

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

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

2002 CHRYSLER
3C8FY68B02T368386
Total Lien: \$873.22
Sale Date:01/23/2019
Location:The Mobile Auto Shop Inc.
1500 US Hwy 17/92 N Suite 5
Haines City, FL 33844
863-438-6626

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

January 4, 2019 19-00016K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
Case Number: 18CP-3307
IN RE: ESTATE OF
Harold Maurice Myers
deceased.

The administration of the estate of Harold Maurice Myers, deceased, Case Number 18CP-3307, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is Jan 4, 2019.

Michael H. Willison
Personal Representative
Address: P.O. Box 3552,
Lakeland, FL 33802
MICHAEL H. WILLISON, P.A.
Michael H. Willison, Esquire
114 S. Lake Avenue
Lakeland, Florida 33801
(863) 687-0567
Florida Bar No. 382787
mwillison@mwillison.com
Attorney for Personal Representative
January 4, 11, 2019 19-00011K

HOW TO PUBLISH
YOUR
LEGAL NOTICE
IN THE
BUSINESS OBSERVER

CALL
941-906-9386
and select the appropriate
County name from
the menu option

OR E-MAIL:
legal@businessobserverfl.com

Business Observer

FIRST INSERTION

Notice Of Sale
Affordable secure Storage-Lakeland
1925 George Jenkins Blvd
Lakeland,FL 33815
863-682-2988

Personal Property consisting of sofas, TVs, clothes, boxes, household goods, totes, boat and trailer and other personal property used in home, office, or garage will be sold or otherwise disposed of at public sales on the dates and times indicated below to satisfy owners lien for rent and fees due in accordance with Florida Statutes: Self storage act, Sections 83.806 and 83:807. all items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required if applicable.

Shaye Baldwin unit D13
Florence Davis unit A14
Kristi Geiger Unit K03
Auction date: 01.21.2019
January 4, 11, 2019 19-00012K

FIRST INSERTION

Holly Hill Road East Community Development District
Notice of Board of Supervisors' Meeting

The Board of Supervisors of the Holly Hill Road East Community Development District ("Board") will hold a meeting on Wednesday, January 16, 2019 at 10:00 a.m. at the Offices of Cassidy Homes, 346 East Central Ave., Winter Haven, Florida 33880. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued to a date, time, and place to be specified on the record at the meeting. There may be occasions when staff or other individuals may participate by speaker telephone.

A copy of the agenda may be obtained at the offices of the District Manager, 12051 Corporate Blvd., Orlando, Florida 32817, during normal business hours.

Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 382-3256 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

District Manager
January 4, 2019 19-00015K

FIRST INSERTION

North Boulevard Community Development District
Notice of Board of Supervisors' Meeting

The Board of Supervisors of the North Boulevard Community Development District ("Board") will hold a meeting on Wednesday, January 16, 2019 at 10:15 a.m. EST at the Offices of Cassidy Homes, 346 East Central Ave., Winter Haven, Florida 33880. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued to a date, time, and place to be specified on the record at the meeting. There may be occasions when staff or other individuals may participate by speaker telephone.

A copy of the agenda may be obtained at the offices of the District Manager, 12051 Corporate Blvd., Orlando, Florida 32817, during normal business hours.

Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 382-3256 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

District Manager
January 4, 2019 19-00014K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF
THE TENTH JUDICIAL CIRCUIT
IN AND FOR POLK COUNTY,
FLORIDA
PROBATE DIVISION
File No.: 18CP-3306
IN RE: ESTATE OF
CATHERINE COLLINS WOLFF,
Deceased,
SSN: XXX-XX-6184

The administration of the estate of CATHERINE COLLINS WOLFF, deceased, whose date of death was November 18, 2018, and whose Social Security Number is XXX-XX-6184, 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 4th day of January, 2019.

Personal Representative:
Richard Andrew Wolff
38 Pleasant Ave.
Brick, NJ 08724
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
January 4, 11 2019 19-00010K

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of Quick Art located at 650 Cypress Gardens Blvd, in the County of Polk in the City of Winter Haven, Florida 33880 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 20 day of Dec, 2018.

R & H Inova LLC
January 4, 2019 19-00017K

FIRST INSERTION

IN THE CIRCUIT COURT,
IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 17-CA-002713-000000
SILVERLEAF RESORTS, INC.
Plaintiff, vs.
SCHULTZ ET AL.,
Defendant(s).

NOTICE OF SALE AS TO:

Notice is hereby given that on 1/22/19 at 10:00 a.m. Eastern time at www.polk.realforeclose.com., Clerk of Court, Polk County, Florida, will offer for sale the above described UNIT/WEEKS of the following described real property:

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

Count I Clifton Schultz and Mariana Frazer-Schultz
Interest 1.923%, Use Period No./Unit No. 32/31, Building D ,
Count II Patrick L. Dunn and Connie Dunn
Interest 1.923%, Use Period No./Unit No. 17/1, Building A ,
Count III Roscoe Hillis-Mendez and Heydy Hillis
Interest 1.923%, Use Period No./Unit No. 50/11, Building B ,
Count V Michael D. Davis and Yaniselli Flores and Tanika Davis
Interest 1.923%, Use Period No./Unit No. 6/12, Building B ,
Count VI Angel Morales and Israel Morales, Jr. and Veronica Morales
Interest 1.923%, Use Period No./Unit No. 29/12, Building B ,
Count VII Librada Rueda and Blas Rueda-Caraballo
Interest 1.923%, Use Period No./Unit No. 5/12, Building B ,
Count VIII Kenneth Cubine and Yolanda Cubine
Interest 1.923%, Use Period No./Unit No. 49/17, Building C ,
Count IX Dolores Duarte and Yahaira Duarte
Interest 1.923%, Use Period No./Unit No. 31/17, Building C ,
Count XI Arnita Clewis and Any and All Unknown Heirs, Devises and Other Claimants of Arnita Clewis
Interest 1.923%, Use Period No./Unit No. 12/17, Building C ,

The aforesaid sales will be made pursuant to the final judgments of foreclosure as to the above listed counts, respectively, in Civil Action No. 17-CA-002713-000000.

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 December 27, 2018
JERRY E. ARON, P.A.
Jerry E. Aron, Esq.
Attorney for Plaintiff
Florida Bar No. 0236101
2505 Metrocentre Blvd., Suite 301
West Palm Beach, FL 33407
Telephone (561) 478-0511
Facsimile (561) 478-0611
jaron@aronlaw.com
mevans@aronlaw.com
January 4, 11, 2019 19-00003K

FIRST INSERTION

NOTICE OF SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF
THE TENTH JUDICIAL CIRCUIT
IN AND FOR POLK COUNTY,
FLORIDA.
CIVIL DIVISION
CASE NO. 2018CA003031000000
U.S. BANK TRUST NATIONAL
ASSOCIATION, NOT IN ITS
INDIVIDUAL CAPACITY BUT
SOLELY AS OWNER TRUSTEE
FOR REO TRUST 2017-RPLI,
Plaintiff, vs.
JOHN D. NEIL; CARLA J. NEIL;
UNKNOWN TENANT NO. 1;
UNKNOWN TENANT NO. 2;
and ALL UNKNOWN PARTIES
CLAIMING INTERESTS BY,
THROUGH, UNDER OR AGAINST
A NAMED DEFENDANT TO
THIS ACTION, OR HAVING OR
CLAIMING TO HAVE ANY RIGHT,
TITLE OR INTEREST IN THE
PROPERTY HEREIN DESCRIBED,
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated December 4, 2018, and entered in Case No. 2018CA003031000000 of the Circuit Court in and for Polk County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR REO TRUST 2017-RPLI is Plaintiff and JOHN D. NEIL; CARLA J. NEIL; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com , 10:00 a.m., on February 1, 2019 , the following described property as set forth in said Order or Final Judgment, to-wit:

THE FOLLOWING DESCRIBED REAL ESTATE SIT-

UATE, LYING, AND BEING IN THE COUNTY OF POLK, FLORIDA, TO WIT: BEGINNING AT A POINT 522 FEET NORTH AND 875 FEET WEST OF THE SOUTHEAST CORNER OF THE NORTH 1/2 OF GOVERNMENT LOT 3 OF SECTION 6, TOWNSHIP 28 SOUTH, RANGE 26 EAST, THENCE RUN NORTH 152 FEET, THENCE WEST 50 FEET, THENCE SOUTH 152 FEET, THENCE EAST 50 FEET TO THE POINT OF BEGINNING, LESS ROADWAY, ALL LYING AND BEING IN POLK COUNTY, FLORIDA.

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

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

In accordance with the Americans with Disabilities Act of 1990, if you are a person 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 at (863) 534-4690, within two (2) working days of your receipt of this notice; if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

DATED 12/19/18.
SHD Legal Group P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail:
answers@shdlegalgroup.com
By: Sandra A. Little
Florida Bar No.: 949892
Roy Diaz, Attorney of Record
Florida Bar No. 767700
1460-169614 / VMR
January 4, 11, 2019 19-00009K

FIRST INSERTION

IN THE CIRCUIT COURT,
IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 17-CA-002664-000000
SILVERLEAF RESORTS, INC.
Plaintiff, vs.
GULLEDGE ET AL.,
Defendant(s).

AMENDED NOTICE OF SALE AS TO:

Notice is hereby given that on 1/22/19 at 10:00 a.m. Eastern time at www.polk.realforeclose.com., Clerk of Court, Polk County, Florida, will offer for sale the above described UNIT/WEEKS of the following described real property:

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

Count I Loretta B. Gulledge
Interest 1.923%, Use Period No./Unit No. 37/33, Building E,
Count II Donna Stroder and Thomas Stroder
Interest 1.923%, Use Period No./Unit No. 17/34, Building E,
Count III Charles King and Lena King
Interest 1.923%, Use Period No./Unit No. 12/39, Building E,
Count IV Charles A. McIrvn and Ann Sceniak
Interest 1.923% Use Period NO./Unit No. 11/39, Building E,
Count V Tracy C. Motsch and Maria Elena Motsch
Interest 1.923%, Use Period No./Unit No. 3/41, Building F,
Count VI Lorie Borchardt and Valgean James
Interest 1.923%, Use Period No./Unit No. 52/43, Building F,
Count VII Charles Cooksey, Jr. and Christine M. Cooksey
Interest 1.923%, Use Period No./Unit No. 28/63, Building H,
Count VIII Lavarro Lincoln
Interest 1.923%, Use Period No./Unit No. 34/67, Building H,
Count IX Frank Medina and Maria Medina
Interest 1.923%, Use Period No./Unit No. 8/67, Building H,
Count XI Elexeious Priggett
Interest 1.923%, Use Period No./Unit No. 46/68, Building H,

The aforesaid sales will be made pursuant to the final judgments of foreclosure as to the above listed counts, respectively, in Civil Action No. 17-CA-002664-000000.

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 December 31, 2018.
JERRY E. ARON, P.A.
Jerry E. Aron, Esq.
Attorney for Plaintiff
Florida Bar No. 0236101
2505 Metrocentre Blvd., Suite 301
West Palm Beach, FL 33407
Telephone (561) 478-0511
Facsimile (561) 478-0611
jaron@aronlaw.com
mevans@aronlaw.com
January 4, 11, 2019 19-00002K

FIRST INSERTION		
NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45, FLORIDA STATUTES IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA		
CASE NO.: 532018CA000721000000 HMC ASSETS, LLC SOLELY IN ITS CAPACITY AS SEPARATE TRUSTEE OF CAM XIV TRUST, Plaintiff, vs. DENNIS MACKEY; GLORETHA MACKEY; FLORIDA HOUSING FINANCE CORPORATION; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, OR 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; UNKNOWN TENANT #1; UNKNOWN TENANT #2, whose name is fictitious to account for parties in possession, Defendants.		
NOTICE IS HEREBY GIVEN that, pursuant to the Final Judgment of Mortgage Foreclosure entered by the Court on May 24, 2018 and the Order Granting Motion for an Order Re-Scheduling Foreclosure Sale Date After Bankruptcy Dismissal entered by the Court on December 14, 2018 and docketed on December 17, 2018 in Civil Case Number 532018CA000721000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida wherein HMC ASSETS, LLC SOLELY ITS CAPACITY AS SEPARATE TRUSTEE OF CAM XIV TRUST is the Plaintiff and DENNIS MACKEY; GLORETHA MACKEY; FLORIDA HOUSING FINANCE CORPORATION; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, OR 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, et. al. are the Defendants, Stacy M. Butterfield, Polk County Clerk of Courts & County Comptroller, will sell to the highest and best bidder for cash on January 22, 2019		
beginning at 10:00 a.m. Eastern Time electronically online at the following website: www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes, the following described property in Polk County, Florida as set forth in the Final Judgment of Mortgage Foreclosure, to wit:		
LOT 134, UNRECORDED VALENCIA WOOD, SECOND PHASE, DESCRIBED AS: LOTS 468 AND 469, ELOISE WOODS, EAST LAKE MARIAM UNIT, A SUBDIVISION TO THE PLAT THEREOF RECORDED AT PLAT BOOK 19, PAGES 32 AND 32A, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA		
PROPERTY ADDRESS: 300 SU-WANNEE ROAD, WINTER HAVEN, FLORIDA 33884 PARCEL ID: 26-28-34-659500-004680		
Pursuant to Administrative Order (3-15.15), bidding begins at 10 A.M. Eastern Time on www.polk.realforeclose.com.		
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: December 28, 2018 /s/Ashland R. Medley Ashland R. Medley, Esq., Florida Bar Number: 89578 ASHLAND MEDLEY LAW, PLLC 2856 North University Drive, Coral Springs, FL 33065 Telephone: (954) 947-1524/ Fax: (954) 358-4837 Email: Ashland@AshlandMedleyLaw.com Designated E-Service Address: FLEservice@AshlandMedleyLaw.com Attorney for the Plaintiff		
January 4, 11, 2019		19-00021K

FIRST INSERTION		
IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA		
CASE NO. 17-CA-002289000000		
SILVERLEAF RESORTS, INC. Plaintiff, vs. SUH ET AL., Defendant(s).		
NOTICE OF SALE AS TO:		
Notice is hereby given that on 1/22/19 at 10:00 a.m. Eastern time at www.polk.realforeclose.com., Clerk of Court, Polk County, Florida, will offer for sale the above described UNIT/WEEKS of the following described real property:		
An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort") , according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration") , with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto		
Count I	Marc J. Suh	
Interest 1.923%, Use Period No./Unit No.	29/72, Building H,	
Count II	Andras Borondy and Kimberly Borondy	
Interest 1.923%, Use Period No./Unit No.	14/31, Building D,	
Count III	Kuulei Apao	
Interest 1.923%, Use Period No./Unit No.	47/31, Building D,	
Count IV	Patricia J. Vanalstyne	
Interest 1.923%, Use Period No./Unit No.	36/32, Building D,	
Count V	David L. White and Beverly S. White	
Interest 1.923%, Use Period No./Unit No.	14/38 and 12/31, Building. E, D	
Count VI	Michael Smith and Jane Smith	
Interest 1.923%, Use Period No./Unit No.	31/45, Building F,	
Count VII	Sheree Johnson	
Interest 1.923%, Use Period No./Unit No.	30/63, Building H,	
Count VIII	Benjamin Gonzalez and Elizette Gonzalez	
Interest 1.923%, Use Period No./Unit No.	5/67, Building H,	
Count IX	Richard L. Washington, III	
Interest 1.923%, Use Period No./Unit No.	24/67, Building H,	
Count X	Jorge Rosales	
Interest 1.923%, Use Period No./Unit No.	7/69, Building H,	
Count XI	Theodore Jackson, Sr.	
Interest 1.923%, Use Period No./Unit No.	20/72, Building H,	
The aforesaid sales will be made pursuant to the final judgments of foreclosure as to the above listed counts, respectively, in Civil Action No. 17-CA-0022890000000.		
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 December 27, 2018		
JERRY E. ARON, P.A.		
Jerry E. Aron, Esq. Attorney for Plaintiff		
Florida Bar No. 0236101		
2505 Metrocentre Blvd., Suite 301		
West Palm Beach, FL 33407		
Telephone (561) 478-0511		
Facsimile (561) 478-0611		
jaron@aronlaw.com		
mevans@aronlaw.com		
January 4, 11, 2019		19-00004K

FIRST INSERTION		
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA		
CASE NO.: 2018CA004220000000 U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE, FOR THE CIM TRUST 2016-3, MORTGAGE-BACKED NOTES, SERIES 2016-3 Plaintiff, vs. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CRDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF NORA BERNHARDT AKA NORA MAE BERNHARDT, DECEASED; et al., Defendant(s).		
TO: Unknown Heirs, Beneficiaries, Devisees, Surviving Spouse, Grantees, Assignee, Lienors, Creditors, Trustees And All Other Parties Claiming An Interest By, Through Under Or Against The Estate Of Nora Bernhardt Aka Nora Mae Bernhardt, Deceased		
Last Known Residence: Unknown		
YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in POLK County, Florida:		
LOT 9, BLOCK C, THOMPSON'S ADDITION TO FROST-PROOF ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 3 PAGE 44		
LESS THE EAST 30.00 FEET THEREOF, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.		
A/K/A 5317 FORESTBROOK DRIVE E, LAKELAND, FL 33811		
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.		
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.		
Dated in Hillsborough County, FL on the 27th day of December, 2018		
/s/ Christos Pavlidis Christos Pavlidis, Esq. FL Bar # 100345		
Albertelli Law Attorney for Plaintiff		
P.O. Box 23028 Tampa, FL 33623		
(813) 221-4743		
(813) 221-9171 facsimile		
eService: servealaw@albertellilaw.com		
CN - 18-007861		
January 4, 11, 2019		19-00019K

FIRST INSERTION		
RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA		
CIVIL DIVISION: CASE NO.: 2017CA-003205-0000-00		
FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), Plaintiff, vs. WANDA D. VANN; STATE OF FLORIDA; UNKNOWN SPOUSE OF CLIFFORD HOWARD; DAVID E. WASHINGTON A/K/A DAVID EDWARD WASHINGTON; JACQUELINE Y. WASHINGTON; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.		
NOTICE IS HEREBY GIVEN pursuant to an Order Resetting Foreclosure Sale dated the 7th day of December, 2018, and entered in Case No. 2017CA-003205-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE") is the Plaintiff and WANDA D. VANN; CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA; STATE OF FLORIDA; DAVID E. WASHINGTON A/K/A DAVID EDWARD WASHINGTON; JACQUELINE Y. WASHINGTON; and UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 22nd day of January, 2019, the		
following described property as set forth in said Final Judgment, to wit: THE NORTH 85 FEET OF LOT 3, BLOCK U DZIALYNSKI'S ADDITION ACCORDING TO THE MAP OF PLAT THEREOF AS RECORDED IN DEED BOOK G PAGE 187 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 assistance in order to participate in a program or service of the State Courts System, you should contact the Office of the Court Administrator at (863) 534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the court program or service.		
Dated this 27 day of DEC, 2018.		
By: Christine Hall, Esq. Bar Number: 103732		
Submitted by: Choice Legal Group, P.A. P.O. Box 9908		
Fort Lauderdale, FL 33310-0908		
Telephone: (954) 453-0365		
Facsimile: (954) 771-6052		
Toll Free: 1-800-441-2438		
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516		
eservice@clegalgroup.com		
17-01200		
January 4, 11, 2019		19-00005K

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. 2012CA-001489-0000-00		
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-R2, Plaintiff, vs. ASHRAF ALI AND BESSIE L. STONE, et al. Defendant(s).		
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated May 20, 2016, and entered in 2012CA-001489-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-R2 is the Plaintiff and BESSIE L. STONE; ASHRAF ALI; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE THREE ASSOCIATION, INC.; UNKNOWN SPOUSE OF ASHRAF ALI are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on January 22, 2019, the following described property as set forth in said Final Judgment, to wit:		
LOT 1, BLOCK 6, VILLAGE 3 NEIGHBORHOOD 1 POINCI-		
ANA SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 52, PAGE 8, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.		
Property Address: 454 BALL COURT, KISSIMMEE, FL 34759		
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 60 days after the sale.		
IMPORTANT		
AMERICANS WITH DISABILITIES ACT. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.		
Dated this 24 day of December, 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		
11-17517 - CrW		
January 4, 11, 2019		19-00008K

FIRST INSERTION		
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA		
CASE NO. 2016CA003796000000 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR FREMONT HOME LOAN TRUST 2006-1, ASSET-BACKED CERTIFICATES, SERIES 2006-1 Plaintiff, v. CARLOS E. SOSA; YAKIDY SOSA A/K/A YAKIDY A. SOSA A/K/A YAKIDY GONZALEZ; ARCHITRUST LLC AS TRUSTEE FOR TRUST 051016-3023; UNKNOWN TENANT 1; UNKNOWN TENANT 2; MAGNOLIA MANOR OF LAKELAND HOMEOWNERS` ASSOCIATION, INC. Defendants.		
Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on August 30, 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 63, MAGNOLIA MANOR, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 111, PAGES 27 AND 28, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.		
a/k/a 3023 IVYWOOD LN, LAKELAND, FL 33810-1341		
at public sale, to the highest and best		
bidder, for cash, online at www.polk.realforeclose.com, on January 25, 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 27 day of December, 2018.		
eXL Legal, PLLC		
Designated Email Address: eflingl@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		
888161031-ASC		
January 4, 11, 2019		19-00007K

FIRST INSERTION		
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA		
CASE NO. 53-2014-CA-004721		
U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, FOR RESIDENTIAL ASSET SECURITIES CORPORATION, HOME EQUITY MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-EMX3 Plaintiff, v. MARTA I. BERLINGERI; JUAN C. IRLANDA; JUAN IRLANDA; MARTA BERLINGERI; 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; BUCKS FINANCIAL V, LLC; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. Defendants.		
Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on December 17, 2018, and the Order Rescheduling Foreclosure Sale, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:		
LOT 1, BLOCK B, LAKEWOOD ESTATES, ACCORDING TO		
THE PLAT THEREOF, RECORDED IN PLAT BOOK 47, PAGE 5, PUBLIC RECORDS OF POLK COUNTY, FLORIDA		
a/k/a 1601 LAKEWOOD DR N, LAKELAND, FL 33813-3217		
at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on January 30, 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 27th day of December, 2018.		
eXL Legal, PLLC		
Designated Email Address: eflingl@exlegal.com		
12425 28th Street North, Suite 200		
St. Petersburg, FL 33716		
Telephone No. (727) 536-4911		
Attorney for the Plaintiff		
By: DAVID REIDER		
FBN# 95719		
888141592-ASC		
January 4, 11, 2019		19-00006K

FIRST INSERTION		
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION DIVISION CASE NO. 2018CA001890000000 PENNYMAC LOAN SERVICES, LLC, Plaintiff, vs. DORENE HINELINE, RUSSELL HINELINE, ET AL., Defendants. NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered December 19, 2018 in Civil Case No. 2018CA001890000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein PENNYMAC LOAN SERVICES, LLC is Plaintiff and DORENE HINELINE, RUSSELL HINELINE, 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 22ND day of January, 2019 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit: LOT 200, PRESERVE AT SUNDANCE PHASE TWO, ACCORDING TO THE MAP OR PLAT THEREOF, AS RE-		
CORDED IN PLAT BOOK 127, PAGE(S) 7 THROUGH 9, INCLUSIVE, 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 6102567 16-01797-6 January 4, 11, 201919-00023K		

FIRST INSERTION		
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA. CASE No. 532018CA0003936000000 U.S. BANK, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE FOR THE AFC MORTGAGE LOAN ASSET BACKED NOTES, SERIES 1999-4, PLAINTIFF, VS. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNORS, CREDITORS AND TRUSTEES OF THE ESTATE OF CHARLOTTE UPCHURCH A/K/A CHARLOTTE ANN UPCHURCH A/K/A CHARLOTTE C. UPCHURCH, DECEASED , ET AL. DEFENDANT(S). To: The Unknown Heirs, Beneficiaries, Devisees, Grantees, Assignors, Creditors and Trustees of the Estate of Charlotte Upchurch a/k/a Charlotte Ann Upchurch a/k/a Charlotte C. Upchurch, Deceased RESIDENCE: UNKNOWN LAST KNOWN ADDRESS: 621 Morgan Rd, Winter Haven, FL 33880 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property located in Polk County, Florida: Lot 11, Peace River Development, according to plat thereof recorded in Plat Book 78, Page 44, Public Records of Polk County, Florida. Together with Mobile Home Vin Number N16570A and N16570B.		
Title Numbers 73130703 and 73130702 has been filed against you, and you are required to serve a copy of your written defenses, if any, to this action, on Tromberg Law Group, P.A., attorneys for Plaintiff, whose address is 1515 South Federal Highway, Suite 100, Boca Raton, FL 33432, and file the original with the Clerk of the Court, within 30 days after the first publication of this notice, either before January 4, 2019 or immediately thereafter, otherwise a default may be entered against you for the relief demanded in the Complaint. This notice shall be published once a week for two consecutive weeks in the Business Observer. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Date: NOV 28 2018 Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: Asuncion Nieves Deputy Clerk of the Court Tromberg Law Group, P.A. attorneys for Plaintiff 1515 South Federal Highway, Suite 100 Boca Raton, FL 33432 Our Case #: 18-000742-F\532018 CA003936000000\SPS January 4, 11, 201919-00026K		

FIRST INSERTION		
NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE NO.: 53-2018-CA-002006 DIVISION: 11 WELLS FARGO BANK, N.A., Plaintiff, vs. BARBARA JOHNSON A/K/A BARBARA A. JOHNSON, et al, Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated December 11, 2018, and entered in Case No. 53-2018-CA-002006 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Wells Fargo Bank, N.A., is the Plaintiff and Barbara Johnson a/k/a Barbara A. Johnson, Unknown Party #1 n/k/a Lori Allison, Unknown Party #2 n/k/a Roy Allison, 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 25th day of January, 2019 the following described property as set forth in said Final Judgment of Foreclosure: TRACT 48 OF AN UNRECORDED PLAT OF MARKER MOBILE HOME LOTS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: THE SOUTH 95 FEET OF THE NORTH 420 FEET OF THE EAST 210 FEET OF THE WEST 560 FEET OF EAST ½ OF SOUTHEAST ¼ OF SOUTHEAST ¼ OF SECTION 23, TOWNSHIP 27 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN MOBILE		
HOME LOCATED THEREON AS A PERMANENT FIXTURE AND APPURTENANCE THERETO, DESCRIBED AS A 2000 DOUBLEWIDE MOBILE HOME BEARING TITLE NUMBERS 81296526, 81296618 AND VIN NUMBERS GM-HGA6180001079A, GMHGA6180001079B. A/K/A 1721 DEBBIE DR, AUBURNDALE, FL 33823 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated in Polk County, Florida this 23rd day of December, 2018 /s/ Christos Pavlidis Christos Pavlidis, Esq. FL Bar # 100345 Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743 (813) 221-9171 facsimile eService: servealaw@albertelliaw.com CN - 18-013881 January 4, 11, 201919-00018K		

FIRST INSERTION		
NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY CIVIL DIVISION Case No. 2018-CA-004364 Division 11 SPECIALIZED LOAN SERVICING LLC Plaintiff, vs. BERNAL MORRISON, et al. Defendants. TO: BERNAL MORRISON CURRENT RESIDENCE UNKNOWN LAST KNOWN ADDRESS 3223 TIMBERLINE RD WINTER HAVEN, FL 33880 You are notified that an action to foreclose a mortgage on the following property in Polk County, Florida: LOT 11, TIMBER WOOD SUBDIVISION, UNIT 2, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 73, PAGE 16, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. commonly known as 3223 TIMBERLINE RD, WINTER HAVEN, FL 33880 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jennifer M. Scott of Kass Shuler, P.A., plaintiff's attorney, whose address is P.O. Box 800, Tampa, Florida 33601, (813) 229-0900, on or before January 28, 2019, (or 30		
days from the first date of publication, whichever is later) and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint. AMERICANS WITH 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 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: December 20, 2018. CLERK OF THE COURT Honorable Stacy M. Butterfield 255 North Broadway Bartow, Florida 33830-9000 (COURT SEAL) By: /s/ Asuncion Nieves Deputy Clerk Jennifer M. Scott Kass Shuler, P.A. plaintiff's attorney P.O. Box 800 Tampa, Florida 33601 (813) 229-0900 298100/1806836/ADG January 4, 11, 201919-00022K		

FIRST INSERTION		
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10th JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2018CA-002259 BAYVIEW LOAN SERVICING, LLC, a Delaware Limited Liability Company Plaintiff, vs. DEBRA ANNE LEWIS, UNKNOWN HEIRS, DEVISEES, GRANTEES, CREDITORS AND OTHER PERSONS OR UNKNOWN SPOUSES CLAIMING BY THROUGH UNDER OR AGAINST THE ESTATE OF VINNIE LEE OWENS, CITY OF HAINES CITY, Defendants. NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure dated December 19, 2018, and entered in Case No. 2018CA-002259 of the Circuit Court of the 10th Judicial Circuit, in and for POLK County, Florida, where in BAYVIEW LOAN SERVICING, LLC, a Delaware Limited Liability Company, is the Plaintiff and DEBRA ANNE LEWIS, UNKNOWN HEIRS, DEVISEES, GRANTEES, CREDITORS AND OTHER PERSONS OR UNKNOWN SPOUSES CLAIMING BY THROUGH UNDER OR AGAINST THE ESTATE OF VINNIE LEE OWENS, CITY OF HAINES CITY, are the Defendants, the Clerk of Court shall offer for sale to the highest bidder for cash on January 22, 2019, beginning at 10:00 A.M., at www.polk.realforeclose.com, the following described property as set forth in said Summary Final Judgment lying and being situate in POLK County, Florida, to wit: Lot 7, Block C, of HILLTOP SUBDIVISION, according to the		
Plat thereof, as recorded in Plat Book 37, at Page 6, 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. THE CLERK SHALL RECEIVE A SERVICE CHARGE OF UP TO \$70 FOR SERVICES IN MAKING, RECORDING, AND CERTIFYING THE SALE AND TITLE THAT SHALL BE ASSESSED AS COSTS. 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. NOTICE: If you are a person with a disability who needs any accommodation 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 at (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 31 day of December, 2018. STRAUS & ASSOCIATES, P.A. Attorneys for Plaintiff 10081 Pines Blvd, Suite C Pembroke Pines, FL 33024 954-431-2000 By: Arnold AM. Straus, Jr. Esq. Fla Bar 275328 Florenicia Engle Fla Bar 0018125 January 4, 11, 201919-00025K		

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.: 2016CA-002958-0000-00 WELLS FARGO BANK, N.A., Plaintiff, VS. RIYAD A. KHLEIF A/K/A ROD KHLEIF; et al., Defendant(s). NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order Resetting Sale entered on November 8, 2018 in Civil Case No. 2016CA-002958-0000-00, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, WELLS FARGO BANK, N.A. is the Plaintiff, and RIYAD A. KHLEIF A/K/A ROD KHLEIF; IBERIABANK, A LOUISIANA STATE BANK; UNKNOWN TENANT 1 N/K/A MARTHA PEREZ; UNKNOWN TENANT 2 N/K/A ANGEL PEREZ; 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 January 31, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit: ALL THAT CERTAIN REAL PROPERTY SITUATED IN		
THE COUNTY OF POLK STATE OF FLORIDA, DESCRIBED AS FOLLOWS: LOT 7, OF DIXIE MANOR, A SUBDIVISION ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 44, PAGE 28, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. 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 28 day of December, 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: Nusrat Mansoor, Esq. FBN: 86110 Primary E-Mail: ServiceMail@aldridgepite.com 1113-752571B January 4, 11, 201919-00020K		

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.2018CA0026770000000 WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2007-OPT2, ASSET-BACKED CERTIFICATES, SERIES 2007-OPT2, Plaintiff, vs. TIMOTHY LEE COTTERILL A/K/A TIMOTHY COTTERILL AND LISA NICHOLE COTTERILL A/K/A LISA N. COTTERILL, et al. Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated December 06, 2018, and entered in 2018CA0026770000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2007-OPT2, ASSET-BACKED CERTIFICATES, SERIES 2007-OPT2 is the Plaintiff and TIMOTHY LEE COTTERILL A/K/A TIMOTHY COTTERILL; LISA NICHOLE COTTERILL A/K/A LISA N. COTTERILL are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on February 04, 2019, the following described property as set forth in said Final Judgment, to wit: LOT 19 IN BLOCK A OF WHITEHURST MANOR, AN UNRECORDED SUBDIVISION LYING IN SECTION 20, TOWNSHIP 27 SOUTH, RANGE 24 EAST, POLK		
COUNTY, FLORIDA; SAID LOT 19 BEING THE SOUTH 200 FEET OF THE NORTH 435 FEET OF THE EAST 100 FEET OF THE WEST 1006.02 FEET OF THE SW 1/4 OF THE SE 1/4 OF SECTION 20. Property Address: 1616 GREENWOOD RD, LAKE LAND, FL 33805 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 27 day of December, 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)Susan Sparks Susan Sparks, Esquire Florida Bar No. 33626 Communication Email: ssparks@rasflaw.com 18-178852 - MaS January 4, 11, 201919-00024K		

OFFICIAL
COURT HOUSE
WEBSITES:

MANATEE COUNTY:
manateeclerk.com

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SUBSEQUENT INSERTIONS

SECOND INSERTION		
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2018-CA-002250 PENNYMAC LOAN SERVICES, LLC, Plaintiff, v. DYLAN D. PRATT, et al., Defendants. NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on January 30, 2019, at 10:00 a.m. EST, via the online auction site at www.polk.realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit: LOT 19, OF POYNER OAKS, AN UNRECORDED SUBDIVISION, BEING MORE PARTICULARLY DESCRIBED AS: COMMENCE AT THE SOUTHEAST CORNER OF SECTION 13, TOWNSHIP 25 SOUTH, RANGE 24 EAST, POLK COUNTY, FLORIDA AND RUN S 89°46'18" E ALONG THE EASTERLY EXTENSION OF THE SOUTH BOUNDARY OF SAID SECTION 13, 314.12 FEET; RUN THENCE N 20°42'27" W 1386.83 FEET; RUN THENCE N 89°45'42" W 454.65 FEET TO THE POINT OF BEGINNING; RUN THENCE S 0°24'44" W 425.00 FEET; RUN THENCE N 89°45'42" W 100.00 FEET; THENCE N 0°24'44" E 425.00 FEET TO THE RIGHT OF WAY OF POYNER ROAD; RUN THENCE S 89°45'42" E ALONG SAID RIGHT OF WAY 100.00 FEET TO THE POINT OF BEGINNING. Property Address: 5340 Poyner	Oaks Road North, Polk City, FL 33868 pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above. 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 the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. 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 on this 20th day of December, 2018. SIROTE & PERMUTT, P.C. /s/ Kathryn I. Kasper, Esq. Anthony R. Smith, Esq. FL Bar #157147 Kathryn I. Kasper, Esq. FL Bar #621188 Attorneys for Plaintiff OF COUNSEL: Sirote & Permutt, P.C. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789 Toll Free: (800) 826-1699 Facsimile: (850) 462-1599 Dec. 28, 2018; Jan. 4, 2019	18-02318K

SECOND INSERTION		
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 2016CA001950000000 US BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-CB 9, Plaintiff, vs. MARY L. HARRIS A/K/A MARY HARRIS, et al. Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 18, 2018, and entered in 2016CA001950000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein US BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-CB9 is the Plaintiff and UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST MARY L. HARRIS A/K/A MARY HARRIS, DECEASED; NANCY HARRIS-JACKSON are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com , at 10:00 AM, on February 15, 2019, the following described property as set forth in said Final Judgment, to wit: LOT 68, LAKE DEESON ESTATES, UNRECORDED: COMMENCE AT THE SW CORNER OF THE NE 1/4 OF THE NE 1/4 OF SECTION 29, TOWNSHIP 27 SOUTH, RANGE 24 EAST, POLK COUNTY, FLORIDA, AND DEFLECT 76° 48' 30" RIGHT FROM THE WEST BOUNDARY THEREOF; RUN THENCE NORTHEASTERLY 51.35 FEET TO THE POINT OF	BEGINNING; THENCE DEFLECT 76° 48' 30" LEFT AND RUN NORTHERLY 145 FEET; THENCE DEFLECT 76° 48' 30" RIGHT AND RUN NORTHEASTERLY 108.00 FEET; THENCE DEFLECT 103° 11' 30" RIGHT AND RUN SOUTHERLY 145 FEET; THENCE DEEFLECT 76° 48' 30" RIGHT AND RUN SOUTHWESTERLY 108 FEET TO THE POINT OF BEGINNING. Property Address: 1803 LAKE DEESON DR, LAKELAND, FL 33805 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 December, 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 16-014204 - MaS Dec. 28, 2018; Jan. 4, 2019	18-02310K

SECOND INSERTION		
NOTICE OF ACTION (formal notice by publication) IN THE CIRCUIT COURT OF THE 19TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 532018CP0029380000XX IN RE: ESTATE OF ISOLENE KEY a/k/a WILLIAMS Deceased TO: Viola Sheppard (Address Unknown) Beverly Davis (Address Unknown) YOU ARE NOTIFIED that a Peti-	tion for Administration has been filed in this court. You are required to serve a copy of your written defenses, if any, on petitioner's attorney, whose name and address is: Scott R. Bugay, Law Offices of Scott R. Bugay, P.A., 290 N.W. 165th Street, Suite P-600, Miami, Florida 33169 on or before thirty (30) days from the date of this publication, and to file the original of the written defenses with the clerk of this court either before service or immediately thereafter. Failure to serve and file written defenses as required may result in a judgment or order for the relief demanded, without further notice.	

SECOND INSERTION		
NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10th JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 53-2010-CA-002648 WELLS FARGO BANK, N.A., Plaintiff, v. PETER J WALSH, et al., Defendants. NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment in Reforeclosure entered on December 7, 2018 and entered in Case No. 2010-CA-002648 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein JILL A. WALSH, PETER WALSH, SAM MORNTON, UNKNOWN SPOUSE OF SAM MORTON, RICHARD BYRD, UNKNOWN SPOUSE OF RICHARD BYRD and DISCOVER BANK are the Defendant. The Clerk of the Court, Stacy M. Butterfield, will sell to the highest bidder for cash at www.polk.realforeclose.com on January 22, 2019 at 10:00 AM, the following described real property as set forth in said Final Judgment, to wit: LOTS 3, 4 AND 5, BLOCK 3, GREY MOSS MANOR, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 33, PAGE 43, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. AND THAT PART OF THE EAST HALF OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 29, TOWNSHIP 27 SOUTH, RANGE 24 EAST, DESCRIBED AS: BEGIN AT THE NORTHWEST CORNER OF LOT 5, BLOCK 3 OF GREY MOSS MANOR, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 33, PAGE 43, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, RUN NORTH TO THE NORTH LINE OF SAID SECTION,	THENCE EAST ALONG THE NORTH LINE TO THE POINT NORTH OF THE NORTH-EAST CORNER OF LOT 3, BLOCK 3, OF GREY MOSS MANOR, THENCE SOUTH TO THE NORTHEAST CORNER OF LOT 3, THENCE WEST TO THE POINT OF BEGINNING. LESS THE NORTH 550 FEET THEREOF. and commonly known as 5312 Wood Circle E, Lakeland, FL 33805 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 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and the seal of the court on December 20, 2018. GHIDOTTI BERGER LLP Attorneys for Plaintiff 3050 Biscayne Boulevard - Suite 402 Miami, FL 33137 Telephone: (305) 501.2808 Facsimile: (954) 780.5578 By: /s/ Tara L. Rosenfeld Chase A. Berger, Esq. Florida Bar No.: 083794 Tara L. Rosenfeld, Esq. Florida Bar No. 0059454 fcpleadings@ghidottiberger.com Dec. 28, 2018; Jan. 4, 2019	18-02309K

SECOND INSERTION		
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2018CA001407000000 MIDFIRST BANK Plaintiff, v. THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF ESTATE OF BERNADETTE HILL, DECEASED; THE UNKNOWN HEIRS AND DEVISEES OF THE ESTATE OF BRIAN FRANCIS HILL, DECEASED; THE UNKNOWN HEIRS AND DEVISEES OF THE ESTATE OF JOSEPH ROBERT HILL, DECEASED; THOMAS B HILL; KEVIN G HILL; BRIDGET HILL; CATLIN HILL; JENNA HILL; MARY REID HILL; ERICA HILL N/K/A ERICA JAMES; DANIEL C VOGEL; DEBORAH KAY VOGEL; UNKNOWN TENANT 1; UNKNOWN TENANT 2; 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 December 07, 2018, and the Order Rescheduling Foreclosure Sale, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as: THE NORTH 4 FEET OF LOT 38 AND ALL OF LOTS 39 AND 40 IN BLOCK 9 OF AVON VIL-	LA, LESS THE WEST 5 FEET THEREOF, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 18, PAGE 2, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. a/k/a 4625 DEVON AVE, LAKE-LAND, FL 33813-2053 at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com , on January 10, 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 19th 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: ANDREW L. FIVECOAT FBN# 122068 100000921 Dec. 28, 2018; Jan. 4, 2019	18-02308K

SECOND 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, POLK COUNTY, FLORIDA, AND RUN THENCE ON A BEARING 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 NORTHWEST CORNER OF SAID SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER, RUN THENCE SOUTH 89 DEGREES 29 MINUTES 57 SECONDS EAST, PARALLEL TO THE NORTH BOUNDARY OF SAID SOUTHWEST QUARTER 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 QUARTER 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 UTILITY 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 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 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
SECOND INSERTION		
NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 53-2017-CA-000299 HOME POINT FINANCIAL CORPORATION; Plaintiff, vs. JOSEPH J. PAUL II, ET.AL; Defendants NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated November 14, 2018, in the above-styled cause, the Clerk of Court, Stacy M. Butterfield will sell to the highest and best bidder for cash at http://www.polk.realforeclose.com , on January 14, 2019 at 10:00 am the following described property: LOT 42, HILLS OF LAKE ELBERT UNIT NO. 1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 44, PAGE(S) 47, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 1504 AVENUE E. NE, WINTER HAVEN, FL 33881 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM	THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. If you are a person with a disability who needs any accommodation 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 at (863) 534-4686/(863) 534-4686 at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand on December 20, 2018. Derek Raymond Courmoyer Bar #1002218 Attorneys for Plaintiff Marinosci Law Group, P.C. 100 West Cypress Creek Road, Suite 1045 Fort Lauderdale, FL 33309 Phone: (954)-644-8704; Fax (954) 772-9601 ServiceFL@mlg-defaultlaw.com ServiceFL2@mlg-defaultlaw.com 16-18529-FC Dec. 28, 2018; Jan. 4, 2019	18-02316K

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SECOND INSERTION	
RE-NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2017-CA-001274 OCWEN LOAN SERVICING, LLC, Plaintiff, vs. ANGELA ELLIOTT A/K/A ANGELA MARIE ELLIOTT A/K/A ANGLA ELLIOTT; et.al., Defendant(s). NOTICE OF SALE IS HEREBY GIV- EN pursuant to the order of 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. But- terfield, 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, GLEN- RIDGE PHASE THREE, AC- CORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 98, PAGE 14, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. BEING THE SAME PROPERTY CONVEYED FROM TERRY ALAN ELLIOTT TO ANGELA	ELLIOTT BY DEED RECORD- ED 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 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 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 21 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

SECOND INSERTION	
NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 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 Ju- dicial 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 UN- KNOWN 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 PART- IES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM- ANTS are Defendants. The Clerk of the Court, Stacy M. But- terfield, CPA will sell to the highest bid- der for cash at www.polk.realforeclose.com on January 10, 2019 at 10:00 AM EST the following described real prop- erty 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 RE- CORDED IN PLAT BOOK 72, PAGE 35, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. ANY PERSON CLAIMING AN IN- TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE. IMPORTANT AMERICANS WITH DISABILITIES ACT: If you are a person with a 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 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

SECOND 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, GRANTEES, 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 ES- TATES PHASE TWO, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 99, PAGE 1, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH A MOBILE HOME LOCATED THEREON AS A PERMANENT FIX- TURE AND APPURTENANCE THERETO, DESCRIBED AS: A 2005 FLEETWOOD MANU- FACTURED HOME BEARING IDENTIFICATION NUMBERS GAFL575A76781AV21 AND	GAFL575B76781AV21 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 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 20th 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 1000001099 Dec. 28, 2018; Jan. 4, 2019 18-02315K

SECOND 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 <a href="http://www.polk.
realforeclose.com">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 CONDO- MINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM RECORDED IN O.R. BOOK 5169, PAGE 1306, AND ALL EXHIBITS AND AMENDMENTS THERE- OF, AND AS RECORDED IN CONDOMINIUM PLAT BOOK 15, PAGE 40, PUBLIC RE- CORDS 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 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. 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/TammiCalderone Tammi M. Calderone, Esq. Florida Bar #: 84926 Email: TCalderone@vanlawfl.com OC1275-18/tro Dec. 28, 2018; Jan. 4, 2019 18-02321K

SECOND INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 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. HUGHES; 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 GM- HGA1299611926B. 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 DISABILI- TIES ACT. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN OR- DER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTI- TLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN AS- SISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMIN- ISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMME- DIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BE- FORE THE SCHEDULED APPEAR- ANCE 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

SECOND INSERTION	
NOTICE OF RESCHEDULED SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE NO.: 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

SECOND 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 CWAIT, 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 pursu- ant to a Final Judgment of Foreclosure dated May 21, 2018, and entered in Case No. 2017CA001917000000, of the Circuit Court of the Tenth Judicial Cir- cuit in and for POLK County, Florida. THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE- HOLDERS CWAIT, INC., ALTER- NATIVE LOAN TRUST 2006-14CB MORTGAGE PASS-THROUGH CER- TIFICATES, 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 HOMEOWN- ER'S ASSOCIATION, INC; UN- KNOWN TENANT IN POSSESSION OF SUBJECT PROPERTY, are defend- ants. 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 <a href="http://www.polk.
realforeclose.com">www.polk. realforeclose.com , at 10:00 a.m., on the 22ND day of JANUARY, 2019, the fol- lowing 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 RE- CORDED 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 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. 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/TammiCalderone Tammi M. Calderone, Esq. Florida Bar #: 84926 Email: TCalderone@vanlawfl.com BF10099-17/tro Dec. 28, 2018; Jan. 4, 2019 18-02326K	the property owner as of the date of the lis pendens, must file a claim within sixty (60) days after the sale. AMERICANS WITH DISABILI- TIES ACT. IF YOU ARE A PER- SON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BAR- TOW, FLORIDA 33830, (863) 534- 4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT AP- PEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFI- CATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IM- PAIRED, CALL 711. I HEREBY CERTIFY a true and correct copy of the foregoing has been furnished to all parties on the attached service list by e-Service or by First Class U.S. Mail on this 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 Attorney for Plaintiff 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

SECOND INSERTION	
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 532018CA001705000000 WELLS FARGO BANK N.A., NOT IN ITS INDIVIDUAL OR BANKING CAPACITY, BUT SOLELY AS TRUSTEE FOR GREEN TREE 2008-MHI 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, ac- cording to the plat thereof as re- corded 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 FL- FL2BE253205896. Property address: 2539 Mc- Gregor 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 DISABILI- TIES ACT. IF YOU ARE A PER- SON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BAR- TOW, FLORIDA 33830, (863) 534- 4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT AP- PEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFI- CATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IM- PAIRED, CALL 711. I HEREBY CERTIFY a true and correct copy of the foregoing has been furnished to all parties on the attached service list by e-Service or by First Class U.S. Mail on this 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 Attorney for Plaintiff 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

SECOND INSERTION	
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 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 in Hillsborough County, Flori- da 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

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Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

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

“““

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

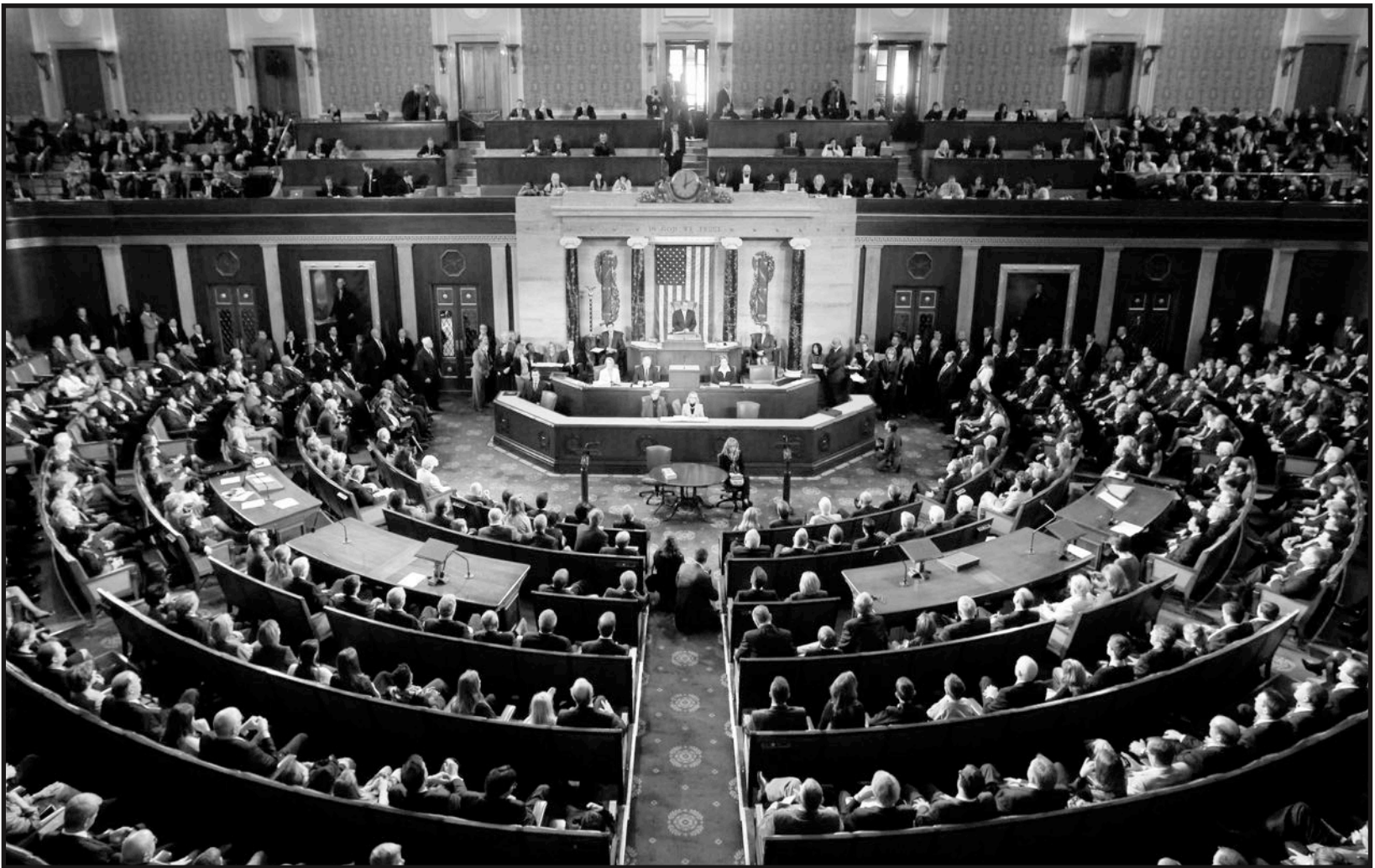
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities.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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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