PAGES 25-36

FEBRUARY 1 - FEBRUARY 7, 2019

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of DAVIS MAINTENANCE located at 1456 Ridge Lake Court, in the County of POLK, in the City of LAKELAND, Florida 33801 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahas-

see, Florida.

Dated at LAKELAND, Florida, this 23rd day of JANUARY, 2019. Christian J Davis

February 1, 2019 19-00172K

FIRST INSERTION

FICTITIOUS NAME NOTICE Notice is hereby given that WILMER DECOPIN, owner, desiring to engage in business under the fictitious name of VOLTAIRE TRANSPORTATION located at 508 COLVILLE CT, KIS-SIMMEE, FL 34759 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

February 1, 2019 19-00174K

FIRST INSERTION

Notice is hereby given that on 2/15/19 at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1972 INVA #8793G. Last Tenants: Jerry Hawood Siniard, Manuel E Lopez Zuchini, Adrian Omar Font Diaz. Sale to be held at Bonny Shores Investments LLC- 164 Bonny Shores Dr, Lakeland, FL 33801, 813-241-8269.

February 1, 8, 2019 19-00189K

FIRST INSERTION

Notice is hereby given that on 2/15/19 at 10:30 am, the following mobile home will be sold at public auction pursuant to F.S. 715.109: 1986 SAND #FLFL2AF407906421 & FL-FL2AF407906421. Last Tenants: Karen Safran, Morris O Hause, Margaret E Hause. Sale to be held at Bel-Aire Sales LLV- 1510 Ariana St, Lakeland, FL 33803

February 1, 8, 2019 19-00190K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case Number: 19CP-0086 IN RE: ESTATE OF James L. Moore deceased.

The administration of the estate of James L. Moore, deceased, Case Number 19CP-0086, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth

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

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

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

NOTWITHSTANDING 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 Feb 1, 2019. Fred Carl Moore Personal Representative

Address: 6005 Forest Lane. Lakeland, FL 33811-2585 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 February 1, 8, 2019 19-00182K

FIRST INSERTION

NOTICE OF PUBLIC SALE The following personal property of ERIKA PETERMANN SOLOMON, if deceased any unknown heirs or assigns, will, on February 14, 2019, at 10:00 a.m., at 9446 Big Apple Lane, Lot #707, Lakeland, Polk County, Florida 33810; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Sec-1992 PALM MOBILE HOME.

VIN # PH095367AFL, TITLE # 0064333659, and VIN # PH095367BFL. TITLE # 0064333661 and all other personal property located therein

PREPARED BY: Jody B. Gabel Lutz, Bobo & Telfair, P.A. 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236 19-00184K February 1, 8, 2019

FIRST INSERTION

FICTITIOUS NAME NOTICE Notice is hereby given that ABUN-DANT LIFE MINISTRIES INTL CHURCH INC., owner, desiring to engage in business under the fictitious name of ALMS located at 5237 THORNHILL ROAD, WINTER HA-VEN, FL 33880 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

19-00173K February 1, 2019

FIRST INSERTION

FICTITIOUS NAME NOTICE Notice is hereby given that SHANICE NICOLE EASTERWOOD, owner, desiring to engage in business under the fictitious name of TAILORMADE CREATIVITY located at 464 SQUIRES GROVE DR, WINTER HAVEN, FL $33880\ \mathrm{in}\ \mathrm{POLK}$ County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

February 1, 2019 19-00183K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION

 $File \ No.\ 18-CP-0033790000XX$ IN RE: ESTATE OF LISA MARIE MAZAK-VORHOLZER

Deceased. The administration of the estate of LISA MARIE MAZAK-VORHOLZER, deceased, whose date of death was October 2, 2018, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N. Broadway Ave. Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set

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

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

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

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

The date of first publication of this notice is February 1, 2019.

Personal Representative: Elizabeth Austin 212 S Walnut Street

Atlanta, Indiana 46031 Attorney for Personal Representative: Denise A. Welter, Esquire Attorney for Personal Representative Florida Bar Number: 585769 2521 Windguard Circle, Suites 101-102 Wesley Chapel, FL 33544-7346 Tel: (813) 929-7300 Primary E-mail: service@jowanna.com Secondary E-Mail:

19-00197K

info@jowanna.com

February 1, 8, 2019

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. 53-2018-CA-001319 FEDERAL NATIONAL MORTGAGE ASSOCIATION,

Plaintiff, vs. THE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEES, CREDITORS, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF REINALDO RODRIGUEZ, DECEASED; YAMILET ORTIZ; BELLA TOSCANA HOMEOWNERS ASSOCIATION, INC.; IRENE RODRIGUEZ A/K/A IRENE F. RODRIGUEZ: 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 Summary Final Judgment of foreclosure dated January 15, 2019, and entered in Case No. 53-2018-CA-001319 of the Circuit Court in and for Polk County, Florida, wherein FED-ERAL NATIONAL MORTGAGE AS-SOCIATION is Plaintiff and THE UNKNOWN SPOUSES, DEVISEES, GRANTEES, CREDI-TORS, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF RE-INALDO RODRIGUEZ, DECEASED; YAMILET ORTIZ; BELLA TOSCANA HOMEOWNERS ASSOCIATION, INC.; IRENE RODRIGUEZ A/K/A IRENE F. RODRIGUEZ; UNKNOWN TENANT NO. 1; UNKNOWN TEN-ANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS AC-TION, OR HAVING OR CLAIMING

TO HAVE ANY RIGHT, TITLE OR IN-TEREST IN THE PROPERTY HERE-IN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www. polk.realforeclose.com, 10:00 a.m., on February 28, 2019 the following described property as set forth in said Order or Final Judgment, to-wit:

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

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.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 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 1/24/19 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: Fazia S. Corsbie, Esq. Florida Bar No.: 978728 Roy Diaz, Attorney of Record Florida Bar No. 767700 1440-155379 / DJ1 February 1, 8, 2019 19-00171K

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 Winter Haven Sun located at 99 Third Street NW, in the County of Polk in the City of Winter Haven, Florida 33881 intends to register the said name with the Division of Corporations of the Florida Department of State,

Tallahassee, Florida.

Dated at Polk, Florida, this 30 day of January, 2019. D-R MEDIA AND INVESTMENTS

February 1, 2019

19-00199K

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

DIVISION CASE NO. 2018CA-000317-0000-00 UNITED BRIDGE CAPITAL LP,

Defendants

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered August 6, 2018 in Civil Case No. 2018CA-000317-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein UNITED BRIDGE CAPITAL LP is Plaintiff and EDUARDO ROBLES MULERO, et. al., are Defendants, the Clerk of Court STACY M. BUTTER-FIELD, 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 20th day of February, 2019at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 67, MARBELLA AT DAV-ENPORT, ACCORDING TO THE MAP OR PLAT THERE-

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 Sun Publications located at 7060 Havertys Ways, in the County of Polk in the City of Lakeland, Florida 33805 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee,

Dated at Polk, Florida, this 30 day of January, 2019.

D-R MEDIA AND INVESTMENTS

February 1, 2019 19-00200K

FIRST INSERTION

GENERAL JURISDICTION

Plaintiff, vs. EDUARDO ROBLES MULERO,

et. al.,

OF, AS RECORDED IN PLAT BOOK 142, PAGE(S) 29, 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

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

Lisa Woodburn, Esq. McCalla Raymer 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

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2018-CP-002782 IN RE: ESTATE OF SHERIKEA FERGUSON Deceased.

The administration of the Estate of Sherikea Ferguson, deceased, whose date of death was August 5, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Polk County Clerk of Courts, P.O. Box 9000, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth

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

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

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

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

The date of first publication of this notice is February 1, 2019.

Personal Representative: Juliet Williams 6764 Bordeaux Blvd.

Lakeland, Florida 33811 Attorney for Personal Representative: McCabe G. Harrison Attorney Florida Bar Number: 96805 McCabe G. Harrison, P.A. $925~\mathrm{NW}$ 56th Terrace, Suite C Gainesville, Florida 32605 Telephone: (352) 559-9828 E-Mail: mccabe@harrisonestatelaw.com

19-00196K

February 1, 8, 2019

days after the sale.

call 711.

17-01799-3

February 1, 8, 2019 19-00175K

FIRST INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2019-CP-0000400000XX Division probate

IN RE: ESTATE OF SUSAN B. WRIGHT Deceased.

The administration of the estate of SUSAN B. WRIGHT, deceased, whose date of death was February 21, 2018, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 25 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER

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 February 1, 2019.

Personal Representative: Mark Wright

1408 South Center Street Terre Haute, Indiana 47807 Attorney for Personal Representative: /s/ Lehn E. Abrams Lehn E. Abrams, Attorney Florida Bar Number: 0178398 ARNOLD MATHENY & EAGAN PA 605 E. Robinson Street Suite 730 ORLANDO, FL 32801 Telephone: (407) 841-1550 Fax: (407) 841-8746 E-Mail: labrams@ameorl.com Secondary E-Mail: cajustice@ameorl.com

February 1, 8 2019 19-00181K

FIRST INSERTION FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2018-CP-002778 IN RE: ESTATE OF JAHAZIEL FERGUSON Deceased.

The administration of the Estate of Jahaziel Ferguson, deceased, whose date of death was August 5, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Polk County Clerk of Courts, P.O. Box 9000, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth

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

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

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

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

The date of first publication of this notice is February 1, 2019.

Personal Representative: Juliet Williams 6764 Bordeaux Blvd. Lakeland, Florida 33811

Attorney for Personal Representative:

Attorney Florida Bar Number: 96805 McCabe G. Harrison, P.A. 925 NW 56th Terrace, Suite C Gainesville, Florida 32605 Telephone: (352) 559-9828 Fax: (484) 726-4364 E-Mail:

mccabe@harrisonestatelaw.com

McCabe G. Harrison

February 1, 8, 2019

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2019-CP-000045 Division Probate IN RE: ESTATE OF SUSAN LORENZO

Deceased. The administration of the estate of Susan Lorenzo, deceased, whose date of death was August 7, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Bartow, Florida 33831. names and addresses of the personal representative and the personal representative's attorney are set

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

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

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

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

notice is FEB 01, 2019.

Pericles Lorenzo Davenport, Florida 33837 Attorney for Personal Representative: Catherine E. Davey Attorney Florida Bar Number: 991724

Personal Representative:

P.O. Box 941251 Maitland, FL 32794-1251 Telephone: (407) 645-4833 Fax: (407) 645-4832 E-Mail: cdavey@daveylg.com Secondary E-Mail: stephanie@daveylg.com

February 1, 8, 2019

19-00188K

FIRST INSERTION

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

CASE NO.: 53-2018-CA-004665 BANK OF NEW YORK MELLON TRUST COMPANY, N.A., AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST. Plaintiff, vs.

THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES. OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST THURMAN PRINCE. DECEASED, et al, Defendant(s).

THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTH-ER CLAIMANTS CLAIMING BY. THROUGH, UNDER, OR AGAINST THURMAN PRINCE, DECEASE; Last Known Address: Unknown

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

Last Known Address: Unknown

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

LOTS 15 AND 16 IN BLOCK "B" OF HOBBS AND CORLEY AD-DITION TO AUBURNDALE, FLORIDA, AS SHOWN BY MAP OR PLAT THEREOF RE-

CORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA, IN PLAT BOOK 34, PAGE 49, LESS AND EXCEPT THE NORTH 63.39 FEET THEREOF.

A/K/A 237 NELSON STREET, AUBURNDALE, FL 33823

has been filed against you and you are required to serve a copy of your written defenses within 30 days after the first publication, if any, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623, and file the original with this Court either before 2/20/2019 service on Plaintiff's attorney, or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in

the Complaint or petition.

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

**See the Americans with Disabilities

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

WITNESS my hand and the seal of this court on this 14 day of January,

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

Albertelli Law P.O. Box 23028 Tampa, FL 33623 CB - 18-027017

February 1, 8, 2019 19-00179K

FIRST INSERTION

FIRST INSERTION

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

CASE No. 2018-CA-003169-0000-00 U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE, FOR THE CIM TRUST 2016-2, MORTGAGE-BACKED NOTES, SERIES 2016-2, PLAINTIFF, VS. DASSI TILUS, ET AL.

DEFENDANT(S). NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated January 18, 2019 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on February 21, 2019, at $10\!:\!00$ AM, at www.polk.realforeclose. com for the following described prop-

Lot 94, QUEENS COVE PHASE 3B, according to the plat thereof as recorded in Plat Book 105, Page 44 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 six-

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

GENERAL JURISDICTION

DIVISION

CASE NO. 2017CA001445000000 DEUTSCHE BANK NATIONAL

TRUST COMPANY AS TRUSTEE

ABS CAPITAL I INC. TRUST

2006-HE5 MORTGAGE

Plaintiff, vs.
AIMEE L. ARTER, et al.

SERIES 2006 HE5,

IN TRUST FOR THE REGISTERED

HOLDERS OF MORGAN STANLEY

PASS-THROUGH CERTIFICATES

Defendant(s).
NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure

dated December 28, 2018, and entered

in 2017CA001445000000 of the Cir-

cuit Court of the TENTH Judicial Cir-

cuit in and for Polk County, Florida,

wherein DEUTSCHE BANK NATION-

AL TRUST COMPANY AS TRUSTEE

IN TRUST FOR THE REGISTERED

HOLDERS OF MORGAN STANLEY

ABS CAPITAL I INC. TRUST 2006-

HE5 MORTGAGE PASS-THROUGH

CERTIFICATES SERIES 2006 HE5

is the Plaintiff and AIMEE L. ARTER;

UNKNOWN SPOUSE OF AIMEE

L. ARTER N/K/A ROBERT KOFF-

STATE OF FLORIDA, DEPARTMENT

OF REVENUE; CLERK OF COURTS,

POLK COUNTY, FLORIDA 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 26, 2019, the follow-

ing described property as set forth in

SOUTH LAKE WALES UNIT

said Final Judgment, to wit: LOTS 645 AND 646, OF

ty (60) days after the sale. The Court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein.

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

Tromberg Law Group, P.A. Attorney for Plaintiff 1515 South Federal Highway, Suite 100 Boca Raton, FL 33432

Telephone #: 561-338-4101 Fax #: 561-338-4077 eservice@tromberglawgroup.comBv: Philip Stecco, Esq. FBN 0108384

Our Case #: 18-000323-F\ 2018-CA-003169-0000-00\SPS February 1, 8, 2019 19-00186K

NUMBER FIVE, ACCORDING TO THE PLAT THEREOF, AS

RECORDED IN PLAT BOOK

42, PAGE 19, OF THE PUBLIC

RECORDS OF POLK COUNTY,

Property Address: 255 GRANT STREET, LAKE

Any person claiming an interest in the

surplus from the sale, if any, other than

the property owner as of the date of the

lis pendens must file a claim within 60

who needs any accommodation in or-

der to participate in this proceeding,

you are entitled, at no cost to you,

to the provision of certain assistance.

Please contact the Office of the Court

enue, Bartow, Florida 33830, (863)

534-4686, at least 7 days before your

scheduled court appearance, or im-

mediately upon receiving this notifi-

cation if the time before the sched-

uled appearance is less than 7 days;

if you are hearing or voice impaired, call 711.

Dated this 29 day of January, 2019.

ROBERTSON, ANSCHUTZ &

SCHNEID, P.L.

Suite 100

Attorney for Plaintiff

6409 Congress Ave.,

Boca Raton, FL 33487

Telephone: 561-241-6901

Facsimile: 561-997-6909

By: \S\Susan Sparks

Susan Sparks, Esquire

Florida Bar No. 33626

Communication Email:

ssparks@rasflaw.com 17-002992 - MaS

February 1, 8, 2019

Service Email: mail@rasflaw.com

19-00192K

Administrator, 255 N. Broadway Av

If you are a person with a disability

FLORIDA.

days after the sale.

WALES, FL 33859

FIRST INSERTION

POLK COUNTY

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

CASE No. 2018CA004827000000 REVERSE MORTGAGE SOLUTIONS, INC., PLAINTIFF, VS. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNORS, CREDITORS AND TRUSTEES OF THE ESTATE OF GEORGE FENTON (DECEASED), ET AL. DEFENDANT(S).

To: The Unknown Heirs, Beneficiaries, Devisees, Grantees, Assignors, Creditors and Trustees of the Estate of George Fenton (Deceased) RESIDENCE: UNKNOWN LAST KNOWN ADDRESS:

3754 Dartford Dr., Davenport, FL 33837 YOU ARE HEREBY NOTIFIED

that an action to foreclose a mortgage on the following described property located in Polk County, Florida

Lot 33, Huntwicke Phase 1, according to the map or plat thereof as recorded in Plat Book 92, Page 43, Public Records of Polk County, Florida

has been filed against you, and you are required to serve a copy of your written defenses, if any, to 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 Feb 25, 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: JAN 17 2019 Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: /s / 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 #: 18-001909-FHA-GNMA-REV\2018CA004827000000\RMS

February 1, 8, 2019

FIRST INSERTION

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

CIVIL DIVISION CASE NO.: 2017CA000289000000 CALIBER HOME LOANS, INC. Plaintiff, vs.

JAN E. CARPENTER, et al

Defendants.
RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed January 17, 2019 and entered in Case No. 2017CA000289000000 of Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein CALIBER HOME LOANS, INC., is Plaintiff, and JAN E. CARPENTER, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk. realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 20 day of February, 2019, the following described property as set forth in said Lis Pendens, to wit:

LOT 15, DAVENPORT ESTATES PHASE 1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 142, PAGE(S) 31, OF THE PUB-LIC RECORDS OF POLK COUN-TY, FLORIDA.

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

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

Dated: January 25, 2019 Phelan Hallinan Diamond & Jones, PLLC Attorneys for Plaintiff 2001 NW 64th Street, Suite 100 Ft. Lauderdale, FL 33309 Tel: 954-462-7000 Fax: 954-462-7001 Service by email: FL.Service@PhelanHallinan.com By: /s/ Tammy Geller Phelan Hallinan Diamond & Jones, PLLC Tammy Geller, Esq., Florida Bar No. 0091619 Emilio R. Lenzi, Esq., Florida Bar No. 0668273 PH # 79337 February 1, 8, 2019 19-00176K

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. 2014CA-001143-0000-00 FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FNMA"), Plaintiff, vs.

JACQUELINE TERRY et. al.,

Defendants.
NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered January 18, 2019 in Civil Case No. 2014CA-001143-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FNMA") is Plaintiff and JACQUELINE TERRY et. al., $% \left(\frac{1}{2}\right) =\left(\frac{1}{2}\right) \left(\frac{1}{2$ 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 21st day of February, 2019 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOTS 5 AND 6, LESS THE WEST 2 FT, OF LOT 6, BLOCK P, DIXIELAND ADDITION, ACCORDING TO THE MAP OR PLAT THEREOF AS RE-CORDED IN PLAT BOOK 1, PAGE 67, 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 or-der to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. 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 6130444 15-02558-4 February 1, 8, 2019 19-00191K NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 53-2017-CA-002863 WELLS FARGO BANK, N.A.

FIRST INSERTION

Plaintiff, v. THE UNKNOWN HEIRS. GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF BYRAM G. BARBER, DECEASED, ET AL. Defendants.

TO: THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF BYRAM G. BARBER, DECEASED Current residence unknown, but whose last known address was: 760 DROMEDARY DR KISSIMMEE, FL 34759-4206

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

LOT 9, BLOCK 126, POINCI-ANA NEIGHBORHOOD 3, VIL-LAGE 3, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 52, PAGES 19 THROUGH 31, PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on eXL Legal, PLLC, Plaintiff's attorney, whose address is 12425 28th Street North, Suite 200, St. Petersburg, FL 33716, on or before Feb 28, 2019, or within thirty (30)days after the first publication of this Notice of Action, and file the original with the Clerk of this Court at P.O. Box 9000, Drawer CC-2, Bartow, FL 33831-9000, either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint petition.

If you are a person with a disability who needs any accommodation in or-der to participate in this proceeding, you are entlited, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notifi-cation 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 seal of the Court on this 22 day of JAN, 2019.

Stacy M. Butterfield Clerk of the Circuit Court By: /s/ Kristin Barber Deputy Clerk

888170996 February 1, 8, 2019 19-00187K

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.

2015CA-000756-0000-00 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff, vs. TAMMY EDWARDS A/K/A
TAMMY VLET; ASSOCIATION OF POINCIANA VILLAGES, INC.; UNITED STATES OF AMERICA SECRETARY OF HOUSING AND URBAN DEVELOPMENT; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH UNDER, AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN

KNOWN TO BE DEAD OR ALIVE, INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES OR OTHER CLAIMANTS; UNKNOWN PARTY #1, UNKNOWN PARTY #2, UNKNOWN PARTY #3, AND UNKNOWN PARTY #4, THE NAMES BEING FICTITIOUS TO ACCOUNT FOR PARTIES IN POSSESSION: UNKNOWN PARTY **#1; UNKNOWN PARTY # 2,**

Defendants,NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling Foreclosure Sale dated January 14, 2019, and entered in Case No. 2015CA-000756-0000-00, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSO-CIATION is Plaintiff and TAMMY EDWARDS A/K/A TAMMY VLET; UNKNOWN PARTY #1, UNKNOWN PARTY #2, UNKNOWN PARTY #3, AND UNKNOWN PARTY #4. THE NAMES BEING FICTITIOUS TO ACCOUNT FOR PARTIES IN POS-SESSION; UNKNOWN PARTY #1; UNKNOWN PARTY # 2; ASSOCIA-TION OF POINCIANA VILLAGES,

INC.: UNITED STATES OF AMERI-

CA, SECRETARY OF HOUSING AND

URBAN DEVELOPMENT; ANY AND

ALL UNKNOWN PARTIES CLAIM-

ING BY, THROUGH UNDER, AND

AGAINST THE HEREIN NAMED

INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UN-KNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES OR OTHER CLAIMANTS; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELEC-TRONIC SALE AT: WWW.POLK. REALFORECLOSE.COM, at 10:00 A.M., on the 18th day of February, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 15, BLOCK 680, POIN-CIANA NEIGHBORHOOD 5 NORTH, VILLAGE 3, ACCORD-INGLY TO THE PLAT THERE-OF, AS RECORDED IN PLAT BOOKS 54, PAGE 27, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property address: 620 ROBIN LN, KISSIMMEE, FL 34759

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

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

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

Dated this 24 day of January, 2019. Eric Knopp, Esq. Bar. No.: 709921 Submitted by: Kahane & Associates, P.A. 8201 Peters Road, Ste.3000 Plantation, FL 33324 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 18-00764 JPC V3.20160920 February 1, 8, 2019 19-00166K

19-00194K

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, $\,$ IN AND FOR POLK COUNTY,

532018CA002528000000 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR PFCA HOME EQUITY INVESTMENT TRUST CERTIFICATES, SERIES 2003-IFC6, Plaintiff, vs. JEFFERY L. MOORE A/K/A JEFFREY L. MOORE A/K/A

JEFFERY LEE MOORE A/K/A JEFF MOORE A/K/A JEFFERY MOORE, et al. Defendants

pursuant to a Final Judgment of Foreclosure dated October 31, 2018, and entered in Case No. 532018CA002528000000, of the Circuit Court of the Tenth Judicial Circuit in and for POLK County, Florida. DEUTSCHE BANK NA-TIONAL TRUST COMPANY, AS TRUSTEE FOR PFCA HOME EQ-UITY INVESTMENT TRUST CER-TIFICATES, SERIES 2003-IFC6, is Plaintiff and JEFFERY L. MOORE A/K/A JEFFREY L. MOORE A/K/A JEFFERY LEE MOORE A/K/A JEFF MOORE A/K/A JEFFERY MOORE; POLK COUNTY, FLORIDA: are defendants. Stacy M. Butterfield, Clerk of Circuit Court for POLK, County Florida will sell to the highest and best bidder for cash via the Internet at www.polk.realforeclose.com, at 10:00 a.m., on the 12TH day of MARCH. 2019, the following described prop-

34 OF THE SW 14 OF THE NE 14 OF SECTION 11, TOWNSHIP 29 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA,

LESS THE NORTH 25 FEET FOR ROAD RIGHT OF WAY. LESS AND EXCEPT BEGIN 25 FEET SOUTH OF THE NW CORNER OF SAID EAST 1/3, OF THE SOUTH ¾ OF THE SW ¼ OF THE NE ¼. THENCE RUN SOUTH 975.45 FEET, THENCE EAST 660.40 FEET, MORE OR LESS, TO THE SE CORNER OF SAID SW 1/4 OF THE NE 1/4, THENCE NORTH 564.25 FEET, THENCE WEST 608.99 FEET, THENCE NORTH 412.5 FEET, THENCE WEST 50

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 VAN NESS LAW FIRM, PLC

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

FIRST INSERTION

FLORIDA

CASE NO.

NOTICE IS HEREBY GIVEN erty as set forth in said Final Judg-

FEET TO THE POINT OF BE-GINNING: AND LESS THAN EXCEPT THE EAST 220 FEET OF THE NORTH 437.5 FEET THEREOF.

impaired, call 711.

OC11779-18/tro February 1, 8, 2019 19-00177K

ment, to wit: THE EAST ½, OF THE SOUTH

FIRST INSERTION

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

CASE NO.: 2015CA001953000000 PHH MORTGAGE CORPORATION Plaintiff, vs.

MONICA M. THOMAS A/K/A MONICA MICHELLE THOMAS A/K/A MONICA MICHELLE BROWN, et al Defendants.

RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed January 14, 2019, and entered in Case No. 2015CA001953000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida wherein PHH MORTGAGE CORPORATION, is Plaintiff, and MONICA M. THOMAS A/K/A MON-ICA MICHELLE THOMAS A/K/A MONICA MICHELLE BROWN, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 18 day of February, 2019, the following described property as set forth in said Lis Pendens, to wit:

Lot 7, MIRRO-MAC SUBDIVI-SION, according to the plat thereof recorded in Plat Book 38, page 13, public records of Polk County,

SUBJECT TO taxes for 2009 and subsequent years, and covenants, conditions, restrictions and easements of record, if any.

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

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

CATION IF THE TIME BEFORE

THE SCHEDULED APPEARANCE

IS LESS THAN 7 DAYS; IF YOU

ARE HEARING OR VOICE IM-

PAIRED, CALL 711. Dated: January 24, 2019 Phelan Hallinan Diamond & Jones, PLLC Attorneys for Plaintiff 2001 NW 64th Street, Suite 100 Ft. Lauderdale, FL 33309 Tel: 954-462-7000 Fax: 954-462-7001 Service by email: FL.Service@PhelanHallinan.com By: /s/ Tammy Geller Phelan Hallinan Diamond & Jones, PLLC Tammy Geller, Esq., Florida Bar No. 0091619 Emilio R. Lenzi, Esq., Florida Bar No. 0668273

PH # 64802 February 1, 8, 2019 19-00167K

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.: 2016CA001188000000 HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR FREMONT HOME LOAN TRUST 2003-A, ASSET-BACKED CERTIFICATES, SERIES 2003-A, Plaintiff, VS.

ELSIE RODRIGUEZ; et al., **Defendant(s).**NOTICE IS HEREBY GIVEN that sale

will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on January 15, 2019 in Civil Case No. 2016CA001188000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR FREMONT HOME LOAN TRUST 2003-A, ASSET-BACKED CERTIFICATES, SERIES 2003-A is the Plaintiff, and ELSIE RO-DRIGUEZ; ANTONIO GONZALEZ; LAKE MARION GOLF RESORT HO-MEOWNER'S ASSOCIATION, INC.; TUSCANY PRESERVE COMMUNITY ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIM-ING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE WHETHER SAID IIN-KNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose. com on February 28, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment,

LAKE MARION GOLF RESORT, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 112, PAGES 35 THROUGH 38, INCLU-SIVE, AS RECORDED IN THE PUBLIC RECORDS OF POLK COUNTY. FLORIDA: SAID LAND SITUATE, LYING AND BEING IN POLK COUNTY, FLORIDA.

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

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

Dated this 29 day of January, 2019. ALDRIDGE | PITE, LLP Attorney for Plaintiff 1615 South Congress Avenue Delray Beach, FL 33445 Telephone: (844) 470-8804 Facsimile: (561) 392-6965 By: Julia Y. Poletti, Esq. FBN: 100576 Primary E-Mail: ServiceMail@aldridgepite.com 1221-14007B

impaired, call 711.

February 1, 8, 2019

FIRST INSERTION

A/K/A

POLK COUNTY

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

CASE NO.: 53-2018-CA-004457 WELLS FARGO BANK, N.A., Plaintiff, vs. JAIMIE SUZANNE SMITH WAITE

A/K/A JAIMIE SUZANNE WAITE A/K/A JAIMIE SMITH A/K/A JAIMIE S. SMITH, et al, Defendant(s).

JAIMIE SUZANNE SMITH WAITE A/K/A JAIMIE SUZANNE WAITE A/K/A JAIMIE SMITH A/K/A JAIMIE S. SMITH

Last Known Address: 2311 Deerbrook Dr Lakeland, FL 33811 Current Address: Unknown

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

ANTS Last Known Address: Unknown Current Address: Unknown

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

LOT 298, DEER BROOKE SOUTH, ACCORDING TO THE PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 89, PAGE 15, 16 AND 17, OF THE PUBLIC RECORDS OF POLK COUNTY. FLORIDA.

DRIVE, LAKELAND, FL 33811 has been filed against you and you are required to serve a copy of your written defenses within 30 days after the first publication, if any, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623, and

2311 DEERBROOK

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

Default Date: February 14, 2019 This notice shall be published once a

week for two consecutive weeks in the Business Observer. **See the Americans with Disabilities

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

WITNESS my hand and the seal of this court on this 8th day of January, 2019.

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

Albertelli Law P.O. Box 23028 Tampa, FL 33623 NL - 18-027619

February 1, 8, 2019 19-00165K

FIRST INSERTION

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

CASE NO. 2018-CA-004784 SECTION NO. 15 MIDFLORIDA CREDIT UNION, F/K/A MIDFLORIDA FEDERAL CREDIT UNION. Plaintiff, v.

HELEN B. RICHARDS: RACHEL

PETERSON; THE ESTATE OF ROBERT E. RICHARDS DECEASED: THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF ROBERT E. RICHARDS, DECEASED: THE UNKNOWN HEIRS OF THE ESTATE OF ROBERT E. RICHARDS DECEASED TENANT #1: TENANT #2: AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS 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,

TO: ANY AND ALL UNKNOWN PAR-TIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS,

Defendants.

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

DEVISEES, GRANTEES, OR OTHER

Lot 10. Block "C". CROOKED LAKE PARK TRACT NUMBER 2, a subdivision according to the plat thereof recorded in Plat Book 39. Page 42, of the Public Records of Polk County, Florida.

Property Address: 4748 Easton Street, Lake Wales, FL 33853-8629

has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esq., 422 South Florida Avenue, Lakeland, Florida 33801, on or before 03/04/2019, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter: otherwise, a default will be entered against you for the relief demanded in the Complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled 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: 1/23/19 STACY M. BUTTERFIELD Clerk of the Court (SEAL) By: Tamika Joiner

Deputy Clerk Gregory A. Sanoba, Esq. 422 South Florida Avenue Lakeland, Florida 33801

19-00168K February 1, 8, 2019

FIRST INSERTION

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

CIVIL DIVISION Case #: 2018-CA-002108 DIVISION: 4

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

Nicholas A. Diyorio a/k/a Nicholas A. Di Yorio: Rhea N. Divorio a/k/a Rhea N. Di Yorio; Ashwood West Homeowners Association, Inc.; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, **Grantees, or Other Claimants** Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-002108 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein JPMorgan Chase Bank, National Association, Plaintiff and Nicholas A. Divorio a/k/a Nicholas A. Di Yorio are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.

polk.realforeclose.com at 10:00 A.M. on February 21, 2019, the following described property as set forth in said Final Judgment, to-wit:

LOT 28, ASHWOOD WEST, AC-CORDING TO THE MAP OR PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 134, PAGES 6, 7 AND 8, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707

18-313111 FC01 CHE

February 1, 8, 2019

19-00169K

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.: 2018CA002979000000 LOANDEPOT.COM, LLC, Plaintiff, VS.

VICTOR HERNANDEZ GONZALEZ; 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 January 18, 2019 in Civil Case No. 2018CA002979000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County. Florida, wherein, LOANDEPOT.COM, LLC is the Plaintiff, and VICTOR HERNANDEZ GONZALEZ: STACEY ANGELO-HERNANDEZ; BRIDGE-WATER MASTER ASSOCIATION, INC; VILLAGES AT BRIDGEWATER COMMUNITY ASSOCIATION, INC.; ANY AND ALL UNKNOWN PAR-TIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PAR-TIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM-ANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose. com on February 21, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment,

LOT 1, BLOCK A, VILLAGES

FIRST INSERTION

AT BRIDGEWATER VILLAGE 6B PHASE 2, ACCORDING TO THE PLAT THEREOF, RE-CORDED IN PLAT BOOK 152, PAGE(S) 6 AND 7, OF THE PUBLIC RECORDS OF POLK COUNTY FLORIDA. ANY PERSON CLAIMING AN IN-

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

IMPORTANT

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

impaired, call 711. Dated this 29 day of January, 2019. 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:

Service Mail@aldridgepite.com1454-308B

February 1, 8, 2019

FIRST INSERTION

19-00198K

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

Case #: 2018-CA-003295 DIVISION: 8 Nationstar Mortgage LLC d/b/a Mr.

Plaintiff. -vs.-Donald W. Cook; Unknown Spouse of Donald W. Cook; Citibank, N.A.: Lake Ashton Homeowners Association, Inc.; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by. through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by, through, under and against the

above named Defendant(s) who

whether said Unknown Parties

may claim an interest as Spouse,

are not known to be dead or alive,

Heirs, Devisees, Grantees, or Other Claimants Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-003295 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Nationstar Mortgage LLC d/b/a Mr. Cooper, Plaintiff and Donald W. Cook are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on February 28, 2019, the following described property as set forth in said Final Judgment, to-wit:

LOT 17, LAKE ASHTON GOLF CLUB PHASE I. ACCORDING TO THE MAP OR PLAT THERE-OF, AS RECORDED IN PLAT BOOK 117, PAGES 19 THRU 27, PUBLIC RECORDS OF POLK COUNTY, FLORIDA

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

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

Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360

Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 18-314632 FC01 CXE February 1, 8, 2019

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

GENERAL JURISDICTION DIVISION CASE NO. 2017-CA-002087 WELLS FARGO BANK, NATIONAL

Plaintiff, vs. KELLY SMITH. et. al. Defendant(s).

ASSOCIATION.

TO: THE UNKNOWN HEIRS, BEN-EFICIARIES, DEVISEES, GRANT-ASSIGNEES. LIENORS. CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN IN-TEREST IN THE ESTATE OF HAR-LAN D. TAPLEY AKA HARLAN D. TAPLEY, SR., DECEASED.,

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

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

THE NORTH 15 FEET OF LOT 2, ALL OF LOT 3, AND THE SOUTH 15 FEET OF LOT BLOCK 3 OF MARTHA HEIGHTS SUBDIVISION. ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 9, PAGE 39, OF THE PUBLIC RECORDS OF

POLK COUNTY, FLORIDA. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 2/28/2019 /(30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

THIS NOTICE SHALL BE PUB-

LISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS.

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

WITNESS my hand and the seal of this Court at Polk County, Florida, this 18th day of January, 2019.

Stacv M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: Tamika Joiner DEPUTY CLERK ROBERTSON, ANSCHUTZ, AND

SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: mail@rasflaw.com 18-170496 - ShF February 1, 8, 2019

THE BUSINESS OBSERVER Call: (941) 362-4848 or go to: www.businessobserverfl.com



OFFICIAL COURTHOUSE WEBSITES:

MANATEE COUNTY: manateeclerk.com

SARASOTA COUNTY: sarasotaclerk.com

CHARLOTTE COUNTY: charlotte.realforeclose.com

LEE COUNTY: leeclerk.org

COLLIER COUNTY: collierclerk.com

HILLSBOROUGH COUNTY: hillsclerk.com

PASCO COUNTY: pasco.realforeclose.com

PINELLAS COUNTY: pinellasclerk.org

POLK COUNTY: polkcountyclerk.net

ORANGE COUNTY: myorangeclerk.com

Check out your notices on: floridapublicnotices.com



FIRST INSERTION

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

CASE NO.: 53-2018-CA-001869 NATIONSTAR MORTGAGE, LLC D/B/A MR. COOPER Plaintiff, vs.

JACQUELINE BLACKMON, et al, Defendant(s).

ANNE M. RODGERS Last Known Address: 52 German Blvd Yaphank, NY 11980

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

Last Known Address: Unknown Current Address: Unknown

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

LOT 65-A OF THE UNRE-CORDED PLAT OF CARL-TON MANOR, DESCRIBED AS FOLLOWS: THAT PART OF LOT 66 OF THE UNRE-CORDED PLAT OF CARLTON MANOR, DESCRIBED AS:

THE SOUTH 100.00 FEET OF THE NORTH 125.00 FEET OF THE WEST 285 FEET OF THE EAST 525 FEET OF THE WEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 11, TOWNSHIP 30 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA, LESS THE WEST 150.0 FEET THEREOF. AND THE PART OF LOT 67 OF THE UNRE-CORDED PLAT OF CARL-TON MANOR, DESCRIBED AS THE WEST 15 FEET OF THE SOUTH 100.00 FEET OF THE NORTH 125.00 FEET OF THE WEST 90 FEET OF THE EAST 240.00 FEET OF THE WEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 11, TOWNSHIP 30 SOUTH, RANGE 27 TOGETH-ER WITH A MOBILE HOME LOCATED THEREON AS A PERMANENT FIXTURE AND APPURTENANCE THERE-TO, DESCRIBED AS A 1984 WOODHILL DOUBLE WIDE MOBILE HOME BEARING TITLE NUMBERS 40569736 AND 40563686 AND VIN NUMBERS 3344404331A AND 33444043331B. A/K/A 142 WINSTON AVE, LAKE

WALES, FL 33853
has been filed against you and you are required to serve a copy of your written defenses within 30 days after the first publication, if any, on Albertelli Law,

Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623, and file the original with this Court either before 2-25-2019 service on Plaintiff's attorney, or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition

the Complaint or petition.

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

**See the Americans with Disabilities

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

WITNESS my hand and the seal of this court on this 17 day of January,

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

Albertelli Law P.O. Box 23028 Tampa, FL 33623 CB- 18-013743 February 1, 8, 2019

9 19-00178K

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.

2015-CA-003150-0000-000 THE BANK OF NEW YORK MELLON AS TRUSTEE FOR FEDERAL DEPOSIT INSURANCE CORPORATION 2011-R1 TRUST, Plaintiff vs.

Plaintiff, vs.
JAMES BINGHAM AND KAREN
BINGHAM, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an In Rem Final Judgment of Foreclosure dated January 18, 2018, and entered in 2015-CA-003150-0000-000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein THE BANK OF NEW YORK MELLON AS TRUSTEE FOR FEDERAL DEPOSIT INSURANCE CORPORATION 2011-R1 TRUST is the Plaintiff and JAMES BINGHAM; KAREN BINGHAM; U.S. BANK NATIONAL ASSOCIATION AS LEGAL TITLE TRUSTEE FOR TRU-MAN 2013 SC3 TITLE TRUST C/O RUSHMORE LOAN MANAGEMENT SERVICES LLC; TD BANK, N.A. BY SUCCESSOR MERGER TO RIV-ERSIDE NATIONAL BANK 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 26, 2019, the following described property as set forth in said Final Judgment, to wit:

ud Final Judgment, to wit:
A PART OF LOT 22, WOODLAND MEADOWS, ACCORDING TO THE MAP OR PLAT
THEREOF, AS RECORDED IN
PLAT BOOK 103, PAGE 33, OF
THE PUBLIC RECORDS OF
POLK COUNTY, FLORIDA, DESCRIBED AS FOLLOWS:

THAT PART OF THE SOUTH-EAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 26, TOWN-SHIP 27 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORI-DA, DESCRIBED AS FOLLOWS: COMMENCE AT THE SOUTH-WEST CORNER OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SAID SECTION 26 AND RUN THENCE NORTH 00°03'26" WEST ALONG THE WEST BOUND-ARY THEREOF, 34.75 FEET TO THE POINT OF BEGINNING; CONTINUE THENCE NORTH 00°03'26" WEST, 196.81 FEET; THENCE NORTH 89°56'12" EAST, 100.00 FEET; THENCE SOUTH 00°03'26" EAST, 197.01 FEET; THENCE NORTH 89°56'38" WEST, 100.00 FEET TO THE POINT OF BEGINNING.

Property Address: 148 ADAMS ROAD, 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.

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 January, 2019. 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.com14-90698 - AnT 19-00185K February 1, 8, 2019

SUBSEQUENT

INSERTIONS

SECOND 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 Statues: 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. Lo9 Alysha Williams

Log Alysha Williams
Lo4 Melissa Campbell
Cog Nilsa Aponte
Auction date: 02.21.2019

Jan. 25; Feb. 1, 2019 19-00115K

HOW TO PUBLISH YOUR

LEGAL NOTICE IN THE BUSINESS OBSERVER



and select the appropriate County name from the menu option

OR E-MAIL: legal@businessobserverfl.com

Business

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

SUBSEQUENT INSERTIONS

This Instrument Prepared By/ Michael J Posner, Esq., **HUD Foreclosure Commissioner** Ward, Damon, Posner,

Pheterson & Bleau 4420 Beacon Circle, Suite 100 West Palm Beach, Florida 33407 HECM# 093-6716798 PCN: 23-29-13-140832-000070

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on August 20, 2009, a certain Mortgage was executed by Boyce D. Coyle and Crystal Y. Coyle, husband and wife as Mortgagor in favor of Urban Financial Group, which Mortgage was recorded September 2, 2009, in Official Records Book 7965, Page 207 in the Office of the Clerk of the Circuit Court for Polk County, Florida, (the "Mortgage"); and

WHEREAS, the Mortgage was assigned to Reverse Mortgage Solutions Inc. by Assignment recorded March 3, 2016 in Official Records Book 9760, Page 184, in the Office of the Clerk of the Circuit Court for Polk County, Flor-

WHEREAS, the Mortgage was assigned to the United States Secretary of Housing and Urban Development (the "Secretary"), by Assignment recorded September 30, 2016 in Official Records Book 9947, Page 355, in the Office of the Clerk of the Circuit Court for Polk County, Florida; and

WHEREAS, the Mortgage is now owned by the Secretary; and

WHEREAS, a default has been made in the covenants and conditions of Section 9 of the Mortgage in that Mortgagor has abandoned the Property hereinafter defined and the Mortgage remains wholly unpaid as of the date of this Notice and no payment has been made to restore the loan to current sta-

WHEREAS, the entire amount delinquent as of December 18, 2018 is \$173,796.68 plus accrued unpaid interest, if any, late charges, if any, fees and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage to be immediately due and payable; and

WHEREAS, Unknown Tenant(s) may claim some interest in the property hereinafter described, as a/the tenant(s) in possession of the property, but such interest is subordinate to the lien of the Mortgage of the Secretary;

WHEREAS, Emerald Cove Homeowners Association Inc., may claim some interest in the property hereinafter described pursuant to that certain Declaration of Covenants and Restrictions recorded in Official Records Book 3133, Page 1353 and all amendments thereto of the Public Records of Polk County, Florida but such interest is subordinate to the lien of the Mortgage of the Secretary; and
WHEREAS, Black Point Assets,

Inc. as trustee of the 427 Emerald Cove Loop Land Trust and Star Point Capital, LLC, as trustee of the 427ECL Land Trust may claim some interest in the property hereinafter described pursuant to that certain Certificate of Title is recorded in Official Records Book $10558,\,\mathrm{Page}\,\,547$ of the Public Records of Polk County, Florida but such interest is subordinate to the lien of the Mortgage of the Secretary; and

WHEREAS, Polk County may claim some interest in the property hereinafter described pursuant to that certain Code Enforcement Liens recorded in Official Records Book 10391, Page 989, Official Records Book 10541, Page 1897, Official Records Book 10626, Page 1474, and Official Records Book 10688, Page 1999 all of the Public Records of Polk County, Florida but such interest is subordinate to the lien of the Mortgage of the Secretary: and

NOW, THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of the undersigned as Foreclosure Commissioner, recorded on July 14, 2010 in Official Records Book 8177, Pages 1962-1964 of the Public Records of Polk County, Florida, notice is hereby given that on February 21, 2019 at 9:00 a.m. local time, all real and personal property at or used in connection with the following described premises (the "Property") will be sold at public auction to the highest bidder:

Lot 7, Section 13, EMERALD COVE, according to the Plat thereof, recorded in Plat Book 97, Page 22 of the Public Records of Polk County, Florida

Commonly known as: 427 Emerald Cove Loop, Lakeland, Florida

33809 The sale will be held at 427 Emerald Cove Loop, Lakeland, Florida 33809. The Secretary of Housing and Urban Development will bid \$173,796.68 plus interest from December 18, 2018 at a rate of \$30.05 per diem (subject to increases applicable under the Note), plus all costs of this foreclosure and costs of an owner's policy of title insurance.

THIRD INSERTION

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his/her/its pro-rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling ten (10%) percent of the bid amount in the form of a certified check or cashier's check made out to the Secretary of HUD. Each oral bid need not be accompanied by a deposit. If the successful bid is oral, a deposit of ten (10%) percent of the bid amount must be presented before the bidding is closed. The deposit is non-refundable. The remainder of the purchase price must be delivered within thirty (30) days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the high bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveyancing fees, all real estate and other taxes that are due on or after the delivery of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for fifteen (15) day increments for a fee equal to Five Hundred and NO/100 Dollars (\$500.00) per extension, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within, the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD Field Office representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD Field Office Representative, offer the Property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The amount that must be paid if the Mortgage is to be reinstated prior to the scheduled sale is the principal balance set forth above, together with accrued, unpaid interest, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out of pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Date: January 13, 2019 **HUD Foreclosure Commissioner** By: Michael J Posner, Esquire Ward, Damon, Posner, Pheterson & Bleau 4420 Beacon Circle West Palm Beach, Florida 33407 Tele:561/842-3000-Fax: 561/842-3626 Direct Dial: 561-594-1452 STATE OF FLORIDA; $\begin{tabular}{ll} \textbf{COUNTY OF PALM BEACH} & \textbf{) ss:} \\ \end{tabular}$

Sworn to, subscribed and acknowledged before me this 15 day of January, 2019, by Michael J Posner, Esquire, of Ward, Damon, Posner, Pheterson & Bleau who is personally known to me. Notary Public, State of Florida My Commission Expires: CHRISTINA ZINGMAN MY COMMISSION # FF 226933 EXPIRES: July 17, 2019 Bonded Thru Notary Public Underwriters

Jan. 18, 25; Feb. 1, 2019 19-00111K SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 18-CP-2973 IN RE: ESTATE OF BARRY THOMAS SULLIVAN. Deceased.

The administration of the estate of BARRY THOMAS SULLIVAN, deceased, whose date of death was June 30, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: January 25, 2019.

MARTA SULLIVAN Personal Representative 1770 Rowan Street

Jackson, MI 49203 Robert D. Hines, Esq. Attorney for Personal Representative Florida Bar No. 0413550 Hines Norman Hines, P.L. 1312 W. Fletcher Avenue, Suite B Tampa, FL 33612 Telephone: 813-265-0100 Email: rhines@hnh-law.com Secondary Email: jrivera@hnh-law.com Jan. 25; Feb. 1, 2019 19-00125K SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA File No. 2019 CP 12 **Division Probate** IN RE: ESTATE OF ARMAND VALENTI

Deceased. The administration of the estate of Armand Valenti, deceased, whose date of death was July 10, 2018, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is January 25, 2019.

Personal Representative: David Valenti 65 Chestnut Hill Dr.

Brighten, Massachusetts 12135-3943 Attorney for Personal Representative: Patrick L. Smith Attorney Florida Bar Number: 27044 179 N. US HWY 27 Suite F Clermont, FL 34711

Telephone: (352) 241-8760 Fax: (352) 241-0220 E-Mail: PatrickSmith@attypip.com Secondary E-Mail: becky@attypip.com

19-00126K

Jan. 25; Feb. 1, 2019

THIRD INSERTION

HOLLY HILL ROAD EAST COMMUNITY DEVELOPMENT DISTRICT NOTICE OF THE DISTRICT'S INTENT TO USE THE UNIFORM METHOD OF COLLECTION OF NON-AD VALOREM SPECIAL ASSESSMENTS AS IT RELATES TO CERTAIN LANDS WITHIN THE DISTRICT BOUNDARY AS REVISED DUE TO BOUNDARY AMENDMENT

Notice is hereby given that the Holly Hill Road East Community Development District (the "District") intends to use the uniform method of collecting non-ad valorem special assessments to be levied by the District pursuant to Section 197.3632, Florida Statutes. The Board of Supervisors of the District will conduct a public hearing on Wednesday, February 20, 2019 at 10:00 a.m. at 346 East Central Ave., Winter Haven, Florida 33880.

The purpose of the public hearing is to consider the adoption of a resolution authorizing the District to use the uniform method of collecting non-ad valorem special assessments (the "Uniform Method") to be levied by the District on properties located within the District's revised boundary due to a recent boundary amendment.

The District may levy non-ad valorem special assessments for the purpose of financing, acquiring, maintaining and/or operating community development facilities, services and improvements within and without the boundaries of the District, to consist of, among other things, recreation facilities, water, sewer, and stormwater management systems, roadway improvements, landscape, irrigation, signage and lighting improvements, and amenity improvements, and any other lawful improvements or services of the District.

Owners of the properties to be assessed and other interested parties may appear at the public hearing and be heard regarding the use of the Uniform Method. This hearing is open to the public and will be conducted in accordance with the provisions of Florida law. The public hearing may be continued to a date, time, and ation to be specified on the record at the be Supervisors or District Staff may participate by speaker telephone.

Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Office at (407) 382-3256 at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Office.

A person who decides to appeal any decision made at the meeting 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.

Jane Gaarlandt District Manager

Jan. 18, 25; Feb. 1, 8, 2019

SECOND INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on 2/8/19 at 10:30 am, the following mobile

home will be sold at public auction

pursuant to F.S: 715.109: 1992 PALM

#PH095167AFL & PH095167BFL.

Last Tenants: Sondra Eagan Myers &

Dane Myers. Sale to be held at 2562

Christy Ln, Lakeland, FL 33801, 813-

Jan. 25; Feb. 1, 2019 19-00156K

E-mail your Legal Notice legal@businessobserverfl.com

19-00106K

SECOND INSERTION

NOTICE OF PUBLIC SALE The following personal property of MI-CHAEL READING, will, on February 7, 2019, at 10:00 a.m., at 653 Linda Lane, Lot #10A, Auburndale, Polk County Florida, 33823; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

A MOBILE HOME located at 653 Linda Lane, Lot $\sharp 10\mathrm{A},$ Auburndale, Polk County, Florida 33823, and all other personal property

located therein PREPARED BY: Jody B. Gabel Lutz, Bobo & Telfair. P A 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236 Jan. 25; Feb. 1, 2019 19-00164K

SECOND INSERTION

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

FLORIDA Case No. 2015-CA-91 SRP 2012-4, LLC

Plaintiff, v. LEONIDES MUNOZ, ET AL.

Defendant.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure entered in the above styled case, number 2015-CA-91 in the Circuit Court of Polk County, Florida, that Stacy M. Butterfield, Polk County Clerk, will sell the following property situated in Polk County, Florida, described as:

Lot 12, Fairways Lake Estates Phase One, according to the map or plat thereof, as recorded in Plat Book 97, Page(s) 33, of the Public Records of Polk County, Florida.

at public sale, to the highest and best bidder for cash, at WWW.POLK. REALFORECLOSE COM at a.m. on February 13, 2019.

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

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

Dated this 18th day of January, 2019 GREENE HAMRICK QUINLAN & SCHERMER, P.A. Robert C. Schermer, Esquire

Florida Bar No. 380741 Post Office Box 551 Bradenton, Florida 34206 Telephone: (941) 747-1871 Facsimile: (941) 747-2991 Primary: rschermer@manateelegal.com estratton@manateelegal.com Attorneys for Plaintiff

Jan. 25; Feb. 1, 2019

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DÍVISION File No. 2018CP3442 IN RE: ESTATE OF ALBERT O. KEINERT, JR.

Deceased.

The administration of the estate of Albert O. Keinert, Jr., deceased, whose date of death was October 9, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Bartow, Florida 33831. The names and addresses of the personal representative and the personal

representative's attorney are set forth

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

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

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

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

The date of first publication of this notice is January 25, 2019.

Personal Representative: Albert O. Keinert III 180 Frontier Drive

Kernersville, North Carolina 27284 Attorney for Personal Representative: Long H. Duong Attorney Florida Bar Number: 11857 LD Legal, LLC 11 NW 33rd Court Gainesville, FL 32607 Telephone: (352) 371-2670

19-00124K

Fax: (866) 440-9154

Jan. 25; Feb. 1, 2019

19-00133K

E-Mail: long@ldlegal.com

SECOND INSERTION

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

Case #: 2018-CA-002722 DIVISION: 8 U.S. Bank, Trust National Association, not in its individual capacity but solely as Delaware trustee and U.S. Bank, National Association, not in its individual capacity but solely as Co-Trustee for Government Loan Securitization Trust 2011-FV1

Plaintiff, -vs.-Joan E. Luke; Unknown Spouse of Joan E. Luke; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by. through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse. Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive. whether said Unknown Parties may claim an interest as Spouse Heirs, Devisees, Grantees, or Other

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-002722 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein U.S. Bank, Trust National Association, not in its individual capacity but solely as Delaware trustee and U.S. Bank, National Association, not in its individual capacity but solely as Co-Trustee for Government Loan Securitization Trust 2011-FV1, Plaintiff and Joan E. Luke are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.

Final Judgment, to-wit: TRACT 53-A OF ROYAL RANCHES, MORE FULLY DE-SCRIBED AS:

polk.realforeclose.com at 10:00 A.M.

on February 28, 2019, the following

described property as set forth in said

THE W 1/2 OF THE N 1/2 OF THE NW 1/4 OF THE SW 1/4 OF THE SE 1/4 OF SECTION 6, TOWNSHIP 30 SOUTH, RANGE 26 EAST, LESS AND EXCEPT

THE SOUTH AND WEST 25 FEET THEREOF FOR ROAD RIGHT-OF-WAY, AND LESS AND EXCEPT THE FOLLOW-ING DESCRIBED PARCEL OF LAND: BEGIN AT THE NORTH-WEST CORNER OF SAID $\ \, \text{W} \, 1/2$ OF THE N 1/2 OF THE NW 1/4 OF THE SW 1/4 OF THE SE 1/4AND RUN EAST ALONG THE NORTH BOUNDARY OF SAID W 1/2 OF THE N 1/2 OF THE NW 1/4 OF THE SW 1/4 OF THE SE 1/4 TO THE NORTHEAST CORNER OF SAID W 1/2 OF THE N 1/2 OF THE NW 1/4 OF THE SW 1/4 OF THE SE 1/4 , THENCE SOUTH ALONG THE EAST BOUNDARY OF SAID W 1/2 OF THE N 1/2 OF THE NW 1/4 OF THE SW 1/4 OF THE SE 1/4, 20 FEET, THENCE NORTH-WESTERLY TO THE POINT OF BEGINNING.

TOGETHER WITH CERTAIN MANUFACTURED HOME, YEAR: 1996, MAKE: NO-BILITY, VIN#: N87409A AND VIN#: N87409B.

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

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

Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 18-314290 FC01 WNI 19-00163K

Jan. 25; Feb. 1, 2019

NOTICE OF PUBLIC HEARING TO CONSIDER IMPOSITION OF SPECIAL ASSESSMENTS PURSUANT TO SECTION 170.07, FLORIDA STATUTES, BY THE HOLLY HILL ROAD EAST COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARING TO CONSIDER ADOPTION OF ASSESSMENT ROLL PURSUANT TO SECTION 197.3632(4)(b) FLORIDA STATUTES, BY THE HOLLY HILL ROAD EAST COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF REGULAR MEETING OF THE HOLLY HILL ROAD EAST

COMMUNITY DEVELOPMENT DISTRICT
The Holly Hill Road East Community Development District Board of Supervisors ("Board") will hold public hearings on Wednesday, February 20, 2019 at 10:00 a.m. at 346 East Central Avenue, Winter Haven, FL 33880, to consider the adoption of an assessment roll, the imposition of special assessments to secure proposed bonds on benefited lands within the Holly Hill Road East Community Development District ("District"), a depiction of which lands to be assessed is shown below, and to provide for the levy, collection and enforcement of the special assessments. The area to be improved is depicted below and in the District's Second Amended and Restated Engineer's Report for Capital Improvements, dated December 4, 2018 (the "Improvement Plan"). The public hearing is being conducted pursuant to Chapters 170, 190 and 197, Florida Statutes. A description of the property to be assessed and the amount to be assessed to each piece or parcel of property may be ascertained at the office of the District's Records located at 346 East Central Avenue, Winter Haven, FL 33880 or by calling Jane Gaarlandt at 407-382-3256 or emailing janeg@ fishkind.com.

The District is unit of special-purpose local government responsible for providing infrastructure improvements for lands within the District. The infrastructure improvements ("Improvements") are currently expected to include, but are not limited to, roadways, water/sewer/reuse facilities, utilities improvements, stormwater management systems, landscaping, hardscaping, irrigation, recreational facilities, and other improvements, all as more specifically described in the Improvement Plan, on file and available during normal business hours at the addresses provided above.

The District intends to impose assessments on benefited lands within the District in the manner set forth in the District's Second Amended and Restated Master Assessment Methodology Report, dated December 19, 2018 (the "Assessment Report"), which is on file and available during normal business hours at the addresses provided above. The Assessment Report identifies the assessments per parcel for each land use category that is currently expected to be assessed. The initial method of allocating assessments for the Improvements to be funded by the District will be determined on an equal assessment per acre basis. Once platting has begun, the assessments will be levied to the assigned properties based on the benefits they receive. The methodology is explained in more detail in the Assessment Report. Also as described in more detail in the Assessment Report, the District's assessments will be levied against all assessable lands within the District. Please consult the Assess ment Report for more details.

The annual principal assessment levied against each parcel will be based on repayment over a maximum of thirty (30) years for the total debt allocated to each The District expects to collect sufficient revenues to retire no more than \$5,330,000 in debt to be assessed by the District, exclusive of fees and costs of collection or enforcement, discounts for early payment and interest. The proposed initial annual schedule of assessments is as follows:

Polk Cty. Parcel ID	Acres	Max Bond Principal	Max Bond Annual ^a
272705726000040140	5.06	\$767,069	\$63,161
272705726000040130	5.07	\$768,586	\$63,286
272705726000040120	5.07	\$768,586	\$63,286
272705726000040210	9.95^{b}	\$1,509,098	\$124,261
$272705726000040250^{\circ}$	5.05	\$767,041	\$63,159
272705726000040241	3.92	\$594,080	\$48,917
272705726000040242	1.03	\$155,540	\$12,807
Subtotal, Phase 4	35.12	\$5,330,000	\$438,879

As the property is platted, each residential lot within Phase 4 of the District will be subject to maximum assessments of \$37,535 in bond principal and \$2,874 in annual assessments. The assessments may be prepaid in whole at any time, or in some instances in part, or may be paid in not more than thirty (30) annual installments subsequent to the issuance of debt to finance the improvements. These annual assessments will be collected on the Polk County tax roll by the Tax Collector. Alternatively, the District may choose to directly collect and enforce these assessments. All affected property owners have the right to appear at the public hearing and the right to file written objections with the District within twenty (20) days of the publication of this notice.

Also on Wednesday, February 20, 2019 at 10:00 a.m. at 346 East Central Avenue, Winter Haven, Florida 33880, the Board will hold a regular public meeting to consider business that may lawfully be considered by the District. The Board meeting and hearings are open to the public and will be conducted in accordance with the provisions of Florida law for community development districts. The Board meeting and/or the public hearings may be continued in progress to a date and time certain announced at the meeting and/or hearings.

If anyone chooses to appeal any decision of the Board with respect to any matter considered at the meeting or hearings, such person will need a record of the proceedings and should accordingly ensure that a verbatim record of the proceedings is made, which includes the testimony and evidence upon which such appeal is to

Any person requiring special accommodations at the meeting or hearings because of a disability or physical impairment should contact the District Office at (407) 382-3256 at least 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.

- ^a Values include a 7.0% gross-up to account for the statutory early-payment discount and the fees and costs of collection charged by Polk County property appraiser and
- $^{\rm b}\,$ Parcel ID number 272705726000040210 includes acreage of Parcel ID number 272705726000040220.

Polk County Property Appraiser, http://www.polkpa.org/CamaDisplay.aspx?Outpu tMode=Display&SearchType=

RealEstate&ParcelID=272705726000040220 (accessed January 17, 2019)

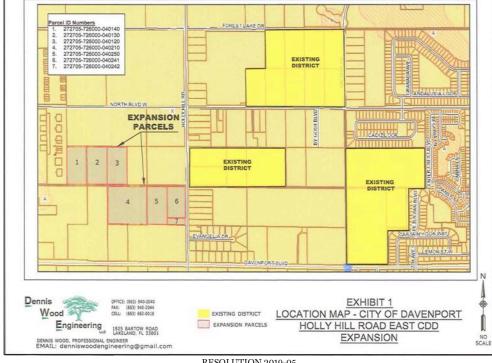
 $^{\rm c}$ Parcel ID number 272705726000040230 is a newly designated portion of Parcel ID number 272705726000040250

Polk County Property Appraiser, http://www.polkpa.org/CamaDisplay.aspx?Outpu

RealEstate&ParcelID=272705726000040230 (accessed January 17, 2019)

January 25: February 1, 2019

HOLLY HILL ROAD EAST COMMUNITY DEVELOPMENT DISTRICT



RESOLUTION 2019-05

A RESOLUTION OF THE BOARD OF SUPERVISORS OF THE HOLLY HILL ROAD EAST COMMUNITY DEVELOPMENT DISTRICT DECLARING SPECIAL ASSESSMENTS ON THE EXPANSION AREA; INDICATING THE LOCATION, NATURE AND ESTIMATED COST OF THOSE INFRASTRUCTURE IMPROVEMENTS WHOSE COST IS TO BE DEFRAYED BY THE SPECIAL ASSESSMENTS; PROVIDING THE PORTION OF THE ESTIMATED COST OF THE IMPROVEMENTS TO BE DEFRAYED BY THE SPECIAL ASSESSMENTS; PROVIDING THE MANNER IN WHICH SUCH SPECIAL ASSESSMENTS SHALL BE MADE; PROVIDING WHEN SUCH SPECIAL ASSESSMENTS SHALL BE PAID; DESIGNATING LANDS UPON WHICH THE SPECIAL ASSESSMENTS SHALL BE LEVIED; PROVIDING FOR AN ASSESSMENT PLAT; ADOPTING A PRELIMINARY ASSESSMENT ROLL; PROVIDING FOR PUBLICATION OF THIS RESOLUTION.

WHEREAS, the Holly Hill Road East Community Development District was established by Ordinance No. 814 of the Board of City Commissioners of the City of Davenport, Florida, pursuant to Chapter 190, Florida Statutes, as amended (the "District"); and the commissioners of the City of Davenport, Florida, pursuant to Chapter 190, Florida Statutes, as amended (the "District"); and the Chapter 190, Florida Statutes, as amended (the "District"); and the Chapter 190, Florida Statutes, as amended (the "District"); and the Chapter 190, Florida Statutes, as amended (the "District"); and the Chapter 190, Florida Statutes, as amended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District"); and the Chapter 190, Florida Statutes, as a mended (the "District");WHEREAS, on November 5, 2018, the Board of City Commissioners of the City of Davenport, Florida adopted Ordinance No. 864, amending the boundaries of the District to include approximately 33.76 additional acres to those lands within the boundar ies of the District (the "Expansion Area"); and

WHEREAS, the Board of Supervisors (the "Board") of the District previously determined to undertake, install, plan, establish, construct or reconstruct, enlarge or extend, equip, acquire, operate, and/or maintain the infrastructure improvements described in the District's Amended and Restated Engineer's Report for Capital Improvements, dated March 21, 2018, as amended in the $\textit{First Amendment to the Amended and Restated Engineer's Report,} \ \text{dated June 2018,} \ \text{and to defray the cost of such improvements}$ through the levy of special assessments; and

WHEREAS, the Board now hereby determines to undertake, install, plan, establish, construct or reconstruct, enlarge or extend, equip, acquire, operate, and/or maintain the infrastructure improvements (the "Improvements") described as Phase 4 in the District's Second Amended and Restated Engineer's Report for Capital Improvements, dated December 4, 2018, attached hereto as Exhibit A and incorporated herein by reference, which includes the additional improvements necessary for the Expansion Area; and

WHEREAS, it is in the best interest of the District to pay the cost of the Improvements by special assessments pursuant to

Chapter 190, Florida Statutes, (the "Assessments"); and
WHEREAS, the District is empowered by Chapter 190, the Uniform Community Development District Act, Chapter 170, Supplemental and Alternative Method of Making Local Municipal Improvements, and Chapter 197, the Uniform Method for the Levy, Collection and Enforcement of Non-Ad Valorem Assessments, Florida Statutes, to finance, fund, plan, establish, acquire, construct or reconstruct, enlarge or extend, equip, operate, and maintain the Improvements and to impose, levy and collect the

WHEREAS, the District hereby determines that benefits will accrue to the property improved, including the property within the Expansion Area, in the amount of those benefits, and that special assessments will be made in proportion to the benefits received as set forth in the Second Amended and Restated Master Assessment Methodology Report, dated December 19, 2018, attached hereto as Exhibit B and incorporated herein by reference and on file at 12051 Corporate Boulevard, Orlando, Florida 32817 (the "District Records Office"); and

WHEREAS, the District hereby determines that the Assessments to be levied will not exceed the benefit to the property im-

proved, including the property within the Expansion Area.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE HOLLY HILL ROAD EAST COMMUNITY DEVELOPMENT DISTRICT:

1. The nature and general location of, and plans and specifications for, the Improvements are described in Exhibit A, which is on file at the District Records Offices. Exhibit B is also on file and available for public inspection at the same locations. The total estimated cost of the Improvements is \$3,920,000.00 (the "Estimated Cost").

The Assessments will defray approximately \$5,330,000.00, which includes the Estimated Cost, plus financing-related

costs, capitalized interest, debt service reserve and contingency. The manner in which the Assessments shall be apportioned and paid is set forth in Exhibit B, including provisions for supplemental assessment resolutions.

5. The Assessments shall be levied on all lots and lands, including those within the Expansion Area, adjoining and contiguous or bounding and abutting upon such Improvements or specially benefitted thereby and further designated by the as plat hereinafter provided for.

- 6. There is on file, at the District Records Offices, an assessment plat showing the area to be assessed, with certain plans and specifications describing the Improvements and the estimated cost of the Improvements, all of which shall be open to inspection
- Commencing with the year in which the Assessments are confirmed, the Assessments shall be paid in not more than (30) thirty annual installments. The Assessments may be payable at the same time and in the same manner as are ad-valorem taxes and collected pursuant to Chapter 197, Florida Statutes; provided, however, that in the event the uniform non ad-valorem assessment method of collecting the Assessments is not available to the District in any year, or if determined by the District to be in its best interest, the Assessments may be collected as is otherwise permitted by law.
- 8. The District Manager has caused to be made a preliminary assessment roll, in accordance with the method of assessment described in Exhibit B hereto, which shows the lots and lands assessed, the amount of benefit to and the assessment against each lot or parcel of land and the number of annual installments into which the assessment may be divided, which assessment roll is hereby adopted and approved as the District's preliminary assessment roll.
- The Board shall adopt a subsequent resolution to fix a time and place at which the owners of property to be assessed or rein may appear before the Boa sessments or the making of the Improvements, the cost thereof, the manner of payment therefore, or the amount thereof to be assessed against each property as improved.
- 10. The District Manager is hereby directed to cause this Resolution to be published twice (once a week for two (2) weeks) in a newspaper of general circulation within Polk County and to provide such other notice as may be required by law or desired in the best interests of the District.

This Resolution shall become effective upon its passage. PASSED AND ADOPTED THIS 19th DAY OF DECEMBER, 2018.

HOLLY HILL ROAD EAST COMMUNITY DEVELOPMENT DISTRICT ATTEST:

/s/Rennie Heath

Secretary Chairperson, Board of Supervisors

Exhibit A: Second Amended and Restated Engineer's Report for Capital Improvements, dated December 4, 2018

Exhibit B: Second Amended and Restated Master Assessment Methodology Report, dated December 19, 2018

19-00148K

SECOND INSERTION

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

CASE NO.: 2015CA001496 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2005-J4, MORTGAGE PASS-THROUGH **CERTIFICATES, SERIES 2005-J4,**

Plaintiff, v. MABLE CUFFY; ELPHER M. PROSPER; UNKNOWN SPOUSE OF ELPHER M. PROSPER, ELPHER BRYAN, ET AL. Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order dated January 10, 2019, entered in Civil Case No. 2015CA001496 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2005-J4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-J4, Plaintiff and MABLE CUFFY; ELPHER M. PROSPER; UNKNOWN SPOUSE OF ANTHONY PROSPER. ELPHER BRYAN; ASSOCIATION OF POINCIANA VILLAGES, INC.; POIN-CIANA VILLAGE THREE ASSOCIA-TION, INC.; and TOWN & COUNTRY

TITLE GUARANTY & ESCROW are defendants, Clerk of Court, will sell the property at public sale at www.polk. realforeclose.com beginning at 10:00 AM on February 13, 2019 the following described property as set forth in said Final Judgment, to-wit:.

LOT 8, BLOCK 745, POINCI-ANA, NEIGHBORHOOD 5 NORTH, VILLAGE 3, ACCORD-ING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 54, PAGES 27-42, PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA

Property Address: 569 Eagle Court, Kissimmee, Florida 34759 ANY PERSON CLAIMING AN IN- TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVI-SION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRA-TOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BE-FORE YOUR SCHEDULED COURT

APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFI-CATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.

Kelley Kronenberg 8201 Peters Road, Suite 4000 Fort Lauderdale, FL 33324 Phone: (954) 370-9970 Fax: (954) 252-4571 Service E-mail: ftlreal prop@kelleykronenberg.comJason M Vanslette, Esq. FBN: 92121 File No: M140167-JMV Case No.: 2015CA001496 Jan. 25; Feb. 1, 2019 19-00116K

SECOND INSERTION

NOTICE TO CREDITORS (Testate - FL Resident)

The administration of the estate of RALPH A. FERNANDEZ, deceased, File Number 2018-CP-3491 is pending in the Circuit Court in and for Polk County, Florida, Probate Division, the address of which is Polk Clerk of Courts, Probate Department, 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All persons on whom this notice is served who have objections that challenge the validity of the will, the qualifications of the personal representative, venue, or jurisdiction of this Court are required to file their objections with this Court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AF-TER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is served within three months after the date of the first publication of this notice must file their claims with this Court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICA-TION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS, DEMANDS AND OBJECTIONS NOT SO FILED WILL BE FOREVER BARRED.

The date of first publication of this Notice is January 25, 2019

BARBARA RODRIGUEZ Co-Personal Representative 6221 Tidewater Island Circle Fort Myers, FL 33908 FRANK FERNANDEZ

Co-Personal Representative P.O. Box 14631 North Palm Beach, FL 33408 STEPHEN KAGAN Attorney for Personal Representative Florida Bar No. 109136 KAGAN LAW FIRM 8191 College Pkwy, Suite 303 Ft. Myers, FL 33919

Jan. 25; Feb. 1, 2019 19-00131K

P: (239) 466-1161

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case Number: 19CP-0028

IN RE: ESTATE OF Aron Jones, III deceased.

The administration of the estate of Aron Jones, III, deceased, Case Number 19CP-0028, 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 co-personal representatives and the co-personal representa-tives' 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 SER-VICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The date of first publication of this notice is January 25, 2019.

Aryel E. Moody **Co-personal representative** Address: 1918 Grand Bay Circle,

Apt. 201 Lakeland, FL 33810 Aron Jones, Jr. Co-personal representative

308 Oppitz Lane, Lakeland, FL 33803-4426. MICHAEL H. WILLISON, P.A. Michael H. Willison, Esquire 114 S. Lake Avenue Lakeland, Florida 33801 (863) 687-0567 Florida Bar No. 382787 mwill is on @mwill is on.comAttorney for Co-personal representatives

19-00139K

Jan. 25; Feb. 1, 2019

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

CASE NO. 2018-CA-001325 COMPASS BANK

RAHUL KUMAR SHIVAHARE: NANDNI SHIVAHARE; STATE OF FLORIDA; HIGHLANDS RESERVE HOMEOWNERS ASSOCIATION. INC.; UNKNOWN TENANT #1 IN POSSESSION OF SUBJECT PROPERTY; UNKNOWN TENANT #2 IN POSSESSION OF SUBJECT **PROPERTY**

Defendants

NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment of Foreclosure dated January 10, 2019, and entered in Case No. 2018-CA-001325 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, Clerk of the Courts, Stacy M. Butterfield shall sell to the highest and best bidder for cash via online auction at www. polk.realforeclose.com in accordance with Chapter 45, Florida Statutes at 10:00 A.M. on February 13, 2019, the following described property as set forth in the Final Judgment of Foreclosure, to wit:

LOT 97, HIGHLANDS RESERVE - PHASE 1, according to the plat thereof recorded in Plat Book 107, pages 9, 10, 11, and 12, public records of Polk County, Florida. With a street address of: 640 Brighton Drive, Davenport, FL

33897. ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

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

Dated: January 16, 2019 /s/ John Kauffman FBN: 538205 Law Offices of Jason C. Tatman, APC 5677 Oberlin Drive, Suite 210 San Diego, CA 92121 Attorneys for Plaintiff jk@nationwidereconveyance.com Jan. 25; Feb. 1, 2019 19-00123K

SECOND INSERTION

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

CASE NO.: 2017-CC-004144-0000-00 POINCIANA PORTFOLIO SERVICES, LLC AS ASSIGNEE OF ASSOCIATION OF POINCIANA VILLAGES, INC., Plaintiff, vs.

PATRINA LAWRENCE, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated the 16th day of January, 2019 and entered in CASE NO.: 2017 CC 004144, of the County Court in and for Polk County, Florida, wherein Poinciana Portfolio Services, LLC as Assignee of Association of Poinciana Villages, Inc., is Plaintiff, and Patrina Lawrence, Unknown Spouse of Patrina Lawrence n/k/a Ahmad Musawwir and Independent Savings Plan Company d/b/a ISPC are the Defendants, I will sell to the highest and best bidder at www.polk. realforeclose.com at 10:00 A.M., on the 19th day of February, 2019, the following described property as set forth in said Final Judgment, to-wit:

Lot 3, Block 1158, POINCIANA, NEIGHBORHOOD 5, VIL-LAGE 7, according to the Plat thereof, as recorded in Plat Book 53, Pages 19 through 28, inclusive, of the Public Records of Polk County, Florida

This property is located at the street address of: 510 Peace Drive, Poinciana, FL 34759

Any person claiming an interest in the surplus funds from the foreclosure 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

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

Dated this 21 day of January, 2019. Shipwash Law Firm, P.A. 225 S. Swoope Avenue, Suite 208 Maitland, FL 32751 Phone: (407) 274-9913; Telefax: (407) 386-7074 BY: Tennille M. Shipwash, Esq. Florida Bar No.: 617431 Primary email address: tshipwash@shipwashlegal.comSecondary email address: tsantiago@shipwashlegal.com Jan. 25; Feb. 1, 2019

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY. FLORIDA CIVIL DIVISION Case #: 2018-CA-002059

DIVISION: 4 Selene Finance LP Plaintiff. -vs.-Khatuna R. Buzzell a/k/a Khatuna Buzzell; Unknown Spouse of Khatuna R. Buzzell a/k/a Khatuna Buzzell: Mary A. Pierce: Chase Bank USA, National Association; CitiBank, National Association. Successor in Interest to CitiBank (South Dakota), National Association: Dillard's, Inc.: **Unknown Parties in Possession** #1, If living, and all Unknown and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an

Parties claiming by, through, under interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants: **Unknown Parties in Possession** #2, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an

interest as Spouse, Heirs, Devisees,

Grantees, or Other Claimants

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-002059 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Selene Finance LP, Plaintiff and Khatuna R. Buzzell a/k/a Khatuna Buzzell are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on February 14, 2019, the following described property as set forth in said Final Judgment, to-wit:

LOT 25 OF MONEYTREE RANCHETTES SUBDIVISION PHASE TWO UNIT ONE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORD-ED IN PLAT BOOK 73, PAGE 25 and 26 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 2008, MAKE: VOOD. VIN#: FL-FL770A33719WC21 AND VIN#: FLFL770B33719WC21.

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

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

Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 18-312739 FC01 SLE Jan. 25; Feb. 1, 2019 19-00120K

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY. FLORIDA CIVIL DIVISION Case #: 2018-CA-001843

DIVISION: 11 SunTrust Bank Plaintiff. -vs.-Robert N. Draper a/k/a Robert Draper; Barbara E. Draper; SunTrust Bank: Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants: Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-001843 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein SunTrust Bank, Plaintiff and Robert N. Draper a/k/a Robert Draper are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk. realforeclose.com at 10:00 A.M. on April 17, 2019, the following described

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

GENERAL JURISDICTION

DIVISION

CASE NO 2017CA002792000000

SUNTRUST MORTGAGE, INC.,

ANDREW VEST; RHONDA F.

GARRETT A/K/A RHONDA F.

VEST A/K/A RHONDA VEST, et al.

NOTICE IS HEREBY GIVEN pursuant

to a Final Judgment of Foreclosure

dated June 22, 2018, and entered in

2017CA002792000000 of the Circuit

Court of the TENTH Judicial Circuit in

and for Polk County, Florida, wherein

the Plaintiff and ANDREW G. VEST A/K/A ANDREW VEST; RHONDA

F. GARRETT A/K/A RHONDA F. VEST A/K/A RHONDA VEST;

FLORIDA HOUSING FINANCE

CORPORATION 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 08, 2019, the following

described property as set forth in said

OF STEPHENSON'S ADDITION

TO BABSON PARK, ACCORD-

ING TO THE PLAT THEREOF

RECORDED IN PLAT BOOK 19,

PAGES 28 AND 28A, PUBLIC

RECORDS OF POLK COUNTY,

Final Judgment, to wit: LOTS 16 AND 17 IN BLOCK 60

SUNTRUST MORTGAGE, INC.

ANDREW G. VEST A/K/A

Defendant(s).

Claimants

property as set forth in said Final Judgment, to-wit:

LOT 10, OAKLAWN PLACE SUB-DIVISION. ACCORDING TO THE PLAT THEREOF RECORD-ED IN PLAT BOOK 82, PAGE 46, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway,

Property Address: 207 MOUN-

TAIN DRIVE, BABSON PARK,

Any person claiming an interest in the

surplus from the sale, if any, other than

the property owner as of the date of the

lis pendens must file a claim within 60

IMPORTANT

AMERICANS WITH DISABILITIES

ACT. If you are a person with a dis-

ability who needs any accommodation

in order to participate in this pro-

ceeding, you are entitled, at no cost

to you, to the provision of certain

assistance. Please contact the Office

of the Court Administrator, 255 N.

Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7

days before your scheduled court ap-

pearance, or immediately upon receiv-

ing this notification if the time before

the scheduled appearance is less than

7 days; if you are hearing or voice impaired, call 711.

Dated this 17 day of January, 2019.

ROBERTSON, ANSCHUTZ

6409 Congress Ave., Suite 100 Boca Raton, FL 33487

Service Email: mail@rasflaw.com

Telephone: 561-241-6901

Facsimile: 561-997-6909

By: \S\Susan Sparks

Susan Sparks, Esquire

Florida Bar No. 33626

Communication Email:

ssparks@rasflaw.com

Jan. 25; Feb. 1, 2019

17-072771 - NaC

& SCHNEID, P.L.

Attorney for Plaintiff

FL 33827

days after the sale.

Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 18-313351 FC01 SUT Jan. 25; Feb. 1, 2019

SECOND INSERTION

19-00121K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA ${\tt GENERAL\,JURISDICTION}$

DIVISION CASE NO. 2015CA-002758-0000-00 CITIBANK, N.A. AS TRUSTEE FOR AMERICAN HOME MORTGAGE ASSETS TRUST 2006-3, MORTGAGE-BACKED PASS-THROUGH CERTIFICATES **SERIES 2006-3,** Plaintiff, vs.

NEMCHAND PERSAUD, et al. Defendant(s).
NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure dated September 12, 2018, and entered in 2015CA-002758-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein CITIBANK, N.A. AS TRUSTEE FOR AMERICAN HOME MORTGAGE ASSETS TRUST 2006-3, MORTGAGE-BACKED PASS-THROUGH CERTIFICATES SERIES 2006-3 is the Plaintiff and SINDRAMANI E. PERSAUD: NEM-CHAND PERSAUD; BENTLEY PLACE HOMEOWNERS ASSOCIA-TION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www. polk.realforeclose.com, at 10:00 AM, on February 12, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 34, BENTLEY PLACE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 130, PAGES 26

AND 27, OF THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA.

Property Address: 5441 CHAN-DLER DRIVE, WINTER HA-VEN, FL 33884

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

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 18 day of January, 2019. 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 14-56364 - StS Jan. 25; Feb. 1, 2019 19-00134K

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. 2017CA001430000000 LAKEVIEW LOAN SERVICING, LLC.

Plaintiff, vs. KENYA S. COMBES, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 17, 2017, and entered in 2017CA001430000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is the Plaintiff and KENYA S. COMBES; UNKNOWN SPOUSE OF KENYA S. COMBES N/K/A JEFFREY WILLIAMS; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; JAMES TOWN PLACE HOMEOWNERS ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM. on February 08, 2019, the following described property as set forth in said Final Judgment, to wit: LOT 18, JAMES TOWN PLACE

PHASE ONE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 149, PAGE 46 AND 47, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

operty Address: 1824 FOREST HILL DR, BARTOW, FL 33830 Any person claiming an interest in the

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

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 17 day of January, 2019. 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 17-014340 - RuC Jan. 25; Feb. 1, 2019 19-00117K

SECOND INSERTION

SECOND INSERTION

NOTICE OF FORECLOSURE SALE ROAD 60, LAKE WALES, FL IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION

DIVISION

CASE NO. 2018CA002140000000 OCWEN LOAN SERVICING, LLC Plaintiff, vs.

DAVID J. CLARK, et al.

Defendant(s).NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated December 12, 2018, and entered in 2018CA002140000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein OCWEN LOAN SERVICING, LLC is the Plaintiff and DAVID J. CLARK; STATE OF FLORIDA, DEPARTMENT OF REVENUE: CLERK OF COURT OF POLK COUNTY, FLORIDA 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 12, 2019, the following described property as set forth in said Final Judgment, to wit:

THAT PART OF W 1/2 OF THE E 1/2 OF THE SW 1/4 OF THE SW 1/4 OF THE SE 1/4 OF SEC-TION 2, TOWNSHIP 31 SOUTH, RANGE 30 EAST, LYING NORTH OF SR 60, POLK COUN-TY, FLORIDA. TOGETHER WITH ONE MANUFACTURE HOME # ID 338166N7302 A&B

Property Address: 19353 STATE

19-00119K

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 16 day of January, 2019.

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

18-170939 - MaS

Jan. 25; Feb. 1, 2019

19-00118K

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY FLORIDA CASE NO. 2018CA-002341-0000-00

U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR REO TRUST 2017-RPL1 Plaintiff(s) VS. EARNESTINE SMITH; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2: AND ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH LINDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED,

Notice is hereby given that pursuant to a Final Judgment entered on OC-TOBER 4, 2018, in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUT-TERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:
LOT 6 IN BLOCK "D" OF

Defendant(s)

DEERWOOD SUBDIVISION WINTER HAVEN FLORIDA, AS SHOWN BY MAP OR PLAT THEREOF RECORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA, IN PLAT BOOK 4

PAGE 49 LESS AND EXCEPT RIGHT OF WAY FOR AV-ENUE "J" N.W (DEERWOOD STREET) AND FOR MOOSE AVENUE N.W. AND LESS AND EXCEPT THE EAST 261 FEET OF SAID LOT 6.

to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com on 12TH day of FEBRUARY, 2019.

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

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

WITNESS my hand and the seal of the Court on this 8th day of January,

STACY M. BUTTERFIELD, CPA Clerk of the Circuit Court Drawer CC-12, P. O. Box 9000 Jan. 25; Feb. 1, 2019 19-00114K

Bartow, Florida 33831-9000 (SEAL) By Carolyn Mack Deputy Clerk

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

DIVISION Case No. 2018CA000165000000 James B. Nutter & Company, Plaintiff, vs.

Martin Diaz Mendez, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated December 20, 2018, entered in Case No. 2018CA000165000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County. Florida, wherein James B. Nutter & Company is the Plaintiff and Martin Diaz Mendez; Unknown Spouse of Martin Diaz Mendez; United States of America on behalf of the Secretary of Housing and Urban Development are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at www.polk.realforeclose.com, begin-ning at 10:00 AM on the 18th day of February, 2019, the following described property as set forth in said Final Judgment, to wit:

THE SOUTH 1/2 OF THE SW 1/4 OF THE NW 1/4 OF THE SE 1/4 OF THE SW 1/4 OF SECTION 20, TOWNSHIP 28 SOUTH. RANGE 28 EAST, POLK COUNTY, FLORIDA; ALSO KNOWN AS LOT 37, OF ROLLING

UNRECORDED SUBDIVISION. AS SHOWN BY PLAT DATED MAY 10, 1973, HAVEN LAND SURVEYS; SUBJECT TO AN EASEMENT FOR INGRESS AND EGRESS PUBLIC UTILITIES OVER THE EAST 30 FEET THEREOF.

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

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 23 day of JAN, 2019. BROCK & SCOTT, PLLC Attorney for Plaintiff 2001 NW 64th St, Suite 130 Ft. Lauderdale, FL 33309 Phone: (954) 618-6955, ext. 6108 Fax: (954) 618-6954 FLCourtDocs@brockandscott.com By Giuseppe Cataudella, Esq. Florida Bar No. 88976 Case No. 2018CA000165000000 File # 18-F00024 Jan. 25; Feb. 1, 2019 19-00160K SECOND INSERTION

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

CIVIL DIVISION CASE NO.: 2017CA003175000000 WELLS FARGO BANK, NA Plaintiff, vs. DONALD E. DEUTER, et al

Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated January 07, 2019, and entered in Case No. 2017CA003175000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein WELLS FARGO BANK, NA, is Plaintiff, and DONALD E. DEUTER, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk. realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 07 day of March, 2019, the following described property as set forth in said

Final Judgment, to wit: That part of Block 47, STEPHEN-SON'S ADDITION TO BABSON PARK AND RE- SUBDIVISION OF THE CITY OF CROOKED LAKE, according to the map or plat thereof as recorded in Plat Book 19, Page 28, Public Records of Polk County, Florida, described as the Southeasterly 85 feet of Lots 13 and 14, Block 47.

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

GENERAL JURISDICTION

DIVISION

CASE NO.

2015CA-002588-0000-00

IN TRUST FOR THE REGISTERED

HOLDERS OF MORGAN STANLEY

PASS-THROUGH CERTIFICATES,

NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclo-

sure dated May 09, 2016, and entered

in 2015CA-002588-0000-00 of the

Circuit Court of the TENTH Judicial

Circuit in and for Polk County, Florida,

wherein DEUTSCHE BANK NATION-

AL TRUST COMPANY, AS TRUSTEE,

IN TRUST FOR THE REGISTERED

HOLDERS OF MORGAN STANLEY

ABS CAPITAL I INC. TRUST 2006-

HE7, MORTGAGE PASS-THROUGH

CERTIFICATES, SERIES 2006-HE7

is the Plaintiff and MARCIA HUFF;

ASHANDA FINEGAN; SHERWOOD

LAKES HOMEOWNERS' ASSOCIA-

TION OF POLK COUNTY, INC. are

the Defendant(s). Stacy M. Butterfield

as the Clerk of the Circuit Court will

sell to the highest and best bidder for

cash at www.polk.realforeclose.com.

at 10:00 AM, on February 20, 2019,

the following described property as set

ABS CAPITAL I INC. TRUST

2006-HE7, MORTGAGE

SERIES 2006-HE7,

MARCIA HUFF, et al.

Defendant(s).

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE,

of the lis pendens must file a claim within 60 days after the sale.

IF YOU ARE A PERSON WITH A

DISABILITY WHO NEEDS ANY AC-COMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE, PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEAR-ANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHED-ULED APPEARANCE IS LESS THAN 7 DAYS: IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711. Dated: January 18, 2019

Diamond & Jones, PLLC Attorneys for Plaintiff 2001 NW 64th Street, Suite 100 Ft. Lauderdale, FL 33309 Tel: 954-462-7000 Fax: 954-462-7001 Service by email: FL.Service@PhelanHallinan.com By: /s/ Heather Griffiths Phelan Hallinan Diamond & Jones, PLLC Heather Griffiths, Esq., Florida Bar No. 0091444 Emilio R. Lenzi, Esq., Florida Bar No. 0668273 PH # 85125

Phelan Hallinan

SECOND INSERTION

Jan. 25; Feb. 1, 2019 19-00145K

SECOND INSERTION

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

DIVISION CASE NO. 2018CA001226000000 MIDFIRST BANK, Plaintiff, vs.

NOTICE IS HEREBY GIVEN pur-

STEVE M. FORD A/K/A STEVEN M. FORD, et. al., Defendants.

suant to a Summary Final Judgment of Foreclosure entered January 11, 2019 in Civil Case No. 2018CA001226000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein MIDFIRST BANK is Plaintiff and STEVE M. FORD A/K/ASTEVEN M. FORD, 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 27th day of February, 2019 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 14, Waverly Acres, according to the Map or Plat thereof recorded in Plat Book 94, Page 5, Public Records of Polk County, Florida. Together with that certain 1999 Homes of Merit ID#`s FLHML3Y1491-21054A/B

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711. 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 6124018 13-09603-4

Jan. 25; Feb. 1, 2019 19-00151K SECOND INSERTION

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

 $CASE\ NO.\ 2017 CA002852000000$ ${\bf LOANDEPOT.COM, LLC\ D/B/A}$ IMORTGAGE;

Plaintiff, vs.
JESUS M. OQUENDO, STEPHANIE M. WICHY, ET.AL; Defendants

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated January 9, 2019, in the abovestyled cause, the Clerk of Court, Stacy M. Butterfield will sell to the highest and best bidder for cash at www.polk. realforeclose.com, on February 12, 2019 at 10:00 am the following described

LOT 121, KRENSON WOODS ACCORDING TO THE MAP
OR PLAT THEREOF, RECORDED IN PLAT BOOK 153,
PAGE 45, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 5244 KREN-SON WOODS WAY, LAKE-LAND, FL 33813

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

If you are a person with a disability who needs any accommodation 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 January 22, 2019.

Derek Cournoyer 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 17-11219-FC Jan. 25; Feb. 1, 2019 19-00150K

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.: 2018CA002331000000 SANTANDER BANK, N.A., DIANE J. SELLERS; et al.,

Defendant(s). NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on January 7, 2019 in Civil Case No. 2018CA002331000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, SANTANDER BANK, N.A. is the Plaintiff, and DIANE J. SELLERS; HERMAN D. SELLERS; CITIBANK (SOUTH DAKOTA), N.A.; UNKNOWN SPOUSE OF DIANE SELLERS; 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 PAR-TIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM-ANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose. com on February 20, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment,

to wit: THE EAST 165.00 FEET OF THE WEST 417.12 FEET OF THE NORTH 417.12 FEET OF THE SE 1/4 OF THE NE 1/4 OF SECTION 34, TOWNSHIP 31 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA, LESS AND EXCEPT THE NORTH 200.00 FEET THEREOF AND LESS ROAD RIGHT-OF-WAY ON THE SOUTH SIDE THEREOF.

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

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

Dated this 22 day of Jan, 2019. ALDRIDGE | PITÉ, LLP Attorney for Plaintiff 1615 South Congress Avenue Delray Beach, FL 33445 Telephone: (844) 470-8804 Facsimile: (561) 392-6965 By: Michelle N. Lewis, Esq. FBN: 70922 Primary E-Mail: ServiceMail@aldridgepite.com 1113-1750B Jan. 25; Feb. 1, 2019 19-00144K

forth in said Final Judgment, to wit: LOT 22, SHERWOOD ISLE, AC- CORDED IN PLAT BOOK 127, PAGE(S) 3 THROUGH 4, AS RECORDED IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 2057 FAR-RINGTON DR, LAKELAND, FL

33809 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 DISABILI-TIES ACT. 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 21 day of January, 2019. 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: Susan Sparks, Esquire Florida Bar No. 33626 Communication Email: ssparks@rasflaw.com

CORDING TO THE PLAT RE-Jan. 25; Feb. 1, 2019 19-00153K

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. 2017CA000424000000 U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION AS TRUSTEE SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-HE1. Plaintiff, vs.

SANTIAGO VALDEZ, et al. Defendant(s).
NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure dated January 10, 2019, and entered in 2017CA000424000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIA-TION AS TRUSTEE SUCCESSOR IN INTEREST TO BANK OF AMERI-CA NATIONAL ASSOCIATION AS TRUSTEE SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST MORTGAGE LOAN ASSET-BACKED CERTIFI-CATES, SERIES 2007-HE1 is the Plaintiff and SANTIAGO VALDEZ: POLK COUNTY, FLORIDA 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 22, 2019, the following described property as set forth in said Final Judgment, to wit:

BEGIN AT THE NW CORNER OF LOT 1, BLOCK "C", WIN-STON HEIGHTS UNIT NUM-BER THREE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 50, PAGE 39 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AND RUN SOUTH

ALONG THE WEST LINE OF SAID LOT 1, A DISTANCE OF 110.00 FEET TO THE SW CORNER,THENCE WEST ALONG THE NORTH LINE OF LOT 3, BLOCK "C", 70.00 FEET, THENCE NORTH 110.00 FEET TO THE SOUTH LINE OF MILNER DRIVE AS SHOWN ON THE PLAT OF SAID WINSTON HEIGHTS UNIT NUMBER THREE, THENCE EAST ALONG SAID SOUTH LINE, 70.00 FEET TO THE POINT OF BEGIN-NING. NOTE: FOREGOING IS PART OF ACREAGE LOT 4, BLOCK C, WINSTON HEIGHTS UNIT NUMBER THREE. Property Address: 3508 MILNER DR S, LAKELAND, FL 33810-

2904 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 DISABILI-TIES ACT. 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 21 day of January, 2019. 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: Susan Sparks, Esquire Florida Bar No. 33626 Communication Email: ssparks@rasflaw.com 16-216550 - MaS Jan. 25; Feb. 1, 2019 19-00154K

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.: 2018CA002053000000 PINGORA LOAN SERVICING, LLC, Plaintiff, VS.

RICKEÝ L MATTOX; et. al.,

Defendant(s).
NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order Resetting Sale entered on December 20, 2018 in Civil Case No. 2018CA002053000000, of the Circuit Court of the Judicial Circuit in and for Polk County, Florida, wherein, PIN-GORA LOAN SERVICING, LLC is the Plaintiff, and RICKEY L MATTOX: ANY AND ALL UNKNOWN PAR-TIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE. WHETHER SAID UNKNOWN PAR-TIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM-ANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose. com on February 18, 2019 at 10:00 AM $\,$ EST the following described real property as set forth in said Final Judgment,

LOT 6 AND 7, HOFFS SUBDI-VISION, ACCORDING TO THE MAP OR PLAT THEREOF RE-

CORDED IN PLAT BOOK 20, PAGE 2, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. ANY PERSON CLAIMING AN IN-

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

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

Dated this 18 day of Jan, 2019. 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: Service Mail@aldridge pite.com1454-272B Jan. 25; Feb. 1, 2019 19-00132K

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. 2018CA002950000000 CIT BANK N.A.,

Plaintiff, vs. JOSEPHINE ST. JOHN, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 10, 2019, and entered in 2018CA002950000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein CIT BANK, N.A., is the Plaintiff and JOSEPHINE ST. JOHN; UNITED STATES OF AMERICA. ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DE-VELOPMENT: INTERNATIONAL BASS LAKE RESORT HOMEOWN-ERS' ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on February 13, 2019, the following described property as set forth in

said Final Judgment, to wit: LOT 116, INTERNATIONAL BASS LAKE RESORT PHASE ONE, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 87, PAGES 16 AND 17, PUBLIC RECORDS OF POLK COUNTY, FLORIDA

Property Address: 50989 HIGH-WAY 27 LOT 116, DAVENPORT, FL 33897

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

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

Dated this 21 day of January, 2019. 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 18-173183 - MaS Jan. 25; Feb. 1, 2019

19-00138K

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. 2018CA002138000000 REVERSE MORTGAGE FUNDING

Plaintiff, vs. Charles M. Lowe a/k/a Charles Lowe, et al.,

Defendants. NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated December 21, 2018, entered in Case No. 2018CA002138000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein REVERSE MORT-GAGE FUNDING LLC is the Plaintiff and Charles M. Lowe a/k/a Charles Lowe; Sharon E. Lowe; United States of America on behalf of the Secretary of Housing and Urban Development; United States of America, Department of the Treasury-Internal Revenue Service; W.S. Badcock Corporation are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash by electronic sale at www.polk.realforeclose.com, beginning at 10:00 AM on the 18th day of February, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 4, SHEFFIELD ADDI-TION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 63, PAGE 12, 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 or-der to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 23 day of JAN, 2019.

BROCK & SCOTT, PLLC Attorney for Plaintiff 2001 NW 64th St, Suite 130 Ft. Lauderdale, FL 33309 Phone: (954) 618-6955, ext. 6108 Fax: (954) 618-6954 FLCourtDocs@brock and scott.comBy Giuseppe Cataudella, Esq. Florida Bar No. 88976 Case No. 2018CA002138000000 File # 18-F01068 Jan. 25; Feb. 1, 2019 19-00161K

NOTICE OF SALE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT

IN AND FOR POLK COUNTY,

FLORIDA

CIVIL ACTION

Case #: 2018-CA-002007

DIVISION: 7

Michael Todd Norris a/k/a Michael

Michael Todd Norris a/k/a Michael

of Polk County, Florida; Unknown

Parties in Possession #1, If living,

and all Unknown Parties claiming

by, through, under and against

the above named Defendant(s)

who are not known to be dead

or alive, whether said Unknown

Parties may claim an interest as

or Other Claimants; Unknown

Spouse, Heirs, Devisees, Grantees,

Parties in Possession #2, If living,

and all Unknown Parties claiming

by, through, under and against the

above named Defendant(s) who

are not known to be dead or alive.

Heirs, Devisees, Grantees, or Other

NOTICE IS HEREBY GIVEN pursu-

ant to order rescheduling foreclosure

sale or Final Judgment, entered in Civil

Case No. 2018-CA-002007 of the Cir-

cuit Court of the 10th Judicial Circuit in

and for Polk County, Florida, wherein

Wells Fargo Bank, National Association

as successor by merger to Wachovia

Bank, National Association, Plaintiff

and Michael Todd Norris a/k/a Michael

whether said Unknown Parties

may claim an interest as Spouse

Claimants

Defendant(s)

T. Norris; Unknown Spouse of

T. Norris: Clerk of Circuit Court

Wells Fargo Bank, National

to Wachovia Bank, National

Association

SECOND INSERTION

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

CASE NO. 53-2018-CA-002826 FINANCE OF AMERICA REVERSE

ROBERT B KIRBY A/K/A ROBERT BRUCE KIRBY, et al.

ANY AND ALL UNKNOWN PAR-TIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE ESTATE OF ROBERT B. KIRBY A/K/A ROBERT BRUCE KIRBY, WHETHER SAID UNKNOWN PAR-TIES MAY CLAIM AN INTEREST

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on

THE WEST 94 FEET OF THE

has been filed against you and you are required to serve a copy of you written defenses, if any, to it, on McCalla Raymer Leibert Pierce, LLC, Kristina Nubaryan Girard, Attorney for Plaintiff, whose address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 on or before 2/20/2019, a date which is within thirty (30) days after the first publication of this Notice in Orlando Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demand in the complaint.

Court this 14 day of January, 2019.

Stacy M. Butterfield Clerk of the Court By Asuncion Nieves

Kristina Nubaryan Girard, Attorney for Plaintiff MCCALLA RAYMER PIERCE, LLC LEIBERT 225 E. Robinson St. Suite 155 Orlando, FL 32801 Phone: (407) 674-1850 Email: MRService@mccalla.com 6109466 18-00928-1

Jan. 25; Feb. 1, 2019 19-00152K

FEET EAST OF THE SOUTH-WEST CORNER OF SECTION

25, TOWNSHIP 26 SOUTH,

RANGE 24 EAST, POLK COUN-

TY, FLORIDA, THENCE RUN

N 01°02'00" E, A DISTANCE OF

 $60\,$ FEET TO THE POINT OF BEGINNING, THENCE RUN N

89°58'08" W, A DISTANCE OF

210.04 FEET, THENCE RUN N 01°03'48" E, A DISTANCE

OF 265.00 FEET, THENCE

S 89°58'08" E, A DISTANCE OF 100.00 FEET, THENCE

S 61°46'57" E, A DISTANCE

OF 123.51 FEET; THENCE S 01°02'00" W, A DISTANCE OF

 $206.69\ \mathrm{FEET}\ \mathrm{TO}\ \mathrm{THE}\ \mathrm{POINT}\ \mathrm{OF}$

BEGINNING. 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

IF YOU ARE A PERSON WITH A

DISABILITY WHO NEEDS ANY AC-COMMODATION IN ORDER TO

PARTICIPATE IN THIS PROCEED-

ING, YOU ARE ENTITLED, AT NO

COST TO YOU, TO THE PROVISION

OF CERTAIN ASSISTANCE. PLEASE

CONTACT THE OFFICE OF THE

COURT ADMINISTRATOR, 255 N.

BROADWAY AVENUE, BARTOW,

FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR

SCHEDULED COURT APPEAR-

ANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION

IF THE TIME BEFORE THE SCHED-

ULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR

SHAPIRO, FISHMAN & GACHÉ, LLP

19-00122K

VOICE IMPAIRED, CALL 711.

Submitted By: ATTORNEY FOR PLAINTIFF:

2424 North Federal Highway,

Boca Raton, Florida 33431

17-307238 FC01 WEQ

Jan. 25; Feb. 1, 2019

Suite 360

(561) 998-6700

(561) 998-6707

DAYS AFTER THE SALE.

SECOND INSERTION

CONSTRUCTIVE SERVICE PROPERTY IN THE COUNTY COURT OF THE 10TH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY CIVIL ACTION NO:

2018CC005664000000

Civil Division

JASPER CONTRACTORS, INC., Plaintiff, vs. BRENT WILLIAMS, et al, **Defendant**(s), TO: ROCIO VERGARA;

NOTICE FOR PUBLICATION YOU ARE HEREBY NOTIFIED that an action to foreclose a lien on the following property in POLK County,

LOT 1, DIAMOND RIDGE, AC-CORDING TO THE MAP OR PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 107, PAGE 35, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

A lawsuit has been filed against you and you are required to serve a copy of your written defenses, if any to it on FLOR-IDA COMMUNITY LAW GROUP, P.L., Attorney for JASPER CON-TRACTORS, INC., whose address is 1855 Griffin Road, Suite A-423, Dania Beach, FL 33004 and file the original with the clerk of the above styled court on or before February 21, 2019, (or 30 days from the first date of publication, whichever is later); otherwise a default

will be entered against you for the relief prayed for in the complaint or petition. This notice shall be published once a

week for two consecutive weeks in the POLK 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. WITNESS my hand and the seal of said court at POLK County, Florida on this 15 day of January, 2019. STACY M. BUTTERFIELD

As Clerk, Circuit Court POLK County, Florida (SEAL) By: Asuncion Nieves As Deputy Clerk Florida Community Law Group, P.L.

Jared Block, Esq. 1855 Griffin Road, Suite A-423 Dania Beach, FL 33004 Phone: (954) 372-5298 Fax: (866) 424-5348 Email: jared@flclg.com Fla Bar No.: 90297 Jan. 25; Feb. 1, 2019

19-00159K

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION CASE NO.: 2017CA001361000000

DIVISION: SECTION 8 U.S. BANK NATIONAL ASSOCIATION, ANGELO M. LEWIS, et al,

Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated January 10, 2019, and entered in Case No. 2017CA001361000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank National Association, is the Plaintiff and Angelo M. Lewis, Autumnwood Grove

Community Association, Inc., Florida Housing Finance Corporation, United States of America Acting through Secretary of Housing and Urban Development, Unknown Party #1 n/k/a Delona Ashby, 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 26th day of February, 2019 the following described property as set forth in said Final Judgment of Foreclosure: LOT 232, IN AUTUMNWOOD

GROVE, ACCORDING TO THE PLAT THEREOF, AS RECORD-

ED IN PLAT BOOK 141, PAGE 28. OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A 4036 WINDING VINE DRIVE, LAKELAND, FL 33812 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.

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 19th day of January, 2019 /s/ Lynn Vouis Lynn Vouis, Esq.

FL Bar # 870706 Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743 (813) 221-9171 facsimile

eService: servealaw@albertellilaw.com CN - 17-007359 Jan. 25: Feb. 1, 2019 19-00162K

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY. FLORIDA CIVIL ACTION Case #: 2013CA-005009

DIVISION: 11 Wells Fargo Bank, National Association, as Successor by Merger to Wachovia Bank, National Association Plaintiff, -vs.-

Denise Renee Bojko a/k/a Denise Bojko a/k/a Denise Grutka a/k/a Denise R. Grutka: Rick Allen Grutka a/k/a Rick Grutka; Wells Fargo Bank, National Association, as Successor by Merger to Wachovia Bank, National Association; Carillon Lakes Property Owners Association, Inc.: Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2. If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2013CA-005009 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, National Association, as Successor by Merger to

Wachovia Bank, National Association, Plaintiff and Denise Renee Bojko a/k/a Denise Bojko a/k/a Denise Grutka a/k/a Denise R. Grutka are defendant(s). I. Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on February 18, 2019, the following described property as set forth in said Final Judgment, to-wit:

LOT 218, CARILLON LAKES, PHASE 2, ACCORDING TO THE PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 116, PAGES 4 THRU 7, 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 AC-COMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE COURT ADMINISTRATION, (863)-534-4690 WITHIN 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 1-800-955-8770. ATTORNEY FOR PLAINTIFF:

SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431

(561) 998-6700 (561) 998-6707 12-254088 FC01 WEQ Jan. 25; Feb. 1, 2019

19-00155K

SECOND INSERTION

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

532018CA002651000000 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, HENRI R. FREDERIC A/K/A HENRI FREDERIC; ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES. GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF SHEDLIE M. DESINOR A/K/A SHEDLIE MYRIAM DESINORD, DECEASED; ALOURDES DESINOR; STERVENS DAVILMA; OAK PRESERVE HOMEOWNERS ASSOCIATION, INC.; CARMEL FINANCIAL CORP; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT

PROPERTY.

Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 11, 2019, and entered in Case No. 532018CA002651000000, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is Plaintiff and HENRI R. FREDERIC A/K/A HENRI FREDERIC; ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, ASSIGNEES, GRANTEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF SHEDLIE M. DESINOR A/K/A SHEDLIE MYRIAM DESINORD, DECEASED; ALOURDES DESINOR: STERVENS DAVILMA; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; OAK PRESERVE HOMEOWNERS

ASSOCIATION, INC.; CARMEL FINANCIAL CORP; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW. POLK.REALFORECLOSE.COM, at 10:00 A.M., on the 26th day of February, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 40, OAK PRESERVE

PHASE TWO, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 126, PAGES 32 AND 33, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

This notice is provided pursuant to Administrative Order No.1-21.5. In accordance with the Americans with Disabilities Act, if you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 North Broadway Avenue, Bartow, FL 33830, Phone No. (863) 534-4686 at least seven days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days; if you are hearing or voice impaired, call 711.

Dated this 23 day of January, 2019. Eric Knopp, Esq. Bar. No.: 709921 Submitted by: Kahane & Associates, P.A. 8201 Peters Road, Ste.3000 Plantation, FL 33324 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 18-01266 JPC 19-00149K Jan. 25: Feb. 1, 2019

SECOND INSERTION

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

CIVIL DIVISION Case No. 2018CA001424 Division 04

THIRD BANK ANOHIO BANKING CORPORATION

UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS AND TRUSTEES OF JOHN ELLERBE A/K/A JOHN ALEXANDER ELLERBE, DECEASED, JOSEPH W. ELLERBE A/K/A JOSEPH ELLERBE A/K/A JOSEPH WILLIAM-ERNEST ELLERBE A/K/A JOSEPH WILLIAM ELLERBE, KNOWN HEIR OF JOHN ELLERBE A/K/A JOHN ALEXANDER ELLERBE, DECEASED, AQUA FINÁNCE, INC., UNKNOWN SPOUSE OF JOSEPH W. ELLERBE A/K/A JOSEPH ELLERBE A/K/A JOSEPH WILLIAM-ERNEST ELLERBE A/K/A JOSEPH WILLIAM ELLERBE, STATE OF FLORIDA, DEPARTMENT OF REVENUE, AND UNKNOWN TENANTS/

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on January 11, 2019, in the Circuit Court of Polk County, Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Florida described as:

OWNERS,

BEGINNING AT A POINT 268 FEET WEST OF NORTHEAST CORNER OF SE 1/4 OF NW 1/4 OF NE 1/4 OF SECTION 13, TOWNSHIP 28 SOUTH,

RANGE 24 EAST. COUNTY, FLORIDA. THENCE RUN SOUTH 330 FEET; THENCE WEST 72 FEET; THENCE NORTH 330 FEET; THENCE EAST FEET TO POINT OF BEGINNING. LESS $25~\mathrm{FEET}$ ALONG THE SOUTH SIDE FOR ROAD RIGHT OF WAY.

and commonly known as: 4714 ELLER-BE DR, LAKELAND, FL 33801; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www. polk.realforeclose.com on FEBRUARY 14, 2019 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.

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

AMERICANS WITH DISABILI-

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

(813) 229-0900 x1338 Kass Shuler, P.A., 1505 N. Florida Ave., Tampa, FL 33602-2613 ForeclosureService@kasslaw.com 328009/1805068/tlm Jan. 25; Feb. 1, 2019 19-00146K SECOND INSERTION

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY

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

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

METRO SELF STORAGE

624 Robin Road Lakeland, FL 33803

The bidding will close on the website Storage Treasures.com and a high bidder will $\,$ be selected on February 12, 2019 at 10AM

Occupant Name Unit Description of Property Household Items Household Items Chenel Derousseau 126

Mary Deleon 450 Jan. 25; Feb. 1, 2019

19-00147K

T. Norris are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on April 17, 2019, the following described property as set forth in said

Final Judgment, to-wit: COMMENCE AT A POINT 1854 POLK COUNTY

Plaintiff, vs.

Defendants. To the following Defendant(s): AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM-

the following described property

EAST 315 FEET OF DUDLEY`S FIRST ADDITION, BARTOW, FLORIDA, ACCORDING TO THE PLAT THEREOF RE-CORDED IN PLAT BOOK 6, PAGE 46 OF THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA, LESS THE NORTH 115 FEET THEREOF. AND AN EASEMENT FOR INGRESS, EGRESS AND UTILITIES DE-SCRIBED AS: THE WEST 10 FEET OF THE EAST 315 FEET OF THE NORTH 115 FEET OF SAID LOT 1.

 $\overline{\text{WITNESS}}$ my hand and seal of this

As Deputy Clerk

SECOND INSERTION

Choices and Solutions -

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

- Enact a "negative income tax."
- Wind down Social Security

4477

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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.