

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2017-CP-2276
IN RE: ESTATE OF
BRIAN ALAN BRUCE
Deceased.

The administration of the estate of Brian Alan Bruce, deceased, whose date of death was November 23, 2015, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Polk County Clerk of Court, Attn: Probate, 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 WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The date of first publication of this notice is Friday, January 12, 2018.

Personal Representative:

Michelle Braysford
7 Wavecrest Close
Marchwood, Southampton
Hampshire SO40 4AT
United Kingdom
Attorney for Personal Representative:
/s/ Nicholas R. Medley
Nicholas R. Medley
Attorney for Petitioner
FL Bar #: 107194
Medley Law Firm
222 W. Cervantes Street
Pensacola, FL 32501
Telephone: (850) 607-7890
Fax: (850) 254-7872
nicholas@medleyelderlaw.com
January 12, 19, 2018 18-00051K

FIRST INSERTION

NOTICE UNDER
FICTITIOUS NAME LAW
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of: Cobb Lakeside 18 Cinemas Located at 1650 Town Center Drive in the City of Lakeland Polk, Florida 33803 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida. Dated this 14 day of November, 2017. CB Theater Experience LLC
January 12, 2018 18-00040K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that CAMERON DONTÉ POWELL AND RODRIQUES DEVON HUBBARD, owners, desiring to engage in business under the fictitious name of C & D AUTO SPA located at 2050 NORMANDY HEIGHTS DR, WINTER HAVEN, FL 33880 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
January 12, 2018 18-00029K

FIRST INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that on 01/29/2018 11:00 AM, the following Personal Property will be sold at public auction pursuant to F.S.715.109:
1986 EDGE VIN# GAFL1AF30079689 Last Known Tenants: Ashlie Reeves Sale to be held at: Lakeland Village MHP, LLC 4535 U.S. 92 East Lakeland, FL 33801 (Polk County) (321) 279-4140
January 12, 19, 2018 18-00057K

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 January 25, 2018 at 10 A.M.
* AUCTION WILL OCCUR WHERE EACH VEHICLE IS LOCATED *
1999 TOYOTA,
VIN# JT3GN87R9X0129047
2008 SATURN,
VIN# 3GSCLE53748S686059
2011 NISSAN,
VIN# 3N1AB6AP4BL606424
Located at: P.O. BOX 144, DAVENPORT, FL 33836

Any person(s) claiming any interest(s) in the above vehicles contact: Rainbow Title & Lien, Inc., (954) 920-6020
* ALL AUCTIONS ARE HELD WITH RESERVE *
Some of the vehicles may have been released prior to auction
LIC # AB-0001256
January 12, 2018 18-00027K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that NATASHA LEE LARA, owner, desiring to engage in business under the fictitious name of 2 HANDS & A BROOM CLEANING SERVICE located at 813 INTERLACHEN PARKWAY, LAKELAND, FL 33801 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
January 12, 2018 18-00028K

NOTICE

Notice is hereby given that the Southwest Florida Water Management District has received Environmental Resource permit application number 756631 from Forterra Pipe & Precast, LLC at 511 East John Carpenter Freeway, Suite 600, Irving, Texas 75062. Application received: November 30, 2017. Proposed activity: Industrial. Project name: FORTERRA PIPE AND PRECAST, LLC. Project size: 60.09 acres. Location: Section(s) 26, Township 28 South, Range 02 East, in Polk County. Outstanding Florida Water: no. Aquatic preserve: no. The application is available for public inspection Monday through Friday at 7601 U.S. Highway 301 North, Tampa, Florida 33637 or through the "Application & Permit Search Tools" function on the District's website at www.watermatters.org/permits/. Interested persons may inspect a copy of the application and submit written comments concerning the application. Comments must include the permit application number and be received within 14 days from the date of this notice. If you wish to be notified of intended agency action or an opportunity to request an administrative hearing regarding the application, you must send a written request referencing the permit application number to the Southwest Florida Water Management District, Regulation Bureau, 7601 U.S. Highway 301 North, Tampa, Florida 33637 or submit your request through the District's website at www.watermatters.org. The District does not discriminate based on disability. Anyone requiring accommodation under the ADA should contact the Regulation Bureau at (813)985-7481 or 1(800)836-0797, TDD only 1(800)231-6103.
January 12, 2018 18-00045K

FIRST INSERTION

Public Auction list
Public auction to be held January 31st 2018 @ 9:00am
2000 W Memorial Blvd Lakeland, FL 33612 pursuant to subsection 713.78 of the Florida Statutes. Stepps Towing Inc, reserves the right to accept or reject any and/or all bids.
2001 Ford Escort 3FAFP13P01R137354
1994 Chevrolet Lumina 2G1WL54T6R9114924
2003 Ford Taurus SE 1FAFP53U53A234141
1997 Chevrolet C/K2500 1GCGC29R3V1E165943
1992 Honda Accord 1HGCB7657NA202162
2006 Lincoln LS 1LNFM87A66Y638643
2001 Mitsubishi Eclipse GS 4A3AC44G51E052106
1998 Honda Accord EX 1HGCG165XWA024215
1997 Geo Metro 2CIMR5294V6711258
2015 Ford Focus SE 1FADP3F20FL235549
1997 Ford F150 1FTDX08W1VKD50786
1985 Mercury Grand Marquis 2MEBP95F3FX636877
2006 Suzuki C50T Boulevard JS1VS55A762120724
1986 Dodge 600 1B3BV55XG6303110
1996 Toyota Corolla 1NXBB02E9TZ424314
1985 Dodge Ram 1500 1B7FD14T2FS627871
1987 Ford Mustang 1FABP44A3HF127693
2004 Hyundai Santa Fe KM8SC73E84U691952
1989 Chevrolet Corsica 1G1LT54W7KE107772
1970 Ford Truck F35DK640913
2011 Chevrolet Impala 2G1W5EKKX1109157
1984 Ford F150 1FTDF15F4ENA01066
2004 Chevrolet Monte Carlo 2G1WX12K349231540
1983 Ford Crown Victoria 2FABP42F3DB150210
January 12, 2018 18-00038K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that JEREMY GORDEN PUCKETT AND SARA COURTNEY PUCKETT, owners, desiring to engage in business under the fictitious name of DELIGHTFUL PETS located at 6330 CHAROLAIS DRIVE, LAKELAND, FL 33810 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
January 12, 2018 18-00030K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that TANISHA BROOKS, owner, desiring to engage in business under the fictitious name of JETT DEALS located at 128 AVE U NW, WINTER HAVEN, FL 33881 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
January 12, 2018 18-00031K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that LIEM T. VO, owner, desiring to engage in business under the fictitious name of LV-FINE ARTS located at 156 MORNING GLORY CIRCLE, WINTER HAVEN, FL 33884 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
January 12, 2018 18-00032K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that SADLER'S SITE WORKS, LLC, owner, desiring to engage in business under the fictitious name of SADLER SPORTS SERVICES located at PO BOX 1439, POLK CITY, FL 33868 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
January 12, 2018 18-00033K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that CW3RET ENTERPRISE, LLC, owner, desiring to engage in business under the fictitious name of MCR PROFESSIONAL SERVICES located at 168 MINNIEHAHA CIRCLE, HAINES CITY, FL 33844 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
January 12, 2018 18-00039K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that GUILLERMO SALCE, owner, desiring to engage in business under the fictitious name of SIGNS BY GUILLO located at 431 BELVOIR DR, DAVENPORT, FL 33837 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
January 12, 2018 18-00034K

FIRST INSERTION

NOTICE OF PUBLIC SALE
Notice of Public Sale, Notice is hereby given that on 1/26/18 at 10:30 am, the following vehicle will be sold at public auction pursuant to F.S. 713.585 to satisfy towing, storage, and labor charges: 2004 JEEP #1L8GL48K54W150796. The vehicle will be sold for \$3204.82. Sale will be held by lienor at Celtic Auto Werks Inc dba AAMCO Transmissions- 1641 3rd St SW, Winter Haven, FL 33880, 863-293-3139. Pursuant to F.S. 713.585, the cash sum amount of \$3204.82 would be sufficient to redeem the vehicle from the lienor. Any owner, lien holders, or interested parties have a right to a hearing prior to the sale by filing a demand with the Polk County Clerk of Circuit Court for disposition. The owner has a right to recover possession of the vehicle prior to the sale, by posting a bond pursuant to F.S. 559.917, and if sold, proceeds remaining from the sale will be deposited with the Clerk of the Circuit Court in Polk County for disposition. Lienor reserves the right to bid.
January 12, 2018 18-00055K

FIRST INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that on 1/26/18 at 10:30 am the following vehicle will be sold at public auction pursuant to F.S: 715.109: 1991 PALM #PH094172AFL & PH094172BFL. Last Tenants: James Hight & Jane S Hight. Sale to be held at Realty Systems- Arizona Inc 4747 SR 33 N, Lakeland, FL 33805, 813-282-6754.
January 12, 19, 2018 18-00056K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that STEPHEN EUGENE ACKLEY, owner, desiring to engage in business under the fictitious name of STEVE'S PRESSURE WASHING located at 365 LAKE DAISY CIRCLE, WINTER HAVEN, FL 33884 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
January 12, 2018 18-00044K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
Case Number: 17CP-3080
IN RE: ESTATE OF
Tammy Lynn Incarnato
deceased.

The administration of the estate of Tammy Lynn Incarnato, deceased, Case Number 17CP-3080, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is Jan 12, 2018.

Robert Edward Incarnato

Personal Representative
Address: 1226 Fairlane Court,
Winter Haven, FL 33881
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
January 12, 19, 2018 18-00036K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 17CP-3034
IN RE: ESTATE OF
TRUDI ANN KIMM
Deceased.

The administration of the estate of Trudi Ann Kimm, deceased, whose date of death was October 11, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is January 12, 2018.

Personal Representative:

Marnie J. Kane
685 Ridge Drive
Elburn, Illinois 60119
Attorney for Personal Representative:
L. Caleb Wilson
Attorney
Florida Bar Number: 73626
CRAIG A. MUNDY, P.A.
4927 Southfork Drive
Lakeland, Florida 33813
Telephone: (863) 647-3778
Fax: (863) 647-4580
E-Mail: caleb@mundylaw.com
January 12, 19, 2018 18-00052K

FIRST INSERTION

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

CASE NO. 2017CA001905000000
U.S. BANK TRUST, N.A., AS
TRUSTEE FOR LSF9 MASTER
PARTICIPATION TRUST,
Plaintiff, vs.

EDDIE DUANE BRADFORD; THE
UNKNOWN SPOUSES,
HEIRS/BENEFICIARIES,
DEVEISEES, GRANTEES,
CREDITORS, AND ALL OTHER
PARTIES CLAIMING BY,
THROUGH, UNDER OR AGAINST
THE ESTATE OF MARTHA
SHIRLEY SHOEMAKER A/K/A
MARTHA S. BRADFORD,
DECEASED; UNKNOWN TENANT
NO. 1; UNKNOWN TENANT NO.
2; and ALL UNKNOWN PARTIES
CLAIMING INTERESTS BY,
THROUGH, UNDER OR AGAINST
A NAMED DEFENDANT TO
THIS ACTION, OR HAVING OR
CLAIMING TO HAVE ANY RIGHT,
TITLE OR INTEREST IN THE
PROPERTY HEREIN DESCRIBED,
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated December 8, 2017 and entered in Case No. 2017CA001905000000 of the Circuit Court in and for Polk County, Florida, wherein U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST is Plaintiff and EDDIE DUANE BRADFORD; THE UNKNOWN SPOUSES, HEIRS/BENEFICIARIES, DEVEISEES, GRANTEES, CREDITORS, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF MARTHA SHIRLEY SHOEMAKER A/K/A MARTHA S. BRADFORD, DECEASED; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HERE-

IN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on February 6, 2018 the following described property as set forth in said Order or Final Judgment, to-wit:

LOT NO. 7, BLOCK 2, MULBERRY GARDENS, A SUBDIVISION OF A PORTION OF THE SOUTH HALF OF THE SW 1/4 OF SECTION NO. 1, TOWNSHIP 30 SOUTH, RANGE 23 EAST, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 45, PAGE 28, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.
Pursuant to Florida Statute 45.031(2), this notice shall be published twice, once a week for two consecutive weeks, with the last publication being at least 5 days prior to the sale.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.
DATED January 5, 2018.
SHD Legal Group P.A.
Attorneys for Plaintiff
499 NW 70th Ave.,
Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail:
answers@shdlegalgroup.com
By: Michael Alterman
for Sandra A. Little
Florida Bar No.: 949892
1478-155583 / DJ1
January 12, 19, 2018 18-00043K

FIRST INSERTION

**NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
Case Number: 17CP-3093
IN RE: ESTATE OF
Harry F. Hunter
deceased.**

The administration of the estate of Harry F. Hunter, deceased, Case Number 17CP-3093, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

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

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

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

The date of first publication of this notice is Jan. 12, 2018.

Lillian Jane Hunter

Personal Representative

Address: 2427 View Way,
Lakeland, FL 33810
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
January 12, 19, 2018 18-00053K

FIRST INSERTION

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

2016CA-003801-0000-00

**FEDERAL NATIONAL MORTGAGE
ASSOCIATION,
Plaintiff, vs.**

**WILLIAM E. STOVER A/K/A
WILLIAM EARNEST STOVER;
MANDARIN MORTGAGE CORP.;
FREDA V. STOVER A/K/A FREDA
VELMA STOVER; UNKNOWN
TENANT IN POSSESSION OF THE
SUBJECT PROPERTY,
Defendants.**

NOTICE IS HEREBY GIVEN pursuant to an Order Resetting Foreclosure Sale dated the 20th day of November, 2017, and entered in Case No. 2016CA-003801-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is the Plaintiff and FREDA V. STOVER A/K/A FREDA VELMA STOVER; MANDARIN MORTGAGE CORP.- INACTIVE; UNKNOWN SPOUSE OF FREDA V. STOVER A/K/A FREDA VELMA STOVER; 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 19th day of February, 2018, the following described property as set forth

in said Final Judgment, to wit:

LOT 7, BLOCK C OF CALDWELL ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 37, PAGE 28 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 05 day of JAN, 2018.

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
ceservice@clelegalgroup.com
16-02163
January 12, 19, 2018 18-00024K

FIRST INSERTION

**NOTICE OF FORECLOSURE SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT
IN AND FOR POLK COUNTY,
FLORIDA
CASE NO.:**

2017CA-001864-0000-00

**DITECH FINANCIAL LLC F/K/A
GREEN TREE SERVICING LLC,
Plaintiff, vs.**

**DENNIS MORGAN A/K/A DENNIS
M. MORGAN; et al.,
Defendant(s).**

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order of Final Judgment. Final Judgment was awarded on November 29, 2017 in Civil Case No. 2017CA-001864-0000-00, 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 DENNIS MORGAN A/K/A DENNIS M. MORGAN; JENNIFER S. MORGAN; FLORIDA HOUSING FINANCE CORPORATION; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on January 29, 2018 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 23, BLOCK "T" OF A RE-SUBDIVISION OF A PORTION OF LAKE PIERCE HEIGHTS AND LAKE PIERCE HEIGHTS UNIT NO. 2, ACCORDING TO THE MAP OR THE PLAT THEREOF AS RECORDED IN PLAT BOOK 40, PAGE 34, 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.

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 4 day of January, 2018.
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@aldridgepите.com
1382-1740B
January 12, 18, 2018 18-00022K

FIRST INSERTION

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

2015CA-000716-0000-00
**The Bank of New York Mellon
fka The Bank of New York, as
Trustee for the Certificateholders
of the CWABS, Inc., Asset-Backed
Certificates, Series 2006-26,
Plaintiff, vs.**

**Marcus Smith and Colleen Smith,
et al.,
Defendants.**

NOTICE IS HEREBY GIVEN pursuant to an Order dated October 30, 2017, entered in Case No. 2015CA-000716-0000-00 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2006-26 is the Plaintiff and Marcus Smith; Colleen Smith; Spring Pines West Homeowners' Association, Inc. are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at www.polk.realforeclose.com, beginning at 10:00 AM on the 29th day of January, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 26, OF SPRING PINES WEST, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 90, PAGE 40, 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 5th day of January, 2018.
BROCK & SCOTT, PLLC
Attorney for Plaintiff
1501 N.W. 49th Street,
Suite 200
Ft. Lauderdale, FL 33309
Phone: (954) 618-6955, ext. 6209
Fax: (954) 618-6954
FLCourtDocs@brockandscott.com
By Jimmy Edwards, Esq.
Florida Bar No. 81855
Case No. 2015CA-000716-0000-00
File # 14-F07941
January 12, 19, 2018 18-00035K

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. 2017CA003848000000**

Div. 04

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

**UNKNOWN HEIRS, DEVISEES,
GRANTEES, ASSIGNEES,
LIENORS, CREDITORS,
TRUSTEES OF E. ELIZABETH
SWONGER, DECEASED, JOAN
ELIZABETH DICK, AS
KNOWN HEIR OF E.
ELIZABETH SWONGER,
DECEASED, CONSTANCE
HAMBRICK-RENNARD, AS
KNOWN HEIR OF E. ELIZABETH
SWONGER, DECEASED, et al.
Defendants.**

TO:
UNKNOWN HEIRS, DEVISEES,
GRANTEES, ASSIGNEES, LIENORS,
CREDITORS, TRUSTEES OF E. ELIZABETH SWONGER, DECEASED
LAST KNOWN ADDRESS: UNKNOWN

You are notified that an action to foreclose a mortgage on the following property in Polk County, Florida:
THE NORTH 100 FEET OF THE SOUTH 200 FEET OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 29 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA, LESS RIGHT OF WAY FOR U.S. ALTERNATIVE 27, ON THE EAST SIDE THEREOF; LESS AND EXCEPT LANDS DESCRIBED IN THE WARRANTY DEED RECORDED IN OFFICIAL RE-

**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. 2017CA002282000000**

**BAYVIEW LOAN SERVICING,
LLC, A DELAWARE LIMITED
LIABILITY COMPANY,
Plaintiff, vs.
TERRY R. MYERS, et al.
Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated December 06, 2017, and entered in 2017CA002282000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST is the Plaintiff and TERRY R. MYERS 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 February 05, 2018, the following described property as set forth in said Final Judgment, to wit:

LOTS 7 AND 8, IN BLOCK 5, OF MAP OF FIRST UNIT OF RIDGE MANOR, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 12, PAGE 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 515 RIDGE MANOR DRIVE, LAKE WALES, FL 33853

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

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 3 day of January, 2018.
ROBERTSON, ANSCHUTZ & SCHNEID, P.L.
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: mail@rasflaw.com
By: \S\Thomas Joseph
Thomas Joseph, Esquire
Florida Bar No. 123350
Communication Email:
tjoseph@rasflaw.com
16-188559 - MoP
January 12, 19, 2018 18-00025K

FIRST INSERTION

**NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 18-CP-0062
Division: PROBATE
IN RE: ESTATE OF
WILLIAM H. ORMSBY
Deceased.**

The administration of the estate of WILLIAM H. ORMSBY, deceased, whose date of death was December 9, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is January 12, 2018.

Personal Representative:

Becky Ormsby

Petitioner/

Personal Representative

2604 Randall Dr.

Oregon, Ohio 43616

Attorney for Personal Representative:

William A. Sweat, P.A.

Attorney

Florida Bar Number: 109389

2018 S. Florida Ave.

Lakeland, FL 33803

Telephone: (863) 680-2222

Fax: (863) 688-9702

E-Mail: legalfilling@sweatpa.com

E-Mail: legalassistant@sweatpa.com

January 12, 19, 2018 18-00054K

FIRST INSERTION

**NOTICE OF SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE
10TH JUDICIAL CIRCUIT, IN AND
FOR POLK COUNTY, FLORIDA
CASE NO.**

2017CA002896000000

**ISLAND CLUB RESORT
HOMEOWNERS ASSOCIATION
INC, a Florida non-profit
Corporation,
Plaintiff, vs.**

**DAISY D. MONTAVLO, et al,
Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 5, 2018 in Case No. 2017CA002896000000 in the Circuit Court in and for Polk County, Florida wherein ISLAND CLUB RESORT HOMEOWNERS ASSOCIATION, INC., a Florida non-profit Corporation, is Plaintiff, and DAISY D. MONTAVLO, et al, is the Defendant, I will sell to the highest and best bidder for cash at 10:00 A.M. (Eastern Time) on February 5, 2018. () www.polk.realforeclose.com the Clerk's website for online auctions after first given notice as required by Section 45.031, Florida Statutes, the following described real property as set forth in the Final Judgment, to wit:

LOT 175, BIMINI BAY, PAHSE II, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 137, PAGES 29-31, 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: January 9, 2018
FLORIDA COMMUNITY LAW GROUP, P.L.
Attorneys for Plaintiff
1855 Griffin Road, Suite A-423
Dania Beach, FL 33004
Tel: (954) 372-5298
Fax: (866) 424-5348
Email: jared@flclg.com
By: /s/ Jared Block
Jared Block, Esq.
Florida Bar No. 90297
January 12, 19, 2018 18-00046K

FIRST INSERTION

**NOTICE OF SALE
IN THE CIRCUIT COURT OF THE
10TH JUDICIAL CIRCUIT IN AND
POLK COUNTY, FLORIDA
CASE NO.: 2017-CA-000765**

**CENTERSTATE BANK OF
FLORIDA, N.A.,
Plaintiff, vs.
STUART BULMER; LUCY J.
BULMER; REGAL PALMS
OWNERS' ASSOCIATION,
INC.; UNKNOWN TENANT I;
UNKNOWN TENANT II,
Defendants.**

Notice is hereby given that, pursuant to an Amended Final Judgment of Foreclosure entered in the above-styled cause, in the Circuit Court of Polk County, Florida, the Clerk will sell the property situated in Polk County, Florida, described as:

Lot 349, REGAL PALMS AT HIGHLAND RESERVE, PHASE 4, according to the map or plat thereof as recorded in Plat Book 131, Page 25, Public Records of Polk County, Florida.

at public sale, to the highest and best bidder, for cash, bidding will begin at 10:00 o'clock a.m. on February 5, 2018, at www.polk.realforeclose.com.

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 PER SECTION 45.031, FLORIDA STATUTES.

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.

/s/ Diva N. Totten
August J. Stanton, III
Florida Bar No.: 0976113
Diva N. Totten
Florida Bar No. 118683
GASDICK STANTON EARLY, P.A.
1601 W. Colonial Drive
Orlando, Florida 32804
Ph. (407) 423-5203;
Fax (407) 425-4105
E-mail: pleadings@gse-law.com
Attorneys for Plaintiff
January 12, 19, 2018 18-00041K

FIRST INSERTION

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

2015CA002806000000

**NATIONSTAR MORTGAGE LLC,
Plaintiff, vs.**

**ERROL A. TYRELL A/K/A ERROL
TYRELL, et al.
Defendants**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 10, 2016 and entered in Case No. 2015CA002806000000, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida. NATIONSTAR MORTGAGE LLC, is Plaintiff and ERROL A. TYRELL A/K/A ERROL TYRELL; JENNIFER TYRELL; RIDGE ACRES ADDITIONS PROPERTY OWNERS' ASSOCIATION, INC.; RIDGE ACRES PHASE II HOMEOWNERS ASSOCIATION, INC., are Defendants. Stacy Butterfield, Clerk of Court for POLK County Florida will sell to the highest and best bidder for cash via the Internet at www.polk.realforeclose.com, at 10:00 a.m., on the 5TH day of FEBRUARY, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 10, RIDGE ACRES, PHASE II, UNIT II, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 137, PAGES 3 AND 4 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.
VAN NESS LAW FIRM, PLC
1239 E. Newport Center Drive,
Suite 110
Deerfield Beach, Florida 33442
Ph: (954) 571-2031
PRIMARY EMAIL:
Pleadings@vanlawfl.com
Matthew R. Gelber, Esq.
Florida Bar #: 115465
Email: MGelber@vanlawfl.com
FN7223-15NS/bs
January 12, 19, 2018 18-00026K

HOW TO PUBLISH YOUR

**LEGAL NOTICE
IN THE BUSINESS OBSERVER**

CALL 941-906-9386

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

**Business
Observer**

FIRST INSERTION

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

Case No. 2013-CA-000725 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET INVESTMENT LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-8, Plaintiff, v. JUPITER HOUSE, LLC, et al., Defendants. TO: Jupiter House, LLC c/o Registered Agent Roberta Kaplan 100 E. Linton Blvd., 116B Delray Beach, FL 33483

YOU ARE HEREBY NOTIFIED that a foreclosure action has been filed against you, by Plaintiff, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET INVESTMENT LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-8, seeking

to foreclose a mortgage with respect to the real property more particularly described as:

LOT 63, HOLLY HILLS ESTATES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 123, PAGES 27 THROUGH 29, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Accordingly, you are required to serve a copy of a written defense, if any, to such action to Sara D. Dunn, Esq., attorney with the law firm of Quarles & Brady LLP, Plaintiff's attorney, whose address is 101 E. Kennedy Boulevard, Suite 3400, Tampa, Florida 33602, on or before, a date which is within thirty (30) days after the first publication of this Notice, and file the original with the Clerk of this Court, either before service on Plaintiff's attorney or immediately thereafter. If you fail to do so, a default will be entered against you for the relief demanded in the Plaintiff's Complaint.

Default Date: Feb 12, 2018 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 this 3 day of January, 2018. STACY M. BUTTERFIELD, CLERK OF COURTS (SEAL) By: Taylor Pittman As Deputy Clerk

Sara D. Dunn, Esq. Florida Bar No. 106923 Sara.Dunn@quarles.com QUARLES & BRADY LLP 101 E. Kennedy Blvd., Suite 3400 Tampa, FL 33602 Phone: (813) 387-0300 Fax: (813) 387-1800 Counsel for Plaintiff QB\50025521.1 January 12, 19, 2018 18-00050K

FIRST INSERTION

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

CASE NO.: 2017CA002343000000 U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST Plaintiff, vs. JEREMY ANDERSON, et al Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated December 21, 2017, and entered in Case No. 2017CA002343000000 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 MASTER PARTICIPATION TRUST, is Plaintiff, and JEREMY ANDERSON, et al are Defendants, the clerk, Stacy M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 19 day of February, 2018, the following described property as set forth in said Final Judgment, to wit:

THE FOLLOWING DESCRIBED REAL PROPERTY, TO WIT; PARCEL 1: BEGIN 561 FEET EAST OF THE NORTHWEST CORNER OF THE SE ¼ OF THE NE ¼ OF SECTION 19, TOWNSHIP 30 SOUTH, RANGE 26 EAST, AND RUN THENCE EAST 198 FEET, THENCE SOUTH 660 FOOT, THENCE WEST 198 FEET, THENCE NORTH TO THE POINT OF BEGINNING, POLK COUNTY, FLORIDA.

PARCEL 2: THE NORTH 464.80 FEET OF THE EAST 560 FEET OF THE SE ¼ OF THE NE ¼ OF SECTION 19, TOWNSHIP 30 SOUTH, RANGE 26 EAST, SUBJECT TO COUNTY ROAD RIGHT OF WAY OFF THE EAST SIDE THEREOF. PARCEL 3: COMMENCE AT THE NW CORNER OF THE SE ¼ OF THE NE ¼ OF SECTION 19, TOWNSHIP 30 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA, THENCE N 89 DEG. 44 MIN. 18 SEC. E, ALONG THE NORTH LINE OF THE SE ¼ OF THE NE ¼ OF SAID SECTION 19, FOR 11.5 CHAINS OR 759.0 FEET TO THE POINT OF BEGINNING OF THE FOLLOWING DESCRIBED PARCEL OF LAND, THENCE CONTINUE N 89 DEG. 44 MIN. 18 SEC. E FOR 8.51 FEET TO A POINT THAT LIES 560 FEET WEST OF THE NE CORNER OF THE SE ¼ OF THE NE ¼ OF SAID SECTION 19, THENCE S 00 DEG. 17 MIN. 55 SEC. E, ALONG A LINE 560 FEET WEST AND PARALLEL TO THE EAST LINE OF THE SE ¼ OF THE NE ¼ OF SAID SECTION 19, FOR 464.80 FEET, THENCE S 89 DEG. 44 MIN. 18 SEC. W FOR 8.33 FEET TO A POINT THAT LIES 759.0 FEET EAST OF THE WEST LINE OF THE SE ¼ OF THE NE ¼ OF SAID SECTION 19, THENCE 00 DEG. 14 MIN. 14 SEC. W, 759.0 FEET EAST OF AND PARALLEL TO THE WEST LINE OF THE SE ¼ OF THE NE ¼ OF SAID SECTION 19, FOR 464.80 FEET TO THE POINT OF

BEGINNING,

TAX MAP OR PARCEL ID NO.: 263019000000012010

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

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

Dated: January 9, 2018 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 Emilio R. Lenzi, Esq., Florida Bar No. 0668273 PH # 83258 January 12, 19, 2018 18-00049K

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.: 2014CA001984000000 WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF BANC OF AMERICA ALTERNATIVE LOAN TRUST 2006-3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-3, Plaintiff, vs. ROBERT A. HUDSON; 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 December 19, 2017 in Civil Case No. 2014CA001984000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF BANC OF AMERICA ALTERNATIVE LOAN TRUST 2006-3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-3 is the Plaintiff, and ROBERT A. HUDSON; KAREN A. HUDSON; UNKNOWN SPOUSE OF HERMAN T. MILLER N/K/A SARAH MILLER; UNKNOWN TENANT #1 N/K/A AUTUMN HUDSON-MEYERS; UNKNOWN TENANT #2 N/K/A MATTHEW MEYERS; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES,

GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on February 2, 2018 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

BEGIN 612.6 FEET NORTH OF THE SOUTHWEST CORNER OF THE NE 1/4 OF THE NE 1/4 OF SECTION 13, TOWNSHIP 28 SOUTH, RANGE 24 EAST, RUN THENCE N 89 DEG 39 MINS. E 485.5 FEET FOR A POINT OF BEGINNING, THENCE SOUTH 394.37 FEET TO DITCH, THENCE N 77 DEG 46 MINS. E 242.23 FEET ALONG DITCH, THENCE NORTH 341.64 FEET, THENCE S 89 DEG 39 MINS. W 236.73 FEET TO THE POINT OF BEGINNING, ALL LYING AND BEING IN POLK COUNTY, FLORIDA, LESS AND EXCEPT: COMMENCE AT THE SOUTHWEST CORNER OF THE NE 1/4 OF THE NE 1/4 OF SECTION 13, TOWNSHIP 28 SOUTH, RANGE 24 EAST, POLK COUNTY, FLORIDA, AND RUN THENCE N 00 DEG 15 MINS. 23 SECS. W ON THE WEST BOUNDARY THEREOF 612.60 FEET; THENCE RUN S 89 DEG 53 MINS. 04 SECS. E 709.20 FEET TO THE POINT OF BEGINNING FOR THIS DESCRIPTION; THENCE RUN S 00 DEG 15 MINS. 23 SECS. E 364.16 FEET TO THE CENTER OF AN EXISTING DITCH, SAID POINT BEING MARKED BY A 5/8" IRON ROD AND CAP, STAMPED LS 2364; THENCE RUN N 77 DEG

16 MINS. E ALONG SAID DITCH 9.62 FEET; THENCE RUN N 00 DEG 15 MINS. 23 SECS. W 362.02 FEET; THENCE RUN N 89 DEG 53 MINS. 04 SECS. W 9.40 FEET TO THE POINT OF BEGINNING. BEING SUBJECT TO RIGHT OF WAY TO SAND MOUNTAIN LOOP ROAD ON THE NORTH SIDE THEREOF.

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

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 5 day of January, 2018. 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 1090-98708B January 12, 18, 2018 18-00023K

FIRST INSERTION

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

CASE NO.: 2017-CC-001945 SUNDANCE MASTER HOMEOWNERS ASSOCIATION, INC., Plaintiff, vs. EDWIN D. BRENGLE, JAMIE S. COFFEY and UNKNOWN PARTIES IN POSSESSION, Defendants.

TO: JAMIE S. COFFEY 3003 Yarrow Lane Mulberry FL 33860 YOU ARE NOTIFIED that an action to enforce a lien foreclosure on the following property in Polk County, Florida:

Lot 94, PARK RIDGE AT SUN-DANCE, according to the Plat

thereof, as recorded in Plat Book 137, Pages 35, 36 and 37, 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 CARLOS R. ARIAS, ESQUIRE, Plaintiff's Attorney, whose address is ARIAS BOSINGER, PLLC, 140 N. WESTMONTE DR., SUITE 203, ALTAMONTE SPRINGS, FL 32714, within thirty (30) days after the first publication of this notice 2/9/18 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 Lien Foreclosure Complaint.

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

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

DATED on 1/3, 2018. STACY M. BUTTERFIELD, Clerk of the Circuit and County Court (SEAL) By /s/ Danielle Cavas As Deputy Clerk

CARLOS R. ARIAS, ESQUIRE Plaintiff's Attorney ARIAS BOSINGER, PLLC 140 N. WESTMONTE DR. SUITE 203 ALTAMONTE SPRINGS, FL 32714 January 12, 19, 2018 18-00058K

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. 2016CA004037000000 BANK OF AMERICA, N.A.; Plaintiff, vs. ANDERSON L. BRUNSON A/K/A ANDERSON BRUNSON, SR., LOUISE BRUNSON, ET.AL; Defendants

NOTICE IS GIVEN that, in accordance with the Order to Reschedule Foreclosure Sale dated September 29, 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 30, 2018 at 10:00 am the

following described property:

LOT 5 IN BLOCK 7 OF WASHINGTON PARK, UNIT NO. 2, ACCORDING TO THE PLAT OR MAP THEREOF DESCRIBED IN PLAT BOOK 31, AT PAGE(S) 57, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 641 WASHINGTON AVE, LAKE WALES, FL 33853

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

If you are a person with a disability who needs any accommodation in order to participate in this proceed-

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

WITNESS my hand on 1/9/18. 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 15-03531-FC January 12, 19, 2018 18-00047K

FIRST INSERTION

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

CASE NO.: 2016CA002875000000 BRANCH BANKING AND TRUST COMPANY Plaintiff, vs. CHERYL ANNE ROBERTS A/K/A CHERYL A. ROBERTS A/K/A CHERYL ROBERTS, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF JERRY L. TYSON, DECEASED, et al Defendants.

RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed December 28, 2017 and entered in Case No. 2016CA002875000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein BRANCH BANKING AND TRUST COMPANY, is Plaintiff, and CHERYL ANNE ROBERTS A/K/A CHERYL A. ROBERTS A/K/A CHERYL ROBERTS, AS

PERSONAL REPRESENTATIVE OF THE ESTATE OF JERRY L. TYSON, DECEASED, et al are Defendants, the clerk, Stacy M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 13 day of February, 2018, the following described property as set forth in said Lis Pendens, to wit:

Lot 201, Stonewood Crossings, Phase 2, according to map or plat thereof as recorded in Plat Book 150, Pages 50 and 51, inclusive, 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 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: January 8, 2018 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 Emilio R. Lenzi, Esq., Florida Bar No. 0668273 PH # 75976 January 12, 19, 2018 18-00048K

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
Check out your notices on: PASCO COUNTY: pasco.realforeclose.com | PINELLAS COUNTY: pinellasclerk.org
www.floridapublicnotices.com POLK COUNTY: polkcountyclerk.net | ORANGE COUNTY: myorangeclerk.com

Business Observer

SUBSEQUENT INSERTIONS

SECOND INSERTION

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

CASE NO.: 2016CA001863000000 WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2015-5T, Plaintiff, vs. FRANK MOTLEY, et al., Defendants.

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated June 27, 2017, in the above-styled cause, I Stacy M. Butterfield Clerk of Courts & Comptroller will sell to the highest and best bidder for cash at the www.polk.realforeclose.com beginning at 10:00 a.m. on January 23, 2018, the following described property:

LOT 88 AND 89, HOLLIDAY MANOR, UNIT #2, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 40, PAGE 23, AND 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.

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

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

IRA SCOT SILVERSTEIN, PLLC ATTORNEYS FOR PLAINTIFF 2900 West Cypress Creek Road, Suite 6 Fort Lauderdale, Florida 33309 (954) 773-9911 (954) 369-5034 fax File No.: 128.307 // MOTLEY January 5, 12, 2018 18-00020K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 17CP-2965 IN RE: ESTATE OF LOIS MAXINE SHORTUSE a/k/a MAXINE SHORTUSE Deceased.

The administration of the estate of Lois Maxine Shortuse a/k/a Maxine Shortuse, deceased, whose date of death was October 27, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is January 5, 2018.

Personal Representative:

Nancy L. Mull

12201 Jim Edwards Road Haines City, Florida 33844

Attorney for Personal Representative: L. Caleb Wilson

Attorney Florida Bar Number: 73626 CRAIG A. MUNDY, P.A.

4927 Southfork Drive Lakeland, Florida 33813

Telephone: (863) 647-3778

Fax: (863) 647-4580

E-Mail: caleb@mundylaw.com

January 5, 12, 2018 18-00012K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2017-CP-002300 Division Probate IN RE: ESTATE OF ISMAY M. JEMMOTT Deceased.

The administration of the estate of Ismay M. Jemmott, deceased, whose date of death was May 19, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is January 5, 2018.

Personal Representative:

Rosalin Burke

801 Oglethorpe Court.

Kissimmee, FL 34758

Attorney for Personal Representative: Kathy D. Sheive, Esq.

Attorney Florida Bar Number: 0752509 318 N. John Young Parkway, Suite 1 Kissimmee, FL 34741

Telephone: (407) 944-4010

Fax: (407) 944-4011

E-Mail: kdsheive@aol.com

Secondary E-Mail: kathyheive@gmail.com

January 5, 12, 2018 18-00010K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case Number: 17CP-3037 IN RE: ESTATE OF Billy R. Padgett deceased.

The administration of the estate of Billy R. Padgett, deceased, Case Number 17CP-3037, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is Jan. 5, 2018.

Personal Representative:

Jesse Leon McDaniel

Address: 4560 Duffer Place,

Lakeland, FL 33801

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

January 5, 12, 2018 18-00015K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case Number: 17CP-3008 IN RE: ESTATE OF Lois I. Moscatello deceased.

The administration of the estate of Lois I. Moscatello, deceased, Case Number 17CP-3008, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is Jan. 5, 2018.

Personal Representative:

Keith A. Moscatello

Address: 6351 Alamanda Hills Drive

Lakeland, FL 33813

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

January 5, 12, 2018 18-00014K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case Number: 17CP-3040 IN RE: ESTATE OF Patricia E. Dubrey deceased.

The administration of the estate of Patricia E. Dubrey, deceased, Case Number 17CP-3040, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is January 5, 2018.

Personal Representative:

Stephen F. Dubrey

Address: 4903 Colonnades Club Blvd.

Lakeland, FL 33811

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

January 5, 12, 2018 18-00013K

SECOND INSERTION

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

CIVIL DIVISION CASE NO. 2017CA002094000000 U.S. BANK, NATIONAL ASSOCIATION AS LEGAL TITLE TRUSTEE FOR TRUMAN 2016 SC6 TITLE TRUST, Plaintiff, vs.

JOHN W. SLIKER A/K/A JOHN SLIKER; POLK COUNTY, FLORIDA; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated October 25, 2017, and entered in Case No. 2017CA002094000000 of the Circuit Court in and for Polk County, Florida, wherein U.S. BANK, NATIONAL ASSOCIATION AS LEGAL TITLE TRUSTEE FOR TRUMAN 2016 SC6 TITLE TRUST is Plaintiff and JOHN W. SLIKER A/K/A JOHN SLIKER; POLK COUNTY, FLORIDA; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest

and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on January 23, 2018, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 9, OF TANGERINE TRAILS, AS SHOWN BY MAP OR PLAT THEREOF RECORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA, IN PLAT BOOK 78, PAGE 19.

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

Pursuant to Florida Statute 45.031(2), this notice shall be published twice, once a week for two consecutive weeks, with the last publication being at least 5 days prior to the sale.

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

DATED December 27, 2017.

SHD Legal Group P.A.

Attorneys for Plaintiff

499 NW 70th Ave., Suite 309

Fort Lauderdale, FL 33317

Telephone: (954) 564-0071

Facsimile: (954) 564-9252

Service E-mail: answers@shdlegalgroup.com

By: /s/ 36825

for Sandra A. Little

Florida Bar No.: 949892

1460-161434 / MOG

January 5, 12, 2018 18-00011K

SECOND INSERTION

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

CIVIL DIVISION Case #: 2015-CA-004344 DIVISION: 7

JPMorgan Chase Bank, National Association Plaintiff, -vs.-

Mary M. Crumbly a/k/a Mary Crumbly; Gregory L. Crumbly a/k/a Gregory Crumbly; JPMorgan Chase Bank, National Association, as

Successor-in-Interest to Washington Mutual Bank; Unknown Parties in Possession #1, If living, and all

Unknown Parties claiming by, through, under and against the

above named Defendant(s) who are not known to be dead or alive,

whether said Unknown Parties may claim an interest as Spouse,

Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all

Unknown Parties claiming by, through, under and against the

above named Defendant(s) who are not known to be dead or alive,

whether said Unknown Parties may claim an interest as Spouse,

Heirs, Devisees, Grantees, or Other Claimants

Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2015-CA-004344 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein JPMorgan Chase Bank, National Association, Plaintiff and Mary M. Crumbly a/k/a Mary Crumbly are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on March 27, 2018, the following described property as set forth in said

Final Judgment, to-wit:

PART OF THE SOUTHWEST

1/4 OF THE SOUTHEAST 1/4

OF SECTION 20, TOWNSHIP 29 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, DESCRIBED AS FROM THE SOUTHEAST CORNER OF SAID SOUTHWEST 1/4 OF SOUTHEAST 1/4, RUN NORTH ALONG THE EAST BOUNDARY THEREOF 313.00 FEET TO THE POINT OF BEGINNING, THENCE SOUTH 89 DEGREES 40 MINUTES 40 SECONDS WEST 285.83 FEET, THENCE NORTH 0 DEGREES 23 MINUTES 40 SECONDS WEST 419.65 FEET, THENCE NORTH 89 DEGREES 35 MINUTES 20 SECONDS EAST 288.73 FEET, THENCE SOUTH 419.65 FEET TO THE POINT OF BEGINNING.

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

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

Submitted By:

ATTORNEY FOR PLAINTIFF:

SHAPIRO, FISHMAN & GACHÉ, LLP

2424 North Federal Highway,

Suite 360

Boca Raton, Florida 33431

(561) 998-6700

(561) 998-6707

15-291172 FC01 W50

January 5, 12, 2018 18-00008K

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 53-2015-CA-002557 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR YALE MORTGAGE LOAN TRUST, SERIES 2007-1 Plaintiff, v.

THE UNKNOWN HEIRS, GRANTEEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF WILLIE MILLER, JR., DECEASED; THE UNKNOWN HEIRS, GRANTEEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF WILLIE R. MILLER, III, DECEASED; THE UNKNOWN HEIRS, GRANTEEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF EARL MILLER, DECEASED; BARBARETTA SMITH; WALTER ALONZO MILLER, JR.; LISA HARRIS WHITE; JOHNNIE LORENZO MILLER; DANITA DIANE MILLER; EARL BERNARD MILLER, JR.; UNKNOWN SPOUSE OF BARBARETTA SMITH; UNKNOWN SPOUSE OF WALTER ALONZO MILLER, JR.; UNKNOWN SPOUSE OF LISA HARRIS WHITE; UNKNOWN SPOUSE OF JOHNNIE LORENZO MILLER; 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, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, SPOUSES, OR OTHER CLAIMANTS; Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on August 10, 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 34, OF J & J MANOR, AN UNRECORDED SUBDIVISION IN POLK COUNTY, FLORIDA MORE PARTICULARLY DESCRIBED AS: THE NORTH 90 FEET OF THE SOUTH 720 FEET OF THE EAST 1/4 OF THE SW 1/4 OF THE NE 1/4 OF SECTION 4, TOWNSHIP 28 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA; LESS THE EAST 195 FEET THEREOF AND SUBJECT TO AN EASEMENT OF PUBLIC UTILITIES ACROSS THE WEST 10 FEET THEREOF.

a/k/a 2824 CHABETT AVE, LAKELAND, FL 33810-0661 at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on January 24, 2018 beginning at 10:00 AM.

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

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

Dated at St. Petersburg, Florida this 26th day of December, 2017.

eXL Legal, PLLC

Designated Email Address:

efiling@exlegal.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

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION
Case #: 2017-CA-000420
 DIVISION: 15

Nationstar Mortgage LLC

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

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

for cash at www.polk.realforeclose.com at 10:00 A.M. on March 5, 2018, the following described property as set forth in said Final Judgment, to-wit: LOT 11, BLOCK 125, POINCIANA, NEIGHBORHOOD 3, VILLAGE 3, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 52, PAGES 19 THROUGH 31, 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.

Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 17-305385 FCO1 SPZ January 5, 12, 2018 18-00009K

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

2015CA-002650-0000-00
FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA,

Plaintiff, vs. FRANK J. SWINEY, et al.

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 27, 2017, and entered in 2015CA-002650-0000-00 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 MASTER PARTICIPATION TRUST is the Plaintiff and MARIA CHRISTINE D. SWINEY; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST FRANK J. SWINEY, DECEASED; NICHOLAS SWINEY A/K/A NICK SWINEY; ASHLEY CRAWFORD; THE INDEPENDENT SAVINGS PLAN COMPANY D/B/A ISPC; 21ST MORTGAGE CORPORATION; TANGERINE TRAILS NORTH HOMEOWNERS ASSOCIATION, INC. F/K/A TANGERINE TRAILS HOMEOWNERS ASSOCIATION 4, 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 February 01, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 35, TANGERINE TRAILS UNIT NO.4, AS SHOWN ON THE PLAT RECORDED IN PLAT 98, PAGE 12, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 8093 KAITLIN CIRCLE, LAKE LAND, FL 33810 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.

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 2 day of January, 2018. ROBERTSON, ANSCHUTZ & SCHNEID, P.L. Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: mail@rasflaw.com By: \S\Thomas Joseph Thomas Joseph, Esquire Florida Bar No. 123350 Communication Email: tjoseph@rasflaw.com 13-29158 - MoP January 5, 12, 2018 18-00021K

SECOND INSERTION

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

2016CA-001100-0000-00
NATIONSTAR MORTGAGE LLC,

Plaintiff, vs. JEFFERY W. KIRKPATRICK, et al.

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 04, 2016, and entered in 2016CA-001100-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC is the Plaintiff and JEFFERY W. KIRKPATRICK 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 29, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 6, SPRING CREEK, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 78, PAGE 33 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH 1985 LIBERTY MOBILE HOME VIN #10L18283, RP STICKER #R251345.

Property Address: 5244 SPRING CREEK DRIVE, LAKE LAND, FL 33811

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

IMPORTANT AMERICANS WITH DISABILITIES ACT. If you are a person with a 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 26 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 16-015820 - MoP January 5, 12, 2018 18-00004K

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.: 2017CA002566000000

CALIBER HOME LOANS, INC.
 Plaintiff, vs. JONAS PETTIPHAT, et al

Defendants. NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated December 11, 2017, and entered in Case No. 2017CA002566000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein CALIBER HOME LOANS, INC., is Plaintiff, and JONAS PETTIPHAT, et al are Defendants, the clerk, Stacy M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 09 day of February, 2018, the following described property as set forth in said Final Judgment, to wit:

Lot 3, in Block 495, of POINCIANA NEIGHBORHOOD 2 WEST VILLAGE 7, according to the Plat thereof, as recorded in Plat Book 55, pages 5 through 18, of the Public Records of Polk County, Florida.

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

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

Dated: December 27, 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 Emilio R. Lenzi, Esq., Florida Bar No. 0668273 PH # 83495 January 5, 12, 2018 18-00001K

SECOND INSERTION

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

GENERAL JURISDICTION DIVISION
CASE NO:

2015CA-002300-0000-00
BANK OF AMERICA, N.A.,

Plaintiff, vs. OTIS D. SIEWERT; MARGARET SIEWERT A/K/A MARGARET A. SIEWERT; BARRY SIEWERT A/K/A BARRY L. SIEWERT; BANK OF AMERICA, NA; UNKNOWN TENANT #1; UNKNOWN TENANT #2,

Defendants. NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Mortgage Foreclosure dated December 19, 2017 entered in Civil Case No. 2015CA-002300-0000-00 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein BANK OF AMERICA, N.A. is Plaintiff and OTIS D. SIEWERT and MARGARET SIEWERT, 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 February 02, 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:

KNOWN AS: 117 HAWTHORNE ROAD ALL THAT CERTAIN LAND IN POLK COUNTY, FLORIDA, TO-

WIT: LOT(S)62 OF GARDEN GROVE, UNIT NO. 3 AS RECORDED IN PLAT BOOK 45, PAGE 41, ET SEQ., OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

PROPERTY ADDRESS: 117 HAWTHORNE RD. WINTER HAVEN, FL 33884

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 flservice@flwlaw.com 04-075756-F00 January 5, 12, 2018 18-00007K

OFFICIAL COURT HOUSE 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



SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 53-2017-CA-002508

WELLS FARGO BANK, N.A., SUCCESSOR BY MERGER TO WACHOVIA BANK, N.A.
 Plaintiff, v. GLADYS F. MEADA, ET AL.

Defendants. TO: VICTOR MEADA, 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 Current Residence Unknown, but whose last known address was: 2815 DIXIE RD LAKE LAND, FL 33801 YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida, to-wit:

ALL THAT CERTAIN PROPERTY SITUATED IN THE CITY OF LAKE LAND, IN THE COUNTY OF POLK AND STATE OF FLORIDA AND BEING DESCRIBED IN A DEED DATED 9/3/1993 AND RECORDED 9/7/1993 IN BOOK 3280, PAGE 1911, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE AND REFERENCED AS FOLLOWS: LOT 8, BLOCK B, WOODLAND ESTATES, BOOK 39, PAGE 29.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on EXL LEGAL, PLLC, Plaintiff's attorney, whose address is 12425 28th Street North, Suite 200, St. Petersburg, FL 33716, on or before 2/5/2018 or within thirty (30) days after the first publication of this Notice of Action, and file the original with the Clerk of this Court at P.O. Box 9000, Drawer CC-2, Bartow, FL 33831-9000, 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 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.

WITNESS my hand and seal of the Court on this 27 day of DEC, 2017. Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: /s/ Asuncion Nieves Deputy Clerk

EXL LEGAL, PLLC 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 888170849-HE January 5, 12, 2018 18-00006K

SECOND INSERTION

IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 16-CA-004416000000

SILVERLEAF RESORTS, INC.
 Plaintiff, vs. BROWN ET AL.,

Defendant(s).

NOTICE OF SALE AS TO:

COUNT	DEFENDANTS	WEEK /UNIT
II	Samantha Dean, and any and all Unknown Heirs, Devisees and Other Claimants of Samantha Dean	41/22
IV	Eric Bezner and Jennifer Bezner	17/15
VII	Tanya Anderson and Trina Anderson	24/22
VIII	Jeffery M. Allen and Levette Allen	18/37
IX	Eddie Caballero and Marina F. Caballero	36/40
X	Eileen Armstrong	12/42
XI	Marton F. Fabian and Elena Irimus-Fabian	47/47
XII	Christopher Burke	50/63
XIII	Juan Cruz and Yolanda Cruz and Stephanie Garcia	34/29
XIV	Louise Fortson and Richard L. Fortson and any and all Unknown Heirs, Devisees and Other Claimants of Richard L. Fortson	38/25

Notice is hereby given that on 2/5/18 at 10:00 a.m. Eastern time at www.polk.realforeclose.com, Clerk of Court, Polk County, Florida, will offer for sale the above described UNIT/WEEKS of the following described real property:

An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort"), according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration"), with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto

Interest 1.923%, Use Period No./Unit No. 38/25, Building D , The aforesaid sales will be made pursuant to the final judgments of foreclosure as to the above listed counts, respectively, in Civil Action No. 16-CA-004416000000.

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 January 3, 2018. JERRY E. ARON, P.A. Jerry E. Aron, Esq. Attorney for Plaintiff Florida Bar No. 0236101 2505 Metrocentre Blvd., Suite 301 West Palm Beach, FL 33407 Telephone (561) 478-0511 Facsimile (561) 478-0611 jaron@aronlaw.com mevans@aronlaw.com January 5, 12, 2018 18-00019K

SAVE TIME
 E-mail your Legal Notice
legal@businessobserverfl.com

Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

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

““““

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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