 In the Circuit of the 10th Judicial Circuit in and for Polk County, Florida Case No.: 2017 CA 001854

Scott Todd Financing LLC, Plaintiff, v. Eileen Firneta Nealy, Joshua

Jermaine Murphy, the Division of Alcoholic Beverages and Tobacco of the Florida Department of Business and Professional Regulation, the Florida Department of Revenue, Defendants.

NOTICE IS HEREBY GIVEN pursuant to and Order or Final Judgment of Foreclosure dated October 6, 2017, and entered in Case No.: 2017 CA 001854 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Scott Todd Financing LLC is the plaintiff and Eileen Firneta Nealy. Joshua Jermaine Murphy, the Division of Alcoholic Beverages and Tobacco of the Florida Department of Business and Professional Regulation, the Florida Department of Revenue, are the defendants. I will sell to the highest and best bidder for cash at www.polk. realfore close.com at 10:00 o'clock  $\hbox{A.M.}$ on November 21, 2017 State of Florida Quota Alcoholic Beverage License 63-04526 series 4COP for use in Polk County, Florida.

NOTICE: ANY PERSON CLAIM-ING AN INTEREST IN THE SUR-PLUS 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 Lake Worth, Florida, this October 16, 2017.
John T. Paxman, P.A.
1832 North Dixie Highway
Lake Worth, Florida 33460
Telephone: 561.547.2424
Facsimile: 561.547.2426
john@paxmanlaw.com
paxman-eservice@paxmanlaw.com
By: John T. Paxman, FBN 867039
October 20, 27, 2017
17-01711K

#### FIRST INSERTION

IN THE COURT OF COMMON PLEAS OF BUTLER COUNTY, PENNSYLVANIA A.D. No. 2015-10856 RUTH GEIBE 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 a/k/a Katherine Zimmerman Hutzler and Marion A. Merritt, their unknown heirs, personal representatives, successors and assigns.

NOTICE.

You are hereby notified that a Motion for Entry of Default Judgment and Order to Quiet Title will be presented in Motions Court on November 1, 2017 at 9:00 AM in Courtroom #4 of the Butler County Government Center and an Affidavit will be filed indicating a Reinstated Complaint was served with a Notice to Defend and that no Answer has been filed. For a copy of the Motion and Affidavit contact 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. October 20, 2017



E-mail your Legal Notice legal@businessobserverfl.com

#### 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 Mrs. Nadine's Candy Shop located at 2957 Morris Dr., 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 12 day of October, 2017. Nadine M Boston

## FIRST INSERTION

October 20, 2017

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes NOTICE IS HEREBY GIVEN the undersigned, desiring to engage

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of Precision Pros Services located at 4654 Hammock Ridge Dr., in the County of Polk in the City of Mulberry, Florida 33860 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 17 day of Oct., 2017. Walter Andrew Lee

October 20, 2017

17-01718K

17-01705K

#### 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 Baby's First Look 3D 4D Ultrasound located at 309 9th st. NE, in the County of Polk in the City of Fort Meade, Florida 33841 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

See, Florida.

Dated at Polk, Florida, this 17 day of October, 2017.

Logan R Durrance

And Emily K Durrance October 20, 2017

17-01713K

#### FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY FLORIDA,
PROBATE DIVISION
FILE NO. 53-2017-CP-002352
IN RE: ESTATE OF
FREDERICK L. WHITE,

Deceased

The administration of the estate of FREDERICK L. WHITE, deceased, whose date of death was July 5, 2017, and whose social security number is XXX-XX-XXX, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC 4, Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREV-

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

The date of first publication of this notice is October 20, 2017.

Patricia Sawyer, Personal Representative 30 Jordan River Road Trenton, ME, 04605

Trenton, ME 04605 William A. Lee, III, Esq., Attorney Florida Bar No. 245569 112 Silver St., Waterville, ME 04901 Telephone: (207) 872-0112 October 20, 27, 2017 17-01704K

#### 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

CIVIL ACTION
CASE NO.: 2016CA003861000000
DLJ MORTGAGE CAPITAL, INC.,
Plaintiff, vs.

JAMES LEE AKA JAMES E. LEE, et al.

Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated September 18, 2017, and entered in Case No. 2016CA003861000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which DLJ Mortgage Capital, Inc., is the Plaintiff and Cavalry Portfolio Services, LLC as Assignee of Cavalry SPV 1, LLC as Assignee of Ford Credit US, James Lee aka James E. Lee, 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 7th day of November, 2017, the following described property as set forth in said Final Judgment of Foreclosure:

LOT 12, AND THE SOUTH 22.7 FEET OF LOT 11 AND THE NORTH 4.6 FEET OF LOT 13, BLOCK B, HINSON AVENUE ADDITIONS, HAINES CITY, FLORIDA, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 10, PAGE 55, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

### $35\,$ S. $28TH\,$ STREET, HAINES CITY, FL $33844\,$

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

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

Dated in Hillsborough County, Flori-

da, this 11th day of October, 2017.
/s/ Lynn Vouis
Lynn Vouis, Esq.
FL Bar # 870706
Albertelli Law
Attorney for Plaintiff
P.O. Box 23028
Tampa, FL 33623
(813) 221-4743
(813) 221-9171 facsimile
eService: servealaw@albertellilaw.com
AH-16-019635

October 20, 27, 2017

AH-17-008731 17-01696K October 20, 27, 2017 17-01697K

(813) 221-9171 facsimile

#### FIRST INSERTION

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

CASE NO.
2012CA-005036-0000-00
WILMINGTON SAVINGS
FUND SOCIETY, FSB, D/B/A
CHRISTIANA TRUST, NOT
INDIVIDUALLY BUT AS TRUSTEE
FOR PRETIUM MORTGAGE
ACQUISITION TRUST,

Plaintiff, vs. GREGORY K. MORRIS; SANDRA E. MORRIS; ET.AL.,

Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated July 19, 2017, and entered in Case No. 2012CA-005036-0000-00 of the Circuit Court in and for Polk County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRIS-TIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST is Plaintiff and GREGORY K. MOR-RIS: SANDRA E. MORRIS: UNITED STATES OF AMERICA; UNKNOWN TENANT NO. 1; UNKNOWN TEN-ANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTER-ESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROP-ERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash

online at www.polk.realforeclose.com

, 10:00 a.m., on November 16, 2017, the following described property as set forth in said Order or Final Judgment, to-wit:

eService: servealaw@albertellilaw.com

Lot 3. SUNSET GROVE, according to the plat thereof as recorded in Plat Book 70, Page 21, 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.

Pursuant to Florida Statute 45.031(2), this notice shall be published twice, once a week for two consecutive weeks, with the last publication being at least 5 days prior to the sale.

If you are a person with a disabilation

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.

Reiay Service 711.

DATED October 11 2017

SHD Legal Group P.A.

Attorneys for Plaintiff
499 NW 70th Ave., Suite 309

Fort Lauderdale, FL 33317

Felephone: (954) 564-0071

Facsimile: (954) 564-9252

Service E-mail:
answers@shdlegalgroup.com
By: Mariam Zaki

Florida Bar No.: 18367

1460-157153 / MOG

October 20, 27, 2017

17-01703K

#### FIRST INSERTION

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

CASE NO. 2016CA003988000000 BAYVIEW LOAN SERVICING, LLC, a Delaware limited liability company, Plaintiff, vs.

Plaintift, vs.
ALL UNKNOWN HEIRS,
DEVISEES, LEGATEES,
BENEFICIARIES, GRANTEES OR
OTHER PERSONS OR ENTITIES
CLAIMING BY OR THROUGH
THE ESTATE OF ALICE CLARK,
Deceased, et al.,
Defondants

Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 18, 2017, entered in Civil Case No. of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein BAYVIEW LOAN SERVICING, LLC, is Plaintiff and the Estate of Alice Clark, Deceased; et al., are Defendant(s).

The Clerk, Stacey M. Butterfield, will sell to the highest bidder for cash, by electronic sale beginning at 10:00 A.M. on the prescribed date at www. polk.realforeclose.com on January 29, 2018 on the following described property as set forth in said Final Judgment, to wit:

The South  $\frac{1}{2}$  of the South 136.12 feet of the East 320 feet of the North 720 feet of the SW  $\frac{1}{4}$  of the NW  $\frac{1}{4}$  of Section 35, Township 29 South, Range 25 East, lying and being in Polk County, Florida.

Property address: 771 Croom Road, Bartow, Florida 33830 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.

7777 or Florida Relay Service 711.

DATED this 12th day of October,

2017.
LAW OFFICES OF MANDEL,
MANGANELLI & LEIDER, P.A.
Attorneys for Plaintiff
1900 N.W. Corporate Blvd.,
Ste. 305W
Boca Raton, FL 33431
Telephone: (561) 826-1740
Facsimile: (561) 826-1741
dmandel@dsmandellaw.com
BY: DANIEL S. MANDEL
FLORIDA BAR NO. 328782
October 20, 27, 2017
17-01699K

#### FIRST INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO. 53-2016-CA-001651
WELLS FARGO BANK, N.A.
Plaintiff, v.

RICHARD ANTHONY BROWN; UNKNOWN SPOUSE OF RICHARD ANTHONY BROWN; UNKNOWN TENANT 1; UNKNOWN TENANT 2; D. R. HORTON, INC. ; PATTERSON GROVES HOMEOWNERS

ASSOCIATION, INC. Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on July 27, 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 16, PATTERSON GROVES, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 138, PAGES 4 THROUGH 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 8012 PAGE CT, HAINES CITY, FL 33844-6391

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on November 27, 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

LAY SERVICE 711.

Dated at St. Petersburg, Florida this 13th day of October, 2017.
eXL Legal, PLLC
Designated Email Address:
effling@exllegal.com
12425 28th Street North,
Suite 200
St. Petersburg, FL 33716
Telephone No. (727) 536-4911
Attorney for the Plaintiff
By: ELIZABETH M. FERRELL
FBN# 52092

888160374 October 20, 27, 2017 17-01698K

#### FIRST INSERTION

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

CIVIL ACTION CASE NO.: 2016CA002057000000 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION AS SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CERTIFICATEHOLDERS OF WASHINGTON MUTUAL ASSET-BACKED CERTIFICATES WMABS SERIES 2007-HE2, Plaintiff, vs. CATHERINE WHITE A/K/A

CATHERINE WHITE A/K/A CATHERINE M. WHITE, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated September 19, 2017, and entered in Case No. 2016CA002057000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholders of Washington Mutual Asset-Backed Certificates WMABS Series 2007-HE2, is the Plaintiff and Catherine White a/k/a Catherine M. White, Rickey V. White a/k/a Rickey White a/k/a Ricky White a/k/a Rickey A. White, City of Lakeland, Florida, United States of America, Department of Treasury, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com,

Polk County, Florida at 10:00am EST on the 3rd day of November, 2017, the following described property as set forth in said Final Judgment of Foreclosure:

LOTS 14 AND 15, J.D. WRENN RE SUBDIVISION, ACCORDING TO THE MAP OR PLAT THERE-OF RECORDED IN PLAT BOOK 32, PAGE 36, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. LESS RIGHT-OF-WAY FOR STATE ROAD \$S-35-A.

925 EMMA STREET, LAKE-LAND, FL 33815

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

If you are a person with a disabil-

it you are a person with a unsabiity 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) 5344690, 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 17th day of October, 2017.
/s/ Lauren Schroeder
Lauren Schroeder, Esq.
FL Bar # 119375
Albertelli Law
Attorney for Plaintiff
P.O. Box 23028
Tampa, FL 33623
(813) 221-4743
(813) 221-9171 facsimile
eService: servealaw@albertellilaw.com
AH-16-009185
October 20, 27, 2017
17-01715K

#### FIRST INSERTION

Notice of Sale Pursuant To Chapter 45 In the Circuit of the 10th Judicial Circuit in and for Polk County, Florida Case No.: 2017 CA 001999 Rockwell Financial Group, L.L.C.,

Plaintiff, v. JTs Over the Rainbow.Ink Inc., Ginger M. Urban, Trey Harris, the Division of Alcoholic Beverages and Tobacco of the Florida Department of Business and Professional Regulation, the Florida Department

of Revenue, **Defendants.**NOTICE IS HEREBY GIVEN pursu-

ant to and Order or Final Judgment of Foreclosure dated October 6, 2017, and entered in Case No. 2017 CA 001999 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Rockwell Financial Group, L.L.C. is the plaintiff and JTs Over the Rainbow.Ink Inc., Ginger M. Urban, Trey Harris, the Division of Alcoholic Beverages and Tobacco of the Florida Department of Business and Professional Regulation, the Florida Department of Revenue, are the defendants. I will sell to the highest and best bidder for cash at www.Polk.realforeclose.com at 10:00 o'clock A.M. on November 2017, State of Florida Quota Alcoholic Beverage License 63-05558 series

NOTICE: ANY PERSON CLAIM-ING AN INTEREST IN THE SUR-PLUS 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.

4COP for use in Polk County, Florida.

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 vou. 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 Lake Worth, Florida, this October 13, 2017. John T. Paxman, P.A. 1832 North Dixie Highway Lake Worth, Florida 33460 Telephone: 561.547.2424 Facsimile: 561.547.2426 By: John T. Paxman, FBN 867039 17-01700K October 20, 27, 2017

#### FIRST INSERTION

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

CASE NO. 17-CA-000455 CROWN INVESTMENT CO INC. Plaintiff, vs. ESTATE OF MAURICE NEWTON, CHARLOTTE NEWTON, POLK COUNTY PUBLIC SAFETY, DEPARTMENT OF TREASURY FOR THE UNITED STATES. CLERK OF COURT FOR POLK COUNTY and THREE GRAND LLC

**Defendants** NOTICE IS HEREBY GIVEN that, pursuant to Order of Final Judgment entered in this cause, in the Circuit Court of Polk County, Florida, the Clerk of Court will sell the property situated in Polk County, Florida, described as:

LOT 25, BLOCK D, JAN PHYL VILLAGE UNIT 10, ACCORD-ING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 45, PAGES 38, OF POLK COUNTY RECORDS (LEGAL DESCRIPTION)

Property Address: 701 TAYLOR BLVD, WINTER HAVEN, FL at public sale, to the highest and best bidder, for cash, at www.polk.realforeclose.com, at 10:00 a.m. on November 2, 2017.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to vou. 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. Joseph N Perlman, Esquire

Attorney for Plaintiff JoePerlmanLawfirm@gmail.com 1101 Belcher Rd S Unit B Largo, Fl 33771 FBN: 376663 Tel: 727-536-2711/

fax 727-536-2714 17-01701K October 20, 27, 2017

#### FIRST INSERTION

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

Case #: 2016-CA-004014 DIVISION: 4

Nationstar Mortgage LLC Plaintiff, -vs.-Justin Thomas Thirion a/k/a Justin T. Thirion a/k/a Justin Thirion; Ashley Lynn Alexander a/k/a Ashley Lynn Thirion a/k/a Ashley L. Thirion a/k/a Ashley Thirion; Dennis Wayne Alexander a/k/a Dennis W. Alexander; Marjorie L. Alexander; Unknown Spouse of Ashley Lynn Alexander a/k/a Ashley Lynn Thirion a/k/a Ashley L. Thirion a/k/a Ashley Thirion: Unknown Spouse of Dennis Wayne Alexander a/k/a Dennis W. Alexander; Publix Employees Federal Credit Union; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants: Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse Heirs, Devisees, Grantees, or Other Claimants

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2016-CA-004014 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Nationstar Mortgage LLC, Plaintiff and Justin Thomas Thirion a/k/a Justin T. Thirion a/k/a Justin Thirion are defendant(s), I, Clerk of Court, Stacv M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on January 4, 2018, the following described property as set forth in said Final Judgment,

THE FOLLOWING DESCRIBED LAND IN POLK COUNTY,

#### FLORIDA, TO-WIT:

BEGIN AT THE INTERSEC-TION OF THE SOUTH LINE OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 34, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUN-TY FLORIDA AND THE WEST LINE OF SEABOARD COAST-LINE RAILROAD (FORMERLY THE ATLANTIC COASTLINE RAILROAD COMPANY AND FORMERLY THE SAVANNAH, FLORIDA & WESTERN RAIL-ROAD); THENCE RUN NORTH-WESTERLY ALONG THE WEST LINE OF SAID RAILROAD 262.1 FEET; THENCE SOUTHWEST-ERLY 182.55 FEET TO EAST LINE OF THE PRINE ROAD; THENCE SOUTHEASTERLY ALONG THE EASTERLY RIGHT OF WAY LINE OF PRINE ROAD  $159~\mathrm{FEET};\mathrm{THENCE}~\mathrm{EAST}~212.33$ FEET TO THE POINT OF BE-GINNING.

SUBJECT TO RESTRICTIONS. RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RE-

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

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

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

Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 16-304314 FC01 CXE October 20, 27, 2017

17-01709K

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

#### FIRST INSERTION

POLK COUNTY

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

Case No. 2012-CA-008716 WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST

Plaintiff, vs. MILTON ODUM, PAULINE ODUM, UNKNOWN HEIRS, BENEFICIARIES AND DEVISEES OF THE ESTATE OF FRANCIS I. LIGHTWINE A/K/A FRANCIS IVAN LIGHTWINE, DECEASED, HILLS OF ARIETTA HOMEOWNERS ASSOCIATION, INC., STATE OF FLORIDA, DEPARTMENT OF REVENUE, AND UNKNOWN TENANTS/OWNERS,

Defendants. Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on October 9, 2017, in the Circuit Court of Polk Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Flor-

ida described as: LOT 71, OF HILLS OF ARIETTA, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 141, PAGES 15 THROUGH 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 200 LAKE ARIETTA COURT, AUBURNDALE, FL 33823; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www.polk.realforeclose.com on November 13, 2017 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.

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

within 60 days after the sale.

AMERICANS WITH DISABILI-TIES 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

Laura E. Noyes (813) 229-0900 x1515 Kass Shuler, P.A. 1505 N. Florida Ave. Tampa, FL 33602-2613 ForeclosureService@kasslaw.com 327878/1669076/len 17-01710K

#### FIRST INSERTION

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

FLORIDA GENERAL JURISDICTION DIVISION

Case No. 2017CA000115000000 **HSBC Bank USA, National** Association, as Trustee for Fremont Home Loan Trust 2005-D, Mortgage-Backed Certificates, Series 2005-D, Plaintiff, vs.

Magdalena Diaz, et al.,

Defendants. NOTICE IS HEREBY GIVEN pursuant to an Order granting Motion to Cancel and Reset Foreclosure Sale dated September 15, 2017, entered in Case No. 2017CA000115000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein HSBC Bank USA, National Association, as Trustee for Fremont Home Loan Trust 2005-D, Mortgage-Backed Certificates, Series 2005-D is the Plaintiff and Magdalena Diaz; Francisco Bautista; Florida Housing Finance Corporation 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 21st day of November, 2017, the following described property as set forth in said Final Judg-

ment, to wit: LOT 10, IN BLOCK 6, OF LAKE THOMAS ESTATES, UNIT TWO, AS SHOWN BY MAP OR PLAT THEREOF, AS RECORD-ED IN THE OFFICE OF THE CLERK OF CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA, IN PLAT BOOK 60, PAGE 5.

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

Dated this 14 day of October, 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 FLCourtDocs@brockandscott.com By Kara Fredrickson, Esq. Florida Bar No. 85427 Case No. 2017CA000115000000 File # 14-F06356 October 20, 27, 2017 17-01716K

#### 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.: 2016CA002066000000 LOANDEPOT.COM, LLC, Plaintiff, vs.

NOTICE IS HEREBY GIVEN Pursu-

BARBARA ANN SIMMONS, et al, Defendant(s).

ant to a Final Judgment of Foreclosure dated July 14, 2017, and entered in Case No. 2016CA002066000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which loanDepot

com, LLC, is the Plaintiff and Barbara Ann Simmons, FLTrust LLC As Trustee Under The 332 Winter Land Trust Dated July 30 2015, Unknown Beneficiaries Of The 332 Winter Land Trust Dated July 30 2015, Winter Ridge Condominium Homeowners Association, Inc., Any And All Un-known Parties Claiming by, Through, Under, And Against The Herein named Individual Defendant(s) Who are not Known To Be Dead Or Alive, Whether Said Unknown Parties May Claim An Interest in Spouses, Heirs, Devisees, Grantees, Or Other Claimants, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com. Polk County, Florida at 10:00am EST on the 13th day of November, 2017, the following described

Judgment of Foreclosure: CONDOMINIUM UNIT NO. 202, WINTER RIDGE CON-ACCORDING DOMINIUM, TO THE DECLARATION OF CONDOMINIUM THEREOF RECORDED IN O.R. BOOK 3047, PAGE 2235, AND AMENDMENT(S) THERETO WHICH ARE RECORDED IN O.R. BOOK 3076, PAGE 2250, O.R. BOOK 3389, PAGE 1060, O.R. BOOK 3550, PAGE 910, O.R. BOOK 3581, PAGE 1664, O.R. BOOK 3604, PAGE 1684, O.R. BOOK 3651, PAGE 1965,

property as set forth in said Final

O.R. BOOK 3785, PAGE 1783, O.R. BOOK 3949, PAGE 2252, O.R. BOOK 4214, PAGE 2188, O.R. BOOK 4226, PAGE 13, O.R. BOOK 4242, PAGE 2058, O.R. BOOK 4266, PAGE 995, O.R. BOOK 4391, PAGE 2014, O.R. BOOK 4404, PAGE 282, O.R. BOOK 4449, PAGE 2265, AND IN O.R. BOOK 4584, PAGE 1093, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, TO-GETHER WITH ANY AND ALL AMENDMENTS THERETO, AS FROM TIME TO TIME MAY BE FILED OF RECORD, OF THE PUBLIC RECORDS AFORE-SAID; TOGETHER WITH AN UNDIVIDED SHARE OR IN-TEREST IN THE COMMON ELEMENTS APPURTENANT THERETO.

332 WINTER RIDGE BLVD UNIT 202 WINTER HAVEN, 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

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 13th day of October, 2017. /s/ Shikita Parker Shikita Parker, Esq. FL Bar # 108245

Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743

(813) 221-9171 facsimile eService: servealaw@albertellilaw.com AH-16-009743

17-01712K October 20, 27, 2017

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.: 53-2012-CA-006491-0000-00 HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR GSAA HOME EQUITY TRUST 2005-15, ASSET-BACKED **CERTIFICATES, SERIES 2005-15,** Plaintiff, vs. SUZETTE BRESIER, et al,

Defendant(s).
NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated September 19, 2017, and entered in Case No. 53-2012-CA-006491-0000-00 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Hsbc Bank USA, National Association As Trustee For Gsaa Home Equity Trust 2005-15, Asset-backed Certificates, Series 2005-15, is the Plaintiff and Suzette Bresier, Association Of Poinciana Villages, Inc., Poinciana Village Seven Association, Inc., are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/ on online at www.polk.realforeclose. com, Polk County, Florida at 10:00am EST on the 3rd day of November, 2017, the following described property as set forth in said Final Judgment of Foreclosure:

LOT 6, BLOCK 1092, POINCI-ANA NEIGHBORHOOD 5 VIL-

LAGE 7, ACCORDING TO THE PLAT THEREOF AS RECORD-ED IN PLAT BOOK 53, PAGES 19 THROUGH 28, OF THE PUBLIC RECORDS OF POLK COUNTY. FLORIDA.

312 ERIE WAY, 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 17th day of October, 2017. /s/ Lacev Griffeth Lacey Griffeth, Esq. FL Bar # 95203Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743 (813) 221-9171 facsimile eService: servealaw@albertellilaw.com

AH- 15-197213 October 20, 27, 2017

#### FIRST INSERTION

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

CASE NO. 2016CA004153000000 CITIMORTGAGE INC.,

VINCENT SCOTT TURNER A/K/A
VINCENT S. TURNER, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated April 28, 2017, and entered in 2016CA004153000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein CITIMORTGAGE INC. is the Plaintiff and VINCENT SCOTT TURNER A/K/A VINCENT S. TURNER; UN-KNOWN SPOUSE OF VINCENT SCOTT TURNER A/K/A VINCENT S. TURNER N/K/A JEAN TURNER; LOMA DEL SOL HOMEOWNERS' ASSOCIATION, INC.; UNITED STATES OF AMERICA, DEPART-MENT OF TREASURY; NATION-STAR MORTGAGE LLC F/K/A CEN-TEX HOME EQUITY COMPANY, LLC are the Defendant(s). Stacy M. Butter-field as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 27, 2017, the following described property as set forth in said Final Judgment, to wit: LOT 130 LOMA DEL SOL PHASE

II-B, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 98, PAGE 20 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 317 LOMA DEL SOL, DAVENPORT, FL 33837

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

IMPORTANT AMERICANS WITH DISABILITIES

ACT. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, 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 12 day of October, 2017. ROBERTSON, ANSCHUTZ & SCHNEID, P.L. Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: mail@rasflaw.com By:  $\S\$ Thomas Joseph Thomas Joseph, Esquire Florida Bar No. 123350 Communication Email: tjoseph@rasflaw.com

October 20, 27, 2017 17-01702K

#### 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.: 2017CA001064000000 U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES,

OR OTHER CLAIMANTS CLAIMING BY, THROUGH UNDER, OR AGAINST, CECILE A. WILLIAMSON, DECEASED, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated September 29, 2017, and entered in Case No. 2017CA001064000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust, is the Plaintiff and Betty Ann Apple a/k/a BettyAnn Apple a/k/a Betty Ann Echeverry Apple a/k/a Betty Ann Echeverry-Apple a/k/a Betty A. Echeverry-Apple f/k/a Betty Ann Echeverry; Philip Charles Whalen; Richard Orrin Johnson a/k/a Richard O. Johnson; State of Florida; Steven G. Johnson a/k/a Steve Johnson; SunTrust Bank; The Unknown Heirs, Devisees, Grantees, Assigness, Lienors, Creditors, Trustees, or other Claimants claiming by, through, under, or against, Cecile A. Williamson, deceased; Any And All Unknown Parties Claiming by, Through, Under, And Against The Herein named Individual Defendant(s) Who are not Known To Be Dead Or Alive, Whether Said Unknown Parties May Claim An Interest in Spouses, Heirs, Devisees, Grantees, Or Other Claimants, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online

at www.polk.realforeclose.com, Polk

County, Florida at 10:00am EST on the 13th day of November, 2017, the following described property as set forth in said Final Judgment of Foreclosure:

LOT 5, BLOCK 4, PLAT OF MCMURRAY'S ADDITION TO THE TOWN OF MULBERRY, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 2, PAGE 6, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ALSO LOT 1, BLOCK 4, PLAT OF BRYAN AND SWEAT'S ADDI-TION TO THE TOWN OF MUL-BERRY, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 1, PAGE 64, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

702 NW 1ST AVENUE, MUL-BERRY, FL 33860

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim 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 13th day of October, 2017. /s/ Shannon Sinai

Shannon Sinai, Esq. FL Bar # 110099 Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-9171 facsimile

eService: servealaw@albertellilaw.com AH-17-003766 October 20, 27, 2017 17-01708K

#### 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.: 2017CA001206000000 HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-PA1,

Plaintiff, vs.
PAMELA L. KITTERMAN A/K/A PAMELA J. KITTERMAN, et al,

Defendant(s).
NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated July 12, 2017, and entered in Case No. 2017CA001206000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Asset-Backed Pass-Through Certificates, Series 2007-PA1, is the Plaintiff and Citibank, National Association f/k/a Citibank, N.A., Dennis Kitterman, Pamela L. Kitterman a/k/a Pamela J. Kitter $man, Plantation \, Vista \, Property \, Owners'$ Association, Inc., are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the 9th day of November, 2017, the following described property as set forth in said Final Judgment

of Foreclosure: LOT 2, PLANTATION VISTA, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 97, PAGE 21, PUB-LIC RECORDS OF POLK COUN-TY, FLORIDA.

5328 PLANTATION VISTA WAY,

LAKELAND, FL 33813
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.

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

Dated in Hillsborough County, Florida, this 12th day of October, 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 AH-17-007541 October 20, 27, 2017

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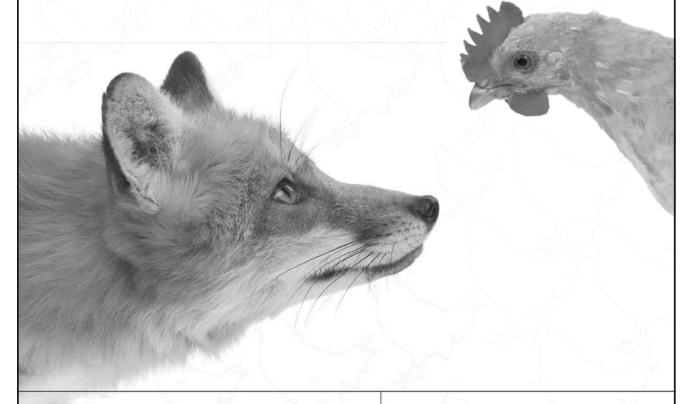
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- · Upon completion of insertion dates, your affidavit will be delivered promptly to the appropriate court
- · A file copy of your delivered affidavit will be sent to you.

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> This is like putting the fox in charge of the hen house.



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# **SUBSEQUENT INSERTIONS**

#### SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA **CASE NO. 2017CA-002546** 

SECTION NO. 04 RESI LOAN, LLC, A FLORIDA LIMITED LIABILITY COMPANY, Plaintiff, v.

JOSEPH T. BRYANT: ROSEANNE M. BRYANT; TENANT #1; TENANT #2; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS, Defendants.

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

YOU ARE HEREBY NOTIFIED that an action to foreclose on the following real property in Polk County, Florida: Lot 107, COUNTRY VIEW ES-

TATES, a subdivision, according to the plat thereof recorded in Plat Book 83, Page 8, in the Public Records of Polk County, Florida. Together with a 1998 Doublewide CELE Mobile Home with ID# GAFLW34B27159CE23, Certificate #74962758 and ID #GAFL-W34A27159CE23, Certificate #74962759

PROPERTY ADDRESS: 4844 Creek Meadow Trl., Lakeland, FL 33810

has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esq., 422 South Florida Avenue, Lakeland, Florida 33801, on or before Nov. 6th, 2017, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

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

DATE: 9-28-2017

STACY M. BUTTERFIELD Clerk of the Court (SEAL) By: Lori Armijo Deputy Clerk

Gregory A. Sanoba, Esq. 422 South Florida Avenue Lakeland, Florida 33801 17-01661K October 13, 20, 2017

#### FOURTH INSERTION

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

Case No.: 2017CA001962000000 RUSSELL SALMON and KIMBERLY SALMON, husband and wife, Plaintiffs, vs.

ROBERT H. GORMAN and LORETTA J. GORMAN, husband and wife, and ALL OTHER UNKNOWN PARTIES, Defendants.

TO: Defendants, ROBERT H. GOR-MAN and LORETTA J. GORMAN, and ALL OTHER UNKNOWN PAR-TIES, if alive, and if dead, their unknown spouse(s), heir(s), devisee(s), grantee(s), judgment creditor(s), and all other parties claiming by, through, under, or against Defendants; the unknown spouse, heirs, devisees, grantees, and judgment creditors of Defendants, deceased, and all other parties claiming by, through, under, or against Defendants; and all unknown natural persons if alive, and if dead or not known to be dead or alive, their several and respective unknown spouses, heirs, devisees, grantees, and judgment creditors, or other parties claiming by, through, or under those unknown natural persons; and the several and respective unknown assigns, successors in interest, trustees, or any other person claiming by, through, under, or against any corporation or other legal entity named as a Defendant; and all claimants, persons or parties, natural or corporate, or whose exact legal status is unknown, claiming under any of the above-named or described Defendants or parties or claiming to have any right, title, or interest in the subject property described in Plaintiffs', RUSSELL SALMON and KIMBERLY SALMON, Complaint to Quiet Title to Real Property ("Complaint") filed in

this action: YOU ARE NOTIFIED that an action

to quiet title to the following property in Polk County, Florida:

The West 1/2 of the SW 1/4 of the NE 1/4 of the SW 1/4 of the SW 1/4 and the East 1/2 of the SW 1/4 of the NE 1/4 of the SW 1/4 of the SW 1/4 of Section 15, Township 31 South, Range 30 East, 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 Scott W. Fitzpatrick, Esquire, the Plaintiff's attorney, whose address is Owens Law Group, P.A., 811 Cypress Village Blvd., Ruskin, Florida 33573, on or before 10/30/17, and file the original with the Clerk of this Court either before service on the Plaintiff' attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 9/21/17.

Stacy M. Butterfield CLERK OF CIRCUIT COURT (SEAL) By: Taylor Pittman Deputy Clerk

By: Scott W. Fitzpatrick, B.C.S. Florida Bar No. 0370710 OWENS LAW GROUP, P.A. 811-B Cypress Village Boulevard Ruskin, Florida 33573 (813) 633-3396 - Telephone (813) 633-3397 - Telecopier scott@owenslawgrouppa.com - email Attorney for Plaintiffs, RUSSELL SALMON and KIMBERLY SALMON

Dated this 19th day of September, 2017.

Sept. 29; Oct. 6, 13, 20, 2017 17-01588K

SECOND INSERTION

NOTICE OF PUBLIC SALE The following personal property of DONALD E. HOWELL, if deceased any unknown heirs or assigns, and JA-NET L. HOWELL, will, on October 26, 2017, at 10:00 a.m., at 1301 Polk City Road, Lot #29, Haines City, Polk County, Florida; be sold for cash to satisfy storage fees in accordance with Florida

Statutes, Section 715.109: 1977 TWIN MOBILE HOME, VIN # T239P2906A TITLE # 0014598242, VIN # T239P2906B TITLE # 0014598246 and all other personal property

located therein PREPARED BY: Jody B. Gabel Lutz, Bobo & Telfair, P.A. 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236 17-01692K October 13, 20, 2017

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SECOND INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DÍVISION File No. 17CP-1042 **Division Probate** IN RE: ESTATE OF

OLIVE WHITE GAMBRELL

Deceased. The administration of the estate of Olive White Gambrell, deceased, whose date of death was January 9, 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, FL 33830. The names and addresses of the personal representative and the personal repre-

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

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 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 October 13, 2017.

#### Personal Representative: Katherine Jane Gambrell Gavin

2178 Belaire Drive Winter Haven, Florida 33880 Attorney for Personal Representative: Mark E. Clements Attorney for Personal Representative Florida Bar Number: 276774 Elder Law Firm of

Clements & Wallace PL 310 East Main Street LAKELAND, FL 33801 Telephone: (863) 687-2287 Fax: (863) 682-7385 E-Mail: mclements@mclements.com

Secondary E-Mail: cconstantino@mclements.com October 13, 20, 2017 17-01665K

Note: This has been recorded in OR

Book 10277, Page 120, et. seq., Public Records of Polk County, Florida.

NOTICE TO PRESERVE THE DEC-

LARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR

This Notice to Preserve the Declaration

of Covenants, Conditions and Restric-

tions for Little Lake Estates is given

on the date below written by the Little

Lake Estates Homeowners' Associa-

tion, Inc. (hereinafter called the "Asso-

Whereas, the Declaration of Covenants,

Conditions and Restrictions for Little

Lake Estates was executed on March 1, 1988, and recorded in O.R. Book 2619,

Page 1782, of the Public Records of Polk

County, Florida (herein referred to as

Whereas, pursuant to Section 712.05,

Florida Statutes, the Association desires

to preserve and protect the Declaration

from extinguishment by the operation

1. The recitals set forth above

are true and correct. 2. As set forth

in the Affidavit attached hereto, the

Association has complied with the re-

guirements of Section 712.05, Florida

Statutes. 3. A full and complete de-

scription of all land affected by this no-

tice is attached as composite exhibit "A".

Notice has been executed by the Asso-

Little Lake Estates Homeowners' Asso-

ciation, Inc., Address: 500 Little Lake

/s/ Larry Ferguson, President and Di-

STATE OF FLORIDA COUNTY OF

knowledged, sworn to and subscribed

before me this 3rd day of October, 2017

A.D. by Larry Ferguson, President and

Director, Little Lake Estates Hom-

eowners' Association, Inc., who is per-

Public Comm. #GG069671 Expires

Christopher Desrochers Notary

sonally known to me or produced

The foregoing instrument was ac-

ciation this 3rd day of October, 2017.

Court, Winter Haven, FL 33884.

POLK

as identification.

IN WITNESS WHEREOF, this

of Chapter 712, Florida Statutes. Now, Therefore, the Association

gives notice of the following:

LITTLE LAKE ESTATES

ciation").

"Declaration").

#### SECOND INSERTION

IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION

File Number: 2017- CP 2269 IN RE: THE ESTATE OF ROY L. MAIER

**Deceased.**NOTICE TO CREDITORS AND TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE

The administration of the Estate of ROY L. MAIER, deceased, File Number 2017- CP 2269, whose date of death was December 2, 2016, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Avenue, Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is served within three months after the date of the first publication of this notice must file their claims with this Court WITHIN THE LATER OR THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICA-TION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and persons having claims or demands against the estate of the decedent must file their claims with this Court WITH-IN THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED, NOT-WITHSTANDING THE TIME PERI-ODS SET FOR ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of the first publication of this Notice is October 13, 2017.

#### Personal Representative Alan Maier

3014 Grandview Drive Fort Wayne, IN 46804 Attorney for Personal Representative: ROBERT J. SLOTKIN Fla. Bar No. 442320 633 S Andrews Avenue, Suite 201 Fort Lauderdale, FL 33301 Telephone: (954) 522-2347 Facsimile: (954) 527-8897 Primary email: robslotkin@aol.com October 13, 20, 2017

This instrument prepared by: Chris-

topher A. Desrochers, Christopher

A. Desrochers, P.L., 2504 Ave. G NW,

Winter Haven, FL 33880. (863) 299-

[Composite Exhibit "A"] [Legal De-

Description of Real Property Subject to

Any and all lands described in the Plat

of Little Lake Estates, as shown by

map or plat thereof, recorded in Plat

Book 81, Page 3, Public Records of Polk

This includes, but is not limited to, any

and all lands, and interests thereof, as

described in the attached Exhibits "A"

through "C", inclusive, which also bear

recording marks as being recorded in

OR Book 2619, Pages 1797 through

1799, inclusive, Public Records of Polk

Lots 1-30, inclusive, of LITTLE LAKE

ESTATES according to the plat thereof

recorded in Plat Book 81, page 3, public

Those two separate areas of land desig-

nated "Retention Areas" on the plat of LITTLE LAKE ESTATES, recorded in

Plat Book 81, page 3, public records of

That certain parcel of land described as:

Starting at the Northeast corner of the

Northeast Quarter of the Northwest

Quarter of Section 15, Township 29

South, Range 26 East, Polk County,

Florida, run thence South 88 degrees

07'52" West, a distance of 662.27 feet

for the Point of Beginning; run thence South 53 degrees 58'38" West a dis-

tance of 53.90 feet; run thence North

60 degrees 27'20" West, a distance of

44 feet, more or less, to the waters of

Little Lake Eloise; run thence North-

easterly, along said waters, a distance

of 9.0 feet, more or less, to their in-

tersection with the North boundary of

said Section 15; run thence North 88 degrees 07'52" East, along said North

boundary of Section 15, a distance of

76.0 feet, more or less, to the said Point

records of Polk County, Florida.

scription follows below.]
Composite Exhibit "A" (Continued)

February 13, 2021.

8309.

Notice

County, Florida.

County, Florida.

EXHIBIT "A"

EXHIBIT "B"

AND

Polk County, Florida.

#### SECOND INSERTION

POLK COUNTY

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DÍVISION File No.: 2017-CP-2214 IN RE: ESTATE OF

JOYCE MARIE BRYER,

Deceased. The administration of the estate of JOYCE MARIE BRYER, deceased, whose date of death was November 17, 2016, is pending in the Circuit Court for Polk County, Florida, Probate Division; File Number 2017-CP-2214, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal

representative's attorney are set forth

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

All other creditors of the decedent and other persons who have claims or demands against the decedent's estatet including unmatured, contingent or unliquidated claimst must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

THE DATE OF THE FIRST PUBLI-CATION OF THIS NOTICE IS: October 13, 2017

#### **Personal Representative** PATRICIA BABCOCK

1481 Old Stage Road Westfield, Vermont 05494 Attorney for Personal Representative: NORBERTO S. KATZ Florida Bar No. 399086 THE VELIZ LAW FIRM 425 West Colonial Drive Suite 104 Orlando, Florida 32804 Telephone: (407) 849-7072

E-Mail: velizlaw@thevelizlawfirm.com

of Beginning. Subject to easements

and/or rights-of-way as of record and/

An easement for ingress and egress

over and across the following described

Starting at the Northeast corner of the

Northeast Quarter of the Northwest

Quarter of Section 15, Township 29

South, Range 26 East, Polk County, Florida, run thence South 88 degrees

07'52" West, a distance of 662.27 feet

for the Point of Beginning; run thence

South 53 degrees 58'38" West a distance

of 53.90 feet; run thence North 60 de-

grees 27'20" West, a distance of 44 feet,

more or less, to the waters of Little Lake

Eloise; run thence Northeasterly, along

said waters, a distance of 9.0 feet, more

or less, to their intersection with the

North boundary of said Section 15; run

thence North 88 degrees 07'52" East,

along said North boundary of Section

15, a distance of 76.0 feet, more or less,

to the said Point of Beginning. Subject

to easements and /or rights-of-way as of

Before me, the undersigned authority,

personally appeared Larry Ferguson,

who being by me first duly sworn, on

Board of Directors of Little Lake Estates Homeowners' Association, Inc.

2. The Board of Directors sent each

member of the Association by mail or

hand delivery a notice of a Board of Di-

rectors meeting to be held to approve

the preservation of the Declaration of

Covenants, Conditions and Restrictions

for Little Lake Estates as recorded on

O.R. Book 2619, Page 1782, Public Re-

cords of Polk County, Florida (hereinaf-

3. The notice of meeting contained

the meeting time and date and was

sent or delivered not less than seven (7)

days prior to such meeting. The notice

of meeting also contained the following

STATEMENT OF MARKETABLE

TITLE ACTION

The Little Lake Estates Homeown-

ter called the "Declaration")

(hereinafter called the "Association").

I am a duly elected member of the

record and/or in use.

oath, deposes and says:

AFFIDAVÍT

October 13, 20, 2017

SECOND INSERTION

or in use.

property:

EXHIBIT "C"

SECOND INSERTION

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

Case Number: 17CP-2311 IN RE: ESTATE OF Jared Maxwell McDougald

deceased.

The administration of the estate of Jared Maxwell McDougald, deceased, Case Number 17CP-2311, 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 AF-TER 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 THE ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS

The date of first publication of this notice is October 13, 2017.

#### Mary Catherine Campbell Personal Representative Address: 100 Jovelle Circle.

Daytona Beach, FL 32134 MICHAEL H. WILLISON, P.A. Michael H. Willison, Esquire 114 S. Lake Avenue Lakeland, Florida 33801 (863) 687-0567 Florida Bar No. 382787 mwill is on @mwill is on.comAttorney for Personal Representative 17-01668K

ers' Association, Inc. (the "Association")

has taken action to ensure that the

Declaration of Covenants, Conditions

and Restrictions for Little Lake Es-

tates recorded in Official Records Book

2619, Page 1782, Public Records of Polk

County, Florida, as may be amended

from time to time, currently burden-

ing the property of each and every

member of the Association, retains its

status as the source of marketable title

with regard to the transfer of a mem-

bers' residence. To this end, the Asso-

ciation shall cause the notice required

by Chapter 712, Florida Statutes, to be

recorded in the public records of Polk

County, Florida. Copies of this no-

tice and its attachments are available

through the Association pursuant to

the Association's governing documents

regarding official records of the Asso-

4. At the meeting of the Board of Directors held pursuant to the notice

described in Paragraph 3, a quorum in

excess of two thirds of the members

of the Board of Directors was present

and the vote was unanimous to ap-

prove the preservation of the Declara-

/s/ Larry Ferguson, President and Di-

rector, Little Lake Estates Homeown-

ers' Association, Inc., 500 Little Lake

STATE OF FLORIDA COUNTY OF

2017 A.D. by Larry Ferguson, Presi-

dent and Director, Little Lake Estates

Homeowners' Association, Inc., who is

personally known to me or produced

This instrument prepared by: Chris-

topher A. Desrochers, Christopher

A. Desrochers, P.L., 2504 Ave. G NW,

Winter Haven, FL 33880. (863) 299-

17-01687K

as identification. /s/ Christopher Desrochers Notary Public Comm. #GG069671 Expires

February 13, 2021.

October 13, 20, 2017

The foregoing instrument was acknowledged, sworn to and subscribed before me this 3rd day of October,

Winter Haven, FL 33884.

FURTHER AFFIANT SAYETH

October 13, 20, 2017

ciation.

tion.

NAUGHT.

Court,

POLK

8309.

#### SECOND INSERTION

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

FLORIDA GENERAL JURISDICTION DIVISION Case No.

2015CA-000716-0000-00 The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2006-26, Plaintiff, vs.

Marcus Smith and Colleen Smith,

Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 25, 2017, entered in Case No. 2015CA-000716-0000-00 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2006-26 is the Plaintiff and Marcus Smith; Colleen Smith; Spring Pines West Homeowners' Association, Inc. are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at www. polk.realforeclose.com, beginning at 10:00 AM on the 9th day of November, 2017, the following described property as set forth in said Final

Judgment, to wit: LOT 26, OF SPRING PINES WEST, ACCORDING TO THE PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 90, PAGE 40, 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 Ser-

Dated this 6th day of October, 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@brock and scott.comBv Jimmy Edwards, Esq. Florida Bar No. 81855 Case No. 2015CA-000716-0000-00 File # 14-F07941

October 13, 20, 2017 17-01677K

#### SECOND INSERTION

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

CASE NO. 2017CA-001322-0000-00 SECTION NO. 08 MIDFLORIDA CREDIT UNION,

Plaintiff, v.
THE ESTATE OF ROYCE A. HOWE, DECEASED; PATRICIA WOOD PERSONAL REPRESENTATIVE OF THE ESTATE OF ROYCE A. HOWE; PATRICIA WOOD; DONALD DAVEY; ROSE KENNET; GLORIA LACLAIR; MARGARET PARKER; DAVID LACLAIR; RODNEY LACLAIR; SHARON LAFONT; DALE LACLAIR; PEARL FIELD;TENANT #1; TENANT #2; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS,

Defendants. TO: ANY AND ALL UNKNOWN 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, DEVISEES, GRANTEES, OR OTHER CLAIMANTS

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

Lot 564, Lake Pierce Ranchettes Fifth Addition, Phase One, according to the plat thereof recorded in

Plat Book 82, Page 19, recorded in the Public Records of Polk County, Florida.

Together with a 1990 West-Mobile Home: VIN #GAFLK75A09276WE, Title Number 0049891091.

PROPERTY ADDRESS: 2451 Appaloosa Road, Lake Wales, FL

has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esq., 422 South Florida Avenue, Lakeland, Florida 33801, on or before 11-13-2017, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

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

DATE: OCT 05 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 17-01673K October 13, 20, 2017

#### SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT FLORIDA

CIVIL ACTION CASE NO.: 53-2016-CA-002847 DITECH FINANCIAL, LLC F/K/A GREEN TREE SERVICING LLC,

Plaintiff, vs. EMMA R. SMITH, et. al., Defendant(s).

THE UNKNOWN HEIRS, DEVI-GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIM-

ING BY, THROUGH, UNDER, OR AGAINST, WILLIAM E. KITCHENS, DECEASED Last Known Address: Unknown Current Address: Unknown ANY AND ALL UNKNOWN PAR-TIES CLAIMING BY, THROUGH,

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

Last Known Address: Unknown Current Address: Unknown YOU ARE NOTIFIED that an action

to foreclose a mortgage on the following property in Polk County, Florida:

LOT 12, BLOCK D, SYLVESTER SHORES, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 44, PAGE(S) 40, PUBLIC RECORDS

OF POLK COUNTY, FLORIDA. A/K/A 2207 JOHN ARTHUR WAY, LAKELAND, FL 33803

as been filed against you and you required to serve a copy of your written defenses within 30 days after the first publication, if any, on Albertelli Law, Plaintiff's attorney whose address is P.O. Box 23028, Tampa, FL 33623, and file the original with this Court either before 11/8/2017 service on Plaintiff's attorney, or immediately thereafter; otherwise, a default will be entered

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

against you for the relief demanded in

\*\*See the Americans with Disabilities

If you are a person with a disabil-

ity who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, the provision of certain assistance. Please contact the Office of the Court Administrator, (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 2nd day of October,

> Stacv M. Butterfield Clerk of the Circuit Court (SEAL) By: Asuncion Nieves Deputy Clerk

Albertelli Law P.O. Box 23028 Tampa, FL 33623 - 16-014391

October 13, 20, 2017

17-01676K

# SUBSCRIBE TO THE BUSINESS OBSERVER

Call: (941) 362-4848 or go to: www.businessobserverfl.com

#### 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.: 2016CA-003707-0000-00 FEDERAL NATIONAL MORTGAGE ASSOCIATION,

CARL C. MERRILL A/K/A CARL CONRAD MERRILL; CITY OF WINTER HAVEN, FLORIDA; UNKNOWN SPOUSE OF CARL C. MERRILL A/K/A CARL CONRAD MERRILL; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,

Defendants. NOTICE IS HEREBY GIVEN pursuant to an Order Resetting Foreclosure Sale dated the 5th October, 2017, and entered in Case No. 2016CA-003707-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSO-CIATION is the Plaintiff and CARL C. MERRILL A/K/A CARL CONRAD MERRILL; UNKNOWN SPOUSE OF CARL C. MERRILL A/K/A CARL CONRAD MERRILL N/K/A CARL CONRAD MERRILL; CITY OF WIN-TER HAVEN, FLORIDA; and UN-KNOWN TENANT (S) IN POSSES-SION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTER-FIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www. polk.realforeclose.com at, 10:00 AM on the 9th day of November, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 7 AND THE EAST 14 FEET OF LOT 8 IN BLOCK 2 OF BEYMER-STONER SUBDIVI-SION, AN ADDITION TO THE CITY OF WINTER HAVEN, FLORIDA, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 13, PAGE 34, PUBLIC RECORDS OF POLK COUNTY, FLORIDA

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

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

Dated this 10 day of OCTOBER,

2017. By: Steven Force, Esq. Bar Number: 71811 Submitted by: Choice Legal Group, P.A. P.O. Box 9908 Fort Lauderdale, FL 33310-0908 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 eservice@clegalgroup.com16-01228 October 13, 20, 201717-01686K

#### SECOND INSERTION

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

CASE NO: 53-2015-CA-001941
THE BANK OF NEW YORK
MELLON FKA THE BANK OF
NEW YORK AS TRUSTEE FOR
THE CERTIFICATEHOLDERS
OF CWALT, INC., ALTERNATIVE
LOAN TRUST 2007-OAS,
MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES
2007-OAS,
Plaintiff, v.

NICHOLAS CARNEY, ET AL., Defendant(s). NOTICE IS HEREBY GIVEN pursu-

ant to an Order dated October 2, 2017 entered in Civil Case No. CASE NO: 53-2015-CA-001941 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2007-OA8, MORT-GAGE PASS-THROUGH CERTIFI-CATES, SERIES 2007-OA8, Plaintiff and NICHOLAS CARNEY; EMMA CARNEY; LAGACY PARK MASTER HOMEOWNERS' ASSOCIATION; TOWNS OF LEGACY PARK HOM-EOWNERS ASSOCIATION, INC.; POLK COUNTY TAX COLLEC-TOR; EH/TRANEASTERN, LLC are defendant(s), I. Clerk of Court, will sell to the highest and best bidder for cash by electronic sale at http://www.polk.

realforeclose.com beginning at 10:00 a.m. on December 1, 2017 the following described property as set forth in said Final Judgment, to-wit:. LOT 9, TOWNS OF LEGACY

PARK, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 129, PAGES 36, 37 AND 38, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 222 Bexley Drive, Davenport, FL 33897 ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

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

ATTORNEY FOR PLAINTIFF: Kelley Kronenberg 8201 Peters Road Fort Lauderdale, FL 33324 (954) 370-9970 x1042 Service E-mail: fthrealprop@kelleykronenberg.com Reena Patel Sanders, Esq. FBN: 44736

October 13, 20, 2017 17-01684K

#### SECOND INSERTION

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

CIVIL DIVISION

Case #: 2016-CA-001115

DIVISION: 7

DIVISION: 7 First Bank, as Successor by Merger to Coast Bank of Florida Plaintiff, -vs.-

Elizabeth M. Nelson a/k/a Elizabeth Nelson: Unknown Spouse of Elizabeth M. Nelson a/k/a Elizabeth Nelson; USAA Federal Savings Bank ("USAA FSB"); Reflections West Homeowners Association, Inc.; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; **Unknown Parties in Possession** #2, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, **Grantees, or Other Claimants** 

Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2016-CA-001115 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein First Bank, as Successor by Merger to Coast Bank of Florida, Plaintiff and Elizabeth

M. Nelson a/k/a Elizabeth Nelson are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on November 9, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 45, OF REFLECTIONS WEST, ACCORDING TO THE PLAT THEREOF, RECORDED IN PPLAT BOOK 119, PAGES 38 AND 39 OF THE PUBLIC RECORDS OF POLK COUNTY,

FLORIDA.

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

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

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

Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 16-298828 FC01 FRT

(561) 998-6707 16-298828 FC01 FRT October 13, 20, 2017 17-01663K SECOND INSERTION

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

CASE NO. 2017CA002778000000 FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff. vs.

HOA PROBLEM SOLUTION 5, INC., AS TRUSTEE OF THE 114 SHADDOCK DRIVE LAND TRUST; et al.,

fendant(s).

TO: THE UNKNOWN BENEFI-CIARIES OF THE 114 SHADDOCK DRIVE LAND TRUST

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

LOT 8, SHADDOCK ESTATES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 118, PAGE 9, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on SHD Legal Group P.A., Plaintiff's attorneys, whose address is PO BOX 19519, Fort Lauderdale, FL 33318, (954) 564-0071, answers@shdlegalgroup.com, within 30 days from first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorneys or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint

or petition. Default Date: 11-9-2017

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

DATED on OCT 03, 2017.
Stacy M. Butterfield
As Clerk of the Court
(SEAL) By: As Deputy Clerk
SHD Legal Group P.A.

Plaintiff's attorneys
PO BOX 19519
Fort Lauderdale, FL 33318
(954) 564-0071
answers@shdlegalgroup.com
1440-163898 / HAW
October 13, 20, 2017
17-01674K

SECOND INSERTION

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

CASE NO.: 2016-CA-002523
WELLS FARGO BANK, NATIONAL
ASSOCIATION, NOT IN ITS
INDIVIDUAL OR BANKING
CAPACITY, BUT SOLELY AS
TRUSTEE FOR SRMOF II 2011-1
TRUST,
Plaintiff, vs.

CLIVE GRAHAM DUNFORD, et al.

Defendants.

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure entered on September 7, 2017 in the above-styled cause, Stacy M. Butterfield, Polk county clerk of court shall sell to the highest and best bidder for cash on November 7, 2017 at 10:00 A.M., at www.polk.realforeclose.com, the following described property:

LOT 72, FOUR CORNERS PHASE TWO, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 127, PAGES 14 AND 15, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 318 Canna Drive, Davenport, FL 33897 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.

AMERICANS WITH
DISABILITIES ACT

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

Dated: October 9, 2017 / Michelle A. DeLeon Michelle A. DeLeon, Esquire Florida Bar No.: 68587 Quintairos, Prieto, Wood & Boyer, P.A. 255 S. Orange Ave., Ste. 900 Orlando, FL 32801-3454 (855) 287-0240 (855) 287-0211 Facsimile E-mail: servicecopies@qpwblaw.com E-mail: mdeleon@qpwblaw.com Matter # 78333

4K October 13, 20, 2017 17-01679K

#### SECOND INSERTION

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

CASE NO. 2016CA-001078-0000-00 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS

TRUST COMPANY, AS
INDENTURE TRUSTEE, ON
BEHALF OF THE HOLDERS OF
THE ACCREDITED MORTGAGE
LOAN TRUST 2006-2 ASSET
BACKED NOTES
Plaintiff, vs.
STEPHANIE BROOKS: IVAN

STEPHANIE BROOKS; IVAN BROOKS; MICROF LLC; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT

PROPERTY;

Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 29, 2017, and entered in Case No. 2016CA-001078-0000-00, cial Circuit in and for POLK County. Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE, ON BE-HALF OF THE HOLDERS OF THE ACCREDITED MORTGAGE LOAN TRUST 2006-2 ASSET BACKED NOTES is Plaintiff and STEPHANIE BROOKS; IVAN BROOKS; UN-KNOWN PERSON(S) IN POSSES-SION OF THE SUBJECT PROPER-TY; MICROF LLC; 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 30 day of October,

LOT 23 , UNRECORDED WHIS-PERWOOD, AS DESCRIBED AS FOLLOWS: COMMENCE AT THE NORTHWEST CORNER OF THE SW 1/4 OF THE NW 1/4

2017, the following described property

as set forth in said Final Judgment,

OF SECTION 26, TOWNSHIP 28 SOUTH, RANGE 24 EAST, POLK COUNTY, FLORIDA, AND RUN SOUTH ALONG THE WEST BOUNDARY OF SAID SW 1/4 OF NW 1/4, 202.48 FEET TO A POINT, THENCE SOUTH 89° 19' 00" EAST 760 FEET TO THE POINT OF BEGINNING, THENCE CONTINUE SOUTH 89° 19' 00" EAST 100 FEET TO A POINT, THENCE SOUTH 135 FEET TO A POINT, THENCE NORTH 89° 19' 00" WEST 100 FEET TO A POINT, THENCE NORTH 89° 19' 00" WEST 100 FEET TO A POINT, THENCE NORTH 135 FEET TO THE POINT OF BEGINNING. person claiming an interest

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.

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 October, 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.: 15-03086 SPS V3.20160920

October 13, 20, 2017 17-01689K

SECOND INSERTION

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

CIVIL ACTION
CASE NO. 16-CA-2432
LAKE WILSON PRESERVE
HOMEOWNERS ASSOCIATION,
INC., a Florida non-profit
corporation,

Plaintiff, v. BLANCA M. ALZATE, UNKNOWN SPOUSE, if any, of Blanca M. Alzate, TENANT #1 and TENANT #2,

representing tenants in possession,

Notice is hereby given that, pursuant to a Consent Judgment for Plaintiff entered in the above-styled cause on July 5, 2017, in the Circuit Court of Polk County, Florida, Stacy M. Butterfield, the Clerk of Polk County, will sell the property situated in Polk County, Florida, described as:

Description of Property Lot 64, LAKE WILSON PRE-SERVE, according to the plat thereof, recorded in Plat Book 125, Pages 37-39, of the public records of Polk County, Florida,

commonly known as 329 Robin Road, Davenport, Florida 33896 at a Public Sale, the Clerk shall sell the property to the highest bidder, for cash, except as set forth hereinafter, on November 2, 2017, at 10:00 a.m. online at www.polk. realforeclose.com, in accordance with Chapter 45 and Chapter 702, Florida Statutes.

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.

NOTICE TO PERSONS

WITH DISABILITIES
IMPORTANT: 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.

By: /s/ Starlett M. Massey
Starlett M. Massey
Florida Bar No. 44638
McCumber, Daniels,
Buntz, Hartig, Puig & Ross, P.A.
4401 West Kennedy Boulevard,
Suite 200 Tampa, Florida 33609
(813) 287-2822 (Tel)
(813) 287-2823 (Fax)
Designated Email:
smassey@mccumberdaniels.com and
commercialEservice
@mccumberdaniels.com
Attorneys for Plaintiff
October 13, 20, 2017
17-01662K

#### SECOND INSERTION

CONSTRUCTIVE SERVICE
PROPERTY
IN THE CIRCUIT COURT OF THE
10TH JUDICIAL CIRCUIT OF
FLORIDA,
IN AND FOR POLK COUNTY

CIVIL ACTION NO: 2017-CA-002725 Civil Division

IN RE: FAIRWAYS-LAKE ESTATES COMMUNITY ASSOCIATION INC, a Florida non-profit Corporation, Plaintiff, vs.

YUCHENG XIA; UNKNOWN SPOUSE OF YUCHENG XIA, Defendant(s),

TO: YUCHENG XIA;

NOTICE FOR PUBLICATION YOU ARE HEREBY NOTIFIED that an action to foreclose a lien on the following property in POLK County, Florida:

LOT 140, OF FAIRWAY LAKES ESTATES PHASE THREE, AC-CORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 100, PAGES 2-3, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A lawsuit has been filed against you and you are required to serve a copy of your written defenses, if any to it on FLORIDA COMMUNITY LAW GROUP, P.L., Attorney for FAIRWAYS-LAKE ESTATES COMMUNITY ASSOCIATION INC, whose address is 1855 Griffin Road, Suite A-423, Dania Beach, FL 33004 and file the original with the clerk of the above styled court on or before 11/6/17, (or 30 days from the first date of publication, whichever is later); otherwise a default will be entered against you for the relief prayed for in the complaint or petition.

This notice shall be published once a week for two consecutive weeks in the POLK BUSINESS OBSERVER

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

WITNESS my hand and the seal of said court at POLK County, Florida on this 28 day of September, 2017.

STACY M. BUTTERFIELD
As Clerk, Circuit Court
POLK County, Florida
(SEAL) By: Danielle Cavas
As Deputy Clerk
Florida Community Law Group, P.L.

Florida Community Law Group, P.L. Jared Block, Esq.
1855 Griffin Road, Suite A-423
Dania Beach, FL 33004
Phone: (954) 372-5298
Fax: (866) 424-5348
Email: jared@flclg.com
Fla Bar No.: 90297
October 13, 20, 2017
17-01682K

#### SECOND INSERTION

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

Case #: 2016-CA-000590
DIVISION: 7
Ditech Financial LLC f/k/a Green
Tree Servicing LLC

Scott Keith Davis a/k/a Scott K.

Davis a/k/a Scott Davis; Brianna Lee Noble a/k/a Brianna Lee Noble Davis a/k/a Brianna Lee N. Davis a/k/a Brianna Davis; Unknown Spouse of Scott Keith Davis a/k/a Scott K. Davis a/k/a Scott Davis; Unknown Spouse of Brianna Lee Noble a/k/a Brianna Lee Noble Davis a/k/a Brianna Lee N. Davis a/k/a Brianna Davis; Randa Ridge Homeowners Association, Inc.; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by, through, under and against the

Plaintiff, -vs.-

above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s). NOTICE IS HEREBY GIVEN pursu-

ant to order rescheduling foreclosure

sale or Final Judgment, entered in Civil

Case No. 2016-CA-000590 of the Cir-

Ditech Financial LLC f/k/a Green Tree Servicing LLC, Plaintiff and Scott Keith Davis a/k/a Scott K. Davis a/k/a Scott Davis 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 21, 2017, the following described property as set forth in said Final Judgment, to-wit:

LOT 216, RANDA RIDGE, PHASE 3, ACCORDING TO

cuit Court of the 10th Judicial Circuit in

and for Polk County, Florida, wherein

LOT 216, RANDA RIDGE, PHASE 3, ACCORDING TO PLAT THEREOF, AS RECORDED IN MAP BOOK 135, PAGE 31, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

NY PERSON CLAIMING AN II

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 Bv:

ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 15-296340 FC01 GRT

15-296340 FC01 GRT October 13, 20, 2017 17-01695K



#### **SAVE TIME - EMAIL YOUR LEGAL NOTICES**

Sarasota County • Manatee County • Hillsborough County • Charlotte County
Pinellas County • Pasco County • Polk County • Lee County
Collier County • Orange County

legal@businessobserverfl.com

Wednesday 2pm Deadline for Friday Publication | Wednesday 10am for Thursday Publication in Orange County

#### SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND POLK COUNTY, FLORIDA CASE NO.: 2017-CA-000765 CENTERSTATE BANK OF

FLORIDA, N.A., Plaintiff, vs. STUART BULMER; LUCY J. BULMER; REGAL PALMS OWNERS' ASSOCIATION, INC.; UNKNOWN TENANT I; UNKNOWN TENANT II,

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

described as: Lot 349, REGAL PALMS AT HIGHLAND RESERVE, PHASE 4, according to the map or plat thereof as recorded in Plat Book 131, Page 25, Public Records of Polk County, Florida.

at public sale, to the highest and best bidder, for cash, bidding will begin at 10:00 o'clock a.m. on November 27, 2017, at www.polk.realforeclose.com.

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 PER SEC-TION 45.031, FLORIDA STATUTES.

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

/S/ August J. Stanton, III August J. Stanton, III Florida Bar No.: 0976113 GASDICK STANTON EARLY, P.A. 1601 W. Colonial Drive Orlando, Florida 32804 Ph. (407) 423-5203; Fax (407) 425-4105  $\hbox{E-mail: pleadings@gse-law.com}$ Attorneys for Plaintiff October 13, 20, 2017 17-01671K

#### SECOND INSERTION

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

CASE NO. 2012CA-004577-0000-00 CHRISTIANA TRUST, A DIVISION OF WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT AS TRUSTEE OF ARLP TRUST

Plaintiff, v. BENITO GALLARDO; SYLVIA GALLARDO; UNKNOWN OCCUPANT ``A``; UNKNOWN OCCUPANT ``B``; 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;

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on August 15, 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 NE 1/4 OF THE NE 1/4 OF SECTION 13, TOWNSHIP 28 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA, LESS THE EAST 801.07 FEET AND LESS THE WEST 274.07 FEET, AND LESS THE NORTH 40 FEET FOR ROAD RIGHT OF WAY, ALL IN POLK COUN-TY, FLORIDA.

a/k/a 3501 KOKOMO RD, HAINES CITY, FL 33844 at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on November 13, 2017 beginning at 10:00 AM.

If you are a person claiming a right to funds remaining after the sale, you must file a claim with the clerk no later than 60 days after the sale. If you fail to file a claim you will not be entitled to any remaining funds.

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS 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) WORK-ING DAYS OF YOUR RECEIPT OF THIS (DESCRIBE NOTICE); IF YOU ARE HEARING OR VOICE IM-PAIRED, CALL TDD (863) 534-7777 OR FLORIDA RELAY SERVICE 711.

Dated at St. Petersburg, Florida this 9th day of October, 2017. eXL Legal, PLLC Designated Email Address: efiling@exllegal.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff By: Elizabeth M. Ferrell FBN 52092

820160017 October 13, 20, 2017 17-01681K

#### 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-002409-0000-00 DIVISION: SECTION 4
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE5, Plaintiff, vs.

SOMPHET MAHATHIRASH, et al,

Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated September 15, 2017, and entered in Case No. 2015CA-002409-0000-00 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Deutsche Bank National Trust Company, As Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE5, is the Plaintiff and Somphet Mahathirash, The Independent Savings Plan Company d/b/a ISPC, Unknown Party # 1 N/K/A Sisamone Mahathirash, 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 30th day of October, 2017, the following described property as set forth in said

Final Judgment of Foreclosure: THE NORTH 1/2 OF LOT 4 AND ALL OF LOT 5, SHEPHERD SOUTH, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 61, PAGE 23, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

6827 NEWMAN CIRCLE W, LAKELAND, FL 33811

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim 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 4th day of October, 2017. /s/ Shikita Parker Shikita Parker, Esq. FL Bar # 108245 Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743 (813) 221-9171 facsimile eService: servealaw@albertellilaw.com AH-15-177951 17-01660K October 13, 20, 2017

#### SECOND INSERTION

NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT. IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION CASE NO.

2017CP-000575-0000-XX IN RE: THE ESTATE OF CORA MAE DUNNING.

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

You are hereby notified that an Order of Summary Administration has been entered in the Estate of CORA MAE DUNNING, Deceased, Case No. 2017CP-000575-0000-XX, by the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, Probate Division, the address of which is Clerk of the Court, PO Box 9000, Drawer CC-4, Bartow, FL 33831-9000, that the decedent's date of death was January 8, 2017, that the total value of the estate is \$13,869.67, and that the name(s) and address(es) of those to whom the assets have been assigned by such order is/are: Connie Alice Halverson, c/o Christopher A. Desrochers, P.L., 2504 Ave. G NW, Winter Haven, FL 33880.

Bonnie Mae Revnolds, c/o Boswell & Dunlap, LLP, PO Drawer 30, Bartow,

Ronald Calvin Dunning, 600 S. Grand Ave., Waukesha, WI 53186.

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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

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

NOTWITHSTANDING ANY OTHER APPLICABLE TIME PE-RIOD, 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 October 13, 2017.

**Person Giving Notice:** Connie Alice Halverson, c/o Christopher A. Desrochers, P.L.,

2504 Ave. G NW, Winter Haven, FL 33880. Attorney for Person Giving Notice: /s/ Christopher A. Desrochers Christopher A. Desrochers, Esq. Christopher A. Desrochers, P.L. 2504 Ave. G NW Winter Haven, FL 33880 (863) 299-8309 Fla. Bar #0948977 Designated email address: cadlawfirm@hotmail.com 17-01693K October 13, 20, 2017

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

SECOND INSERTION

CASE NO.: 2017CA001053000000 LAKEVIEW LOAN SERVICING, LLC

Plaintiff, vs. CHARLES A. MCNABB, et al Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated July 21, 2017, and entered in Case No. 2017CA001053000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein LAKEVIEW LOAN SERVICING, LLC, is Plaintiff, and CHARLES A. MCNABB, 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 Stat-utes, on the 21 day of November, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 226, ENCLAVE AT IMPE-RIAL LAKES, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 134, PAGE 32, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY AC-COMMODATION 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) WORK-ING DAYS OF YOUR RECEIPT OF THIS (DESCRIBE NOTICE); IF YOU ARE HEARING OR VOICE IM-PAIRED, CALL TDD (863) 534-7777 OR FLORIDA RELAY SERVICE 711. Dated: October 10, 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 PH # 80300 October 13, 20, 2017 17-01678K SECOND INSERTION

NOTICE TO CREDITORS IN THE TENTH JUDICIAL CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No.: 2017CP-2395 Division: Probate IN RE: ESTATE OF JENNIE W. HUGGINS A/K/A JENNIE HUGGINS

Deceased.

The administration of the Estate of Jennie W. Huggins a/k/a Jennie Huggins, deceased, whose date of death was June 12, 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 personal representatives and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or deagainst 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 PUBLI-CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The date of first publication of this notice is October 13th and 20th, 2017.

Personal Representatives: James D. Huggins, Sr. 2312 Dawn Heights Drive Lakeland, Florida 33801 April S. Huggins 2312 Dawn Heights Drive Lakeland, Florida 33801

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 Personal Representatives October 13, 20, 2017 17-01675K

#### SECOND INSERTION

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

Case No. 2015-CA-000953 Division 11 U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE

RMAC TRUST, SERIES 2016-CTT Plaintiff, vs.
PATRICIA A. STEINMETZ, INDIVIDUALLY AND AS CO-TRUSTEE OF THE RONALD B. STEINMETZ REVOCABLE LIV TRUST DATED AUGUST 31, 2007, RONALD B. STEINMETZ, INDIVIDUALLY AND AS CO-TRUSTEE OF THE RONALD B. STEINMETZ REVOCABLE LIVING TRUST DATED AUGUST 31, 2007, THE UNKNOWN BENEFICIARIES OF THE RONALD B. STEINMETZ REVOCABLE LIVING TRUST, ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS, THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK

Defendants. Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plain-

AS SUCCESSOR INDENTURE

FOR CWHEQ REVOLVING

TENANTS/OWNERS.

HOME EQUITY LOAN TRUST.

TRUSTEE TO JPMORGAN CHASE

BANK, NATIONAL ASSOCIATION

SERIES 2007-D, AND UNKNOWN

tiff entered in this cause on September 20, 2017, in the Circuit Court of Polk County, Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Florida described as:

LOT 3, BLOCK B, CALVIN & OVERSTREET'S ADDITION TO COLLEGE PARK ADDITION, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 6, PAGE 23, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 1014 LEX-INGTON ST, LAKELAND, FL 33801; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www. polk.realforeclose.com on December 5, 2017 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.

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

AMERICANS WITH DISABILI-TIES 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.

(813) 229-0900 x1515 Kass Shuler, P.A. 1505 N. Florida Ave. Tampa, FL 33602-2613 ForeclosureService@kasslaw.com 327878/1666406/len 17-01672K October 13, 20, 2017

#### SECOND INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.:

2017CA-000632-0000-00

CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-AMC4, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE. Plaintiff, VS. UNKNOWN HEIRS BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS. CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE OF URSULA I. DEWEY; HANS HENNING, PERSONAL REPRESENTATIVE; HANS HENNING; et al.,

Defendant(s). NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment, Final Judgment was awarded on September 19, 2017 in Civil Case No. 2017CA-000632-0000-00, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS- THROUGH CERTIFICATES, SERIES 2007-AMC4, U.S. BANK NA-TIONAL ASSOCIATION, AS TRUST-EE is the Plaintiff, and UNKNOWN HEIRS BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PAR-TIES CLAIMING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE OF URSULA I. DEWEY; HANS HENNING, PERSONAL REP-RESENTATIVE; HANS HENNING; SYLVESTER SHORES HOMEOWN-ERS CORPORATION: ANY AND ALL UNKNOWN PARTIES CLAIM-ING BY, THROUGH, UNDER AND

AGAINST THE HEREIN NAMED

ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UN-KNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose. com on November 3, 2017 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 4, BLOCK C, OF SYLVES-FLORIDA.

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.

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 von. 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 hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Ser-Dated this 9 day of October, 2017.

ALDRIDGE | PITE, LLP Attorney for Plaintiff 1615 South Congress Avenue Suite 200 Delray Beach, FL 33445 Telephone: (844) 470-8804 Facsimile: (561) 392-6965 By: Susan Sparks, Esq. FBN: 33626 Primary E-Mail:

INDIVIDUAL DEFENDANT(S) WHO

TER SHORES, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 44, PAGE(S) 40. OF THE PUBLIC RECORDS OF POLK COUNTY,

ANY PERSON CLAIMING AN IN-IMPORTANT

of this (describe notice); if you a

ServiceMail@aldridgepite.com 1468-885B October 13, 20, 2017 17-01680K 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.

2009CA-011533-0000-00 CHASE HOME FINANCE LLC, Plaintiff, vs.

Juan A. Arroyo A/K/A Juan Antonio Arroyo; Victoria L. Arroyo A/K/A Victoria Arroyo A/K/A Victoria Lynn Hunt; Juan A. Arroyo Sr.A/K/A Juan A. Arroyo; Any and All Unknown Parties Claiming By, Through, Under, and Against The Herein Named Individual Defendant(s) Who Are Not Known To Be Dead Or Alive, Whether Said Unknown Parties May Claim An Interest As Spouses, Heirs, Devisees, Grantees, Or Other Claimants: Discover Bank: Capital One Bank (Usa), National Association; Tenant #1 n/k/a Juan A. Arrovo Sr.: and Tenant #2 n/k/a Margarita Arroyo the names being fictitious to account for parties in possession, et al.,

Defendants. NOTICE IS HEREBY GIVEN pursuant to a Consent Amended Final Judgment Reforming and Foreclosing Mortgage Against Fee Simple dated September 22, 2017, entered in Case No. 2009CA-011533-0000-00 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County. Florida, wherein CHASE HOME FINANCE LLC is the Plaintiff and Juan A. Arroyo A/K/A Juan Antonio Arroyo; Victoria L. Arroyo A/K/A Victoria Arroyo A/K/A Victoria Lynn Hunt; Juan A. Arroyo Sr.A/K/A Juan A. Arroyo; Any and All Unknown Parties Claiming By, Through, Under, and Against The Herein Named Individual Defendant(s) Who Are Not Known To Be Dead Or Alive, Whether Said Unknown Parties May Claim An Interest As Spouses, Heirs, Devisees, Grantees, Or Other Claimants; Discover Bank; Capital One Bank (Usa), National Association; Tenant #1 n/k/a Juan A. Arroyo Sr.; and Tenant #2 n/k/a Margarita Arroyo 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.realfore-

close.com, beginning at 10:00 AM on the 30th day of October, 2017, the following described property as set forth in said Final Judgment, to wit:

THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 11, TOWNSHIP 27 SOUTH, RANGE 25 EAST, LESS THE WEST 462.0 FEET THEREOF. TOGETHER WITH A NON-EXCLUSIVE EASE-MENT FOR INGRESS AND EGRESS IN AND TO THE FOLLOWING DESCRIBED PROPERTY: THE EAST 30 FEET OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 AND THE NORTH 20 FEET OF THE WEST 1/2 OF THE NORTH-WEST 1/4 OF THE NORTH-WEST 1/4, ALL IN SECTION 11, TOWNSHIP 27 SOUTH, RANGE 25 EAST, PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH A MOBILE HOME LOCATED THEREON AS A FIXTURE AND APPUR-TENANCE THERETO VIN #'S #PH0916895AFL AND #PH-0916895BFL.

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, 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 October, 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 FLCourtDocs@brockandscott.comBy Kara Fredrickson, Esq. Florida Bar No. 85427 Case No. 2009CA-011533-0000-00 File # 15-F05797 October 13, 20, 2017 17-01664K

# HOW TO PUBLISH YOUR

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Laura E. Noyes

**Business Observer** 

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20, 20,00



# WHEN PUBLIC NOTICES REACH THE PUBLIC, EVERYONE BENEFITS.

Some officials want to move notices from newspapers to government-run websites, where they may not be easily found.



Why try to fix something that isn't broken?

# **2 OUT OF 3**

U.S. adults read a newspaper in print or online during the week.

?



www.newsmediaalliance.org

Keep Public Notices in Newspapers.

# **PUBLIC NOTICES**

# An American Tradition

Public notice is an important tool in assuring an informed citizenry. Notices are mandated by legislatures to make sure there is a public window into the activities of governments, officers of the court and others holding a public trust. There are four key elements to a valid public notice. It should be executed by an entity outside the one mandated to provide notice, so proper checks and balances are in place.

A public notice informs citizens of government or government-related activities that affect citizens' everyday lives. A public notice typically has four elements:

- Independent: A public notice is published in a forum independent of the government, typically in a local newspaper.
- Archivable: A public notice is archived in a secure and publicly available format.
- Accessible: A public notice is capable of being accessed by all segments of society.
- Verifiable: The public and the source f the notice are able to verify that the notice was published, usually by an affidavit provided by the publisher.

(Adapted from the Public Resource Notice Center)

#### Types of Public Notices

There are three standard types:
• Citizen participation notices
inform the public about proposed government action and allow the public

time to react to such proposals.

One such example is a public hearing notice.

• Business and commerce notices

relate to government contracts and purchases. Notices of contract bids allow citizens to ensure that the government is operating in accordance with principles of equal opportunity and is acting responsibly in spending taxpayer money.

• Court notices are required of many non-governmental entities that

use public powers or institutions in some way. Examples include notices of home mortgage foreclosures, which can provide a public alert of widespread credit problems, fraud in underwriting and a basis for analyses of housing trends.

This notice allows the public to object to an appointment based on any conflict of interest.

#### The history of public notices

Public notices existed long before the emergence of newspapers. The concept itself began when early civilizations posted notices in public squares. This crude method was eventually refined with the publication of the first English language newspaper in 1665 — a court newspaper called the Oxford Gazette. After being renamed The London Gazette, this official newspaper carried notices from the King's Court, London

officials and outlying regions.

The American system is modeled after the British system. State governments published public notices before America's founding, and the newly-created federal government followed suit. In 1789, the Acts of the First Congress required the Secretary of State to publish all bills, orders, resolutions and congressional votes in at least three publicly available newspapers.

An important premise both in federal

and local governments of the United States, as well as in many republics around the world, is that information about government activities must be accessible for the electorate to make well-informed decisions.

Public notices in newspapers still provide this accessibility to citizens who want to know more about government activities. Public notice laws serve to outline the most effective method of reaching the public.

#### Public notice supports due process

Public notices are integral to democratic governance and stem from the right to "due process of law" guaranteed by the federal and state constitutions. Due process of law protects Americans' rights from arbitrary or wrongful violations. This concept has two parts: substantive due process and procedural due process.

Substantive due process refers to the

types of rights that are protected. Procedural due process refers to the means of protecting those rights.

Substantive due process ensures that certain basic rights are not violated, while procedural due process may require suitable notice and a hearing before a government or court-appointed body can act in a way that may affect those basic rights.

Public notices play a vital role in

substantive and procedural due process because they provide a window into government actions and also afford notice to citizens of actions about to take place so they may exercise their constitutional right to be heard. Notification not only informs the individual or entity most directly affected, but it also informs the public, which has an interest in knowing how public powers are being used.

# THE RISKS OF NOTICES ONLY ON THE INTERNET

Although it has been part of American society for a quarter-century as a network for scholars and government agencies, the Internet has been widely used by citizens for about 15 years.

Because of its structure with computer clients and servers, information packets and open-network codes, the Internet remains vulnerable and sometimes unstable. Power surges, corrupted software and downed servers can disrupt access. Government agencies cannot ensure that information located on a server is secure.

Even a highly technological site like that of the Pentagon's has been affected. In June 2007, the Pentagon was forced to take about 1,500 computers off-line because of a cyberattack. Then-Defense Department Secretary Robert Gates stated that the Pentagon sees hundreds of attacks every day.

Public notices guard our constitutional right to due process of law by informing citizens of government action and providing proof of publication via notarized affidavits of publication. Unlike the time-tested and trusted local newspapers that citizens have come to rely on for public notices, the Internet is an unstable medium for information. While it is valuable tool in disseminating information, it has not yet reached a level of sophistication and technological stability that would justify its supplanting newspapers as the primary venue for public notices.

It is still uncertain how a "Net" affidavit could show proof of a public notice publication when constant technological change makes any attempt at archiving and accessing such a document online for any significant time dubious.

No less problematic for the Internet is its reach. Those who live in rural areas where broadband does not exist and others who simply cannot afford the Internet cannot access web public notices. In situations where foreclosures are on the rise due, in part, to predatory mortgage lending, more, not less, access to public notices is needed to better inform citizens about their rights and their choices.

It is difficult to justify, then, moving public notices from newspapers only to public-notice Web sites administered either by already over-burdened state governments or by third-party vendors who lack the experience and long-term viability newspapers have proven in publishing notices.

So far in the Internet age, newspapers remain the most trusted and primary method for providing citizens access to public notices.

# WHY NEWSPAPERS?

#### Newspapers are the primary source

Newspapers, founded on the constitutional right of free press, have been serving the public's right to know in America since precolonial times and on the European continent since the 17th century. Because of their traditional information role in society and their long-established independence, newspapers remain the primary source for publishing public notices.

Upholding the public's right to know is essential to our country's way of life. Our government governs with the consent of the people, and this consent must be informed. Local newspapers keep the public informed about the inner workings of their respective state and local governments, thereby allowing citizens to participate more fully in the democratic process. Without this participation, the potential for misguided policies increases.

#### Newspaper tradition

Newspapers allow the government to notify the public of government actions. The government has a fundamental responsibility to ensure adequate notification to the public of its actions. Therefore, the government has a duty to make sure the methods used in satisfying this responsibility are the most effective.

Newspapers provide neutrality from government and credible distance from political pressures or partisan disagreements. Local and community newspapers serve as third-party reporters to the public, publishing information that can be beneficial or sometimes detrimental to the government's public image. They provide an environment for notices that the

public traditionally has regarded as neutral. Public notices in this print environment gain credibility because of the long history of trust in the local newspaper.

Placing notices on government Web sites undermines this neutral interest and removes a critical check and balance. While it may seem appealing on the surface in an age of ever-more sophisticated government Web sites, the potential for mishandling is great.

On the other hand, public notices in independent newspapers increase government transparency by opening up the decision-making process to the public's eyes. Without this oversight, local governments could enact controversial policies without input from the public.

Newspapers serve as effective monitors of governments and ensure that they publish information as required by law. Public notices are typically required by a statute or a regulation. The independent press can provide a valuable civic role by helping to monitor that the notices were published when required. If governments were responsible for publishing their own notices, no neutral and independent entity would have the incentive and the means to track public-notice publication.

# Newspapers: The best medium for public notices

Newspapers, for the most of the republic's history, have been the accepted medium for public notices. This is exactly where the public, even infrequent readers, expects to find them. In addition, specialized publications, such as legal newspapers, are well known for

providing public notices to the population through legal communities. Other general interest newspapers, such as county seat weeklies, are the forum where county citizens expect to locate notices of important public

Business

Observer

business. Furthermore, the vast majority of these notices arrive at citizens' homes in a context that compels readership (amid local news, sports features and other content).

Another reason for the effectiveness of newspapers is that newspapers provide valid evidence of readership.

Legislatures are rightly concerned about web-only notices, given the digital divide between rich and poor, rural and urban residents. The Internet is either too costly or simply geographically unavailable to large segments of society.

# Notices become historical records

The newspaper as paper of record is an important factor in the public policy of notices. Government Web sites cannot provide a secure archival history the way newspapers can. Electronic records lack permanence and can easily be intentionally or accidentally erased. Even the Library of Congress has recognized this shortcoming and has embarked upon a major project to attempt to archive digital records that are in danger of being "forever lost" due to Internet impermanence.

Despite these problems, the federal courts unwisely approved a rule change to the Federal Rules of Civil Procedure recently that would move notices of federal asset forfeitures out of newspapers and onto a Web site administered by the Department of Justice. Yet, the courts have little research to show that the Justice Department's Web site will produce viable, ac-

cessible, archivable notices.
While Internet web

While Internet web pages pose serious archiving challenges, newspapers, on the other hand, become historical documents. They are oriented and published with a date on every page. They cannot be deceptively altered after printing as a web page could. Historians, judges, lawyers, genealogists and researchers, to name only a few, use newspapers and public notices in particular as sources for records.

# Newspaper notices protect due process

Procedural due process, as granted by the U.S. Constitution and interpreted

by courts, generally requires an individual to receive notice and a hearing before he or she is deprived of certain rights or property. For example, before a person's home is sold by a county sheriff at a foreclosure sale, he or she must receive notice of the foreclosure sale and an opportunity to save the house from foreclosure. If the owner does not receive the notice, he may challenge the sale in court. The court may then void the sale or prevent the sale from happening to protect due process.

Newspapers are generally paid to run public notices, which recognizes that their publication creates a cost in paper, ink and delivery.