PAGES 21-28

DECEMBER 1, 2017 - DECEMBER 7, 2017

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

PAGE 21

NOTICE OF PUBLIC SALE Notice is hereby given that on 12/15/17at 10:30 am the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1988 MERI #CH16526529. Last Tenants: Daniel Charles Lindsey & Kenneth Bodley. Sale to be held at: GCP Plantation Landings, LLC- 23 O'Hara Dr, Haines City, FL 33844, 813-241-8269. 17-01904K December 1, 8, 2017

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of Pirate's Planks LLC located at 3825 Shady Oak Dr. W, in the County of Polk in the City of Lakeland, Florida 33810 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at Polk, Florida, this 21 day of Nov., 2017.

Bruce H Patterson

December 1, 2017 17-01906K

FIRST INSERTION

Notice is hereby given that MICHEAL VERNON SHUMAKE, owner, desiring to engage in business under the fictitious of MAKE MONEY MUZIC GROUP located at 447 TERRANOVA STREET, WINTER HAVEN, FL 33884 in Polk County, Florida, intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes

December 1, 2017 17-01911K

FIRST INSERTION

Notice is hereby given that AHMAD M. AL RFAI, owner, desiring to engage in business under the fictitious name of SUPER LOCKSMITH located at 1285 NORTH HOLLAND PARKWAY, APT#92, BARTOW, FL 33830 in Polk County, Florida, intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes 17-01912K

December 1, 2017

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION FILE NO.: 17CP-2663 IN RE: ESTATE OF FAYE O. WILLITS,

Deceased. The administration of the estate of FAYE O. WILLITS, deceased, whose date of death was July 30, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division; the address of which is Post Office Box 9000. Bartow, Florida 33831-9000. The name and address of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: December 1, 2017.

Personal Representative: DARLENE C. GETMAN

467 Par Drive Frostproof, FL 33843 Attorney for Personal Representative: Samuel E. Duke, Esq. Florida Bar No. 146560 Post Office Box 3706 Lake Wales, FL 33859-3706 Telephone: 863/676-9461 Email Address: sdukeatty@aol.com

FIRST INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on 12/15/17at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1989 NEWM #14604787. Last Tenants: Kelsie John Jablonski Jr. Michaela Christine Jablonski, Veronica Vaca. Sale to be held at NHC-FL205 LLC- 1500 W Highland St, Lot 129, Lakeland, FL 33801, 813-241-8269. December 1, 8, 2017 17-01905K

FIRST INSERTION

Notice is hereby given that DEMETRIUS JAMES MCCOY, owner, desiring to engage in business under the fictitious name of KINGDOM TRUCKING located at 109 SUNRISE HILL LANE, AUBURNDALE, FL 33823 in Polk County, Florida, intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. December 1, 2017

FIRST INSERTION

Notice is hereby given that DARLENE DRUCILLA NENEC, owner, desiring to engage in business under the fictitious name of DARLENES MASSAGE THERAPY located at 4460 TRANS-PORT RD. BARTOW, FL 33830 in Polk County, Florida, intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

17-01922K December 1, 2017

FIRST INSERTION

Notice is hereby given that PAUL DAR-RIN STEPHENS, owner, desiring to engage in business under the fictitious name of WATER BOY IRRIGATION SERVICES located at 8162 WOOD-VINE CIRCLE, LAKELAND, FL 33810 in Polk County, Florida, intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

December 1, 2017 17-01924K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2017-CP-002361 IN RE: ESTATE OF DAVID PURINTON HALL, Deceased

The administration of the estate of DAVID PURINTON HALL, deceased, whose date of death was May 22, 2017. is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 1, 2017.

Personal Representative Jennifer Ann Englert, Esq. 4348 Atwood Drive

Orlando, FL 32828 Attorney for Personal Representative Pamela Grace Martini, Esq. Florida Bar No. 0100761 THE ORLANDO LAW GROUP, PL 7625 W. Sand Lake Road, Suite 202 Orlando, FL 32819 Telephone: (321) 757-2814 Email:

pmartini@theorlandolawgroup.com December 1, 8, 2017

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. 2016CA004051000000

Division 04
WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF MFRA TRUST 2014-1

Plaintiff, vs. KARLA RAMOS A/K/A KARLA M. RAMOS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MORTGAGE LENDERS NETWORK USA, INC., AND UNKNOWN TENANTS/OWNERS, Defendants.

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on May 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 167, LESS THE SOUTH 2 FEET, THEREOF WESTWOOD, ADDITION TO WINTER HA-VEN, FLORIDA, AS SHOWN BY THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 23, PAGE 14, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 930 28TH ST NW, WINTER HAVEN, FL 33881; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www. polk.realforeclose.com on January 16. 2018 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.

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

AMERICANS WITH DISABILI-

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

Nicholas J. Roefaro (813) 229-0900 x1484 Kass Shuler, P.A. 1505 N. Florida Ave. Tampa, FL 33602-2613 ForeclosureService@kasslaw.com 327878/1664441/jlm December 1, 8, 2017 17-01916K

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT FOR THE

TENTH JUDICIAL CIRCUIT

IN AND FOR POLK COUNTY.

FLORIDA

CIRCUIT CIVIL DIVISION

CASE NO.: 2015 CA 004061

F/K/A GREEN TREE SERVICING

3000 Bayport Drive, Suite 880

MEREDITH L. WELDON; HOA

BOULEVARD LAND TRUST;

ERIKA LEAL; GREGORY

J. WELDON: ENCLAVE

AT IMPERIAL LAKES

PROBLEM SOLUTIONS 5, INC., AS

TRUSTEE OF THE 3281 ENCLAVE

HOMEOWNERS ASSOCIATION,

INC.: IMPERIALAKES MASTER

COUNTY, FLORIDA, CLERK OF

COURT: STATE OF FLORIDA.

DEPARTMENT OF REVENUE;

THE UNKNOWN TENANT IN

BLVD, MULBERRY, FL 33860,

POSSESSION OF 3281 ENCLAVE

NOTICE IS HEREBY GIVEN THAT,

pursuant to Plaintiff's Final Judgment

of Foreclosure entered on May 31, 2017.

in the above-captioned action, the Clerk

of Court, Stacy M. Butterfield, will sell

to the highest and best hidder for cash

at www.polk.realforeclose.comin accor-

dance with Chapter 45, Florida Statutes

on the 27th day of December, 2017 at

10:00 AM on the following described

property as set forth in said Final Judg-

LOT 150, ENCLAVE AT IMPE-

RIAL LAKES, AS PER PLAT

THEREOF, RECORDED IN

PLAT BOOK 134, PAGE 32, OF

THE PUBLIC RECORDS OF

ment of Foreclosure, to wit:

BANK OF AMERICA, N.A.;

Defendant(s).

ASSOCIATION, INC.; POLK

DITECH FINANCIAL LLC

Tampa, FL 33607

Plaintiff(s), vs.

FIRST INSERTION

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

2017CA-003205-0000-00 FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"),

Plaintiff, vs. WANDA D. VANN, et al., Defendants.

TO: UNKNOWN SPOUSE OF CLIFFORD HOWARD Last Known Address: 215 S FRENCH AVE, FORT MEADE, FL 33841

Current Residence Unknown YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described

property: THE NORTH 85 FEET OF LOT

3, BLOCK U DZIALYNSKI'S AD-DITION ACCORDING TO THE MAP OF PLAT THEREOF AS RECORDED IN DEED BOOK G PAGE 187 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Choice Legal Group, P.A., Attorney for Plaintiff, whose address is P.O. BOX 9908, FT. LAUDERDALE, FL 33310-0908 on or before 12/7/17, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSI-NESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 this 31 day of October,

STACY M. BUTTERFIELD, CPA As Clerk of the Court By: /s/ Danielle Cavas As Deputy Clerk

Choice Legal Group, P.A., Attorney for Plaintiff P.O. BOX 9908 FT. LAUDERDALE, FL 33310-0908 17-01200

December 1, 8, 2017 17-01901K

POLK COUNTY, FLORIDA.

FL 33860

PROPERTY ADDRESS: 3281

ENCLAVE BLVD. MULBERRY.

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

Pursuant to the Fla. R. Jud. Ad-

min. 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

AMERICANS WITH DISABILI-TIES ACT. IF YOU ARE A PERSON

WITH A DISABILITY WHO NEEDS

ANY ACCOMMODATION IN ORDER

TO PARTICIPATE IN THIS PRO-

CEEDING, YOU ARE ENTITLED, AT

NO COST TO YOU, TO THE PROVI-

SION 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 IM-

PAIRED, CALL TDD (863) 534-7777

OR FLORIDA RELAY SERVICE 711.

6267 Old Water Oak Road, Suite 203

HARRISON SMALBACH, ESQ.

Respectfully submitted.

Florida Bar # 116255

Tallahassee, FL 32312

(850) 422-2520 (telephone)

(850) 422-2567 (facsimile)

Ditech Financial LLC F/K/A

Green Tree Servicing LLC vs.

TDP File No. 14-002930-3

attorney@padgettlaw.net

Attorney for Plaintiff

Meredith L. Weldon

December 1, 8, 2017

PADGETT LAW GROUP

required to be served on the parties.

sixty (60) days after the sale.

FIRST INSERTION

FIRST INSERTION

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

CASE NO. 2015CA-004386-0000-00

NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS

WHO MAY CLAIM AN INTEREST IN THE ESTATE OF CLARA JO BRASWELL, DECEASED, et al. Defendant(s).
NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure dated August 25, 2017, and entered in 2015CA-004386-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIA-RIES, DEVISEES, GRANTEES, AS-SIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF CLARA JO BRASWELL, DECEASED; JASON ANTHONY HART; DALTON ANTHONY HART; JOHN KUNZ A/K/A JOHN CHARLES KUNZ; ANISA KUNZ A/K/A ANISSA WILLIAMS; KATHRYN KUNZ; JOHN KUNZ, JR.; RALPH KUNZ; ALICIA KUNZ; PHILLIP HART; JENNIFER HART; CHARLIE HART; JOSEPH HART; RYAN HART; JO-ELY HART; PETER HART; AMANDA HART; UNKNOWN HEIRS, BENEFI-CIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PAR-TIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST
PATRICIA LOUISE CHURCHILL
A/K/A PAT CHURCHILL A/K/A
PATRICIA COOPER CHURCHILL,
DECEASED; KEITH CHURCHILL; CYNTHIA COLLIER; LARRY E. COL-

LIER JR.; MARK COLLIER; UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best hidder for cash at www.polk.realforeclose.com, at 10:00 AM, on January 09, 2018, the following described property as set forth

in said Final Judgment, to wit: ACCORDING TO THE PLAT
THEREOF RECORDED IN
PLAT BOOKO 84, PAGE 49 OF
THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 1324 LAKE-WOOD ROAD, LAKELAND, FL 33805

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

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 28 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 Bv: \S\Thomas Joseph Thomas Joseph, Esquire Florida Bar No. 123350 Communication Email: tjoseph@rasflaw.com 15-067083 - MoP December 1, 8, 2017

17-01919K

FIRST INSERTION

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

CASE NO. 2017CA001600000000 MIDFIRST BANK Plaintiff, v. THE UNKNOWN HEIRS,

GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF EDWIN M. BINNS A/K/A EDWIN MILTON BINNS, DECEASED; THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF RALPH BINNS, SR., DECEASED; KEVIN BINNS A/K/A KEVIN D. BINNS; DEBRAH DEPEUGH; RALPH E. BINNS; ELIZABETH BINNS; UNKNOWN TENANT 1; UNKNOWN TENANT 2; and all unknown parties claiming by, through, under or against the above named Defendant(s), who (is/are) not known to be dead or alive, whether said unknown parties claim as heirs, devisees, grantees, assignees, lienors, creditors trustees, spouses, or other claimants;

SUNTRUST BANK Defendants. Notice is hereby given that, pursuant

to the Final Judgment of Foreclosure entered on November 02, 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 WEST 79 FEET OF THE EAST 387 FEET OF THE SOUTH 100 FEET OF THE NORTH 475 FEET OF THE WEST ½ OF THE WEST ½ OF THE NORTHWEST $\frac{1}{4}$ OF SECTION 7, TOWNSHIP 29

SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA, ALSO KNOWN AS LOT #29 OF UNRECORDED HAVEN GROVE MANOR.

a/k/a 7 TWILIGHT LN. WIN-TER HAVEN, FL 33884-3261 at public sale, to the highest and best bidder, for cash, online at www.polk. realforeclose.com, on January 02, 2018 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 AC-COMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, (863) WITHIN TWO (2) ING DAYS OF YOUR RECEIPT OF THIS (DESCRIBE NOTICE); IF YOU ARE HEARING OR VOICE IM-PAIRED, CALL TDD (863) 534-7777 OR FLORIDA RELAY SERVICE 711.

Dated at St. Petersburg, Florida this 27th 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 Bv: ANDREW FIVECOAT FBN#122068 111170057

December 1, 8, 2017

17-01915K

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW Pursuant to F.S. §865.09 NOTICE IS desiring to engage in business under the fictitious name of Big Dog Hot Dogs, located at 1638 N. Combee Rd., in the City of Lakeland, County of Polk, State of FL, 33801, intends to register the said of the Florida Department of State,

Dated this 27 of November, 2017. George Andrew Stepson 1638 N. Combee Rd. Lakeland, FL 33801 17-01913K December 1, 2017

HEREBY GIVEN that the undersigned, name with the Division of Corporations Tallahassee, Florida.

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



FIRST INSERTION

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

DIVISION CASE NO. 2017CA001377000000 SELENE FINANCE LP; Plaintiff, vs.

BRIDGETT N. HUMPHREY, JERRY W. HUMPHREY, ET.AL; Defendants

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated August 18, 2017, in the above-styled cause, the Clerk of Court, Stacy M. Butterfield will sell to the highest and best bidder for cash at http://www.polk.realforeclose.com, on December 19, 2017 at 10:00 am the following described property:

THE NORTH 15.00 FEET OF LOTS 10, 11, 12, ALL OF LOT 13, AND THE SOUTH 1/2 OF LOT 14, BLOCK 2, ORANGE HEIGHTS SYNDICATE, AC-CORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 10, PAGE 25, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 614 HIGH

STREET, LAKE WALES, FL

33853 ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

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

WITNESS my hand on 11/28/, 2017 Matthew M. Slowik, Esq. 92553 Attorneys for Plaintiff Marinosci Law Group, P.C. 100 West Cypress Creek Road, Suite 1045 Fort Lauderdale, FL 33309 Phone: (954)-644-8704; Fax (954) 772-9601 ServiceFL@mlg-default law.comService FL2@mlg-default law.com

17-01843-FC December 1, 8, 2017 17-01923K

FIRST INSERTION

NOTICE OF ACTION -CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 2017CA003378000000 360 MORTGAGE GROUP, LLC, Plaintiff, vs.

THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF CLIFFORD D. SINGLETARY, DECEASED.. et. al.

Defendant(s), TO: THE UNKNOWN HEIRS, BENE-FICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF CLIFFORD D. SINGLE-TARY, DECEASED.,

whose residence is unknown if he/she/ they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

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

BEGIN AT THE SOUTHWEST CORNER OF LOT 1, IN BLOCK E, OF WINTERSET GARDENS, ACCORDING TO PLAT THERE-OF RECORDED IN PLAT BOOK 41, AT PAGE 30, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, THENCE SOUTH 01°11'10" EAST ALONG THE EAST RIGHT-OF-WAY LINE OF WINTERSET GAR-DENS DRIVE A DISTANCE OF 81.69 FEET, THENCE SOUTH 89°56'49" EAST 161.97 FEET, THENCE NORTH 00°03'20" EAST 85.14 FEET TO THE SOUTH BOUNDARY OF LOT 2, IN BLOCK E OF SAID WINTER-SET GARDENS SAID BOUND-ARY BEING A CURVE CON-CAVE NORTHERLY HAVING A CHORD LENGTH OF 81.29 FEET AND A CHORD BEARING OF SOUTH 87°44'28" WEST, THENCE SOUTHWESTERLY ALONG SAID CURVE AND THE SOUTH BOUNDARY OF SAID BLOCK E AN ARC LENGTH OF 81.31 FEET TO THE POINT OF TANGENCY, THENCE SOUTH 89°55'39" WEST ALONG THE SOUTH BOUNDARY OF SAID BLOCK E 82.52 FEET TO THE POINT OF BEGINNING. SUB-JECT TO AN EASEMENT OVER THE SOUTH 7.5 FEET THEREOF, ALSO SUBJECT TO A WATER LINE EASEMENT OVER THE WEST 5 FEET OF THE EAST 58.04 FEET OF THE

SOUTH 75.70 FEET THEREOF. has been filed against you and you are required to serve a copy of your writ-ten defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 12/18/17 / (30 days from Date of First Publica tion of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter: otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

THIS NOTICE SHALL BE PUB-LISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS.

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

WITNESS my hand and the seal of this Court at Polk County, Florida, this 9 day of November, 2017.

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: /s/ Danielle Cavas DEPUTY CLERK

ROBERTSON, ANSCHUTZ, & SCHNEID, PL 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: mail@rasflaw.com 17-089021 - ViV

HOW TO PUBLISH YOUR LEGAL NOTICE INTHE

· Notice to creditors / Notice of administration / Miscellaneous / Public Announcement - Fax, Mail or e-mail your notice to the Business Observer office in the required county for

BUSINESS OBSERVER

- · Notice of actions / Notice of sales / DOM / Name Change/ Adoption, etc.
- · When submitting a notice directly to the courthouse, please indicate your preference to publish with the Business Observer.
- · On the date of the first published insertion, a preliminary proof of publication/invoice will be mailed to you for proofing and payment. An actual copy of the published notice will be attached.
- · Upon completion of insertion dates, your affidavit will be delivered promptly to the appropriate court
- · A file copy of your delivered affidavit will be sent to you.



FIRST INSERTION

POLK COUNTY

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

2017CA-002601-0000-00 FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff, vs. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ESTES GEORGE BAXTER, II A/K/A ESTES GEORGE BAXTER

A/K/A ESTES G. BAXTER, et al.,

Defendants.

UNKNOWN HEIRS, BENEFICIA-RIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUST-EES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ES-TATE OF ESTES GEORGE BAXTER, II A/K/A ESTES GEORGE BAXTER A/K/A ESTES G. BAXTER Last Known Address: UNKNOWN,

Current Residence Unknown YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the fol-

lowing described property: THE WEST 114.0 FEET OF THE EAST 761,5 FEET OF THE NORTH 163,0 FEET OF THE SOUTH 858,0 FEET OF THE SE 1/4 OF THE NE 1/4 OF SECTION 18. TOWNSHIP 29 SOUTH RANGE 26 EAST, POLK COUN-TY, FLORIDA

TOGETHER WITH:

THE WEST 114.0 FEET OF THE EAST 761,5 FEET OF THE SOUTH 39,75 FEET OF THE NORTH 202,75 FEET OF THE SOUTH 858,00 FEET OF THE SE 1/4 OF THE NE 1/4 OF SECTION 18, TOWNSHIP 29 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Choice Legal Group, P.A., Attorney for Plaintiff, whose address is P.O. BOX 9908, FT. LAUDERDALE, FL 33310-0908 on or before December 8, 2017, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (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 this 1st day of November,

STACY M. BUTTERFIELD, CPA AS CLERK OF THE COURT By: /s/ Lori Armijo As Deputy Clerk

Choice Legal Group, P.A., Attorney for Plaintiff P.O. BOX 9908 FT. LAUDERDALE, FL 33310-0908 17-00462

December 1, 8, 2017 17-01907K

FIRST INSERTION

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

CASE NO. 2016CA001015000000 U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST Plaintiff, vs. CANDICE A. COLLINS;

UNKNOWN SPOUSE OF CANDICE A. COLLINS; BILLY COLLINS, SR.; LHR INC. A/K/A LEWIS HASTIE RECEIVABLES, INC., AS SUCCESSOR IN INTEREST TO FIRST EQUITY CARD; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY: Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling Foreclosure Sale dated November 15, 2017, and entered in Case No. 2016CA001015000000, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST is Plaintiff and CANDICE A. COLLINS: UNKNOWN SPOUSE OF CANDICE A. COLLINS; BILLY COL-LINS, SR.; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; LHR INC. A/K/A LEW-IS HASTIE RECEIVABLES, AS SUCCESSOR IN INTEREST TO FIRST EQUITY CARD; are defen-STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.

POLK.REALFORECLOSE.COM, at 10:00 A.M., on the 20 day of December, 2017, the following described property as set forth in said Final Judgment, to wit:

LOT 4, BLOCK 276, UNIT NO. 8, INDIAN LAKE ESTATES, AS RECORDED IN PLAT BOOK 39, PAGE 47, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

This notice is provided pursuant to Administrative Order No.1-21.5.

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

Dated this 29 day of November, 2017. By: Eric Knopp, Esq. Fla. Bar No.: 709921 Submitted by: Kahane & Associates, P.A. 8201 Peters Road, Ste.3000 Plantation, FL 33324 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 15-05193 CHL V3.20160920 December 1, 8, 2017 17-01926K

FIRST INSERTION

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

Case #: 2017-CA-000420 DIVISION: 15

Nationstar Mortgage LLC Plaintiff. -vs.-Joseph W. Tenaro; Unknown Spouse of Joseph W. Tenaro; Bank of America, National Association: Association Of Poinciana Villages, Inc.; Poinciana Village Three Association, Inc.: Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants: Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse Heirs, Devisees, Grantees, or Other

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2017-CA-000420 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Nationstar Mortgage LLC, Plaintiff and Joseph W. Tenaro are defendant(s), I.

Claimants

Clerk of Court, Stacv M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose. com at 10:00 A.M. on January 2, 2018. the following described property as set forth in said Final Judgment, to-wit:

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

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

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

Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360

Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 17-305385 FC01 CXE December 1, 8, 2017

17-01920K

FIRST INSERTION

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

FLORIDA CASE NO.: 2016-CA-000772 PROSPECT MORTGAGE LLC, Plaintiff, vs. MARTHA WEAVER; et al.

Defendants, NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclo-sure dated September 22, 2016, in the above-styled cause, I STACY M. BUT-TERFIELD, 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 21, 2017, the following de-

scribed property:
LOT 2, HOMEWOOD SUBDI-VISION, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 81, PAGES(S) 8, OF THE PUBLIC RECORDS OF POLK COUNTY FLORIDA.

Property Address: 102 HOME-WOOD DRIVE WINTER HA-VEN, FL 33880

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

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, the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711. IRA SCOT SILVERSTEIN, PLLC ATTORNEYS FOR PLAINTIFF 2900 West Cypress Creek Road, Suite 6 Fort Lauderdale, Florida 33309 $(954)\,773-9911$ (954) 369-5034 fax File No.: 128.622 //Weaver Case No. 2016-CA-000772

FIRST INSERTION

Notice of Sale Pursuant To Chapter 45 In the Circuit of the 10th Judicial Circuit in and for Polk County, Florida

Case No.: 2017 CA 001999 Rockwell Financial Group, L.L.C., Plaintiff, v.

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

NOTICE IS HEREBY GIVEN pursuant to and Order dated November 20, 2017, and entered in Case No. 2017 CA 001999 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Rockwell Financial Group, L.L.C. is the plaintiff and JTs Over the Rainbow. Ink Inc., Ginger M. Urban, Trey Harris, the Division of Alcoholic Beverages and Tobacco of the Florida Department of Business and Professional Regulation, the Florida Department of Revenue, are the defendants. I will sell to the highest and best bidder for cash at www.Polk. realforeclose.com at 10:00 o'clock A.M. on December 27,2017, State of Florida Quota Alcoholic Beverage License 63-05558 series 4COP for use in Polk County, Florida.

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

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

Relay Service 711.

Dated at Lake Worth, Florida, this November 28, 2017. John T. Paxman, P.A. 1832 North Dixie Highway Lake Worth, Florida 33460 Telephone: 561.547.2424 Facsimile: 561.547.2426 By: John T. Paxman, FBN 867039 December 1, 8, 2017 17-01918K

FIRST INSERTION

17-01921K

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

December 1, 8, 2017

CASE NO. 2017CA-003177-0000-00 SECTION NO. 07 RICHARD MEARS,

Plaintiff, v. THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF BOBBY G. CASEY DECEASED: TERRY WHITCOMB: RANDY CASEY; BOBBY CASEY; RANDY MEARS; THE UNKNOWN HEIRS OF THE ESTATE OF BOBBY G. CASEY: TENANT #1: TENANT #2; and ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS

SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS, Defendants. THE UNKNOWN PERSON-

AL REPRESENTATIVE OF THE ESTATE OF BOBBY G. CASEY, DECEASED, TERRY WHITCOMB, RANDY MEARS, THE UNKNOWN HEIRS OF THE ESTATE OF BOB-BY G. CASEY ANY AND ALL UN-KNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PAR-TIES MAY CLAIM AN INTER-EST AS SPOUSES, HEIRS, DEVI-SEES, GRANTEES, OR OTHER CLAIMANTS ANY AND ALL UN-KNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE. WHETHER SAID UNKNOWN PAR-TIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM-

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

The portion of land lying North of the canal and being described as: The East 660.0 feet of Section 28, Township 28 South, Range 25 East, Polk County, Florida, LESS the West 30.0 feet for road right-of-way, and LESS the North 825.0 feet

thereof.

ALSO BEING DESCRIBED AS FOLLOWS:

Parcel "A": That part of the East 660 feet of Section 28, Township 28 South, Range 25 East, Polk County, Florida, lying North of canal, LESS the North 959.0 feet and LESS the East 100.0 feet and LESS the West 30.0 feet thereof.

and

Parcel "B": The South 134.0 feet of the North 959.0 feet of the East 660.0 feet of Section 28, Township 28 South, Range 25 East, LESS the West 30.0 feet for road-of way; AND that part of the East 100.0 feet of Section 28, Township 28 South, Range 25 East, lying North of canal, LESS the North 959.0 feet thereof, lying and being in Polk County,

Property Address: 40 Oakwood Rd, Winter Haven, FL 33880

has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esq., 422 South Florida Avenue, Lakeland, Florida 33801, on or before January 4, 2018, 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 Com-

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

DATE: November 22, 2017

STACEY M. BUTTERFIELD Clerk of the Court (SEAL) By: Taylor Pittman

Deputy Clerk Gregory A. Sanoba, Esq. 422 South Florida Avenue Lakeland, Florida 33801

Dec. 1, 8, 15, 22, 2017 17-01909K

FIRST INSERTION

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

CASE NO.: 2014-CA-001505 WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST III as substituted Plaintiff for WILMINGTON SAVINGS FUND SOCIETY, FSB D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE OF MATAWIN VENTURES TRUST **SERIES 2016-2,**

THOMAS CANCEL; et al. Defendants.

Plaintiff, vs.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 15, 2017, entered in Civil Case No. 2014-CA-001505 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, d/b/a CHRIS-TIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OP-PORTUNITIES TRUST III, is Plaintiff and THOMAS CANCEL; et al. are Defendant(s).

The Clerk, Stacey M. Butterfield, will sell to the highest bidder for cash, by electronic sale beginning at 10:00 A.M. on the prescribed date at www.polk.realforeclose.com on March 15, 2018 on

the following described property as set forth in said Final Judgment, to wit:

Lot 14, Summer Oaks Phase One, according to the map or plat thereof as recorded in Plat Book 114, Page 16 and 17 of the public records of Polk County, Florida.

Property Address: 7449 Jessamine Drive, Lakeland, Florida 33810 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the

lis pendens must file a claim within 60

days after the sale.

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

7777 or Florida Relay Service 711. DATED this 28th day of November, 2017.

LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A. Attorneys for Plaintiff 1900 N.W. Corporate Blvd.,

Boca Raton, FL 33431 $\,$ Telephone: (561) 826-1740 Facsimile: (561) 826-1741 dmandel@dsmandellaw.com BY: DANIEL S. MANDEL FLORIDA BAR NO. 328782

OFFICIAL COURTHOUSE

WEBSITES:

MANATEE COUNTY:

manateeclerk.com

SARASOTA COUNTY:

sarasotaclerk.com

CHARLOTTE COUNTY:

charlotte.realforeclose.com

LEE COUNTY:

leeclerk.org

COLLIER COUNTY:

collierclerk.com

HILLSBOROUGH COUNTY: hillsclerk.com

PASCO COUNTY: pasco.realforeclose.com

PINELLAS COUNTY: pinellasclerk.org

POLK COUNTY: polkcountyclerk.net

ORANGE COUNTY: myorangeclerk.com

Check out your notices on: floridapublicnotices.com

December 1, 8, 2017 17-01917K

SUBSEQUENT INSERTIONS

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.: 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.comin 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,

UNIT NO. 108, OF PARK LAKE NUMBER THREE, A CONDO-MINIUM, ACCORDING TO THE DECLARATION OF CON-DOMINIUM THEREOF, AS RECORDED IN OFFICIAL RE-CORDS BOOK 2317, PAGE 1367 AND ALL EXHIBITS AND AMENDMENTS THEREOF, AND RECORDED IN CONDO-MINIUM 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

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 EN-TITLED, AT NO COST TO YOU, TO

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

THE UNKNOWN HEIRS

DEVISEES, GRANTEES. ASSIGNEES, CREDITORS,

LIENORS AND TRUSTEES OF

AMBER JACKSON; ASHLEE

JACKSON: THE UNKNOWN

TENANT IN POSSESSION OF

JACKSON AKA ASHLEE N.

3003 MAPLEWOOD AVE.,

LAKELAND, FL 33803:

Defendant(s).

DECEASED -

AMBER JACKSON -

THOMAS JACKSON, DECEASED:

TO: THE UNKNOWN HEIRS DE-VISEES, GRANTEES, ASSIGN-EES, CREDITORS, LIENORS AND

TRUSTEES OF THOMAS JACKSON,

Previous Address: 3003 Maplewood Ave, Lakeland, FL 33803;

Last Known Address: 3003 Maplewood

Last Known Address: Unknown

Plaintiff(s), vs.

THE PROVISION OF CERTAIN AS-SISTANCE, PLEASE CONTACT THE OFFICE OF THE COURT ADMINIS-TRATOR, (863) 534-4690, WITHIN TWO (2) WORKING DAYS OF YOUR RECEIPT OF THIS (DESCRIBE NO-TICE); IF YOU ARE HEARING OR VOICE IMPAIRED, CALL TDD (863) 534-7777 OR FLORIDA RELAY SER-

Respectfully submitted, PADGETT LAW GROUP HARRISON SMALBACH, ESQ. Florida Bar # 116255 6267 Old Water Oak Road. 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

Property address: 3003 Maple-

wood 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

If you are a person with a disability

who needs any accommodation in or-

der to participate in this proceeding,

you are entitled, at no cost to you,

to the provision of certain assistance.

Please contact the Office of the Court

Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are

hearing or voice impaired, call TDD

(863) 534-7777 or Florida Relay Ser-

Dated this the 16 day of NOV, 2017.

demanded in the complaint.

Default Date: Dec. 22, 2017

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT

FLORIDA

CASE NO.: 2016CA004266 VANDERBILT MORTGAGE AND FINANCE, INC.

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, Stacv M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.comin 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 RE-CORDED IN PLAT BOOK 81, PAGES 32 AND 33, PUBLIC RECORDS OF POLK COUNTY,

TOGETHER WITH THAT CERTAIN 28 X 48 1998 HOMES OF MERIT SHADOWRIDGE MANUFACTURED HOME WITH VEHICLE IDENTIFI-CATION NOS. FLA14613003A

PROPERTY ADDRESS: 12530 COUNTRYLAND DRIVE. $LAKELAND,\,FL\,33809$

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

AMERICANS WITH DISABILITIES ACT. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PRO-CEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVI-SION 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 IM-PAIRED, 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)

Lot 25, Block 3, Cleveland Heights Manor, according to the Map or Plat thereof, as recorded in Plat Book 43, Page 32, of the

CLERK OF THE CIRCUIT COURT Ave. Lakeland, FL 33803 Previous Address: 303 W Hancock As Clerk of the Court Street, Lakeland, FL 33803; Stacy M. Butterfield YOU ARE HEREBY NOTIFIED (SEAL) BY: Asuncion Nieves that a civil action has been filed Deputy Clerk against you in the Circuit Court of Polk County, Florida, to foreclose certain real property described as fol-

vice 711.

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

17-01900K

SECOND INSERTION

IN AND FOR POLK COUNTY,

CIRCUIT CIVIL DIVISION

Plaintiff(s), vs. SAMUEL ALICEA; MARIA DEL

FLORIDA.

AND FLA14613003B:.

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

matter, of all pleadings and documents required to be served on the parties.

attorney@padgettlaw.netAttorney for Plaintiff Vanderbilt Mortgage and Finance, Inc. vs. Samuel Alicea; Maria Del Carmen Maldonado

Public Records of Polk County, TDP File No. 16-005403-1 Nov. 24; Dec. 1, 2017 Nov. 24; Dec. 1, 2017 WHEN PUBLIC NOTICES REACH THE PUBLIC, **EVERYONE BENEFITS.**



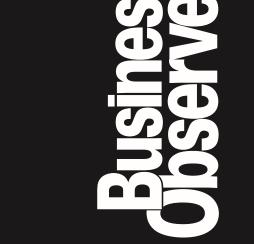
2 OUT OF 3

the week.

isn't broken?

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SUBSEQUENT INSERTIONS

POLK COUNTY

SECOND 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.

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 ATKIN-SON; HIGH VISTA AT RIDGEWOOD LAKES HOMEOWNERS ASSOCIA-TION, 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 RE-CORDED 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

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

BARRY JEFFREY FIRMAGER

A/K/A B.J. FIRMAGER, MEGAN

FIRMAGER, ASSOCIATION OF

UNKNOWN TENANTS/OWNERS.

Notice is hereby given, pursuant to Fi-

nal Judgment of Foreclosure for Plain-

tiff entered in this cause on September

5, 2017, in the Circuit Court of Polk

County, Florida, Stacy M. Butterfield,

POINCIANA VILLAGES, INC., POINCIANA VILLAGE SEVEN

ASSOCIATION, INC., AND

Defendants.

BAC FLORIDA BANK

SECOND 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 unmatured, 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 PUB-LICATION 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 unmatured, 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

ALL CLAIMS NOT FILED WITH-IN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLOR-IDA PROBATE CODE WILL BE FOR-EVER BARRED.

NOTWITHSTANDING 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

SECOND 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. PERSONS ALL 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:

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. NOTWITH-STANDING ANY OTHER APPLI-CABLE 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

Nov. 24; Dec. 1, 2017

ida described as:

FLORIDA

SECOND INSERTION Clerk of the Circuit Court, will sell the

property situated in Polk County, Flor-

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,

and commonly known as: $57 \, \text{SAWFISH}$

COURT, KISSIMMEE, FL 34759; in-

cluding 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

17-01896K

AMERICANS WITH DISABILI-

Jennifer M. Scott (813) 229-0900 x Kass Shuler, P.A.

Nov. 24; Dec. 1, 2017

after giving notice as required by Section 45.031 F.S. Any persons claiming an interest in 327486/1700074/grd

than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

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

1505 N. Florida Ave. Tampa, FL 33602-2613 ForeclosureService@kasslaw.com

17-01872K

SECOND INSERTION

the surplus from the sale, if any, other

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

2012CA-004577-0000-00 CHRISTIANA TRUST, A DIVISION OF WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT AS TRUSTEE OF ARLP TRUST Plaintiff, v.

BENITO GALLARDO; SYLVIA GALLARDO; UNKNOWN OCCUPANT ``A``; UNKNOWN OCCUPANT ``B``; AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ABOVE NAMED DEFENDANT(S), WHO (IS/ ARE) NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES CLAIM AS HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS. TRUSTEES, SPOUSES, OR OTHER CLAIMANTS:

Defendants. Notice is hereby given that, pursuant to

SAVE TIME

the Final Judgment of Foreclosure entered on August 15, 2017, in this cause, in the Circuit Court of Polk County Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:

THE NE 1/4 OF THE NE 1/4 OF SECTION 13, TOWNSHIP 28 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA, LESS THE EAST 801.07 FEET AND LESS THE WEST 274.07 FEET. AND LESS THE NORTH 40 FEET FOR ROAD RIGHT OF WAY, ALL IN POLK COUN-TY, FLORIDA.

a/k/a 3501 KOKOMO RD, HAINES CITY, FL 33844 at public sale, to the highest and best bidder, for cash, online at www.polk. realforeclose.com, on 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 PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVI-SION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR. (863) 534-4690, WITHIN TWO (2) WORKING DAYS OF YOUR RE-CEIPT OF THIS (DESCRIBE NO-TICE); IF YOU ARE HEARING OR VOICE IMPAIRED, CALL TDD (863) 534-7777 OR FLORIDA RELAY SER-VICE 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

Business Observer

SECOND INSERTION

Notice of Public Sale of Personal Property Pursuant to the lien granted by the Florida Self-Storage Facility Act, Fla. Stat. Ann. \S 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

SECOND 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 17-01878K Nov. 24: Dec. 1, 2017

SECOND 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,

TITLE #0061130226 and VIN #FLFLL33B13818BA TITLE #0061116826 and all other personal property located therein

VIN # FLFLL33A13818BA

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

SECOND INSERTION

NOTICE OF PUBLIC 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, Sec tion 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

SECOND 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

SECOND INSERTION

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

FLORIDA GENERAL JURISDICTION DIVISION Case No. 2008CA-006258-0000-00

OF NEW YORK 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 pursu-

ant 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 CER-TIFICATES, SERIES 2007-9 is the Plaintiff and LELAND C PIESTER; THE UNKNOWN SPOUSE OF LE-LAND 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, ACCORD-ING 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

17-01884K

Nov. 24; Dec. 1, 2017

SECOND INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on 12/15/17at 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

SECOND 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is 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 17-17-01892K

COURT

manateeclerk.com

SARASOTA COUNTY sarasotaclerk.com

CHARLOTTE COUNTY: charlotte.realforeclose.com LEE COUNTY:

> leeclerk.org COLLIER COUNTY:

collierclerk.com HILLSBOROUGH COUNTY: hillsclerk.com

PASCO COUNTY: pasco realforeclose com

PINELLAS COUNTY: pinellasclerk.org POLK COUNTY:

polkcountyclerk.net ORANGE COUNTY: myorangeclerk.com

Check out your notices on: floridapublicnotices.com



E-mail your Legal Notice legal@businessobserverfl.com

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. 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 DA-VIS; MICHAEL DAVIS; SUNDANCE MASTER HOMEOWNERS ASSOCIA-TION, 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

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 33487Telephone: 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

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.: 2014CA003588000000 GREEN TREE SERVICING LLC 3000 Bayporte Drive

Tampa, FL 33607 Plaintiff(s), vs. CRESPIN 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.comin 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, POINCI-ANA SUBDIVISION, NEIGH-BORHOOD 3, VILLAGE 3, AC-CORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 52, PAGES 19 THROUGH 31, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORI-

PROPERTY ADDRESS: 572 KOALA DRIVE, KISSIMMEE,

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 PER-SON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE EN-TITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN AS-SISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINIS-TRATOR, (863) 534-4690. WITHIN TWO (2) WORKING DAYS OF YOUR RECEIPT OF THIS (DESCRIBE NOTICE); IF YOU ARE HEARING OR VOICE IMPAIRED, CALL TDD (863) 534-7777 OR FLORIDA RELAY SER-VICE 711.

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. Crespin Rosas TDP File No. 14-001345-5

SECOND INSERTION

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

CASE NO.: 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,

Defendants.

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 BES-SETLE, 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.realfore-close.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 Judg-

ment, to wit:

Lot 27, ROLLINGLEN 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: $FL. Service @\, Phelan Hallinan.com$ 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

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. 2016-CA-000982 MTGLQ INVESTORS LP, Plaintiff, vs. JOSUE HERNANDEZ-LOPEZ AND MIRIAM ROJAS-RODRIGUEZ,

et al.

POLK COUNTY

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 MT-GLQ INVESTORS LP is the Plaintiff and JOSUE HERNANDEZ-LOPEZ; MIRIAM ROJAS-RODRIGUEZ; STONEWOOD CROSSING HOM-EOWNERS 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 CROSS-

INGS - 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 HAM-MERSTONE 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: tioseph@rasflaw.com 16-229623 - MoP Nov. 24; Dec. 1, 2017 17-01899K

SECOND INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE ${\tt TENTH\ JUDICIAL\ CIRCUIT,\ IN}$ 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 COUN-TY, Florida, wherein DITECH FI-NANCIAL LLC F/K/A GREEN TREE SERVICING LLC, is Plaintiff, and GERALD A. CLARK A/K/A GER-ALD CLARK, 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 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 PINEWOOD PARK, AC-CORDING 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 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 @Phelan Hallinan.comBy: /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

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

Defendant(s).
NOTICE IS HEREBY GIVEN Pursuant

to a Final Judgment of Foreclosure dat-

ed August 16, 2017, and entered in Case

No. 2017CA001655000000 of the Cir-

cuit 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. Fried-

man, 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 Fore-

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 BEGIN-NING AT THE NORTHEAST

OF THE PUBLIC RECORDS OF

WELLS FARGO BANK, N.A.,

RITA M. FRIEDMAN, et al,

Plaintiff, vs.

closure:

SECOND INSERTION

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

CASE NO.: 2012CA-007796-0000-LK JPMORGAN CHASE BANK, NATIONAL ASSOCIATION Plaintiff, vs. DANA D. FAISON, et al **Defendants.**NOTICE IS HEREBY GIVEN pursu-

ant 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, NA-TIONAL ASSOCIATION, is Plaintiff, and DANA D. FAISON, 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 05 day of January, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 93, WINCHESTER ES-TATES, AS PER PLAT THERE-OF, 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

SECOND INSERTION

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

2017CA-000685-0000-00 THE BANK OF NEW YORK MELLON F/K/A THE BANK OF FOR NATIONSTAR HOME Plaintiff, vs.

FRAZIER, et al.

Defendant(s).
NOTICE IS HEREBY GIVEN pursu-

OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AND RUN EAST 120 FEET, SOUTH 75 FEET, WEST 95 FEET TO THE EASTERLY SIDE OF THOMAS AVENUE, THENCE NORTHER-LY ALONG A CURVE HAVING A RADIUS OF 25 FEET TO A POINT SOUTH OF THE POINT OF BEGINNING, THENCE NORTH 50 FEET ALON THE EAST SIDE OF THOMAS AV-ENUE BEING IN THE NORTH-EAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 18, TOWNSHIP 32 SOUTH, RANGE 28 EAST, POLK COLINTY ELORIDA

Property Address: 521 THOMAS AVENUE. FROSTPROOF. FL 33843

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 Ser-

Nov. 24; Dec. 1, 2017

CORNER OF LOT 10, BLOCK D OF LA HACIENDA, RUN THENCE SOUTH ALONG THE EAST BOUNDARY OF SAID LOT 10, 30 FEET, RUN THENCE Dated this 20 day of November, 2017. ROBERTSON, ANSCHUTZ WEST PARALLEL TO THE SOUTH BOUNDARY OF SAID & SCHNEID, P.L. LOT 10 TO THE NORTHERLY Attorney for Plaintiff 6409 Congress Ave., Suite 100 BOUNDARY OF SAID LOT 10. RUN THENCE NORTHEAST-Boca Raton, FL 33487 ERLY AND EASTERLY ALONG Telephone: 561-241-6901 Facsimile: 561-997-6909 THE NORTHERLY BOUNDARY OF SAID LOT 10 TO THE POINT Service Email: mail@rasflaw.com OF BEGINNING, AND LESS AND EXCEPT COMMENCING By: $\S\$ Thomas Joseph Thomas Joseph, Esquire AT THE NORTHEAST COR-Florida Bar No. 123350 NER OF LOT 10, BLOCK D, OF Communication Email: LA HACIENDA, AS RECORDED tjoseph@rasflaw.com IN PLAT BOOK 39, PAGE 35, 17-091015 - MoP

17-01889K

POLK COUNTY, FLORIDA, RUN THENCE SOUTH ALONG THE EAST BOUNDARY OF SAID LOT 10, A DISTANCE OF 30,00 FEET FOR THE POINT OF BEGIN-NING; 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:

SECOND INSERTION

THE NORTH 50 FEET OF THE WEST 180 FEET OF THE EAST 360 FEET OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 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

SECOND 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 1 $\hat{6}$, 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/ABANK OF NEW YORK, AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF ALTERNATIVE LOAN TRUST 2007-OA7, MORT-GAGE PASS-THROUGH CERTIFI-CATES SERIES 2007-OA7, Plaintiff and STEVE BRUCE; JENNY BRUCE; SOLANA HOMEOWNERS ASSOCIA-TION, INC.; AND ALL UNKNOWN PARTIES CLAIMING INTERESTS BY , THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIM-ING 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 January 23, 2018 the following described property as set forth in said Final Judg-

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

(954) 370-9970 x1042 Service E-mail: ftlrealprop@kelleykronenberg.com Reena Patel Sanders, Esq. FBN: 44736 Nov. 24; Dec. 1, 2017 17-01873K

ment to-wit:

17-01882K

Nov. 24; Dec. 1, 2017

LOT 70, SOLANA, ACCORD-ING 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 IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

Submitted By: ATTORNEY FOR PLAINTIFF: Kelley Kronenberg

8201 Peters Road Fort Lauderdale, FL 33324

DIVISION CASE NO.

NEW YORK AS SUCCESSOR IN INTEREST TO JP MORGAN CHASE BANK N.A. AS TRUSTEE EQUITY LOAN TRUST 2006-B. VINCE E FRAZIER A/K/AVINCE FRAZIER AND DEANNA K.

ant 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 INTER-EST TO JP MORGAN CHASE BANK N.A. AS TRUSTEE FOR NATION-STAR 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 AS-SOCIATION, INC.; UNKNOWN TEN-ANT #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 AV-ENUE 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 RECORD-ED IN PLAT BOOK 44, PAGE 26,

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

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

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

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

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

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

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

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



The 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

6677

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 breakeven 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:

- l. 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 induding 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.

"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.