

## POLK COUNTY LEGAL NOTICES

**FIRST INSERTION**

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
**File No. 17CP-2252**  
**Division Probate**  
**IN RE: ESTATE OF HARRIETTE A BRINKER Deceased.**

The administration of the estate of Harriette A. Brinker, deceased, whose date of death was August 17, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer J-157, Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 27, 2017.

**Personal Representative:**  
**Cynthia Schell**  
**Personal Representative**  
 9955 Killdeer Lane  
 Lakeland, Florida 33810

Attorney for Personal Representative:  
 Carol J. Wallace  
 Attorney for Personal Representative  
 Florida Bar Number: 71059  
 Elder Law Firm of  
 Clements & Wallace PL  
 310 East Main Street  
 Lakeland, FL 33801  
 Telephone: (863) 687-2287  
 Fax: (863) 682-7385  
 E-Mail: cwallace@mclements.com  
 Secondary E-Mail:  
 cconstantino@mclements.com  
 Oct. 27; Nov. 3, 2017 17-01726K

**FIRST INSERTION**

**FICTITIOUS NAME NOTICE**  
 Notice is hereby given that SHARICE LAWRENCE, owner, desiring to engage in business under the fictitious name of BIG BABY BITEZ located at 3133 ELLIS AVE., LAKE LAND, FL 33803 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 27, 2017 17-01728K

**FIRST INSERTION**

Notice is hereby given that QUINCY CRAWFORD JACKSON, owner, desiring to engage in business under the fictitious name of JACKSON ROOMING HOUSE located at 1605 NORTH 12TH STREET, HAINES CITY, FL 33844 in Polk County, Florida, 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 27, 2017 17-01751K

**FIRST INSERTION**

**Notice of Public Sale of Personal Property**  
 Pursuant to the lien granted by the Florida Self-Storage Facility Act, Fla. Stat. Ann. § 83.801, et. seq., Metro Storage, LLC, as managing agent for Lessor, will sell by public auction (or otherwise dispose) personal property (in its entirety) belonging to the tenants listed below to the highest bidder to satisfy the lien of the Lessor for rental and other charges due. The said property has been stored and is located at the respective address below. Units up for auction will be listed for public bidding on-line at [www.StorageStuff.bid](http://www.StorageStuff.bid) beginning five days prior to the scheduled auction date and time. The terms of the sale will be cash only. A 10% buyer's premium will be charged per unit. All sales are final. Metro Self Storage, LLC reserves the right to withdraw any or all units, partial or entire, from the sale at any time before the sale or to refuse any bids. The property to be sold is described as "general household items" unless otherwise noted. All contents must be removed completely from the property within 48 hours or sooner or are deemed abandoned by bidder/buyer. Sale rules and regulations are available at the time of sale.  
**METRO SELF STORAGE**  
 624 Robin Rd  
 Lakeland, FL 33803  
 863-644-9242  
 Bidding will close on the website [www.StorageStuff.bid](http://www.StorageStuff.bid) on November 16, 2017 at 10:00AM

Unit	Tenant	Description of Property
146	Richard McDermott	Household goods
146	Richard McDermott Jr.	Household goods
283B	Gabriel Webster	Household goods
320	Ashline Mendoza	Household goods

Oct. 27; Nov. 3, 2017 17-01744K

**FIRST INSERTION**

**Holly Hill Road East Community Development District**  
**Notice of Auditor Selection Committee Meeting**

The Holly Hill Road East Community Development District Auditor Selection Committee ("Committee") Meeting will be held at the Cassidy Offices, 346 East Central Avenue, Winter Haven, Florida 33880 on Monday, November 6, 2017 at 11:00 a.m. The meeting is open to the public and will be conducted in accordance with the provision of Florida Law for Community Development Districts. The meeting may be continued to a date, time, and place to be specified on the record at the meeting. A copy of the agenda for the meeting may be obtained from 12051 Corporate Blvd., Orlando, Florida 32817 or by calling (407) 382-3256.

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

A person who decides to appeal any decision made at the meeting with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.  
 District Manager  
 October 27, 2017 17-01731K

**FIRST INSERTION**

**NOTICE OF PUBLIC SALE**  
 Notice is hereby given that on 11/10/17 at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1990 PALM #PH066570A & PH066570B. Last Tenants: Flora Wright Kniffin & Gene Kniffin. Sale to be held at Sun Home Services Inc- 911 Westside Ridge Blvd, Auburndale, FL 33823, 813-241-8269.  
 October 27, 2017 17-01746K

**FIRST INSERTION**

**FICTITIOUS NAME NOTICE**  
 Notice is hereby given that DONALD H. REEVES, owner, desiring to engage in business under the fictitious name of VORSCHLAGEN DEVELOPERS located at 1712 REDFIN WAY, KISSIMMEE, FL 34759 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 27, 2017 17-01730K

**FIRST INSERTION**

**Notice of Public Sale of Personal Property**  
 Pursuant to the lien granted by the Florida Self-Storage Facility Act, Fla. Stat. Ann. § 83.801, et. seq., Metro Storage, LLC, as managing agent for Lessor, will sell by public auction (or otherwise dispose) personal property (in its entirety) belonging to the tenants listed below to the highest bidder to satisfy the lien of the Lessor for rental and other charges due. The said property has been stored and is located at the respective address below. Units up for auction will be listed for public bidding on-line at [www.StorageStuff.bid](http://www.StorageStuff.bid) beginning five days prior to the scheduled auction date and time. The terms of the sale will be cash only. A 10% buyer's premium will be charged per unit. All sales are final. Metro Self Storage, LLC reserves the right to withdraw any or all units, partial or entire, from the sale at any time before the sale or to refuse any bids. The property to be sold is described as "general household items" unless otherwise noted. All contents must be removed completely from the property within 48 hours or sooner or are deemed abandoned by bidder/buyer. Sale rules and regulations are available at the time of sale.  
**METRO SELF STORAGE**  
 624 Robin Rd  
 Lakeland, FL 33803  
 863-644-9242  
 Bidding will close on the website [www.StorageStuff.bid](http://www.StorageStuff.bid) on November 16, 2017 at 10:00AM

Unit	Tenant	Description of Property
146	Richard McDermott	Household goods
146	Richard McDermott Jr.	Household goods
283B	Gabriel Webster	Household goods
320	Ashline Mendoza	Household goods

Oct. 27; Nov. 3, 2017 17-01744K

**FIRST INSERTION**

**North Boulevard Community Development District**  
**Notice of Auditor Selection Committee Meeting**

The North Boulevard Community Development District Auditor Selection Committee ("Committee") Meeting will be held at the Cassidy Offices, 346 East Central Avenue, Winter Haven, Florida 33880 on Monday, November 6, 2017 at 11:15 a.m. The meeting is open to the public and will be conducted in accordance with the provision of Florida Law for Community Development Districts. The meeting may be continued to a date, time, and place to be specified on the record at the meeting. A copy of the agenda for the meeting may be obtained from 12051 Corporate Blvd., Orlando, Florida 32817 or by calling (407) 382-3256.

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

A person who decides to appeal any decision made at the meeting with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.  
 District Manager  
 October 27, 2017 17-01732K

**FIRST INSERTION**

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
**Case Number: 17CP-2416**  
**IN RE: ESTATE OF Rigoberto Ulises Ramos deceased.**

The administration of the estate of Rigoberto Ulises Ramos, deceased, Case Number 17CP-2416, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is Oct. 27, 2017.

**Melinda Yolanda Guevara Ramos**  
**Personal Representative**  
 Address:  
 5085 Pheasant Drive,  
 Mulberry, Florida 33860  
**MICHAEL H. WILLISON, P.A.**  
 Michael H. Willison, Esquire  
 114 S. Lake Avenue  
 Lakeland, Florida 33801  
 (863) 687-0567  
 Florida Bar No. 382787  
 mwillison@mwillison.com  
 Attorney for Personal Representative  
 Oct. 27; Nov. 3, 2017 17-01727K

**FIRST INSERTION**

**NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA, PROBATE DIVISION**  
**File No. 2017-CP-002155**  
**Section 14**  
**IN RE: ESTATE OF LOUIS EDWARD FINLEY 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 Louis Edward Finley, deceased, File Number 2017-CP-002155, by the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow FL 33831; that the decedent's date of death was April 10, 2016; that the total value of the estate is \$1,000.00 and that the names and addresses of those to whom it has been assigned by such order are:

Name	Address
Lee Edwin Finley	4232 Homewood Lane Lakeland, Florida 33811

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 FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this Notice is October 27, 2017.  
 /s/ Johnnie B. Byrd, Jr.  
 Johnnie B. Byrd, Jr., Attorney  
 FBN 227269  
 206 N. Collins St.,  
 Plant City, FL 33563  
 Telephone: (813) 759-1224  
 E-Mail: johnnie@byrd-barnhill.com  
 Oct. 27; Nov. 3, 2017 17-01740K

**FIRST INSERTION**

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
**File No. 17CP-2428**  
**Division Probate**  
**IN RE: ESTATE OF GILBERTO BOYOZO Deceased.**

The administration of the estate of Gilberto Boyzo, deceased, whose date of death was July 14, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is Oct. 27, 2017.

**Personal Representative:**  
**Floer E. Boyzo**  
 312 4th Wahneta Street E.  
 Winter Haven, Florida 33880  
 Attorney for Personal Representative:  
 J. Scott Reed, Esq.  
 Attorney  
 Florida Bar Number:  
 Pilka & Associates, P.A.  
 213 Providence Road  
 Brandon, Florida 33511  
 Telephone: (813) 653-3800  
 Fax: (813) 651-0710  
 E-Mail: sreed@pilka.com  
 Secondary E-Mail: jdeck@pilka.com  
 Oct. 27; Nov. 3, 2017 17-01735K

**FIRST INSERTION**

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

**CASE NO.: 2017CC-002108-0000-00**  
**GCP PLANTATION LANDINGS, LLC d/b/a Plantation Landings, Plaintiff, vs. LAVERNE M. SIMMONS, Defendant.**

Notice is hereby given that, pursuant to the Uniform Final Judgment of Foreclosure entered in this cause, in the County Court of Polk County, Stacy M. Butterfield, Polk County Clerk of the Court, will sell the property situated in Polk County, Florida, described as:

1994 CHAN mobile home bearing vehicle identification numbers JACFL15037A and JACFL15037B located at 352 Ashley Drive, Lot No. 352, Haines City, Florida 33844

at public sale, to the highest and best bidder, for cash, via the internet at [www.polkrealforeclosure.com](http://www.polkrealforeclosure.com) at 10:00 A.M. on the 13th day of November 2017. Any person claiming an interest in the surplus from the sale, if any, other than the property owner, 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.  
**ATLAS LAW**  
 Brian C. Chase, Esq.  
 Florida Bar No. 0017520  
 Ryan J. Vatalaro, Esq.  
 Florida Bar No. 0125591  
 1701 North 20th Street, Suite B  
 Tampa, Florida 33605  
 T: 813.241.8269  
 F: 813.840.3773  
 Attorneys for Plaintiff  
 Oct. 27; Nov. 3, 2017 17-01720K

**FIRST INSERTION**

**FICTITIOUS NAME NOTICE**  
 Notice is hereby given that BARBARA LUZ DIAZ, owner, desiring to engage in business under the fictitious name of CARMEN CLEANING SERVICE located at 1500 W HIGHLAND ST LOT 192, LAKE LAND, FL 33815 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 27, 2017 17-01729K

**FIRST INSERTION**

**Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes**  
**NOTICE IS HEREBY GIVEN** that the undersigned, desiring to engage in business under the fictitious name of BAKERS MARK CUSTOM located at 2634 EASTBROOK DRIVE, in the County of POLK, in the City of LAKE LAND, Florida 33811 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
 Dated at LAKE LAND, Florida, this 23rd day of OCTOBER, 2017.  
**EVAN MARVIN**  
 October 27, 2017 17-01748K

**FIRST INSERTION**

**Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes**  
**NOTICE IS HEREBY GIVEN** that the undersigned, desiring to engage in business under the fictitious name of pegs-art located at 484 Villa Park Rd. in the County of Polk, in the City of Kissimmee, Florida 34759 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
 Dated at Kissimmee, Florida, this 23rd day of October, 2017.  
**EVAN MARVIN**  
 October 27, 2017 17-01737K

**FIRST INSERTION**

**NOTICE UNDER FICTITIOUS NAME LAW**  
 Pursuant to F.S. §865.09 NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of My Chef Lady, located at 1830 Grand Bay Circle Apartment 203, in the City of Lakeland, County of Polk, State of FL, 33810, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
 Dated this 23 of October, 2017.  
 Alexis Ramona Palmieri  
 1830 Grand Bay Circle Apartment 203  
 Lakeland, FL 33810  
 October 27, 2017 17-01738K

**FIRST INSERTION**

**Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes**  
**NOTICE IS HEREBY GIVEN** that the undersigned, desiring to engage in business under the fictitious name of Doors and Decor located at 8800 Wee Farms Ln, in the County of Polk, in the City of Polk City, Florida 33868 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
 Dated at Polk City, Florida, this 23rd day of October, 2017.  
 Christopher Sherne  
 October 27, 2017 17-01736K

**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 BIG BASS BAIT AND TACKLE located at 890 N Scenic Hwy, in the County of Polk in the City of Frostproof, Florida 33843 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
 Dated at Polk, Florida, this 24th day of OCT, 2017.  
 Jimmy W Childress, Roberta K. Childress, Christopher Childress  
 October 27, 2017 17-01745K

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

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

**OR E-MAIL:** [legal@businessobserverfl.com](mailto:legal@businessobserverfl.com)

**Business Observer**

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

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

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

**Business Observer**

**FIRST INSERTION**

**NOTICE OF SALE**  
IN THE COUNTY COURT OF THE  
10TH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA  
**CASE: 2017-CC-003227**  
**HAMPTON HILLS SOUTH**  
**HOMEOWNERS ASSOCIATION,**  
**INC., a not-for-profit Florida**  
**corporation,**  
**Plaintiff, vs.**  
**JAMIE C. YOUNG;**  
**SHAWANDA YOUNG; AND**  
**UNKNOWN TENANT(S),**  
**Defendants.**  
NOTICE IS HEREBY GIVEN that,  
pursuant to the Final Judgment  
entered in this cause, in the County  
Court of Polk County, Florida, Stacy  
Butterfield Clerk of Court, will sell all  
the property situated in Polk County,  
Florida described as:  
Lot 33 in Block 25 of HAMP-  
TON HILLS SOUTH PHASE  
2, according to the Plat thereof  
as recorded in Plat Book 140,  
Page 1, of the Public Records of  
Polk County, Florida, and any  
subsequent amendments to the  
aforesaid.  
  
A/K/A 3584 Prescott Loop,  
Lakeland, FL 33810  
at public sale, to the highest and best  
bidder, for cash, via the Internet at  
www.polk.realforeclose.com at 10:00  
A.M. on November 27, 2017.  
IF THIS PROPERTY IS SOLD AT  
PUBLIC AUCTION, THERE MAY BE  
ADDITIONAL MONEY FROM THE  
SALE AFTER PAYMENT OF PER-  
SONS WHO ARE ENTITLED TO BE  
PAID FROM THE SALE PROCEEDS  
PURSUANT TO THIS FINAL JUDG-  
MENT.  
IF YOU ARE A SUBORDINATE  
LIENHOLDER 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 ENTIT-  
LED TO ANY REMAINING FUNDS.  
If you are a person with a disabili-  
ty who needs any accommodation in  
order to participate in this proceed-  
ing, you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, (863) 534-4690, within  
two (2) working days of your receipt of  
this (describe notice); if you are hearing  
or voice impaired, call TDD (863) 534-  
7777 or Florida Relay Service 711.  
MANKIN LAW GROUP  
By BRANDON K. MULLIS, ESQ.  
Attorney for Plaintiff  
E-Mail:  
Service@MankinLawGroup.com  
2535 Landmark Drive, Suite 212  
Clearwater, FL 33761  
(727) 725-0559  
FBN: 23217  
Oct. 27; Nov. 3, 2017 17-01734K

**FIRST INSERTION**

**NOTICE OF SALE**  
IN THE CIRCUIT CIVIL COURT OF  
THE TENTH JUDICIAL CIRCUIT  
OF FLORIDA, IN AND FOR POLK  
COUNTY  
CIVIL DIVISION  
**Case No. 2017-CA-000940**  
**Division 08**  
**SUNCOAST CREDIT UNION, A**  
**FEDERALLY INSURED STATE**  
**CHARTERED CREDIT UNION**  
**Plaintiff, vs.**  
**UNKNOWN HEIRS, DEVISEES,**  
**GRANTEES, ASSIGNEES,**  
**LIENORS, CREDITORS AND**  
**TRUSTEES OF SAMMIE L.**  
**MCQUEEN A/K/A SAMMIE LEE**  
**MCQUEEN, SR., DECEASED,**  
**CAROLYN YVETTE HICKS,**  
**KNOWN HEIR OF SAMMIE L.**  
**MCQUEEN A/K/A SAMMIE LEE**  
**MCQUEEN, SR., DECEASED,**  
**UNKNOWN SPOUSE OF**  
**CAROLYN YVETTE HICKS, AND**  
**UNKNOWN TENANTS/OWNERS,**  
**Defendants.**  
Notice is hereby given, pursuant to Final  
Judgment of Foreclosure for Plain-  
tiff entered in this cause on October  
13, 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, Flor-  
ida described as:  
LOT 42, COOPER ADDITION,  
ACCORDING TO THE MAP OR  
PLAT THEREOF RECORDED  
IN PLAT BOOK 56, PAGE 15,  
OF THE PUBLIC RECORDS OF  
POLK COUNTY, FLORIDA.  
and commonly known as: 909 EVER-  
ETT ST, LAKE ALFRED, FL 33850;  
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 17,  
2017 to the highest bidder for cash af-  
ter giving notice as required by Section  
45.031 F.S.  
Any persons claiming an interest in  
the surplus from the sale, if any, other  
than the property owner as of the date  
of the lis pendens must file a claim  
within 60 days after the sale.  
AMERICANS WITH DISABILI-  
TIES ACT. If you are a person with a  
disability who needs any accommoda-  
tion in order to participate in this  
proceeding, you are entitled, at no cost  
to you, to the provision of certain as-  
sistance. 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.  
Laura E. Noyes  
(813) 229-0900 x1515  
Kass Shuler, P.A.  
1505 N. Florida Ave.  
Tampa, FL 33602-2613  
ForeclosureService@kasslaw.com  
011150/1700091/len  
Oct. 27; Nov. 3, 2017 17-01723K

**FIRST INSERTION**

**RE-NOTICE OF**  
**FORECLOSURE SALE**  
IN THE CIRCUIT COURT OF  
THE TENTH JUDICIAL CIRCUIT,  
IN AND FOR POLK COUNTY,  
FLORIDA  
**CASE NO.**  
**2016CA-000053-0000-00**  
**OCWEN LOAN SERVICING, LLC,**  
**Plaintiff, vs.**  
**STACY M. HUTCHINSON, et al.**  
**Defendants**  
NOTICE IS HEREBY GIVEN pursuant  
to a Final Judgment of Foreclosure  
dated July 19, 2017, and entered in Case  
No. 2016CA-000053-0000-00, of the  
Circuit Court of the Tenth Judicial Cir-  
cuit in and for Polk County, Florida,  
OCWEN LOAN SERVICING, LLC, is  
Plaintiff and STACY M. HUTCHIN-  
SON; UNKNOWN SPOUSE OF STA-  
CY M. HUTCHINSON N/K/A DEBRA  
HUTCHINSON, are defendants. Stacy  
Butterfield, Clerk of Circuit Court for  
POLK, County Florida will sell to the  
highest and best bidder for cash via  
the Internet at www.polk.realforeclose.  
com, at 10:00 a.m., on the 21ST day  
of NOVEMBER, 2017, the following  
described property as set forth in said  
Final Judgment, to wit:  
LOT 6, OAK CREEK ESTATES,  
ACCORDING TO THE PLAT  
THEREOF, RECORDED IN  
PLAT BOOK 83, PAGE 45, OF  
THE PUBLIC RECORDS OF  
POLK COUNTY, FLORIDA.  
  
TOGETHER WITH THAT  
CERTAIN 2006 ANNIVERSARY  
N/MANUFACTURED HOME,  
I.D. NO. GAFL635A/B91766A  
V2 1 ; TITLE NOS. 96498563  
AND 96498531 ; RP DECAL  
NOS. 12296726 AND 12296724.  
Any person claiming an interest in the  
surplus from the sale, if any, other than  
the property owner as of the date of the  
Lis Pendens must file a claim within 60  
days after the sale.  
If you are a person with a disabili-  
ty who needs any accommodation in  
order to participate in this proceed-  
ing, you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, (863) 534-4690, within  
two (2) working days of your receipt of  
this (describe notice); if you are hearing  
or voice impaired, call TDD (863) 534-  
7777 or Florida Relay Service 711.  
VAN NESS LAW FIRM, PLC  
1239 E. Newport Center Drive,  
Suite 110  
Deerfield Beach, Florida 33442  
Ph: (954) 571-2031  
PRIMARY EMAIL:  
Pleadings@vanlawfl.com  
Evan R. Heffner, Esq.  
Florida Bar #: 106384  
Email: eheffner@vanlawfl.com  
OCY906-15/tro  
Oct. 27; Nov. 3, 2017 17-01741K

**FIRST INSERTION**

**NOTICE OF SALE**  
IN THE CIRCUIT CIVIL COURT OF  
THE TENTH JUDICIAL CIRCUIT  
OF FLORIDA, IN AND FOR  
POLK COUNTY  
CIVIL DIVISION  
**Case No. 53-2010-CA-005450 WH**  
**Division 16**  
**DEUTSCHE BANK NATIONAL**  
**TRUST COMPANY, AS TRUSTEE**  
**FOR HOME LOAN MORTGAGE**  
**LOAN TRUST 2006-1**  
**Plaintiff, vs.**  
**ROLAND EDWARDS and**  
**GERTRUDE EDWARDS,**  
**POINCIANA VILLAGE**  
**THREE ASSOCIATION, INC.,**  
**ASSOCIATION OF POINCIANA**  
**VILLAGES, INC., AND UNKNOWN**  
**TENANTS/OWNERS,**  
**Defendants.**  
Notice is hereby given, pursuant to Final  
Judgment of Foreclosure for Plain-  
tiff entered in this cause on January  
21, 2015, in the Circuit Court of Polk  
County, Florida, Stacy M. Butterfield,  
Clerk of the Circuit Court, will sell the  
property situated in Polk County, Flor-  
ida described as:  
LOT 30, BLOCK 693, POIN-  
CIANA NEIGHBORHOOD 5  
NORTH, VILLAGE 3, ACCORD-  
ING TO THE MAP OR PLAT  
THEREOF AS RECORDED  
IN PLAT BOOK 54 PAGE 27  
THROUGH 42 OF THE PUBLIC  
RECORDS OF POLK COUNTY,  
FLORIDA.  
and commonly known as: 678 BLUE-  
BILL CT, KISSIMMEE, FL 34759;  
including the building, appurtenances,  
and fixtures located therein, at public  
sale at 10:00 A.M., on-line at www.  
polk.realforeclose.com on DECEMBER  
11, 2017 to the highest bidder for cash  
after giving notice as required by Sec-  
tion 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 accommoda-  
tion in order to participate in this  
proceeding, you are entitled, at no cost  
to you, to the provision of certain as-  
sistance. Please contact the Office of the  
Court Administrator, (863) 534-4690,  
within two (2) working days of your  
receipt of this (describe notice); if you  
are hearing or voice impaired, call TDD  
(863) 534-7777 or Florida Relay Service  
711.  
Jennifer M. Scott  
(813) 229-0900 x  
Kass Shuler, P.A.  
1505 N. Florida Ave.  
Tampa, FL 33602-2613  
ForeclosureService@kasslaw.com  
269500/1003882/grc  
Oct. 27; Nov. 3, 2017 17-01722K

**FIRST INSERTION**

**NOTICE OF SALE**  
IN THE CIRCUIT CIVIL COURT OF  
THE TENTH JUDICIAL CIRCUIT  
OF FLORIDA, IN AND FOR POLK  
COUNTY  
CIVIL DIVISION  
**Case No. 2012CA002802**  
**Division 04**  
**WILMINGTON SAVINGS**  
**FUND SOCIETY, FSB, D/B/A**  
**CHRISTIANA TRUST, NOT**  
**INDIVIDUALLY BUT AS TRUSTEE**  
**FOR CARLSBAD FUNDING**  
**MORTGAGE TRUST**  
**Plaintiff, vs.**  
**KENNETH C. MAY AS TRUSTEE**  
**OF THE LHV 1-2 LAND TRUST**  
**DATED DECEMBER 15, 1998,**  
**KENNETH C. MAY,**  
**INDIVIDUALLY, UNKNOWN**  
**PARTIES IN POSSESSION #1 AS**  
**TO UNIT 1, UNKNOWN**  
**PARTIES IN POSSESSION #2 AS**  
**TO UNIT 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 #1 AS**  
**TO UNIT 2, UNKNOWN PARTIES**  
**IN POSSESSION #2 AS TO UNIT 2,**  
**AND UNKNOWN**  
**TENANTS/OWNERS,**  
**Defendants.**  
Notice is hereby given, pursuant to Final  
Judgment of Foreclosure for Plain-  
tiff entered in this cause on October  
18, 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, Flor-  
ida described as:  
LOT 1, AND LOT 2, BOTH TO-  
GETHER AND A 1/30TH, UN-  
DIVIDED INTEREST IN TRACT  
A, OF LAKE HUNTER VILLAS,  
ACCORDING TO THE PLAT  
THEREOF, AS RECORDED IN  
PLAT BOOK 69, PAGE(S) 34,  
OF THE PUBLIC RECORDS OF  
POLK COUNTY, FLORIDA.  
and commonly known as: 101 LAKE  
HUNTER DR #1 & #2, LAKELAND,  
FL 33803; including the building, ap-  
purtenances, and fixtures located there-  
in, at public sale at 10:00 A.M., on-line  
at www.polk.realforeclose.com on Janu-  
ary 16, 2018 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 with-  
in 60 days after the sale.  
AMERICANS WITH DISABILI-  
TIES ACT. If you are a person with a  
disability who needs any accommoda-  
tion in order to participate in this  
proceeding, you are entitled, at no cost  
to you, to the provision of certain as-  
sistance. 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.  
Alicia R. Whiting-Bozich  
(813) 229-0900 x  
Kass Shuler, P.A.  
1505 N. Florida Ave.  
Tampa, FL 33602-2613  
ForeclosureService@kasslaw.com  
327878/1666394/jlm  
Oct. 27; Nov. 3, 2017 17-01742K

**FIRST INSERTION**

**NOTICE OF SALE**  
(Rescheduled Sale Pursuant to Order  
of Court Dated October 17, 2017.)  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA  
**CASE NO.**  
**53-2017CA-000238-0000-00**  
**IRA SERVICES, LLC,**  
**A Florida Limited Liability**  
**Company,**  
**Plaintiff, v.**  
**PHILLIP BUTLER,**  
**DONNA BUTLER,**  
**POLK COUNTY, and**  
**W.S. BADCOCK CORPORATION,**  
**Defendants.**  
NOTICE IS HEREBY GIVEN that,  
pursuant to the Uniform Final Judg-  
ment of Foreclosure dated June 27,  
2017, and entered in the above styled  
cause, wherein IRA SERVICES, LLC, a  
Florida Limited Liability Company, is  
the Plaintiff and PHILLIP BUTLER,  
DONNA BUTLER, POLK COUNTY,  
and W.S. BADCOCK CORPORATION  
are the Defendants, Stacy M. Butter-  
field, as Clerk of the Circuit Court of  
Polk County, Florida, will sell to the  
highest and best bidder for cash, in  
accordance with statutes governing  
judicial sales, set forth in Chapter 45,  
Florida Statutes on November 21, 2017,  
the following described property as set  
forth in said Final Judgment:  
Lot 15, Gibson Oaks Subdivi-  
sion, as shown by map or plat  
thereof, recorded in Plat Book 72,  
Page 19, Public Records of Polk  
County, Florida. Together With

a certain 1966 WING singlewide  
mobile home, bearing VIN #GA-  
F1A1B1053840.  
All sales are to be held online, pursuant  
to the Administrative Order described  
above, and upon the date specified  
above. Bidding begins at 10:00 AM,  
Eastern Time, on www.polk.realfore-  
close.com, in accordance with Chapter  
45 of the Florida Statutes. Any person  
claiming an interest in the surplus from  
the sale, if any, other than the property  
owner as of the date of the lis pendens,  
must file a claim within 60 days after  
the sale.  
If you are a person with a disability  
who needs any accommodation in order  
to participate in this proceeding, you  
are entitled, at no cost to you, to the  
provision of certain assistance. Please  
contact the Office of the Court Admin-  
istrator, (863) 534-4690, within two (2)  
working days of your receipt of this (de-  
scribe notice); if you are hearing or  
voice impaired, call TDD (863) 534-  
7777 or Florida Relay Service 711.  
Dated October 23, 2017.  
STACY M. BUTTERFIELD,  
Clerk of the Circuit Court  
/s/ Christopher Desrochers  
Christopher Desrochers  
Christopher A. Desrochers, P.L.  
2504 Ave. G NW  
Winter Haven, FL 33880  
(863) 299-8309  
Email:cadlawfirm@hotmail.com  
Fla. Bar #0948977  
Counsel for Plaintiff.  
For the Court.  
Oct. 27; Nov. 3, 2017 17-01739K

**FIRST INSERTION**

**NOTICE OF ACTION**  
IN THE CIRCUIT COURT FOR THE  
TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA  
CIVIL DIVISION  
**CASE NO.: 2017CA000376000000**  
**CENTERSTATE BANK OF**  
**FLORIDA, N.A.**  
**Plaintiff(s), vs.**  
**PAUL MARTIN REYNOLDS;**  
**THE UNKNOWN SPOUSE OF**  
**PAUL MARTIN REYNOLDS;**  
**MARBELLA AT DAVENPORT**  
**HOMEOWNERS' ASSOCIATION,**  
**INC.; IBERIABANK SUCCESSOR**  
**IN INTEREST TO MONTICELLO**  
**BANK; THE UNKNOWN TENANT**  
**IN POSSESSION OF**  
**1163 ANDALUSIA LOOP,**  
**DAVENPORT, FL 33837;**  
**Defendant(s).**  
TO: PAUL MARTIN REYNOLDS -  
Last Known Address: 1163 Andalusia  
Loop, Davenport, FL 33837  
Previous Address: 42 Alexandra Road  
Lowestoft NR32 1PJ, United Kingdom  
N/A 9999;  
THE UNKNOWN SPOUSE OF PAUL  
MARTIN REYNOLDS -  
Last Known Address: 1163 Andalusia  
Loop, Davenport, FL 33837  
Previous Address: 42 Alexandra Road  
Lowestoft NR32 1PJ, United Kingdom  
N/A 9999;  
YOU ARE HEREBY NOTIFIED  
that a civil action has been filed  
against you in the Circuit Court of  
Polk County, Florida, to foreclose  
certain real property described as fol-  
lows:  
Lot 140, Marbella At Davenport,  
according to the map or plat  
thereof, as recorded in Plat Book  
142, Pages 29 and 30, of the  
Public Records of Polk County,

Florida.  
  
Property address: 1163 Andalusia  
Loop, Davenport, FL 33837  
You are required to file a written re-  
sponse with the Court and serve a copy  
of your written defenses, if any, to it on  
Padgett Law Group, whose address is  
6267 Old Water Oak Road, Suite 203,  
Tallahassee, FL 32312, at least thirty  
(30) days from the date of first pub-  
lication, 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 de-  
manded in the complaint.  
Default Date November 22, 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 Admin-  
istrator, (863) 534-4690, within two (2)  
working days of your receipt of this (de-  
scribe notice); if you are hearing or  
voice impaired, call TDD (863) 534-  
7777 or Florida Relay Service 711.  
Dated this 16th day of October,  
2017.  
Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
As Clerk of the Court  
(SEAL) By: Taylor Pittman  
Deputy Clerk  
  
Plaintiff Atty:  
Padgett Law Group  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
attorney@padgettlaw.net  
CenterState Bank of Florida, N.A. vs.  
Paul Martin Reynolds  
TDP File No. 16-007121-1  
Oct. 27; Nov. 3, 2017 17-01724K

**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. 2016-CA-004135**  
**NATIONSTAR MORTGAGE LLC,**  
**Plaintiff, vs.**  
**JASON BROWN A/K/A JASON W.**  
**BROWN AND TAMMI BROWN**  
**A/K/A TAMMI L. BROWN, et al.**  
**Defendant(s).**  
NOTICE IS HEREBY GIVEN pursuant  
to a Final Judgment of Foreclosure  
dated May 05, 2017, and entered in  
2016-CA-004135 of the Circuit Court  
of the TENTH Judicial Circuit in and  
for Polk County, Florida, wherein NA-  
TIONSTAR MORTGAGE LLC is  
the Plaintiff and JASON BROWN  
A/K/A JASON W. BROWN ; TAMMI  
BROWN A/K/A TAMMI L. BROWN;  
SUNTRUST BANK; JACK JALO, AS  
TRUSTEE OF THE 3421 OAKVIEW  
TRUST are the Defendant(s). Stacy M.  
Butterfield as the Clerk of the Circuit  
Court will sell to the highest and best  
bidder for cash at www.polk.realfore-  
close.com, at 10:00 AM, on November  
03, 2017, the following described prop-  
erty as set forth in said Final Judgment,  
to wit:  
LOT 140 OF OAKVIEW ES-  
TATES UNIT # 3 AN UNRE-  
CORDED SUBDIVISION OF  
PART OF SECTION 16, TOWN-  
SHIP 29 SOUTH, RANGE 23  
EAST, PUBLIC RECORDS OF  
POLK COUNTY, FLORIDA;  
SAID LOT 140 BEING MORE  
PARTICULARLY DESCRIBED AS  
FOLLOWS: COMMENCING AT  
THE SE CORNER OF THE SW  
1/4 OF SECTION 16, TOWN-  
SHIP 29 SOUTH, RANGE 23  
EAST, PUBLIC RECORDS OF  
POLK COUNTY, FLORIDA, RUN  
WEST ALONG THE SOUTH  
BOUNDARY THEREOF 60.0

FEET, THENCE NORTH 0° 36'  
EAST 1342.0 FEET THENCE  
NORTH 87° 56' WEST 205.0  
FEET TO THE POINT OF BE-  
GINNING; THENCE CONTIN-  
UE NORTH 87° 56' WEST 205.0  
FEET; THENCE NORTH 0° 36'  
EAST 212.5 FEET; THENCE  
SOUTH 87° 56' EAST, 205.0  
FEET; THENCE SOUTH 0°  
36' WEST 212.5 FEET TO THE  
POINT OF BEGINNING.  
  
Property Address: 3421  
OAKVIEW DRIVE, 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.  
IMPORTANT  
AMERICANS WITH DISABILITIES  
ACT. If you are a person with a dis-  
ability who needs any accommodation  
in order to participate in this proceed-  
ing, you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, (863) 534-4690, within  
two (2) working days of your receipt of  
this (describe notice); if you are hearing  
or voice impaired, call TDD (863) 534-  
7777 or Florida Relay Service 711.  
Dated this 24 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  
16-207031 - MOp  
Oct. 27; Nov. 3, 2017 17-01750K

**FIRST INSERTION**

**NOTICE OF FORECLOSURE SALE**  
PURSUANT TO CHAPTER 45  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
**CASE NO.:**  
**2017CA-000642-0000-00**  
**WELLS FARGO BANK, N.A.,**  
**Plaintiff, vs.**  
**JESSICA L. LUNA; 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 July 17, 2017 in Civil Case  
No. 2017CA-000642-0000-00, of the  
Circuit Court of the TENTH Judicial  
Circuit in and for Polk County, Florida,  
wherein, WELLS FARGO BANK, N.A.  
is the Plaintiff, and JESSICA L. LUNA;  
DONALD R. LUNA; STELLA I. LUNA;  
UNKNOWN SPOUSE OF JESSICA L.  
LUNA N/K/A DANIEL HELMS; UN-  
KNOWN TENANT 1 N/K/A NATHAN  
FLOWERS; UNKNOWN TENANT 2  
N/K/A CRYSTAL COLE; ANY AND  
ALL UNKNOWN PARTIES CLAIM-  
ING BY, THROUGH, UNDER AND  
AGAINST THE HEREIN NAMED  
INDIVIDUAL DEFENDANT(S) 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 are Defendants.  
The Clerk of the Court, Stacy M. But-  
terfield, CPA will sell to the highest bid-  
der for cash at www.polk.realforeclose.  
com on November 14, 2017 at 10:00  
AM EST the following described real

property as set forth in said Final Judg-  
ment, to wit:  
LOT 62, OF WHEELER  
HEIGHTS UNIT NO. 3, AC-  
CORDING TO THE PLAT  
THEREOF, AS RECORDED IN  
PLAT BOOK 63, PAGE 4, OF  
THE PUBLIC RECORDS OF  
POLK COUNTY, FLORIDA.  
ANY PERSON CLAIMING AN INTER-  
EST IN THE SURPLUS FROM  
THE SALE, IF ANY, OTHER THAN  
THE PROPERTY OWNER AS OF  
THE DATE OF THE LIS PENDENS  
MUST FILE A CLAIM WITHIN 60  
DAYS AFTER THE SALE.  
If you are a person with a disabili-  
ty who needs any accommodation in  
order to participate in this proceed-  
ing, you are entitled, at no cost to you,  
to the provision of certain assistance.  
Please contact the Office of the Court  
Administrator, (863) 534-4690, within  
two (2) working days of your receipt of  
this (describe notice); if you are hearing  
or voice impaired, call TDD (863) 534-  
7777 or Florida Relay Service 711.  
Dated this 18 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:  
ServiceMail@aldridgepite.com  
1113-752758B  
Oct. 27; Nov. 3, 2017 17-01719K

**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**



FIRST INSERTION

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

**CASE NO.: 2014-CA-000522 FORECLOSED ASSETS SALES AND TRANSFER PARTNERSHIP, Plaintiff, v. PETER TIRONE, SR., et al., Defendants.**

NOTICE is hereby given that, Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on the 27th day of November, 2017, at 10:00 a.m. EST, via the online auction site at [www.polk.realforeclose.com](http://www.polk.realforeclose.com) in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit:

CONDOMINIUM LOT 8, PLANO VERDE NORTH, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 91, PAGE 46, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT 2001 JACOBSON MOBILE HOME, VIN # JACFL22688A, JACFL22688B, WHICH HAS BEEN PERMANENTLY AFFIXED AS REAL PROPERTY THERETO. Property Address: 14016 Rockridge road, Lakeland, FL 33809.

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

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 on this 24th day of October, 2017.

SIROTE & PERMUTT, P.C.

/s/ Kathryn I. Kasper  
Anthony R. Smith, Esq.  
FL Bar #157147

Kathryn I. Kasper, Esq.  
FL Bar #621188

Attorneys for Plaintiff  
OF COUNSEL:

Sirote & Permutt, P.C.  
1115 East Gonzalez Street  
Pensacola, FL 32503  
Toll Free: (800) 826-1699  
Facsimile: (850) 462-1599

Oct. 27; Nov. 3, 2017 17-01747K

FIRST INSERTION

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

**CASE NO.: 2017CA001544000000 JPMORGAN CHASE BANK, N.A. Plaintiff, vs. MARTIN JIMENZ AVILES A/K/A MARTIN JIMENEZ AVILES A/K/A MARTIN J. AVILES, et al Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated September 05, 2017, and entered in Case No. 2017CA001544000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein JPMORGAN CHASE BANK, N.A., is Plaintiff, and MARTIN JIMENZ AVILES A/K/A MARTIN JIMENEZ AVILES A/K/A MARTIN J. AVILES, 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](http://www.polk.realforeclose.com), in accordance with Chapter 45, Florida Statutes, on the 05 day of December, 2017, the following described property as set forth in said Final Judgment, to wit:

Lot 27, MAISANO HIGHLAND ESTATES, according to the map or Plat thereof as recorded in Plat Book 66, Page 25, of the Public Records of Polk County, Florida.

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

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, (863) 534-4690, WITHIN TWO (2) WORKING DAYS OF YOUR RECEIPT OF THIS (DESCRIBE NOTICE); IF YOU ARE HEARING OR VOICE IMPAIRED, CALL TDD (863) 534-7777 OR FLORIDA RELAY SERVICE 711.

Dated: October 24, 2017  
Phelan Hallinan  
Diamond & Jones, PLLC  
Attorneys for Plaintiff  
2727 West Cypress Creek Road  
Ft. Lauderdale, FL 33309

Tel: 954-462-7000  
Fax: 954-462-7001  
Service by email:  
FL.Service@PhelanHallinan.com  
By: /s/ Heather J. Koch  
Phelan Hallinan  
Diamond & Jones, PLLC  
Heather J. Koch, Esq.,  
Florida Bar No. 89107  
Emilio R. Lenzi, Esq.,  
Florida Bar No. 0668273  
PH # 79790

Oct. 27; Nov. 3, 2017 17-01743K

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.: 53-2015-CA-002512 DIVISION: 16**

**U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, Plaintiff, vs. WILLIE JAMES BROWN, et al, Defendant(s).**

NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated October 2, 2017, and entered in Case No. 2015-CA-002512 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 Hattie J. Brown, Willie James Brown, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at [www.polk.realforeclose.com](http://www.polk.realforeclose.com), Polk County, Florida at 10:00am EST on the 16th day of November, 2017, the following described property as set forth in said Final Judgment of Foreclosure:

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

834 E VALENCIA ST, LAKE LAND, FL 33805

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

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

Dated in Hillsborough County, Florida, this 20th day of October, 2017.

/s/ Alberto Rodriguez  
Alberto Rodriguez, Esq.  
FL Bar # 0104380  
Albertelli Law  
Attorney for Plaintiff  
P.O. Box 23028  
Tampa, FL 33623  
(813) 221-4743  
(813) 221-9171 facsimile  
eService: [servealaw@albertellilaw.com](mailto:servealaw@albertellilaw.com)  
AH-15-179328  
Oct. 27; Nov. 3, 2017 17-01733K

FIRST 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-000950-0000-00 Civil Division**

**IN RE: HATCHWOOD ESTATES PHASES III & IV HOMEOWNERS ASSOCIATION INC, a Florida non-profit Corporation, Plaintiff, vs. COLLINS G. MICHAEL; UNKNOWN SPOUSE OF COLLINS G. MICHAEL, Defendant(s), TO: COLLINS G. MICHAEL;**

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

LOT 87, HATCHWOOD ESTATES PHASE THREE, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 128, PAGES 25-26, IN 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 HATCHWOOD ESTATES PHASES III & IV HOMEOWNERS 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 11/22/17, (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 16 day of October, 2017.

Stacy M. Butterfield, CPA  
As Clerk, Circuit Court  
POLK County, Florida  
(SEAL) By: Taylor Pittman  
As Deputy Clerk

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](mailto:jared@flclg.com)  
Fla Bar No.: 90297  
Oct. 27; Nov. 3, 2017 17-01721K

FIRST INSERTION

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

**CASE NO. 2015CA-002077-0000-00 FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA, Plaintiff, vs. JOSHUA ALDERMAN, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 03, 2017, and entered in 2015CA-002077-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein PROF-2013-S3 LEGAL TITLE TRUST II, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE is the Plaintiff and ANGELA D. ALDERMAN; UNKNOWN TENANT #1 N/K/A BRITANY ADAMS; CITY OF BARTOW A MUNICIPAL CORPORATION OF THE STATE OF FLORIDA; are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at [www.polk.realforeclose.com](http://www.polk.realforeclose.com), at 10:00 AM, on November 16, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 13, OF AZALEA WOOD, ACCORDING TO THE MAP OR

PLAT THEREOF RECORDED IN PLAT BOOK 66, PAGE 35, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 370 INDICA CT, BARTOW, FL 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.

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

Dated this 24 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](mailto:mail@rasflaw.com)  
By: /s/Thomas Joseph  
Thomas Joseph, Esquire  
Florida Bar No. 123350  
Communication Email: [tjoseph@rasflaw.com](mailto:tjoseph@rasflaw.com)  
15-072741 - MoP  
Oct. 27; Nov. 3, 2017 17-01749K

FIRST INSERTION

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

**CASE NO. 2017CA-003123-0000-00 SECTION NO. 15**

**RODGER KING, Plaintiff, v. ROCKY MALAGERIO; DEIRDRE DANIEL; 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, GRANTEEES, OR OTHER CLAIMANTS, Defendants.**

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

YOU ARE HEREBY NOTIFIED that an action to foreclose on the following real property in Polk County, Florida:  
Lot 2, Block 4, LAKE BONNY HEIGHTS UNIT NO. 3, according to the plat thereof, as recorded in Plat Book 37, Page 25, Public Records of Polk County, Florida.

PROPERTY ADDRESS: 541 Jamestown Ave, Lakeland, FL 33801.

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 11/22/17, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

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

DATE: 10/16/17  
STACY M. BUTTERFIELD  
Clerk of the Court  
(SEAL) By: Danielle Cavas  
Deputy Clerk

Gregory A. Sanoba, Esq.  
422 South Florida Avenue  
Lakeland, Florida 33801  
Oct. 27; Nov. 3, 2017 17-01725K

OFFICIAL COURTHOUSE WEBSITES:

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

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

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

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

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

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

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

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

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

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

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

Business Observer

HOW TO PUBLISH YOUR

LEGAL NOTICE  
IN THE BUSINESS OBSERVER

CALL 941-906-9386

and select the appropriate County name from the menu option

OR

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

Business Observer  
LV10249

SUBSEQUENT INSERTIONS

SECOND 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.realforeclose.com at 10:00 o'clock 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 CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.**  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
 Dated at 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

SECOND 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-XXXX, 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 below.  
 All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
 All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
 ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.  
**NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.**  
 The date of first publication of this notice is October 20, 2017.  
**Patricia Sawyer,**  
**Personal Representative**  
 30 Jordan River Road  
 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

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.: 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, Florida, 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 17-01696K

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.: 2017CA001689000000**  
**NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, Plaintiff, vs.**  
**DOUGLAS A. MCHENRY A/K/A DOUGLAS A. MC HENRY, et al, Defendant(s).**  
 NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated September 5, 2017, and entered in Case No. 2017CA001689000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Nationstar Mortgage LLC d/b/a Champion Mortgage Company, 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.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 33, COUNTRY CLASS ESTATES PHASE ONE, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 78, PAGE 46, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 4928 MUSKET DRIVE, LAKE-LAND, FL 33810  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
 Dated in Hillsborough County, Florida, 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-17-008731  
 October 20, 27, 2017 17-01697K

SECOND 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.**  
**ALL UNKNOWN HEIRS, DEVISEES, LEGATEES, BENEFICIARIES, GRANTEEES OR OTHER PERSONS OR ENTITIES CLAIMING BY OR THROUGH THE ESTATE OF ALICE CLARK, Deceased, et al., 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 1/2 of the South 136.12 feet of the East 320 feet of the North 720 feet of the SW 1/4 of the NW 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 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 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

SECOND INSERTION

**NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA**  
**CASE NO. 53-2016-CA-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.**  
 Dated at St. Petersburg, Florida this 13th day of October, 2017.  
 eXL Legal, PLLC  
 Designated Email Address:  
 efling@exlegal.com  
 12425 28th Street North, Suite 200  
 St. Petersburg, FL 33716  
 Telephone No. (727) 536-4911  
 Attorney for the Plaintiff  
 By: ELIZABETH M. FERRELL  
 FBN# 52092  
 888160374  
 October 20, 27, 2017 17-01698K

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.: 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. Kitterman, 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, PUBLIC RECORDS OF POLK COUNTY, 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 17-01707K

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 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 CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST is Plaintiff and GREGORY K. MORRIS; SANDRA E. MORRIS; UNITED STATES OF AMERICA; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash 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:  
 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 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 11 2017  
 SHD Legal Group P.A.  
 Attorneys for Plaintiff  
 499 NW 70th Ave., Suite 309  
 Fort Lauderdale, FL 33317  
 Telephone: (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

SECOND INSERTION

**NOTICE OF RESCHEDULED SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION**  
**CASE NO.: 2016CA002057000000**  
**U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION AS SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CERTIFICATEHOLDERS OF WASHINGTON MUTUAL ASSET-BACKED CERTIFICATES WMABS SERIES 2007-HE2, Plaintiff, vs.**  
**CATHERINE WHITE A/K/A CATHERINE M. WHITE, et al, Defendant(s).**  
 NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated 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 THEREOF RECORDED IN PLAT BOOK 32, PAGE 36, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. LESS RIGHT-OF-WAY FOR STATE ROAD #S-35-A.  
 925 EMMA STREET, LAKE-LAND, FL 33815  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.  
 Dated in Hillsborough County, Florida, this 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

SECOND 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, vs. 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 pursuant 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 9, 2017, State of Florida Quota Alcoholic Beverage License 63-05538 series 4COP for use in Polk County, Florida.

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

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

Dated at 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  
October 20, 27, 2017 17-01700K

SECOND 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, ACCORDING 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 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.

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  
October 20, 27, 2017 17-01701K

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. 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 County, Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Florida 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 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.

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  
October 20, 27, 2017 17-01710K

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. 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 Judgment of Foreclosure, to wit:

LOT 10, IN BLOCK 6, OF LAKE THOMAS ESTATES, UNIT TWO, AS SHOWN BY MAP OR PLAT THEREOF, AS RECORDED 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 you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Dated this 14 day of 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

SECOND INSERTION

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

Case No.: 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, POINCIANA NEIGHBORHOOD 5 VII-

LAGE 7, ACCORDING TO THE PLAT THEREOF AS RECORDED 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/ Lacey Griffith  
Lacey Griffith, Esq.  
FL Bar # 95203  
Albertelli Law  
Attorney for Plaintiff  
P.O. Box 23028  
Tampa, FL 33623  
(813) 221-4743  
(813) 221-9171 facsimile  
eService: servealaw@albertellilaw.com  
AH-15-197213  
October 20, 27, 2017 17-01714K

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. 2016CA004153000000  
**CITIMORTGAGE INC., Plaintiff, vs. 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; UNKNOWN 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, DEPARTMENT OF TREASURY; NATIONAL STAR MORTGAGE LLC F/K/A CENTEX HOME EQUITY COMPANY, LLC are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 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, 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 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  
16-218808 - MoP  
October 20, 27, 2017 17-01702K

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.: 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, Assignees, 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 ADDITION TO THE TOWN OF MULBERRY, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 1, PAGE 64, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

702 NW 1ST AVENUE, MULBERRY, FL 33860

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

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

Dated in Hillsborough County, Florida, this 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) 221-4743  
(813) 221-9171 facsimile  
eService: servealaw@albertellilaw.com  
AH-17-003766  
October 20, 27, 2017 17-01708K

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-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 L. 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**

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, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on January 4, 2018, the following described property as set forth in said Final Judgment, to-wit:

THE FOLLOWING DESCRIBED LAND IN POLK COUNTY, FLORIDA, TO-WIT:

BEGIN AT THE INTERSECTION OF THE SOUTH LINE OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 34, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY FLORIDA AND THE WEST LINE OF SEABOARD COASTLINE RAILROAD (FORMERLY THE ATLANTIC COASTLINE RAILROAD COMPANY AND FORMERLY THE SAVANNAH, FLORIDA & WESTERN RAILROAD); THENCE RUN NORTH-WESTERLY ALONG THE WEST LINE OF SAID RAILROAD 262.1 FEET; THENCE SOUTHWESTERLY 182.55 FEET TO EAST LINE OF THE PRINE ROAD; THENCE SOUTHEASTERLY ALONG THE EASTERLY RIGHT OF WAY LINE OF PRINE ROAD 159 FEET; THENCE EAST 212.33 FEET TO THE POINT OF BEGINNING.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.  
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  
16-304314 FCO1 CXE  
October 20, 27, 2017 17-01709K

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.: 2016CA002066000000  
**LOANDEPOT.COM, LLC, Plaintiff, vs. BARBARA ANN SIMMONS, et al, Defendant(s).**

NOTICE IS HEREBY GIVEN Pursuant 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 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:

CONDOMINIUM UNIT NO. 202, WINTER RIDGE CONDOMINIUM, ACCORDING 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,

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, TOGETHER WITH ANY AND ALL AMENDMENTS THERETO, AS FROM TIME TO TIME MAY BE FILED OF RECORD, OF THE PUBLIC RECORDS AFORESAID; TOGETHER WITH AN UNDIVIDED SHARE OR INTEREST 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 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/ 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  
October 20, 27, 2017 17-01712K

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

**CALL 941-906-9386**  
and select the appropriate County name from the menu option  
or e-mail legal@businessobserverfl.com

**Business Observer**

Choices and Solutions

# What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

## THE NEGATIVE INCOME TAX

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



## STEPS TO FIX ENTITLEMENTS

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

# \$\$\$

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

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

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

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

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

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

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

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

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

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

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

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

### **NEGATIVE TAX HELPS POOR**

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

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

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

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

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

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

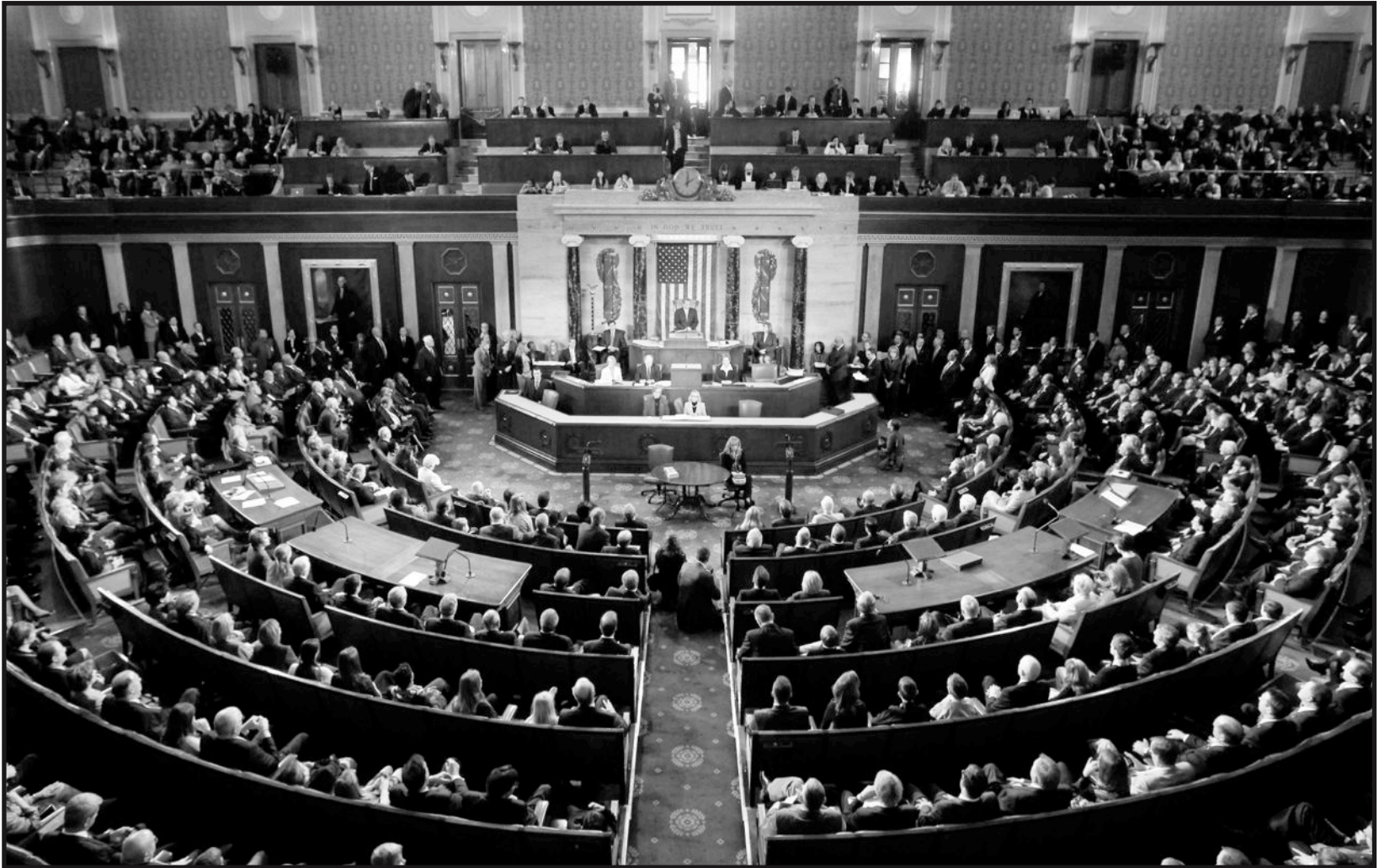
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities.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

### **HOW TO FIX SOCIAL SECURITY**

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

#### WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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