Public Notices



PAGES 21-32

OCTOBER 5 - OCTOBER 11, 2018

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that

the undersigned, desiring to engage in business under fictitious name of Jan-Pro of Mid-Florida located at 615 Mid-Florida Drive, Suite 4, in the County of Polk in the City of Lakeland, Florida 33813 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 2 day of October, 2018.

The Shuman Company October 5, 2018

18-01845K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 18-CP-2524 IN RE: ESTATE OF LARRY EVERETTE EVANS Deceased.

The administration of the Estate of Larry Everette Evans, deceased, whose date of death was April 1, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against Decedent's Estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BE-FORE 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 NO-TICE 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 PUBLICA-TION OF THIS NOTICE.

ALL CLAIMS NOT WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOR-EVER BARRED.

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

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

Personal Representative: Patricia F. Burnett

11967 Seabreeze Cove Lane Fort Myers, Florida 33908 Attorney for Personal Representative: Jay A. Brett

Attorney Florida Bar Number: 160749 Sheppard, Brett, Stewart, Hersch, Kinsey & Hill, P.A. 9100 College Pointe Court Fort Myers, FL 33919 Telephone: (239) 334-1141 Fax: (239) 334-3965 E-Mail: brett@sbshlaw.com Secondary E-Mail: ktiner@sbshlaw.com

October 5, 12, 2018 18-01820K

OFFICIAL Courthouse WEBSITES:

MANATEE COUNTY:

SARASOTA COUNTY:

CHARLOTTE COUNTY: charlotte.realforeclose.com

LEE COUNTY:

COLLIER COUNTY: collierclerk.com

HILLSBOROUGH COUNTY:

PASCO COUNTY:

PINELLAS COUNTY: pinellasclerk.org

POLK COUNTY:

ORANGE COUNTY: myorangeclerk.com

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of Florida Time & Business Solutions located at 2810 Winter Lake Road, in the County of Polk in the City of Lakeland, Florida 33803 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at Polk County, Florida, this 28th day of September, 2018. Intechsol USA, LLC

October 5, 2018

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09,

Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of Time Clock Express located at 2810 Winter Lake Road, in the County of Polk in the City of Lakeland, Florida 33803 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee. Florida.

Dated at Polk County, Florida, this 28th day of September, 2018. Intechsol USA, LLC

October 5, 2018

18-01824K

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of Central Florida Time Clock Co located at 2810 Winter Lake Road, in the County of Polk in the City of Lakeland, Florida 33803 intends to register the said name with the Division of $Corporations\ of\ the\ Florida\ Department$

of State, Tallahassee, Florida. Dated at Polk County, Florida, this

28th day of September, 2018. Intechsol USA, LLC

18-01825K

FIRST INSERTION Notice Under Fictitious Name Law Pursuant to Section 865.09,

Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of Florida Web Time located at 2810 Winter Lake Road, in the County of Polk in the City of Lakeland, Florida 33803 intends to register the said name with the Division of Corporations of the Florida Depart-

ment of State, Tallahassee, Florida Dated at Polk County, Florida, this 28th day of September, 2018.

Intechsol USA, LLC October 5, 2018

18-01826K

FIRST INSERTION

FICTITIOUS NAME NOTICE Notice is hereby given that JOHNNIE SMITH III, owner, desiring to engage in business under the fictitious name of JA ON THE SPOT located at PO BOX 1085, BARTOW, FL 33831 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.

October 5, 2018

18-01827K

FIRST INSERTION

FICTITIOUS NAME NOTICE Notice is hereby given that OAKMONT MHP LLC, owner, desiring to engage in business under the fictitious name of PARADISE PALMS located at 6819 BENJAMIN ST, MCLEAN, VA 22101 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.

October 5, 2018 18-01828K

FIRST INSERTION

Notice is hereby given that on 10/19/18at 10:30 am, the following mobile homes will be sold at public auction

pursuant to F.S. 715.109: 1976 VOLU #M1D225MGF328006. Last Tenants: Judith Lynne Bruce, Harold Daniel Clayton Bruce.

1980 FRAN #10541. Last Tenants: Javier Forti, Christina Marie Conde. 1976 CARR #4016. Last tenants: James Cardwell, Satin Olson, Eric M Warner,

Susan L Warner. Sale to be held at: NHC-FL 144, LLC-1501 W Commerce Ave, Haines City, FL

33844, 863-422-5322.

FIRST INSERTION

NOTICE OF PUBLIC SALE ACH Used Auto Parts LLC gives notice & intent to sell for nonpayment of la-bor, service & storage fees the following vehicle on 10/22/18 at 8:30AM at 15 W. Broadway St., Fort Meade, FL 33841. Parties claiming interest have rights to a hearing prior to sale with Clerk of Court. Owner has rights to recover possession of vehicle w/out judicial proceedings as pursuant to FL Statute 559.917. Any proceeds recovered from sale over the amount of lien will be deposited w/ Clerk of the Court for disposition upon court order.

Said Company reserves the right to accept or reject any & all bids. 03 BUIC

VIN# 2G4WS52J031191799 October 5, 2018

FIRST INSERTION

NOTICE UNDER FICTITIOUS

NAME LAW Pursuant to F.S. \$865.09 NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of QUICKMART BARTOW, located at 9434 oxford drive, in the City of winter haven, County of Polk, State of FL, 33884, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated this 1 of October, 2018.

HIYAGAS LLC 9434 oxford drive winter haven, FL 33884

18-01839K

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of Compass Retreat located at 237 Golden Bough Road, in the County of Polk in the City of Lake Wales, Florida 33898 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk County, Florida, this 2 day of October, 2018. Removing the Barriers Initiative, Inc.

18-01846K October 5, 2018

FIRST INSERTION

Notice is hereby given that the following vehicles will be sold at public auction pursuant to F.S. 713.585 on the sale dates at the locations below at 9:00 a.m. to satisfy labor and storage

charges. 2006 KIA KNALD124365085335 Total Lien: \$786.71 Sale Date:10/22/2018 Location:The Mobile Auto Shop Inc. 1500 US Hwy 17/92 N Suite 5 Haines City, FL 33844

863-438-6626 Pursuant to F.S. 713.585 the cash amount per vehicle would be sufficient to redeem that vehicle from the lienor. Any interested party has a right to a hearing prior to the sale by filing a demand for the hearing with the Clerk of the Circuit Court in Polk and mailing copies of the same to all owners and lienors. The owner/lienholder has a right to recover possession of the vehicle by posting bond pursuant to F.S. 559.917 and if sold any proceeds remaining from the sale will be deposited with the Clerk of Circuit

Court for disposition.

FIRST INSERTION

FICTITIOUS NAME NOTICE Notice is hereby given that DFJM HOLDINGS LLC, owner, desiring to engage in business under the fictitious name of MR. APPLIANCE OF WINTER HAVEN located at 914 S. FLORIDA AVE, #210, LAKELAND, FL 33803 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.

FIRST INSERTION

October 5, 2018

18-01852K

18-01848K

NOTICE OF PUBLIC SALE. Notice is hereby given that the following vehicles will be sold at public auction pursuant to F.S., 713.78 on the sale dates at the locations below at 9:00 a.m. to satisfy towing and storage charges. 1996 HONDA 1HGCD5695TA270006 Sale Date:10/22/2018 Location: BUDGET TOWING &

755 W LEE JACKSON HWY

Lienors reserve the right to bid.

Haines City, FL 33844

October 5, 2018

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case Number: 18CP-2518 IN RE: ESTATE OF Randall Len Peterson deceased.

The administration of the estate of Randall Len Peterson, deceased, Case Number 18CP-2518, 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

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SER-VICE OF A COPY OF THIS NOTICE 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 PERI-ODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

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

The date of first publication of this notice is OCT 5, 2018

Kaitlyn Nicole Peterson Personal Representative Address: 5171 Norris Lake Court.

Mulberry, FL 33860 MICHAEL H. WILLISON, P.A. Michael H. Willison, Esquire 114 S. Lake Avenue Lakeland, Florida 33801 (863) 687-0567 Florida Bar No. 382787 mwill is on @mwill is on.comAttorney for Personal Representative

October 5, 12, 2018

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case Number: 18CP-2517 IN RE: ESTATE OF Jean Mae Stephen deceased.

The administration of the estate of Jean Mae Stephen, deceased, Case Number 18CP-2517, 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

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SER-VICE OF A COPY OF THIS NOTICE 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 TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO $\left(2\right)$ YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS

The date of first publication of this notice is OCT 5, 2018

Benjamin M. Stephen Personal Representative Address: 807 Ballater Drive,

Delaware, Ohio 43015 MICHAEL H. WILLISON, P.A. Michael H. Willison, Esquire 114 S. Lake Avenue Lakeland, Florida 33801 (863) 687-0567 Florida Bar No. 382787 mwill is on @mwill is on.comAttorney for Personal Representative October 5, 12, 2018

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION Probate File No.: 18CP-2434 IN RE: ESTATE OF LORA J. HOWELL, Deceased.

The administration of the estate of Lora J. Howell, deceased, whose date of death was July 20, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, 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 SER-VICE OF A COPY OF THIS NOTICE ON THEM.

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

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 October 5, 2018.

Personal Representative: /s/ Jerry Howell JERRY HOWELL, JR. 10911 Brooksnest Court Lithia, Florida 33547

Attorney for Personal Representative: /s/ Amy L. Phillips AMY L. PHILLIPS Attorney for Petitioner Florida Bar No. 91682 P.O. Box 4397 Winter Haven, FL 33885 (863) 268-8292 amy@amyphillipspllc.com October 5, 12, 2018 18-01834K

FIRST INSERTION

 $\underline{\textbf{NOTICE OF DEFAULT AND INTENT TO FORECLOSE}}$

WESTGATE RIVER RANCH FILE: 20162.0010
Pursuant to Section 721.855, Florida Statutes, WESTGATE RIVER RANCH OWNERS ASSOCIATION, INC. (hereinafter referred to as "Westgate"), has recorded a Claim of Lien in the amount of (See Exhibit "A"), with interest accruing at the rate of (See Exhibit "A") per day, and recorded in O.R. Book (See Exhibit "A"), at Page (See Exhibit "A"), of the Public Records of Polk County, Florida, and the undersigned Trustee as appointed by Westgate, hereby formally notifies (See Exhibit "A") that due to your failure to pay the annual assessment(s) due on (See Exhibit "A") and all assessment(s) thereafter, you are currently in default of your obligations to pay assessments due to Westgate on the following described real property located in Polk County, Florida: (See Exhibit "A") Time Share Interest(s) (See Exhibit "A") as defined in the Declaration of Covenants, Conditions and Restrictions for the Westgate River Ranch, Official Records Book 6501, at Page 1230, of the Public Records of Polk County, Florida (the "Plan") and all amendment(s) thereto, if any. Together with the right to occupy, pursuant to the Plan, Building-Unit(s) (See Exhibit "A"), during Unit Week(s) (See Exhibit "A"), during Assigned Year(s), (See Exhibit "A"). 3200 River Ranch Blvd., River Ranch, FL 33867 (herein "Time Share (Property) Address"), Building (See Exhibit "A") (herein "Time Share Plan (Property) Address"). As a result of the aforementioned default, Westgate hereby elects to sell the Property pursuant to Section 721.855, Florida Statutes. Please be advised that in the event that your obligation is not brought current (including the payment of any fees incurred by Westgate in commencing this foreclosure process) within thirty (30) days from the first date of publication, the undersigned Trustee shall proceed with the sale of the Property as provided in Section 721.855, Florida Statutes, in which case, the undersigned Trustee shall: (1) Provide you with written notice of the sale, including the date, time and location thereof; (2) Record the notice of sale in the Public Records of Polk County, Florida; and (3) Publish a copy of the notice of sale two (2) times, once each week, for two (2) successive weeks, in an Polk County newspaper, provided such a newspaper exists at the time of publishing. If you fail to cure the default as set forth in this notice or take other appropriate action with regard to this foreclosure matter, you risk losing ownership of your timeshare interest through the trustee foreclosure procedure established in Section 721.855, Florida Statutes. You may choose to sign and send to the undersigned trustee an objection form, exercising your right to object to the use of the trustee foreclosure procedure. Upon the undersigned trustee's receipt of your signed objection form, the foreclosure of the lien with respect to the default specified in this notice shall be subject to the judicial foreclosure procedure only. You have the right to cure your default in the manner set forth in this notice at any time before the undersigned trustee's sale of your timeshare interest. If you do not object to the use of the trustee foreclosure procedure, you will not be subject to a deficiency judgment even if the proceeds from the sale of your timeshare interest are insufficient to offset the amounts secured by the lien. By: GREENSPOON MARDER, P.A., Trustee

EXHIBIT "A" - NOTICE OF DEFAULT AND INTENT TO FORECLOSE Owner(s)/Obligor(s), Timeshare Interest, Building-Unit, Week/Assigned Year, Default Date, Book/Page of Recorded Minnesota Ave, Saint Cloud, FL 34769, 1/2 Floating, 10-110, 49/ODD, 1/2/2014, 10446/1818-1823, \$2,298.76, \$1.13; Nilsa M Alers, 336 Pineland Ct Apt B, Saint Cloud, FL 34769, 1/2 Floating, 10-110, 49/ODD, 1/2/2014, 10446/1818-1823, \$2,298.76, \$1.13; Troy K Smith and Natasha A Torres Smith, 9580 Sun Isle Dr NE, Saint Petersburg, FL 33702, 1/2 Floating, 9-109, 1/2 Floating, 2-102, 43/ODD, 1/2/2014, 10446/1818-1823, \$2,298.76, \$1.13; Edward J Martin, 552 Quarry Ln, Sebastian Fl, 32958, ½ Floating, 11-111, 18 EVEN, 1/2/2014, 10446/1818-1823 \$3,466.74, \$1.71; Daniel J Teuschel and Nina N Teuschel, 4840 Brighton Dr, Jacksonville, FL 32217, 1/2 Floating, 10-110, 21/ODD, 1/2/2014, 10446/1818-1823, \$2,298.76, \$1.13; Neal M Nachman and Sandra D Nachman, 9713 Takomah Trail, Tampa, FL 33617, 1/2 Floating, 10-110, 40/EVEN, 1/2/2014, 10446/1818-1823, \$3,466.74, \$1.71; Niobey Pereira and Holly J Pereira, 9781 Arbor Oaks Ln Apt 102, Boca Raton, FL 33428, 1/2 Floating, 8-108, 45/EVEN, 1/2/2014, 10446/1818-1823, \$3,466.74, \$1.71; Jerald E Hurn and Michele K Hurn, 810 River $Dr, Sebring, FL\ 33875,\ 1/2\ Floating,\ 6-106,\ 25/ODD,\ 1/2/2014,\ 10446/1818-1823,\ \$2,298.76,\ \$1.13;\ \textbf{Michael P Lynch}\ and\ \textbf{Michael P$ chelle P Lynch, 29722 Fog Hollow Dr, Wesley Chapel, FL 33543, 1/2 Floating, 11-111, 20/EVEN, 1/2/2014, 10446/1818-1823, \$3,466.74, \$1.71; Michael Richard and Kathleen Richard, 814 Pebblewood Dr, Brandon, FL 33511, 1/2 Floating, 11-111, 35/ ODD, 1/2/2014, 10446/1818-1823, \$2,298.76, \$1.13; Eric M Bray and Leigh C Bray, 5644 Hobson St NE, Saint Petersburg, FL 33703 Karen L Flint, 4860 1st St. N, Saint Petersburg, FL 33703, 1/2 Floating, 13-113, 50/ODD, 1/2/2014, 10446/1818- $1823, \$2, 298.76, \$1.13; \textbf{John R Miller} \text{ and } \textbf{Debbie B Miller}, 1718 \ Edgewater \ Dr. \ Edgewater, FL \ 32132, 1/2 \ Floating, 10-110, 42/2000, 10-110, 10-1$ EVEN, 1/2/2014, 10446/1818-1823, \$3,466.74, \$1.71; Ramon Perdomo and Martha Marquez, 350 NE 24 St Apt 813, Miami, FL 33137, 1/2 Floating, 9-109, 33/ODD, 1/2/2014, 10446/1818-1823, \$2,298.76, \$1.13; Alexander F Acosta and Yolanda Acosta, 285 Deer Run, Lancaster, KY 40444, 1/2 Floating, 9-109, 24/ODD, 1/2/2014, 10446/1818-1823, \$2,298.76, \$1.13; Jesus Medina and Dominga R Medina, 855 SW Mccoy Ave, Port Saint Lucie, FL 34953, 1/2 Floating, 10-110, 44/EVEN, 1/2/2014, 10446/1818-1823, \$3,466.74, \$1.71; Eve A Ottis and Larry J Ottis, 39060 Via Pamplona, Murrieta, CA 92563, 1/2 Floating, 2-102, 23/EVEN, 1/2/2014, 10446/1818-1823, \$3,466.74, \$1.71; Nery V Lliteras, PO Box 12123, Knoxville, TN 37912, 1/2 Floating, 2-102, 20/EVEN, 1/2/2014, 10446/1818-1823, \$3,466.74, \$1.71; Jeffrey R Bokhoven and Pamela S Bokhoven, 6530 83rd Ave N., Pinellas Park, FL 33781, 1/2 Floating, 9-109, 1/ODD, 1/2/2014, 10446/1818-1823, \$2,298.76, \$1.13.

FIRST INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2018-CP-2459 IN RE: ESTATE OF JOSE JULIO PINO-MONTES DE OCA

Deceased. The administration of the estate of JOSE JULIO PINO-MONTES DE OCA, deceased, whose date of death was January 11, 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, 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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 October 5, 2018.

Personal Representative EVELYÑ PINO

419 Avenue K NE Winter Haven, Florida 33881 Attorney for Personal Representative: NORBERTO S. KATZ, ESQUIRE Florida Bar No.: 399086 425 West Colonial Drive, Suite 104 Orlando, Florida 32804 Telephone: (407) 849-7072 Fax: (407) 849-7075 E-Mail:

VelizLaw@TheVelizLawFirm.com Secondary: rriedel@TheVelizLawFirm.com

October 5, 12, 2018 18-01830K

FIRST INSERTION

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

CASE NO.: 2018CA002908000000 U.S. BANK N.A., AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA N.A. AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK N.A. AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-RP3, Plaintiff, VS.

ALFONSO PORTACIO; et al., Defendant(s).

TO: RONALD SOWA Last Known Residence: 13606 BLUE-MOON COURT, ORLANDO, FL

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in POLK County, Florida: LOT 97, SEYBOLD ON DUN-

SON ROAD PHASE SIX, AC-CORDING TO THE MAP OR PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 108, PAGE 3 AND 4, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE | PITE, LLP, Plaintiff's attorney, at 1615South Congress Avenue, Suite 200, Delray Beach, FL 33445, on or before 11/2/2018, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. DATED on SEP 26, 2018.

STACY M. BUTTERFIELD, CPA As Clerk of the Court (SEAL) By: Savannah Lawson As Deputy Clerk

ALDRIDGE | PITE, LLP, Plaintiff's attorney 1615 South Congress Avenue Suite 200 Delray Beach, FL 33445 1092-9757B October 5, 12, 2018 18-01841K

FIRST INSERTION

AMENDED NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2018-CP-2469 IN RE: ESTATE OF TYROD EDWARD MILLS,

Deceased. The ancillary administration of the estate of TYROD EDWARD MILLS, deceased, whose date of death was June 30, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831 The names and addresses of the ancillary personal representative

and the ancillary personal representa-

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

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

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

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

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

Ancillary Personal Representative ANTHONY J. MILLS

545 S. Hood Street Olanta, South Carolina 29114 Attorney for Ancillary Personal Representative: NORBERTO S. KATŹ, ESQUIRE Florida Bar No : 399086 425 West Colonial Drive, Suite 104 Orlando, Florida 32804 Telephone: (407) 849-7072 Fax: (407) 849-7075 E-Mail: VelizLaw@TheVelizLawFirm.com

Secondary: rriedel@TheVelizLawFirm.com October 5, 12, 2018 18-01829K

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. 2017CA002619000000 AMERIHOME MORTGAGE

COMPANY, LLC; Plaintiff, vs. ALMA MARTINEZ, ET.AL;

Defendants

NOTICE IS GIVEN that, in accordance with the Order to Reschedule Foreclosure Sale dated September 18, 2018, in the abovestyled 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 October 23, 2018 at 10:00 am the

following described property: LOT 42, HYDE PARK ES-TATES, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 123, PAGES 4 AND 5, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 4156 BAYWA-TER PLACE, LAKELAND, FL 33812

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

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

WITNESS my hand on October 2, 2018. Attorneys for Plaintiff Marinosci Law Group, P.C.

100 West Cypress Creek Road, Suite 1045 Fort Lauderdale, FL 33309 Phone: (954)-644-8704; Fax (954) 772-9601 ServiceFL@mlg-defaultlaw.com ServiceFL2@mlg-defaultlaw.com 17-08538-FC October 5, 12, 2018

FIRST INSERTION

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

CIVIL ACTION CASE NO.: 2017CA001184000000 NATIONSTAR MORTGAGE LLC, Plaintiff, vs. COURTNEY P. DASHER, et al,

Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated September 17, 2018, and entered in Case No. 2017CA001184000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Nationstar Mortgage LLC, is the Plaintiff and Courtney P. Dasher, Jerry L. Dasher a/k/a Jerry L. Dasher, II, Association of Poinciana Villages, Inc., Castle Credit Co Holdings, LLC, Poinciana Village Seven Association, Inc., Polk County, Florida, Unknown Party #1 n/k/a Shayla Ligon, Unknown Party #2 n/k/a Artavis Williams, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the 23rd day of October, 2018 the following described property as set forth in said Final

Judgment of Foreclosure: LOT 9, BLOCK 1006, POIN-CIANA NEIGHBORHOOD 4, VILLAGE 7, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 53, PAGE 4 - 18, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A 1727 SAIL COURT, POIN-CIANA, FL 34759

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated in Hillsborough County, FL on the 28th day of September, 2018. /s/ Kerry Adams Kerry Adams, Esq. FL Bar # 71367 Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743 17-006788 October 5, 12, 2018 18-01815K

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.: 2018CA001403000000 WELLS FARGO BANK, NA Plaintiff, vs. MARCEL LEGER, et al

Defendants.NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated September 20, 2018, and entered in Case No. 2018CA001403000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein WELLS FARGO BANK, NA, is Plaintiff, and MARCEL LEGER, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose com, in accordance with Chapter 45, Florida Statutes, on the 24 day of October, 2018, the following described property as set forth in said Final

Judgment, to wit: Lot 291, Legacy Park Phase Three, according to the Official Plat thereof as recorded in Plat Book 129, pages 10, 11 and 12, Public Records of Polk County, Florida.

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

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING. YOU ARE ENTITLED. AT NO COST TO YOU, TO THE PROVI-SION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRA-TOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BE-FORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFI-CATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IM-

Dated: October 2, 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 Griffiths

PAIRED, CALL 711.

Phelan Hallinan Diamond & Jones, PLLC Heather Griffiths, Esq., Florida Bar No. 0091444 Emilio R. Lenzi, Esq., Florida Bar No. 0668273 PH # 88543

18-01844K October 5, 12, 2018

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. 2018CA000580000000 NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER,

THE UNKNOWN HEIRS. BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS. TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF SHELLEY BARFIELD AKA SHELLEY S. BARFIELD, DECEASED., et al.

Defendant(s).
NOTICE IS HEREBY GIVEN days after the sale. pursuant to a Final Judgment of $For eclosure \, dated \, August \, 31,2018, and \,$ entered in 2018CA000580000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLEY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES. GRANTEES, CREDITORS, LIENORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF SHELLEY BARFIELD AKA SHELLEY S. BARFIELD, DECEASED.; THERESA BARFIELD are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell

10:00 AM, on October 29, 2018, the following described property as set forth in said Final Judgment, to wit: LOT 3 OF UNRECORDED COMBEE MANOR, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGIN AT THE NORTHWEST COR-NER OF THE NORTHWEST

to the highest and best bidder for cash at www.polk.realforeclose.com, at

1/4 OF SECTION 15, TOWN-SHIP 28 SOUTH, RANGE 24 EAST, POLK COUNTY, FLOR-IDA, RUN EAST ALONG THE NORTH LINE THEREOF 249 FEET, RUN SOUTH 137 FEET FOR THE POINT OF BEGIN-NING CONTINUE SOUTH 70 FEET, RUN EAST 132.75 FEET, RUN NORTH 70 FEET, RUN WEST 132.75 FEET TO THE POINT OF BEGINNING, LESS ROAD RIGHT-OF-WAY.

Property Address: 930 JERE CIR, LAKELAND, FL 338 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60

IMPORTANT AMERICANS WITH DISABILITIES ACT. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 26 day of September,

ROBERTSON, ANSCHUTZ& SCHNEID, P.L. Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: mail@rasflaw.com By: \S\Thomas Joseph Thomas Joseph, Esquire Florida Bar No. 123350 Communication Email: tjoseph@rasflaw.com 17-122369 - MaS October 5, 12, 2018

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.: 2016CA002139000000 PINGORA LOAN SERVICING, LLC Plaintiff, vs. GREGORY S. WHITE A/K/A

GREGORY WHITE, et al

Defendants.

RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed September 17, 2018 and entered in Case No. 2016 CA002139000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein PINGORA LOAN SERVICING, LLC, is Plaintiff, and GREGORY S. WHITE A/K/A GREG-ORY WHITE, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk. realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 23 day of October, 2018, the following de-

Pendens, to wit: Lot 13, Block B, of the Unrecorded Plat of Gibsonia Manor, described as: Begin at the Southeast corner of the SW 1/4 of the SE 1/4 of Section 23, Township 27 South, Range 23 East, Polk County, Florida, run West 678 feet and North 545 feet for the Point of Beginning, run thence North 90 feet, thence run East 160 feet, thence South 90 feet, thence West 160 feet to the Point of Beginning.

scribed property as set forth in said Lis

Any person claiming an interest in the

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

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVI-SION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRA-TOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BE-FORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFI-CATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IM-PAIRED, CALL 711.

Dated: October 2, 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 @Phelan Hallinan.comBy: /s/ Tammy Geller Phelan Hallinan Diamond & Jones, PLLC Tammy Geller, Esq., Florida Bar No. 0091619 Emilio R. Lenzi, Esq., Florida Bar No. 0668273 PH # 71437 October 5, 12, 2018 18-01837K

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.:

2018CA-000207-0000-00 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BCKED CERTIFICATES, **SERIES 2006-24,** Plaintiff, vs. JAIDY MARTHA JIMINEZ A/K/A

JAIDY MARTHA JIMINEZ A/K/A JAIDY M. JIMENEZ; et. al. Defendants. NOTICE OF SALE IS HEREBY GIV-

EN pursuant to the order of Summary Final Judgment of Foreclosure dated September 21, 2018 and entered in Case No. 2018CA-000207-0000-00 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF THE CWABS INC., ASSET-BCKED CERTIFICATES, SE-RIES 2006-24, is Plaintiff and JAIDY MARTHA JIMINEZ A/K/A JAIDY MARTHA JIMINEZ A/K/A JAIDY M. JIMENEZ; et. al. are Defendants, the Office of Stacy M. Butterfield, Polk County Clerk of the Court will sell to the highest and best bidder for cash via online auction at www.polk.realforeclose. com at 10:00 A.M. on the 25th day of October 2018, the following described property as set forth in said Final Judgment, to wit:

Lot 139, LAKE THOMAS WOODS FIFTH ADDITION, according to the map or plat thereof as recorded in Plat Book 79, Page 7, Public Records of Polk County, Florida.

and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mortgage. 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 1st day of October, 2018. McCabe, Weisberg & Conway, LLC By: Jonathan B. Nunn, Esq. Florida Bar Number: 110072 McCabe, Weisberg & Conway, LLC Attorney for Plaintiff 500 S. Australian Avenue, Suite 1000 West Palm Beach, Florida, 33401 Telephone: (561) 713-1400 Email: FLpleadings@mwc-law.com Matter Number: 17-430167 October 5, 12, 2018 18-01833K

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.: 2012CA0049410000 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION Plaintiff, vs. BIENVENIDO A. DIAZ A/K/A BIENVENIDO DIAZ, et al

Defendants. RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed September 6, 2018 and entered in Case No. 2012CA0049410000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, is Plaintiff, and BIENVENIDO A. DIAZ A/K/A BIENVENIDO DIAZ, et al are Defendants, the clerk, Stacev 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 23 day of October, 2018, the following described property as set forth in said Lis Pendens, to wit:

Lot 34, DOVE HOLLOW, according to the plat thereof recorded in Plat Book 73, Page 45 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 with-

in 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, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BE-FORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFI-CATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IM-PAIRED, CALL 711. Dated: September 26, 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 Griffiths Phelan Hallinan Diamond & Jones, PLLC Heather Griffiths, Esq., Florida Bar No. 0091444 Emilio R. Lenzi, Esq. Florida Bar No. 0668273 PH # 88150

October 5, 12, 2018

18-01819K

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. 2016CA002593000000 U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, Plaintiff, vs. THE UNKNOWN HEIRS. DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING INTEREST BY, THROUGH UNDER OR AGAINST THE ESTATE OF MONICA F. WEST A/K/A MONICA WEST, DECEASED, et al. Defendant(s).
NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure dated September 07, 2017, and entered in 2016CA002593000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MAS-TER PARTICIPATION TRUST is the Plaintiff and THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDI-TORS, TRUSTEES, AND ALL OTH-ER PARTIES CLAIMING INTER-EST BY, THROUGH UNDER OR AGAINST THE ESTATE OF MONI-CA F. WEST A/K/A MONICA WEST, DECEASED: LEACROFT AN-THONY WEST A/K/A LEACROFT A. WEST; UNITED STATES OF AMERICA, DEPARTMENT OF THE TREASURY- INTERNAL REVE-NUE SERVICE 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 October 25, 2018, the following described property as set forth in said

NOTICE OF SALE

PURSUANT TO CHAPTER 45

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT

IN AND FOR POLK COUNTY,

FLORIDA

CIVIL ACTION

CASE NO.: 53-2017-CA-003168 DIVISION: 11

WELLS FARGO BANK, N.A.,

ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR

BY, THROUGH, UNDER, OR

AGAINST, DAWN M. POWELL,

OTHER CLAIMANTS CLAIMING

NOTICE IS HEREBY GIVEN Pursuant

to a Final Judgment of Foreclosure dated

August 30, 2018, and entered in Case

No. 53-2017-CA-003168 of the Circuit

Court of the Tenth Judicial Circuit in

and for Polk County, Florida in which Wells Fargo Bank, N.A., is the Plaintiff

and The Unknown Heirs, Devisees,

Grantees, Assignees, Lienors, Creditors,

Trustees, or other Claimants claiming

by, through, under, or against, Dawn

M. Powell, deceased, Capital One Bank

(USA), N.A., Cavalry Portfolio Services,

LLC, as assignee of Cavalry SPV I, LLC,

as assignee of Hilco Receivables, LLC,

as assignee of Bank of America, Michael

Levito, a minor child in the care of his

sister and natural guardian, Sara Marie

Carter, Refrigeration & Electric Service,

Inc., Sara Marie Carter, 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 in Spouses, Heirs, Devisees,

Grantees, Or Other Claimants are defendants, the Polk County Clerk of

the Circuit Court will sell to the highest

RE-NOTICE OF

Plaintiff, vs. THE UNKNOWN HEIRS,

DEVISEES, GRANTEES,

DECEASED, et al,

Defendant(s).

Final Judgment, to wit LOT 2, BLOCK 2, INTER-LACHEN HEIGHTS, AC-CORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 35, PAGE(S) 32, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 1640 CRYS-TAL LAKE DR, LAKELAND, FL 33801

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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 2 day of October, 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\Heather Beale Heather Beale, Esquire Florida Bar No. 118736 Communication Email: hbeale@rasflaw.com 17-025819 - JeT October 5, 12, 2018 18-01850K

and best bidder for cash in/on online

at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on

29th day of October, 2018 the following

described property as set forth in said Final Judgment of Foreclosure:

LOT 35, INWOOD NO. 5, AS

SUBDIVISION ACCORDING TO

THE PLAT OR MAP THEREOF

DESCRIBED IN PLAT BOOK 14,

AT PAGES 1 AND 1A, OF THE

PUBLIC RECORDS OF POLK

A/K/A 1314 26TH STREET NW,

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

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 Admin-

istrator, 255 N. Broadway Avenue, Bar-

tow, Florida 33830, (863) 534-4686,

at least 7 days before your scheduled

court appearance, or immediately upon

receiving this notification if the time

before the scheduled appearance is less

than 7 days; if you are hearing or voice

Dated in Hillsborough County, FL on

eService: servealaw@albertellilaw.com

18-01840K

FIRST INSERTION

the 29th day of September, 2018

/s/ Christopher Lindhardt

Christopher Lindhardt, Esq.

If you are a person with a disability

WINTER HAVEN, FL 33881

COUNTY, FLORIDA.

days after the sale.

impaired, call 711

FL Bar # 28046

Attorney for Plaintiff

(813) 221-9171 facsimile

Albertelli Law

P.O. Box 23028

(813) 221-4743

CN - 17-018910

October 5, 12, 2018

Tampa, FL 33623

FIRST INSERTION

FIRST INSERTION

NOTICE OF SALE Property address: 242 Glenridge Loop IN THE CIRCUIT COURT OF THE North, Lakeland, FL 33809, will be TENTH JUDICIAL CIRCUIT sold at public sale, to the highest and IN AND FOR POLK COUNTY, best bidder for cash, on-line at www. FLORIDA polk.realforeclose.com, on October 30,

CASE NO. 2013CA-004124 SECTION NO. 04 2018, at 10:00 a.m. Any person claiming an interest in PUBLIX EMPLOYEES FEDERAL the surplus from the sale, if any, other CREDIT UNION, than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. Plaintiff, v. CLIVE H. BROWN; JULIET D.

BROWN; UNITED STATES OF

AMERICA - DEPARTMENT OF

THE TREASURY - INTERNAL

OF POLK COUNTY, INC, A

HOMEOWNERS ASSOCIATION

NON PROFIT CORPORATION :

TENANT #1; TENANT #2; and ANY

AND ALL UNKNOWN PARTIES

CLAIMING BY, THROUGH, AND

HEREIN-NAMED DEFENDANTS

WHO ARE NOT KNOWN TO BE

UNDER, AND AGAINST THE

DEAD OR ALIVE, WHETHER

MAY CLAIM AN INTEREST AS

SPOUSES, HEIRS, DEVISEES,

NOTICE IS HEREBY GIVEN that

pursuant to a Final Judgment entered

in this case in the Circuit Court of

Polk County, Florida, and pursuant to

Administrative Order (3-15.14) in the

Tenth Judicial Circuit In and For Polk

County, Florida the real property de-

Lot 45, GLENRIDGE PHASE

ONE, a subdivision according to

the plat thereof recorded at Plat

Book 84, Page 48, in the Public Records of Polk County, Florida.

NOTICE OF SALE

PURSUANT TO CHAPTER 45

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT

IN AND FOR POLK COUNTY, FLORIDA

CIVIL ACTION

CASE NO.: 53-2017-CA-002525 DIVISION: SECTION 8

Defendant(s).
NOTICE IS HEREBY GIVEN Pursuant

to a Final Judgment of Foreclosure

dated September 13, 2018, and entered

in Case No. 53-2017-CA-002525 of

the Circuit Court of the Tenth Judicial

Circuit in and for Polk County, Florida

in which GTE Federal Credit Union

d/b/a/ GTE Financial, is the Plaintiff

and Kathy Decker, Robert Culbert,

Sand Canvon Corporation f/k/a Option

One Mortgage 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 in Spouses,

Heirs, Devisees, Grantees, Or Other

Claimants are defendants, the Polk

County Clerk of the Circuit Court will

sell to the highest and best bidder

for cash in/on online at www.polk

realforeclose.com, Polk County, Florida

at 10:00am EST on the 29th day of

October, 2018 the following described

property as set forth in said Final

CORNER OF TRACT 7, WEB-

STER AND OMOHUNDRO SUBDIVISION, SECTION 31,

TOWNSHIP 27 SOUTH, RANGE

23 EAST, ACCORDING TO THE $\,$

PLAT THEREOF AS RECORD-

ED IN PLAT BOOK 3, PAGE 81,

OF THE PUBLIC RECORDS

OF POLK COUNTY, FLORIDA,

RUN THENCE EAST 60 FEET,

THENCE NORTH 1584.66 FEET

TO THE POINT OF BEGIN-

NING, THENCE RUN EAST 180

Judgment of Foreclosure:
BEGIN AT THE SOUTHWEST

GTE FEDERAL CREDIT UNION

D/B/A/ GTE FINANCIAL,

KATHY DECKER, et al,

Plaintiff, vs.

SAID UNKNOWN PARTIES

GRANTEES, OR OTHER

CLAIMANTS,

Defendants.

scribed as:

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 with-REVENUE SERVICE: GLENRIDGE in 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATE: Oct. 3rd, 2018 Gregory A. Sanoba, Esquire Florida Bar No. 955930 greg@sanoba.com Nicholas P. Merriweather, Esquire Florida Bar No. 0086956 nick@sanoba.com THE SANOBA LAW FIRM 422 South Florida Avenue Lakeland, FL 33801 Telephone: 863/683-5353 Facsimile: 863/683-2237 Attorneys for Plaintiff

18-01851K October 5, 12, 2018

FEET, THENCE NORTH 200

FEET, THENCE WEST 180 FEET,

THENCE SOUTH 200 FEET TO

THE POINT OF BEGINNING,

SUBJECT TO EASEMENT OF 10.00 FEET ON THE EAST

SIDE THEREOF FOR UTILITY

PURPOSES. TOGETHER WITH

A MOBILE HOME LOCATED

THEREON AS A PERMANENT FIXTURE AND APPURTE-NANCE THERETO, DESCRIBED

AS A 1999 DOUBLEWIDE MO-

BILE HOME BEARING TITLE

NUMBERS 81480815 AND

81480915 AND VIN NUMBERS

FLFLW70A26305CE21 AND FL-

A/K/A 4215 SHADY OAK DRIVE

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

ability who needs any accommodation

in order to participate in this pro-

ceeding, you are entitled, at no cost

to you, to the provision of certain

assistance. Please contact the Office

of the Court Administrator, 255 N.

Broadway Avenue, Bartow, Florida

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

days before your scheduled court ap-

pearance, or immediately upon receiv-

ing this notification if the time before

the scheduled appearance is less than

7 days; if you are hearing or voice

the 29th day of September, 2018

/s/ Christopher Lindhardt

Christopher Lindhardt, Esq.

Dated in Hillsborough County, FL on

If you are a person with a dis-

EAST, LAKELAND, FL 33810

FLW70B26305CE21.

days after the sale.

impaired, call 711.

FL Bar # 28046

P.O. Box 23028

(813) 221-4743

CN - 17-014648

October 5, 12, 2018

Tampa, FL 33623

(813) 221-9171 facsımıle

Albertelli Law Attorney for Plaintiff

FIRST INSERTION

FIRST INSERTION

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

CASE NO. 53-2018-CA-001319 FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff, vs.

THE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEES, CREDITORS, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF REINALDO RODRIGUEZ, DECEASED; et al;

Defendant(s).
TO: THE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEES, CREDITORS, AND ALL OTHER PAR-TIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF REINALDO RODRIGUEZ, DE-CEASED.

RESIDENCES UNKNOWN

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

LOT 85 OF BELLA TOSCANA, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 135, PAGE(S) 5 THROUGH 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on SHD Legal Group P.A., Plaintiff's attorneys, whose address is PO BOX 19519, Fort Lauderdale, FL 33318, (954) 564-0071, answers@shdlegalgroup.com, within 30 days from first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorneys or immediately thereafter: otherwise a default will be entered against you for the relief demanded in the complaint or petition. Default Date: 10/24/2018

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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

DATED on SEP 17, 2018. Stacy M. Butterfield As Clerk of the Court (SEAL) By: /s/ Asuncion Nieves

As Deputy Clerk SHD Legal Group P.A. Plaintiff's attorneys PO BOX 19519 Fort Lauderdale, FL 33318 (954) 564-0071 answers@shdlegalgroup.com1440-155379 / AND 18-01813K October 5, 12, 2018

FIRST INSERTION

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

CASE NO. 2018CA001893000000 CIT BANK, N.A., Plaintiff, vs.
THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS. TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF DAPHINE H. STEWART, DECEASED, et. al.

Defendant(s),
TO: SUZI ELMORE.

whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

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

following property: LOT 57 AND 58 OF OAK MAN-OR, ACCORDING TO THE MAP AND PLAT THEREOF RECORD-ED IN PLAT BOOK 43, PAGE 7. OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100. Boca Raton. Florida 33487 on or before 10/31/2018 /(30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

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

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

WITNESS my hand and the seal of this Court at Polk County, Florida, this 24 day of SEP, 2018. Stacy M. Butterfield

CLERK OF THE CIRCUIT COURT (SEAL) BY: Savannah Lawson DEPUTY CLERK

ROBERTSON, ANSCHUTZ, & SCHNEID, PL 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: mail@rasflaw.com18-156988 - AmP

October 5, 12, 2018 18-01817K

FIRST INSERTION

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

COUNTRYPLACE MORTGAGE, Plaintiff(s), vs. FLEETA L. COOPER; LISA M. GRAZIANO; SHARON W. HEILMANN; THE UNKNOWN TENANT

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

ACRES, according to the map or plat thereof as recorded in Plat Book 86, Page 45, Public Records of Polk County, Florida. Together with that certain Palm Harbor Mobile Home with Serial

Property address: 4801 Clayton Road, Kathleen, FL 33849 Any person claiming an interest in the surplus from the sale, if any other than the property owner as of the date of the lis pendens, must file a claim within sixty (60) days after the sale.

TIES ACT. IF YOU ARE A PER-SON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEAR-ANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE CHEDULED APPEARANCE LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED,

I HEREBY CERTIFY a true and correct copy of the foregoing has been furnished to all parties on the attached service list by e-Service or by First Class U.S. Mail on this 27th day of September, 2018:

Respectfully submitted, PADGETT LAW GROUP HARRISON SMALBACH, ESQ. Florida Bar # 116255 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlaw.net Pursuant to the Fla. R. Jud. Admin. 2.516, the above signed counsel for Plaintiff designates attorney@ padgettlaw.net as its primary e-mail address for service, in the above styled matter, of all pleadings and documents required to be served on the parties. CountryPlace Mortgage, Ltd. vs. Fleeta L. Cooper; Lisa M. Graziano; Sharon W. Heilmann TDP File No. 18-001099-1

HOW TO PUBLISH YOUR

FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 2012CA-006311-0000-LK BAYVIEW LOAN SERVICING, LLC Plaintiff, vs. NAOMI CASTRO, et al

Defendants. RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed September 20, 2018 and entered in Case No. 2012CA-006311-0000-LK of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein BAYVIEW LOAN SERVICING, LLC, is Plaintiff, and NAOMI CASTRO, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose. com, in accordance with Chapter 45, Florida Statutes, on the 24 day of October, 2018, the following described property as set forth in said Lis Pendens, to wit:

11, INDIAN HILLS SOUTH: COMMENCING AT THE SOUTHWEST CORNER OF SECTION 20, TOWNSHIP 29 SOUTH, RANGE 24 EAST, RUN NORTH 0 DEGREES 26 MINUTES 40 SECONDS WEST, ALONG THE WEST BOUND-ARY THEREOF 583.98 FEET TO THE POINT OF BEGIN-NING; THENCE NORTH 89 DEGREES 33 MINUTES 20 SECONDS EAST, 1.56 FEET TO A POINT ON THE ARC OF A CUL-DE-SAC HAVING A RA-DIUS OF 50.00 FEET, THENCE NORTHEASTERLY, ERLY AND SOUTHEASTERLY ALONG SAID ARC 172.84 FEET THROUGH A CENTRAL AN-GLE OF 198 DEGREES 03 MINUTES 36 SECONDS; THENCE NORTH 29 DEGREES 09 MINUTES 10 SECONDS EAST 331.95 FEET TO THE SOUTH-ERLY RIGHT-OF-WAY LINE OF THE SEABOARD COASTLINE RAILROAD; THENCE NORTH 59 DEGREES 39 MINUTES 49 SECONDS WEST, ALONG SAID RIGHT-OF-WAY LINE 306.17

FEET TO THE WEST BOUND-ARY OF SAID SECTION 20; THENCE SOUTH 0 DEGREES 26 MINUTES 40 SECONDS EAST 429.82 FEET TO THE POINT OF BEGINNING: ALL LYING AND BEING IN POLK COUNTY, FLORIDA.**The following is for informational purposes only and should not be recorded along with the legal description: 24 MONTH CHAIN TITLE:Warranty Deed recorded on 06/03/1998 in Book 4037 Page 2215; Quitclaim Deed recorded on 09/08/1999 in Book 4312 Page 1465**

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

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVI-SION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRA-

TOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BE-FORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IM-PAIRED, CALL 711.

eService: servealaw@albertellilaw.com

18-01835K

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 Griffiths Phelan Hallinan Diamond & Jones

Dated: October 2, 2018

Diamond & Jones, PLLC

Phelan Hallinan

Heather Griffiths, Esq., Florida Bar No. 0091444 Emilio R. Lenzi, Esq., Florida Bar No. 0668273 PH # 18286 October 5, 12, 2018

PLLC

18-01843K

CASE NO.: 532018CA000881000000 NKA MELODY HEILMANN IN POSSESSION:

Foreclosure or order, to wit:

Lot 9/Tract 9, RANCHWOOD No.: PH0914124ABFL.

AMERICANS WITH DISABILI-

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

October 5, 12, 2018

18-01818K

FIRST INSERTION

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

CASE NO. 2018CA002776000000 PACIFIC UNION FINANCIAL, LLC, Plaintiff, vs.

CHERYSS N NEALY AND LOTT MAURICE LYONS JR. et. al. Defendant(s),

TO: VERONICA PEREZ.

whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being fore-closed herein.

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

LOT 6, SHORES AT LAKE SEARS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 141, PAGES 19-22, INCLUSIVE, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before October 29, 2018 /(30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either

before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

THIS NOTICE SHALL BE PUBLISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS.

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

WITNESS my hand and the seal of this Court at Polk County, Florida, this 21st day of September, 2018.

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: Asuncion Nieves DEPUTY CLERK

ROBERTSON, ANSCHUTZ, & SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: mail@rasflaw.com

18-182464 - AmP October 5, 12, 2018 18-01812K

FIRST INSERTION

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

CASE NO.: 53-2018-CA-002956 LOANCARE, LLC, Plaintiff, vs.

MARY DEY, et al, Defendant(s).

THE UNKNOWN BENEFICIARIES OF THE LAKE SHIPP DRIVE LAND TRUST #1717, DATED 4/26/2015 Last Known Address: Unknown

Current Address: Unknown
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

Last Known Address: Unknown Current Address: Unknown

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

STARTING AT THE SOUTH-WEST CORNER OF LOT 7 IN BLOCK 4 OF ORANGEWOOD, AS RECORDED IN PLAT BOOK 14 PAGE 13 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, SAID CORNER BE-ING 2,234.4 FEET SOUTH AND 967 FEET EAST OF THE NORTHWEST CORNER OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 31, TOWNSHIP 28 SOUTH, RANGE 26 EAST; RUN THENCE NORTH 89 DE-GREES 17 MINUTES WEST, A DISTANCE OF 65.99 FEET TO THE POINT OF BEGINNING, THENCE CONTINUE NORTH 89 DEGREES 17 MINUTES WEST, A DISTANCE OF 119.01 FEET: RUN THENCE SOUTH 16 DEGREES 02 MINUTES WEST, A DISTANCE OF 85.6 FEET; RUN THENCE SOUTH 89 DEGREES 17 MINUTES EAST, A DISTANCE OF 125.5 FEET; RUN THENCE NORTH 11 DEGREES 39 MINUTES EAST A DISTANCE OF 84 FEET, ALONG THE WESTERLY RIGHT-OFWAY BOUNDARY OF WEST LAKE SHIPP DRIVE, TO THE POINT OF BEGINNING. A/K/A 1717 N LAKE SHIPP DR,

WINTER HAVEN, FL 33880 has been filed against you and you are required to serve a copy of your written defenses within 30 days after the first publication, if any, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623, and file the original with this Court either

P.O. Box 23028, Tampa, FL 33623, and file the original with this Court either before service on Plaintiff's attorney, or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition.

Default date: 11/5/2018
This notice shall be pu

This notice shall be published once a week for two consecutive weeks in the Business Observer.

**See the Americans with Disabilities

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

WITNESS my hand and the seal of this court on this 26 day of SEP, 2018. Clerk of the Circuit Court

Stacy M. Butterfield (SEAL) By: Savannah Lawson Deputy Clerk

Albertelli Law P.O. Box 23028 Tampa, FL 33623 NL - 18-011795 October 5, 12, 2018

18-01832K

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE

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

BUSINESS OBSERVER

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



FIRST INSERTION

POLK COUNTY

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

CIRCUIT CIVIL DIVISION
CASE NO.: 2018CA002445000000
DITECH FINANCIAL, LLC
Plaintiff(s), vs.
THE LINKNOWN HEIRS

THE UNKNOWN HEIRS,
DEVISEES, BENEFICIARIES,
GRANTEES, ASSIGNS,
CREDITORS, LIENORS,
AND TRUSTEES OF ROBERT
JANKOWSKI, DECEASED,
AND ALL OTHER PERSONS
CLAIMING BY, THROUGH,
UNDER, AND AGAINST THE
NAMED DEFENDANTS; THE
UNKNOWN SPOUSE OF ROBERT
JANKOWSKI; ANNE BANNING;
HIGHLANDS RESERVE

HOMEOWNERS ASSOCIATION, INC.; THE UNKNOWN TENANT IN POSSESSION Defendant(s).

TO: THE UNKNOWN HEIRS, DEVI-SEES, BENEFICIARIES, GRANTEES, ASSIGNS, CREDITORS, LIENORS, AND TRUSTEES OF ROBERT JANKOWSKI, DECEASED, AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER, AND AGAINST THE NAMED DEFENDANTS-Last known address- UNKNOWN Previous address- 236 Herring

St. Davenport, FL 33897
YOU ARE HEREBY NOTIFIED
that a civil action has been filed
against you in the Circuit Court of
Polk County, Florida, to foreclose
certain real property described as fol-

Lot 128, Highlands Reserve Phase 5, according to the plat thereof recorded in Plat Book 113, Page 8 through 11, of the Public Records of Polk County, Florida.. Property address: 236 Herring Street, Davenport, FL 33897

Street, Davenport, FL 33897
You are required to file a written response with the Court and serve a copy of your written defenses, if any, to it on Padgett Law Group, whose address is 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312, at least thirty (30) days from the date of first publication, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint.

Default Date: Oct 31, 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this the 24 day of SEP, 2018.

CLERK OF THE CIRCUIT COURT

As Clerk of the Court

Stagy M. Butterfield

Stacy M. Butterfield (SEAL) BY: /s/ Asuncion Nieves Deputy Clerk

Plaintiff Atty:
Padgett Law Group
6267 Old Water Oak Road,
Suite 203
Tallahassee, FL 32312
attorney@padgettlaw.net
New Penn Financial LLC vs. Robert

Jankowski

TDP File No. 18-001098-1 October 5, 12, 2018 18-01810K

FIRST INSERTION

NOTICE OF ACTION -CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA CASE NO. 2018CA003062000000 NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES ASSIGNEES

BENEFICIARIES, DEVISEES,
GRANTEES, ASSIGNEES,
LIENORS, CREDITORS,
TRUSTEES AND ALL OTHERS
WHO MAY CLAIM AN INTEREST
IN THE ESTATE OF LOIS
VAUGHN A/K/A LOIS S. PARNELL.
DECEASED. et. al.

Defendant(s),
TO: UNKNOWN HEIRS, BENEFI-CIARIES, DEVISEES, GRANTEES,
ASSIGNEES, LIENORS, CREDITORS,
TRUSTEES AND ALL OTHERS WHO
MAY CLAIM AN INTEREST IN THE
ESTATE OF LOIS VAUGHN A/K/A
LOIS S. PARNELL. DECEASED.
whose residence is unknown if he/she/
they be living; and if he/she/they be
dead, the unknown defendants who
may be spouses, heirs, devisees, grantees, and all narties claiming an interest

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

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

LOT 48 OF SOUTHERN LAND COMPANY'S SUBDIVISION OF U. S. GOVERNMENT LOT 5 IN SECTION 32, TOWNSHIP 30 SOUTH, RANGE 28 EAST, AC-CORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 4, PAGE 27, PUBLIC RECORDS OF

POLK COUNTY, FLORIDA. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 11/1/2018 /(30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

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

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

WITNESS my hand and the seal of this Court at Polk County, Florida, this 25 day of SEP, 2018. Stacy M. Butterfield

CLERK OF THE CIRCUIT COURT
(SEAL) BY: Savannah Lawson
DEPUTY CLERK

ROBERTSON, ANSCHUTZ, AND SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: mail@rasflaw.com 18-174313 - AmP

October 5, 12, 2018 18-018111

FIRST INSERTION

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

CIVIL DIVISION

CASE NO.: 2018CA-2737
Y L. ADAMS

JODY L. ADAMS
Plaintiff, vs.
WALTER KNICKER, OTTILLIE
L. KNICKER, and ANY AND
ALL UNKNOWN HEIRS,
BENEFICIARIES, DEVISEES,
ASSIGNORS, CREDITORS,
TRUSTEES AND OTHERS WHO
ARE NOT KNOWN TO
BE DEAD OR ALIVE, WHO MAY
CLAIM AN INTEREST
IN THE ESTATE OF WALTER

KNICKER AND/OR OTTILLIE L. KNICKER, Defendants. To: WALTER KNICKER, OTTILLIE L. KNICKER, AND ALL OTHERS WHO

ARE NOT KNOWN TO BE DEAD

OR ALIVE, WHO MAY CLAIM AN INTEREST THROUGH WALTER KNICKER AND/OR OTTILLIE L. KNICKER

458 W ALEXANDER BLVD. ELMHURST, IL 60126

YOU ARE NOTIFIED that you have been designated as a defendant in a legal proceeding filed against you for a Declaratory Judgment. The action involves real property in Polk County, Florida, more fully described as follows:

Lot 8, Block "H" of DIXIELAND ADDITION, according to the plat thereof recorded in Plat Book 1, page 67, Public Records of Polk County, Florida.

Parcel ID: 23-28-24-117500-035080 a/k/a: 532 W Park St., Lakeland, Polk County, Florida.

The action was instituted in the Circuit Court, Polk County, Florida, and is styled Jody L. Adams vs. Walter Knick-

er and Ottillie Knicker, and any and all Unknown Heirs, Beneficiaries, Devisees, Assignors, Creditors, Trustees and Others who are not known to be dead or alive, who may claim an interest in the Estate Of Walter Knicker and/or Ottillie L. Knicker.

You are required to serve a copy of your written defenses, if any, to the action on Ariana Gonzalez-Boulos, Esquire, Plaintiff's attorney, whose address is 1321 East Memorial Blvd., Suite 101, Lakeland, FL 33801, on or before October 11, 2018, and file the original with the clerk of this court either before service on the Plaintiff's attorney or immediately after service; otherwise, a default will be entered against you for the relief demanded in the complaint or petition.

The Court has authority in this suit to enter a judgment or decree in the Plaintiff's interest which will be binding upon you.

If you are a person with a disability

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

DATED: SEP 04 2018

STACY M. BUTTERFIELD
CLERK OF THE COURT
Polk County, Florida
(SEAL) By: Asuncion Nieves
As Deputy Clerk
As Deputy Clerk
Ariana Gonzalez-Boulos, Esquire,

Ariana Gonzaiez-Boulos, Esquire, 1321 East Memorial Blvd., Suite 101 Lakeland, FL 33801 October 5, 12, 2018 18-01836K

FIRST INSERTION

NOTICE OF ACTION
FORECLOSURE
PROCEEDINGS-PROPERTY
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT
IN AND FOR POLK COUNTY,
FLORIDA
CIVIL ACTION
Case #: 2018-CA-001592
DIVISION: 8

Wells Fargo Bank, NA

Mildred L. McCloud a/k/a Mildred L. Alexander; Van Clemon Alexander, Jr. a/k/a Van C. Alexander, Jr.; Malcom Jamal Alexander: Xavier Rashad Alexander; Brandi Shantice Alexander; Unknown Heirs, Devisees, Grantees, Assignees, Creditors Lienors, and Trustees of Van Clemon Alexander a/k/a Van C. Alexander. Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); Unknown Spouse of Mildred L. McCloud a/k/a Mildred L. Alexander; Unknown Spouse of Van Clemon Alexander, Jr. a/k/a Van C. Alexander, Jr.; Unknown Spouse of Malcom Jamal Alexander: Unknown Spouse of Xavier Rashad Alexander; Unknown Spouse of Brandi Shantice Alexander:

Hunter's Crossing Homeowners'

Association of Polk County, Inc.;

Unknown Parties in Possession

 $\sharp 1,$ 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).

TO: Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Van Clemon Alexander a/k/a Van C. Alexander, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s): ADDRESS UNKNOWN Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.

YOU ARE HEREBY NOTIFIED that an action has been commenced to foreclose a mortgage on the following real

property, lying and being and situated

in Polk County, Florida, more particularly described as follows: LOT 148, HUNTER'S CROSS-ING PHASE ONE, A SUBDIVI-SION ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 131, PAGES 1-2, IN THE PUBLIC RECORDS OF

more commonly known as 6941 Bently Drive, Lakeland, FL 33809.

POLK COUNTY, FLORIDA.

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon SHAPIRO, FISHMAN & GACHÉ, LLP, Attorneys for Plaintiff, whose address is 4630 Woodland Corporate Blvd., Suite 100, Tampa, FL 33614, 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 there after; otherwise a default will be entered against you for the relief demanded

in the Complaint. Default Date: 11/2/2018

A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVI-SION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRA-TOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BE-FORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFI-CATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IM-PAIRED, CALL 711.

IF YOU ARE A PERSON WITH

WITNESS my hand and seal of this Court on the 26 day of SEP, 2018.

Stacy M. Butterfield Circuit and County Courts (SEAL) By: Savannah Lawson Deputy Clerk

SHAPIRO, FISHMAN & GACHÉ, LLP Attorneys for Plaintiff 4630 Woodland Corporate Blvd., Suite 100 Tampa FL 33614

Suite 100 Tampa, FL 33614 18-312766 FC01 WNI October 5, 12, 2018

18-01814K

OFFICIAL COURTHOUSE WEBSITES:

MANATEE COUNTY: manateeclerk.com | SARASOTA COUNTY: sarasotaclerk.com

CHARLOTTE COUNTY: charlotte.realforeclose.com | LEE COUNTY: leeclerk.org

COLLIER COUNTY: collierclerk.com | HILLSBOROUGH COUNTY: hillsclerk.com

PASCO COUNTY: pasco.realforeclose.com | PINELLAS COUNTY: pinellasclerk.org
POLK COUNTY: polkcountyclerk.net | ORANGE COUNTY: myorangeclerk.com

Check out your notices on:
www.floridapublicnotices.com



SUBSEQUENT INSERTIONS

SECOND INSERTION

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

CASE NO.: 53-2018-CA-001899 CIT BANK, N.A. ,

Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, HERMINE DYER, DECEASED, et al,

Defendant(s).

THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTH-ER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, HERMINE DYER, DECEASED

Last Known Address: Unknown Current Address: ANY AND ALL UNKNOWN PAR-TIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PAR-TIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM-

Last Known Address: Unknown Current Address: Unknown YOU ARE NOTIFIED that an action to foreclose a mortgage on the following

property in Polk County, Florida: LOT 14, WINSTON HEIGHTS ADDITION UNIT NUMBER TWO, ACCORDING TO THE PLATTHEREOF AND RECORD- ED IN PLAT BOOK 48, PAGE 7, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A 951 JANE CT, LAKE-LAND, FL 33810

has been filed against you and you are required to serve a copy of your written defenses within 30 days after the first publication, if any, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623, and file the original with this Court either before 10/25/2018 service on Plaintiff's attorney, or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition.

This notice shall be published once a week for two consecutive weeks in the Business Observer.

**See the Americans with Disabilities

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

WITNESS my hand and the seal of this court on this 18 day of SEP, 2018.

Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: Savannah Lawson Deputy Clerk

Albertelli Law P.O. Box 23028 Tampa, FL 33623 TC - 18-011282

Sept. 28; Oct. 5, 2018 18-01799K

SECOND INSERTION

POLK COUNTY

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

GENERAL JURISDICTION DIVISION

Case No. 2018CA000945000000 U.S. Bank National Association, as indenture trustee, for CIM Trust 2016-4, Mortgage-Backed Notes, Series 2016-4 Plaintiff, vs.

Olan Ronald Hart, Jr. a/k/a Ronald Hart a/k/a Ronald O. Hart; et al Defendants.

TO: Micheal Lee Norris, a minor in the care of his mother and Guardian of the Property, Katie Elizabeth Stiles and Bryan Tyler Norris a/k/a Bryan T.

Last Known Address: 2918 Hickory Road Auburndale, Fl. 33823

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property in Polk County,

THE SOUTH 160 FEET OF THE NORTH 1/2 OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4, OF SECTION 5 TOWNSHIP 28 SOUTH RANGE 25 EAST, POLK COUNTY, FLORIDA, LESS AND EXCEPT THE EAST 220 FEET THEREOF AND THE SOUTH 30 FEET OF THE EAST 220 FEET OF THE NORTH 1/2 OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 5, TOWNSHIP 28, SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA LESS ROAD RIGHT OF WAY.

TOGETHER WITH THAT CERTAIN MOBILE 1973 HOME WITH VIN# 9436A and 9436B.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Maxine Melt-zer, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, whose address is 1501 N.W. 49th Street, Suite 200, Ft. Lauderdale, FL. 33309, within thirty (30) days of the first date of publication on or before October 22nd, 2018, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereaf-ter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

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

impaired, call 711. DATED on 9/13/2018.

Stacy Butterfield As Clerk of the Court By /s/ Savannah Lawson As Deputy Clerk

Maxine Meltzer, Esquire Brock & Scott, PLLC the Plaintiff's attorney 1501 N.W. 49th Street, Suite 200 Ft. Lauderdale, FL. 33309 Case No. 2018CA000945000000 File # 17-F00159

Sept. 28; Oct. 5, 2018 18-01769K

SECOND INSERTION

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

CASE NO.: 53-2018-CA-002215 U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST,

Plaintiff, vs. THE UNKNOWN TRUSTEE OF THE 849 KILLEARN BLVD LAND TRUST, et al, Defendant(s).

PAUL W. SASNETT Last Known Address: 849 KILLEARN BLVD Winter Haven, FL 33880 Current Address: U Unknown UNKNOWN BENEFICIARIES OF THE 849 KILLEARN BLVD LAND

AMENDED NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT, IN AND FOR POLK

COUNTY, FLORIDA

CASE NO. 2018CA-001790-0000-00

IN RE: ONE PARCEL OF LAND

SITUATED IN POLK COUNTY, FLORIDA.

CNR PROPERTIES OF FL., a/k/a

CNR PROPERTIES OF FLORIDA,

LLC, A Florida Limited Liability

ESTATE OF MABEL H. KUNZE,

N. OATMAN, a/k/a NORMAN

OATMAN, DECEASED, THE

NORMAN N. OATMAN TRUST,

Eleanor Temples, George Mesch

and Norman Mesch as Successor

Co-Trustees, and THE UNKNOWN HEIRS, DEVISEES, ASSIGNS,

SUCCESSORS IN INTEREST OF

TO: ESTATE OF NORMAN N. OAT-

MAN, a/k/a NORMAN OATMAN, DECEASED, address unknown.

THE UNKNOWN HEIRS, DEVISEES.

ASSIGNS, AND/OR SUCCESSORS IN

INTEREST OF NORMAN N. OAT-

MAN, address unknown. YOU ARE NOTIFIED that an ac-

tion to quiet a tax title on the following

Estates, Unit #1, Winter Haven,

Florida, as shown by Map or Plat

thereof recorded in the Office of

the Clerk of the Circuit Court, in

and for Polk Count, Florida, in

property in Polk County, Florida: Lots 135 and 136 of Lake Region

NORMAN N. OATMAN,

Respondents.

DECEASED, ESTATE OF NORMAN

a/k/a MABEL KUNZE,

Company,

Last Known Address: Unknown Current Address: Unknown THE UNKNOWN TRUSTEE OF THE $849~{
m KILLEARN~BLVD~LAND~TRUST}$ Last Known Address: Unknown Current Address: Unknown ANY AND ALL UNKNOWN PAR-TIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PAR-TIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM-

Last Known Address: Unknown Current Address: Unknown
YOU ARE NOTIFIED that an action

to foreclose a mortgage on the following property in Polk County, Florida:

LOT 99 OF CINNAMON RIDGE. PHASE THREE RECORDED IN

has been filed against you and that you

are required to serve a copy of your written defenses, if any, to it on Christo-

pher A. Desrochers, Esq., the Plaintiff's

attorney, whose address is 2504 Ave. G NW, Winter Haven, FL 33880 within

30 days after the date of the first pub-

lication of this notice, and file the original with the clerk of this Court either

before service on the Plaintiff's attorney

or immediately thereafter; otherwise a

default will be entered against you for the relief demanded in the complaint or

If you are a person with a disability

who needs any accommodation in or-

der to participate in this proceeding,

you are entitled, at no cost to you,

to the provision of certain assistance.

Please contact the Office of the Court

Administrator, 255 N. Broadway Av-

enue, Bartow, Florida 33830, (863)

534-4686, at least 7 days before your scheduled court appearance, or im-

mediately upon receiving this notifi-

cation if the time before the sched-

uled appearance is less than 7 days;

if you are hearing or voice impaired,

CLERK OF THE CIRCUIT COURT

STACY M. BUTTERFIELD,

(SEAL) By: Savannah Lawson

As Deputy Clerk

Dated on August 31, 2018

Christopher A. Desrochers, Esq.,

Christopher A. Desrochers, P.L.,

Email: cadlawfirm@hotmail.com

Sept. 14, 21, 28; Oct. 5, 2018

Winter Haven, FL 33880.

Plaintiff's Attorney:

2504 Ave. G NW.

 $(863)\ 299 - 8309.$

Plat Book 14, Page 27.

THIRD INSERTION

petition.

Default Date 10/8/2018

PLAT BOOK 71, PAGE 17 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 849 KILLEARN BLVD,

WINTER HAVEN, FL 33880

has been filed against you and you are required to serve a copy of your written defenses within 30 days after the first publication, if any, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623, and file the original with this Court either before 10/24/2018 service on Plaintiff's attorney, or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition.

This notice shall be published once a

week for two consecutive weeks in the Business Observer.

**See the Americans with Disabilities

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

der to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of this court on this 18 day of September,

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

Albertelli Law P.O. Box 23028 Tampa, FL 33623 TC - 17-025107

Sept. 28; Oct. 5, 2018 18-01800K

SECOND INSERTION

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY

Pursuant to the lien granted by the Florida Self-Storage Facility Act, notice is hereby given that the undersigned self-storage units will be sold at a public sale by competitive bidding, to satisfy the lien of the Lessor, with Metro Storage LLC as managing agent for Lessor, for rental and other charges due from the undersigned. The said property has been stored and is located at the respective address below. Units up for auction will be listed for public bidding on-line at www.Storagestuff.bid beginning five days prior to the scheduled auction date and time. The terms of the sale will be by lot to the highest bidder for cash only. A 10% buyer's premium will be charged per unit. All sales are final. Metro Self Storage LLC reserves the right to withdraw any or all units, partial or entire, from the sale at any time before the sale or to refuse any bids. The property to be sold is described as "general household items" unless otherwise noted. All contents must be removed completely from the property within 48 hours or sooner or are deemed abandoned by bidder/buyer. Sale rules and regulations of the content o tions are available at the time of sale.

Property includes the storage unit contents belonging to the following tenants at the following locations: METRO SEI

624 Robin Road

Lakeland, FL 33803

The bidding will close on the website StorageStuff.Bid and a high bidder will be selected on October 18, 2018 at 10AM.

Tenant Unit

Description of Property Wayne Mayes 306

Household Items Sept. 28; Oct. 5, 2018

18-01789K

SECOND INSERTION

Notice is hereby given that on 10/12/18 at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1975 MANA #0659661870T. Last Tenants: Angela Lvnn Haves. Sale to be held at Realty Systems- Arizona, Inc- 1112 W Beacon Rd, Lakeland, FL 33803, 813-282-

Sept. 28; Oct. 5, 2018

SECOND INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on 10/12/18at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1961 MIRA #2625. Last Tenant: Marion Adall Loy. Sale to be held at Woodall's Mobile Home Village- 2121 New Tampa Hwy, Lakeland, FL 33815, 813-241-8269.

Sept. 28; Oct. 5, 2018 18-01792K

NOTICE OF PUBLIC SALE

SECOND INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on 10/12/18 at 10:30 am the following mobile home will be sold at public auction pursuant to F.S. 715.109: 2000 SKYO #8U620543MA & 8U620543MB. Last Tenants: Thomas Francis Campo & Kathleen Ann Campo. Sale to be held at: Route 27 Associates LTD- 49473 US-27, Davenport, FL 33897, 813-241-8269.

Sept. 28; Oct. 5, 2018



E-mail your Legal Notice legal@businessobserverfl.com

OFFICIAL COURTHOUSE **WEBSITES:**

MANATEE COUNTY: manateeclerk.com

SARASOTA COUNTY: sarasotaclerk.com

CHARLOTTE COUNTY: charlotte.realforeclose.com

> LEE COUNTY: leeclerk.org

COLLIER COUNTY: collierclerk.com

HILLSBOROUGH COUNTY: hillsclerk.com

PASCO COUNTY: pasco.realforeclose.com

PINELLAS COUNTY: pinellasclerk.org

POLK COUNTY: polkcountyclerk.net

ORANGE COUNTY: myorangeclerk.com

Check out your notices on: floridapublicnotices.com



HOW TO

PUBLISH YOUR

CALL 941-906-9386 and select the appropriate County

name from the menu option or e-mail legal@businessobserverfl.com

NOTICE OF ACTION
Count II
IN THE CIRCUIT COURT, IN AND
FOR POLK COUNTY, FLORIDA.
CASE NO.: 18-CA-002262-000000
SILVERLEAF RESORTS, INC.
Plaintiff, vs.
DONES ET.AL.,
Defendant(s).

To: GREGORY WAYNE FRANKLIN and LEAH FAITH PITCOCK And all parties claiming interest by, through, under or against Defendant(s) GREGORY WAYNE FRANKLIN and LEAH FAITH PITCOCK, and all parties having or claiming to have any right, title or interest in the property

herein described: YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County,

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 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.

Interest 1.923%, Use Period No./ Unit No. 25/4, Building A,

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, 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, otherwise a default will be entered against you for the relief demanded in the Complaint.

Default Date: 9/20/2018

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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

(SEAL) By: Savannah Lawson D.C. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA AUG 14 2018

AUG 14 2018 Sept. 28; Oct. 5, 2018 18-01752K

NOTICE OF FORECLOSURE SALE

PURSUANT TO CHAPTER 45

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT

IN AND FOR POLK COUNTY,

FLORIDA

U.S. BANK TRUST, N.A., AS

PARTICIPATION TRUST,

LUDINE CALICE; et al.,

TRUSTEE FOR LSF9 MASTER

MARIE CALICE A/K/A MARIE

NOTICE IS HEREBY GIVEN that sale

ting Sale entered on August 31, 2018 in

Civil Case No. 2016CA002173000000

, of the Circuit Court of the SEVENTH

Judicial Circuit in and for Polk County,

Florida, wherein, U.S. BANK TRUST,

N.A., AS TRUSTEE FOR LSF9 MAS-

TER PARTICIPATION TRUST is the

Plaintiff, and MARIE CALICE A/K/A

MARIE LUDINE CALICE; GILBERT

CALICE; THE TIME INVESTMENT

COMPANY, INC.; THE GROVES OF LEGACY PARK HOMEOWN-

ERS ASSOCIATION, INC.; LEGACY

PARK MASTER HOMEOWNERS'

ASSOCIATION, INC.; UNKNOWN

TENANT 1 N/K/A FANES TULME;

UNKNOWN TENANT 2 N/K/A RACHELLE SIMON; UNKNOWN

SPOUSE OF MARIE CALICE A/K/A

MARIE LUDINE CALICE N/K/A

SCHUBERT PIERRE; ANY AND

ALL UNKNOWN PARTIES CLAIM-

ING BY, THROUGH, UNDER AND

AGAINST THE HEREIN NAMED

INDIVIDUAL DEFENDANT(S) WHO

ARE NOT KNOWN TO BE DEAD

OR ALIVE, WHETHER SAID UN-

KNOWN PARTIES MAY CLAIM AN

INTEREST AS SPOUSES, HEIRS,

DEVISEES, GRANTEES, OR OTHER

The Clerk of the Court, Stacy M. But-

terfield, CPA will sell to the highest bid-

CLAIMANTS are Defendants.

CASE NO.: 2016CA002173000000

SECOND INSERTION

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

CASE NO. 2017CA-003085-0000-00 U.S. BANK, N.A. AS TRUSTEE FOR MANUFACTURED HOUSING CONTRACT SENIOR/ SUBORDINATE PASS-THROUGH CERTIFICATE TRUST 1997-7 Plaintiff(s) VS.

BEVERLY A. MORGAN; CAPITAL ONE BANK (USA), N.A.; FLORIDA POWER CORPORATION; Defendant(s)

Notice is hereby given that pursuant to a Final Judgment entered on AU-GUST 3, 2018, in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUT-TERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

The North 1/2 of the North 1/2 of the NW 1/4 of the NW 1/4 of the SW 1/4 lying East of North Lake Patrick Road and the NW 1/4 of the NW 1/4 of the NW 1/4 of the NW 1/4 of the SW 1/4 all lying in and being part of Section 34, Township 30 South, Range 28 East, Polk County, Florida.

Together with that certain 1997, 76 x 28, 903L mobile home, with Vehicle Identification No.s FLA14611830A and FLA14611830B.

Commonly known as: 220 N Lake Patrick Road, Babson Park, FL 33827

to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com on 17TH day of OCTOBER, 2018.

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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of the Court on this 12th day of September 2018.

STACY M. BUTTERFIELD, CPA Clerk of the Circuit Court Drawer CC-12, P. O. Box 9000 Bartow, Florida 33831-9000 (SEAL) By: Carolyn Mack Deputy Clerk

Deputy Clerk Sept. 28; Oct. 5, 2018 18-01767K

der for cash at www.polk.realforeclose

com on October 29, 2018 at 10:00 AM

EST the following described real prop-

erty as set forth in said Final Judgment,

LOT 391, LEGACY PARK -

PHASE THREE, ACCORDING

TO THE PLAT THEREOF, RE-

CORDED IN PLAT BOOK 129, PAGE 10, 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

IMPORTANT

AMERICANS WITH DISABILITIES

ACT: If you are a person with a dis-

ability who needs any accommodation

in order to participate in this pro-

ceeding, you are entitled, at no cost

to you, to the provision of certain

assistance. Please contact the Office

of the Court Administrator, 255 N.

Broadway Avenue, Bartow, Florida

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

days before your scheduled court ap-

pearance, or immediately upon receiv-

ing this notification if the time before

the scheduled appearance is less than

7 days; if you are hearing or voice

ALDRIDGE | PITE, LLP

Delray Beach, FL 33445

Telephone: (844) 470-8804

Facsimile: (561) 392-6965

Sept. 28; Oct. 5, 2018

ServiceMail@aldridgepite.com

Primary E-Mail:

By: Nusrat Mansoor, Esq. FBN: 86110

18-01795K

1615 South Congress Avenue

Attorney for Plaintiff

Dated this 25 day of September,

DAYS AFTER THE SALE.

SECOND INSERTION

SECOND INSERTION

POLK COUNTY

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

CASE NO. 2014-CA-003122
THE BANK OF NEW YORK
MELLON FKA THE BANK OF
NEW YORK, AS TRUSTEE FOR
THE CERTIFICATEHOLDERS
OF THE CWABS, INC., ASSETBACKED CERTIFICATES, SERIES
2006-15,

Plaintiff, vs. NEHEMIAS FIGUEROA, MARIA RIBOT, et al.

Dofondant(e)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated May 25, 2018, and entered in 2014-CA-003122 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 2006-15 is the Plaintiff and NEHEMIAS FIGUEROA A/K/A NEHEMIAS FIGUEROA-RODRIGUEZ; MARIA E. RIBOT; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE SEVEN AS-SOCIATION. INC.: SUNTRUST BANK; UNKNOWN TENANT #1 N/K/A SANDRA WONG are the Defendant(s). Stacv 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 October 17, 2018, the following described property as set forth in said Final Judgment, to wit: LOT 42, BLOCK 1133, OF

POINCIANA, NEIGHBOR-HOOD 5, VILLAGE 7, AS RE-CORDED IN PLAT BOOK 53, PAGE 19-28, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

Property Address: 1955 MANA-TEE DR, KISSIMMEE, FL 34759

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 21 day of September, 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
17-015214 - JeT

Sept. 28; Oct. 5, 2018 18-01778K

SECOND INSERTION

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

Case No. 2018CA001774000000 Wells Fargo Bank, N.A. Plaintiff, vs. The Unknown Heirs, Devisees,

Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming an interest by, through, under or against the Estate of Teresa Soeder Knox a/k/a Teresa S. Knox f/k/a Teresa Soeder Markley a/k/a Teresa S. Markley a/k/a Teresa F. Markley f/k/a Teresa S. Honeycutt f/k/a Teresa Fay Soeder, Deceased; et al

Defendants.

TO: Jonathan Harlan Markley a/k/a Jonathan H. Markley a/k/a Jonathan Markley

Last Known Address: 229 General Thomas St. Chickamauga, GA. 30707 TO: Unknown Spouse of Lawrence Clark Markley, Jr. Last Known Address: 645 Avenue A

NW Winter Haven, Fl. 33881
YOU ARE HEREBY NOTIFIED that

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

ALL OF LOT 1, AND THE NORTH 15 FEET OF LOT 2, BLOCK O, PARK VIEW SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 17, PAGE 4, OF THE PUBLIC RECORDS OF POLK COUNTY,

FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Julie Anthousis, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, whose address is 1501 N.W. 49th Street, Suite 200, Ft. Lauderdale, FL. 33309, within thirty (30) days of the first date of publication on or before October 22nd, 2018, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

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

DATED on 9/13/2018.

Stacy Butterfield As Clerk of the Court By /s/ Savannah Lawson As Deputy Clerk

Julie Anthousis, Esquire
Brock & Scott, PLLC
the Plaintiff's attorney
1501 N.W. 49th Street, Suite 200
Ft. Lauderdale, FL. 33309
Case No. 2018CA001774000000
File # 18-F00808
Sept. 28; Oct. 5, 2018
18-01768K

SECOND INSERTION

NOTICE OF SALE
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

SUCCESSOR BY MERGER TO WACHOVIA BANK, N.A. Plaintiff, v. GLADYS F. MEADA; KRISTINA COLLINS; CASSANDRA COLLINS; VICTOR MEADA; MICAELA MEADA; UNKNOWN SPOUSE OF GLADYS F. MEADA; UNKNOWN

SPOUSE OF KRISTINA

COLLINS; UNKNOWN SPOUSE OF CASSANDRA COLLINS; UNKNOWN SPOUSE OF VICTOR MEADA; UNKNOWN SPOUSE OF MICAELA MEADA; UNKNOWN TENANT 1; UNKNOWN TENANT 2; Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on September 18, 2018, 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:

County, Florida, described as:
ALL THAT CERTAIN PROPERTY SITUATED IN THE
CITY OF LAKELAND, 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.

a/k/a 2815 DIXIE RD, LAKE-LAND, FL 33801

at public sale, to the highest and best bidder, for cash, online at www.polk. realforeclose.com, on October 23, 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated at St. Petersburg, Florida this 25th day of September, 2018. eXL Legal, PLLC Designated Email Address: efiling@exllegal.com

ening@exiegal.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff By: DAVID L. REIDER FBN# 95719 888170849-HE

Sept. 28; Oct. 5, 2018 18-01796K

SECOND INSERTION

RE-NOTICE OF SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE
10TH JUDICIAL CIRCUIT, IN AND
FOR POLK COUNTY, FLORIDA

CASE NO.: 2017-CA-001274 OCWEN LOAN SERVICING, LLC, Plaintiff, vs. ANGELA ELLIOTT A/K/A ANGELA MARIE ELLIOTT A/K/A ANGLA ELLIOTT; et.al.,

Defendant(s). NOTICE OF SALE IS HEREBY GIV-EN pursuant to the order of Final Judgment of Foreclosure dated August 21, 2017, and entered in Case No. 2017-CA-001274 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein OCWEN LOAN SER-VICING, LLC, is Plaintiff and ANGELA ELLIOTT A/K/A ANGELA MARIE ELLIOTT A/K/A ANGLA ELLIOTT; et.al., are Defendants, the Office of Stacy M. Butterfield, Polk County Clerk of the Court will sell to the highest and best bidder for cash via online auction at www.polk.realforeclose.com at 10:00A.M. on the 23rd day of October, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 118, BLOCK B, GLEN-RIDGE PHASE THREE, AC-CORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 98, PAGE 14, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

BEING THE SAME PROPERTY CONVEYED FROM TERRY ALAN ELLIOTT TO ANGELA

COURT IN AND FOR POLK

COUNTY, FLORIDA

21ST MORTGAGE CORPORATION,

PATSY K. MCKINLEY; UNKNOWN

SPOUSE OF PATSY K. MCKINLEY; MICHAEL S. PHY;

NOTICE IS HEREBY GIVEN pursuant

to a Final Judgment dated September

13, 2018, entered in Case No.: 2018-

CA-000406 of the Circuit Court in

and for Polk County, Florida, wherein

MICHAEL S. PHY; and UNKNOWN

SPOUSE OF MICHAEL S. PHY, are

the Defendants, that Stacy M. Butter-

field, the Clerk of Court, will sell to the

highest and best bidder for cash, at the

Clerk of the Circuit Court, on October

17, 2018 by electronic sale beginning

at 10:00 a.m., on the above prescribed

date at website www.polk.realforeclose.

com, on the following described real

property as set forth in the Final Judg-

UNKNOWN SPOUSE OF

and UNKNOWN TENANT

MICHAEL S. PHY:

Plaintiff, vs.

ment:

ase No. 2018 CA 406

ELLIOTT BY DEED RECORDED NOVEMBER 05, 2007 IN BOOK 7473, PAGE 1138 IN THE REGISTRAR'S OFFICE OF POLK COUNTY.

and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mortgage. 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 25 day of SEP, 2018.

McCabe, Weisberg & Conway, LLC
By: Robert A. McLain, Esq
FBN 0195121

McCabe, Weisberg & Conway, LLC
Attorney for Plaintiff
500 S. Australian Avenue, Suite 1000
West Palm Beach, FL 33401
Telephone: (561) 713-1400
Email: FLpleadings@mwc-law.com
File Number: 16-401748

18-01797K

Sept. 28; Oct. 5, 2018

SECOND INSERTION

NOTICE OF SALE IN THE 10th JUDICIAL CIRCUIT

SECOND INSERTION

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

GENERAL JURISDICTION DIVISION

CASE NO. 2017CA002420000000 PINGORA LOAN SERVICING, LLC; Plaintiff, vs. CAROLYN E. FRANCIS, ET.AL;

Defendants
NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated August 27, 2018, 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 October 10, 2018 at 10:00 am the

following described property

LOT 7, UNRECORDED HIGH HORIZON, MORE PARTICU-LARLY DESCRIBED AS FOL-LOWS: THE SOUTH 78.60 FEET OF THE NORTH 550.02 FEET OF THE EAST 165 FEET OF THE SE 1/4 OF THE NE 1/4 OF SECTION 16, TOWN-SHIP 27 SOUTH, RANGE 23 EAST, LESS AND EXCEPT THE MAINTAINED RIGHT OF WAY OF RECORDED FOR LEWIS ROAD, RECORDED IN MAP BOOK 5, PAGES 209 AND 210, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. AND LESS THE PROPERTY CONVEYED TO POLK COUN-

TY IN O.R BOOK 5243, PAGE

1094.

Property Address: 7444 LEWIS RD, LAKELAND, FL 33810 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand on September

24, 2018.
Andrew Arias
Bar #89501
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@mlr-defaultlaw.com

ServiceFL2@mlg-defaultlaw.com

18-01782K

17-09029-FC

Sept. 28; Oct. 5, 2018

Legal: THE EAST 263.93 FEET
OF THE SOUTH 330.09 FEET
OF THE NORTH 2010.18 FEET
OF THE WEST 1/4 OF THE NO
1/4 OF SECTION 9, TOWN
SHIP 28 SOUTH, RANGE 23
EAST, POLK COUNTY, FLORIDA; LESS AND EXCEPT THE
EAST 25 FEET FOR ROAD
RIGHT-OF-WAY.
LESS AND EXCEPT THE
SOUTHERLY 1/2 THEREOF.
TOGETHER WITH THAT

CERTAIN 2009 NOBILITY KINGSWOOD MANUFACTURED HOME, SERIAL NO.
N813682A AND N813682B.
NOTICE ANY PERSON CLAIMING
AN INTEREST IN THE SURPLUS
FROM THE SALE, IF ANY, OTHER
THAN THE PROPERTY OWNER AS
OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN
60 DAYS AFTER THE SALE.

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

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true

copy of the foregoing has been served

this 24th day of September, 2018

By: Leslie S. White, for the Firm

Florida Bar No. 521078
Telephone 407-841-1200
Facsimile 407-423-1831
primary email: lwhite@deanmead.com
secondary email:
bransom@deanmead.com
Dean, Mead, Egerton, Bloodworth,
Capouano & Bozarth, P.A.
Attn: Leslie S. White
Post Office Box 2346
Orlando, FL 32802-2346
O2212027v1
Sept. 28; Oct. 5, 2018
18-01801K

Business Observer 5

1143-524B

2018.

NOTICE OF ACTION Count III IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA. CASE NO.: 18-CA-002262-000000 SILVERLEAF RESORTS, INC. Plaintiff, vs. DONES ET.AL., Defendant(s).

To: ROLAUNDA SCOTT-GARNER And all parties claiming interest by, through, under or against Defendant(s) ROLAUNDA SCOTT-GARNER, and all parties having or claiming to have any right, title or interest in the prop-

erty herein described: YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County,

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 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.

Interest 1.923%, Use Period No./ Unit No. 36/9, Building B, has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, 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, otherwise a default will be entered against you for the relief demanded in the Complaint. Default Date: 9/20/2018

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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

(SEAL) By: Savannah Lawson D.C. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA AUG 14 2018 18-01751K

Sept. 28; Oct. 5, 2018

SECOND INSERTION

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

CIVIL ACTION CASE NO.: 2015CA-000663-0000-00 ONEWEST BANK N.A.,

Plaintiff, vs. JACQUELINE WILLIAMS AKA JACQUELYN WILLIAMS AKA JACQUELYN S. WILLIAMS, et al,

Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated September 17, 2018, and entered in Case No. 2015CA-000663-0000-00 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Onewest Bank N.A., is the Plaintiff and Jacqueline Williams aka Jacquelyn Williams aka Jacquelyn S. Williams, City of Lakeland, United States of America, Un-known Party # 1 N/K/A Like Williams, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the 23rd day of October, 2018 the following described property as set forth in said

Final Judgment of Foreclosure: LOTS 20, 21, AND 22, BLOCK A, PALMOLO PARK SUBDIVI-SION, ACCORDING TO THE PLAT THEREOF AS RECORD-ED IN PLAT BOOK 5, PAGE 30, PUBLIC RECORDS OF POLK COUNTY. FLORIDA. LESS ROAD RIGHT OF WAY

A/K/A 426 PALMOLA STREET, LAKELAND, FL 33803

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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice

impaired, call 711. Dated in Hillsborough County, FL on the 26th day of September, 2018 /s/ Kerry Adams Kerry Adams, Esq. FL Bar # 71367 Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743 14-168406

Sept. 28; Oct. 5, 2018

SECOND INSERTION

NOTICE OF ACTION

Count V IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA. CASE NO.: 18-CA-000431000000 SILVERLEAF RESORTS, INC. Plaintiff, vs. WASHINGTON ET.AL.,

Defendant(s).

To: SIMONA MENDOZA And all parties claiming interest by through, under or against Defendant(s) SIMONA MENDOZA, and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County,

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 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.

Interest 1.923%, Use Period No./ Unit No. 34/18, Building C, has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, 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, otherwise a default will be entered against you for the relief demanded in the Complaint. Default Date: 9/20/2018

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, 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, otherwise a default will be entered against you for the relief demanded in the Complaint.

(SEAL) By: Savannah Lawson D.C. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA AUG 14 2018

Sept. 28; Oct. 5, 2018 18-01756K

SECOND INSERTION

NOTICE OF ACTION Count IX

IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA. CASE NO.: 18-CA-000431000000 SILVERLEAF RESORTS, INC.

Plaintiff, vs. WASHINGTON ET.AL., Defendant(s).

To: TERRANCE EARL MARTIN And all parties claiming interest by through, under or against Defendant(s) TERRANCE EARL MARTIN, and all parties having or claiming to have any right, title or interest in the property

herein described:
YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County,

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 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.

Interest 1.923%, Use Period No./ Unit No. 38/22, Building C, has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, 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, otherwise a default will be entered against you for the relief demanded in the Complaint.

Default Date: 9/20/2018 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the sched-

call 711. (SEAL) By: Savannah Lawson D.C. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA Sept. 28; Oct. 5, 2018

uled appearance is less than 7 days;

if you are hearing or voice impaired,

SECOND INSERTION

NOTICE OF ACTION Count XIII IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA. CASE NO.: 18-CA-000431000000 SILVERLEAF RESORTS, INC. Plaintiff, vs. WASHINGTON ET.AL., Defendant(s).

To: GLEN A. CONSTANTINE and RASHIDA CONSTANTINE And all parties claiming interest by, through, under or against Defendant(s) GLEN A. CONSTANTINE and RASHIDA CONSTANTINE, and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 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.

Interest 1.923%, Use Period No./ Unit No. 47/22, Building C,

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, 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, otherwise a default will be entered against you for the relief demanded in the Complaint. Default Date: 9/20/2018

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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

(SEAL) By: Savannah Lawson D.C. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA Sept. 28; Oct. 5, 2018

SECOND INSERTION

NOTICE OF ACTION Count XI IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA. CASE NO.: 18-CA-000431000000 SILVERLEAF RESORTS, INC. Plaintiff, vs. WASHINGTON ET.AL.,

Defendant(s).
To: EVELYN RAMSEY and BRANDI RAMSEY AND BRIANA RAMSEY And all parties claiming interest by, through, under or against Defendant(s) EVELYN RAMSEY and BRANDI RAMSEY AND BRIANA RAMSEY, and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Sup-plemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto.

Interest 1.923%, Use Period No./ Unit No. 46/66, Building H, has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, 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, otherwise a default will be entered against you for the relief demanded in the Complaint. Default Date: 9/20/2018

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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

(SEAL) By: Savannah Lawson D.C. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA Sept. 28; Oct. 5, 2018

SECOND INSERTION

18-01807K

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 53-2018-CA-001575 WELLS FARGO BANK, N.A.

BOBBY R. SMITH A/K/A BOBBY R. SMITH SR., ET AL. Defendants. TO: ELLA J TRUDELL

Current Residence Unknown, but whose last known address was: 1412 PLANTATION GROCE, APT 927 PLANT CITY, FL 33566-9202 - AND -TO: BOBBY R. SMITH A/K/A BOBBY R. SMITH SR.; UNKNOWN TEN-

ANT 1; UNKNOWN TENANT 2 Current residence unknown, but whose last known address was: $504~\rm VISTA~WAY~LN$ EAGLE LAKE, FL 33839-3268 YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida,

83, LAKE MEADOWS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 130, PAGES 39 AND 40, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on eXL Legal, PLLC, Plaintiff's attorney, whose address is 12425 28th Street North, Suite 200, St. Petersburg, FL 33716, on or before 10/15/2018 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 entlited, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue. Bartow. Florida 33830. (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired,

WITNESS my hand and seal of the ourt on this 07 day of SEP Stacy M. Butterfield

Clerk of the Circuit Court By: /s/ Savannah Lawson Deputy Clerk

888120215 18-01760K Sept. 28; Oct. 5, 2018

SECOND INSERTION

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

CIVIL DIVISION Case No. 53-2018-CA-000137 ARVEST CENTRAL MORTGAGE COMPANY

JACQUELINE WITHERS A/K/A JACQUELINE WITHER, JAMES R. WITHERS, KAYLA OROS, CITY OF WINTER HAVEN, FLORIDA, AND UNKNOWN TENANTS/OWNERS,

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on August 30, 2018, in the Circuit Court of Polk County, Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Florida described as: LOT 4 AND THE WEST 1/2 OF LOT 5, BLOCK D, PINECREST ADDITION TO WINTER HA-VEN, ACCORDING TO THE PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 5, PAGE 49, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 420 AV-ENUE H SE, WINTER HAVEN, FL 33880; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www.polk.realforeclose.com on October 29, 2018 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.

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

SECOND INSERTION

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

(813) 229-0900 x Kass Shuler, P.A. 1505 N. Florida Ave. Tampa, FL 33602-2613 ForeclosureService@kasslaw.com 327446/1804888/wll Sept. 28; Oct. 5, 2018 18-01788K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 2017CA002947000000 LIVE WELL FINANCIAL, INC.,

Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR

OTHER CLAIMANTS CLAIMING BY THROUGH, UNDER OR AGAINST MARY KATE KNOWLES,

Defendant(s).
To: THE UNKNOWN HEIRS, DE-VISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIM-ING BY THROUGH, UNDER OR AGAINST MARY KATE KNOWLES Last Known Address: Unknown

Current Address: Unknown YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida: THE SOUTH 195.98 FEET OF THE WEST 221.76 FEET OF THE SOUTHWEST ¼ OF THE SOUTHEAST 1/4 OF THE NORTHEAST $\frac{1}{4}$ OF SECTION 17, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA.

3939 DUFF ROAD, LAKE-LAND, FL 33810

Parcel #: 172723-000000-012050

has been filed against you and you are required to serve a copy of your written defenses within 30 days after the first publication, if any, on THE GEHEREN FIRM, P.C., Plaintiff's attorney, whose address is 400 N. Tampa Street Suite 1050. Tampa, FL 33602, and file the original with this Court either before service on Plaintiff's attorney, or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition.

Default Date: 10/8/2018 This notice shall be published once a week for two consecutive weeks in the BUSINESS OBSERVER - POLK COUNTY

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

impaired, call 711. WITNESS my hand and the seal of this court on this 29 day of AUG, 2018. Stacy M. Butterfield Clerk of the Circuit Court

(SEAL) By: Savannah Lawson

18-01809K

Deputy Clerk THE GEHEREN FIRM, P.C. Plaintiff's attorney 400 N. Tampa Street Suite 1050 Tampa, FL 33602

Sept. 28; Oct. 5, 2018

NOTICE OF ACTION Count IV IN THE CIRCUIT COURT, IN AND

FOR POLK COUNTY, FLORIDA. CASE NO.: 18-CA-000431000000 SILVERLEAF RESORTS, INC. Plaintiff, vs. WASHINGTON ET.AL.,

Defendant(s). To: CALVIN CURRY and TINA CUR-

And all parties claiming interest by, through, under or against Defendant(s) CALVIN CURRY and TINA CURRY, and all parties having or claiming to have any right, title or interest in the

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 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.

Interest 1.923%, Use Period No./ Unit No. 39/4, Building A, has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, 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, otherwise a default will be entered against you for the relief demanded in the Complaint. Default Date: 9/20/2018

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301. West Palm Beach, Florida, 33407, 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, otherwise a default will be entered against you for the relief demanded in the Com-

(SEAL) By: Savannah Lawson D.C. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA AUG 14 2018 18-01757K

Sept. 28; Oct. 5, 2018

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2018CP-2480 IN RE: ESTATE OF CLARISA ROBERTS Deceased.

The administration of the estate of Clarisa Roberts, deceased, whose date of death was August 5, 2018, 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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

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 September 28, 2018.

Personal Representative: Edward A. Roberts

1421 Tartan Drive Allen, Texas 75013 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

Sept. 28; Oct. 5, 2018 18-01770K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 18CP-2301 Division Probate IN RE: ESTATE OF JO ANN B. ZAHRA Deceased.

The administration of the estate of JO ANN B. ZAHRA, deceased, whose date of death was December 15, 2016, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Bartow, Florida 33831. The names and $addresses\ of\ the\ personal\ representative$ and the personal representative's attornev are set forth below.

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

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

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

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

The date of first publication of this notice is September 28, 2018.

Personal Representative: Charlotte C. Stone 3200 US Hwy 27 S., Suite 307

Sebring, FL 33870 Attorney: Charlotte C. Stone Attorney Florida Bar Number: 21297 3200 US Hwy 27 S., Suite 307 Sebring, FL 33870 Telephone: (863) 402-5424 Fax: (863) 402-5425

HOW TO PUBLISH YOUR

charlotte@stonelawgroupfl.comSept. 28; Oct. 5. 2018 18-01777K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 18CP-2302 **Division Probate** IN RE: ESTATE OF PAUL D. ZAHRA

Deceased. The administration of the estate of PAUL D. ZAHRA, deceased, whose date of death was January 21, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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 September 28, 2018.

Personal Representative: Charlotte C. Stone 3200 US Hwy 27 S., Suite 307 Sebring, Florida 33870

Charlotte C. Stone Attorney Florida Bar Number: 21297 3200 US Hwy 27 S., Suite 307 Sebring, FL 33870 Telephone: (863) 402-5424 Fax: (863) 402-5425

E-Mail:

charlotte@stonelawgroupfl.comSept. 28; Oct. 5, 2018 18-01776K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DÍVISION Case Number: 18CP-2586 IN RE: ESTATE OF Johnny F. Cannoy, Sr. deceased.

The administration of the estate of Johnny F. Cannoy, Sr., deceased, Case Number 18CP-2586, 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

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

All other creditors of the decedent nd 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 Sept 28, 2018.

Dean Gary Howard Personal Representative

Address: 2427 Lake Street, Deltona, FL 32738 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 Sept. 28; Oct. 5, 2018 18-01808K

CALL 941-906-9386 and select the appropriate County

name from the menu option or e-mail legal@businessobserverfl.com



SECOND INSERTION

POLK COUNTY

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

CASE NO. 2018CA-000557-0000-00 HOME INVESTMENT FUND II LP Plaintiff(s) VS.

RAY G. STEADMAN A/K/A RAY G. STEADMAN, JR.; UNKNOWN SPOUSE OF RAY G. STEADMAN A/K/A RAY G. STEADMAN, JR.: LAURA C. STEADMAN A/K/A CANDI STEADMAN,

Defendant(s) Notice is hereby given that pursuant to a Final Judgment en-tered on AUGUST 1, 2018, in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTER-FIELD, CPA, the Clerk of the Court will sell the prop-Circuit erty situated in Polk County, Florida, described as:

LOT 894, OF INWOOD UNIT 4. ACCORDING TO THE MAP OR PLAT THEREOF AS RE-CORDED IN PLAT BOOK 9, PAGE 35A AND 35B, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com on 15TH day of OCTOBER, 2018.

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

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

WITNESS my hand and the seal of the Court on this 10th day of September, 2018

STACY M. BUTTERFIELD, CPA Clerk of the Circuit Court Drawer CC-12, P. O. Box 9000 Bartow, Florida 33831-9000 (SEAL) By: Carolyn Mack Deputy Clerk

Sept. 28; Oct. 5, 2018 18-01766K

SECOND INSERTION

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

CIVIL ACTION CASE NO.: 2017CA001421000000 CALIBER HOME LOANS, INC.,

Plaintiff, vs.
DIONNE MARIE SIMS A/K/A DIONNE SIMS, et al,

Defendant(s).NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated August 31, 2018, and entered in Case No. 2017CA001421000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Caliber Home Loans, Inc., is the Plaintiff and Dionne Marie Sims a/k/a Dionne Sims, Lake Van Homeowners Association, Inc. f/k/a Lake Van Estates Homeowners Association, Inc., are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the 15th day of October, 2018, the following described property as set forth in said Final Judgment of Foreclosure:

LOT 105, LAKE VAN SUB-DIVISION, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 142, PAGES 48 THROUGH 51, PF THE PUBLIC RECORDS OF POLK COUNTY. FLORIDA.

A/K/A 1831 VAN GOGH DR, AU-BURNDALE, FL 33823

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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated in Hillsborough County, FL on the 18th day of September, 2018 /s/ Orlando Amador Orlando Amador, Esq. FL Bar # 39265 Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743 17-005816

Sept. 28; Oct. 5, 2018 18-01773K

SECOND INSERTION

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

Case #: 2018-CA-003325 DIVISION: 7

USAA FEDERAL SAVINGS BANK Plaintiff, -vs.-Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Brent Christian Bruner, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); William Von Bruner; Elizabeth Marie Bruner: Unknown Spouse of William Von Bruner; Unknown Spouse of Elizabeth Marie Bruner; Waterview Homeowners 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). TO: Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Brent Christian Bruner, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s): ADDRESS UN-KNOWN

Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.

YOU ARE HEREBY NOTIFIED that

an action has been commenced to foreclose a mortgage on the following real property, lying and being and situated in Polk County, Florida, more particularly described as follows:

LOT 99, WATERVIEW, A SUB-DIVISION ACCORDING TO THE PLAT THEREOF, RE-CORDED AT PLAT BOOK 80, PAGE 7-8, IN THE PUBLIC RECORDS OF POLK COUNTY,

more commonly known as 2138 Sandy Hook, Lakeland, FL 33813.

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon SHAPIRO, FISHMAN & GACHÉ, LLP, Attorneys for Plaintiff, whose address is 4630 Woodland Corporate Blvd., Suite 100, Tampa, FL 33614, 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 there after; otherwise a default will be entered against you for the relief demanded in the Complaint.

Default Date: October 24, 2018 IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY AC-COMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU. TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEAR-ANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHED-III ED APPEARANCE IS I ESS THAN 7 DAYS: IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.

WITNESS my hand and seal of this Court on the 17 day of September, 2018. Stacy M. Butterfield Circuit and County Courts (SEAL) By: Asuncion Nieves

Deputy Clerk SHAPIRO, FISHMAN & GACHÉ, LLP Attorneys for Plaintiff 4630 Woodland Corporate Blvd., Suite 100

Tampa, FL 33614

18-314911 FC01 CXE 18-01787K Sept. 28; Oct. 5, 2018

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. 2018CA000500000000 FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA, Plaintiff, vs.

INEZ LOYED, et al.

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 31, 2018, and entered in 2018CA000500000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCI-OF THE UNITED STATES OF AMERICA, is the Plaintiff and INEZ LOYED; UNKNOWN SPOUSE OF INEZ LOYED 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 October 29, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 52, BLOCK 1, HIGHLAND HILLS, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 35, PAGE 27, PUBLIC RECORDS OF POLK

COUNTY, FLORIDA.

Property Address: 216 HILL-SIDE DR, LAKELAND, FL 33803

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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 21 day of September, 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: tioseph@rasflaw.com

Sept. 28; Oct. 5, 2018 18-01779K

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. 2018CA001604000000 FREEDOM MORTGAGE CORPORATION,

Plaintiff, vs. WERNER R. MICHAEL AND SHARON P. MICHAEL, et al.

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 28, 2018, and entered in 2018CA001604000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein FREEDOM MORT-GAGE CORPORATION is the Plaintiff and SHARON P. MICHAEL; WERNER R. MICHAEL; NATURE'S EDGE COMMUNITY ASSOCIA-TION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www. polk.realforeclose.com, at 10:00 AM, on October 26, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 104, NATURE'S EDGE RESORT, PHASE ONE, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 87, PAGES 18 AND 19, OF THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA, TOGETHER WITH A 1986 FLEETWOOD BAR-RIGNTON DOUBLEWIDE MOBILE HOME WITH VIN #'S FLFL2AF353308694 & FL-

FL2BF353308694

17-118188 - JoZ

Property Address: 7092 TAMA-RIND DR, LAKE WALES, FL 33898

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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 20 day of September,

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 18-151405 - CrW Sept. 28; Oct. 5, 2018 18-01763K

SECOND INSERTION

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

CASE NO.: 2017CA003330000000 BANK OF AMERICA, N.A., Plaintiff, VS.

JOHN M. MCCURDY; 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 September 6, 2018 in Civil Case No. 2017CA003330000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, BANK OF AMERICA, N.A. is the Plaintiff, and JOHN M. MC-CURDY: ASHLEAH WURDEMAN: UNKNOWN SPOUSE OF ASHLEAH WURDEMAN; UNITED GUARANTY RESIDENTIAL INSURANCE COM-PANY OF NORTH CAROLINA; SUN-TREE ESTATES PROPERTY OWN-ERS' ASSOCIATION, INC: ANY AND ALL UNKNOWN PARTIES CLAIM-ING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UN-KNOWN 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 October 23, 2018 at 10:00 AM EST the following described real property as set forth in said Final Judgment,

LOT 10, SUN TREE ESTATES PHASE II, ACCORDING TO THE MAP OR PLAT THERE-OF AS RECORDED IN PLAT BOOK 92, PAGE 25 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 19 day of September, 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: Julia Poletti, Esq. FBN: 100576 Primary E-Mail: ServiceMail@aldridgepite.com

1092-9382B

Sept. 28; Oct. 5, 2018 18-01758K

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 53-2017-CA-003106

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST 2007-WFHE3, ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-WFHE3 Plaintiff, v.

JOSE R. CHAVEZ COYT A/K/A JOSE R. CHAVEZ; ELIZABETH ARREDONDO; UNKNOWN TENANT 1; UNKNOWN TENANT 2; Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on March 20, 2018, and the Order Rescheduling Foreclosure Sale, 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: LOTS 2 AND 3, BLOCK 4, TER-MINAL HEIGHTS, ACCORD-ING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGE 41, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 415 NORTH 15TH STREET, HAINES CITY, FL

at public sale, to the highest and best bidder, for cash, online at www.polk. realforeclose.com, on October 15, 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated at St. Petersburg, Florida this 21st day of September, 2018. eXL Legal, PLLC Designated Email Address: efiling@exllegal.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff By: John N. Stuparich FBN 473601

Sept. 28; Oct. 5, 2018

18-01775K

SECOND INSERTION

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

GENERAL JURISDICTION DIVISION CASE NO.

2015CA-002959-0000-00 FIFTH THIRD BANK, AN OHIO BANKING CORPORATION,

Plaintiff, vs. TERRENCE SCHMIDT A/K/A TERRANCE SCHMIDT, ET AL.,

Defendants.NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered August 18, 2016 in Civil Case No. 2015CA-002959-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein FIFTH THIRD BANK, AN OHIO BANKING CORPORATION is Plaintiff and TERRENCE SCHMIDT A/K/A TERRANCE SCHMIDT, ET AL., are Defendants, the Clerk of Court, STACY BUTTERFIELD, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 18th day of October, 2018 at $10{:}00~\mbox{AM}$ on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 17, LONGWOOD PLACE, ACCORDING TO THE MAP OR PLAT THEREOF AS RE-CORDED IN PLAT BOOK 101, PAGES 23 AND 24, 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, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired,

Lisa Woodburn, Esq. McCalla Raymer Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccallaraymer.com Fla. Bar No.: 11003 5165046

18-01786K

Sept. 28; Oct. 5, 2018

SECOND INSERTION

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

Case #: 2017-CA-002744

DIVISION: 8 U.S. Bank, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series

2006-4 Plaintiff, -vs.-David T. Wilson; Unknown Spouse of David T. Wilson; Mortgage Electronic Registration Systems, Inc., as Nominee for Transland Financial Services, Inc.: Indian Lake Estates, 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

Claimants Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2017-CA-002744 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein U.S. Bank, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates. Series 2006-4, Plaintiff and David T.

Heirs, Devisees, Grantees, or Other

Wilson 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 November 2, 2018, the following described property as set forth in said Final Judgment, to-wit:

LOT 17, BLOCK 337, INDIAN LAKE ESTATES, UNIT NO. 11, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 40, PAGE 15, OF THE PUBLIC RECORDS OF

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

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING. YOU ARE ENTITLED. AT NO COST TO YOU, TO THE PROVI-SION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRA-TOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BE-FORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFI-CATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IM-PAIRED, CALL 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 17-308946 FC01 WNI

Sept. 28; Oct. 5, 2018

18-01780K

SAVE TIME E-mail your Legal Notice



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: 2017CA000811000000 BANK OF AMERICA, N.A., Plaintiff, vs. HEATHER BRIDGES A/K/A HEATHER M. BRIDGES; UNKNOWN SPOUSE OF HEATHER BRIDGES A/K/A HEATHER M. BRIDGES: ROBERT BRIDGES; UNKNOWN SPOUSE OF ROBERT BRIDGES; UNKNOWN TENANT #1:

UNKNOWN TENANT #2.

Defendants. NOTICE IS HEREBY GIVEN pursuant to a Consent Final Judgment of Mortgage Foreclosure dated September 6, 2018 entered in Civil Case No. 2017CA000811000000 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein BANK OF AMERICA, N.A. is Plaintiff and HEATHER and ROBERT BRIDGES, 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 www.polk.realforeclose. com, at 10:00 AM on December 28, 2018, in accordance with Chapter 45, Florida Statutes, the following described property located in POLK County, Florida, as set forth in said Consent Final Judgment of Mortgage

Foreclosure, to-wit:
THE NORTH 50 YARDS OF THE FOLLOWING DE-SCRIBED PROPERTY: BEGIN 141 YARDS SOUTH OF THE

NORTHEAST CORNER OF THE SE ¼ OF THE NE ¼ OF THENCE WEST 154.5 YARDS, THENCE NORTH 205 YARDS TO THE POINT OF BEGIN-NING.

Property Address: 4040 N GAL-LOWAY RD LAKELAND, FL 33810-2557

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

WEISS WEISMAN & GORDON, LLP One East Broward Blvd, Suite 1430 Fort Lauderdale, Florida 33301 Telephone: (954) 522-3233 Fax: (954) 200-7770 FL Bar #: 108703

DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. **R. JUD. ADMIN 2.516** fleservice@flwlaw.com 04-070303-F01 Sep. 28; Oct. 5, 2018 18-01761K

SECTION 33, TOWNSHIP 27 SOUTH, RANGE 23 EAST: THENCE SOUTH 205 YARDS. THENCE EAST 154.5 YARDS;

Any person claiming an interest in the

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

Anthony Loney, Esq. FRENKEL LAMBERT

SECOND INSERTION

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

CIRCUIT CIVIL DIVISION CASE NO.: 2016 CA 000740 THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3, ACTING BY AND THROUGH GREEN TREE SERVICING LLC, AS SERVICING

Plaintiff(s), vs. MICHAEL R. CAPLES; JANET L. CAPLES; ALLY BANK CORP. FKA GMAC LLC; CAPITAL ONE BANK (USA) N.A.; FLORIDA HOUSING FINANCE CORPORATION; Defendant(s).
NOTICE IS HEREBY GIVEN

THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on 5th day of September, 2018, in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the O9 day of October. 2018 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit:

Lots 9 and 10, Braswell Addition, according to the plat thereof as recorded in Plat Book 39, Page 24, of the Public Records of Polk County, Florida.

Property address: 6125 Doris Rd., Bartow, FL 33830

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

AMERICANS WITH DISABILI-TIES ACT. IF YOU ARE A PER-SON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, N. BROADWAY AVENUE, BAR-TOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT AP-PEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFI-CATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IM-PAIRED, CALL 711.

I HEREBY CERTIFY a true and correct copy of the foregoing has been furnished to all parties on the attached service list by e-Service or by First Class U.S. Mail on this 13th day of September, 2018:

Respectfully submitted, PADGETT LAW GROUP HARRISON SMALBACH, ESQ. Florida Bar # 116255 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlaw.netAttorney for Plaintiff The Bank of New York Mellon vs. Michael R. Caples TDP File No. 14-003165-8 Sept. 28; Oct. 5, 2018 18-01762K

SECOND INSERTION

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

CASE NO.: 2018-CA-001013 PENNYMAC LOAN SERVICES, Plaintiff, v. CYNTHIA Y. WHITE; BLACK POINT ASSETS, INC., AS TRUSTEE OF THE 842 TERRANOVA ROAD LAND TRUST: STAR POINTE CAPITAL, LLC, AS TRUSTEE OF THE 842TR LAND TRUST; UNKNOWN SPOUSE OF CYNTHIA Y. WHITE; UNKNOWN PARTY IN POSSESSION 1: UNKNOWN PARTY IN POSSESSION 2; TERRANOVA PHASE V HOMEOWNERS ASSOCIATION, INC.; TERRANOVA

FLORIDA, Defendants. TO: Star Pointe Capital, LLC, as Trustee of the 842TR Land Trust Last known address: 18619 U.S. Highway 41 North, Lutz, FL 33549

HOMEOWNERS ASSOCIATION

POLK COUNTY, A POLITICAL

SUBDIVISION OF THE STATE OF

OF POLK COUNTY, INC.

Black Point Assets, Inc., as Trustee of the 842 Terranova Road Land Trust Last known address: 18619 U.S. Highway 41 North, Lutz, FL 33549 Defendants are active, Florida corporations

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

Lot 3 Terranova Phase V-A according to the map or plat thereof as recorded in Plat Book 135 page 37 and 38 Public Records of Polk County Florida.

has been filed against you and you are required to serve a copy of your written defenses, if any, on Jason L. Duggar, the Plaintiff's attorney, whose address is Sirote & Permutt, P.C., 200 East Broward Boulevard, Suite 900, Fort Lauderdale, FL 33301, on or before thirty (30) days from the date of first publica tion of this Notice, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; or a default will be entered against you for the relief demanded in the complaint. Default Date 10/5/18

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

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Polk County, Florida, this 29 day of AUG, 2018.

Stacy M. Butterfield as Clerk of the Circuit Court of Polk County, Florida (SEAL) By: /s/ Savannah Lawson DEPUTY CLERK

Jason L. Duggar, the Plaintiff's attorney Sirote & Permutt, P.C. 200 East Broward Boulevard, Suite 900 Fort Lauderdale, FL 33301 Sept. 28; Oct. 5, 2018 18-01765K

SECOND INSERTION

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

CIVIL DIVISION Case #: 2018-CA-000821 DIVISION: 4

JPMorgan Chase Bank, National Association Plaintiff, -vs.-Kathleen C. Boyer a/k/a Kathleen Boyer; Unknown Spouse of Kathleen C. Boyer a/k/a Kathleen Boyer; LPP Mortgage LTD.; Bentley Oaks Subdivision Homeowner's Association, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive. whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive. whether said Unknown Parties may claim an interest as Spouse Heirs, Devisees, Grantees, or Other

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-000821 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein JPMorgan Chase Bank, National Association, Plaintiff and Kathleen C. Boyer a/k/a Kathleen Boyer 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 October 18, 2018, the following described property as set forth in said Final Judgment, to-wit: LOT 26, BENTLEY OAKS, A

SUBDIVISION ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 93, PAGE 12, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

DISABILITY WHO NEEDS ANY AC-COMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHED-ULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 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 18-311106 FC01 CHE

Sept. 28; Oct. 5, 2018 18-01764K

SECOND INSERTION

Claimants

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

CASE NO.: 2018CA002790000000 WELLS FARGO BANK, NA, Plaintiff VS UNKNOWN HEIRS BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE; LIENORS, CREDITORS, TRUSTEE, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY THROUGH UNDER

FLORIDA

WILLIAM L. ANDERSON: et al.. Defendant(s). TO: UNKNOWN HEIRS BENEFI-CIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEE, AND ALL OTHER PARTIES CLAIM-ING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE

OF WILLIAM L. ANDERSON

OR AGAINST THE ESTATE OF

Last Known Residence: UNKNOWN YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida: THE LAND REFERRED TO IN

THIS REPORT IS SITUATED

IN THE STATE OF FLORIDA,

COUNTY OF POLK CITY OF

LAKELAND, AND DESCRIBED AS FOLLOWS:

FOR A POINT OF BEGINNING, COMMENCE AT THE NORTH-WEST CORNER OF LOT 7, OF WEST END FARMS, AC-CORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 3, PAGE 32, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA; SAID PROPERTY BEING LOCATED IN SECTION 23, TOWNSHIP 28 SOUTH, RANGE 23 EAST, THENCE SOUTH 89 DEGREES 55 MIN-UTES EAST A DISTANCE OF 40 FEET FOR POINT OF BEGIN-NING OF THIS DESCRIPTION; THENCE SOUTH O DEGREES 12 MINUTES 20 SECONDS EAST A DISTANCE OF 316.17 FEET: THENCE SOUTH 89 DEGREES 55 MINUTES EAST A DISTANCE OF 290.76 FEET; THENCE NORTH 0 DEGREES 12 MINUTES 29 SECONDS EAST A DISTANCE OF 316.01 FEET; THENCE NORTH 89 DEGREES 56 MINUTES 20 SEC-ONDS WEST A DISTANCE OF 290.75 FEET TO THE POINT OF BEGINNING OF THIS DE-SCRIPTION.

COMMENCING AT THE NORTHWEST CORNER OF LOT 7, OF WEST END FARMS, AS RECORDED IN PLAT BOOK 3, PAGE 32, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, RUN SOUTH 89 DEGREES 55 MINUTES EAST, ALONG THE NORTH BOUND-ARY OF LOT 7,330.75 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 89 DEGREES 55 MINUTES EAST 100.0 FEET; THENCE SOUTH 0 DEGREES 12 MIN-UTES 29 SECONDS EAST, 240.00 FEET; THENCE NORTH 89 DEGREES 55 MINUTES WEST, 100.0 FEET: THENCE NORTH 0 DEGREES 12 MIN-UTES 29 SECONDS WEST, 240.0 FEET TO THE POINT OF BEGINNING.

TAX/PARCEL NO. 23-28-23-095500-000702

ALSO KNOWN AS: 904 S WA-BASH AVE, LAKELAND, FLOR-IDA 33815

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE | PITE, LLP, Plaintiff's attorney, at 1615 South Congress Avenue, Suite 200, Delray Beach, FL 33445, on or before 10/19/2018, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

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

Dated on SEP 12, 2018.

STACY M. BUTTERFIELD, CPA As Clerk of the Court (SEAL) By: Savannah Lawson As Deputy Clerk

ALDRIDGE | PITE, LLP Plaintiff's attorney 1615 South Congress Avenue, Suite 200 Delray Beach, FL 33445

1113-1903B Sept. 28; Oct. 5, 2018 18-01759K

THE BUSINESS OBSERVER

legal@businessobserverfl.com

Call: (941) 362-4848 or go to: www.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

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

6677

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

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





eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

The political obstacles to an acceptable negative income tax are of two related kinds. The more obvious is the istence 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 Con-

gress, 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

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.