

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice is hereby given that INDIA PENTECOSTAL CHURCH FLORIDA INC, owner, desiring to engage in business under the fictitious name of 17TH IPC NORTH AMERICAN FAMILY CONFERENCE located at 4525 CLUBHOUSE ROAD, LAKELAND, FL 33812 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.

November 23, 2018 18-02137K

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice is hereby given that BILLY R JOHNSON, owner, desiring to engage in business under the fictitious name of HILLBILLY TRANSPORT located at 122A 11TH WAHNETA ST E, WINTER HAVEN, FL 33880 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

November 23, 2018 18-02139K

FIRST INSERTION

Notice is hereby given that on 12/7/18 at 10:30 am the following mobile home will be sold at public auction pursuant to F.S. 715.109: 2003 HMMT #FLHMBAI76449286A & FLHMBAI76449286B. Last Tenants: Lundin Baron Mackenzie Lamb, Mackenzie Lamb, Victoria Bedwell, Dylan McKay. Sale to be held at: Route 27 Associates LTD- 49473 US-27, Davenport, FL 33897, 813-241-8269.

November 23, 30, 2018 18-02140K

OFFICIAL COURT HOUSE WEBSITES:

MANATEE COUNTY: manateeclerk.com

SARASOTA COUNTY: sarasotaclerk.com

CHARLOTTE COUNTY: charlotte.realforeclose.com

LEE COUNTY: leeclerk.org

COLLIER COUNTY: collierclerk.com

HILLSBOROUGH COUNTY: hillsclerk.com

PASCO COUNTY: pasco.realforeclose.com

PINELLAS COUNTY: pinellascclerk.org

POLK COUNTY: polkcountyclerk.net

ORANGE COUNTY: myorangeclerk.com

Check out your notices on: floridapublicnotices.com

Business Observer

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice is hereby given that UNCLE B'S FINGER LICKING BBQ LLC, owner, desiring to engage in business under the fictitious name of UNCLE B'S FINGER LICKING BBQ located at 8128 SIMPSON LANE, LAKELAND, FL 33809 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.

November 23, 2018 18-02145K

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of ALOHA LAWN CARE located at 507 7TH STREET the County of, POLK in the City of DUNDEE Florida, 33838 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at DUNDEE Florida, this NOVEMBER, day of 19, 2018

MASON, EBONY T

November 23, 2018 18-02141K

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice is hereby given that PHADREN JANA HAWKINS, owner, desiring to engage in business under the fictitious name of STYLES BY PHADREN J. located at 309 RAILROAD COURT, FORT MEADE, FL 33841 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.

November 23, 2018 18-02148K

FIRST INSERTION

AMENDED NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA

CASE NO. 2018CA003749000000 CHASE FINANCIAL SERVICES, LLC, Plaintiff, vs. JANE D. BALL; et al., Defendants.

TO: JANE D. BALL; ESTATE OF JANE D. BALL, and his/her/their unknown spouses, widows, widowers, heirs, estate, devisees, beneficiaries, grantors, creditors, grantees, and all parties having or claiming by, through, under or against any and all persons claiming and right, title, interest, claim, lien, estate or demand against the named defendants in regard to the subject property.

YOU ARE NOTIFIED that an action has been filed against you to quiet title pursuant to a tax deed to the following property located in Polk County, Florida:

Lot 18, The Woods Replat Unit No. 1, according to the Map or Plat thereof, as recorded in Plat Book 64, at Page 13, of the Public Records of Polk County, Florida.

PROPERTY ID: 272623-000629-000180 ("Property").

You are required to serve a copy of your written response, if any, to the action on Ilian Rashtanov, Plaintiff's attorney, whose address is One E. Broward Blvd., Ste. 700, Ft. Lauderdale, Florida 33301, ir@rashtanov-law.com, on or before December 17, 2018, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately after service; otherwise, a default will be entered against you for the relief demanded in the complaint or petition.

If you qualify under the Americans with Disabilities Act (ADA) and need assistance within the court system, please visit the Tenth Judicial Circuit of Florida or use the contact information as follows: Voice #: 863-534-4686, TDD #: 863-534-7777, Fax #: 305-349-7355. If you are hearing or voice impaired, please call 711 or 1-800-955-8770 for the Florida Relay Service.

DATED this 15th day of November, 2018.

Stacy M. Butterfield, CPA, as Clerk of Court (SEAL) By: Savannah Lawson Deputy Clerk

Nov. 23, 30; Dec 7, 14, 2018 18-02134K

FIRST INSERTION

NOTICE OF SALE

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

CASE NO. 2015CA-004229-0000-00

WELLS FARGO BANK, N.A. Plaintiff, v. WARREN G. GLENN; CHARLENE C. GLENN A/K/A CHARLENE C. GLEN ; UNKNOWN TENANT 1; UNKNOWN TENANT 2; AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ABOVE NAMED DEFENDANT(S), WHO (IS/ARE) NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES CLAIM AS HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, SPOUSES, OR OTHER CLAIMANTS; UNITED STATES OF AMERICA, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on August 27, 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:

LOT 19, LAKE WINTERSET ACRES, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 39, PAGE 41, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 3411 LAKEVIEW DR, WINTER HAVEN, FL 33884-3173

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on December 26, 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 20th day of November, 2018.

eXL Legal, PLLC Designated Email Address: efling@exlegal.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 888151118

November 23, 30, 2018 18-02149K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE

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

CIVIL DIVISION

CASE NO. 2015CA-003558-0000-00

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff, vs. UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST KATHLEEN R. DUNFORD A/K/A KATHLEEN R. DUNFORD A/K/A KATHLEEN RAYENA DUNFORD, DECEASED; MARYJANE RAGUSA; FLORIDA HOUSING FINANCE CORPORATION; SHEPHERD OAKS HOMEOWNERS' ASSOCIATION INC.; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; Defendants,

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 14, 2018, and entered in Case No. 2015CA-003558-0000-00, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is Plaintiff and UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST KATHLEEN R. DUNFORD A/K/A KATHLEEN DUNFORD A/K/A KATHLEEN RAYENA DUNFORD, DECEASED; MARYJANE RAGUSA; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; FLORIDA HOUSING FINANCE CORPORATION; SHEPHERD OAKS HOMEOWNERS' ASSOCIATION INC.; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00 A.M., on the 12th day of December, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 76, SHEPHERD OAKS PHASE ONE, ACCORDING TO THAT CERTAIN PLAT THEREOF, AS RECORDED IN PLAT BOOK 108, PAGES 39 THROUGH 41, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 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 15 day of November, 2018.

Eric Knopp, Esq. Bar. No.: 709921 Submitted by: Kahane & Associates, P.A. 8201 Peters Road, Ste.3000 Plantation, FL 33324 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 15-01897 JPC V3.20160920

November 23, 30, 2018 18-02133K

FIRST INSERTION

NOTICE OF ACTION

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

CIVIL DIVISION

CASE NO. 532018CA003200000000

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 DENNIS W. HOLDER A/K/A DENNIS HOLDER A/K/A DENNIS WAYNE HOLDER, DECEASED; et al; Defendant(s).

TO: JO S. HOLDER A/K/A JO SHU-MAKE Last Known Address

185 DUNE LN COCOA, FL 32927 Current Residence is Unknown TO: BONNIE J. HOLDER Last Known Address 448 KINGS MANOR LN MERRITT ISLAND, FL 32953 Current Residence is Unknown TO: THE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEES, CREDITORS, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF DENNIS W. HOLDER A/K/A DENNIS HOLDER A/K/A DENNIS WAYNE HOLDER, DECEASED. RESIDENCES UNKNOWN

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

LOT 1, LAKE SHIPP HEIGHTS UNIT NO. 7, ACCORDING TO

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. 2018CA000304000000

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Plaintiff, vs. VIVIA THOMPSON AND DEVON SKEETE, et al.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 12, 2018, and entered in 2018CA000304000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER is the Plaintiff and VIVIA THOMPSON; DEVON SKEETE; UNKNOWN SPOUSE OF DEVON SKEETE; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE THREE ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on December 26, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 32, BLOCK 696, POINCIANA NEIGHBORHOOD 5 NORTH, VILLAGE 3, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 54 PAGE 27 THROUGH 42 OF THE PUBUC RECORDS OF POLK COUNTY, FLORIDA.

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

IMPORTANT

AMERICANS WITH DISABILITIES ACT. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 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 November, 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 17-123005 - MaS

November 23, 30, 2018 18-02147K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE

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

CASE NO. 2016CA001736000000

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2004-10, Plaintiff, vs. UNKNOWN HEIRS OF TAMELA F. HENRY A/K/A TAMELA HENRY A/K/A TAMALA F. HENRY, et al.

Defendants

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 14, 2018, and entered in Case No. 2016CA001736000000, of the Circuit Court of the Tenth Judicial Circuit in and for POLK County, Florida. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2004-10, is Plaintiff and UNKNOWN HEIRS OF TAMELA F. HENRY A/K/A TAMELA HENRY A/K/A TAMALA F. HENRY; WELLS FARGO BANK, NATIONAL ASSOCIATION SUCCESSOR BY MERGER TO WACHOVIA BANK, NATIONAL ASSOCIATION; QUEEN'S COVE HOMEOWNERS ASSOCIATION, INC.; DOMINION BANKSHARES MORTGAGE CORPORATION; JEREMY S. HENRY; ROCKY WOODARD, JR., A MINOR IN THE CARE OF HIS FATHER AND LEGAL GUARDIAN, ROCKY WOODARD, SR; ELENA WOODARD, A MINOR IN THE CARE OF HIS FATHER AND LEGAL GUARDIAN, ROCKY WOODARD, SR; ALEXIS HENRY; APRIL MONTERO A/K/A APRIL MONTORO; UNKNOWN TENANT

IN POSSESSION OF SUBJECT PROPERTY N/K/A RANDY HENRY, are defendants. Stacy M. Butterfield, Clerk of Circuit Court for POLK, County Florida will sell to the highest and best bidder for cash via the Internet at www.polk.realforeclose.com, at 10:00 a.m., on the 20TH day of DECEMBER, 2018, the following described property as set forth in said Final Judgment, to wit:

LOT 32 OF QUEEN'S COVE, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 89, PAGE 49, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

VAN NESS LAW FIRM, PLC 1239 E. Newport Center Drive, Suite 110 Deerfield Beach, Florida 33442 Ph: (954) 571-2031 PRIMARY EMAIL: Pleadings@vanlawfl.com /s/ Tammi Calderone Tammi M. Calderone, Esq. Florida Bar #: 84926 Email: TCalderone@vanlawfl.com AS3676-16/ar

November 23, 30, 2018 18-02138K

FIRST INSERTION

THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 37, PAGE 26, 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: 12/17/18

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.

DATED on 11/9/18.

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

SHD Legal Group P.A. Plaintiff's attorneys PO BOX 19519 Fort Lauderdale, FL 33318 (954) 564-0071 answers@shdlegalgroup.com 1440-169549 / AND

November 23, 30, 2018 18-02136K



FIRST INSERTION			
NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA <b>CASE NO.: 2016CA000236000000</b> <b>WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2005-4, ASSET-BACKED CERTIFICATES, SERIES 2005-4, Plaintiff, vs.</b> <b>JANET MCNEIL A/K/A JANET THOMPSON MCNEIL A/K/A JANET RUTH MCNEIL; et. al., Defendant(s).</b> NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order Resetting Sale entered on November 1, 2018 in Civil Case No. 2016CA000236000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2005-4, ASSET-BACKED CERTIFICATES, SERIES 2005-4 is the Plaintiff, and JANET MCNEIL A/K/A JANET THOMPSON MCNEIL A/K/A JANET RUTH MCNEIL; BANKERS INSURANCE COMPANY; POLK COUNTY, FLORIDA, POLK COUNTY SPECIAL MAGISTRATE; ATLANTA CASUALTY CO., A/S/O WILLIAM LENNON; WILLIAM LENNON, INDIVIDUALLY; UNKNOWN TENANT 1 N/K/A ANNETH FORBES; UNKNOWN TENANT 2 NKA KEVIN MCPHERSON; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS	SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants. The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on December 31, 2018 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit: LOT 110, THE PINES ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 64, PAGE 37, 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. <b>IMPORTANT</b> 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 November, 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 1221-13106B November 23, 30, 2018	NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION <b>CASE NO. 2017CA000343000000</b> <b>THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JP MORGAN CHASE BANK, N.A. AS TRUSTEE FOR STRUCTURED ASSET MORTGAGE INVESTMENTS II TRUST 2006-AR8 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-AR8, Plaintiff, vs.</b> <b>GREEN EMERALD HOMES LLC, et al. Defendant(s).</b> NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 12, 2018, and entered in 2017CA000343000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JP MORGAN CHASE BANK, N.A. AS TRUSTEE FOR STRUCTURED ASSET MORTGAGE INVESTMENTS II TRUST 2006-AR8 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-AR8 is the Plaintiff and GREEN EMERALD HOMES LLC; JANET FERRELL A/K/A JANET ANN FERRELL ; OAKFORD ESTATES PROPERTY OWNERS' ASSOCIATION, INC.; JERINE A. FERRELL ; JOAN ELAINE HUNTER STUBBS; THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF REG A. FERRELL, DECEASED ; REGINE A. FERRELL A/K/A R. A. FERRELL, BY AND THROUGH HER NATURAL GUARDIAN JANET FERRELL A/K/A JANET ANN FERRELL are	the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on December 26, 2018, the following described property as set forth in said Final Judgment, to wit: LOT 41, OAKFORD ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 125, PAGES 30, 31, AND 32, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  Property Address: 5562 FISCHER DR, LAKELAND, FL 33812 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. <b>IMPORTANT</b> 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 November, 2018. ROBERTSON, ANSCHUTZ & SCHNEID, P.L. Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: mail@rasflaw.com By: \S\Thomas Joseph Thomas Joseph, Esquire Florida Bar No. 123350 Communication Email: tjoseph@rasflaw.com 16-233353 - JoZ November 23, 30, 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 <b>CASE NO. 2015CA-002758-0000-00</b> <b>CITIBANK, N.A. AS TRUSTEE FOR AMERICAN HOME MORTGAGE ASSETS TRUST 2006-3, MORTGAGE-BACKED PASS-THROUGH CERTIFICATES SERIES 2006-3, Plaintiff, vs.</b> <b>NEMCHAND PERSAUD, et al. Defendant(s).</b> NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 12, 2018, and entered in 2015CA-002758-0000-00 of the Circuit Court of the TENTH Ju-	dicial Circuit in and for Polk County, Florida, wherein CITIBANK, N.A. AS TRUSTEE FOR AMERICAN HOME MORTGAGE ASSETS TRUST 2006-3, MORTGAGE-BACKED PASS-THROUGH CERTIFICATES SERIES 2006-3 is the Plaintiff and SINDRAMANI E. PERSAUD; NEMCHAND PERSAUD; BENTLEY PLACE HOMEOWNERS ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on December 26, 2018, the following described property as set forth in said Final Judgment, to wit: LOT 34, BENTLEY PLACE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 130, PAGES 26 AND	27, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  Property Address: 5441 CHANDLER DRIVE, WINTER HAVEN, FL 33884 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 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 14 day of November, 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 14-56364 - MaS November 23, 30, 2018

OFFICIAL **COURTHOUSE** WEBSITES:

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

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

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

PASCO COUNTY: pasco.realforeclose.com | PINELLAS COUNTY: pinellasclerk.org

POLK COUNTY: polkcountyclerk.net | ORANGE COUNTY: myorangeclerk.com

Check out your notices on:  
**www.floridapublicnotices.com**

Business Observer

LVT0186

FIRST INSERTION			
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA <b>CASE NO. 2018CA-001265-0000-00</b> <b>IRA SERVICES, LLC, A Florida Limited Liability Company, Plaintiff, v.</b> <b>MARY TAYLOR, a/k/a, MARY A. TAYLOR, and STACY M BUTTERFIELD, AS CLERK OF THE COURTS, Defendants.</b> NOTICE IS HEREBY GIVEN that, pursuant to the Uniform Final Judgment of Foreclosure dated November 1, 2018, and entered in the above styled cause, wherein IRA SERVICES, LLC, a Florida Limited Liability Company, is the Plaintiff and MARY TAYLOR, a/k/a, MARY A. TAYLOR, and STACY M BUTTERFIELD, AS CLERK OF THE COURTS are the Defendants, Stacy M. Butterfield, as Clerk of the Circuit Court of Polk County, Florida, will sell to the highest and best bidder for cash, in accordance with statutes governing judicial sales, set forth in Chapter 45, Florida Statutes on December 18, 2018, the following described property as set forth in said Final Judgment: Lot 72 of PHASE FOUR OF GORDON HEIGHTS SUBDIVISION, according to the map or plat thereof as recorded in Plat Book 56, Page 13, of the Public Records of Polk County, Florida.			All sales are to be held online, pursuant to the Administrative Order described above, and upon the date specified above. Bidding begins at 10:00 AM, Eastern Time, on www.polk.realforeclose.com, in accordance with Chapter 45 of the Florida Statutes. 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 November 13, 2018. STACY M. BUTTERFIELD, Clerk of the Circuit Court /s/ Christopher Desrochers Christopher Desrochers Christopher A. Desrochers, P.L. 2504 Ave. G NW Winter Haven, FL 33880 (863) 299-8309 Email:cadlawfirm@hotmail.com Fla. Bar #0948977 Counsel for Plaintiff. For the Court. November 23, 30, 2018

FIRST INSERTION			
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION <b>CASE NO.: 2018CA-002070-0000-00</b> <b>U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs.</b> <b>UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF KIARA L. BUTLER A/K/A KIARA LAJOY BUTLER, et al., Defendants.</b> TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF KIARA L. BUTLER A/K/A KIARA LAJOY BUTLER LAST KNOWN ADDRESS: 213 SUMMER VIEW DRIVE, WINTER HAVEN, FL 33880 UNKNOWN GUARDIAN OF ANIYA, A MINOR CHILD LAST KNOWN ADDRESS: 213 SUMMER VIEW DRIVE, WINTER HAVEN, FL 33880 YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property: LOT 1, VARNER HEIGHTS, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 93, PAGE 35, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA			has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Choice Legal Group, P.A., Attorney for Plaintiff, whose address is P.O. BOX 9908, FT. LAUDERDALE, FL 33310-0908 on or before 12/20/2018, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 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 this 13 day of NOV, 2018. STACY M. BUTTERFIELD, CPA As Clerk of the Court By /s/ Savannah Lawson As Deputy Clerk Choice Legal Group, P.A., Attorney for Plaintiff P.O. BOX 9908 FT. LAUDERDALE, FL 33310-0908 18-00874 November 23, 30, 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 <b>CASE NO.: 2017CA002337000000</b> <b>EMBRACE HOME LOANS, INC. Plaintiff, vs.</b> <b>OTIS HENRY LARISCY, et al Defendants.</b> RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed November 9, 2018 and entered in Case No. 2017CA002337000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein EMBRACE HOME LOANS, INC., is Plaintiff, and OTIS HENRY LARISCY, 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 26 day of December, 2018, the following described property as set forth in said Lis Pendens, to wit: Lot 40, THE VILLAS III, according to the map or plat thereof as recorded in Plat Book 70, Pages 26 and 27, Public Records of Polk County, Florida. Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.			IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 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: November 19, 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 # 87138 November 23, 30, 2018

SUBSCRIBE TO THE BUSINESS OBSERVER

Call: (941) 362-4848 or go to: [www.businessobserverfl.com](http://www.businessobserverfl.com)

Business Observer



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-003546**  
**WELLS FARGO USA HOLDINGS, INC.,**  
**Plaintiff, vs.**  
**THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST THE ESTATE OF JERRY MOSES, DECEASED, et al,**  
**Defendant(s).**  
To:  
ELIZABETH MOSES A/K/A ELIZABETH L. MOSES A/K/A ELIZABETH CANADY  
Last Known Address:  
1609 31ST ST NW  
Winter Haven, FL 33881  
Current Address: Unknown  
KATRINA KELLY  
Last Known Address:  
1609 31st St. NW  
Winter Haven, FL 33881  
Current Address: Unknown  
THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST THE ESTATE OF JERRY MOSES, DECEASED  
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:  
LOTS 218 AND 219, LESS THE SOUTH 60 FEET OF SAID LOTS, INWOOD NO. 5, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 14, PAGES 1 AND 1A, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
A/K/A 1609 31ST ST NW, WINTER HAVEN, FL 33881  
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 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:12/17/2018  
This notice shall be published once a week for two consecutive weeks in the Business Observer.  
\*\*See the 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.  
WITNESS my hand and the seal of this court on this 09 day of NOV, 2018.  
Stacy M. Butterfield  
Clerk of the Circuit Court  
(SEAL) By: Savannah Lawson  
Deputy Clerk  
Albertelli Law  
P.O. Box 23028  
Tampa, FL 33623  
NL - 18-021799  
November 16, 23, 2018 18-02130K

THIRD 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**  
**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 Knicker 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,  
1321 East Memorial Blvd., Suite 101  
Lakeland, FL 33801  
Nov. 9, 16, 23, 30, 2018 18-02066K

SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**Case Number: 18CP-3065**  
**IN RE: ESTATE OF Kelli Marie Black deceased.**  
The administration of the estate of Kelli Marie Black, deceased, Case Number 18CP-3065, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.  
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
All other creditors of the decedent and other persons having claims or demands against the decedent's estate, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this notice is Nov. 16, 2018.  
**Keith C. Black**  
**Personal Representative**  
Address: 2404 Thornhill Road, Auburndale, FL 33823  
MICHAEL H. WILLISON, P.A.  
Michael H. Willison, Esquire  
114 S. Lake Avenue  
Lakeland, Florida 33801  
(863) 687-0567  
Florida Bar No. 382787  
mwillison@mwillison.com  
Attorney for Personal Representative  
November 16, 23, 2018 18-02124K

SECOND INSERTION

NOTICE OF SALE OF  
ABANDONED PROPERTY  
TO: Diane N. Mitchell-Bey  
78 Murcott Dr.  
Winter Haven, FL 33884  
Diane N. Mitchell-Bey  
Sherwood Dr Lot 35  
Kissimmee, FL 34746  
Notice is hereby given that, pursuant to Section 715.109, Florida Statutes, and the Notice of Right to Reclaim Abandoned Property served on the above-named person on or about November 7, 2018, ORANGE MANOR EAST MOBILE HOME PARK will sell the following described Personal Property:  
1970 Single-Wide BROAA mobile home  
Title Number 0003935980  
Vehicle Identification Number 16B0Z2S2841  
Together with All Personal Property Contained Therein  
at public sale, to the highest and best bidder, for cash, at ORANGE MANOR EAST MOBILE HOME PARK, 78 Murcott Dr., Winter Haven, Florida 33884, at 10:00 a.m., on December 7, 2018.  
s/ Andrew J. McBride  
DAVID S. BERNSTEIN  
Florida Bar No. 454400  
Primary:  
David.Bernstein@arlaw.com  
Secondary: Lisa.DAngelo@arlaw.com  
ANDREW J. MCBRIDE  
Florida Bar No. 0067973  
Primary:  
Andrew.McBride@arlaw.com  
Secondary: Tanya.Yatsco@arlaw.com  
ADAMS AND REESE LLP  
150 2nd Avenue North, Suite 1700  
St. Petersburg, Florida 33733  
Telephone: (727) 502-8291  
Facsimile: (727) 502-8991  
Attorneys for Orange Manor East Mobile Home Park  
53545906\_1  
November 16, 23, 2018 18-02107K

SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**Probate File No.: 18CP-2540**  
**IN RE: ESTATE OF WALTER LEE JOHNSON, SR., Deceased.**  
The administration of the estate of Walter Johnson, deceased, whose date of death was July 21, 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 SERVICE OF A COPY OF THIS NOTICE ON THEM.  
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
The date of first publication of this notice is November 16, 2018.  
**Personal Representative:**  
**s/ Perry Lee Johnson, Sr.**  
**PERRY LEE JOHNSON, SR.**  
10618 Aldo Moro Dr.  
Wimauma, Florida 33598  
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  
November 16, 23, 2018 18-02103K

SECOND INSERTION

**NOTICE OF TRUSTEE'S SALE**  
**WESTGATE RIVER RANCH 20162.0011 (SCHLEICHER)**  
On **12/07/2018** at **11:00 am**, GREENSPOON MARDER, LLP, 201 E. Pine Street, Suite 500, Orlando, Florida 32801, as Trustee pursuant to that Appointment of Trustee recorded on **07/30/2018** in Official Records Book 10564, and Page 0313-0314 of the Public Records of POLK County, Florida, by reason of a now continuing default by Obligor(s), (**See Exhibit "A"**), whose address is (**See Exhibit "A"**), in the payment or performance of the obligations secured by said Claim of Lien recorded in Official Records Book (**See Exhibit "A"**), at Page (**See Exhibit "A"**), of the Public Records of POLK County, Florida, including the breach or default, notice of which was set forth in a Notice of Default and Intent to Foreclose provided to the last known address of Obligor(s), (**See Exhibit "A"**), by Certified/Registered Mail or by publication by the undersigned Trustee, will sell at public auction to the highest bidder for lawful money of the United States of America, **on the front steps of the Polk County Government Center, 3425 Lake Alfred Rd., Winter Haven, Florida 33881**, all right, title and interest in the property situated in the County of POLK, Florida, described as: (SEE EXHIBIT "A") Time Share Interest(s) (SEE EXHIBIT "A") according to the Time Sharing Plan for Westgate River Ranch, Official Records Book 6501, at Page 1230, of the Public Records of Polk County, Florida (the "Plan"). Together with the right to occupy, pursuant to the Plan, Unit(s) (SEE EXHIBIT "A"), during Unit Week(s) (SEE EXHIBIT "A"), during Assigned Year(s)(s) - (SEE EXHIBIT "A"). 3200 River Ranch Blvd., River Ranch, FL 33867 (herein "Property Address") WESTGATE RIVER RANCH 3600 River Ranch Blvd River Ranch, FL 33867 Said sale will be made (without covenants, or warranty, express or implied, regarding the title, possession or encumbrances) to pay the unpaid assessments due in the amount of (**See Exhibit "A"**), with interest accruing at the rate of (**See Exhibit "A"**) per day, pursuant to the Timeshare Plan, advances, if any, under the terms of said Claim of Lien, charges and expenses of the Trustee and of the trusts created by said Claim of Lien. Obligor(s) shall have the right to cure the default and any junior lienholder shall have the right to redeem its interest up to the date the Trustee issues the Certificate of Sale by paying the amounts due as outlined above. By: GREENSPOON MARDER, LLP, Trustee.  
**EXHIBIT "A" - NOTICE OF TRUSTEE'S SALE**  
Owner(s) Address Building Unit Week Year TS Undivided Interest Suite Type Season Amount Per Diem COL Rec Info  
**MARK A SCHLEICHER** 110 Horning Rd, Bethel Park, PA 15102-3048, 113, 21, ODD, 1/2, Value Season-Float Week/Float Unit, \$6,323.03, \$1.13, 10448-531-534;**SHARON P BRIGHT** 1681 Highway 357 Lyman, SC 29365-978, 114, 48, ODD, 1/2, All Season-Float Week/Float Unit, \$6,355.97, \$1.13, 10448-531-534;**ABU N MAHBOOB** 1731 Woods Bend Rd West Palm Beach, FL 33406, 15, 115, 34, WHOLE, 1, All Season-Float Week/Float Unit, \$8,119.94, \$2.84, 10448-531-534;**TERESA A BROOKS** 3480 Collonade Dr, Wellington, FL 33449-8062, 115, 34, WHOLE, 1, All Season-Float Week/Float Unit, \$8,119.94, \$2.84, 10448-531-534;**EARLINE E STURGES** 450 Wood Duck Ct Suwanee, GA 30024, 2, 102, 43, EVEN, 1/2, Value Season-Float Week/Float Unit, \$6,355.97, \$1.13, 10448-531-534;**ERIC E STURGES** 1007 Feagin Mill Rd, Warner Robins, GA 31088, 2, 102, 43, EVEN, 1/2, Value Season-Float Week/Float Unit, \$7,574.81, \$1.71, 10448-531-534;**WENDY M PITSOULAKIS** 8503 NW Military, Hwy Ste 10, San Antonio, TX 78231, 9, 109, 3, WHOLE, 1, All Season-Float Week/Float Unit, \$6,800.62, \$2.84, 10448-531-534;**PEDRO A GARCIA** 2951 Green Run Ln, San Antonio, TX 78231, 9, 109, 3, WHOLE, 1, All Season-Float Week/Float Unit, \$6,800.62, \$2.84, 10448-531-534;**CARLOS A GOMEZ & ELIZABETH M GOMEZ** 7046 W, 33rd Lane Hialeah, FL 33018, 15, 115, 3, ODD, 1/2, All Season-Float Week/Float Unit, \$6,355.97, \$1.13, 10448-531-534;**THOMAS J LA PEAN** 6518 103rd St, EWA Beach, HI 96706, 11, 111, 9, ODD, 1/2, All Season-Float Week/Float Unit, \$6,355.97, \$1.13, 10448-531-534;**LEILANI L LA PEAN** 87-100 Huamoa St Waianae, Waianae, HI 96792, 11, 111, 9, ODD, 1/2, All Season-Float Week/Float Unit, \$6,355.97, \$1.13, 10448-531-534;**MICHAEL D PARKS** 1986 Moorings Cir, Middleburg, FL 32068, 15, 115, 10, WHOLE, 1, All Season-Float Week/Float Unit, \$6,800.62, \$2.84, 10448-531-534;**JULIE A PARKS** 1986 Moorings Cir, Middleburg, FL 32068, 15, 115, 10, WHOLE, 1, All Season-Float Week/Float Unit, \$6,800.62, \$2.84, 10448-531-534;**VINICIUS D AGUIAR & TATIANA P AGUIAR** 5804, NW 49th Ln Coconut Creek, FL 33073, 15, 115, 32, EVEN, 1/2, All Season-Float Week/Float Unit, \$7,023.81, \$1.71, 10448-531-534;**JORGE E CASTANO & MARIA R CASTANO** 1223 Sunshine Tree Blvd Longwood, FL 32779, 1, 101, 23, ODD, 1/2, All Season-Float Week/Float Unit, \$6,355.97, \$1.13, 10448-531-534;  
November 16, 23, 2018 18-02120K

SECOND INSERTION

**NOTICE OF TRUSTEE'S SALE**  
**WESTGATE RIVER RANCH 20162.0010 (WELDON)**  
On **12/07/2018** at **11:00 am**, GREENSPOON MARDER, LLP, 201 E. Pine Street, Suite 500, Orlando, Florida 32801, as Trustee pursuant to that Appointment of Trustee recorded on **07/30/2018** in Official Records Book 10564, and Page 0239-0241 of the Public Records of POLK County, Florida, by reason of a now continuing default by Obligor(s), (**See Exhibit "A"**), whose address is (**See Exhibit "A"**), in the payment or performance of the obligations secured by said Claim of Lien recorded in Official Records Book (**See Exhibit "A"**), at Page (**See Exhibit "A"**), of the Public Records of POLK County, Florida, including the breach or default, notice of which was set forth in a Notice of Default and Intent to Foreclose provided to the last known address of Obligor(s), (**See Exhibit "A"**), by Certified/Registered Mail or by publication by the undersigned Trustee, will sell at public auction to the highest bidder for lawful money of the United States of America, **on the front steps of the Polk County Government Center, 3425 Lake Alfred Rd., Winter Haven, Florida 33881**, all right, title and interest in the property situated in the County of POLK, Florida, described as: (SEE EXHIBIT "A") Time Share Interest(s) (SEE EXHIBIT "A") according to the Time Sharing Plan for Westgate River Ranch, Official Records Book 6501, at Page 1230, of the Public Records of Polk County, Florida (the "Plan"). Together with the right to occupy, pursuant to the Plan, Unit(s) (SEE EXHIBIT "A"), during Unit Week(s) (SEE EXHIBIT "A"), during Assigned Year(s)(s) - (SEE EXHIBIT "A"). 3200 River Ranch Blvd., River Ranch, FL 33867 (herein "Property Address") WESTGATE RIVER RANCH 3600 River Ranch Blvd River Ranch, FL 33867 Said sale will be made (without covenants, or warranty, express or implied, regarding the title, possession or encumbrances) to pay the unpaid assessments due in the amount of (**See Exhibit "A"**), with interest accruing at the rate of (**See Exhibit "A"**) per day, pursuant to the Timeshare Plan, advances, if any, under the terms of said Claim of Lien, charges and expenses of the Trustee and of the trusts created by said Claim of Lien. Obligor(s) shall have the right to cure the default and any junior lienholder shall have the right to redeem its interest up to the date the Trustee issues the Certificate of Sale by paying the amounts due as outlined above. By: GREENSPOON MARDER, LLP, Trustee.  
**EXHIBIT "A" - NOTICE OF TRUSTEE'S SALE**  
Owner(s) Address Building Unit Week Year TS Undivided Interest Suite Type Season Amount Per Diem COL Rec Info  
**DONALD R WELDON & SHARON L WELDON** 3506 Joe Sanchez Rd Plant City, FL 33565, 2, 102, 46, ODD, 1/2, Value Season-Float Week/Float Unit, \$6,355.97, \$3.13, 10446-1818-1823;**NILSA M ALERS** 336 Pineland Ct Apt B Saint Cloud, FL 34769, 10, 110, 49, ODD, 1/2, Floating, \$6,355.97, \$3.13, 10446-1818-1823;**RAMON W ALERS** 1700 Minnesota Ave Saint Cloud, FL 34769, 10, 110, 49, ODD, 1/2, Floating, \$6,355.97, \$3.13, 10446-1818-1823;**TROY K SMITH & NATASHA A TORRES SMITH** 9580 Sun Isle Dr NE Saint Petersburg, FL 33702, 9, 109, 33, EVEN, 1/2, Floating, \$6,626.55, \$3.26, 10446-1818-1823;**MARGARET L BROERS** PO Box 210984 Royal Palm Beach, FL 33421, 2, 102, 43, ODD, 1/2, Floating, \$6,355.97, \$3.13, 10446-1818-1823;**EDWARD J MARTIN & PAMELA M MARTIN** 552 Quarry Ln Sebastian, FL 32958, 11, 111, 18, EVEN, 1/2, Floating, \$7,564.79, \$3.73, 10446-1818-1823;**DANIEL J TEUSCHEL & NINA N TEUSCHEL** 4840 Brighton Dr Jacksonville, FL 32217, 10, 110, 21, ODD, 1/2, Floating, \$6,355.97, \$3.13, 10446-1818-1823;**NEAL M NACHMAN & SANDRA D NACHMAN** 9713 Takomah Trail Tampa, FL 33617, 10, 110, 40, EVEN, 1/2, Floating, \$7,519.85, \$3.70, 10446-1818-1823;**NIOBEY PEREIRA & HOLLY J PEREIRA** 9781 Arbor Oaks Ln Apt 102 Boca Raton, FL 33428, 8, 108, 45, EVEN, 1/2, Floating, \$7,512.32, \$3.70, 10446-1818-1823;**JERALD E HURN & MICHELE K HURN** 810 River Dr Sebring, FL 33875, 6, 106, 25, ODD, 1/2, Floating, \$6,355.97, \$3.13, 10446-1818-1823;**MICHAEL P LYNCH & MICHELLE P LYNCH** 29722 Fog Hollow Dr Wesley Chapel, FL 33543, 11, 111, 20, EVEN, 1/2, Floating, \$7,564.79, \$3.73, 10446-1818-1823;**MICHAEL RICHARD & KATHLEEN RICHARD** 814 Pebblewood Br Brandon, FL 33511, 11, 111, 35, ODD, 1/2, Floating, \$6,355.97, \$3.13, 10446-1818-1823;**ERIC M BRAY** 5644 Hobson St NE Saint Petersburg, FL 33703, 13, 113, 50, ODD, 1/2, Floating, \$6,343.97, \$3.12, 10446-1818-1823;**LEIGH C BRAY** 5644 Hobson St Ne Saint Petersburg, FL 33703, 13, 113, 50, ODD, 1/2, Floating, \$6,343.97, \$3.12, 10446-1818-1823;**KAREN L FLINT** 4860 1st St. N Saint Petersburg, FL 33703, 13, 113, 50, ODD, 1/2, Floating, \$6,343.97, \$3.12, 10446-1818-1823;**JOHN R MILLER & DEBBIE B MILLER** 1718 Edgewater Dr Edgewater, FL 32132, 10, 110, 42, EVEN, 1/2, Floating, \$7,564.79, \$3.73, 10446-1818-1823;**RAMON PERDOMO & MARTHA MARQUEZ** 350 NE 24 St Apt 813 Miami, FL 33137, 9, 109, 33, ODD, 1/2, Floating, \$6,355.97, \$3.13, 10446-1818-1823;**ALEXANDER F ACOSTA & YOLANDA ACOSTA** 285 Deer Run Lancaster, KY 40444, 9, 109, 24, ODD, 1/2, Floating, \$6,181.51, \$3.04, 10446-1818-1823;**JESUS MEDINA & DOMINGA R MEDINA** 855 SW McCoy Ave Port Saint Lucie, FL 34953, 10, 110, 44, EVEN, 1/2, Floating, \$7,564.79, \$3.73, 10446-1818-1823;**EVE A OTTIS & LARRY J OTTIS** 39060 Via Pamplona Murrieta, CA 92563, 2, 102, 23, EVEN, 1/2, Floating, \$7,604.77, \$3.75, 10446-1818-1823;**NERY V LLITERAS** PO Box 12123 Knoxville, TN 37912, 2, 102, 20, EVEN, 1/2, Floating, \$7,604.77, \$3.75, 10446-1818-1823;**JEFFREY R BOKHOVEN & PAMELA S BOKHOVEN** 6530 83rd Ave N. Pinellas Park, FL 33781, 9, 109, 1, ODD, 1/2, Floating, \$6,355.97, \$3.13, 10446-1818-1823;  
November 16, 23, 2018 18-02121K

OFFICIAL COURTHOUSE WEBSITES:

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

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

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

PASCO COUNTY: pasco.realforeclose.com | PINELLAS COUNTY: pinellasclerk.org

POLK COUNTY: polkcountyclerk.net | ORANGE COUNTY: myorangeclerk.com

Check out your notices on:  
www.floridapublicnotices.com

Business Observer

87018

SAVE TIME

E-mail your Legal Notice

legal@businessobserverfl.com

Business Observer

10450



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 <b>CASE NO. 2018CA003659000000</b> <b>NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF HENRY RYBACZYNSKI, DECEASED. et. al. Defendant(s).</b> TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF HENRY RYBACZYNSKI, DECEASED. whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein. YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property: LOT 43, BLOCK 2, OF AZALEA PARK, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 34, PAGE 17,	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 Ave., Suite 100, Boca Raton, Florida 33487 on or before 12/13/2018 /(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 06 day of NOV, 2018. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: Asuncion Nieves DEPUTY CLERK ROBERTSON, ANSCHUTZ, & SCHNEID, PL 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: mail@rasflaw.com 18-196004 - AmP November 16, 23, 2018 18-02111K

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 <b>CASE NO.: 2017CA003417000000</b> <b>UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR LVS TITLE TRUST IV, Plaintiff, VS. ALVARO LADINO; et al., Defendant(s).</b> NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on August 22, 2018 in Civil Case No. 2017CA003417000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR LVS TITLE TRUST IV is the Plaintiff, and ALVARO LADINO; UNKNOWN SPOUSE OF ALVARO LADINO; PROVIDENCE COMMUNITY ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants. The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on December 19, 2018 at 10:00 AM EST the following described real	property as set forth in said Final Judgment, to wit: LOT 50, VICTORIA WOODS AT PROVIDENCE, ACCORDING TO PLAT THEREOF AS RECORDED IN PLAT BOOK 145, PAGE 37, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. IMPORTANT AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 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 12 day of Nov, 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: Michelle N. Lewis, Esq. FBN: 70922 Primary E-Mail: ServiceMail@aldridgepite.com 1561-016B November 16, 23, 2018 18-02114K

SECOND INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION <b>CASE NO. 2015-CA-002408-0000-00</b> <b>DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR GSAMP TRUST 2006-FM2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FM2, Plaintiff, vs. JUAN R. RIVERA , et al. Defendant(s).</b> NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 20, 2016, and entered in 2015-CA-002408-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR GSAMP TRUST 2006-FM2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FM2 is the Plaintiff and JUAN R. RIVERA; CRISTINA FRIAS ; HEATHER HILL HOMEOWNERS ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on December 04, 2018, the following described property as set forth in said Final Judgment, to wit: LOT 159, HEATHER HILL PHASE TWO, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK	125, PAGE 21 AND 22, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  Property Address: 447 GARBERIA DRIVE, DAVENPORT, FL 33837 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. 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 13 day of November, 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 15-004191 - JeT November 16, 23, 2018 18-02127K

SECOND INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIRCUIT CIVIL DIVISION <b>CASE NO.: 2017CA003085000000</b> <b>U.S. BANK, N.A. AS TRUSTEE FOR MANUFACTURED HOUSING CONTRACT SENIOR/SUBORDINATE PASS-THROUGH CERTIFICATE TRUST 1997-7 Plaintiff, vs. BEVERLY A. MORGAN; CAPITAL ONE BANK (USA), N.A.; FLORIDA POWER CORPORATION; Defendants.</b> NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on 3rd day of August, 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 04 day of December, 2018 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit: 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 NE 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. Property address: 220 N Lake	Patrick Road, Babson Park, FL 33827 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 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. 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 14th day of November 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 Attorney for Plaintiff U.S. Bank, N/A vs. Beverly A. Morgan; James Scott TDP File No. 17-003670-1 November 16, 23, 2018 18-02131K

SECOND INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION <b>CASE NO.: 2017CA0003680000000</b> <b>JPMORGAN CHASE BANK, NATIONAL ASSOCIATION Plaintiff, vs. CAROLINE QUEELY A/K/A CAROLINE G. QUEELY, et al Defendants.</b> NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated August 24, 2018, and entered in Case No. 2017CA0003680000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, is Plaintiff, and CAROLINE QUEELY A/K/A CAROLINE G. QUEELY, 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 21 day of December, 2018, the following described property as set forth in said Final Judgment, to wit: Lot 162, LEGACY PARK- PHASE ONE, according to the Plat thereof recorded in Plat Book 125, Pages 3 through 8, 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 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: November 13, 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 # 78418 November 16, 23, 2018 18-02126K

SECOND INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION <b>CASE NO: 2016CA002902000000</b> <b>HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE NOMURA HOME EQUITY LOAN, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-FM1, Plaintiff, vs. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF CARL CASE A/K/A CARL L. CASE; ALICE CASE A/K/A ALICE M. CASE; AYLESBURY HOMEOWNERS ASSOCIATION, INC.; BENEFICIAL FLORIDA INC.; STEVEN CASE; JEFFREY CASE; STOCK BUILDING SUPPLY OF FLORIDA, INC.; FORD MOTOR CREDIT COMPANY LLC, DB FORD MOTORS, INC.; EAGLE RIDGE MOTORS, INC.; UNKNOWN TENANT #1; Defendants.</b> NOTICE IS HEREBY GIVEN pursuant to a Consent Final Judgment of Mortgage Foreclosure dated November 1, 2018 entered in Civil Case No. 2016CA0029020000000 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE NOMURA HOME EQUITY LOAN, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-FM1 is Plaintiff and THE ESTATE OF CARL CASE, et al, are Defendants. The Clerk, STACY BUTTERFIELD, shall sell to the	highest and best bidder for cash at Polk County's On Line Public Auction website: www.polk.realforeclose.com, at 10:00 AM on February 28, 2019, 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: LOT 107, AYLESBURY, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 112, PAGE 22 AND 23 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 306 AYLESBURY LN DAVENPORT, FL 33837-2629 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. Anthony Loney, Esq. FRENKEL LAMBERT 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 04-079866-F00 November 16, 23, 2018 18-02125K



# SAVE TIME

---

## E-mail your Legal Notice

# legal@businessobserverfl.com

891017



SECOND INSERTION		
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA. <b>CASE No. 2017CA001965000000</b> <b>WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2014-2,</b> <b>PLAINTIFF, VS.</b> <b>WILEY PRATT, ET AL.</b> <b>DEFENDANT(S).</b> NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated October 26, 2018 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on December 10, 2018, at 10:00 AM, at <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> for the following described property: Lot 27 and the South 30 feet of Lot 26, Block 4 of KENILWOTH PARK SUBDIVISION, 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 County, Florida, in Plat Book 9, Pages 33 and 34 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. The Court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein. 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 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 impaired, call 711. Tromberg Law Group, P.A. Attorney for Plaintiff 1515 South Federal Highway, Suite 100 Boca Raton, FL 33432 Telephone #: 561-338-4101 Fax #: 561-338-4077 Email: <a href="mailto:eservice@tromberglawgroup.com">eservice@tromberglawgroup.com</a> By: Laura Carbo, Esq. FBN 0850659 Our Case #: 17-001974-FIH(2017 CA001965000000)FAY November 16, 23, 2018 18-02122K		
SECOND INSERTION		
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA <b>CASE NO.</b> <b>2012CA-004577-0000-00</b> <b>CHRISTIANA TRUST, A DIVISION OF WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT AS TRUSTEE OF ARLP TRUST</b> <b>Plaintiff, v.</b> <b>BENITO GALLARDO; SYLVIA GALLARDO; UNKNOWN OCCUPANT ``A``; UNKNOWN OCCUPANT ``B``; AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ABOVE NAMED DEFENDANT(S), WHO (IS/ARE) NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES CLAIM AS HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, SPOUSES, OR OTHER CLAIMANTS;</b> <b>Defendants.</b> Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on August 15, 2017, 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: THE NE 1/4 OF THE NE 1/4 OF SECTION 13, TOWNSHIP 28 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA, LESS THE EAST 801.07 FEET AND LESS THE WEST 274.07		
FEET, AND LESS THE NORTH 40 FEET FOR ROAD RIGHT OF WAY, ALL IN POLK COUN- TY, FLORIDA.  a/k/a 3501 KOKOMO RD, HAINES CITY, FL 33844 at public sale, to the highest and best bidder, for cash, online at <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> , on December 10, 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 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 impaired, call 711. Dated at St. Petersburg, Florida this 12th day of November, 2018. eXL Legal, PLLC Designated Email Address: <a href="mailto:efiling@exllegal.com">efiling@exllegal.com</a> 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff By: By: David L. Reider FBN 95719 820160017 November 16, 23, 2018 18-02115K		
SECOND INSERTION		

SECOND INSERTION		
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA <b>CIVIL DIVISION</b> <b>Case #: 2018-CA-000097</b> <b>DIVISION: 7</b> <b>Deutsche Bank National Trust</b> <b>Company, as Trustee for Long Beach</b> <b>Mortgage Loan Trust 2005-WL1</b> <b>Plaintiff, -vs.-</b> <b>Dale R. Brown; Unknown Spouse</b> <b>of Dale R. Brown; JPMorgan</b> <b>Chase Bank, National Association</b> <b>Successor in Interest by Purchase</b> <b>from the FDIC as Receiver of</b> <b>Washington Mutual Bank Successor</b> <b>in Interest to Long Beach Mortgage</b> <b>Company; Unknown Parties in</b> <b>Possession #1, if living, and all</b> <b>Unknown Parties claiming by,</b> <b>through, under and against the</b> <b>above named Defendant(s) who</b> <b>are not known to be dead or alive,</b> <b>whether said Unknown Parties</b> <b>may claim an interest as Spouse,</b> <b>Heirs, Devisees, Grantees, or Other</b> <b>Claimants; Unknown Parties in</b> <b>Possession #2, if living, and all</b> <b>Unknown Parties claiming by,</b> <b>through, under and against the</b> <b>above named Defendant(s) who</b> <b>are not known to be dead or alive,</b> <b>whether said Unknown Parties</b> <b>may claim an interest as Spouse,</b> <b>Heirs, Devisees, Grantees, or Other</b> <b>Claimants</b> <b>Defendant(s).</b> NOTICE IS HEREBY GIVEN pursu- ant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-000097 of the Cir- cuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Deutsche Bank National Trust Com- pany, as Trustee for Long Beach Mort- gage Loan Trust 2005-WL1, Plaintiff and Dale R. Brown are defendant(s), I, Clerk of Court, Stacy M. Butterfield,		
will sell to the highest and best bidder for cash at <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> on at 10:00 A.M. on February 5, 2019, the following described property as set forth in said Final Judgment, to-wit: LOT 50, HILLS OF LAKE EL- BERT UNIT 1, ACCORDING TO THE PLAT THEREOF, RE- CORDED IN PLAT BOOK 44, PAGE 47, OF THE PUBLIC RE- CORDS OF POLK COUNTY, FLORIDA. ANY PERSON CLAIMING AN IN- TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS 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 17-309424 FCO1 W50 November 9, 16, 2018 18-02102K		

SECOND INSERTION		
NOTICE OF RESCHEDULED SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION <b>CASE NO.:</b> <b>2015CA-004107-0000-00</b> <b>U.S. BANK NATIONAL</b> <b>ASSOCIATION,</b> <b>Plaintiff, vs.</b> <b>VALERIE M. FORTUNE, et al,</b> <b>Defendant(s).</b> NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated October 18, 2018, and entered in Case No. 2015CA-004107- 0000-00 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank National Association, is the Plaintiff and Valerie M. Fortune, Florida Housing Finance Corporation, Polk County, Florida Clerk of the Circuit Court, State of Florida, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> , Polk County, Florida at 10:00am EST on the 12th day of December, 2018 the following described property as set forth in said Final Judgment of Foreclosure: LOT 3, BLOCK C, THE LAKES I, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 78, PAGE 13, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  A/K/A 1665 SAILPOINT DR, BARTOW, FL 33830 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale. 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 noti- fication 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, Flori- da this 11th day of November, 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 15-192629 November 16, 23, 2018 18-02112K		
SECOND INSERTION		

NOTICE OF SALE IN THE CIRCUIT COURT IN AND FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA <b>Case No.: 15-CA-003291-0000-00</b> <b>Platinum Bank,</b> <b>Plaintiff, v.</b> <b>CRC Commercial Holdings, LLC;</b> <b>Christopher Collins; Tenant No. 1</b> <b>n/k/a S&amp;M Cabinets, Inc.;</b> <b>Tenant No. 2 n/k/a Burr Printing</b> <b>Co., Inc.; and Tenant No. 3,</b> <b>Defendants.</b> NOTICE IS HEREBY GIVEN that pursuant to the Uniform Final Judgment of Foreclosure rendered on July 10, 2018, and the Order Cancelling and Rescheduling Foreclosure Sale entered on September 6, 2018, in that certain cause pending in the Circuit Court in and for Polk County, Florida, wherein Platinum Bank, is Plaintiff, and CRC Commercial Holdings, LLC; Christopher Collins; Tenant No. 1 n/k/a S&M Cabinets, Inc.; Tenant No. 2 n/k/a Burr Printing Co., Inc.; and Tenant No. 3 are Defendants in Civil Action Case No.: 15-CA-003291-0000- 00, Stacy M. Butterfield, Clerk of the aforesaid Court, will at 10:00 a.m., on Wednesday, December 5, 2018, offer for sale and sell to the highest bidder for cash via electronic sale at <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> in accordance with Chapter 45, Florida Statutes, the following described property, situate and being in Polk County, Florida to- wit: Lot 16, EASTWOOD INDUSTRI- AL PARK, according to the map or plat thereof as recorded in Plat Book 75, Page 39, Public records of Polk County, Florida. together with all of Grantor's right, title, and interest in and to [the Property], together with all existing or sub- sequently erected or affixed build- ings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to [the Property], including without limitation all minerals, oil, gas, geothermal and similar matters... [and] all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. (the "Property"), except as herein before		
set forth, in accordance with Section 45.031, Florida Statutes. The "highest bidder" for purposes of this Notice of Sale is defined as the party who bids the largest amount of money to purchase the Property and who completes the sale in a timely fashion, as hereinafter set out. The one who bids the largest amount of money to purchase the Prop- erty shall be permitted to complete the sale by delivering to the Clerk, the bal- ance of such bid, over and above the deposit, no later than 12:00 p.m. noon, Eastern Standard Time, the next busi- ness day after the sale. ANY PERSON CLAIMING AN IN- TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. If you are a person with a disability who needs any accommodation in or- der to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 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, call 711. DATED this 14th day of November, 2018. AKERMAN LLP By: /s/ Christian P. George Christian P. George Florida Bar No.: 41055 50 North Laura Street, Suite 3100 Jacksonville, FL 32202 Telephone: (904) 798-3700 Facsimile: (904) 798-3730 Primary Email: <a href="mailto:christian.george@akerman.com">christian.george@akerman.com</a> Secondary Email: <a href="mailto:susan.scott@akerman.com">susan.scott@akerman.com</a> Secondary Email: <a href="mailto:jennifer.meehan@akerman.com">jennifer.meehan@akerman.com</a> and John L. Dicks II Florida Bar No.: 89012 401 E. Jackson Street, Suite 1700 Tampa, Florida 33602 Telephone (813) 223-7333 Facsimile (813) 223-2837 Primary Email: <a href="mailto:john.dicks@akerman.com">john.dicks@akerman.com</a> Secondary Email: <a href="mailto:careen.collier@akerman.com">careen.collier@akerman.com</a> 46987342;1 November 16, 23, 2018 18-02128K		

SECOND INSERTION		
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION <b>CASE NO. 53-2017-CA-002642</b> <b>U.S. BANK NATIONAL</b> <b>ASSOCIATION AS INDENTURE</b> <b>TRUSTEE FOR CIM TRUST 2015-</b> <b>3AG MORTGAGE-BACKED NOTES</b> <b>SERIES 2015-3AG,</b> <b>Plaintiff, vs.</b> <b>IDA MAE BURGMAN A/K/A IDA</b> <b>M. BURGMAN A/K/A IDA MAE</b> <b>PETTY, et al.</b> <b>Defendant(s).</b> NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 24, 2018, and entered in 53-2017-CA-002642 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION AS INDENTURE TRUSTEE FOR CIM TRUST 2015- 3AG MORTGAGE-BACKED NOTES SERIES 2015-3AG is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF IDA MAE BURGMAN A/K/A IDA M. BURGMAN A/K/A IDA MAE PETTY 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 <a href="http://www.polk.realforeclose.com">www.polk.realforeclose.com</a> , at 10:00 AM, on December 07, 2018, the following described property as set forth in said Final Judgment, to wit: LOT 19, BLOCK 3, OF HIGH-		
LAND PARK MANOR PLAT NO. 2, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 56, PAGE 8, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  Property Address: 2431 LYDIA STREET, 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. 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 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 impaired, call 711. Dated this 7 day of November, 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: <a href="mailto:mail@rasflaw.com">mail@rasflaw.com</a> By: \S\Thomas Joseph Thomas Joseph, Esquire Florida Bar No. 123350 Communication Email: <a href="mailto:tjoseph@rasflaw.com">tjoseph@rasflaw.com</a> 16-035856 - MiM November 16, 23, 2018 18-02100K		
SECOND INSERTION		

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION <b>CASE NO.</b> <b>2015CA-001343-0000-00</b> <b>DEUTSCHE BANK NATIONAL</b> <b>TRUST COMPANY, AS TRUSTEE,</b> <b>IN TRUST FOR REGISTERED</b> <b>HOLDERS OF LONG BEACH</b> <b>MORTGAGE LOAN TRUST 2005-2,</b> <b>ASSET-BACKED CERTIFICATES,</b> <b>SERIES 2005-2,</b> <b>Plaintiff, vs.</b> <b>ALL UNKNOWN HEIRS,</b> <b>CREDITORS, DEVISEES,</b> <b>BENEFICIARIES, GRANTEES,</b> <b>ASSIGNEES, LIENORS,</b> <b>TRUSTEES, AND ALL OTHER</b> <b>PARTIES CLAIMING AN</b> <b>INTEREST BY, THROUGH,</b> <b>UNDER OR AGAINST, LUETRICIA</b> <b>MCCLLOUD, DECEASED; AISHA</b> <b>WRIGHT; ONEMAIN FINANCIAL</b> <b>INC. FKA CITIFINANCIAL</b> <b>EQUITY SERVICES INC;</b> <b>LORENZO MCCLLOUD; WILLIE</b> <b>SMITH, JR.; ERMINIA SMITH;</b> <b>CHINESTA SCOTT; IVORY</b> <b>BENNETT; SABRINA JONES;</b> <b>MEDRIKA SMITH; MICHELLE</b> <b>SMITH; UNKNOWN SPOUSE</b> <b>OF MICHELLE SMITH; W.S.</b> <b>BADCOCK CORPORATION;</b> <b>GENERAL MOTORS</b> <b>ACCEPTANCE CORPORATION;</b> <b>WELLS FARGO BANK, N.A.; LVNV</b> <b>FUNDING LLC; MIDFLORIDA</b> <b>CREDIT UNION F/K/A</b> <b>MIDFLORIDA FEDERAL CREDIT</b> <b>UNION; STATE OF FLORIDA</b> <b>DEPARTMENT OF REVENUE;</b> <b>CLERK OF COURT, POLK</b> <b>COUNTY, FLORIDA; UNKNOWN</b> <b>PERSON(S) IN POSSESSION OF</b> <b>THE SUBJECT PROPERTY;</b> <b>Defendants,</b> NOTICE IS HEREBY GIVEN pursu- ant to a Final Judgment of Foreclosure dated September 4, 2018, and entered in Case No. 2015CA-001343-0000-00, of the Circuit Court of the 10th Judi- cial Circuit in and for POLK County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR REGIS- TERED HOLDERS OF LONG BEACH MORTGAGE LOAN TRUST 2005-2, ASSET-BACKED CERTIFICATES, SE- RIES 2005-2 is Plaintiff and ALL UN- KNOWN HEIRS, CREDITORS, DEVI- SEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES, AND ALL OTHER PARTIES CLAIM- ING AN INTEREST BY, THROUGH, UNDER OR AGAINST, LUETRICIA MCCLLOUD, DECEASED; AISHA WRIGHT; LORENZO MCCLLOUD; WILLIE SMITH, JR.; ERMINIA SMITH; CHINESTA SCOTT; IVO- RY BENNETT; SABRINA JONES; MEDRIKA SMITH; MICHELLE		
SMITH; UNKNOWN SPOUSE OF MICHELLE SMITH; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; ONE- MAIN FINANCIAL INC. FKA CITI- FINANCIAL EQUITY SERVICES INC; W.S. BADCOCK CORPORA- TION; GENERAL MOTORS ACCEP- TANCE CORPORATION; WELLS FARGO BANK, N.A.; LVNV FUND- ING LLC; MIDFLORIDA CREDIT UNION F/K/A MIDFLORIDA FED- ERAL CREDIT UNION; STATE OF FLORIDA DEPARTMENT OF REVENUE; CLERK OF COURT, POLK COUNTY, FLORIDA; are de- fendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE. COM, at 10:00 A.M., on the 4th day of December, 2018, the following de- scribed property as set forth in said Fi- nal Judgment, to wit: THE NORTH 29.99 FEET OF LOT 50 AND ALL OF LOT 51 IN BLOCK H OF HILLCREST SUB- DIVISION, BEING A RE-SUBDI- VISION OF BLOCKS H, J, K AND LOT 3, BLOCK D OF MITCHELL AND FRENCH'S ADDITION TO FORT MEADE, FLORIDA, AC- CORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 3, PAGE 1, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. This notice is provided pursuant to Administrative Order No.1-21.5. If you are a person with a 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 impaired, call 711. Dated this 7 day of November, 2018. Stephanie Simmonds, Esq. Bar. No.: 85404 Submitted by: Kahane & Associates, P.A. 8201 Peters Road, Ste.3000 Plantation, FL 33324 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: <a href="mailto:notice@kahaneandassociates.com">notice@kahaneandassociates.com</a> File No.: 14-05165 SPS V3.20160920 November 16, 23, 2018 18-02097K		

HOW TO  
PUBLISH YOUR  
LEGAL  
NOTICE  
IN THE  
BUSINESS  
OBSERVER

CALL  
941-906-9386  
and select the appropriate County  
name from the menu option  
OR  
e-mail [legal@businessobserverfl.com](mailto:legal@businessobserverfl.com)

02097K



SECOND INSERTION	SECOND INSERTION
NOTICE TO CREDITORS IN THE TENTH JUDICIAL CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION <b>File No.: 2018CP-2096</b> <b>Division: Probate</b> <b>IN RE: ESTATE OF</b> <b>PATRICIA REESE</b> <b>Deceased.</b> The administration of the Estate of Patricia Reese, deceased, whose date of death was August 6, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The name and address of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is November 16th and 23rd, 2018.	NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION <b>File No.: 18CP-3020</b> <b>IN RE: ESTATE OF</b> <b>DEANNA HOLLOWAY BOHANAN,</b> <b>Deceased,</b> <b>SSN: XXX-XX-6418</b> The administration of the estate of DEANNA HOLLOWAY BOHANAN, deceased, whose date of death was March 22, 2017, and whose Social Security Number is XXX-XX-6418, 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 33831-9000. The name and address of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this Court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of the first publication of this notice is the 16th day of November, 2018.
<b>Petitioner</b> <b>Drequez Walker</b> 1101 Edith Avenue Lakeland, Florida 33805 Attorney for Personal Representative: Cassandra L. Denmark, Esquire Florida Bar No.: 0553247 The Law Office of Cassandra L. Denmark Post Office Box 1793 Bartow, Florida 33831-1793 Telephone: 863.533.7120 Facsimile: 863.533.7174 Attorney for Personal Representative November 16, 23, 2018 18-02109K	<b>Personal Representative:</b> <b>Kelly B. Goforth</b> 307 Golfview Ave. Chuluota, FL 32766 Attorney for Personal Representative: Michael A. Johnson Florida Bar #: 0474258 P.O. Box 1397 Lakeland, FL 33802-1397 Telephone: (863) 688-0741 Fax#: (863) 688-0472 Primary email: majlaw@tampabay.rr.com November 16, 23, 2018 18-02123K
SECOND INSERTION	SECOND INSERTION
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA <b>CASE NO.</b> <b>2014CA-003222-0000-00</b> <b>WELLS FARGO BANK, NA,</b> <b>Plaintiff(s) VS.</b> <b>BETTY L. SWEENEY, FKA BETTY</b> <b>LUCILLE MORGAN AKA BETTY</b> <b>MORGAN SWEENEY; UNKNOWN</b> <b>TENANT #1 IN POSSESSION OF</b> <b>THE PROPERTY IF ANY NKA</b> <b>ROBERT STARKY; UNKNOWN</b> <b>TENANT #2 IN POSSESSION OF</b> <b>THE PROPERTY; ANY AND ALL</b> <b>UNKNOWN PARTIES CLAIMING</b> <b>BY, THROUGH, UNDER, AND</b> <b>AGAINST THE HEREIN NAMED</b> <b>INDIVIDUAL DEFENDANT(S)</b> <b>WHO ARE NOT KNOWN TO BE</b> <b>DEAD OR ALIVE, WHETHER</b> <b>SAID UNKNOWN PARTIES</b> <b>MAY CLAIM AN INTEREST AS</b> <b>SPOUSES, HEIRS, DEVISEES,</b> <b>GRANTEES, OR OTHER</b> <b>CLAIMANTS;</b> <b>Defendant(s)</b> Notice is hereby given that pursuant to a Final Judgment entered on FEBRUARY 20, 2017, in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as: AS A POINT OF REFERENCE COMMENCE AT THE NORTH-WEST CORNER OF SECTION 20 TOWNSHIP 29 SOUTH RANGE 23 EAST POLK COUNTY FLORIDA AND PROCEED SOUTH 00 DEGREE 01 MINUTE 57 SECONDS EAST ALONG THE WEST BOUNDARY OF THE WEST ONE HALF OF THE	SAID RIGHT OF WAY LINE PROCEED NORTH 00 DEGREE 01 MINUTE 57 SECONDS WEST 716.63 FEET THENCE SOUTH 89 DEGREES 52 MINUTES 40 SECONDS EAST 305.00 FEET THENCE SOUTH 00 DEGREE 01MINUTE 57 SECONDS EAST 150.00 FEET THENCE NORTH 89DEGREES 52 MINUTES 40 SECONDS WEST 280.00 FEET THENCE SOUTH 00 DEGREE 01 MINUTE 57 SECONDS EAST 558.70 FEET TO SAID NORTH- ERLY RIGHT OF WAY LINE OF OLD GOVERNMENT ROAD THENCE SOUTH 72 DEGREES 29 MINUTES 40 SECONDS WEST ALONG SAID RIGHT OF WAY LINE 26.21 FEET TO THE POINT OF BEGINNING  Property address: 4561 OLD GOVERNMENT RD, LAKE- LAND, FL 33811 to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com on 6TH day of DECEMBER, 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 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 impaired, call 711. WITNESS my hand and the seal of the Court on this 1st day of November, 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 November 16, 23, 2018 18-02106K

HOW TO  
PUBLISH YOUR  
LEGAL  
NOTICE  
IN THE BUSINESS OBSERVER

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

Business  
Observer

SECOND INSERTION	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 <b>CASE NO. 53-2017-CA-000371</b> <b>PENNYMAC LOAN SERVICES,</b> <b>LLC,</b> <b>Plaintiff, vs.</b> <b>CHARLES MATTHEW HARRIS,</b> <b>et. al.,</b> <b>Defendants.</b> NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered November 1, 2018 in Civil Case No. 53-2017-CA-000371 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein PENNYMAC LOAN SERVICES, LLC is Plaintiff and CHARLES MATTHEW HARRIS, et. al., are Defendants, the Clerk of Court STACY BUTTERFIELD, CPA, 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 5th day of December, 2018 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit: LOT 150, HAINES RIDGE PHASE 1, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 150, PAGE 7 THROUGH 11, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within 60 days after the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 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. Lisa Woodburn, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 11003 6055894 16-02763-3 November 16, 23, 2018 18-02098K	NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION DIVISION <b>CASE NO. 53-2018-CA-000896</b> <b>U.S. ROF III LEGAL TITLE TRUST</b> <b>2015-1, BY U.S. BANK NATIONAL</b> <b>ASSOCIATION, AS LEGAL TITLE</b> <b>TRUSTEE,</b> <b>Plaintiff, vs.</b> <b>SARAN N. HIM, et. al.,</b> <b>Defendants.</b> NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered October 31, 2018 in Civil Case No. 53-2018-CA-000896 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE is Plaintiff and SARAN N. HIM, et. al., are Defendants, the Clerk of Court STACY BUTTERFIELD, CPA, 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 4th day of December, 2018 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit: LOT 12, IN BLOCK 344, OF POINCIANA NEIGHBORHOOD 2 WEST VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 55, PAGES 5 THROUGH 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Any person claiming an interest in the surplus 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. Lisa Woodburn, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 11003 6055866 16-00063-3 November 16, 23, 2018 18-02099K
SECOND INSERTION	SECOND INSERTION
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA <b>CASE NO.: 2016-CA-004381</b> <b>CALIBER HOME LOANS, INC.</b> <b>Plaintiff, vs.</b> <b>PATRICIA MARIE EDWARDS</b> <b>A/K/A PATRICIA EDWARDS; et.</b> <b>al.,</b> <b>Defendants.</b> NOTICE IS GIVEN that, in accordance with the Order on Plaintiff's Motion to Reschedule Foreclosure Sale entered on October 30, 2018 in the above-styled cause, Stacy M. Butterfield, Polk county clerk of court shall sell to the highest and best bidder for cash on December 31, 2018 at 10:00 A.M., at www.polk.realforeclose.com, the following described property: LOT 1, BLOCK C, SWEETS SUBDIVISION UNIT ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 52, PAGE 7, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  Property Address: 2295 ROHR DRIVE, BARTOW, FL 33830 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. 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: 11/12/18 Michelle A. DeLeon, Esquire Florida Bar No.: 68587 Quintairos, Prieto, Wood & Boyer, P.A. 255 S. Orange Ave., Ste. 900 Orlando, FL 32801-3454 (855) 287-0240 (855) 287-0211 Facsimile E-mail: servicecopies@qpwbaw.com E-mail: mdeleon@qpwbaw.com Matter # 100178 November 16, 23, 2018 18-02117K	NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No, 18CP-2861 <b>IN RE: ESTATE OF</b> <b>DARLENE BLAKEMAN SHAW</b> <b>Deceased.</b> The administration of the estate of Darlene Blakeman Shaw, deceased, whose date of death was August 1, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-9, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is November 16, 2018. <b>Personal Representative:</b> <b>Jason Robert Shaw</b> 1623 Brangus Drive Lakeland, Florida 33810 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 November 16, 23, 2018 18-02108K

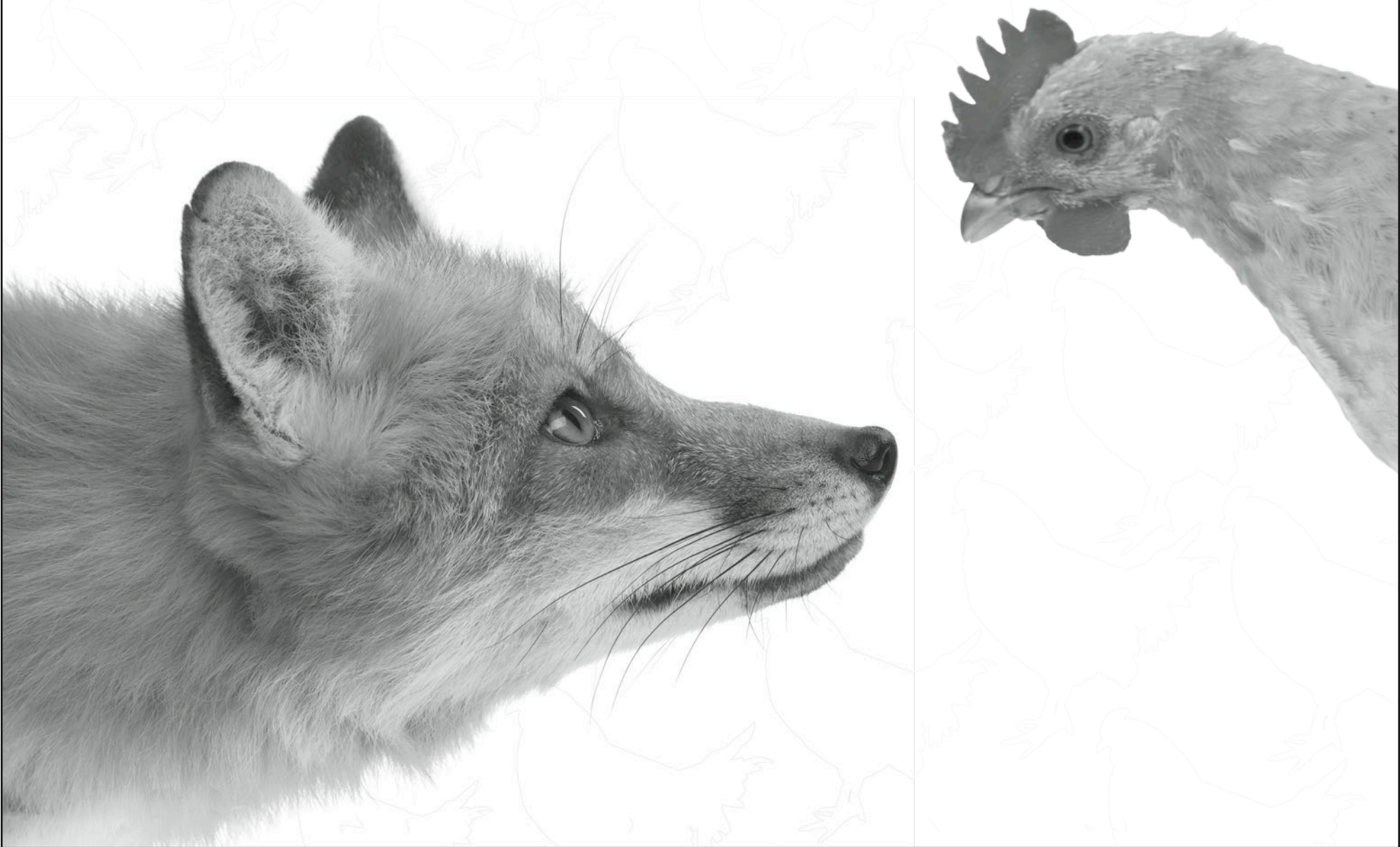
SECOND INSERTION	SECOND INSERTION
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA <b>CASE NO. 53-2018-CA-001771</b> <b>WELLS FARGO BANK, N.A.</b> <b>Plaintiff, v.</b> <b>PATRICIA A. MURRAY A/K/A</b> <b>PATRICIA MURRAY A/K/A</b> <b>PATRICIA ANN RIVERA;</b> <b>UNKNOWN SPOUSE OF PATRICIA</b> <b>A. MURRAY A/K/A PATRICIA</b> <b>MURRAY A/K/A PATRICIA ANN</b> <b>RIVERA; UNKNOWN TENANT</b> <b>1; UNKNOWN TENANT 2;</b> <b>UNITED STATES OF AMERICA,</b> <b>DEPARTMENT OF HOUSING AND</b> <b>URBAN DEVELOPMENT</b> <b>Defendants.</b> Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on October 26, 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: LOT 25, OF GREENWOOD ESTATES, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 89, AT PAGE 29, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, TOGETHER WITH AN UNDIVIDED INTEREST IN AND TO TRACT A.  a/k/a 5759 VIBURNUM CT, POLK CITY, FL 33868-3034	OF SECTION 19, TOWNSHIP 27 SOUTH, RANGE 24 EAST, POLK COUNTY, FLORIDA, LESS THE EAST 140 FEET THEREOF AND LESS THE NORTH 240 FEET OF THE SOUTH 489 FEET OF THE WEST 182 OF THE EAST 560 FEET OF THE NW 1/4 OF THE N1/4 SECTION 19. ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. 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 12th day of November, 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 1092-9828B November 16, 23, 2018 18-02113K
SECOND INSERTION	SECOND INSERTION
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION <b>Case #: 2014-CA-003969</b> <b>The Bank of New York Mellon FKA</b> <b>the Bank of New York, as Trustee</b> <b>for the CWMBS Reperforming Loan</b> <b>Remic Trust 2004-R1</b> <b>Plaintiff, vs.-</b> <b>John Jeffrey Schweitzer a/k/a John</b> <b>Schweitzer; Dora Schweitzer a/k/a</b> <b>Dora Jean Schweitzer; Sherryll L.</b> <b>Pickard; Frederick W. Kaucher;</b> <b>Donald M. Pickard, as Trustee</b> <b>Under Declaration of Trust Dated</b> <b>June 9, 1970; Walter Williams; Gail</b> <b>L. Williams</b> <b>Defendant(s).</b> NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2014-CA-003969 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 CWMBS Reperforming Loan Remic Trust 2004-R1, Plaintiff and John Jeffrey Schweitzer a/k/a John Schweitzer 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 December 18, 2018, the following described property as set forth in said Final Judgment, to-wit: LOT 10, OF PLANO VERDE NORTH, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 91, PAGE 46, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.	TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 2002, MAKE: HOMES OF MERIT, INC., SERIAL # FLHMLCN164925215A AND FLHMLCN164925215B, HUD LABEL # FLA713499 AND FLA713500. 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. Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 16-298672 FCOI CXE November 16, 23, 2018 18-02101K



# WHEN PUBLIC NOTICES REACH THE PUBLIC, EVERYONE BENEFITS.

Some officials want to move notices from newspapers to government-run websites, where they may not be easily found.

This is like putting the fox in charge of the hen house.



Keep Public Notices  
in Newspapers





PUBLIC NOTICES

An American Tradition

Public notice is an important tool in assuring an informed citizenry. Notices are mandated by legislatures to make sure there is a public window into the activities of governments, officers of the court and others holding a public trust. There are four key elements to a valid public notice. It should be executed by an entity outside the one mandated to provide notice, so proper checks and balances are in place. A public notice informs citizens of government or government-related activities that affect citizens’ everyday lives. A public notice typically has four elements:

- Independent: A public notice is published in a forum independent of the government, typically in a local newspaper.
- Archivable: A public notice is archived in a secure and publicly available format.
- Accessible: A public notice is capable of being accessed by all segments of society.
- Verifiable: The public and the source of the notice are able to verify that the notice was published, usually by an affidavit provided by the publisher.

(Adapted from the Public Resource Notice Center)

THE RISKS OF NOTICES ONLY ON THE INTERNET

Although it has been part of American society for a quarter-century as a network for scholars and government agencies, the Internet has been widely used by citizens for about 15 years. Because of its structure with computer clients and servers, information packets and open-network codes, the Internet remains vulnerable and sometimes unstable. Power surges, corrupted software and downed servers can disrupt access. Government agencies cannot ensure that information located on a server is secure. Even a highly technological site like that of the Pentagon’s has been affected. In June 2007, the Pentagon was forced to take about 1,500 computers off-line because of a cyber-attack. Then-Defense Department Secretary Robert Gates stated that the Pentagon sees hundreds of attacks every day.

Public notices guard our constitutional right to due process of law by informing citizens of government action and providing proof of publication via notarized affidavits of publication. Unlike the time-tested and trusted local newspapers that citizens have come to rely on for public notices, the Internet is an unstable medium for information. While it is a valuable tool in disseminating information, it has not yet reached a level of sophistication and technological stability that would justify its supplanting newspapers as the primary venue for public notices.

It is still uncertain how a “Net” affidavit could show proof of a public notice publication when constant technological change makes any attempt at archiving and accessing such a document online for any significant time dubious.

No less problematic for the Internet is its reach. Those who live in rural areas where broadband does not exist and others who simply cannot afford the Internet cannot access web public notices. In situations where foreclosures are on the rise due, in part, to predatory mortgage lending, more, not less, access to public notices is needed to better inform citizens about their rights and their choices.

It is difficult to justify, then, moving public notices from newspapers only to public-notice Web sites administered either by already over-burdened state governments or by third-party vendors who lack the experience and long-term viability newspapers have proven in publishing notices.

So far in the Internet age, newspapers remain the most trusted and primary method for providing citizens access to public notices.

Types of Public Notices

- There are three standard types:
- **Citizen participation notices** inform the public about proposed government action and allow the public time to react to such proposals. One such example is a public hearing notice.
  - **Business and commerce notices**

relate to government contracts and purchases. Notices of contract bids allow citizens to ensure that the government is operating in accordance with principles of equal opportunity and is acting responsibly in spending taxpayer money.

- **Court notices** are required of many non-governmental entities that

use public powers or institutions in some way. Examples include notices of home mortgage foreclosures, which can provide a public alert of widespread credit problems, fraud in underwriting and a basis for analyses of housing trends. This notice allows the public to object to an appointment based on any conflict of interest.

The history of public notices

Public notices existed long before the emergence of newspapers. The concept itself began when early civilizations posted notices in public squares. This crude method was eventually refined with the publication of the first English language newspaper in 1665 — a court newspaper called the Oxford Gazette. After being renamed The London Gazette, this official newspaper carried notices from the King’s Court, London

officials and outlying regions. The American system is modeled after the British system. State governments published public notices before America’s founding, and the newly-created federal government followed suit. In 1789, the Acts of the First Congress required the Secretary of State to publish all bills, orders, resolutions and congressional votes in at least three publicly available newspapers. An important premise both in federal

and local governments of the United States, as well as in many republics around the world, is that information about government activities must be accessible for the electorate to make well-informed decisions. Public notices in newspapers still provide this accessibility to citizens who want to know more about government activities. Public notice laws serve to outline the most effective method of reaching the public.

Public notice supports due process

Public notices are integral to democratic governance and stem from the right to “due process of law” guaranteed by the federal and state constitutions. Due process of law protects Americans’ rights from arbitrary or wrongful violations. This concept has two parts: substantive due process and procedural due process. Substantive due process refers to the

types of rights that are protected. Procedural due process refers to the means of protecting those rights. Substantive due process ensures that certain basic rights are not violated, while procedural due process may require suitable notice and a hearing before a government or court-appointed body can act in a way that may affect those basic rights. Public notices play a vital role in

substantive and procedural due process because they provide a window into government actions and also afford notice to citizens of actions about to take place so they may exercise their constitutional right to be heard. Notification not only informs the individual or entity most directly affected, but it also informs the public, which has an interest in knowing how public powers are being used.

WHY NEWSPAPERS?

Newspapers are the primary source

Newspapers, founded on the constitutional right of free press, have been serving the public’s right to know in America since pre-colonial times and on the European continent since the 17th century. Because of their traditional information role in society and their long-established independence, newspapers remain the primary source for publishing public notices. Upholding the public’s right to know is essential to our country’s way of life. Our government governs with the consent of the people, and this consent must be informed. Local newspapers keep the public informed about the inner workings of their respective state and local governments, thereby allowing citizens to participate more fully in the democratic process. Without this participation, the potential for misguided policies increases.

Newspaper tradition

Newspapers allow the government to notify the public of government actions. The government has a fundamental responsibility to ensure adequate notification to the public of its actions. Therefore, the government has a duty to make sure the methods used in satisfying this responsibility are the most effective. Newspapers provide neutrality from government and credible distance from political pressures or partisan disagreements. Local and community newspapers serve as third-party reporters to the public, publishing information that can be beneficial or sometimes detrimental to the government’s public image. They provide an environment for notices that the

public traditionally has regarded as neutral. Public notices in this print environment gain credibility because of the long history of trust in the local newspaper. Placing notices on government Web sites undermines this neutral interest and removes a critical check and balance. While it may seem appealing on the surface in an age of ever-more sophisticated government Web sites, the potential for mishandling is great. On the other hand, public notices in independent newspapers increase government transparency by opening up the decision-making process to the public’s eyes. Without this oversight, local governments could enact controversial policies without input from the public. Newspapers serve as effective monitors of governments and ensure that they publish information as required by law. Public notices are typically required by a statute or a regulation. The independent press can provide a valuable civic role by helping to monitor that the notices were published when required. If governments were responsible for publishing their own notices, no neutral and independent entity would have the incentive and the means to track public-notice publication.

Newspapers: The best medium for public notices

Newspapers, for the most of the republic’s history, have been the accepted medium for public notices. This is exactly where the public, even infrequent readers, expects to find them. In addition, specialized publications, such as legal newspapers, are well known for

providing public notices to the population through legal communities. Other general interest newspapers, such as county seat weeklies, are the forum where county citizens expect to locate notices of important public business. Furthermore, the vast majority of these notices arrive at citizens’ homes in a context that compels readership (amid local news, sports features and other content). Another reason for the effectiveness of newspapers is that newspapers provide valid evidence of readership. Legislatures are rightly concerned about web-only notices, given the digital divide between rich and poor, rural and urban residents. The Internet is either too costly or simply geographically unavailable to large segments of society.

Notices become historical records

The newspaper as paper of record is an important factor in the public policy of notices. Government Web sites cannot provide a secure archival history the way newspapers can. Electronic records lack permanence and can easily be intentionally or accidentally erased. Even the Library of Congress has recognized this shortcoming and has embarked upon a major project to attempt to archive digital records that are in danger of being “forever lost” due to Internet impermanence. Despite these problems, the federal courts unwisely approved a rule change to the Federal Rules of Civil Procedure recently that would

move notices of federal asset forfeitures out of newspapers and onto a Web site administered by the Department of Justice. Yet, the courts have little research to show that the Justice Department’s Web site will produce viable, accessible, archivable notices. While Internet web pages pose serious archiving challenges, newspapers, on the other hand, become historical documents. They are oriented and published with a date on every page. They cannot be deceptively altered after printing as a web page could. Historians, judges, lawyers, genealogists and researchers, to name only a few, use newspapers and public notices in particular as sources for records.

Newspaper notices protect due process

Procedural due process, as granted by the U.S. Constitution and interpreted by courts, generally requires an individual to receive notice and a hearing before he or she is deprived of certain rights or property. For example, before a person’s home is sold by a county sheriff at a foreclosure sale, he or she must receive notice of the foreclosure sale and an opportunity to save the house from foreclosure. If the owner does not receive the notice, he may challenge the sale in court. The court may then void the sale or prevent the sale from happening to protect due process. Newspapers are generally paid to run public notices, which recognizes that their publication creates a cost in paper, ink and delivery.

