

FIRST INSERTION

RE-NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2017-CA-001274 OCWEN LOAN SERVICING, LLC, Plaintiff, vs. ANGELA ELLIOTT A/K/A ANGELA MARIE ELLIOTT A/K/A ANGLA ELLIOTT; et.al., Defendant(s). NOTICE OF SALE IS HEREBY GIVEN pursuant to the order of Summary Final Judgment of Foreclosure dated August 21, 2017, and entered in Case No. 2017-CA-001274 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein OCWEN LOAN SERVICING, LLC, is Plaintiff and ANGELA ELLIOTT A/K/A ANGELA MARIE ELLIOTT A/K/A ANGLA ELLIOTT; et.al., are Defendants, the Office of Stacy M. Butterfield, Polk County Clerk of the Court will sell to the highest and best bidder for cash via online auction at www.polk.realforeclose.com at 10:00 A.M. on the 14th day of January 2019, the following described property as set forth in said Summary Final Judgment, to wit: LOT 118, BLOCK B, GLENRIDGE PHASE THREE, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 98, PAGE 14, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. BEING THE SAME PROPERTY CONVEYED FROM TERRY ALAN ELLIOTT TO ANGELA

ELLIOTT BY DEED RECORDED NOVEMBER 05, 2007 IN BOOK 7473, PAGE 1138 IN THE REGISTRAR'S OFFICE OF POLK COUNTY. and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mortgage. Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 21st day of Dec, 2018. McCabe, Weisberg & Conway, LLC By: Robert A. McLain, Esq. FBN 0195121 McCabe, Weisberg & Conway, LLC Attorney for Plaintiff 500 S. Australian Avenue, Suite 1000 West Palm Beach, FL 33401 Telephone: (561) 713-1400 Email: FLpleadings@mwc-law.com File Number: 16-401748 Dec. 28, 2018; Jan. 4, 2019 18-02322K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2018CA001270000000 DEUTSCHE BANK NATIONAL TRUST COMPANY, SOLELY AS TRUSTEE FOR HARBORVIEW MORTGAGE LOAN TRUST MORTGAGE LOAN PASS-THROUGH CERTIFICATES, SERIES 2005-6, Plaintiff, vs. JEFFREY THOMAS SMITH A/K/A JEFFREY SMITH A/K/A J.T. SMITH, et al. Defendants NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated December 13, 2018, and entered in Case No. 2018CA001270000000, of the Circuit Court of the Tenth Judicial Circuit in and for POLK County, Florida. DEUTSCHE BANK NATIONAL TRUST COMPANY, SOLELY AS TRUSTEE FOR HARBORVIEW MORTGAGE LOAN TRUST MORTGAGE LOAN PASS-THROUGH CERTIFICATES, SERIES 2005-6, is Plaintiff and JEFFREY THOMAS SMITH A/K/A JEFFREY SMITH A/K/A J.T. SMITH; UNKNOWN SPOUSE OF JEFFREY THOMAS SMITH A/K/A JEFFREY SMITH A/K/A J.T. SMITH; BAHAMA BAY CONDOMINIUM ASSOCIATION, INC.; UNKNOWN TENANT IN POSSESSION OF SUBJECT PROPERTY; 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 29TH day of JANUARY, 2019, the following described property as set

forth in said Final Judgment, to wit: UNIT NO. 20203, BAHAMA BAY PHASE 20, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM RECORDED IN O.R. BOOK 5169, PAGE 1306, AND ALL EXHIBITS AND AMENDMENTS THEREOF, AND AS RECORDED IN CONDOMINIUM PLAT BOOK 15, PAGE 40, 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 OC1275-18/tro Dec. 28, 2018; Jan. 4, 2019 18-02321K

FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2017CA001917000000 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-14CB MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-14CB, Plaintiff, vs. VIOLA A. RYMER A/K/A VIOLA RYMER, et al. Defendants NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated May 21, 2018, and entered in Case No. 2017CA001917000000, of the Circuit Court of the Tenth Judicial Circuit in and for POLK County, Florida. THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-14CB MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-14CB, is Plaintiff and VIOLA A. RYMER A/K/A VIOLA RYMER; ALICE RYMER-MARAGH; UNKNOWN SPOUSE OF ALICE RYMER-MARAGH N/K/A SIMON MARAGH; LAKE THOMAS EIGHTH ADDITION HOMEOWNER'S ASSOCIATION, INC.; UNKNOWN TENANT IN POSSESSION OF SUBJECT PROPERTY, 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 22ND day of JANUARY, 2019, the following described property as set forth in said Final Judgment, to wit: LOT 39, LAKE THOMAS WOODS EIGHTH ADDITION, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 111, PAGES 37 AND 38, 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 BF10099-17/tro Dec. 28, 2018; Jan. 4, 2019 18-02326K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 532018CA003495000000 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, VS. WENDY R. HASKELL; et. al., Defendant(s). NOTICE IS HEREBY GIVEN THAT sale will be made pursuant to an Order of Final Judgment. Final Judgment was awarded on December 7, 2018 in Civil Case No. 532018CA003495000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, LAKEVIEW LOAN SERVICING, LLC is the Plaintiff, and WENDY R. HASKELL; SCOTT H. HASKELL; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS are Defendants. The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on January 10, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit: LOTS 6, 7 AND 8 IN BLOCK B OF MONEYTREE RANCH-ETTES SUBDIVISION, PHASE

ONE, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 72, PAGE 35, 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 20 day of Dec, 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 Lewis, Esq. FBN: 70922 Primary E-Mail: ServiceMail@aldridgepite.com 1184-830B Dec. 28, 2018; Jan. 4, 2019 18-02317K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 2018CA000025000000 U.S. BANK, N.A. AS TRUSTEE ON BEHALF OF MANUFACTURED HOUSING CONTRACT SENIOR/SUBORDINATE PASS-THROUGH CERTIFICATE TRUST 2000-3 Plaintiff(s), vs. DAPHENE J. MINOR AKA DAPHENE J. HUGES; THE UNKNOWN SPOUSE OF DAPHENE J. MINOR AKA DAPHENE HUGHES; RICKY RAY HUGHES, Defendant(s). NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on 10th day of December, 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 14th day of January, 2019 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit: Lot 331, Country View Estates Phase 3A according to the map or plat thereof, recorded in Plat Book 101, Page 31-37, of the Public Records of Polk County, Florida. Together with that certain 1997 Manufactured Home, I.D. No.: GMHGA1299611926A and GMHGA1299611926B. Property address: 7030 Dove Meadow, Lakeland, FL 33810 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the

lis pendens, must file a claim within sixty (60) days after the sale. 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 20th day of December, 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@padgettlawgroup.com Pursuant to the Fla. R. Jud. Admin. 2.516, the above signed counsel for Plaintiff designates attorney@padgettlawgroup.com as its primary e-mail address for service, in the above styled matter, of all pleadings and documents required to be served on the parties. U.S. Bank, N.A vs. Daphene J. Minor TDP File No. 17-003417-1 Dec. 28, 2018; Jan. 4, 2019 18-02319K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 532018CA001705000000 WELLS FARGO BANK N.A., NOT IN ITS INDIVIDUAL OR BANKING CAPACITY, BUT SOLELY AS TRUSTEE FOR GREEN TREE 2008-MH1 Plaintiff(s), vs. CHRIS ALLEN WEEKS; MELISSA ANN WEEKS; MALLARD DEVELOPMENT, INC. AKA MALLARD DEVELOPMENT CORPORATION; WELLS FARGO FINANCIAL, LLC FKA WELLS FARGO FINANCIAL, INC. FKA NORWEST FINANCIAL INC., Defendant(s). NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on 11th day of December, 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 25th day of January, 2019 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit: Lot 98, Highlands West, according to the plat thereof as recorded in Plat Book 72, Page 29, Public Recording of Polk County, Florida. Together with a 1984 Fleetwood Greenhill, 24 x 48, mobile home with Vehicle Identification No.s: FLFL2AE253205896 and FLFL2BE253205896. Property address: 2539 McGregor Street, Lakeland, FL 33815 Any person claiming an interest in the surplus from the sale, if any, other than

the property owner as of the date of the lis pendens, must file a claim within 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 21st day of December, 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@padgettlawgroup.com Pursuant to the Fla. R. Jud. Admin. 2.516, the above signed counsel for Plaintiff designates attorney@padgettlawgroup.com as its primary e-mail address for service, in the above styled matter, of all pleadings and documents required to be served on the parties. Wells Fargo Bank N.A. vs. Chris Allen Weeks; Melissa Ann Weeks TDP File No. 17-010609-1 Dec. 28, 2018; Jan. 4, 2019 18-02320K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 532018CA001531000000 WELLS FARGO BANK, N.A. Plaintiff, v. THE UNKNOWN HEIRS, GRANTEEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF ROBERT L CANTO A/K/A ROBERT LOUIS CANTO, SR., DECEASED; ROBERT L. CANTO, JR.; ANNETTE LENORE CANTO; UNKNOWN TENANT 1; UNKNOWN TENANT 2; CHERRY LANE ESTATES PROPERTY OWNERS' ASSOCIATION, INC. Defendants. Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on December 07, 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 29, CHERRY LANE ESTATES PHASE TWO, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 99, PAGE 1, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

GAF575B76781AV21 AND TITLE NUMBERS 94614202 AND 94614307. a/k/a 5764 CHERRY TREE DR, LAKELAND, FL 33811-2367 at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on January 14, 2019 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 December, 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 1000001099 Dec. 28, 2018; Jan. 4, 2019 18-02315K

NOTICE OF RESCHEDULED SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE NO.: 2017CA001085000000 LOANDEPOT.COM, LLC D/B/A IMORTGAGE, Plaintiff, vs. KRISTOPHER DEREK RHEINSMITH, et al, Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated December 10, 2018, and entered in Case No. 2017CA001085000000 of the Circuit Court of the Tenth Judicial Circuit in

and for Polk County, Florida in which loanDepot.com, LLC d/b/a imortgage, is the Plaintiff and Kristopher Derek RheinSmith, Patricia A. Seifts, Krenson Woods Homeowners Association, Inc., are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/ on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the 14th day of January, 2019 the following described property as set forth in said Final Judgment of Foreclosure: LOT 115, KRENSON WOODS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 153, PAGE 45, OF THE PUBLIC RECORDS OF

POLK COUNTY, FLORIDA. A/K/A 5268 KRENSON WOODS WAY, LAKELAND, FL 33813 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7

days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated in Hillsborough County, Florida this 21st day of December, 2018. /s/ Teodora Siderova Teodora Siderova, Esq. FL Bar # 125470 Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743 17-001755 Dec. 28, 2018; Jan. 4, 2019 18-02324K

TOGETHER WITH A MOBILE HOME LOCATED THEREON AS A PERMANENT FIXTURE AND APPURTENANCE THERETO, DESCRIBED AS: A 2005 FLEETWOOD MANUFACTURED HOME BEARING IDENTIFICATION NUMBERS GAF575A76781AV21 AND

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 LV 0248

FIRST INSERTION

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

2014-CA-002987-0000-00
MTGLQ INVESTORS, L.P.
Plaintiff, v.
LISA MATLOCK; JOHN R.
MATLOCK; UNKNOWN PARTY
#1 N/K/A TRENTON KENDALL;
UNKNOWN PARTY #2 N/K/A
OSONDREA KENDALL; 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; AAA
HOUSEBUYERS, LLC, AN
INACTIVE FLORIDA LIMITED
LIABILITY COMPANY;
CREWS LAKE HILLS EAST
HOMEOWNERS ASSOCIATION,
INC.; DOVE HOLLOW SOUTH
HOMEOWNERS ASSOCIATION,
INC.; LAKE VIEW INN, LLC,
N/K/A MOBILE ADVERTISING
SOLUTIONS OF POLK COUNTY,
LLC, AS TRUSTEE OF CREWS
LAKE 6040 33812 FAMILY LAND
TRUST
Defendants.

Notice is hereby given that, pursuant
to the Final Judgment of Foreclosure
entered on December 4, 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:

THAT PART OF LOT 52, W.F.
HALLAM AND COMPANY'S
CLUB COLONY TRACT, IN
SECTION 14, TOWNSHIP 29
SOUTH, RANGE 24 EAST, AC-
CORDING TO PLAT THERE-
OF RECORDED IN PLAT
BOOK 1, PAGE 102A, PUBLIC
RECORDS OF POLK COUN-
TY, FLORIDA, DESCRIBED
AS FOLLOWS: COMMENCE
AT THE SOUTHWEST COR-
NER OF THE SOUTHWEST
QUARTER OF THE SOUTH-
EAST QUARTER OF SECTION
14, TOWNSHIP 29 SOUTH,
RANGE 24 EAST, POLK
COUNTY, FLORIDA, AND
RUN THENCE ON A BEAR-
ING OF NORTH ALONG THE
WEST BOUNDARY THEREOF
677.90 FEET TO THE POINT
OF BEGINNING; CONTINUE
THENCE ON A BEARING OF
NORTH 112.67 FEET TO A

POINT LYING 537.67 FEET
SOUTH OF THE NORTH-
WEST CORNER OF SAID
SOUTHWEST QUARTER OF
THE SOUTHEAST QUAR-
TER, RUN THENCE SOUTH
89 DEGREES 29 MINUTES 57
SECONDS EAST, PARALLEL
TO THE NORTH BOUNDARY
OF SAID SOUTHWEST QUAR-
TER OF THE SOUTHEAST
QUARTER A DISTANCE OF
151.0 FEET; RUN THENCE ON
A BEARING OF SOUTH 112.59
FEET; RUN THENCE NORTH
89 DEGREES 32 MINUTES 02
SECONDS WEST, PARALLEL
TO THE SOUTH BOUNDARY
OF SAID SOUTHWEST QUAR-
TER OF THE SOUTHEAST
QUARTER A DISTANCE OF
151.0 FEET TO THE POINT OF
BEGINNING. LESS RIGHT-
OF-WAY FOR CREWS LAKE
ROAD AND SUBJECT TO
A DRAINAGE AND UTIL-
ITY EASEMENT OVER THE
NORTH 27.66 FEET THERE-
OF.

a/k/a 6040 CREWS LAKE RD,
LAKELAND, FL 33812
at public sale, to the highest and best
bidder, for cash, online at www.polk.realforeclose.com, on January 17, 2019
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 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 at St. Petersburg, Florida
this 21 day of December, 2018.
eXL Legal, PLLC
Designated Email Address:
efiling@exllegal.com
12425 28th Street North,
Suite 200
St. Petersburg, FL 33716
Telephone No. (727) 536-4911
Attorney for the Plaintiff
By: DAVID L. REIDER
FBN# 95719
1000001411
Dec. 28, 2018; Jan. 4, 2019

18-02325K

SAVE TIME

E-mail your Legal Notice
legal@businessobserverfl.com

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Hillsborough County

Pasco County

Pinellas County

Polk County

Lee County

Collier County

Charlotte County

Wednesday 2PM Deadline
Friday Publication

Business
Observer

OFFICIAL COURT HOUSE WEBSITES:

MANATEE COUNTY:
manateeclerk.com

SARASOTA COUNTY:
sarasotaclerk.com

CHARLOTTE COUNTY:
charlotte.realforeclose.com

LEE COUNTY:
leeclerk.org

COLLIER COUNTY:
collierclerk.com

HILLSBOROUGH COUNTY:
hillsclerk.com

PASCO COUNTY:
pasco.realforeclose.com

PINELLAS COUNTY:
pinellasclerk.org

POLK COUNTY:
polkcountyclerk.net

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Check out your notices on: floridapublicnotices.com

Business
Observer

LV10247

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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)

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

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 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.

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.

