

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL ACTION
CASE NO.: 2016CA1526
SABADELL UNITED BANK, N.A. Plaintiff, v. MAXWELL JAMES ATKINSON; MARIA ANN ATKINSON; HIGH VISTA AT RIDGEWOOD LAKES HOMEOWNERS ASSOCIATION, INC.; RIDGEWOOD LAKES MASTER ASSOCIATION, INC., Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to an Order of Final Judgment entered in Case No.: 2016CA001526 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein SABADELL UNITED BANK, N.A., Plaintiff, and MAXWELL JAMES ATKINSON; MARIA ANN ATKINSON; HIGH VISTA AT RIDGEWOOD LAKES HOMEOWNERS ASSOCIATION, INC.; RIDGEWOOD LAKES MASTER ASSOCIATION, INC., Defendants, the Clerk of the Clerk will sell to the highest bidder for cash at https://polk.realforeclose.com/ at the hour of 10:00 a.m. on the 19th day of December, 2017, the following property:
LOT 22, RIDGEWOOD LAKES VILLAGE 7A, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 110, PAGE 42, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.
DATED November 20, 2017.
/s/ Andrew Fulton, IV
ANDREW FULTON, IV, ESQ.
Florida Bar #833487
Kelley & Fulton, P.A.
1665 Palm Beach Lakes Blvd.
The Forum-Suite 1000
West Palm Beach, FL 33401
Phone: 561-491-1200
Fax: 561-684-3773
Attorneys for Plaintiff
Nov. 24; Dec. 1, 2017 17-01891K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION
FILE NUMBER: 2017-CP-00265
IN RE: ESTATE OF THEODORE ANTON LINDO, Deceased.
The ancillary administration of the estate of THEODORE ANTON LINDO, deceased, whose date of death was December 16, 2016, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida, 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
If you have been served with a copy of this notice and you have any claim or demand against the decedent's estate, even if that claim is unmaturing, contingent or unliquidated, you must file your claim with the court ON OR BEFORE THE LATER OF A DATE THAT IS 3 MONTHS AFTER THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER YOU RECEIVE A COPY OF THIS NOTICE.
All other creditors of the decedent and other persons who have claims or demands against decedent's estate, including unmaturing, contingent or unliquidated claims, must file their claims with the court ON OR BEFORE THE DATE THAT IS 3 MONTHS AFTER 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 November 24, 2017.
Personal Representative:
CARMINE LINDO
20 Utica Avenue
Aiken, SC 29803
Attorney for Personal Representative:
BEVERLY H. FURTICK, ESQUIRE
Florida Bar No. 510440
Fisher, Tousey, Leas & Ball
501 Riverside Avenue,
Suite 600
Jacksonville, FL 32202
(904) 356 2600
E-Mail: bhf@fishertousey.com
745008
Nov. 24; Dec. 1, 2017 17-01896K

FIRST INSERTION

NOTICE TO CREDITORS (Summary Administration) IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2017-CP-002359
Division Probate
IN RE: ESTATE OF GLADYS ISAACS 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 Gladys Isaacs, deceased, File Number 2017-CP-002359, by the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830; that the decedent's date of death was July 19, 2017; that the total value of the estate is \$38,296.66 and that the names and addresses of those to whom it has been assigned by such order are:
Name Address
Carlton Chin
521 Via Veneto Ct.
Kissimmee, FL 34759
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 November 24, 2017.
Person Giving Notice:
Carlton Chin
521 Via Veneto Ct.
Kissimmee, Florida 34759
Attorney for Person Giving Notice
Kathy D. Sheive, Esq.
Attorney
Florida Bar Number: 0752509
318 N. John Young Parkway, Suite 1
Kissimmee, FL 34741
Telephone: (407) 944-4010
Fax: (407) 944-4011
E-Mail: kdsheive@aol.com
Secondary E-Mail: kathysheive@gmail.com
Nov. 24; Dec. 1, 2017 17-01893K

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 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 on December 14, 2017 at 10:00AM
243 Linda Parsche Household goods
349 Lynn Croley Household goods
430 Mark Collins Household goods
449 Jutharut Geiger Household goods
November 24; December 1, 2017 17-01894K
FIRST INSERTION
NOTICE OF PUBLIC SALE
The following personal property of TIMOTHY MARTIN BARKER, ZACHARY T. SMART and GAIL A. SMART will, on December 11, 2017, at 11:00 a.m., at 9778 Cypress Lakes Drive, Lot #328, Lakeland, Polk County, Florida; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:
1989 PALM MOBILE HOME, VIN # PH065994A
TITLE # 0047733117, and
VIN # PH065994B
TITLE # 0047733115
and all other personal property located therein
PREPARED BY:
Jody B. Gabel
Lutz, Bobo & Telfair, P.A.
2 North Tamiami Trail, Suite 500
Sarasota, Florida 34236
Nov. 24; Dec. 1, 2017 17-01878K
FIRST INSERTION
NOTICE OF PUBLIC SALE
The following personal property of TIMOTHY MARTIN BARKER and DORIS S. WAGNER, will, on December 11, 2017, at 10:00 a.m., at 2003 Red Cedar Drive, Lot #211, Lakeland, Polk County, Florida; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:
1991 FLEE MOBILE HOME, VIN # FLFL33A13818BA
TITLE # 0061130226 and
VIN # FLFL33B13818BA
TITLE # 0061116826
and all other personal property located therein
PREPARED BY:
Jody B. Gabel
Lutz, Bobo & Telfair, P.A.
2 North Tamiami Trail, Suite 500
Sarasota, Florida 34236
Nov. 24; Dec. 1, 2017 17-01880K
FIRST INSERTION
NOTICE OF SALE
Rainbow Title & Lien, Inc. will sell at Public Sale at Auction the following vehicles to satisfy lien pursuant to Chapter 713.78 of the Florida Statutes on December 14, 2017 at 10 A.M.
* AUCTION WILL OCCUR WHERE EACH VEHICLE IS LOCATED *
2011 DODGE,
VIN# 2B3CL3CG5BH513923
2005 CHRYSLER,
VIN# 2C8P54L15R450425
2007 FORD,
VIN# 1FTRF12277KD43185
2003 TOYOTA,
VIN# 4T1BE32K73U647305
Located at: P.O. BOX 144, DAVENPORT, FL 33836
Any person(s) claiming any interest(s) in the above vehicles contact: Rainbow Title & Lien, Inc., (954) 920-6020
* ALL AUCTIONS ARE HELD WITH RESERVE *
Some of the vehicles may have been released prior to auction
LIC # AB-0001256
November 24, 2017 17-01890K
FIRST INSERTION
NOTICE OF SALE
The following personal property of TIMOTHY MARTIN BARKER, CLAIR W. KNAPP and KAROLYN S. KNAPP will, on December 11, 2017, at 11:30 a.m., at 2362 Mulligan Drive, Lot #561, Lakeland, Polk County, Florida; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:
1994 FLEE, VIN # FLFLP33A15521SC
TITLE # 0065876658, and
VIN # FLFLP33B15521SC
TITLE # 0065876657
and all other personal property located therein
PREPARED BY:
Jody B. Gabel
Lutz, Bobo & Telfair, P.A.
2 North Tamiami Trail, Suite 500
Sarasota, Florida 34236
Nov. 24; Dec. 1, 2017 17-01879K
FIRST INSERTION
NOTICE OF PUBLIC SALE
The following personal property of TIMOTHY MARTIN BARKER, will, on December 11, 2017, at 10:30 a.m., at 9505 Fountain Terrace, Lot #231, Lakeland, Polk County, Florida; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:
1989 PALM MOBILE HOME, VIN # PH066094A
TITLE # 0047794954, and
VIN # PH066094B
TITLE # 0047794964
and all other personal property located therein
PREPARED BY:
Jody B. Gabel
Lutz, Bobo & Telfair, P.A.
2 North Tamiami Trail, Suite 500
Sarasota, Florida 34236
Nov. 24; Dec. 1, 2017 17-01881K

FIRST INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that the following vehicles will be sold at public auction pursuant to F.S. 713.585 on the sale dates at the locations below at 9:00 a.m. to satisfy labor and storage charges.
2004 FREIGHTLINER
1FUJA6CK64PK24767
Total Lien: \$4973.88
Sale Date: 12/11/2017
Location: Carver Diesel LLC
1324 Us Highway 17-92 W
Haines City, FL 33844
863-422-8443
Pursuant to F.S. 713.585 the cash amount per vehicle would be sufficient to redeem that vehicle from the lienor. Any interested party has a right to a hearing prior to the sale by filing a demand for the hearing with the Clerk of the Circuit Court in Polk and mailing copies of the same to all owners and lienors. The owner/lienholder has a right to recover possession of the vehicle by posting bond pursuant to F.S. 559.917 and if sold any proceeds remaining from the sale will be deposited with the Clerk of Circuit Court for disposition.
November 24, 2017 17-01897K
FIRST INSERTION
NOTICE OF PUBLIC SALE
Notice is hereby given that on 12/15/17 at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1974 COVE #F5007. Last Tenants: Claire Smith Bannwart & Diana Hansel. Sale to be held at Bonny Shores Investments LLC- 164 Bonny Shores Dr, Lakeland, FL 33801, 813-241-8269.
Nov. 24; Dec. 1, 2017 17-01898K
FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 17CP-2655
Division Probate
IN RE: ESTATE OF STEVEN MICHAEL GRINER Deceased.
The administration of the estate of Steven Michael Griner, deceased, whose date of death was May 17, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Box 9000, Drawer CC-4, Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is November 24, 2017.
Personal Representative:
Steve M. Griner, Jr.
2890 Blackwater Oak
Mulberry, Florida 33860
Attorney for Personal Representative:
Daniel Medina, B.C.S.
Florida Bar Number: 0027553
Clara Delgado Rossell, LL.M.
Florida Bar Number: 100208
Attorney for Personal Representative
MEDINA LAW GROUP, P.A.
402 S. Kentucky Avenue, Suite 660
Lakeland, FL 33801
Telephone: (863) 682-9730
Fax: (863) 616-9754
E-Mail: dan@medinapa.com
E-Mail: clara@medinapa.com
Nov. 24; Dec. 1, 2017 17-01892K

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. 2017CA000611000000
Division 15
BAC FLORIDA BANK Plaintiff, vs. BARRY JEFFREY FIRMAGER A/K/A B.J. FIRMAGER, MEGAN FIRMAGER, ASSOCIATION OF POINCIANA VILLAGES, INC., POINCIANA VILLAGE SEVEN ASSOCIATION, INC., AND UNKNOWN TENANTS/OWNERS, Defendants.
Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on September 5, 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 9. IN BLOCK 1036, OF POINCIANA NEIGHBORHOOD 4, VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 53, AT PAGE 4 THROUGH 18, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA
and commonly known as: 57 SAWFISH COURT, 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 19, 2017 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.
Any persons claiming an interest in the surplus from the sale, if any, other

than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.
AMERICANS WITH DISABILITIES ACT. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.
Jennifer M. Scott
(813) 229-0900 x
Kass Shuler, P.A.
1505 N. Florida Ave.
Tampa, FL 33602-2613
ForeclosureService@kasslaw.com
327486/1700074/grc
Nov. 24; Dec. 1, 2017 17-01872K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.
2012CA-004577-0000-00
CHRISTIANA TRUST, A DIVISION OF WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT AS TRUSTEE OF ARLP TRUST Plaintiff, v. BENITO GALLARDO; SYLVIA GALLARDO; UNKNOWN OCCUPANT 'A'; UNKNOWN OCCUPANT 'B'; AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ABOVE NAMED DEFENDANT(S), WHO (IS/ ARE) NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES CLAIM AS HEIRS, DEVISEES, GRANTEE, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, SPOUSES, OR OTHER CLAIMANTS;
Defendants.
Notice is hereby given that, pursuant to

the Final Judgment of Foreclosure entered on August 15, 2017, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:
THE NE 1/4 OF THE NE 1/4 OF SECTION 13, TOWNSHIP 28 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA, LESS THE EAST 801.07 FEET AND LESS THE WEST 274.07 FEET, AND LESS THE NORTH 40 FEET FOR ROAD RIGHT OF WAY, ALL IN POLK COUNTY, FLORIDA.
a/k/a 3501 KOKOMO RD, HAINES CITY, FL 33844
at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on DECEMBER 19, 2017 beginning at 10:00 AM.
If you are a person claiming a right to funds remaining after the sale, you must file a claim with the clerk no later than 60 days after the sale. If you fail to file a claim you will not be entitled to any remaining funds.

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, (863) 534-4690, WITHIN TWO (2) WORKING DAYS OF YOUR RECEIPT OF THIS (DESCRIBE NOTICE); IF YOU ARE HEARING OR VOICE IMPAIRED, CALL TDD (863) 534-7777 OR FLORIDA RELAY SERVICE 711.
Dated at St. Petersburg, Florida this 16th day of November, 2017.
eXL Legal, PLLC
Designated Email Address:
efiling@exllegal.com
12425 28th Street North,
Suite 200
St. Petersburg, FL 33716
Telephone No. (727) 536-4911
Attorney for the Plaintiff
By: Elizabeth M. Ferrell
FBN 52092
820160017
Nov. 24; Dec. 1, 2017 17-01871K

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

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. 2017CA001207000000 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. MICHAEL DAVIS AND MEGAN DAVIS, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 2, 2017, and entered in 2017CA001207000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is the Plaintiff and MEGAN DAVIS; MICHAEL DAVIS; SUNDANCE MASTER HOMEOWNERS ASSOCIATION, INC. 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 January 02, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 60, OF FESTIVAL POINTE AT SUNDANCE PHASE ONE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 137, PAGE(S) 5 THROUGH 7, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 4210 DIGITAL CT, 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.

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

Dated this 21 day of November, 2017. ROBERTSON, ANSCHUTZ & SCHNEID, P.L.

Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: mail@rasflaw.com
By: /s/Thomas Joseph
Thomas Joseph, Esquire
Florida Bar No. 123350
Communication Email:
tjoseph@rasflaw.com
17-014257 - MoP
Nov. 24; Dec. 1, 2017 17-01895K

FIRST INSERTION

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

CIRCUIT CIVIL DIVISION
CASE NO.: 2014CA003588000000 GREEN TREE SERVICING LLC 3000 Bayporte Drive Suite 880 Tampa, FL 33607 Plaintiff(s), vs. CRESPIAN ROSAS ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE THREE ASSOCIATION, INC.; Defendant(s).

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on March 24, 2016, in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 13th day of December, 2017 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure, to wit:

LOT 15, BLOCK 114, POINCIANA SUBDIVISION, NEIGHBORHOOD 3, VILLAGE 3, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 52, PAGES 19 THROUGH 31, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA..

PROPERTY ADDRESS: 572 KOALA DRIVE, 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 sixty (60) days after the sale.

Pursuant to the Fla. R. Jud. Admin. 2.516, the above signed counsel for Plaintiff designates attorney@padgettlaw.net as its primary e-mail address for service, in the above styled matter, of all pleadings and documents required to be served on the parties.

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

Respectfully submitted,
PADGETT LAW GROUP
HARRISON SMALBACH, ESQ.
Florida Bar # 116255
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlaw.net
Attorney for Plaintiff

Ditech Financial LLC f/k/a Green Tree Servicing LLC vs. Crespien Rosas
TDP File No. 14-001345-5
Nov. 24; Dec. 1, 2017 17-01882K

FIRST INSERTION

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

CASE NO.: 2016-CA-002826-0000-00 BANK OF NEW YORK MELLON, F/K/A BANK OF NEW YORK, AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF ALTERNATIVE LOAN TRUST 2007-OA7, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-OA7, Plaintiff, v. STEVE BRUCE, ET AL., Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order dated October 16, 2017 entered in Civil Case No. 2016-CA-002826-0000-00 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein BANK OF NEW YORK MELLON, F/K/A BANK OF NEW YORK, AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF ALTERNATIVE LOAN TRUST 2007-OA7, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-OA7, Plaintiff and STEVE BRUCE; JENNY BRUCE; SOLANA HOMEOWNERS ASSOCIATION, INC.; 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, Clerk of Court, will sell to the highest and best bidder for cash by electronic sale at http://www.polk.realforeclose.com beginning at 10:00 a.m. on Janu-

ary 23, 2018 the following described property as set forth in said Final Judgment, to-wit:

LOT 70, SOLANA, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 129, PAGE 13, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

Property Address: 1418 Solana Circle, Davenport, FL 33897
ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

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

Submitted By:
ATTORNEY FOR PLAINTIFF:
Kelley Kronenberg
8201 Peters Road
Fort Lauderdale, FL 33324
(954) 370-9970 x1042
Service E-mail:
flrealprop@kelleykronenberg.com
Reena Patel Sanders, Esq.
FBN: 44736
Nov. 24; Dec. 1, 2017 17-01873K

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.: 2016CA000938000000 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION Plaintiff, vs.

JOHN D. BESSETTE, JR A/K/A JOHN BESSETTE, JR A/K/A JOHN BESSETT A/K/A JOHN BESSETLE, et al Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated September 05, 2017, and entered in Case No. 2016CA000938000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, is Plaintiff, and JOHN D. BESSETTE, JR A/K/A JOHN BESSETTE, JR A/K/A JOHN BESSETT A/K/A JOHN BESSETLE, et al are Defendants, the clerk, Stacy M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 03 day of January, 2018, the following described property as set forth in said Final Judgment, to wit:

Lot 27, ROLLINGEN PHASE ONE, according to the map or plat thereof as recorded in Plat Book 73, Page(s) 31, Public Records of Polk County, Florida.

TOGETHER WITH MOBILE HOME ID #015754A TITLE #0046757758 AND ID #015754B TITLE #0046757794

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: November 17, 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 # 73670
Nov. 24; Dec. 1, 2017 17-01885K

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. 2017CA-000685-0000-00 THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JP MORGAN CHASE BANK N.A. AS TRUSTEE FOR NATIONSTAR HOME EQUITY LOAN TRUST 2006-B, Plaintiff, vs.

VINCE E. FRAZIER A/K/A VINCE FRAZIER AND DEANNA K. FRAZIER, et al Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 27, 2017, and entered in 2017CA-000685-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JP MORGAN CHASE BANK N.A. AS TRUSTEE FOR NATIONSTAR HOME EQUITY LOAN TRUST 2006-B is the Plaintiff and VINCE E. FRAZIER A/K/A VINCE FRAZIER; DEANNA K. FRASIER; SUN RAY HOMES PROPERTY OWNERS ASSOCIATION, INC.; UNKNOWN TENANT #1 N/K/A GARRETT FRAZIER; UNKNOWN TENANT #2 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 December 12, 2017, the following described property as set forth in said Final Judgment, to wit:

BEGIN 795 FEET SOUTH OF THE INTERSECTION OF THE EAST SIDE OF THOMAS AVENUE AND THE NORTH SIDE OF WILLIAM STREET AS SHOWN ON THE PLAT OF SUN RAY HOMES, PLAT NUMBER TWO, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 44, PAGE 26,

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-000982 MTGLQ INVESTORS LP, Plaintiff, vs.

JOSUE HERNANDEZ-LOPEZ AND MIRIAM ROJAS-RODRIGUEZ, et al Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 26, 2017, and entered in 2016-CA-000982 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein MTGLQ INVESTORS LP is the Plaintiff and JOSUE HERNANDEZ-LOPEZ; MIRIAM ROJAS-RODRIGUEZ; STONEWOOD CROSSING HOMEOWNERS ASSOCIATION, INC. 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 January 05, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 171, STONEWOOD CROSSINGS - PHASE 1, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 135, PAGES 39 THROUGH 42, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 452 HAMMERSTONE AVE, 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.

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

Dated this 21 day of November, 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
16-229623 - MoP
Nov. 24; Dec. 1, 2017 17-01899K

FIRST INSERTION

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

CASE NO.: 2016CA002159000000 DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC Plaintiff, vs.

GERALD A. CLARK A/K/A GERALD CLARK, et al Defendants.

RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed October 6, 2017 and entered in Case No. 2016CA002159000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC, is Plaintiff, and GERALD A. CLARK A/K/A GERALD CLARK, et al are Defendants, the clerk, Stacy M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 03 day of January, 2018, the following described property as set forth in said Lis Pendens, to wit:

LOTS 1 AND 2, BLOCK E, SOUTH PINWOOD PARK, ACCORDING TO PLAT THEREOF AS RECORDED IN PLAT BOOK 33, PAGE 30, 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: November 17, 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 # 84561
Nov. 24; Dec. 1, 2017 17-01887K

FIRST INSERTION

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

CASE NO.: 2017CA001655000000 WELLS FARGO BANK, N.A., Plaintiff, vs.

RITA M. FRIEDMAN, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated August 16, 2017, and entered in Case No. 2017CA001655000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Wells Fargo Bank, N.A., is the Plaintiff and Peter L. Friedman, Rita M. Friedman, 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 14th day of December, 2017, the following described property as set forth in said Final Judgment of Foreclosure:

LOTS 9 AND 10, BLOCK D, LA HACIENDA, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 39, PAGE 35, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, LESS AND EXCEPT BEGINNING AT THE NORTHEAST CORNER OF LOT 10, BLOCK D OF LA HACIENDA, RUN THENCE SOUTH ALONG THE EAST BOUNDARY OF SAID LOT 10, 30 FEET, RUN THENCE WEST PARALLEL TO THE SOUTH BOUNDARY OF SAID LOT 10 TO THE NORTHERLY BOUNDARY OF SAID LOT 10, RUN THENCE NORTHEASTERLY AND EASTERLY ALONG THE NORTHERLY BOUNDARY OF SAID LOT 10 TO THE POINT OF BEGINNING, AND LESS AND EXCEPT COMMENCING AT THE NORTHEAST CORNER OF LOT 10, BLOCK D, OF LA HACIENDA, AS RECORDED IN PLAT BOOK 39, PAGE 35, OF THE PUBLIC RECORDS OF

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

CASE NO.: 2012CA-007796-0000-LK JPMORGAN CHASE BANK, NATIONAL ASSOCIATION Plaintiff, vs.

DANA D. FAISON, et al Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated November 01, 2017, and entered in Case No. 2012CA-007796-0000-LK of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, is Plaintiff, and DANA D. FAISON, et al are Defendants, the clerk, Stacy M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 05 day of January, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 93, WINCHESTER ESTATES, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 143, PAGE 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Any person claiming an interest in the surplus 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: November 17, 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 # 53298
Nov. 24; Dec. 1, 2017 17-01886K

POLK COUNTY, FLORIDA, RUN THENCE SOUTH ALONG THE EAST BOUNDARY OF SAID LOT 10, A DISTANCE OF 30.00 FEET FOR THE POINT OF BEGINNING; CONTINUE THENCE ALONG SAID BOUNDARY 85.00 FEET; THENCE NORTH 00 DEGREES 23 MINUTES 33 SECONDS WEST A DISTANCE OF 85.07 FEET; THENCE EAST 3.56 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH:

THE NORTH 50 FEET OF THE WEST 180 FEET OF THE EAST 360 FEET OF THE NORTHEAST ¼ OF THE SOUTHWEST ¼ OF SECTION 17, TOWNSHIP 30 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA

985 SOUTH HELEN CIRCLE, BARTOW, FL 33830-7444
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.

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

Dated in Hillsborough County, Florida, this 16th day of November, 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-17-009581
Nov. 24; Dec. 1, 2017 17-01888K

FIRST INSERTION

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

CIRCUIT CIVIL DIVISION
CASE NO.: 2017CA001082
DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC Plaintiff(s), vs.
ALICIA CLEMENTE;
LOURDES HERNANDEZ;
THE UNKNOWN SPOUSE OF LOURDES HERNANDEZ
NKA JUAN QUERISNKA
JUAN QUERIS; PARK LAKE ASSOCIATION NUMBER THREE INC.; PARK LAKE MASTER ASSOCIATION, INC.; CITIBANK, N.A.; THE UNKNOWN TENANT, NKA KIMBERLY O'NEIL, IN POSSESSION OF 2040 SAN MARCOS DR. WINTER HAVEN, FL 33880

Defendant(s).
 NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on October 25, 2017, in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 23rd day of January, 2018 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure, to wit:

UNIT NO. 108, OF PARK LAKE NUMBER THREE, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 2317, PAGE 1367 AND ALL EXHIBITS AND AMENDMENTS THEREOF, AND RECORDED IN CONDOMINIUM BOOK 8, PAGES 1-5, OF THE PUBLIC RECORDS

OF POLK COUNTY, FLORIDA.

PROPERTY ADDRESS: 2040 SAN MARCOS DR, WINTER HAVEN, FL 33880

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

Pursuant to the Fla. R. Jud. Admin. 2.516, the above signed counsel for Plaintiff designates attorney@padgettlaw.net as its primary e-mail address for service, in the above styled matter, of all pleadings and documents required to be served on the parties.

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

Respectfully submitted,
PADGETT LAW GROUP
HARRISON SMALBACH, ESQ.
 Florida Bar # 116255
 6267 Old Water Oak Road,
 Suite 203
 Tallahassee, FL 32312
 (850) 422-2520 (telephone)
 (850) 422-2567 (facsimile)
 attorney@padgettlaw.net
 Attorney for Plaintiff
 Ditech Financial LLC F/K/A Green Tree Servicing LLC vs. Alicia Clemente
 TDP File No. 16-002633-2
 Nov. 24; Dec. 1, 2017 17-01874K

FIRST INSERTION

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

CIRCUIT CIVIL DIVISION
CASE NO.: 2017CA003299000000
DITECH FINANCIAL LLC Plaintiff(s), vs.
THE UNKNOWN HEIRS DEVISEES, GRANTEES, ASSIGNEES, CREDITORS, LIENORS AND TRUSTEES OF THOMAS JACKSON, DECEASED;
AMBER JACKSON; ASHLEE JACKSON AKA ASHLEE N. JACKSON; THE UNKNOWN TENANT IN POSSESSION OF 3003 MAPLEWOOD AVE., LAKELAND, FL 33803;
Defendant(s).

TO: THE UNKNOWN HEIRS DEVISEES, GRANTEES, ASSIGNEES, CREDITORS, LIENORS AND TRUSTEES OF THOMAS JACKSON, DECEASED -

Last Known Address: Unknown
 Previous Address: 3003 Maplewood Ave, Lakeland, FL 33803;
 AMBER JACKSON -
 Last Known Address: 3003 Maplewood Ave, Lakeland, FL 33803
 Previous Address: 303 W Hancock Street, Lakeland, FL 33803;

YOU ARE HEREBY NOTIFIED that a civil action has been filed against you in the Circuit Court of Polk County, Florida, to foreclose certain real property described as follows:
 Lot 25, Block 3, Cleveland Heights Manor, according to the Map or Plat thereof, as recorded in Plat Book 43, Page 32, of the Public Records of Polk County, Florida.

Property address: 3003 Maplewood Ave, Lakeland, FL 33803
 You are required to file a written response 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 publication, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint.
 Default Date: Dec. 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 Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Dated this the 16 day of NOV, 2017.
 CLERK OF THE CIRCUIT COURT
 As Clerk of the Court
 Stacy M. Butterfield
 (SEAL) BY: Asuncion Nieves
 Deputy Clerk

Plaintiff Atty:
 Padgett Law Group
 6267 Old Water Oak Road,
 Suite 203
 Tallahassee, FL 32312
 attorney@padgettlaw.net
 Ditech Financial LLC vs. Thomas Jackson
 TDP File No. 16-008278-1
 Nov. 24; Dec. 1, 2017 17-01900K

FIRST INSERTION

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

CIRCUIT CIVIL DIVISION
CASE NO.: 2016CA004266
VANDEBILT MORTGAGE AND FINANCE, INC.
Plaintiff(s), vs.

SAMUEL ALICEA; MARIA DEL CARMEN MALDONADO; THE UNKNOWN SPOUSE OF MARIA DEL CARMEN MALDONADO; ROCKRIDGE FARMETTES PROPERTY OWNERS ASSOCIATION, INC.;
Defendant(s).

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on November 13, 2017, in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 19th day of December, 2017 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure, to wit:
 TRACT 114, RANCHLAND ACRES ADDITION, AS PER THE PLAT THEREOF RECORDED IN PLAT BOOK 81, PAGES 32 AND 33, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN 28 X 48 1998 HOMES OF MERIT SHADOWRIDGE MANUFACTURED HOME WITH VEHICLE IDENTIFICATION NOS. FLA14613003A AND FLA14613003B.

PROPERTY ADDRESS: 12530 COUNTRYLAND DRIVE, LAKELAND, FL 33809

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

Pursuant to the Fla. R. Jud. Admin. 2.516, the above signed counsel for Plaintiff designates attorney@padgettlaw.net as its primary e-mail address for service, in the above styled matter, of all pleadings and documents required to be served on the parties.

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

Respectfully submitted,
PADGETT LAW GROUP
HARRISON SMALBACH, ESQ.
 Florida Bar # 116255
 6267 Old Water Oak Road, Suite 203
 Tallahassee, FL 32312
 (850) 422-2520 (telephone)
 (850) 422-2567 (facsimile)
 attorney@padgettlaw.net
 Attorney for Plaintiff
 Vanderbilt Mortgage and Finance, Inc. vs. Samuel Alicea; Maria Del Carmen Maldonado
 TDP File No. 16-005403-1
 Nov. 24; Dec. 1, 2017 17-01883K

SUBSEQUENT INSERTIONS

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.
2008CA-006258-0000-00

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

LELAND C PIESTER; et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order dated September 26, 2017, entered in Case No. 2008CA-006258-0000-00 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS CWABS, INC. ASSET BACKED CERTIFICATES, SERIES 2007-9 is the Plaintiff and LELAND C PIESTER; THE UNKNOWN SPOUSE OF LELAND C. PIESTER; DERENDA M PIESTER; Tenant #1; Tenant #2; Tenant #3; and Tenant #4 the name being fictitious to account for parties in possession are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at www.polk.realforeclose.com, beginning at 10:00 AM on the 27th day of December, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 33, OF C.W. ROCKNER'S ADDITION TO FORT MEADE, ACCORDING TO THE PLAT THEREOF RECORDED IN DEED BOOK P, PAGE 354, PUBLIC RECORDS OF POLK

COUNTY, FLORIDA. AND THE WEST 110 FEET OF THE NORTH 2 FEET OF LOT 34 OF C.W. ROCKNER'S ADDITION TO FORT MEADE, ACCORDING TO THE PLAT THEREOF RECORDED IN DEED BOOK P, PAGE 354, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

AND THE NORTH 1/2 OF LOT 16 AND THE SOUTH 90 FEET OF LOTS 17 AND 18 IN BLOCK G OF WILDWOOD PARK, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 16, PAGE 16 PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 17th day of November, 2017.
BROCK & SCOTT, PLLC
 Attorney for Plaintiff
 1501 N.W. 49th Street,
 Suite 200
 Ft. Lauderdale, FL 33309
 Phone: (954) 618-6955, ext. 6209
 Fax: (954) 618-6954
 FLCourtDocs@brockandscott.com
 By Jimmy Edwards, Esq.
 Florida Bar No. 81855
 Case No. 2008CA-006258-0000-00
 File # 16-F00281
 Nov. 24; Dec. 1, 2017 17-01884K

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

Case No. 2017 CA 001148
WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR HILLDALE TRUST, Plaintiff, vs.
CRAIG S. CURREY; et al., Defendant(s).

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated November 2, 2017, in the above-styled cause, I STACY M. BUTTERFIELD, Polk County Clerk of the Circuit Court and County Comp-

troller will sell to the highest and best bidder for cash at the www.polk.realforeclose.com beginning at 10:00 a.m. on December 7, 2017, the following described property:

ALL THAT CERTAIN PARCEL OF LAND IN POLK COUNTY, STATE OF FLORIDA, AS MORE FULLY DESCRIBED IN DEED OR BOOK 4143, PAGE 2127, ID# 21284-23930-003240, BEING KNOWN AND DESIGNATED AS LOT 24, BLOCK 3, LAKE BONNY HEIGHTS, FILED IN PLAT BOOK 35, PAGE 24.

BY FEE SIMPLE DEED FROM SANDRA K. DAVIS, TRUSTEE, REVOCABLE TRUST AGRT OF CHESTER B. KINSEY AND MARTHA P. KINSEY, DTD

SECOND INSERTION

3/16/93, AS SET FORTH IN DEED OR BOOK 4143, PAGE 2127, DATED 10/27/1998 AND RECORDED 12/07/1998, POLK COUNTY RECORDS, STATE OF FLORIDA.

TAX ID # 212824-239300-003240.

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

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

If you are a person with a disability who needs any accommoda-

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

IRA SCOT SILVERSTEIN, PLLC
 ATTORNEYS FOR PLAINTIFF
 2900 West Cypress Creek Road,
 Suite 6
 Fort Lauderdale, Florida 33309
 (954) 773-9911
 (954) 369-5034 fax
 File No.: 124.562
 (Wilmington/ Currey)
 November 17, 24, 2017 17-01860K

SECOND INSERTION

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

CIVIL DIVISION
Case No. 2017CA000079000000
U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT Plaintiff vs.

ERNIE C. MCCOY and all unknown parties claiming by, through, under and against the above named Defendant who are unknown to be dead or alive whether said unknown are persons, heirs, devisees, grantees, or other claimants;
UNKNOWN SPOUSE OF ERNIE C. MCCOY; NORMAL L. MCCOY; UNKNOWN SPOUSE OF NORMAL L. MCCOY; TENANT I/UNKNOWN TENANT; TENANT II/UNKNOWN

TENANT; TENANT III/UNKNOWN TENANT and TENANT IV/ UNKNOWN TENANT, in possession of the subject real property, Defendants

Notice is hereby given pursuant to the final judgment/order entered in the above noted case, that the Clerk of Court of Polk County, Florida will sell the following property situated in Polk County, Florida described as:

LOT 7, BLOCK B, TROPICAL PARK, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 43, PAGE 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

LESS AND EXCEPT the Southwesterly 30.00 feet thereof, the Northeasterly line of said Southwesterly 30.00 feet being parallel

with and 30 feet Northeasterly of the common line between Lots 7 and 8 of said Block B.

at public sale, to the highest and best bidder for cash, at www.polk.realforeclose.com, at 10:00 a.m. on March 7, 2018. The highest bidder shall immediately post with the Clerk, a deposit equal to five percent (5%) of the final bid. The deposit must be cash or cashier's check payable to the Clerk of the Court. Final payment must be made on or before 12:00 P.M. (Noon) the day following the sale by cash or cashier's check.

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

If you are a person with a disabil-

ity 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.

LAW OFFICE OF
GARY GASSEL, P.A.
 2191 Ringling Boulevard
 Sarasota, Florida 34237
 (941) 952-9322
 Attorney for Plaintiff
 By /S/ William Nussbaum III
GARY GASSEL, ESQUIRE
 Florida Bar No. 500690
WILLIAM NUSSBAUM III, ESQUIRE
 Florida Bar No. 066479
 November 17, 24, 2017 17-01862K

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SUBSEQUENT INSERTIONS

SECOND INSERTION

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

CASE NO.: 2017-CA-001836 BAHAMA BAY CONDOMINIUM ASSOCIATION, INC., Plaintiff, vs. ALLEN E. BROWN, UNKNOWN SPOUSE OF ALLEN E. BROWN and JOHN DOE and JANE DOE, as unknown tenants, Defendants.

declaration (the "Property"). has been filed against you and you are required to serve a copy of your written defenses, if any, to it on James C. Washburn, Esq., the Plaintiff's attorney, whose address is SHUFFIELD, LOWMAN & WILSON, P.A., Gateway Center, 1000 Legion Place, Suite 1700, Orlando, Florida 32801, on or before 30 days from the first date of publication, and file the original with the clerk of this court either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

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 7th day of November, 2017.

STACY M. BUTTERFIELD CLERK OF COURTS By: /s/ Danielle Cavas As Deputy Clerk

James C. Washburn, Esq. SHUFFIELD, LOWMAN & WILSON, P.A., Gateway Center 1000 Legion Place, Suite 1700 Orlando, Florida 32801 07711-0022

November 17, 24, 2017 17-01855K

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. 2017CA001035000000 Regions Bank d/b/a Regions Mortgage, Plaintiff, vs. Penelope E. Adams, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 27, 2017, entered in Case No. 2017CA001035000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein Regions Bank d/b/a Regions Mortgage is the Plaintiff and Penelope E. Adams; John Adams 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 11th day of December, 2017, the following described property as set forth in said Final Judgment, to wit:

THE SOUTH 150 FEET OF THE NORTH 1384 FEET OF THE EAST 290.4 FEET OF THE WEST 971.2 FEET OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 AND THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 2, TOWNSHIP 29 SOUTH, RANGE 25 EAST, ALSO KNOWN AS LOT 7 OF UNRECORDED LAKEWOOD ACRES, POLK COUNTY, FLORIDA.

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

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

Dated this 9 day of November, 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 /s/ Kara Fredrickson Kara Fredrickson, Esq. Florida Bar No. 85427 Case No. 2017CA001035000000 File # 17-F00201 November 17, 24, 2017 17-01841K

SECOND INSERTION

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

CASE NO: 2017-CC-003499 HAMPTON HILLS SOUTH HOMEOWNERS ASSOCIATION, INC., a not-for-profit Florida corporation, Plaintiff, vs. TUONG V. NGUYEN; UNKNOWN SPOUSE OF TUONG V. NGUYEN; 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 34, Block 1, HAMPTON HILLS SOUTH PHASE 1, according to the Plat thereof as recorded in Plat Book 132, Page 10, of the Public Records of Polk County, Florida, and any subsequent amendments to the aforesaid.

A/K/A 3854 Rollingsford Circle, 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 December 8, 2017.

IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THIS FINAL JUDGMENT.

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 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 this 9 day of November, 2017. 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 November 17, 24, 2017 17-01843K

SECOND INSERTION

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

CASE NO.: 2017-CA-002648 BAYVIEW LOAN SERVICING, LLC, a Delaware Limited Liability Company Plaintiff vs. UNKNOWN HEIRS, DEVISEES, GRANTEEES, CREDITORS AND OTHER PERSONS OR UNKNOWN SPOUSES CLAIMING BY UNDER OR AGAINST THE ESTATE OF TROY L. GLOVER, UNKNOWN TENANT #1, UNKNOWN TENANT #2, Defendant, TO: UNKNOWN HEIRS, DEVISEES, GRANTEEES, CREDITORS AND OTHER PERSONS OR UNKNOWN SPOUSES CLAIMING BY UNDER OR AGAINST THE ESTATE OF TROY L. GLOVER 915 Oleander Road Lake Wales FL 33853 (last known residence)

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

LOT 1 AND 19, Block 19, GOLFVIEW PARK SUBDIVISION, according to the plat thereof, recorded in Plat Book 14, Pages 23 and 23A, Public Records of Polk County, Florida.

AKA

LOT D, GOLFVIEW PARK RE-SUBDIVISION, according to the plat thereof, recorded in Plat Book 27, Page 37, Public Records of Polk County, Florida.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Plaintiff's attorney, STRAUS & EISLER, P.A., 10081 Pines Blvd, Suite C, Pembroke Pines, FL 33024 or before thirty (30) days from the first date of publication on or before December 1, 2017 and file the original with the Clerk of this Court either before service upon Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint filed herein.

NOTICE: ANY PERSON WITH A DISABILITY REQUIRING SPECIAL ACCOMMODATION TO PARTICIPATE IN THIS PROCEEDING SHOULD CONTACT 1-800-955-8771 (TDD); 1-800-955-8770 (v), VIA FLORIDA RELAY SERVICE NO LATER THAN SEVEN (7) DAYS PRIOR TO THE PROCEEDING.

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

WITNESS my hand and the seal of this Court at POLK County, Florida this 25 day of OCT, 2017.

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

Arnold M. Straus Jr. Esq. STRAUS & EISLER, P.A. 10081 Pines Blvd, Suite C Pembroke Pines, FL 33024 954-431-2000 Service.pines@strausesler.com 17-025300-FC-BV November 17, 24, 2017 17-01844K

SECOND INSERTION

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

Case No. 2017-CA-000201 WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR RMAC TRUST, SERIES 2015-5T, Plaintiff, vs. LISA MUISELAAR et al., Defendant(s).

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated August 9, 2017, in the above-styled cause, I STACY M. BUTTERFIELD, Polk County Clerk of the Circuit Court and County Comptroller will sell to the highest and best bidder for cash at the www.polk.realforeclose.com beginning at 10:00 a.m. on December 19, 2017, the following described property:

THE NORTH 131.54 FEET OF THE SOUTH 1/2 OF THE EAST 1/2 OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 3, TOWNSHIP 27 SOUTH, RANGE 23 EAST, PUBLIC RECORDS, POLK COUNTY, FLORIDA, SUBJECT TO AN EASEMENT FOR INGRESS-EGRESS PURPOSES OVER THE WEST 25 FEET THEREOF, TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR INGRESS-EGRESS AND UTILITY PURPOSES OVER

THE WEST 25 FEET OF THE SOUTH 1/2 OF THE EAST 1/2 OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 3, TOWNSHIP 27 SOUTH, RANGE 23 EAST, LESS THE NORTH 131.54 FEET THEREOF.

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

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

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

IRA SCOT SILVERSTEIN, PLLC ATTORNEYS FOR PLAINTIFF 2900 West Cypress Creek Road, Suite 6 Fort Lauderdale, Florida 33309 (954) 773-9911 (954) 369-5034 fax File 128.304 // WILMINGTON SAVINGS FUND vs. MUISELAAR LISA November 17, 24, 2017 17-01867K

SECOND INSERTION

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

CIVIL DIVISION Case No. 2014CA003793 Div. II WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST III, Plaintiff(s), vs. JUDY I. OLENSKI A/K/A JUDY I. OLENSKI; and all unknown parties claiming by, through, under and against the above named Defendant who are unknown to be dead or alive whether said unknown are persons, heirs, devisees, grantees, or other claimants; LAKE DAVENPORT ESTATES WEST HOMEOWNERS ASSOCIATION, INC.; BANK OF AMERICA N.A.; TENANT I/UNKNOWN TENANT and TENANT II/UNKNOWN TENANT, in possession of the subject real property, Defendants.

Notice is hereby given pursuant to the final judgment/order entered in the above noted case, that the Clerk of Court of Polk County, Florida will sell the following property situated in Polk County, Florida described as: LOT 101, LAKE DAVENPORT ESTATES WEST PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 96, PAGES 35 AND

36, PUBLIC RECORDS OF POLK COUNTY, FLORIDA

at public sale, to the highest and best bidder for cash, at www.polk.realforeclose.com, at 10:00 a.m. on December 11, 2017. The highest bidder shall immediately post with the Clerk, a deposit equal to five percent (5%) of the final bid. The deposit must be cash or cashier's check payable to the Clerk of the Court. Final payment must be made on or before 12:00 P.M. (Noon) the day following the sale by cash or cashier's check.

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.

LAW OFFICE OF GARY GASSEL, P.A. 2191 Ringling Boulevard Sarasota, Florida 34237 (941) 952-9322 Attorney for Plaintiff By GARY GASSEL, ESQUIRE Florida Bar No. 500690 November 17, 24, 2017 17-01866K

SECOND INSERTION

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

CIRCUIT CIVIL DIVISION CASE NO.: 2010 CA 003916 BANK OF AMERICA, NATIONAL ASSOCIATION Plaintiff(s), vs. ALBERT T. VICE; MELISSA J. VICE; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES OR OTHER CLAIMANTS; RIVERLAKE HOMEOWNERS' ASSOCIATION, INC.; JOHN DOE AND JANE DOE AS UNKNOWN TENANTS IN POSSESSION, Defendant(s).

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on August 19, 2010, in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 2nd day of January, 2018 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure, to wit: LOT 28, RIVERLAKE ADDITION SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 121, PAGES 44, AND 45, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA..

PROPERTY ADDRESS: 6203 RIVERLAKE LANE, 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 sixty (60) days after the sale.

Pursuant to the Fla. R. Jud. Admin. 2.516, the above signed counsel for Plaintiff designates attorney@padgettlaw.net as its primary e-mail address for service, in the above styled matter, of all pleadings and documents required to be served on the parties.

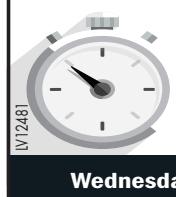
AMERICANS WITH DISABILITIES ACT. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, (863) 534-4690, WITHIN TWO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

Respectfully submitted, PADGETT LAW GROUP HARRISON SMALBACH, ESQ. Florida Bar # 116255 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlaw.net Attorney for Plaintiff Ditech Financial LLC vs. Albert T. Vice; Melissa J. Vice TDP File No. 17-003053-1 November 17, 24, 2017 17-01850K

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SECOND INSERTION

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

CASE NO. 53-2017-CA-000797 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. BROOKE ANN GLOVER, ET AL., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered September 8, 2017 in Civil Case No. 53-2017-CA-000797 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is Plaintiff and BROOKE ANN GLOVER, ET AL., are Defendants, the Clerk of Court will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 2nd day of January, 2018 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 4, TERRANOVA PHASE V, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 129, PAGES 4 AND 5, INCLUSIVE, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Lisa Woodburn, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRSservice@mccalla.com Fla. Bar No.: 11003 5618505 16-03224-2 November 17, 24, 2017 17-01870K

SECOND INSERTION

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

CASE NO. 2017CA001376000000 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. LORI S HALL, ET AL., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered October 4, 2017 in Civil Case No. 2017CA001376000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and LORI S HALL, ET AL., are Defendants, the Clerk of Court will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 2ND day of January, 2018 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 104, W.J. CRAIGS RE-SUBDIVISION of Lots 22 to 28 inclusive of W.J. Howey Land Company Star Lake Subdivision, a subdivision according to the plat thereof recorded at Plat Book 10, Page 39, in the Public Records of Polk County, Florida, Less Road right-of-way

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

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

Lisa Woodburn, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRSservice@mccalla.com Fla. Bar No.: 11003 5666690 16-08802-4 November 17, 24, 2017 17-01868K

SECOND INSERTION

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

2016-CA-002936000000 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-7, Plaintiff, v. TOM MOUNT AKA THOMAS MOUNT AKA THOMAS J. MOUNT, et al, Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Consent Final Judgment of Foreclosure dated October 4, 2017 entered in Civil Case No. CASE NO.: 2016-CA-002936000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida wherein THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-7, Plaintiff and TOM MOUNT AKA THOMAS MOUNT AKA THOMAS J. MOUNT; CATI MOUNT; LAKE DAVENPORT ESTATES WEST HOMEOWNERS ASSOCIATION, INC. are defendants, Clerk of Court, will sell the property at www.polk.realforeclose.com beginning at 10:00 AM on January 31, 2018 the following described property as set forth in said

Final Judgment, to-wit.. LOT 32, LAKE DAVENPORT ESTATES WEST PHASE ONE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 96, PAGE 35, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 533 Rochester Loop, 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. 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. Kelley Kronenberg Attorneys for Plaintiff 8201 Peters Road, Suite 4000 Fort Lauderdale, FL 33324 Phone: (954) 370-9970 Fax: (954) 252-4571 Service E-mail: arbservices@kelleykronenberg.com /s/ Lauren Einhorn Lauren K. Einhorn FBN: 95198 November 17, 24, 2017 17-01864K

SECOND INSERTION

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

CIRCUIT CIVIL DIVISION CASE NO.: 2016CA001804 DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC 3000 Bayport Drive, Suite 880 Tampa, FL 33607 Plaintiff(s), vs. KETCIA CHALITE; THE UNKNOWN SPOUSE OF KETCIA CHALITE N/K/A SERGE GILLES; COUNTRY CLUB TRAILS HOMEOWNERS ASSOCIATION, INC.; Defendant(s).

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on September 19, 2017, in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 17th day of January, 2018 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure, to wit:

LOT 57, COUNTRY CLUB TRAILS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 136, PAGES 1 AND 2 AND PLAT BOOK 140, PAGES 25 AND 26, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

PROPERTY ADDRESS: 1733 TORREY PINES STREET, WINTER HAVEN, FL 33881

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

Pursuant to the Fla. R. Jud. Admin. 2.516, the above signed counsel for Plaintiff designates attorney@padgettlaw.net as its primary e-mail address for service, in the above styled matter, of all pleadings and documents required to be served on the parties.

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

Respectfully submitted, PADGETT LAW GROUP HARRISON SMALBACH, ESQ. Florida Bar # 116255 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlaw.net Attorney for Plaintiff Ditech Financial LLC F/K/A Green Tree Servicing LLC vs. Ketcia Chalite TDP File No. 15-000278-3 November 17, 24, 2017 17-01859K

SECOND INSERTION

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

CIRCUIT CIVIL DIVISION CASE NO.: 2016CA002943000000 WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2014-2 Plaintiff(s), vs. RENA M ALEXANDER; NATALIE M DICAMPLI; THE UNKNOWN TENANT IN POSSESSION OF 2701 WOODLAWN DRIVE WINTER HAVEN, FL 33881 Defendant(s).

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on June 13, 2017, in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 7th day of December, 2017 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure, to wit:

LOT 20 OF IDYL RIDGE VIEW, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 46, PAGE 10, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. PROPERTY ADDRESS: 2701 WOODLAWN DRIVE, WINTER HAVEN, FL 33881

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

Pursuant to the Fla. R. Jud. Admin. 2.516, the above signed counsel for Plaintiff designates attorney@padgettlaw.net as its primary e-mail address for service, in the above styled matter, of all pleadings and documents required to be served on the parties.

AMERICANS WITH DISABILITIES ACT. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, (863) 534-4690, WITHIN TWO (2) WORKING DAYS OF YOUR RECEIPT OF THIS (DESCRIBE NOTICE); IF YOU ARE HEARING OR VOICE IMPAIRED, CALL TDD (863) 534-7777 OR FLORIDA RELAY SERVICE 711. Respectfully submitted, PADGETT LAW GROUP HARRISON SMALBACH, ESQ. Florida Bar # 116255 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlaw.net Attorney for Plaintiff Wilmington Trust vs. Rena M Alexander TDP File No. 15-002370-2 November 17, 24, 2017 17-01851K

SECOND INSERTION

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

2014CA-004953-0000-00 WELLS FARGO BANK, N.A., Plaintiff, vs. BETTY A. DELONG, et al Defendants.

RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed November 01, 2017 and entered in Case No. 2014CA-004953-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein WELLS FARGO BANK, N.A., is Plaintiff, and BETTY A. DELONG, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 15 day of December, 2017, the following described property as set forth in said Lis Pendens, to wit:

LOT 13, WATERWOOD ADDITION, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 68, PAGES 24 AND 25, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, (863) 534-4690, WITHIN TWO (2) WORKING DAYS OF YOUR RECEIPT OF THIS (DESCRIBE NOTICE); IF YOU ARE HEARING OR VOICE IMPAIRED, CALL TDD (863) 534-7777 OR FLORIDA RELAY SERVICE 711. Dated: November 13, 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: FLService@PhelanHallinan.com By: /s/ Heather J. Koch Phelan Hallinan Diamond & Jones, PLLC Heather J. Koch, Esq., Florida Bar No. 89107 Emilio R. Lenzi, Esq., Florida Bar No. 0668273 PH # 61426 November 17, 24, 2017 17-01853K

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2017CA-001723-0000-00 BANK OF AMERICA, N.A., Plaintiff, vs. LAURIE J. ST JACQUES; et al., Defendant(s).

NOTICE IS HEREBY GIVEN THAT sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on August 16, 2017 in Civil Case No. 2017CA-001723-0000-00, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, BANK OF AMERICA, N.A. is the Plaintiff, and LAURIE J. ST JACQUES; KENNETH A. ST JACQUES; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVEISEES, GRANTEEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on December 14, 2017 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 62, UNRECORDED SHAD-OWBROOK, DESCRIBED AS: COMMENCING AT THE NORTHWEST CORNER OF SE 1/4 OF SECTION 19, TOWNSHIP 29 SOUTH, RANGE 24 EAST, RUN THENCE NORTH 89 DEGREES 50' 28" EAST 25 FEET; THENCE SOUTH 0 DEGREES 18' 45" EAST 51.43 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT HAVING A RADIUS OF 25 FEET; THENCE ALONG SAID CURVE AN ARC DISTANCE OF 39.13 FEET THROUGH A CENTRAL ANGLE OF 89 DEGREES 40' 47"; THENCE SOUTH 0 DEGREES 18' 45" EAST 51.43 FEET TO THE BEGINNING OF A CURVE TO THE LEFT HAVING A RADIUS OF 112.83 FEET; THENCE ALONG SAID CURVE AN ARC DISTANCE OF 44.31 FEET THROUGH A CENTRAL ANGLE OF 22 DEGREES 29' 56" THENCE SOUTH 67 DEGREES 11' 19" WEST 117.53 FEET; THENCE NORTH 0 DEGREES 18' 45" WEST 165 FEET TO THE POINT OF BEGINNING. POLK COUNTY, FLORIDA.

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

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

Dated this 14 day of November, 2017. ALDRIDGE | PITE, LLP Attorney for Plaintiff 1615 South Congress Avenue Suite 200 Delray Beach, FL 33445 Telephone: (844) 470-8804 Facsimile: (561) 392-6965 By: Susan Sparks, Esq. FBN: 33626 Primary E-Mail: ServiceMail@aldridgepite.com 1092-9313B November 17, 24, 2017 17-01857K

SECOND INSERTION

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

CASE NO. 53-2017-CA-000720 NATIONSTAR MORTGAGE LLC, Plaintiff, vs. WALTER CARL SCHIRMER A/K/A WALTER C. SCHIRMER, ET AL., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered September 8, 2017 in Civil Case No. 53-2017-CA-000720 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein NATIONSTAR MORTGAGE LLC is Plaintiff and WALTER CARL SCHIRMER A/K/A WALTER C. SCHIRMER, ET AL., are Defendants, the Clerk of Court will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 2nd day of January, 2018 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 50, YEARLING TRACE, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 91, PAGE 30, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH A USED 1995 MOBILITY HOMES, INC. HUD LABEL #S FLA565274 & FLA 565275, MANUFACTURERS SERIAL #S N8-6939AB 56D4D(3). REAL PROPERTY #S R0634182 & 12317966.

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

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

Lisa Woodburn, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRSservice@mccalla.com Fla. Bar No.: 11003 5618470 16-02837-2 November 17, 24, 2017 17-01869K

SECOND INSERTION

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

CASE NO.: 2017CA-001723-0000-00 BANK OF AMERICA, N.A., Plaintiff, vs. LAURIE J. ST JACQUES; et al., Defendant(s).

NOTICE IS HEREBY GIVEN THAT sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on August 16, 2017 in Civil Case No. 2017CA-001723-0000-00, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, BANK OF AMERICA, N.A. is the Plaintiff, and LAURIE J. ST JACQUES; KENNETH A. ST JACQUES; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVEISEES, GRANTEEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on December 14, 2017 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 62, UNRECORDED SHAD-OWBROOK, DESCRIBED AS: COMMENCING AT THE NORTHWEST CORNER OF SE 1/4 OF SECTION 19, TOWNSHIP 29 SOUTH, RANGE 24 EAST, RUN THENCE NORTH 89 DEGREES 50' 28" EAST 25 FEET; THENCE SOUTH 0 DEGREES 18' 45" EAST 51.43 FEET TO THE BEGINNING OF A CURVE TO THE RIGHT HAVING A RADIUS OF 25 FEET; THENCE ALONG SAID CURVE AN ARC DISTANCE OF 39.13 FEET THROUGH A CENTRAL ANGLE OF 89 DEGREES 40' 47"; THENCE SOUTH 0 DEGREES 18' 45" EAST 51.43 FEET TO THE BEGINNING OF A CURVE TO THE LEFT HAVING A RADIUS OF 112.83 FEET; THENCE ALONG SAID CURVE AN ARC DISTANCE OF 44.31 FEET THROUGH A CENTRAL ANGLE OF 22 DEGREES 29' 56" THENCE SOUTH 67 DEGREES 11' 19" WEST 117.53 FEET; THENCE NORTH 0 DEGREES 18' 45" WEST 165 FEET TO THE POINT OF BEGINNING. POLK COUNTY, FLORIDA.

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

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

Dated this 14 day of November, 2017. ALDRIDGE | PITE, LLP Attorney for Plaintiff 1615 South Congress Avenue Suite 200 Delray Beach, FL 33445 Telephone: (844) 470-8804 Facsimile: (561) 392-6965 By: Susan Sparks, Esq. FBN: 33626 Primary E-Mail: ServiceMail@aldridgepite.com 1092-9313B November 17, 24, 2017 17-01857K

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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

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

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

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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