

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

Notice is hereby given that PARENTING WORKSHOP LLC, owner, desiring to engage in business under the fictitious name of CARES HEART TRANSFORMATION TREATMENT located at 2347 VICTORIA DR, DAVENPORT, FL 33837 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 8, 2017 17-01951K

FIRST INSERTION

NOTICE OF SALE
Affordable Self Storage of Bartow
1515 Centennial Blvd.
Bartow, FL 33830
(863)533-5597
Personal property consisting of sofas, TVs, clothes, boxes, household goods and other personal property used in home, office or garage will be sold or otherwise disposed of at public sales on the dates & times indicated below to satisfy Owners Lien for rent & fees due in accordance with Florida Statutes: Self-Storage Act, Sections 83.806 & 83.807. All items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required, if applicable.
C25 A. Reed
D26 S. White
G21 H. Nelson
G30 H Frisbie Jr.
H04 N. Simpson
J01 W. Cooper
Units will be listed on www.storage-treasures.com Auction ends on December 29, 2017 @ 11:00 AM or after
December 8, 15, 2017 17-01947K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT POLK COUNTY, FLORIDA PROBATE DIVISION
UCN: 53-2017CP-002861-0000-XX
CASE NUMBER: 2017CP-002861
DIVISION NUMBER: 14
IN RE: ESTATE OF FANNIE MAE MCGRIFF, DECEASED.

The administration of the testate estate of FANNIE MAE MCGRIFF, deceased, whose date of death was the 7th day of June, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division; Case Number: 2017CP-002861; UCN: 53-2017CP-002861-0000-XX; the address of which is Clerk of the Tenth Judicial Circuit Court, Polk County, Florida, Drawer Number: CC-4, P.O. Box 9000, Bartow, Florida 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

ALL CREDITORS MUST FILE CLAIMS AGAINST THE ESTATE WITH THE COURT WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES § 733.702 OR BE FOREVER BARRED.

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

The date of the first publication of this Notice is December 8, 2017.

VIVIAN ANN CHERRY
Personal Representative
5518 Forest Ridge Drive
Winter Haven, Florida 33881-0700
CAROLYN DUPREE HILL
Attorney for Personal Representative
Florida Bar Number: 974439
The Law Firm of
DUPREE HILL & HILL, P.A.
Attorneys and Counselors at Law
13575 - 58th Street North, Suite 200
Clearwater, Florida 33760-3739
Telephone: 727.538.LAWS (5297)
December 8, 15, 2017 17-01944K

FIRST INSERTION

Notice is hereby given that TRAVIS JUSTIN SEIDEN, owner, desiring to engage in business under the fictitious name of ALL THE WAY UP TREE SERVICE located at 122 MASON STREET, LOT#2, 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 8, 2017 17-01964K

FIRST INSERTION

Notice is hereby given that DVA HEALTHCARE RENAL CARE, INC, owner, desiring to engage in business under the fictitious name of WINTER HAVEN DIALYSIS located at 1625 UNITY WAY NW, WINTER HAVEN, FL 33881 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 8, 2017 17-01936K

FIRST INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that on 12/22/17 at 10:30 am the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1990 FLEE #FL-FLK70A17385SE. Last Tenants: Anthony H Duca. Sale to be held at: GCP Plantation Landings, LLC- 23 O'Hara Dr, Haines City, FL 33844, 813-241-8269.
December 8, 15, 2017 17-01948K

FIRST INSERTION

Notice is hereby given that TRUC DO, owner, desiring to engage in business under the fictitious name of Rosé Beauty Bar located at 40230 HWY 27, DAVENPORT, FL 33837 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 8, 2017 17-01935K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
Case Number: 17CP-2713
IN RE: ESTATE OF Marie Frances Breeden deceased.

The administration of the estate of Marie Frances Breeden, deceased, Case Number 17CP-2713, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is Dec 8, 2017.

Wanda Fay McNeely
Personal Representative
Address: 2402 Lake Lena Blvd.
Auburndale, FL 33823
MICHAEL H. WILLISON, P.A.
Michael H. Willison, Esquire
114 S. Lake Avenue
Lakeland, Florida 33801
(863) 687-0567
Florida Bar No. 382787
mwillison@mwillison.com
Attorney for Personal Representative
December 8, 15, 2017 17-01932K

FIRST INSERTION

Notice is hereby given that LILLIAN RAQUEL MATIAS, owner, desiring to engage in business under the fictitious name of MR. FRAPPE located at 3741 OLD TAMPA HWY LOT #23, LAKE-LAND, FL 33811 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 8, 2017 17-01953K

FIRST INSERTION

Davenport Road South Community Development District Notice of Board of Supervisors' Meeting
The Board of Supervisors of the Davenport Road South Community Development District ("Board") will hold a meeting on Thursday, December 14, 2017 at 9:30 a.m. at the Offices of Cassidy Homes, 346 East Central Ave., Winter Haven, Florida 33880. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued to a date, time, and place to be specified on the record at the meeting. A copy of the agenda may be obtained at the offices of the District Manager, 12051 Corporate Blvd., Orlando, Florida 32817, during normal business hours.

There may be occasions when staff or other individuals may participate by speaker telephone.

Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 382-3256 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

Joe MacLaren
District Manager
December 8, 2017 17-01955K

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 CCM Trucking located at 218 Florida Dr., in the County of Polk in the City of Auburndale, Florida 33823 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 5 day of Dec., 2017.

Carlos Federico Colon McKissen
December 8, 2017 17-01960K

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 Hollywood Nails And Spa located at 840 N. Broadway Ave, in the County of Polk in the City of Bartow, Florida 33830 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 5 day of Dec., 2017.

PHN LLC
December 8, 2017 17-01962K

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW
Pursuant to F.S. §865.09 NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Some Call It Art, located at 3317 Old Thornhill Road, in the City of Winter Haven, County of Polk, State of FL, 33880, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated this 4 of December, 2017.

Steven Sidney Chayt
3317 Old Thornhill Road
Winter Haven, FL 33880
December 8, 2017 17-01942K

FIRST INSERTION

Notice is hereby given that L. Powell, owner, desiring to engage in business under the fictitious name of A DIAMOND CARE located at 430 PEACE CT, KISSIMMEE, FL 34759 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 8, 2017 17-01934K

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 Cleaners Clean LLC located at 235 Wingdale Way, in the County of Polk in the City of Davenport, Florida 33897 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 5 day of Dec, 2017.

Cleaners Clean LLC
December 8, 2017 17-01961K

FIRST INSERTION

Notice is hereby given that TOTAL RENAL CARE, INC, owner, desiring to engage in business under the fictitious name of LAKE VISTA DIALYSIS located at 3187 US HWY 98 N, LAKE-LAND, FL 33805 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 8, 2017 17-01952K

FIRST INSERTION

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

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

RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed November 17, 2017 and entered in Case No. 2017CA001544000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein JPMORGAN CHASE BANK, N.A., is Plaintiff, and MARTIN JIMENEZ AVILES A/K/A MARTIN JIMENEZ AVILES A/K/A MARTIN J. AVILES, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 16 day of January, 2018, the following described property as set forth in said Lis Pendens, to wit:

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

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

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

Dated: December 4, 2017
Phelan Hallinan
Diamond & Jones, PLLC
Attorneys for Plaintiff
2001 NW 64th Street
Suite 100
Ft. Lauderdale, FL 33309
Tel: 954-462-7000
Fax: 954-462-7001
Service by email:
FL.Service@PhelanHallinan.com
By: /s/ Heather J. Koch
Phelan Hallinan
Diamond & Jones, PLLC
Heather J. Koch, Esq.,
Florida Bar No. 89107
PH # 79790
December 8, 15, 2017 17-01949K

FIRST INSERTION

Highland Meadows II Community Development District Notice of Board of Supervisors' Meeting

The Board of Supervisors of the Highland Meadows II Community Development District ("Board") will hold a meeting on Thursday, December 14, 2017 at 9:00 a.m. EST at the Offices of Cassidy Homes, 346 East Central Ave., Winter Haven, Florida 33880. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued to a date, time, and place to be specified on the record at the meeting. A copy of the agenda may be obtained at the offices of the District Manager, 12051 Corporate Blvd., Orlando, Florida 32817, during normal business hours.

There may be occasions when staff or other individuals may participate by speaker telephone.

Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 382-3256 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

Joe MacLaren
District Manager
December 8, 2017 17-01956K

FIRST INSERTION

Holly Hill Road East Community Development District Notice of Board of Supervisors' Meeting

The Board of Supervisors of the Holly Hill Road East Community Development District ("Board") will hold a meeting on Wednesday, December 20, 2017 at 11:00 a.m. at the Offices of Cassidy Homes, 346 East Central Ave., Winter Haven, Florida 33880. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued to a date, time, and place to be specified on the record at the meeting. A copy of the agenda may be obtained at the offices of the District Manager, 12051 Corporate Blvd., Orlando, Florida 32817, during normal business hours.

There may be occasions when staff or other individuals may participate by speaker telephone.

Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 382-3256 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

Joe MacLaren
District Manager
December 8, 2017 17-01958K

FIRST INSERTION

Towne Park Community Development District Notice of Board of Supervisors' Meeting

The Board of Supervisors of the Towne Park Community Development District ("Board") will hold a meeting on Thursday, December 14, 2017 at 11:00 a.m. at the offices of Highland Homes located at 3020 S. Florida Ave. Suite 101, Lakeland, Florida 33803. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued in progress without additional notice to a time, date and location stated on the record.

A copy of the agenda for the meeting may be obtained at the offices of the District Manager, Fishkind & Associates, Inc., located at 12051 Corporate Blvd., Orlando 32817, (407) 382-3256, during normal business hours.

There may be occasions when staff or other individuals may participate by speaker telephone.

Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 382-3256 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

Joe MacLaren
District Manager
December 8, 2017 17-01957K

FIRST INSERTION

North Boulevard Community Development District Notice of Board of Supervisors' Meeting

The Board of Supervisors of the North Boulevard Community Development District ("Board") will hold a meeting on Wednesday, December 20, 2017 at 10:30 a.m. EST at the Offices of Cassidy Homes, 346 East Central Ave., Winter Haven, Florida 33880. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued to a date, time, and place to be specified on the record at the meeting. A copy of the agenda may be obtained at the offices of the District Manager, 12051 Corporate Blvd., Orlando, Florida 32817, during normal business hours.

There may be occasions when staff or other individuals may participate by speaker telephone.

Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 382-3256 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

Joe MacLaren
District Manager
December 8, 2017 17-01959K

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:

www.floridapublicnotices.com

Business Observer

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.: 2014CA-003536-0000-00
U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. EVANGELIO RODRIGUEZ SOTO; UNKNOWN SPOUSE OF EVANGELIO RODRIGUEZ SOTO; ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OF AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED; CREEKSIDE COMMUNITY ASSOCIATION OF POLK COUNTY, INC.; FLORIDA HOUSING FINANCE CORPORATION; CASTLE CREDIT CORPORATION; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order Resetting Foreclosure Sale dated the 3rd day of October, 2017, and entered in Case No. 2014CA-003536-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE FOR STANWICH MORTGAGE LOAN TRUST A is the Plaintiff and EVANGELIO RODRIGUEZ SOTO; CREEKSIDE COMMUNITY ASSOCIATION OF POLK COUNTY, INC.; FLORIDA HOUSING FINANCE CORPORATION; CASTLE CREDIT CORPORATION; UNKNOWN SPOUSE OF EVANGELIO RODRIGUEZ SOTO N/K/A GLENDA BERRIOS; and UNKNOWN TENANT (S) IN POSSESSION OF

THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 2nd day of January, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 115, OF CREEKSIDE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 136, PAGE 23, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

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

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

Dated this 1 day of December, 2017.

By: Travis Beal, Esq.
 Bar Number: 104890
 Submitted by:
 Choice Legal Group, P.A.
 P.O. Box 9908
 Fort Lauderdale, FL 33310-0908
 Telephone: (954) 453-0365
 Facsimile: (954) 771-6052
 Toll Free: 1-800-441-2438
 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
 eservice@clegalgroup.com
 16-01125
 December 8, 15, 2017 17-01939K

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.: 2016CA-003707-0000-00
FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff, vs. CARL C. MERRILL A/K/A CARL CONRAD MERRILL; CITY OF WINTER HAVEN, FLORIDA; UNKNOWN SPOUSE OF CARL C. MERRILL A/K/A CARL CONRAD MERRILL; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order Resetting Foreclosure Sale dated the 7th day of November, 2017, and entered in Case No. 2016CA-003707-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is the Plaintiff and CARL C. MERRILL A/K/A CARL CONRAD MERRILL; UNKNOWN SPOUSE OF CARL C. MERRILL A/K/A CARL CONRAD MERRILL; CITY OF WINTER HAVEN, FLORIDA; and UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 2nd day of January, 2018, the following described property as set forth in said Final Judgment, to wit:

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

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

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

Dated this 29 day of NOVEMBER, 2017.
 By: Steven Force, Esq.
 Bar Number: 71811
 Submitted by:
 Choice Legal Group, P.A.
 P.O. Box 9908
 Fort Lauderdale, FL 33310-0908
 Telephone: (954) 453-0365
 Facsimile: (954) 771-6052
 Toll Free: 1-800-441-2438
 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
 eservice@clegalgroup.com
 16-01228
 December 8, 15, 2017 17-01927K

FIRST INSERTION

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

GENERAL JURISDICTION DIVISION
CASE NO: 2016CA003364000000
U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, Plaintiff, vs.

LOUIS J. MOORE; ELIZABETH C. MOORE; GOLFWIEW TOWNHOUSES INC.; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Mortgage Foreclosure dated December 1, 2017 entered in Civil Case No. 2016CA003364000000 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 LOUIS MOORE and ELIZABETH MOORE, et al, are Defendants. The Clerk, STACY BUTTERFIELD, shall sell to the highest and best bidder for cash at Polk County's On Line Public Auction website: www.polk.realforeclose.com, at 10:00 AM on January 5, 2018, in accordance with Chapter 45, Florida Statutes, the following described property located in POLK as set forth in said Final Judgment of Mortgage Foreclosure, to-wit:

THE FOLLOWING DESCRIBED REAL PROPERTY LYING AND BEING SITUATED IN POLK COUNTY, FLORIDA, TO-WIT:
 UNIT C APARTMENT BUILDING NO.1 GOLFWIEW TOWNHOUSES INC CONDOMINIUM, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 1529, PAGE(S) 1, ET SEQ., OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA; AND ANY AMENDMENTS THERETO; TOGETHER WITH AN UNDIVIDED INTEREST IN AND TO THOSE COMMON ELEMENTS APPURTENANT TO SAID UNIT IN ACCORDANCE WITH AND SUBJECT TO THE COVENANTS, CONDITIONS, RESTRICTIONS, TERMS AND OTHER PROVISIONS OF THAT DECLARATION OF CONDOMINIUM.
 Property Address: 416 C HOWARD AVE LAKELAND, FL 33815
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens, must file a claim within 60 days after the sale.

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

Civil Action No.: 2017CA000270000000
U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF SW REMIC TRUST 2015-1, Plaintiff, vs.

ROY HOGARTH; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS), AS NOMINEE FOR COUNTRYWIDE KB HOME LOANS, A COUNTRYWIDE MORTGAGE VENTURES, LLC SERIES; BELLA TOSCANA HOMEOWNERS ASSOCIATION, INC., UNKNOWN TENANT #1 IN POSSESSION OF SUBJECT PROPERTY; and UNKNOWN TENANT #2 IN POSSESSION OF SUBJECT PROPERTY. Defendant/s.

NOTICE IS HEREBY GIVEN pursuant to a Final Summary Judgment of Foreclosure dated October 18, 2017, and Order entered on November 27 2017, in CASE NO: 2017CA000270000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF SW REMIC TRUST 2015-1, is the Plaintiff and ROY HOGARTH; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS), AS NOMINEE FOR COUNTRYWIDE KB HOME LOANS, A COUNTRYWIDE MORTGAGE VENTURES, LLC SERIES; BELLA TOSCANA HOMEOWNERS ASSOCIATION, INC.,

UNKNOWN TENANT #1 IN POSSESSION OF SUBJECT PROPERTY; and UNKNOWN TENANT #2 IN POSSESSION OF SUBJECT PROPERTY are the Defendants, the clerk will sell to the highest and best bidder for cash, online at www.polk.realforeclose.com at 10:00 AM on the 2nd day of January 2018, the following described property as set forth in said Final Judgment:

LOT 58 OF BELLA TOSCANA, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 135, PAGE(S) 5 THROUGH 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS OF 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.

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.

This 4th day of December 2017.
 Respectfully,
 /s/Debbie Satyal
 Debbie Satyal
 Fla. Bar No. 70531
 Adams and Reese, LLP
 350 E. Las Olas Boulevard Suite 1110
 Ft. Lauderdale, FL 33301
 Direct: 954.541.5390
 December 8, 15, 2017 17-01943K

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.: 2016CA-003743-0000-00
FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff, vs. MONICA K. MCCRANIE-COSTINE A/K/A MONICA K. MCCRANIE COSTINE A/K/A MONICA MCCRANIE COSTINE; YORKSHIRE HOMEOWNERS' ASSOCIATION OF POLK COUNTY, INC.; HAROLD S. COSTINE; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order Resetting Foreclosure Sale dated the 25th day of September, 2017, and entered in Case No. 2016CA-003743-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is the Plaintiff and MONICA K. MCCRANIE-COSTINE A/K/A MONICA K. MCCRANIE COSTINE A/K/A MONICA MCCRANIE COSTINE; YORKSHIRE HOMEOWNERS' ASSOCIATION OF POLK COUNTY, INC.; HAROLD S. COSTINE; UNKNOWN TENANT N/K/A ALYSSA ELLIOTT; UNKNOWN TENANT N/K/A ANDREW ELLIOTT; UNKNOWN TENANT N/K/A JACOB ELLIOTT; UNKNOWN TENANT N/K/A JORDAN SAUNDERS; UNKNOWN TENANT N/K/A KRYSTAL ELLIOTT; UNKNOWN TENANT N/K/A SETH ELLIOTT; and UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTER-

FIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 2nd day of January, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 88, YORKSHIRE, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 102, PAGE 5, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

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

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

Dated this 29 day of NOVEMBER, 2017.
 By: Steven Force, Esq.
 Bar Number: 71811
 Submitted by:
 Choice Legal Group, P.A.
 P.O. Box 9908
 Fort Lauderdale, FL 33310-0908
 Telephone: (954) 453-0365
 Facsimile: (954) 771-6052
 Toll Free: 1-800-441-2438
 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
 eservice@clegalgroup.com
 16-02170
 December 8, 15, 2017 17-01928K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2017-CP-2584
Division Probate
IN RE: ESTATE OF ANTONINA FOTI
Deceased.

The administration of the estate of Antonina Foti, deceased, whose date of death was August 21, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-1, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 8, 2017.

Personal Representative:
Rosario J. Foti
 1872 DeCook Avenue
 Park Ridge, Illinois 60068
 Attorney for Personal Representative:
 Margaret R. Hoyt, Attorney
 Florida Bar Number: 998680
 HOYT & BRYAN LLC
 254 Plaza Drive
 Oviedo, FL 32765
 Telephone: (407) 977-8080
 Fax: (407) 977-8078
 E-Mail: peggy@hoytbryan.com
 Secondary E-Mail:
 patti@hoytbryan.com
 December 8, 15, 2017 17-01931K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
File No. 2017 CP 2408
Division Probate
IN RE: ESTATE OF MARGARET M. RICHARD
Deceased.

The administration of the estate of Margaret M. Richard, deceased, whose date of death was August 21, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 8, 2017.

Personal Representative:
Cynthia A. Capel
 774 Oak Shadows Rd.
 Celebration, Florida 34747
 Attorney for Personal Representative:
 Patrick L. Smith
 Attorney
 Florida Bar Number: 27044
 179 N. US HWY 27
 Suite F
 Clermont, FL 34711
 Telephone: (352) 241-8760
 Fax: (352) 241-0220
 E-Mail: PatrickSmith@attypip.com
 Secondary E-Mail: becky@attypip.com
 December 8, 15, 2017 17-01933K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION
Case #: 2016-CA-002821
DIVISION: 7
Nationstar Mortgage LLC

Plaintiff, vs.- Michael Todd Watkins a/k/a Michael T. Watkins a/k/a Michael Watkins; Alisa M. Watkins a/k/a Alisa Watkins; Unknown Spouse of Michael Todd Watkins a/k/a Michael T. Watkins a/k/a Michael Watkins; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devises, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devises, Grantees, or Other Claimants; Capital One Bank (USA), N.A. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2016-CA-002821 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Nationstar Mortgage LLC, Plaintiff and Michael Todd Watkins a/k/a Michael T. Watkins a/k/a Michael Watkins are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on January 16, 2018, the following described property as set forth in said Final Judgment, to-wit:

LOT 281, INWOOD, UNIT NO.6, AS SHOWN BY THE MAP OR PLAT THEREOF, RECORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA IN PLAT BOOK 14, PAGES 2, 2A AND 2B.

AND
 THE FOLLOWING DESCRIBED LAND, SITUATE, LYING AND BEING IN THE COUNTY OF POLK, STATE OF FLORIDA TO

WIT:

ALL THAT PART OF LOTS 279 AND 280, INWOOD NO. 6, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 14, PAGES 2, 2A AND 2B, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, LYING NORTHERLY OF THE FOLLOWING DESCRIBED LINE:

COMMENCE AT THE NORTHERLY POINT OF TANGENCY OF A 10-FOOT RADIUS CURVE CONCAVE TO THE NORTHWEST, SAME POINT AT THE SOUTHEAST CORNER OF AFORESAID LOT 280, AND THE WEST RIGHT-OF-WAY LINE OF A 50-FOOT WIDE RIGHT-OF-WAY OF 36TH STREET NW; THENCE N. 00°00'00" E., ALONG THE EAST LINE OF SAID LOT 280, A DISTANCE OF 148.09 FEET TO A POINT 1.91 FEET SOUTH OF THE NORTHEAST CORNER OF LOT 280, AND TO THE POINT OF BEGINNING; THENCE S. 88°42'59" W., A DISTANCE OF 60.42 FEET; THENCE N. 58°23'27" W., A DISTANCE OF 30.86 FEET TO THE NORTHWEST CORNER OF AFORESAID LOT 279 AND TO THE POINT OF TERMINATION.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.
 Submitted By:
 ATTORNEY FOR PLAINTIFF:
 SHAPIRO, FISHMAN & GACHÉ, LLP
 2424 North Federal Highway,
 Suite 360
 Boca Raton, Florida 33431
 (561) 998-6700
 (561) 998-6707
 16-302351 FC01 CXE
 December 8, 15, 2017 17-01930K

HOW TO PUBLISH YOUR

LEGAL NOTICE
 IN THE BUSINESS OBSERVER

CALL 941-906-9386

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

Business
 Observer
 11/2016

FIRST INSERTION

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

CASE NO.: 2016CA003752000000
U.S. BANK TRUST, N.A., AS
TRUSTEE FOR LSF9 MASTER
PARTICIPATION TRUST,
Plaintiff, vs.
SYLVIA BOODRAM A/K/A SYLVIA
D. BOODRAM; FLORIDA PINES
HOMEOWNERS ASSOCIATION,
INC.; UNKNOWN TENANT #1;
UNKNOWN TENANT #2,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's

Motion to Reschedule the Foreclosure Sale Date entered in Civil Case No. 2016CA003752000000 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 SYLVIA BOODRAM, et al, are Defendants. The Clerk, STACY BUTTERFIELD, shall sell to the highest and best bidder for cash at Polk County's On Line Public Auction website: www.polk.realforeclose.com, at 10:00 AM on January 29, 2018, in accordance with Chapter 45, Florida Statutes, the following described property located in POLK County, Florida, as set forth in said Final Judgment of Mortgage Foreclosure, to-wit:

LOT 335, FLORIDA PINES PHASE 3, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 120, PAGES 7 THROUGH 10, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 132 FELDON LN DAVENPORT, FL 33837

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you,

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

Anthony Loney, Esq.
FRENKEL LAMBERT
WEISS WEISMAN & GORDON, LLP
One East Broward Blvd, Suite 1430
Fort Lauderdale, Florida 33301
Tel: (954) 522-3233 |
Fax: (954) 200-7770
FL Bar #: 108703
DESIGNATED PRIMARY E-MAIL
FOR SERVICE PURSUANT TO FLA.
R. JUD. ADMIN 2.516
04-079280-F00
December 8, 15, 2017 17-01965K

SUBSEQUENT INSERTIONS

SECOND INSERTION

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

CIVIL DIVISION
Case No. 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 HAVEN, 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 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.

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

SECOND 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 ADDITION 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 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 31 day of October, 2017.

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

SUBSEQUENT INSERTIONS

SECOND 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 SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 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 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 December 1, 2017.

Personal Representative
Jennifer Ann Englert, Esq.
4348 Atwood Drive
Orlando, FL 32828

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
December 1, 8, 2017 17-01903K

SECOND 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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is 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 17-01925K

SECOND INSERTION

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

2015CA-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 pursuant 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, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, 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; JOELY HART; PETER HART; AMANDA HART; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES 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;

Property Address: 1324 LAKEWOOD ROAD, LAKEWOOD, 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
By: /s/Thomas Joseph
Thomas Joseph, Esquire
Florida Bar No. 123350
Communication Email:
tjoseph@rasflaw.com
15-067083 - MoP
December 1, 8, 2017 17-01919K

SECOND 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 1/2 OF THE WEST 1/2 OF THE NORTHWEST 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, WINTER 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 ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, (863) 534-4690, WITHIN TWO (2) WORKING DAYS OF YOUR RECEIPT OF THIS (DESCRIBE NOTICE); IF YOU ARE HEARING OR VOICE IMPAIRED, CALL TDD (863) 534-7777 OR FLORIDA RELAY SERVICE 711.

Dated at St. Petersburg, Florida this 27th day of November, 2017.

eXL Legal, PLLC
Designated Email Address:
efiling@xllegal.com
12425 28th Street North, Suite 200
St. Petersburg, FL 33716
Telephone No. (727) 536-4911
Attorney for the Plaintiff
By: ANDREW FIVECOAT
FBN122068
111770057
December 1, 8, 2017 17-01915K

SECOND 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,
Plaintiff, vs.
THOMAS CANCEL, et al.
Defendants.

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 CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST III, is Plaintiff and THOMAS CANCEL, et al. are Defendant(s).

The Clerk, Stacy 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.,
Ste. 305W
Boca Raton, FL 33431
Telephone: (561) 826-1740
Facsimile: (561) 826-1741
Email: dmandel@dsmadellaw.com
BY: DANIEL S. MANDEL
FLORIDA BAR NO. 328782
December 1, 8, 2017 17-01917K

HOW TO
PUBLISH YOUR
LEGAL
NOTICE
IN THE BUSINESS OBSERVER

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

Business
Observer

SECOND 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, ACCORDING 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 INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.
 WITNESS my hand on 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-defaultlaw.com
 ServiceFL2@mlg-defaultlaw.com
 17-01843-FC
 December 1, 8, 2017 17-01923K

SECOND 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, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF CLIFFORD D. SINGLETARY, 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 THEREOF 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 GARDENS 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 WINTERSET GARDENS SAID BOUNDARY BEING A CURVE CONCAVE NORTHERLY HAVING A RADIUS OF 1067.00 FEET

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. SUBJECT 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 written 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 Publication 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 PUBLISHED 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 Service 711.
 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
 December 1, 8, 2017 17-01908K

SECOND INSERTION

NOTICE OF PUBLIC SALE
 Notice is hereby given that on 12/15/17 at 10:30 am the following mobile home will be sold at public auction pursuant to F.S. 715.109: 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.
 December 1, 8, 2017 17-01904K

SECOND INSERTION

NOTICE OF PUBLIC SALE
 Notice is hereby given that on 12/15/17 at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109: 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

SECOND INSERTION

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, 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
 Last Known Address: UNKNOWN, Current Residence Unknown
 YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following 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 COUNTY, FLORIDA
 TOGETHER WITH:
 THE WEST 114.0 FEET OF THE EAST 761.5 FEET OF

THE WEST 114.0 FEET OF THE EAST 761.5 FEET OF

SECOND INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION
CASE NO. 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 COLLINS, SR.; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; LHR INC. A/K/A LEWIS HASTIE RECEIVABLES, INC., AS SUCCESSOR IN INTEREST TO FIRST EQUITY CARD; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.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

SECOND 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 Claimants
 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,

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, 2017.
 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

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

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

SECOND INSERTION

CLERK'S NOTICE OF SALE UNDER F.S. CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2016-CA-000772
PROSPECT MORTGAGE LLC,
Plaintiff, vs.
MARTHA WEAVER; et al.
Defendants,
 NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated September 22, 2016, in the above-styled cause, I STACY M. BUTTERFIELD, Polk County Clerk of the Circuit Court and County Comptroller will sell to the highest and best bidder for cash at the www.polk.realforeclose.com beginning at 10:00 a.m. on December 21, 2017, the following described property:
 LOT 2, HOMEWOOD SUBDIVISION, 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 HOMEWOOD DRIVE 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 60 DAYS AFTER THE SALE.
 This Notice of Sale shall be published for two (2) consecutive weeks in the Business Observer.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.
 IRA SCOT SILVERSTEIN, PLLC
 ATTORNEYS FOR PLAINTIFF
 2900 West Cypress Creek Road, Suite 6
 Fort Lauderdale, Florida 33309
 (954) 773-9911
 (954) 369-5034 fax
 File No.: 128.622 //Weaver
 Case No. 2016-CA-000772
 December 1, 8, 2017 17-01921K

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
 December 1, 8, 2017 17-01921K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
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.
 TO: THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF BOBBY G. CASEY, DECEASED, TERRY WHITCOMB, RANDY MEARS, THE UNKNOWN HEIRS OF THE ESTATE OF BOBBY G. CASEY 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 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
 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

SECOND INSERTION

Notice of Sale Pursuant To Chapter 45 In the Circuit of the 10th Judicial Circuit in and for Polk County, Florida
Case No.: 2017 CA 001999
Rockwell Financial Group, L.L.C.,
Plaintiff, 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 CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.
 Dated at Lake Worth, Florida, this 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

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

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Business Observer

Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

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

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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