PAGES 21-28

DECEMBER 15. 2017 - DECEMBER 21. 2017

POLK COUNTY LEGAL NOTICES

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 busi-

ness under fictitious name of Haines

City Electronics located at 1685 East

Hinson Ave, in the County of Polk in

the City of Haines City, Florida 33844

intends to register the said name with

the Division of Corporations of the

Florida Department of State, Tallahas-

Dec., 2017.

see, Florida.

Dec. 2017

Statutes

December 15, 2017

Nam Hoang Nguyen

December 15, 2017

Arshad Sihweil

December 15, 2017

Dated at Polk, Florida, this 12 day of

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 T &

E Property Investments located at 115

E Van Fleet Dr. Ste 233, 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, Tallahas-

Dated at Polk, Florida, this 12 day of

FIRST INSERTION

Notice is hereby given that HERPE-

TORAMA, INC, owner, desiring to engage in business under the fictitious

name of VIVID SPECIAL EVENTS

located at 1814 5TH ST. SE, WINTER

HAVEN, FL 33880 in POLK County,

Florida, intends to register the said

name with the Division of Corpora-

tions, Florida Department of State, pur-

suant to section 865.09 of the Florida

FIRST INSERTION

NOTICE TO CREDITORS

17-01984K

17-01986K

17-01982K

FIRST INSERTION

PAGE 21

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 Lake Deeson Village located at 5210 State Road 33 N, Office 108,, in the County of Polk in the City of Lakeland, Florida 33805 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk County, Florida, this 7th day of December, 2017. Lake Deeson Park, LLC December 15, 2017 17-01969K

FIRST INSERTION

NOTICE OF SALE

Rainbow Title & Lien, Inc. will sell at Public Sale at Auction the following vehicles to satisfy lien pursuant to Chapter 713.78 of the Florida Statutes on December 28, 2017 at 10 A.M.

 * AUCTION WILL OCCUR WHERE EACH VEHICLE IS LOCATED * 2015 CHEVROLET,

VIN# 1G1PG5SB0F7151502 Located at: P.O. Box 144, DAVEN-PORT, FL 33836

Any person(s) claiming any interest(s) in the above vehicles contact: Rainbow Title & Lien, Inc., (954) 920-6020 * ALL AUCTIONS ARE

HELD WITH RESERVE * Some of the vehicles may have been released prior to auction LIC # AB-0001256

December 15, 2017 17-01970K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09,

Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Ann Galore located at 5630 Elsinore Way, in the County of Polk, in the City of Lakeland, Florida 33805 intends to register the said name with the Division of Corporations of the Florida Department of

State, Tallahassee, Florida.

Dated at Lakeland, Florida, this 8th day of December, 2017. Marie Lourdes Beauplan

17-01972K December 15, 2017

FIRST INSERTION

Notice is hereby given that MELVIN DARBY, owner, desiring to engage in business under the fictitious name of TROPICAL LEISURE GOLF located at 977 TUSCAN HILLS BLVD DAVENPORT, FL 33897 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

December 15, 2017

17-01975K

FIRST INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on 1/5/18 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-

December 15, 22, 2017 17-01980K

2000 W Memorial Blvd Lakeland, FL. 33612

right to accept or reject any and/or all bids.

2005 Nissan Altima S 1N4AL11D65C132338

1979 RV 32ft Motorhome M50CA8TS23661

2004 Dodge Stratus 1B3EL56 R54N325561

1992 Cadillac Deville 1G6CD53B9N4332677

10ft Homemade Trailer White No Vin 18ft Horse Trailer No Vin

1999 Honda CR-V LX JHLRD2843XC017885

2001 Chevrolet Camaro 2G1FP22G012145379

2008 Buick Lucerne 1G4HD57258U103118

1989 Chevrolet Camaro 1G1FP21E3KL177213

2010 Chevrolet Cobalt 1G1AF5F55A7137424

2008 Dodge Avenger 1B3LC46K98N613254

1986 Chevrolet G20 Van 1GBEG25H9G7130117

1999 Acura TL 19UUA5669YA001047

1998 Mercedes 320-I 11612012005625

2005 Ford Taurus 1FAFP53U85A250319

1994 Mercury Grand Marquis 2MELM75W0RX652167

2005 Chevrolet Uplander LS 1GNDV23L25D269225 2000 Dodge Stratus SE 1B3EJ46X5YN142570

1996 Chrysler Concorde 2C3HD56T8TH188230

2004 Chevrolet Trailblazer 1GNDT13S742157571

2001 Ford Expedition XLT 1FMRU15LX1LA79631

Public auction to be held December 27th 2017 @9:00am

FIRST INSERTION

NOTICE OF PUBLIC SALE The following personal property of GLENWOOD BETTERLY, if deceased any unknown heirs or assigns, DON-ALD BETTERLY, MICHAEL BETTERLY, PATRICIA BETTERLY, WIL-LIAM BETTERLY and HEATHER ARMSTRONG, will, on January 2, 2018, at 10:00 a.m., at 1301 Polk City Road, Lot #80, Haines City, Polk County, Florida; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

1977 TROP MOBILE HOME, VIN # 2256A TITLE # 0014902475

and VIN # 2256B TITLE # 0014902476 and all other personal property located therein

PREPARED BY: Jody B. Gabel Lutz, Bobo & Telfair, P.A. 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236

December 15, 22, 2017 17-01973K

FIRST INSERTION

Notice is hereby given that RDR RE-CON, INC, owner, desiring to engage in business under the fictitious name of ACAR RECON located at 2407 GRANDIFLORA BLVD, PANAMA CITY BEACH, FL 32408 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 Flor-

December 15, 2017 17-01974K

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 Phillips Plumbing located at PO Box 1425, in the County of Polk in the City of Eagle Lake, Florida 33839 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at Polk, Florida, this 12 day of Dec, 2017.

Robert L Phillips Plumbing

FIRST INSERTION

Notice is hereby given that MENZE

PRECISION MACHINING, LLC.

owner, desiring to engage in busi-

ness under the fictitious name of CNR

PRECISION TOOL located at 2001

EXECUTIVE RD, WINTER HAVEN,

FL 33884 in POLK County, Florida, in-

tends to register the said name with the

Division of Corporations, Florida De-

partment of State, pursuant to section

FIRST INSERTION

Notice is hereby given that COREY EDWARD DZIUBEK, owner,

desiring to engage in business under

the fictitious name of BECK LAND

SERVICES located at 5500 HWY 630

E, FROSTPROOF, FL 33843 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

17-01983K

17-01994K

865.09 of the Florida Statutes.

December 15, 2017

EDWARD

Florida Statutes.

FIRST INSERTION

Public Auction list

pursuant to subsection 713.78 of the Florida Statues. Stepps Towing Inc, reserves the

December 15, 2017

December 15, 2017 17-01985K

IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA File No. 2017 CP 2845 **Division Probate** IN RE: ESTATE OF GEORGE A. KARAN Deceased.

The administration of the estate of George A. Karan, deceased, whose date of death was October 7, 2017. is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL The names and addresses of the personal representative and the personal representative's attorney are set forth

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLI-CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER-/ICE 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 SEC-TION 733.702 WILL BE FOREVER BARRED.

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

The date of first publication of this notice is December 15, 2017.

Personal Representative:

Robert Karan 9 Forest Dr.

Davenport, Florida 33837 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 15, 22, 2017 17-01968K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 17-CP-2685 IN RE: ESTATE OF JAMIE LYNN SHARP, Deceased.

The administration of the estate of JA-MIE LYNN SHARP, deceased, whose date of death was November 23, 2016, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

NOTWITHSTANDING THE TIME 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 15, 2017.

JERRY SHARP Personal Representative 144 Argyle Gate Loop Road

Dundee, FL 33838 Robert D. Hines, Esq. Attorney for Personal Representative Florida Bar No. 0413550 Hines Norman Hines, P.L. 1312 W. Fletcher Avenue, Suite B Tampa, FL 33612 Telephone: 813-265-0100

Email: rhines@hnh-law.com Secondary Email: jrivera@hnh-law.com

December 15, 22, 2017 17-01971K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2017CP-002397-0000-XX IN RE: ESTATE OF EARL W. FUSSELL, SR., Deceased

The administration of the estate of EARL W. FUSSELL, SR., deceased, whose date of death was March 31, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Drawer CC-4, Post Office Box 9000, Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of the first publication of this notice is December 15, 2017.

Personal Representative: DEWEY FUSSELL 4523 Fussell Road

Polk City, FL 33868Attorney for Personal Representative: V. PATTON KEE Florida Bar No. 092071 108 East Park Street Auburndale, FL 33823 Telephone: (863) 967-1884 December 15, 22, 2017 17-01987K

FIRST INSERTION

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

DIVISION **CASE NO. 2014CA-001706** U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST 2006-BC3, Plaintiff, vs.

JAMES A MULLETT, ET AL., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered October 5, 2017 in Civil Case No. 2014CA-001706 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF STRUCTURED ASSET SECURI-TIES CORPORATION MORTGAGE LOAN TRUST 2006-BC3 is Plaintiff and JAMES A MULLETT, ET AL., are Defendants, the Clerk of Court will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45. Florida Statutes on the 1ST day of February, 2018 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

THE FOLLOWING DE-SCRIBED REAL PROPERTY SITUATE IN THE CITY OF

LAKELAND, COUNTY OF POLK, AND STATE OF FLOR-IDA, TO WIT: THE FOLLOW-ING DESCRIBED LAND, SITUATE, LYING AND BEING IN POLK COUNTY, FLORIDA TO-WIT: LOT 1, LONGWOOD PLACE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 101, PAGES 23 AND 24, 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 or-der to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

Lisa Woodburn, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 11003 14-01661-5 December 15, 22, 2017 17-01988K

FIRST INSERTION

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

CASE NO.: 2015CA003473000000 U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, Plaintiff, VS. ALFREDO A. SALINAS; et al.,

Defendant(s).
NOTICE IS HEREBY GIVEN that sale

will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on November 9, 2017 in Civil Case No. 2015CA003473000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MAS-TER PARTICIPATION TRUST is the Plaintiff, and ALFREDO A. SA-LINAS; GUADALUPE T. SALINAS; UNKNOWN TENANT 1 N/K/A ELIZBETH SALINAS; ANY AND ALL UNKNOWN PARTIES CLAIM-ING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUS-ES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defen-

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose com on January 9, 2018 at 10:00 AM EST the following described real prop-

erty as set forth in said Final Judgment, to wit: $\begin{tabular}{lll} THE EAST 60 & FEET OF THE \\ \end{tabular}$

SOUTH 200 FEET OF LOT 2, BLOCK 2, TWIN LAKE PARK ADDITION TO LAKE WALES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 3, PAGE 8 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 7 day of December, 2017. ALDRIDGE | PITE, LLP Attorney for Plaintiff 1615 South Congress Avenue Suite 200 Delray Beach, FL 33445 Telephone: (844) 470-8804 Facsimile: (561) 392-6965 By: Susan Sparks, Esq. FBN: 33626 Primary E-Mail: ServiceMail@aldridgepite.com 1137-1757B December 15, 22, 2017

FIRST INSERTION

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

DIVISION CASE NO. 2016CA001834000000 BANK OF AMERICA, N.A.:

Plaintiff, vs. GEORGE A. CONANT A/K/A GEORGE ALLEN CONANT, ET.AL:

Defendants NOTICE IS GIVEN that, in ac-

cordance with the Order to Reschedule Foreclosure Sale dated October 5, 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 January 2, 2018 at 10:00 am the following described property: NW 1/4 OF NW 1/4 OF SE 1/4

OF SECTION 29 TOWNSHIP 27 SOUTH RANGE 23 EAST POLK COUNTY FLORIDA.

Property Address: 4193 - 4233 OLINGER FARM, LAKELAND, FL 33809

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

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

WITNESS my hand on 12/6/, 2017. Matthew M. Slowik, Esq. FBN 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 16-02320-FC

December 15, 22, 2017

2006 Saturn Ion 1G8AZ55F06Z147230 2008 Honda CRV JHLRE48588C031820 1990 Rockwood Popup Camper No Vin December 15, 2017 17-01981K

FIRST INSERTION

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

CIVIL DIVISION Case No. 2017CA003349 U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT

UNKNOWN HEIRS, DEVISEES. GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OF DALLAS F. CLAY, DECEASED, et al. Defendants.

UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OF DAL-LAS F. CLAY, DECEASED CURRENT RESIDENCE UNKNOWN LAST KNOWN ADDRESS 112 QUAILWOOD DR

WINTER HAVEN, FL 33880 You are notified that an action to foreclose a mortgage on the following property in Polk County, Florida:

LOT 34 OF SUGAR CREEK SUBDIVISION, UNRE-CORDED, DESCRIBED AS: COMMENCING AT THE NE CORNER OF SECTION TOWNSHIP 28 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA, RUN ON AN ASSUMED BEARING OF DUE SOUTH ALONG THE EAST BOUNDARY THEREOF 2160.0 FEET, THENCE NORTH 89Ű 45' WEST 1855.0 FEET TO THE POINT OF BEGIN-NING, THENCE CONTINUE NORTH 89° 45' WEST 100.0 FEET, THENCE NORTH 220.0 FEET TO THE SOUTH LINE

THENCE SOUTH 89° 45' EAST, 100.0 FEET, THENCE SOUTH 220.0 FEET TO THE POINT OF BEGINNING.

commonly known as 112 QUAIL-WOOD DR, WINTER HAVEN, FL 33880 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jennifer M. Scott of Kass Shuler, P.A., plaintiff's attorney, whose address is P.O. Box 800, Tampa, Florida 33601, (813) 229-0900, on or before 12/13/17, (or 30 days from the first date of publication, whichever is later) and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

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

Dated: 11/6/, 2017 CLERK OF THE COURT Honorable Stacy M. Butterfield 255 North Broadway Bartow, Florida 33830-9000 (COURT SEAL) By: /s/ Asuncion Nieves Deputy Clerk

Jennifer M. Scott Kass Shuler, P.A. plaintiff's attorney P.O. Box 800 Tampa, Florida 33601

17-01977K

FIRST INSERTION

POLK COUNTY

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

CIRCUIT CIVIL DIVISION CASE NO.: 2017CA003399000000DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC Plaintiff(s), vs

LEAH D. HORN AKA LEAH DAWN HORN; THE UNKNOWN SPOUSE OF LEAH D. HORN AKA LEAH DAWN HORN; WINDWOOD BAY HOMEOWNERS ASSOCIATION, INC.: THE RESERVE AT WINDWOOD BAY HOMEOWNERS ASSOCIATION, INC., A FLORIDA NOT-FOR-PROFIT CORPORATION; THE UNKNOWN TENANT

POSSESSION OF 151 MADISON CIRCLE, DAVENPORT; FL 33896; Defendant(s). TO: WINDWOOD BAY HOMEOWN-ERS ASSOCIATION, INC. -

Last Known Address: 13864 Timberbrooke Drive, #101, Orlando, FL 32824; Previous Addresses: 1755 Pine Ridge Drive, Davenport, FL 33896 101 Willow View Drive, Davenport, FL 33896;

YOU ARE HEREBY NOTIFIED that a civil action has been filed against you in the Circuit Court of Polk County, Florida, to foreclose certain real property described as fol-

LOT 114, OF WINDWOOD BAY PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 118, PAGES 40 THROUGH 47, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY,

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

GENERAL JURISDICTION

DIVISION

CASE NO. 2017CA001060000000 WELLS FARGO BANK,

NATIONAL ASSOCIATION, AS

AND SERVICING AGREEMENT

TRUSTEE UNDER POOLING

DATED AS OF SEPTEMBER

1, 2006 SECURITIZED ASSET

BACKED RECEIVABLES LLC

SERIES 2006-HE2,

DEVON ARLT, et al.

Defendant(s).

TRUST 2006-HE2 MORTGAGE

PASS-THROUGH CERTIFICATES,

NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure

dated October 18, 2017, and entered in

2017CA001060000000 of the Circuit

Court of the TENTH Judicial Circuit in

and for Polk County, Florida, wherein

WELLS FARGO BANK, NATIONAL

ASSOCIATION, AS TRUSTEE UN-

DER POOLING AND SERVICING

AGREEMENT DATED AS OF SEP-

TEMBER 1, 2006 SECURITIZED ASSET BACKED RECEIVABLES

LLC TRUST 2006-HE2 MORTGAGE

PASS-THROUGH CERTIFICATES, SERIES 2006-HE2 is the Plaintiff

and DEVON ARLT; UNKNOWN

SPOUSE OF DEVON ARLT; SOUTH-

ERN DUNES MASTER COMMU-

NITY ASSOCIATION, INC. are the

Defendant(s). Stacy M. Butterfield as

the Clerk of the Circuit Court will sell to

the highest and best bidder for cash at

www.polk.realforeclose.com, at 10:00 AM, on January 05, 2018, the following

described property as set forth in said

Florida.

Property address: 151 Madison Circle, Davenport, FL 33896 You are required to file a written re-

sponse with the Court and serve a copy of your written defenses, if any, to it on Padgett Law Group, whose address is 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312, at least thirty (30) days from the date of first publication, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint. Default Date: 01/16/18

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

Dated this the 7 day of December,

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT As Clerk of the Court (SEAL) BY: /s/ Taylor Pittman Deputy Clerk

Plaintiff Atty: Padgett Law Group 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 attorney@padgettlaw.net Ditech Financial LLC F/K/A Green Tree Servicing LLC vs. Leah D. Horn TDP File No. 17-004589-1 December 15, 22, 2017

Final Judgment, to wit:
LOT 66, SOUTHERN DUNES

ESTATES ADDITION, ACCORD-

ING TO THE PLAT THEREOF RECORDED IN PLAT BOOK

110, PAGE 47 AND 48, PUBLIC

RECORDS OF POLK COUNTY,

Property Address: 1368 REBEC-

CA DR, HAINES CITY, FL 33844

Any person claiming an interest in the

surplus from the sale, if any, other than

the property owner as of the date of the

lis pendens must file a claim within 60

IMPORTANT

AMERICANS WITH DISABILITIES

ACT. If you are a person with a disability who needs any accommodation

in order to participate in this proceed-

ing, you are entitled, at no cost to you,

to the provision of certain assistance.

Please contact the Office of the Court

Administrator, (863) 534-4690, within

two (2) working days of your receipt of

this (describe notice); if you are hearing

or voice impaired, call TDD (863) 534-

Dated this 13 day of December, 2017.

7777 or Florida Relay Service 711.

ROBERTSON, ANSCHUTZ

6409 Congress Ave., Suite 100

Service Email: mail@rasflaw.com

& SCHNEID, P.L.

Attorney for Plaintiff

Boca Raton, FL 33487

Telephone: 561-241-6901

Facsimile: 561-997-6909

By: \S\Thomas Joseph

Florida Bar No. 123350

Communication Email:

December 15, 22, 2017

tjoseph@rasflaw.com

16-193161 - MoP

Thomas Joseph, Esquire

FLORIDA.

days after the sale.

FIRST INSERTION

FIRST INSERTION

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

CASE NO. 53-2016-CA-001518 WILMINGTON SAVINGS FUND SOCIETY, FSB D/B/A CHRISTIANA TRUST NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST Plaintiff, v.

SUSAN L. REDINBO: UNKNOWN SPOUSE OF SUSAN L. REDINBO; 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: FLORIDA HOUSING FINANCE CORPORATION; MICHAEL G. REDINBO Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on September 15, 2017, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court. shall sell the property situated in Polk

County, Florida, described as: LOT 396 OF ELOISE WOODS, LAKE MARIAM UNIT, AC-CORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 17, PAGES 49, 49A AND 49B, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 624 LAKE ELIZABETH DR, WINTER HAVEN, FL

33884-1434 at public sale, to the highest and best bidder, for cash, online at www.polk. realforeclose.com, on January 19, 2018 beginning at 10:00 AM.

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

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

Dated at St. Petersburg, Florida this 12th day of December, 2017. eXL Legal, PLLC Designated Email Address: efiling@exllegal.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff By: ANDREW FIVECOAT FBN# 122068

485150004 December 15, 22, 2017 17-01992K

FIRST INSERTION

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

DIVISION CASE NO. 2016CA-000735-0000-00 DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC, Plaintiff, vs.

UNKNOWN SUCCESSOR TRUSTEE OF THE BROCK FAMILY TRUST DATED 19 DAY OF FEBRUARY 2004, et al. Defendant(s).
NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure dated October 27, 2017, and entered in 2016CA-000735-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC is the Plaintiff and UNKNOWN BENEFICIARIES OF THE BROCK FAMILY TRUST DATED 19TH DAY OF FEBRUARY 2004; FIFTH THIRD BANK A/K/A R-G CROWN BANK: UNKNOWN SUCCESSOR TRUSTEE OF THE BROCK FAMILY TRUST DATED 19 DAY OF FEBRUARY 2004 are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on January 24, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 6, BLOCK B, HIGHLAND HEIGHTS UNIT TWO, ACCORDING TO THE PLAT

THEREOF, AS RECORDED IN PLAT BOOK 55, PAGE 25, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 5903 MAY ST, LAKELAND, FL 33813 Any person claiming an interest in the

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

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

vice 711. Dated this 12 day of December, 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\Philip Stecco Philip Stecco, Esquire Florida Bar No. 108384 Communication Email: pstecco@rasflaw.com

FIRST INSERTION

15-053612 - MoP

December 15, 22, 2017

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

CASE NO. 2017CA001664000000 CIT BANK, N.A., THE UNKNOWN HEIRS. BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS. TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BERTHA M

TONN, DECEASED, et al. Defendant(s).
NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure dated October 27, 2017, and entered in 2017CA001664000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein CIT BANK, N.A. is the Plaintiff and THE UNKNOWN HEIRS, BENEFI-CIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDI-TORS, TRUSTEES AND ALL OTH-ERS WHO MAY CLAIM AN INTER-EST IN THE ESTATE OF BERTHA M TONN, DECEASED; CONNIE M. DAWSON A/K/A CONSTANCE MA-RIE DAWSON: UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on January 24, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 11 OF BLOCK A OF COM-

MERCE PARK, AS SHOWN BY MAP OR PLAT THEREOF RECORDED IN THE OFFICE OF THE CLERK OF CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA IN PLAT BOOK 35 PAGE 29.

17-01991K

Property Address: 1170 SOUTH GORDON AVENUE, BARTOW, FL 33830

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

IMPORTANT AMERICANS WITH DISABILITIES

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

Dated this 12 day of December, 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\Philip Stecco Philip Stecco, Esquire Florida Bar No. 108384 Communication Email: pstecco@rasflaw.com

December 15, 22, 2017

17-028864 - MoP

17-01990K

(813) 229-0900 327878/1700858/laa1OF QUAILWOOD DRIVE. December 15, 22, 2017

OFFICIAL COURTHOUSE **WEBSITES:**

MANATEE COUNTY: manateeclerk.com

SARASOTA COUNTY: sarasotaclerk.com

CHARLOTTE COUNTY: charlotte.realforeclose.com

> LEE COUNTY: leeclerk.org

COLLIER COUNTY: collierclerk.com

HILLSBOROUGH COUNTY: hillsclerk.com

PASCO COUNTY: pasco.realforeclose.com

PINELLAS COUNTY: pinellasclerk.org

POLK COUNTY: polkcountyclerk.net

ORANGE COUNTY: myorangeclerk.com

Check out your notices on: floridapublicnotices.com



FIRST INSERTION

CONSTRUCTIVE SERVICE PROPERTY IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT OF FLORIDA.

IN AND FOR POLK COUNTY CIVIL ACTION NO: 2016CA004176000000 **Civil Division**

WESTRIDGE HOMEOWNERS ASSOCIATION INC, a Florida non-profit Corporation, Plaintiff, vs. IAN CAMPBELL; JACQUELIN

IN RE:

CAMPBELL:

CAMPBELL. Defendant(s) TO: IAN CAMPBELL; JACQUELIN

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

LOT 13, WESTRIDGE PHASE 3 ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 98, PAGE 37-38 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A lawsuit has been filed against you and you are required to serve a copy of your written defenses, if any to it on FLOR-IDA COMMUNITY LAW GROUP. P.L., Attorney for WESTRIDGE HO-MEOWNERS ASSOCIATION INC, whose address is 1855 Griffin Road, Suite A-423, Dania Beach, FL 33004

and file the original with the clerk of the above styled court on or before January 15, 2018 (or 30 days from the first date of publication, whichever is later); otherwise a default will be entered against you for the relief prayed for in the complaint or petition

17-01993K

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

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

WITNESS my hand and the seal of said court at POLK County, Florida on this 5th day of December, 2017.

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

Jared Block, Esq. 1855 Griffin Road, Suite A-423 Dania Beach, FL 33004 Phone: (954) 372-5298 Fax: (866) 424-5348 Email: jared@flclg.com Fla Bar No.: 90297 December 15, 22, 2017 17-01976K

FIRST INSERTION

NOTICE OF ACTION IN THE 10th JUDICIAL CIRCUIT COURT IN AND FOR POLK COUNTY FLORIDA Case No.2017 CA 2775 VANDERBILT MORTGAGE AND FINANCE INC., RICHARD B. WOODS; UNKNOWN SPOUSE OF RICHARD B. WOODS; FAYE LOUISE SHAW a/k/a FAYE WOODS; UNKNOWN SPOUSE OF FAYE LOUISE SHAW a/k/a FAYE WOODS; ANY UNKNOWN PARTY WHO MAY CLAIM AS HEIR, DEVISEE, GRANTEE, ASSIGNEE, LIENOR, CREDITOR, TRUSTEE, OR OTHER CLAIMANT, BY, THROUGH, UNDER OR AGAINST FLOYD SHAW: JOHN W. WILLIAMSON: UNKNOWN SPOUSE OF JOHN W. WILLIAMSON; and UNKNOWN TENANT.

Defendant.

TO: RICHARD B. WOODS; UNKNOWN SPOUSE OF RICHARD B. WOODS; and ANY UNKNOWN PARTY WHO MAY CLAIM AS HEIR, DEVISEE, GRANTEE, ASSIGNEE, LIENOR, CREDITOR, TRUSTEE, OR OTHER CLAIMANT, BY, THROUGH, UNDER OR AGAINST FLOYD SHAW last known address, 1742 King Road, Bartow, FL 33830

Notice is hereby given to RICHARD $\,$ B. WOODS: UNKNOWN SPOUSE OF RICHARD B. WOODS; and ANY UN-KNOWN PARTY WHO MAY CLAIM AS HEIR, DEVISEE, GRANTEE, ASSIGNEE, LIENOR, CREDITOR, TRUSTEE, OR OTHER CLAIM-ANT, BY, THROUGH, UNDER OR AGAINST FLOYD SHAW that action of foreclosure on the following property in Polk County, Florida:

THE SOUTH 1/2 Legal: THE SOUTHEAST 1/4

NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY,

FLORIDA

CASE NO. 2017CA-003626-0000-00

SECTION NO. 07 MIDFLORIDA CREDIT UNION, F/K/A MIDFLORIDA FEDERAL

Plaintiff, v. JUDY M. MIELKE; LEISURE

LAKE ESTATES LOT OWNERS

ASSOCIATION, INC.;THE VILLAGE LAKELAND UNIT 4/4

#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

Defendants.TO: JUDY M. MIELKE; LEISURE

LAKE ESTATES LOT OWNERS AS-

SOCIATION, INC.;THE VILLAGE LAKELAND UNIT 4/4 ADDITION H-

O-A INC 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

YOU ARE HEREBY NOTIFIED that

an action to foreclose on the following

real property in Polk County, Florida:

Lot 44 of THE VILLAGE-LAKE-

CLAIMANTS,

ADDITION H-O-A INC.; TENANT

CREDIT UNION,

THE SOUTHEAST 1/4 THE NORTHEAST 1/4 OF SECTION 7, TOWNSHIP 30 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA. LESS THE WEST 25.00 FEET FOR THE ROAD RIGHT-OF-

TOGETHER WITH THAT CER-TAIN CMH MOBILE HOME, I.D. NO(S). WHC014738GAA AND WHC014738GAB.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Leslie S. White, Esquire, the Plaintiff's attorney, whose address is,420 S. Orange Avenue, Suite 700, P.O. Box 2346, Orlando, Florida 32802-2346 on or before January 15, 2018 and file the original with the clerk of the court either before service on the Plaintiffs' attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

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

DATED ON December 5, 2017. Stacy M. Butterfield County Clerk of Circuit Court (SEAL) By: Taylor Pittman Deputy Clerk

Leslie S. White, Esquire the Plaintiff's attorney 420 S. Orange Avenue, Suite 700 P.O. Box 2346 Orlando, Florida 32802-2346 December 15, 22, 2017 17-01989K

LAND, UNIT NO. 4, according to

the plat thereof recorded in Plat

Book 75 Page 38 of the Public Records of Polk County, Florida.

Together with a 1986 Clar mobile

home, Identification No. FLFL-

CM1AG24701189, Real Property

Property Address: 438 Skyline

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 Ave-

nue, Lakeland, Florida 33801, on or be-

fore January 16, 2018, and file the origi-

nal 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.

ability who needs any accommoda-

tion in order to participate in this

proceeding, you are entitled, at no cost to you, to the provision of cer-

tain assistance. Please contact the office of the Court Administrator, 255

N. Broadway Avenue, Bartow, Florida

33830, (863) 534-4686, at least 7

ance, or immediately upon receiving

this notification if the time before

the scheduled appearance is less than

7 days; if you are hearing or voice

STACY M. BUTTERFIELD

(SEAL) By: Taylor Pittman

Clerk of the Court

Ďeputy Clerk

17-01979K

impaired, call 711.

DATE: 12/17/17

Gregory A. Sanoba, Esq.

422 South Florida Avenue

Lakeland, Florida 33801

December 15, 22, 2017

SAVE

TIME

E-mail your Legal Notice

legal@businessobserverfl.com

days before your scheduled appear-

If you are a person with a dis-

Drive E, Lakeland, FL 33801

Tag R- 251747

FIRST INSERTION

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 JIMENZ AVILES A/K/A MARTIN JIMENEZ AVILES A/K/A MARTIN J. AVILES, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk. realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 16

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.

day of January, 2018, the following described property as set forth in said Lis

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

Dated: 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 @Phelan Hallinan.com/s/ Heather J. Koch Phelan Hallinan Diamond & Jones, PLLC Heather J. Koch, Esq., Florida Bar No. 89107

PH # 79790

December 8, 15, 2017

YOUR LEGAL NOTICE

IN THE **BUSINESS OBSERVER**

> CALL 941-906-9386

and select the appropriate County name from

OR E-MAIL:

SUBSEQUENT INSERTIONS

SECOND 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

SECOND INSERTION

RE-NOTICE OF

FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT, IN

AND FOR POLK COUNTY, FLORIDA

CIVIL DIVISION

CASE NO.: 2017CA001544000000

JPMORGAN CHASE BANK, N.A.

MARTIN JIMENZ AVILES A/K/A

MARTIN J. AVILES, et al

MARTIN JIMENEZ AVILES A/K/A

Plaintiff, vs.

Defendants.

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 BUT-TERFIELD, 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 FEL-DON 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

SECOND INSERTION

THIRD 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 SER-VICE OF A COPY OF THIS NOTICE

All other creditors of the decedent

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,

THE UNKNOWN PERSONAL

REPRESENTATIVE OF THE

HEIRS OF THE ESTATE OF

AND AGAINST THE

BOBBY G. CASEY; TENANT #1;

TENANT #2; and ANY AND ALL

UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER,

HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE

DEAD OR ALIVE, WHETHER

MAY CLAIM AN INTEREST AS

SPOUSES, HEIRS, DEVISEES,

THE UNKNOWN PERSON-

AL REPRESENTATIVE OF THE

ESTATE OF BOBBY G. CASEY,

DECEASED, TERRY WHITCOMB, RANDY MEARS, THE UNKNOWN HEIRS OF THE ESTATE OF BOB-

BY G. CASEY ANY AND ALL UN-

KNOWN PARTIES CLAIMING BY,

THROUGH, AND UNDER, AND

AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE,

WHETHER SAID UNKNOWN PAR-

TIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVI-

SEES, GRANTEES, OR OTHER CLAIMANTS ANY AND ALL UN-

KNOWN PARTIES CLAIMING BY,

THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT

KNOWN TO BE DEAD OR ALIVE.

WHETHER SAID UNKNOWN PAR-

TIES MAY CLAIM AN INTEREST

AS SPOUSES, HEIRS, DEVISEES,

GRANTEES, OR OTHER CLAIM-

YOU ARE HEREBY NOTIFIED

that an action to quiet title on the

following real property in Polk County,

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

Florida:

SAID UNKNOWN PARTIES

GRANTEES, OR OTHER

CLAIMANTS,

Defendants.

ESTATE OF BOBBY G. CASEY,

DECEASED: TERRY WHITCOMB:

RANDY MEARS; THE UNKNOWN

RANDY CASEY; BOBBY CASEY;

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

ALSO BEING DESCRIBED AS

FOLLOWS: Parcel "A": That part of the East

660 feet of Section 28, Town-

ship 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

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, ly-

ing and being in Polk County,

Property Address: 40 Oakwood

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 be-

fore service on Plaintiff's attorney or

immediately thereafter; otherwise, a

default will be entered against you

for the relief demanded in the Com-

If you are a person with a dis-

ability who needs any accommoda-

tion in order to participate in this

proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the

office of the Court Administrator, 255

N. Broadway Avenue, Bartow, Florida

33830, (863) 534-4686, at least 7

days before your scheduled appear-

ance, or immediately upon receiving

this notification if the time before

the scheduled appearance is less than

7 days; if you are hearing or voice

STACEY M. BUTTERFIELD

(SEAL) By: Taylor Pittman

Clerk of the Court

Deputy Clerk

17-01909K

DATE: November 22, 2017

impaired, call 711

Gregory A. Sanoba, Esq.

Lakeland, Florida 33801 Dec. 1, 8, 15, 22, 2017

422 South Florida Avenue

Rd, Winter Haven, FL 33880

feet thereof.

and

SECOND INSERTION

NOTICE OF SALE Affordable Self Storage of Bartow 1515 Centennial Blvd. Bartow, FL 33830 (863)533-5597

Personal property consisting of sofas, TV's, 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

Joi W. Cooper Units will be listed on www.storagetreasures.com Auction ends on December 29 , 2017 @11:00 AM or after 17-01947K December 8, 15, 2017

SECOND 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 unmatured, contingent or unliquidated claims, and who have been served a copy of this notice, must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF 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 unmatured, 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

HOW TO PUBLISH

17-01949K

the menu option

legal@business observer fl.com

SECOND INSERTION

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

CASE NO.: 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 WILM-INGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE FOR STANWICH MORTGAGE LOAN TRUST A is the Plaintiff and EVANGELIO RODRI-GUEZ SOTO; CREEKSIDE COM-MUNITY ASSOCIATION OF POLK COUNTY, INC.; FLORIDA HOUS-ING FINANCE CORPORATION; CASTLE CREDIT CORPORATION; UNKNOWN SPOUSE OF EVAN-GELIO RODRIGUEZ SOTO N/K/A GLENDA BERRIOS; and UNKNOWN TENANT (S) IN POSSESSION OF

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

Plaintiff, vs. CARL C. MERRILL A/K/A CARL

CONRAD MERRILL; CITY OF

UNKNOWN SPOUSE OF CARL

CONRAD MERRILL: UNKNOWN

TENANT IN POSSESSION OF THE

NOTICE IS HEREBY GIVEN pursu-

ant 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 AS-

SOCIATION is the Plaintiff and CARL C. MERRILL A/K/A CARL CONRAD

MERRILL; UNKNOWN SPOUSE

OF CARL C. MERRILL A/K/A CARL

CONRAD MERRILL N/K/A CARL

CONRAD MERRILL; CITY OF WIN-

TER HAVEN, FLORIDA; and UN-

KNOWN TENANT (S) IN POSSES-

SION OF THE SUBJECT PROPERTY

are defendants. STACY M. BUTTER-

FIELD, CPA as the Clerk of the Circuit

Court shall sell to the highest and best

bidder for cash electronically at www.

polk.realforeclose.com at, 10:00 AM on the 2nd day of January, 2018, the fol-

in said Final Judgment, to wit:

WINTER HAVEN, FLORIDA;

C. MERRILL A/K/A CARL

SUBJECT PROPERTY,

Defendants.

ASSOCIATION,

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

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

vice 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 1-800-441-2438 Toll Free: 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

LOT 7 AND THE EAST 14 FEET

OF LOT 8 IN BLOCK 2 OF

BEYMER-STONER SUBDIVI-

SION, AN ADDITION TO THE

CITY OF WINTER HAVEN,

FLORIDA, ACCORDING TO

PLAT THEREOF RECORDED

IN PLAT BOOK 13, PAGE 34,

PUBLIC RECORDS OF POLK

ANY PERSON CLAIMING AN IN-

TEREST IN THE SURPLUS FROM

THE SALE, IF ANY, OTHER THAN

THE PROPERTY OWNER AS OF

THE DATE OF THE LIS PENDENS

MUST FILE A CLAIM WITHIN 60

If you are a person with a disability who needs any accommodation in

order to participate in this proceed-

ing, you are entitled, at no cost to you,

to the provision of certain assistance.

Please contact the Office of the Court

Administrator, (863) 534-4690, within

two (2) working days of your receipt of

this (describe notice); if you are hearing

or voice impaired, call TDD (863) 534-

Dated this 29 day of NOVEMBER,

7777 or Florida Relay Service 711

Fort Lauderdale, FL 33310-0908

1-800-441-2438

DESIGNATED PRIMARY E-MAIL

FOR SERVICE PURSUANT TO FLA.

Telephone: (954) 453-0365

Facsimile: (954) 771-6052

R. JUD. ADMIN 2.516

December 8, 15, 2017

eservice@clegalgroup.com

By: Steven Force, Esq.

Choice Legal Group, P.A.

Bar Number: 71811

Submitted by:

P.O. Box 9908

Toll Free:

16-0122

2017.

COUNTY, FLORIDA

DAYS AFTER THE SALE.

SECOND INSERTION

SECOND INSERTION

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 the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIA-TION, NOT IN ITS INDIVIDUAL CA-PACITY BUT SOLELY AS TRUSTEE OF SW REMIC TRUST 2015-1, is the Plaintiff and ROY HOGARTH; MORT-GAGE ELECTRONIC REGISTRA-TION SYSTEMS, INC (MERS), AS NOMINEE FOR COUNTRYWIDE KB HOME LOANS, A COUNTRY-MORTGAGE VENTURES, LLC SERIES; BELLA TOSCANA HO-MEOWNERS ASSOCIATION, INC.,

UNKNOWN TENANT #1 IN POSSES-SION OF SUBJECT PROPERTY; and LINKNOWN TENANT #9 IN POSSES-SION 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 IN-TEREST 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

SECOND INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION: CASE NO ·

2016CA-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 FED-NATIONAL MORTGAGE ASSOCIATION is the Plaintiff and MONICA K. MCCRANIE-COSTINE A/K/A MONICA K. MCCRANIE COSTINE A/K/A MONICA MCCRA-NIE COSTINE; YORKSHIRE HOM-EOWNERS' ASSOCIATION OF POLK COUNTY, INC.; HAROLD S. COSTINE; UNKNOWN TENANT N/K/A ALYSSA ELLIOTT; 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; UNCOUNTENANT N/K/A JORDAN SAUNDERS; UNCOUNTENANT N/K/A J KNOWN TENANT N/K/A KRYSTAL ELLIOTT; UNKNOWN TENANT N/K/A SETH ELLIOTT; and UN-

KNOWN TENANT (S) IN POSSES-

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, AC-

CORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK lo2, PAGE 5, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

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

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

December 8, 15, 2017 17-01928K

SECOND 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 February 8, 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES 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 17-01931K

December 8, 15, 2017

SECOND 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 PUBLI-CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN 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

17-01933K

December 8, 15, 2017

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION Case #: 2016-CA-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, Devisees, Grantees, or Other Claimants; **Unknown Parties in Possession** #2, If living, and all Unknown Parties claiming by, through, un 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; Capital One Bank (USA), N.A.

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 hidder 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:

Defendant(s).

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

ALL THAT PART OF LOTS 279 AND 280, INWOOD NO. 6, AC-CORDING TO THE MAP OR PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 14, PAGES 2, 2A AND 2B, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, LYING NORTHER-LY OF THE FOLLOWING DE-SCRIBED LINE:

COMMENCE AT THE NORTH-ERLY POINT OF TANGENCY OF A 10-FOOT RADIUS CURVE CONCAVE TO THE NORTH-WEST, 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 NORTH-EAST CORNER OF LOT 280, AND TO THE POINT OF BE-GINNING; 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 TERMINA-

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

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

Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431

(561) 998-6700 (561) 998-6707 16-302351 FC01 CXE 17-01930K December 8, 15, 2017

SECOND INSERTION

17-01927K

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; GOLFVIEW TOWNHOUSES INC.; UNKNOWN TENANT #1; UNKNOWN TENANT

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

HOW TO PUBLISH YOUR

TEGAL NOTICE

IN THE BUSINESS OBSERVER

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,

FOLLOWING THE SCRIBED REAL PROPERTY LYING AND BEING SITUAT-ED IN POLK COUNTY, FLORI-DA. TO-WIT:

UNIT C APARTMENT BUILD-ING NO.1 GOLFVIEW TOWN-HOUSES INC CONDOMIN-CONDOMINIUM, ACCORDING TO THE DECLA-

RATION 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 ACCOR-DANCE WITH AND SUBJECT TO THE COVENANTS, CONDITIONS, RESTRICTIONS, TERMS AND OTHER PROVI-SIONS OF THAT DECLARA-TION OF CONDOMINIUM. Property Address: 416 C HOW-ARD 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.

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 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

fleservice@flwlaw.com 04-079307-F00 December 8, 15, 2017 17-01963K

CALL 941-906-9386

e-mail legal@businessobserverfl.com

and select the appropriate County name from the menu option OR

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 2016CA004122000000

BANK OF AMERICA, N.A. Plaintiff, vs. THE UNKNOWN HEIRS OR BENEFICIARIES OF THE ESTATE OF NINA V. GREENE, DECEASED,

et al Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated September 28, 2017, and entered in Case No. 2016CA004122000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein BANK OF AMERI-CA, N.A., is Plaintiff, and THE UN-KNOWN HEIRS OR BENEFICIA-RIES OF THE ESTATE OF NINA V. GREENE, DECEASED, 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 Final Judgment, to wit:

LOT 12 AND THE NORTH 17 FEET OF LOT(S) 11, BLOCK L OF ALBERT PARK ADDITION TO LAKELAND AS RECORD-ED IN PLAT BOOK 3, PAGE 25, ET SEQ., 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 PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVI-SION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR. (863) 534-4690, WITHIN TWO (2) WORKING DAYS OF YOUR RE-CEIPT OF THIS (DESCRIBE NO-TICE); IF YOU ARE HEARING OR VOICE IMPAIRED, CALL TDD (863) 534-7777 OR FLORIDA RELAY SER-VICE 711.

Dated: 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 # 78759 December 8, 15, 2017 17-01946K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE COUNTY COURT OF POLK COUNTY, FLORIDA CASE NO.: 2017-CC-4747 WELLINGTON HOMEOWNERS ASSOCIATION OF POLK COUNTY,

Plaintiff, vs. WILSON FOUR, LLC,

Defendants.

NOTICE is hereby given pursuant to the Final Judgment of Foreclosure, dat-ed November 28, 2017, and entered in Case Number 2016-CC-004747, of the County Court of Polk County, Florida, wherein Wellington Homeowners Association of Polk County, Inc. is the Plaintiff and Wilson Four, LLC is the Defendant, the Clerk of Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, in accordance with Section 45.031, Fla. Stat., on January 9, 2018 at 10:00 a.m., the following described property as set forth in said Order, to wit:

LOT 77, BLOCK E, WELLING-TON PHASE II as recorded in Plat Book 106, Pages 24 and 25 of the Public Records of Polk County, Florida

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to 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 5th day of December, 2017.

17-01945K

/s/ Christopher Keegan Florida Bar No.: 86949 The Law Office of Christopher Keegan, LLC 515 N. Fern Creek Ave. Orlando, FL 32803 Tel: (407) 761-5798 keeganc@ymail.com December 8, 15, 2017

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. 53-2016-CA-003938 Division 15 U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT Plaintiff, vs.

KAREN GUNDERSON A/K/A KAREN E. GUNDERSON, PORTFOLIO RECOVERY ASSOCIATES, LLC, AND UNKNOWN TENANTS/OWNERS, Defendants.

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on August 17. 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 23 AND 24, BLOCK B. COLLEGE HEIGHTS COKER & BUGBEE ADDITION, ACCORD-ING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 3, PAGE 78 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 411 AVENUE E. SE, WINTER HAVEN, FL 33880; 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 2. 2018 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.

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

within 60 days after the sale.

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

711. . Jennifer M. Scott (813) 229-0900 x Kass Shuler, P.A. 1505 N. Florida Ave. Tampa, FL 33602-2613 ForeclosureService@kasslaw.com 327878/1666075/wll December 8, 15, 2017 17-01941K

SECOND INSERTION

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

GENERAL JURISDICTION DIVISION CASE NO. 53-2017-CA-001384

NATIONSTAR MORTGAGE LLC, Plaintiff, vs. EUFEMIO COLON, ET AL.,

Defendants. NOTICE IS HEREBY GIVEN pursuant

to a Summary Final Judgment of Foreclosure entered November 22, 2017 in Civil Case No. 53-2017-CA-001384 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein NATIONSTAR MORTGAGE LLC is Plaintiff and EUFEMIO COLON, ET AL., are Defendants, the Clerk of Court will sell to the highest and best bidder for cash electronically at www. polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 27TH day of December, 2017 at 10:00 AM on the following described property as set forth in said Summary

Final Judgment, to-wit: LOT 118, OF LAKESHORE CLUB, ACCORDING TO THE PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 111, PAGE 16. IN 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.

Lisa Woodburn, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 11003 5681155 17-00730-5

December 8, 15, 2017

SECOND INSERTION

POLK COUNTY

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

CIRCUIT CIVIL DIVISION CASE NO.: 2016CA004393000000 DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC 3000 Bayport Drive, Suite 880 Tampa, FL 33607 Plaintiff(s), vs. HENRY A. MANASSA, III; JOSEPH N. MANASSA AKA JOEY N. MANASSA; SANDY L. MANASSA: THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, CREDITORS, LIENORS, AND TRUSTEES OF HENRY A. MANASSA, JR., DECEASED; CROSSROADS AT LAKE REGION COMMUNITY ASSOCIATION, INC.; PADRO F CORPORATION; THE UNKNOWN TENANT IN POSSESSION OF 2213 EDMONTON STREET, WINTER HAVEN, FL 33881 Defendant(s).

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on August 16. 2017, in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 16th day of January, 2018 at 10:00 AM on the following described property as set forth in said

Final Judgment of Foreclosure, to wit: LOT 80, CROSSROADS AT LAKE REGION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 133, PAGE 18, OF THE PUBLIC RECORDS OF POLK COUNTY.

PROPERTY ADDRESS: 2213 EDMONTON STREET, WIN-TER HAVEN, FL 33881

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

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

AMERICANS WITH DISABILI-TIES ACT. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PRO-CEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVI-SION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, (863) 534-4690, WITHIN TWO (2) WORKING DAYS OF YOUR RECEIPT OF THIS (DESCRIBE NOTICE); IF YOU ARE HEARING OR VOICE IM-PAIRED. CALL TDD (863) 534-7777 OR FLORIDA RELAY SERVICE 711. Respectfully submitted, PADGETT LAW GROUP HARRISON SMALBACH, ESQ. Florida Bar # 116255 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlaw.net Attorney for Plaintiff Ditech Financial LLC F/K/A Green Tree Servicing LLC vs. Henry A.

TDP File No. 16-005703-1

December 8, 15, 2017 17-01954K

SECOND INSERTION

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

CIRCUIT CIVIL DIVISION CASE NO.: 2017CA001565000000 VANDERBILT MORTGAGE AND

FINANCE, INC. Plaintiff(s), vs. MARY E. HOLLIDAY; THE UNKNOWN SPOUSE OF MARY E. HOLLIDAY; COUNTRY VIEW ESTATES III & IV PROPERTY OWNERS ASSOCIATION, INC.: HSBC BANK NEVADA NATIONAL ASSOCIATION; SPRINGLEAF HOME EQUITY, INC. FKA AMERICAN GENERAL HOME EQUITY, INC.; THE UNKNOWN TENANT IN POSSESSION OF 7007 GLEN MEADOW DRIVE,

LAKELAND, FL 33810. Defendant(s). NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on November 27, 2017, in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 11th day of January, 2018 at 10:00 AM on the following described property as set forth in said

Final Judgment of Foreclosure, to wit: LOT 200, COUNTRY VIEW ES-TATES PHASE 3, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 94, PAGES 18-23, RECORDED IN PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN 1999 SKYLINE, WINNER, 40 X 24 MANUFAC-TURED HOME WITH VEHI-

CLE IDENTIFICATION NO.S: 9P611235LA AND 9P611235LB.

PROPERTY ADDRESS: 7007 GLEN MEADOW DRIVE, LAKELAND, FL 33810

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

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

AMERICANS WITH DISABILI-

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

PADGETT LAW GROUP HARRISON SMALBACH, ESQ. Florida Bar # 116255 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlaw.net Attorney for Plaintiff Vanderbilt Mortgage and Finance, Inc. vs. Mary E. Holliday TDP File No. 16-005176-1 17-01929K December 8, 15, 2017

SECOND INSERTION

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

2016CA-002349-0000-00 FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff, vs. FEDELINE GEORGES SENATUS A/K/A FEDELINE GEORGES-SENATUS A/K/A FEDELINE GEORGES; CITIBANK, NATIONAL ASSOCIATION F/K/A CITIBANK, N.A. SUCCESSOR BY MERGER TO CITIBANK (SOUTH DAKOTA), N.A.; THE INDEPENDENT SAVINGS PLAN COMPANY D/B/A ISPC; FERINAND SENATUS A/K/A FERDINAND SENATUS; DONNA G. SKINNER; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,

Defendants.
NOTICE IS HEREBY GIVEN pursuant to an Order Resetting Foreclosure Sale dated the 6th day of September, 2017, and entered in Case No. 2016CA-002349-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is the Plaintiff and FEDELINE GEORGES SENATUS A/K/A FEDELINE GEORGES-SEN-ATUS A/K/A FEDELINE GEORGES; FERINAND SENATUS A/K/A FER-DINAND SENATUS; THE INDEPEN-DENT SAVINGS PLAN COMPANY D/B/A ISPC: CITIBANK, NATIONAL ASSOCIATION F/K/A CITIBANK, N.A. SUCCESSOR BY MERGER TO CITIBANK (SOUTH DAKOTA), N.A.: DONNA G. SKINNER; and UN-KNOWN TENANT (S) IN POSSES-SION OF THE SUBJECT PROPERTY

are defendants. STACY M. BUTTER-FIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www. polk.realforeclose.com at, 10:00 AM on the 4th day of January, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 6, CLOVERDALE SUBDI-VISION, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 43, PAGE(S) 28, PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA ANY PERSON CLAIMING AN IN-

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

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

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 16-01602

December 8, 15, 2017 17-01938K

SECOND INSERTION

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

2016CA-003176-0000-00 FEDERAL NATIONAL MORTGAGE ASSOCIATION,

Plaintiff, vs. GEORGE R. BURT A/K/A GEORGE RICHARD BURT; BANK OF AMERICA, N.A.; THE CARRIAGE HOMES AT CARILLON LAKES CONDOMINIUM ASSOCIATION, INC.; AMPARO A. BURT F/K/A AMPARO ZIPAGAN ALVARADO; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,

Defendants. NOTICE IS HEREBY GIVEN pursuant to an Order Resetting Foreclosure Sale dated the 15th day of November, 2017, and entered in Case No. 2016CA-003176-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is the Plaintiff and GEORGE R. BURT A/K/A GEORGE RICHARD BURT; BANK OF AMERICA, N.A.; THE CARRIAGE HOMES AT CARILLON LAKES CONDOMINIUM ASSOCIATION, INC.; AMPARO A. BURT F/K/A AMPARO ZIPAGAN ALVARADO; 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 20th day of December, 2017.

the following described property as set

forth in said Final Judgment, to wit: UNIT 412, BUILDING 4, OF THE CARRIAGE HOMES AT CARILLON LAKES A CONDO-MINIUM, PHASE 4, A CON-DOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF RE-CORDED IN CONDOMINIUM BOOK 17, PAGE 50, 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 1st day of December, 2017. By: Christine Hall, Esq. Bar Number: 103732 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 16-01983

December 8, 15, 2017 17-01937K

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-002954-0000-00

NATIONSTAR MORTGAGE LLC

D/B/A MR. COOPER, Plaintiff, vs. UNKNOWN HEIRS. BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF LAVETA SUE HUCKABY A/K/A LAVETA S. HUCKABY N/K/A LAVETA S. HUCKABY, et al.,

UNKNOWN HEIRS, BENEFICIA-RIES, DEVISEES, ASSIGNEES,

Defendants.

LIENORS, CREDITORS, TRUST-EES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ES-TATE OF LAVETA SUE HUCKABY A/K/A LAVETA S. HUCKABY Current Address: UNKNOWN

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

TRACT 59 OF THE UNRE-CORDED PLAT OF POLK ENGI-NEERING COMPANY SURVEY DESCRIBED AS: THE EAST 100.00 FEET OF THE WEST 1700.00 FEET LESS AND EX-CEPT THE SOUTH 370.00 AND ALSO LESS AND EXCEPT THE NORTH 2000.00 FEET OF THE E 1/2 OF THE SW 1/4 AND THE W 1/2 OF THE SE 1/4 OF SEC-TION 4, TOWNSHIP 30 SOUTH, RANGE 28 EAST, POLK COUN-TY, FLORIDA.

TOGETHER WITH THAT CER-TAIN 1999 FLEE DOUBLE WIDE MOBILE HOME IDENTI-FIED BY VIN NUMBERS: FLFL-W70A26606WC21 AND FLFL-W70B26606WC21 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 1/3/18, 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 com-

If you are a person with a disabil-

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

WITNESS my hand and the seal of this Court this 21st day of November,

STACY M. BUTTERFIELD, CPA As Clerk of the Court By /s/ Taylor Pittman As Deputy Clerk

Choice Legal Group, P.A., Attorney for Plaintiff P.O. BOX 9908 FT. LAUDERDALE, FL 33310-0908 December 8, 15, 2017 17-01940K

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The History

How We Got Here

Cradle Cocave

The election of 1932 changed how the public viewed the role of government. Every decade since, government has continually expanded, with greater regulation and one failed welfare program after another.

BY MILTON & ROSE FRIEDMAN

he presidential election of 1932 was a political watershed for the United States.

Herbert Hoover, seeking re-election on the Republican ticket, was saddled with a deep depression. Millions of people were unemployed. The standard image of the time was a breadline or an unemployed person selling apples on a street corner.

Though the independent Federal Reserve System was to blame for the mistaken monetary policy that converted a recession into a catastrophic depression, the president, as the head of state, could not escape responsibility. The public had lost faith in the prevailing economic system. People were desperate. They wanted reassurance, a promise of a way out.

Franklin Delano Roosevelt, the charismatic governor of New York, was the Democratic candidate. He was a fresh face, exuding hope and optimism.

True enough, he campaigned on the old principles. He promised if elected to cut waste in government and balance the budget, and berated Herbert Hoover for extravagance in government spending and for permitting government deficits to mount.

At the same time, both before the election and during

the interlude before his inauguration, Roosevelt met regularly with a group of advisers at the Governor's Mansion in Albany — his "brain trust," as it was christened. They devised measures to be taken after his inauguration that grew into the "New Deal" FDR had pledged to the American people in accepting the Democratic nomination for president.

The election of 1932 was a watershed in narrowly political terms.

In the 72 years from 1860 to 1932, Republicans held the presidency for 56 years, Democrats for 16. In the 48 years from 1932 to 1980, the tables were turned: Democrats held the presidency for 32 years, Republicans for

The election was also a watershed in a more important sense: It marked a major change in both the public's perception of the role of government and the actual role assigned to government.

One simple set of statistics suggests the magnitude of the change. From the founding of the Republic to 1929, spending by governments at all levels — federal, state, and local — never exceeded 12% of the national income except in time of major war, and two-thirds of that was state and local spending. Federal spending typically amounted to 3% or less of the national income.

Since 1933, government spending has never been less than 20% of national income and is now over 40%, and two-thirds of that is spending by the federal government

True, much of the period since the end of World War II has been a period of cold or hot war. However, since 1946 non-defense spending alone has never been less than 16% of the national income and is now roughly one-third the national income. Federal government spending alone is more than one-quarter of the national income in total, and more than a fifth for non-defense purposes alone. By this measure, the role of the federal government in the economy has multiplied roughly tenfold in the past half-century.

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The role of the federal government in the economy has multiplied roughly tenfold in the past half-century.

ROOSEVELT'S UTOPIAN FANTASY

Roosevelt was inaugurated on March 4, 1933 — when the economy was at its lowest ebb. Many states had declared a banking holiday, closing their banks. Two days after he was inaugurated, President Roosevelt ordered all banks throughout the nation to close.

But Roosevelt used his inaugural address to deliver a message of hope, proclaiming that "the only thing we have to fear is fear itself." And he immediately launched a frenetic program of legislative measures — the "100 days" of a special congressional session.

The members of FDR's brain trust were drawn mainly from the universities — in particular, Columbia University. They reflected the change that had occurred earlier in the intellectual atmosphere on the campuses — from



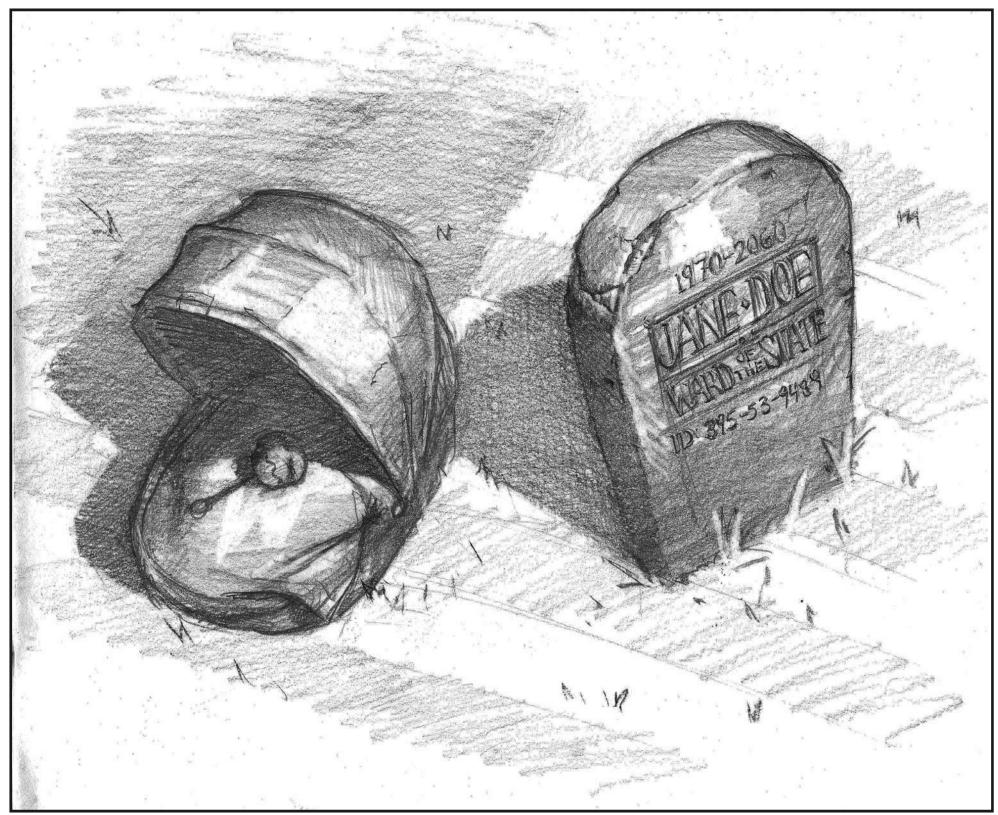


ILLUSTRATION BY SEAN MICHAEL MONAGHAN

belief in individual responsibility, laissez faire and a decentralized and limited government to belief in social responsibility and a centralized and powerful government. It was the function of government, they believed, to protect individuals from the vicissitudes of fortune and to control the operation of the economy in the "general interest," even if that involved government ownership and operation of the means of production.

These two strands were already present in a famous novel published in 1887, "Looking Backward," by Edward Bellamy, a utopian fantasy in which a Rip Van Winkle character who goes to sleep in the year 1887 awakens in the year 2000 to discover a changed world. "Looking backward," his new companions explain to him how the utopia that astonishes him emerged in the 1930s — a prophetic date-from the hell of the 1880s.

That utopia involved the promise of security "from cradle to grave" — the first use of that phrase we have come across — as well as detailed government planning, including compulsory national service by all persons over an extended period.

Coming from this intellectual atmosphere, Roosevelt's advisers were all too ready to view the depression as a failure of capitalism and to believe that active intervention by government — and especially central government — was the appropriate remedy. Benevolent public servants, disinterested experts, should assume the power that narrow-minded, selfish "economic royalists" had abused. In the words of Roosevelt's first inaugural address, "The money changers have fled from the high seats in the temple of our civilization."

In designing programs for Roosevelt to adopt, they could draw not only on the campus, but on the earlier experience of Bismarck's Germany, Fabian England and middle-way Sweden. The New Deal, as it emerged during the 1930s, clearly reflected these views.

It included programs designed to reform the basic structure of the economy. Some of these had to be aban-

doned when they were declared unconstitutional by the Supreme Courrt, notably the NRA (National Recovery Administration) and the AAA (Agricultural Adjustment Administration). Others are still with us, notably the Securities and Exchange Commission, the National Labor Relations Board, and nationwide minimum wages.

The New Deal also included programs to provide security against misfortune, notably Social Security (OASI: Old Age and Survivors Insurance), unemployment insurance and public assistance.

The New Deal also included programs intended to be strictly temporary, designed to deal with the emergency situation created by the Great Depression. Some of the temporary programs became permanent, as is the way with government programs.

The most important temporary programs included "make work" projects under the Works Progress Administration, the use of unemployed youth to improve the national parks and forests under the Civilian Conservation Corps, and direct federal relief to the indigent.

At the time, these programs served a useful function. There was distress on a vast scale; it was important to do something about that distress promptly, both to assist the people in distress and to restore hope and confidence to the public. These programs were hastily contrived, and no doubt were imperfect and wasteful, but that was understandable and unavoidable under the circumstances. The Roosevelt administration achieved a considerable measure of success in relieving immediate distress and restoring confidence.

CENTRAL PLANNING TAKES OVER

World War II interrupted the New Deal, while at the same time strengthening greatly its foundations. The war brought massive government budgets and unprecedented control by government over the details of economic life: fixing of prices and wages by edict, rationing

of consumer goods, prohibition of the production of some civilian goods, allocation of raw materials and finished products, control of imports and exports.

The elimination of unemployment, the vast production of war materiel that made the United States the "arsenal of democracy" and unconditional victory over Germany and Japan — all these were widely interpreted as demonstrating the capacity of government to run the economic system more effectively than "unplanned capitalism."

One of the first pieces of major legislation enacted after the war was the Employment Act of 1946, which expressed government's responsibility for maintaining "maximum employment, production and purchasing power" and, in effect, enacted Keynesian policies into law.

The war's effect on public attitudes was the mirror image of the depression's. The depression convinced the public that capitalism was defective; the war, that centralized government was efficient. Both conclusions were false.

The depression was produced by a failure of government, not of private enterprise. As to the war, it is one thing for government to exercise great control temporarily for a single overriding purpose shared by almost all citizens and for which almost all citizens are willing to make heavy sacrifices; it is a very different thing for government to control the economy permanently to promote a vaguely defined "public interest" shaped by the enormously varied and diverse objectives of its citizens.

At the end of the war, it looked as if central economic planning was the wave of the future. That outcome was passionately welcomed by some who saw it as the dawn of a world of plenty shared equally. It was just as passionately feared by others, including us, who saw it as a turn to tyranny and misery. So far, neither the hopes of the one nor the fears of the other have been realized.

Government has expanded greatly. However, that expansion has not taken the form of detailed central economic planning accompanied by ever widening nationalization of industry, finance and commerce, as so many of us feared it would. Experience put an end to detailed economic planning, partly because it was not successful in achieving the announced objectives, but also because it conflicted with freedom.

That conflict was clearly evident in the attempt by the British government to control the jobs people could hold. Adverse public reaction forced the abandonment of the attempt. Nationalized industries proved so inefficient and generated such large losses in Britain, Sweden, France and the United States that only a few die-hard Marxists today regard further nationalization as desirable.

The illusion that nationalization increases productive efficiency, once widely shared, is gone. Additional nationalization does occur — passenger railroad service and some freight service in the United States, Leyland Motors in Great Britain, steel in Sweden. But it occurs for very different reasons — because consumers wish to retain services subsidized by the government when market conditions call for their curtailment or because workers in unprofitable industries fear unemployment. Even the supporters of such nationalization regard it as at best a necessary evil.

SOCIALIZING RESULTS OF PRODUCTION

The failure of planning and nationalization has not eliminated pressure for an ever bigger government. It has simply altered its direction. The expansion of government now takes the form of welfare programs and of regulatory activities. As W. Allen Wallis put it in a somewhat different context, socialism, "intellectually bankrupt after more than a century of seeing one after another of its arguments for socializing the means of production demolished — now seeks to socialize the results of production."

In the welfare area, the change of direction has led to an explosion in recent decades, especially after President Lyndon Johnson declared a "War on Poverty" in 1964. New Deal programs of Social Security, unemployment insurance and direct relief were all expanded to cover new groups; payments were increased; and Medicare, Medicaid, food stamps and numerous other programs were added. Public housing and urban renewal programs were enlarged. By now there are literally hundreds of government welfare and income transfer programs.

The Department of Health, Education and Welfare, established in 1953 to consolidate the scattered welfare programs, began with a budget of \$2 billion, less than 5% of expenditures on national defense. Twenty-five years later, in 1978, its budget was \$160 billion, one and a half times as much as total spending on the Army, the Navy, and the Air Force. It had the third-largest budget in the world, exceeded only by the entire budget of the

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The war's effect on public attitudes was the mirror image of the depression's. The depression convinced the public that capitalism was defective; the war, that centralized government was efficient. Both conclusions were false.

U.S. government and of the Soviet Union.

The department supervised a huge empire, penetrating every corner of the nation. More than one out of every 100 persons employed in this country worked in the HEW empire, either directly for the department or in programs for which HEW had responsibility but which were administered by state or local government units. All of us were affected by its activities. (In late 1979, HEW was subdivided by the creation of a separate Department of Education.)

No one can dispute two superficially contradictory phenomena: widespread dissatisfaction with the results of this explosion in welfare activities; and continued pressure for further expansion.

BAD MEANS FOR GOOD OBJECTIVES

The objectives have all been noble; the results, disappointing. Social Security expenditures have skyrocketed, and the system is in deep financial trouble. Public housing and urban renewal programs have subtracted from rather than added to the housing available to the poor. Public assistance rolls mount despite growing employment.

By general agreement, the welfare program is a "mess" saturated with fraud and corruption. As government has paid a larger share of the nation's medical bills, both patients and physicians complain of rocketing costs and of the increasing impersonality of medicine. In education, student performance has dropped as federal intervention has expanded.

The repeated failure of well-intentioned programs is not an accident. It is not simply the result of mistakes of execution. The failure is deeply rooted in the use of bad means to achieve good objectives.

Despite the failure of these programs, the pressure to expand them grows. Failures are attributed to the miserliness of Congress in appropriating funds, and so are met with a cry for still bigger programs. Special interests that benefit from specific programs press for their expansion — foremost among them the massive bureaucracy spawned by the programs.

An attractive alternative to the present welfare system is a negative income tax. This proposal has been widely supported by individuals and groups of all political persuasions. A variant has been proposed by three presidents; yet it seems politically unfeasible for the foreseeable future.