

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under fictitious name of The Pain Stops Here Massage Therapy located at 635 School House Rd, in the County of Polk in the City of Lakeland, Florida 33813 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 13 day of March, 2019.

Shirley Rose Barrett
March 22, 2019 19-00514K

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 Navigator Academy of Leadership Davenport Inc. located at 495 Holly Hill Road, in the County of Polk in the City of Davenport, Florida 33837 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Polk, Florida, this 15th day of March, 2019.

Navigator Academy of Leadership, Inc.
March 22, 2019 19-00519K

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice is hereby given that KEHOE FAMILY FUN SALES LLC., owner, desiring to engage in business under the fictitious name of LAKELAND UNIQUE POOLS SPAS AND MORE located at 2326 E.EDGEWOOD DR., LAKELAND, FL 33803 in POLK County intends to register the said name with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

March 22, 2019 19-00532K

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 Quality Construction located at 1527 Ritter Rd, in the County of Polk, in the City of Lakeland, Florida 33810 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Lakeland, Florida, this 19th day of March, 2019.

Andy J Ledo
March 22, 2019 19-00538K

FIRST INSERTION

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

File No. 2019CP-000738
IN RE: ESTATE OF MARY V. SCIALABBA Deceased.

The administration of the estate of MARY V. SCIALABBA, deceased, whose date of death was October 08, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 3425 Lake Alfred Rd, Winter Haven, FL 33881. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is March 22, 2019.

Personal Representative:

John Scialabba
1992 Brantley Circle,
Clermont, FL 34711
Attorney for Personal Representative:
Bradley J. Busbin, Esquire
Florida Bar No. 0127504
Busbin Law Firm, P.A.
2295 S. Hiwassee Rd., Ste. 207
Orlando, FL 32835
Email: Brad@BusbinLaw.com
Telephone: (407) 955-4595
Fax: (407) 627-0318
March 22, 29, 2019 19-00547K

FIRST INSERTION

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

Probate File No.: 18CP-3444
IN RE: ESTATE OF SERENITY IDELL GUNTER, Deceased.

The administration of the estate of Serenity Idell Gunter, deceased, whose date of death was November 6, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is March 22, 2019.

Personal Representative:

Daniel L. Gunter, Jr.
DANIEL L. GUNTER, JR.
139 Honey Bee Lane
Polk City, Florida 33868
Attorney for Personal Representative:
s/ Amy L. Phillips
AMY L. PHILLIPS
Attorney for Petitioner
Florida Bar No. 91682
P.O. Box 4397
Winter Haven, FL 33885
(863) 268-8292
amy@amyphillipsllc.com
March 22, 29, 2019 19-00513K

FIRST INSERTION

REQUEST FOR QUALIFICATIONS ("RFQ") FOR ENGINEERING SERVICES FOR THE TOWNE PARK COMMUNITY DEVELOPMENT DISTRICT

The Towne Park Community Development District ("District"), located in the City of Lakeland, Florida, announces that professional engineering services will be required on a continuing basis for the District. The engineering firm selected will act in the general capacity of District Engineer and, if so authorized, may provide general engineering services as well as engineering services on an ongoing basis for the design and construction administration associated with the District's capital improvement plan. The District may select one or more engineering firms to provide engineering services on an ongoing basis.

Any firm or individual ("Applicant") desiring to provide professional services to the District must: 1) hold applicable federal, state and local licenses; 2) be authorized to do business in Florida in accordance with Florida law; and 3) furnish a statement ("Qualification Statement") of its qualifications and past experience on U.S. General Service Administration's "Architect-Engineer Qualifications, Standard Form No. 330," with pertinent supporting data. Among other things, Applicants must submit information relating to: a) the ability and adequacy of the Applicant's professional personnel; b) whether the Applicant is a certified minority business enterprise; c) the Applicant's willingness to meet time and budget requirements; d) the Applicant's past experience and performance, including but not limited to past experience as a District Engineer for any community development districts and past experience with Hillsborough County; e) the geographic location of the Applicant's headquarters and offices; f) the current and projected workloads of the Applicant; and g) the volume of work previously awarded to the Applicant by the District. Further, each Applicant must identify the specific individual affiliated with the Applicant who would be handling District meetings, construction services, and other engineering tasks.

The District will review all Applicants and will comply with Florida law, including the Consultant's Competitive Negotiations Act, Chapter 287, Florida Statutes ("CCNA"). All Applicants

must submit eight (8) copies of Standard Form No. 330 and Qualification Statement by 12:00 p.m. on Monday, April 8, 2019 and to the attention of PFM Group Consulting LLC c/o Jane Gaarlandt, 12051 Corporate Boulevard, Orlando, Florida 32817; Ph: (407) 723-5900 ("District Manager's Office").

The Board of Supervisors shall select and rank the Applicants using the requirements set forth in the CCNA and the evaluation criteria on file with the District Manager's Office, and the highest ranked Applicant will be requested to enter into contract negotiations. If an agreement cannot be reached between the District and the highest ranked Applicant, negotiations will cease and begin with the next highest ranked Applicant, and if these negotiations are unsuccessful, will continue to the third highest ranked Applicant. The District reserves the right to reject any and all Qualification Statements. Additionally, there is no express or implied obligation for the District to reimburse Applicants for any expenses associated with the preparation and submission of the Qualification Statements in response to this request.

Any protest regarding the terms of this Notice, or the evaluation criteria on file with the District Manager's Office, must be filed in writing with the District Manager's Office, within seventy-two (72) hours after the publication of this Notice. The formal protest setting forth with particularity the facts and law upon which the protest is based shall be filed within seven (7) calendar days after the initial notice of protest was filed. Failure to timely file a notice of protest or failure to timely file a formal written protest shall constitute a waiver of any right to object or protest with respect to aforesaid Notice or evaluation criteria provisions. Any person who files a notice of protest shall provide to the District, simultaneous with the filing of the notice, a protest bond with a responsible surety to be approved by the District and in the amount of Ten Thousand Dollars (\$10,000.00).

Any and all questions relative to this RFQ shall be directed in writing by e-mail only to Jane Gaarlandt at gaarlandtj@pfm.com with e-mail copy to Roy Van Wyk at royv@hgslaw.com. District Manager

March 22, 2019 19-00522K

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice is hereby given that VALENTINE DENVIL MARSHAM AND ANTON KYLE COUTAIN, owners, desiring to engage in business under the fictitious name of THE GRASS MAN located at 426 MAGPIE CT, KISSIMMEE, 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.

March 22, 2019 19-00523K

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice is hereby given that S & R'S BIG ADVENTURE, LLC, owner, desiring to engage in business under the fictitious name of S & R'S BIG ADVENTURE, LLC located at 5819 COVEVIEW DR. WEST, LAKELAND, FL 33813 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.

March 22, 2019 19-00537K

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice is hereby given that MARIANO ALBERT CANO, owner, desiring to engage in business under the fictitious name of ABOVE ALL BARBER SHOP located at 3631 HAVENDALE BLVD, STE A, AUBURNDALE, FL 33823 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.

March 22, 2019 19-00548K

FIRST INSERTION

FICTITIOUS NAME NOTICE

Notice is hereby given that FAUSTINO CASTILLO-VARGAS, owner, desiring to engage in business under the fictitious name of THE NOVELTY CASTLE located at 496 NOVA DR, DAVENPORT, FL 33837 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.

March 22, 2019 19-00541K

FIRST INSERTION

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

FILE NO. 2019CP0005120000XX
IN RE: ESTATE OF MARVIN LEE JOHNSON, Deceased.

The administration of the estate of MARVIN LEE JOHNSON, Deceased, whose date of death was January 21, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, File No. 2019CP0005120000XX, the address of which is: 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

All creditors of the decedent and other persons, who have claims or demands against decedent's estate, including unmaturing, contingent, or unliquidated claims, and who have been served a copy of this notice, must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate, including unmaturing, contingent, or unliquidated claims, must file their claims with this Court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME 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: March 22, 2019

Personal Representative:

LAUREL ANN JOHNSON
ALLAN
4810 Ivy Ridge Road South
Atlanta, Georgia 30339
Attorney for Personal Representative:
DAVID W. FOSTER, of
FOSTER AND FOSTER
ATTORNEYS, P.A.
560 - 1st Avenue North
St. Petersburg, Florida 33701
Telephone: (727) 822-2013
March 22, 29, 2019 19-00511K

FIRST 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. 2018CA003625
MORTGAGE SOLUTIONS OF COLORADO, LLC
Plaintiff, vs.
STEPHANIE L. DIRLAM-UPTON
A/K/A STEPHANIE DIRLAM-UPTON, DIGITAL FEDERAL CREDIT UNION, AND UNKNOWN TENANTS/OWNERS, Defendants.

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on March 7, 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:

LOT 69, SUTTON PLACE - PHASE 1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 92, PAGE(S) 41 AND 42, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. and commonly known as: 262 WHITE CLIFF BLVD, AUBURNDALE, FL 33823; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at

www.polk.realforeclose.com on APRIL 11, 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 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.

Clerk of the Circuit Court
Stacy M. Butterfield

Jennifer M. Scott
(813) 229-0900 x
Kass Shuler, P.A.
1505 N. Florida Ave.
Tampa, FL 33602-2613
ForeclosureService@kasslaw.com
2018CA003625
327486/1807220/jms2
March 22, 29, 2019 19-00516K

FIRST INSERTION

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

File No. 19CP-0555
IN RE: ESTATE OF WILLIAM J. SHORE Deceased.

The administration of the estate of William J. Shore, deceased, whose date of death was November 20, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is March 22, 2019.

Personal Representative:

L. Caleb Wilson
4927 Southfork Drive
Lakeland, Florida 33813
Attorney for Personal Representative:
L. Caleb Wilson, Attorney
Florida Bar Number: 73626
CRAIG A. MUNDY, P.A.
4927 Southfork Drive
Lakeland, Florida 33813
Telephone: (863) 647-3778
Fax: (863) 647-4580
E-Mail: caleb@mundylaw.com
March 22, 29, 2019 19-00536K

FIRST INSERTION

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

File No. 2019-CP-586
IN RE: ESTATE OF JEAN T. HAWIE, Deceased.

The administration of the estate of JEAN T. HAWIE, deceased, whose date of death was February 1, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Bartow, Florida, 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this Notice is March 22, 2019.

Personal Representative:

Richard C. Hawie
PO Box 61
Lake Hamilton, FL 33851
Attorney for Personal Representative:
Michael A. Siefert, Esquire
Florida Bar No. 042315
Michael A. Siefert, P.A.
351 NE Eighth Avenue
Ocala, FL 34470
Telephone (352) 732-0141
Email: msiefert@aol.com
March 22, 29, 2019 19-00525K

HOW TO PUBLISH YOUR LEGAL NOTICE
IN THE BUSINESS OBSERVER

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

Business Observer

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 53-2018-CA-002663 WELLS FARGO BANK, N.A. Plaintiff, v. GRADY L. PALMER; UNKNOWN SPOUSE OF GRADY L. PALMER; UNKNOWN TENANT 1; UNKNOWN TENANT 2; Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on February 04, 2019, and the Order Rescheduling Foreclosure Sale, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:

LOTS 2 AND 3, BLOCK J, OF COX & WEEK'S ADDITION TO LAKELAND, FLORIDA, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 2, PAGE 5, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. a/k/a 1043 N WEBSTER AVE, LAKELAND, FL 33805-3542

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on April 18, 2019 beginning at 10:00 AM.

If you are a person claiming a right to funds remaining after the sale, you must file a claim with the clerk no later than 60 days after the sale. If you fail to file a claim you will not be entitled to any remaining funds.

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

Dated at St. Petersburg, Florida this 13th day of March, 2019. eXL Legal, PLLC Designated Email Address: efilng@exllegal.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff By: DAVID REIDER FBN# 95719 1000001811 March 22, 29, 2019 19-00503K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 19-CP-515 IN RE: ESTATE OF NINA JEAN HOLLAND, Deceased.

The administration of the estate of NINA JEAN HOLLAND, deceased, whose date of death was December 15, 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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

NOTWITHSTANDING THE TIME 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: March 22, 2019.

SAROLYN DOWNS
Personal Representative
PO Box 2748
Bartow, FL 33831
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:
jrvera@hnh-law.com
March 22, 29, 2019 19-00531K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2019CP0005730000XX Division Probate IN RE: ESTATE OF CHARLES E. FUTCH, JR Deceased.

The administration of the estate of CHARLES E. FUTCH, JR, deceased, whose date of death was January 24, 2019, 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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

NOTWITHSTANDING THE TIME 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: March 22, 2019

CHARLES RUSSELL FUTCH
Personal Representative
8006 Ridgelen Circle East
Lakeland, FL 33809
David C. Lanigan
Attorney for Personal Representative
Email:
dave@LaniganLaw.com
Secondary Email:
assistant@laniganlaw.com
Florida Bar No. 324159
DAVID LANIGAN, PA
15310 Amberly Drive;
Suite 250
Tampa, FL 33647-1642
Telephone: (813) 983-0655
March 22, 29, 2019 19-00512K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 19-CP-515 IN RE: ESTATE OF RICHARD EUGENE SANDERS, Deceased.

The administration of the estate of RICHARD EUGENE SANDERS, deceased, whose date of death was January 3, 2019, 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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

NOTWITHSTANDING THE TIME 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: March 22, 2019.

STEPHANIE SANDERS
Personal Representative
11223 Ponderosa Lane
Lakeland, FL 33809
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:
jrvera@hnh-law.com
March 22, 29, 2019 19-00517K

FIRST INSERTION

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

532018CA002666000000 REGIONS BANK D/B/A REGIONS MORTGAGE Plaintiff, v. THE UNKNOWN HEIRS, GRANTEEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF ONNI J. MURPHY A/K/A ONNI JACK MURPHY, DECEASED; MICHELLE C. CLABOT A/K/A MICHELLE CLABOT CLARK; UNKNOWN SPOUSE OF MICHELLE C. CLARK A/K/A MICHELLE CABOT CLARK; UNKNOWN TENANT 1; UNKNOWN TENANT 2; MIDFLORIDA CREDIT UNION Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on March 06, 2019, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:

LOT 29, VALLELY VISTA, ACCORDING TO PLAT THEREOF, RECORDED IN PLAT BOOK 102, PAGE 41, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. a/k/a 3104 VALLEY VISTA CIR, LAKELAND, FL 33812-6349

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on April 09, 2019 beginning at 10:00 AM.

If you are a person claiming a right to funds remaining after the sale, you must file a claim with the clerk no later than 60 days after the sale. If you fail to file a claim you will not be entitled to any remaining funds.

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

Dated at St. Petersburg, Florida this 14th day of March, 2019. eXL Legal, PLLC Designated Email Address: efilng@exllegal.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff By: David L. Reider Bar #95719 1000001856 March 22, 29, 2019 19-00504K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION Case #: 2018-CA-002723 DIVISION: 15

Wells Fargo Bank, NA Plaintiff, vs. Jay Edgar Moore a/k/a Jay E. Moore, Individually and as Personal Representative of the Estate of Michael John Moore, Deceased; Teena McLaughlin; Unknown Spouse of Jay Edgar Moore a/k/a Jay E. Moore; Unknown Spouse of Teena McLaughlin; Polk County, Florida; West View Ridge 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. 2018-CA-002723 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, NA, Plaintiff and Jay Edgar Moore a/k/a Jay E. Moore, Individually and as Personal Representative of the Estate of Michael John Moore, Deceased are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at

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.: 2016CA004424000000 ROUNDPOINT MORTGAGE SERVICING CORPORATION Plaintiff, vs. DIGNA E. CANDELARIO FRANCO, et al Defendants.

RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed February 27, 2019, and entered in Case No. 2016CA004424000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein ROUNDPOINT MORTGAGE SERVICING CORPORATION, is Plaintiff, and DIGNA E. CANDELARIO FRANCO, et al are Defendants, the clerk, Stacy 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 15 day of April, 2019, the following described property as set forth in said Lis Pendens, to wit:

Lot 25, Hillcrest Home of Lake Davenport Phase One, according to map or plat thereof as recorded in Plat Book 109, Pages 9 and 10, of the Public Records of Polk County, Florida

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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: March 14, 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:
FLService@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 # 87175
March 22, 29, 2019 19-00508K

www.polk.realforeclose.com at 10:00 A.M. on April 15, 2019, the following described property as set forth in said Final Judgment, to-wit:

LOT 9, BLOCK K, WEST VIEW RIDGE RESORTS, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 82, PAGES 14, 15 AND 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 1984, MAKE: ROSEN NOVAK, VIN#: 21G10260D.

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

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

Submitted By:
ATTORNEY FOR PLAINTIFF:
SHAPIRO, FISHMAN & GACHÉ, LLP
2424 North Federal Highway,
Suite 360
Boca Raton, Florida 33431
(561) 998-6700
(561) 998-6707
18-313048 FC01 WNI
March 22, 29, 2019 19-00518K

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.

2018CA003326000000 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. VERONIKA M. HODGES A/K/A VERONIKA HODGES, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered March 8, 2019 in Civil Case No. 2018CA003326000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and VERONIKA M. HODGES A/K/A VERONIKA HODGES, 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 12th day of April, 2019 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 4, Lake Dexter Moorings, according to the plat thereof as

recorded in Plat Book 80, Page 31, of the Public Records of Polk County, Florida.

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

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

Lisa Woodburn, Esq.
McCalla Raymer Leibert Pierce, LLC
Attorney for Plaintiff
110 SE 6th Street,
Suite 2400
Fort Lauderdale, FL 33301
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRService@mccalla.com
Fla. Bar No.: 11003
6181555
18-01141-2
March 22, 29, 2019 19-00506K

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE No.: 2017CA001190000000 LAKEVIEW LOAN SERVICING, LLC Plaintiff vs.

UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF PAMELA SMITH, DECEASED, WHETHER SAID UNKNOWN PARTIES CLAIM AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS; et al., Defendants.

NOTICE OF SALE IS HEREBY GIVEN pursuant to the order of Summary Final Judgment of Foreclosure dated March 1, 2019, and entered in Case No. 2017CA001190000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC, is Plaintiff and UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF PAMELA SMITH, DECEASED, WHETHER SAID UNKNOWN PARTIES CLAIM AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS; et al., are Defendants, the Office of Stacy M. Butterfield, Polk County Clerk of the Court will sell to the highest and best bidder for cash via online auction at www.polk.realforeclose.com at 10:00 A.M. on the 15TH day of APRIL 2019, the following described property as set

forth in said Summary Final Judgment, to wit:

Lot 17, Mystery Ridge, according to the plat thereof as recorded in Plat Book 141, Pages 26 and 27, Public Records of Polk County, Florida

and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mortgage.

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

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

Dated this 14 day of March 2019. McCabe, Weisberg & Conway, LLC By: Cassandra J Jeffries, Esq. FBN: 802581 McCabe, Weisberg & Conway, LLC Attorney for Plaintiff 500 S. Australian Avenue, Suite 1000 West Palm Beach, Florida, 33401 Telephone: (561) 713-1400 Email: FLpleadings@mwc-law.com 17-430100 March 22, 29, 2019 19-00505K

FIRST INSERTION

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

2018CA-001960-0000-00 FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff, vs.

GUY R. KILLINGSWORTH A/K/A GUY KILLINGSWORTH; CITIBANK, N.A. SUCCESSOR BY MERGER TO CITIBANK (SOUTH DAKOTA), N.A.; UNKNOWN SPOUSE OF CYNTHIA A. KILLINGSWORTH; UNKNOWN SPOUSE OF GUY R. KILLINGSWORTH A/K/A GUY KILLINGSWORTH; CYNTHIA A. KILLINGSWORTH; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 11th day of January, 2019, and entered in Case No. 2018CA-001960-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is the Plaintiff and GUY R. KILLINGSWORTH A/K/A GUY R. KILLINGSWORTH; CITIBANK, N.A. SUCCESSOR BY MERGER TO CITIBANK (SOUTH DAKOTA), N.A.; CYNTHIA A. KILLINGSWORTH; and UNKNOWN TENANT(S) IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at, 10:00 AM on the 10th day of May, 2019, the following

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

LOT 3 OF HOMEWOOD SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 81, PAGE 8, PUBLIC RECORDS OF POLK COUNTY, FLORIDA ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

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

Dated this 14 day of MAR, 2019. By: Christine Hall, Esq. Bar Number: 103732 Submitted by: Choice Legal Group, P.A. P.O. Box 9908 Fort Lauderdale, FL 33310-0908 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 cservice@clelegalgroup.com 17-00577 March 22, 29, 2019 19-00502K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION:

CASE NO.: 2018CA-002005-0000-00

U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. JAMIE FAIRCLOTH A/K/A JAMIE N. FAIRCLOTH A/K/A JAMIE NICHOLE FAIRCLOTH; FLORIDA HOUSING FINANCE CORPORATION; STATE OF FLORIDA; STATE OF FLORIDA DEPARTMENT OF REVENUE; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; BLAYTEN FAIRCLOTH; PEYTON MARIE FAIRCLOTH A MINOR C/O CRISTINA MILITO, HER NATURAL GUARDIAN; AUSTIN FAIRCLOTH A MINOR C/O JAIME FAIRCLOTH HIS NATURAL GUARDIAN A/K/A JAMIE N. FAIRCLOTH A/K/A JAMIE NICHOLE FAIRCLOTH; CAMERON FAIRCLOTH A MINOR C/O JAMIE FAIRCLOTH HIS NATURAL GUARDIAN A/K/A JAMIE N. FAIRCLOTH A/K/A JAMIE NICHOLE FAIRCLOTH; HOLLY LAUGHLIN; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 11th day of February, 2019, and entered in Case No. 2018CA-002005-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and JAMIE FAIRCLOTH A/K/A JAMIE N. FAIRCLOTH A/K/A JAMIE NICHOLE FAIRCLOTH; FLORIDA HOUSING FINANCE CORPORATION; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; STATE OF FLORIDA DEPARTMENT OF REVENUE; STATE OF FLORIDA; BLAYTEN FAIRCLOTH; AUSTIN FAIRCLOTH A MINOR C/O JAIME FAIRCLOTH HIS NATURAL GUARDIAN A/K/A JAMIE N. FAIRCLOTH A/K/A JAMIE NICHOLE FAIRCLOTH; CAMERON FAIRCLOTH A MINOR C/O JAMIE FAIRCLOTH HIS NATURAL GUARDIAN A/K/A

JAMIE N. FAIRCLOTH A/K/A JAMIE NICHOLE FAIRCLOTH; PEYTON MARIE FAIRCLOTH A MINOR C/O CRISTINA MILITO, HER NATURAL GUARDIAN HOLLY LAUGHLIN; CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA; and UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 AM on the 11th day of April, 2019, the following described property as set forth in said Final Judgment, to wit: LOT 3, BLOCK 2, ALAMO VILLAGE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 55, PAGE 33, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

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

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

Dated this 18 day of March, 2019. By: Pratik Patel, Esq. Bar Number: 98057 Submitted by: Choice Legal Group, P.A. P.O. Box 9908 Fort Lauderdale, FL 33310-0908 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 eservice@clegalgroup.com 17-01015 March 22, 29, 2019 19-00527K

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. 2018CA000460000000 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HOME EQUITY MORTGAGE LOAN ASSET-BACKED TRUST SERIES INABS 2006-C, HOME EQUITY MORTGAGE LOAN ASSET-BACKED CERTIFICATES SERIES INABS 2006-C, Plaintiff, vs. HATTIE BELL, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 18, 2019, and entered in 2018CA000460000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HOME EQUITY MORTGAGE LOAN ASSET-BACKED TRUST SERIES INABS 2006-C, HOME EQUITY MORTGAGE LOAN ASSET-BACKED CERTIFICATES SERIES INABS 2006-C is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF HATTIE BELL A/K/A HATTIE MAE BELL A/K/A HATTIE M BELL A/K/A HATTIE W BELL, DECEASED; EULA GIBSON ; 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 April 23, 2019, the following described property as set forth in said Final Judgment, to wit:

ALL THE FOLLOWING DESCRIBED LAND, SITUATE AND BEING IN THE COUNTY OF POLK, STATE OF FLORIDA, TO WIT: COMMENCING AT THE SOUTHEAST CORNER OF SECTION 7, TOWNSHIP 31 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA, RUN THENCE NORTH 00° 17' 45" EAST ALONG THE EAST BOUNDARY OF SECTION 7, A DISTANCE OF 64 FEET TO

A POINT OF BEGINNING; THENCE NORTH 00° 17' 45" EAST A DISTANCE OF 152 FEET, THENCE NORTH 89° 00' 00" WEST A DISTANCE OF 1367 FEET, MORE OR LESS, TO EASTERLY BANK OF MOBIL CHEMICAL DRAINAGE DITCH, THENCE SOUTHERLY ALONG THE EASTERLY BANK 152 FEET, MORE OR LESS, TO ITS INTERSECTION WITH A LINE BEARING NORTH 89° 00' 00" WEST FROM THE POINT OF BEGINNING, THENCE SOUTH 89° 00' 00" EAST 1367 FEET, MORE OR LESS, TO THE POINT OF BEGINNING, LESS THE EAST 33 FEET THEREOF FOR ROAD RIGHT-OF-WAY. SUBJECT TO ALL RESTRICTIONS, RESERVATIONS AND EASEMENTS OF RECORD, IF ANY.

Property Address: 3501 BELL LN, FORT MEADE, FL 33841 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 15 day of March, 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\Nicole Ramjattan Nicole Ramjattan, Esquire Florida Bar No. 89204 Communication Email: nramjattan@rasflaw.com 17-049964 - MaS March 22, 29, 2019 19-00515K

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. 2018CA002268000000 CIT BANK, N.A., Plaintiff, vs. ALAN QUIN AND JOLINDA M. QUIN, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 08, 2019, and entered in 2018CA002268000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein CIT BANK, N.A. is the Plaintiff and ALAN QUIN; JOLINDA M. QUIN; SANDY RIDGE HOMEOWNERS ASSOCIATION 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 April 23, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 246, OF SANDY RIDGE PHASE 1, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 124, AT PAGE(S) 39 THROUGH 47, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 248 SCRUB JAY WAY, DAVENPORT, FL 33896

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

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

Dated this 18 day of March, 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\Nicole Ramjattan Nicole Ramjattan, Esquire Florida Bar No. 89204 Communication Email: nramjattan@rasflaw.com 18-132859 - MaS March 22, 29, 2019 19-00524K

FIRST INSERTION

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

CASE NO. 2019-CA-000424 SECTION NO. 11 MIDFLORIDA CREDIT UNION, Plaintiff, v.

THE ESTATE OF JANICE PAULETTE WARREN, DECEASED; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF JANICE PAULETTE WARREN, DECEASED; SHADY HAMMOCK PROPERTY OWNERS' ASSOCIATION, INC.; 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, Defendants.

TO: SHADY HAMMOCK PROPERTY OWNERS' ASSOCIATION, INC. 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 YOU ARE HEREBY NOTIFIED that an action to foreclose on the following real property in Polk County, Florida:

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. 2017CA002804000000 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. RAYMOND E. REVERE, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 19, 2018, and entered in 2017CA002804000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is the Plaintiff and RAYMOND E. REVERE; LINDA REVERE; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE SEVEN 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 April 11, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 3, IN BLOCK 3013, OF POINCIANA NEIGHBORHOOD 6, VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 61, AT PAGE 29, THROUGH 52, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 114 ATHABASCA DR, KISSIMMEE, FL 34759

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

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

Dated this 15 day of March, 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\Nicole Ramjattan Nicole Ramjattan, Esquire Florida Bar No. 89204 Communication Email: nramjattan@rasflaw.com 17-073707 - BrS March 22, 29, 2019 19-00521K

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. 2017CA-002884-0000-00 REVERSE MORTGAGE FUNDING LLC, Plaintiff, vs. ISAACA. CRAMER, et. al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered March 7, 2019 in Civil Case No. 2017CA-002884-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein REVERSE MORTGAGE FUNDING LLC is Plaintiff and ISAACA A. CRAMER, 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 10th day of June, 2019 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit: Lots 6 and 7, Block 2, Tranquility Park Second Re-Plat, according to the plat thereof as recorded

in Plat Book 27, Page 1, of the Public Records of Polk County, Florida.

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

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

Lisa Woodburn, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 11003 6180101 17-01248-3 March 22, 29, 2019 19-00507K

FIRST INSERTION

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

CASE NO.: 2018CA004574000000 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-AB5, Plaintiff, v.

JOHN TIMOTHY KERN; UNKNOWN SPOUSE OF JOHN TIMOTHY KERN; 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; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated March 1, 2019 entered in Civil Case No. 2018CA004574000000 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 CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-AB5, Plaintiff and JOHN TIMOTHY KERN are defendants, Clerk of Court, will sell the property at public sale at www.polk.realforeclose.com beginning at 10:00 AM on April 15, 2019 the following described property as set forth in said Final Judgment,

to-wit: LOT 10, EAGLE TERRACE, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 65, PAGE 45 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 450 S. Avocado Street, Eagle Lake, Florida 33839

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.

Kelley Kronenberg 8201 Peters Road, Suite 4000 Fort Lauderdale, FL 33324 Phone: (954) 370-9970 Fax: (954) 252-4571 Service E-mail: flrealprop@kelleykronenberg.com /s/ Jason M. Vanslette Jason M. Vanslette, Esq. FBN: 92121 File No.: M180107-JMV Case No.: 2018CA004574000000 March 22, 29, 2019 19-00535K

FIRST INSERTION

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

Case #: 2018-CA-003566 DIVISION: 11 Wells Fargo Bank, NA Plaintiff, vs.-

Richard W. Richter, IV; Angelina T. Richter a/k/a Angelina Richter; Berkley Reserve 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-003566 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, NA, Plaintiff and Richard W. Richter, IV 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 11, 2019, the following

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

LOT 89, OF BERKLEY RESERVE REPLAT, ACCORDING TO THE PLAT THEREOF, AS IN PLAT BOOK 144, AT PAGE 28 THROUGH 30, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

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 18-315239 FC01 WNI March 22, 29, 2019 19-00509K

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. 2018CA002895000000
Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Structured Trust I 2007-1 Asset-Backed Certificates, 2007-1, Plaintiff, vs.
Patricia Sue Hall, et al., Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 13, 2019, entered in Case No. 2018CA002895000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Structured Trust I 2007-1 Asset-Backed Certificates, 2007-1 is the Plaintiff and Patricia Sue Hall; Unknown Spouse of Patricia Sue Hall 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 15th day of April, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 4, BLOCK 3, NORTH SHORE HILLS, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 38, PAGE 17, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 19 day of March, 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. 2018CA002895000000
File # 17-F03071
March 22, 29, 2019 19-00534K

FIRST INSERTION

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

CASE NO.: 53-2019-CA-000302
NATIONWIDE ADVANTAGE MORTGAGE COMPANY

Plaintiff, vs.
THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST THE ESTATE OF LINDA C. BITTINGER, DECEASED, et al., Defendant(s).

To: THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST THE ESTATE OF LINDA C. BITTINGER, DECEASED;
Last Known Address: Unknown
Current Address: Unknown
ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS.

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

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. 2018CA004184000000
Regions Bank DBA Regions Mortgage, Plaintiff, vs.
Michael J. Carlton a/k/a Michael James Carlton a/k/a Michael Carlton a/k/a M. Carlton, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 26, 2019, entered in Case No. 2018CA004184000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein Regions Bank DBA Regions Mortgage is the Plaintiff and Michael J. Carlton a/k/a Michael James Carlton a/k/a Michael Carlton a/k/a M. Carlton; Brittany A. Carlton a/k/a Brittany Anne Keefe 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 12th day of April, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 36, BLOCK 3, LAKE BONEY HEIGHTS, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 35, PAGE 24, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 19 day of March, 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. 2018CA004184000000
File # 18-F02543
March 22, 29, 2019 19-00533K

property in Polk County, Florida:

LOT 43 OF ARIANA'S WEST, ACCORDING TO PLAT THEREOF, AS RECORDED IN PLAT BOOK 89, ON PAGES 9 AND 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
TOGETHER WITH THAT CERTAIN 1992 BROOD DOUBLE WIDE MOBILE HOME; IDENTIFICATION NUMBERS FLFLN33B14630BF AND FLFLN33A14630BF.
A/K/A 2519 SEA OATS CIR N, LAKELAND, FL 33815

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 April 17, 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.

WITNESS my hand and the seal of this court on this 11 day of March, 2019.

Stacy M. Butterfield
Clerk of the Circuit Court
Stacy M. Butterfield
By: Gina Busbee
Deputy Clerk

Albertelli Law
P.O. Box 23028
Tampa, FL 33623
CB - 18-023668
March 22, 29, 2019 19-00540K

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.: 2017CA000368000000
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION Plaintiff, vs.
CAROLINE QUEELY A/K/A Reid Queely Cuthbert A/K/A CAROLINE G. QUEELY, et al Defendants.

RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed March 14, 2019, and entered in Case No. 2017CA000368000000 of the Circuit Court of the Tenth Judicial Circuit in and for POLK COUNTY, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, is Plaintiff, and CAROLINE QUEELY A/K/A Reid Queely Cuthbert A/K/A CAROLINE G. QUEELY, et al are Defendants, the clerk, Stacy 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 16 day of April, 2019, the following described property as set forth in said Lis Pendens, to wit:

Lot 162, LEGACY PARK-PHASE ONE, according to the Plat thereof recorded in Plat Book 125, Pages 3 through 8, Public Records of Polk County,

Florida.
Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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: March 20, 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:
FLService@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 # 78418
March 22, 29, 2019 19-00546K

FIRST INSERTION

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

CASE NO.: 2018-CA-001935
DIVISION: SECTION 7
LOANDEPOT.COM,LLC D/B/A IMORTGAGE, Plaintiff, vs.
RYAN WILLIAM KUELL A/K/A RYAN KUELL, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated March 8, 2019, and entered in Case No. 2018-CA-001935 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which loanDepot.com,LLC d/b/a imortgage, is the Plaintiff and Ryan William Kuell a/k/a Ryan Kuell, Bridgewater Master Association, Inc., Unknown Party #1, Unknown Party #2, Villages at Bridgewater Community Association, Inc., Ryan William Kuell, Any And All Unknown Parties Claiming by, Through, Under, And Against The Herein named Individual Defendant(s) Who are not Known To Be Dead Or Alive, Whether Said Unknown Parties May Claim An Interest in Spouses, Heirs, Devisees, Grantees, Or Other Claimants are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the 23rd day of April, 2019 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 30, BLOCK A, VILLAGES AT BRIDGEWATER VILLAGE 2, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 139, PAGE(S) 44 THROUGH 46, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
A/K/A 2202 GENEVA DRIVE, LAKELAND, FL 33805

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

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

Dated in Hillsborough County, Florida this 20th day of March, 2019
/s/ Christos Pavlidis
Christos Pavlidis, Esq.
FL Bar # 100345
Albertelli Law
Attorney for Plaintiff
P.O. Box 23028
Tampa, FL 33623
(813) 221-4743
(813) 221-9171 facsimile
eService: servealaw@albertellilaw.com
CN - 18-013269
March 22, 29, 2019 19-00543K

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. 2018CA003497000000
Caliber Home Loans, Inc., Plaintiff, vs.
The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Anthony Cabrales a/k/a Anthony Christopher Cabrales, Deceased, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 7, 2019, entered in Case No. 2018CA003497000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein Caliber Home Loans, Inc. is the Plaintiff and The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Anthony Cabrales a/k/a Anthony Christopher Cabrales, Deceased; Sophia Cabrales, a minor child in the care of her mother and natural guardian, Rea Nicole Gannascoli; Marbella at Davenport Homeowners' Association, Inc 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 11th day of April, 2019, the following described property as set forth in said Final Judgment, to

wit:
LOT 196, MARBELLA AT DAVENPORT, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 142, PAGE(S) 29 AND 30, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 19th day of March, 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 Jessica Fagen
FL Bar No. 050668
For Giuseppe Cataudella, Esq.
Florida Bar No. 88976
Case No. 2018CA003497000000
File # 18-F02076
March 22, 29, 2019 19-00539K

FIRST INSERTION

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

CASE NO.: 2018CA003984000000
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION Plaintiff, vs.
RALSTON MCNEIL, et al Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated February 26, 2019, and entered in Case No. 2018CA003984000000 of the Circuit Court of the Tenth Judicial Circuit in and for POLK COUNTY, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, is Plaintiff, and RALSTON MCNEIL, et al are Defendants, the clerk, Stacy 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 29 day of April, 2019, the following described property as set forth in said Final Judgment, to wit:

Lot 32, in Block 23, of HAMP-TON HILLS SOUTH PHASE 2, according to the plat thereof, as recorded in Plat Book 140, Page 1, of the Public Records of Polk County, Florida.

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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: March 18, 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:
FLService@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 # 90516
March 22, 29, 2019 19-00520K

FIRST INSERTION

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

CASE NO. 2019CA000249000000
FREDOM MORTGAGE CORPORATION, Plaintiff, vs.
HEATHER CONLEY, et al. Defendant(s),
TO: CARLOS OVALLE.

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

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

LOT 69, CREEKSIDE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 136, PAGE(S) 23 THROUGH 28, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before April 22, 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.

WITNESS my hand and the seal of this Court at Polk County, Florida, this 13 day of March, 2019.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT (SEAL) BY: Gina Busbee
DEPUTY CLERK
ROBERTSON, ANSCHUTZ, & SCHNEID, PL
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: mail@rasflaw.com
18-246426 - AdB
March 22, 29, 2019 19-00551K

FIRST INSERTION

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

CASE NO. 2019CA000209000000
QUICKEN LOANS INC., Plaintiff, vs.
MARK GREGAITIS AND STEPHANIE GREGAITIS, et al. Defendant(s),
TO: MARK GREGAITIS,

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

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

THE NORTH 190.05 FEET OF THE WEST 80 FEET OF THE EAST 242.5 FEET OF THE NORTH 430.05 FEET OF THE SOUTH 663.05 FEET OF THE WEST 658.05 FEET OF THE SE 1/4 OF SECTION 11, TOWNSHIP 31 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before April 22, 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.

WITNESS my hand and the seal of this Court at Polk County, Florida, this 15 day of March, 2019.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT (SEAL) BY: Gina Busbee
DEPUTY CLERK
ROBERTSON, ANSCHUTZ, & SCHNEID, PL
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: mail@rasflaw.com
18-243962 - AdB
March 22, 29, 2019 19-00530K

FIRST INSERTION

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

CASE NO. 2019CA000351000000
BANK OF AMERICA N.A., Plaintiff, vs.
MARY SHRUM AND ROBERT T. WILSON, et al. Defendant(s),
TO: MARY SHRUM, ROBERT T. WILSON AND UNKNOWN SPOUSE OF MARY SHRUM, .

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

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

LOT 82, FLORAL LAKES. A PLANNED DEVELOPMENT COMMUNITY, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 68, PAGE 30 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN 1981 DOUBLE WIDE MOBILE HOME CONTAINING VIN 3'S FLFL2AA30322518 AND FLFL2BA30322518

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before April 22, 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.

WITNESS my hand and the seal of this Court at Polk County, Florida, this 14 day of March, 2019.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT (SEAL) BY: Gina Busbee
DEPUTY CLERK
ROBERTSON, ANSCHUTZ, & SCHNEID, PL
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: mail@rasflaw.com
18-230408 - ShF
March 22, 29, 2019 19-00550K



SAVE TIME

E-mail your Legal Notice
legal@businessobserverfl.com

FIRST INSERTION

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

CASE NO. 2019CA000044000000 CITIMORTGAGE, INC., Plaintiff, vs.

JEFFREY MARTIN AND THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF CAROL L. MARTIN, DECEASED. et. al. Defendant(s).

TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF CAROL L. MARTIN, DECEASED,

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

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

LOT 5, BLOCK 2, OF CROOKED LAKE PARK, TRACT NO. 1, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 38, PAGE 40 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 4/10/19 / (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.

WITNESS my hand and the seal of this Court at Polk County, Florida, this 4 day of March, 2019

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) BY: Gina Busbee
DEPUTY CLERK

ROBERTSON, ANSCHUTZ, AND SCHNEID, PL
ATTORNEY FOR PLAINTIFF
6409 Congress Ave.,
Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: mail@rasflaw.com
18-231329 - SHF
March 22, 2019 19-00501K

FIRST INSERTION

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

CASE NO. 2018CA-003127-0000-00 SECTION NO. 07

JONBILT, INC., A FLORIDA CORPORATION, Plaintiff, v. LARRY LEE BODWELL; SAMANTHA CHRISTIAN CLARK; 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, Defendants.

NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment entered in this case in the Circuit Court of Polk County, Florida, and pursuant to Administrative Order (3-15.14) in the Tenth Judicial Circuit In and For Polk County, Florida the real property described as:

Lot 11, Block 5, PALO-ALTO, according to the plat thereof recorded in Plat Book 62 Page 2, Public Records of Polk County, Florida.

Property address: 502 El Camino Real S, Lakeland, FL 33813, will be sold at public sale, to the highest and best bidder for cash, on-line at www.polk.realforeclose.com, on April 12, 2019, at 10:00 a.m.

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.

This Notice of Sale tracks the language in Administrative Order (3-15.14) in the Tenth Judicial Circuit In and For Polk County, Florida.

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: March 18th, 2019
Gregory A. Sanoba, Esquire
Florida Bar No. 955930
greg@sanoba.com
Nicholas P. Merriweather, Esquire
Florida Bar No. 0086956
nick@sanoba.com
THE SANOBA LAW FIRM
422 South Florida Avenue
Lakeland, FL 33801
Telephone: 863/683-5353
Facsimile: 863/683-2237
Attorneys for Plaintiff
March 22, 2019 19-00528K

FIRST INSERTION

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

CASE NO.: 2019-CA-000179-0000-00

HMC ASSETS LLC SOLELY IN ITS CAPACITY AS SEPARATE TRUSTEE OF CIVIC HOLDINGS III TRUST, Plaintiff, v. ALPHA HOME INVESTMENTS, LLC; et al., Defendant(s).

To the following Defendant(s): UNKNOWN TENANT #1 (Last Known Address: 127 Peninsular Ave, Haines City, FL 33844) UNKNOWN TENANT #2 (Last Known Address: 127 Peninsular Ave, Haines City, FL 33844)

YOU ARE NOTIFIED that an action to foreclose based on boundaries established by acquiescence, on the following described property:

LOTS 6 AND 7, BLOCK 1, LAKE PARK ADDITION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE(S) 100, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. PROPERTY ADDRESS: 127 PENINSULAR AVE, HAINES CITY, FL 33844

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Ghidotti| Berger LLP, Attorney for Plaintiff, whose address is 3050 Biscayne Blvd., Suite 402, Miami, FL 33137 on or before 4/19/19, a date which is within thirty (30) days after the first publication of this Notice in the Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

This notice is provided pursuant to Administrative Order No. 2010-08.

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

WITNESS my hand and the seal of this Court this 13 day of March, 2019.

STACY M. BUTTERFIELD
As Clerk of the Court
By /s/ Gina Busbee
As Deputy Clerk
Ghidotti| Berger LLP
Attorney for Plaintiff
3050 Biscayne Blvd.,
Suite 402
Miami, FL 33137
March 22, 2019 19-00526K

FIRST INSERTION

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

CASE NO. 2018CA003125000000

WELLS FARGO BANK, N.A. Plaintiff, v. WILLIAM S MOORE; UNKNOWN SPOUSE OF WILLIAM S MOORE; UNKNOWN TENANT 1; UNKNOWN TENANT 2; Defendants.

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

BEGINNING AT A POINT 1689.30 FEET WEST AND 737.07 FEET NORTH OF THE SOUTHEAST CORNER OF SECTION 31, TOWNSHIP 27 SOUTH, RANGE 28 EAST, POLK COUNTY, FLORIDA, SAID POINT BEING LOCATED ON THE WESTERLY RIGHT-OF-WAY BOUNDARY OF A 50 FOOT ROADWAY, RUN THENCE SOUTH 07 DEGREES 15 MINUTES WEST ALONG SAID ROADWAY A DISTANCE OF 110 FEET; THENCE NORTH 83 DEGREES 18 MINUTES WEST A DISTANCE OF 181.28 FEET; THENCE NORTH 06 DEGREES 42 MINUTES EAST A DISTANCE OF 110 FEET; THENCE SOUTH 83 DEGREES 18 MINUTES EAST A DISTANCE OF 182.52 FEET,

FIRST INSERTION

MORE OR LESS, TO THE POINT OF BEGINNING. a/k/a 1007 W LAKE MARION RD, HAINES CITY, FL 33844-8937

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on April 15, 2019 beginning at 10:00 AM.

If you are a person claiming a right to funds remaining after the sale, you must file a claim with the clerk no later than 60 days after the sale. If you fail to file a claim you will not be entitled to any remaining funds.

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

Dated at St. Petersburg, Florida this 20th day of March, 2019.
eXL Legal, PLLC
Designated Email Address: efilng@exlegal.com
12425 28th Street North, Suite 200
St. Petersburg, FL 33716
Telephone No. (727) 536-4911
Attorney for the Plaintiff
By: David L. Reider
FBN # 95719
1000002009
March 22, 2019 19-00549K

FIRST INSERTION

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

CASE NO.: 2016CA002139000000

PINGORA LOAN SERVICING, LLC Plaintiff, vs. GREGORY S. WHITE A/K/A GREGORY WHITE, et al Defendants.

RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale filed March 1, 2019, and entered in Case No. 2016CA002139000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein PINGORA LOAN SERVICING, LLC, is Plaintiff, and GREGORY S. WHITE A/K/A GREGORY WHITE, et al are Defendants, the clerk, Stacy 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 30 day of April, 2019, the following described property as set forth in said Lis Pendens, to wit:

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

thence West 160 feet to the Point of Beginning.

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

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

Dated: March 20, 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/ Heather Griffiths
Phelan Hallinan Diamond & Jones, PLLC
Heather Griffiths, Esq.,
Florida Bar No. 0091444
Emilio R. Lenzi, Esq.,
Florida Bar No. 0668273
PH # 71437
March 22, 2019 19-00545K

FIRST INSERTION

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

CASE NO.: 53-2018-CA-001496

DIVISION: SECTION 7 WELLS FARGO BANK, N.A., Plaintiff, vs. JOHN D. KING, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated March 8, 2019, and entered in Case No. 53-2018-CA-001496 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Wells Fargo Bank, N.A., is the Plaintiff and John D. King, Amanda M. Price, Florida Housing Finance Corporation, State of Florida, Department of Revenue, United States of America Acting through 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 Known To Be Dead Or Alive, Whether Said Unknown Parties May Claim An Interest in Spouses, Heirs, Devisees, Grantees, Or Other Claimants are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the 23rd day of April, 2019 the following described property as set forth in said Final Judgment of Foreclosure:

TRACT B, DESCRIBED AS: LOTS 174, 175, 176 AND 177, LESS THE WEST 87 FEET THEREOF, DEER LAKE TER-

RACE, UNIT NO. 2, AN ADDITION TO 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 14, PAGES 5 AND 5A. A/K/A 515 W. DEER LAKE DR, WINTER HAVEN, FL 33880

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 20th day of March, 2019
/s/ Christos Pavlidis
Christos Pavlidis, Esq.
FL Bar # 100345
Albertelli Law
Attorney for Plaintiff
P.O. Box 23028
Tampa, FL 33623
(813) 221-4743
(813) 221-9171 facsimile
eService: servealaw@albertellilaw.com
CN - 18-011852
March 22, 2019 19-00544K

FIRST INSERTION

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

CASE NO.: 2018-CA-001887

BAYVIEW LOAN SERVICING, LLC, a Delaware Limited Liability Company, Plaintiff, vs.

UNKNOWN HEIRS, DEVISEES, GRANTEES, CREDITORS AND OTHER PERSONS OR UNKNOWN SPOUSES CLAIMING BY THROUGH UNDER OR AGAINST THE ESTATE OF FLOYD LEONARD STEELMAN, UNKNOWN HEIRS, DEVISEES, GRANTEES, CREDITORS AND OTHER PERSONS OR UNKNOWN SPOUSES CLAIMING BY THROUGH UNDER OR AGAINST THE ESTATE OF ROZZIE P. SIMMONS, CITY OF WINTER HAVEN, CITY OF HAINES CITY, ADVANTAGE ASSETS II, INC., JOHN MARK STEELMAN, TIMOTHY STEELMAN, JOEY COLLINS, LINDA BARNARD, VERA STEELMAN A/K/A VERA JORDAN, MARY ST. GERMAIN, APRIL SIMMONS, JOHN SIMMONS, JR., CHARLES SIMMONS, JAMES HODGES, TIMOTHY HODGES, CHRISTOPHER L. STEELMAN, PENNY T. STEELMAN, ELIZABETH LEWIS, Defendants.

TO: LINDA BARNARD
1604 N. 19th Street
Haines City, FL 33844
(last known residence)
VERA STEELMAN A/K/A VERA JORDAN
320 Wilder Road, Lot 4
Lakeland, FL 33809
(last known residence)
VERA STEELMAN A/K/A VERA JORDAN
108 W Plank Road
Warsaw, NC 28398
JAMES HODGES
1016 Grove Street
Wesson, MS 39191

(last known residence)
JAMES HODGES
1070 Third Street
Wesson, MS 39191
JAMES HODGES
609 Maggie Circle, #JPV
Winter Haven, FL 33880
JAMES HODGES
323 Kimberly Avenue
Brandon, MS 39191
JAMES HODGES
411 Pearl Drive, #D
Pearl, MS 39208

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

THE FOLLOWING DESCRIBED LOT, PIECE OR PARCEL OF LAND, SITUATE, LYING AND BEING IN THE COUNTY OF POLK, STATE OF FLORIDA, TO-WIT:
(1) THIRD REPLAT OF NORTHGATE PB 29 PG 7 AND PB 28 PG 40 AND PB 25 PG 48 AND PB 11, PG 24, BLK 11 S 50 FT OF N 100 FT. (2) THIRD REPLAT OF NORTHGATE PB 29 PG 7 AND PB 28 PAGE 40 AND PB 25 PG48 AND PB 11 THE FOLLOWING DESCRIBED LOT, PIECE OF PARCEL OF LAND, SITUATE, LYING AND BEING IN THE COUNTY OF POLK, STATE OF FLORIDA, TO-WIT:
(1) THIRD REPLAT OF NORTHGATE PB 29 PAGE 7 AND PB 28 PG 40 AND PB 25 PG 48 AND PB 11 PG 24 BLK 11 S 50 FT OF N 100 FT. (2) THIRD REPLAT OF NORTHGATE PB 29 PG 7 AND PB 28 PG 40 AND PB 25 PG 48 AND PB 11 PG 24 BLK 11 N 50 FT OF N 200 FT.
BEING THE SAME FEE SIMPLE PROPERTY CONVEYED BY QUIT-CLAIM DEED FROM FLOYD LEONARD STEELMAN SINGLE TO FLOYD LEONARD STEELMAN SINGLE AND ROZZIE

P. SIMMONS SINGLE, DATED 02/22/2000 RECORDED ON 02/27/2001 IN OR BOOK 04637, PAGE 1114 IN POLK COUNTY RECORDS, STATE OF FL.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Plaintiff's attorney, STRAUS & ASSOCIATES, P.A., 10081 Pines Blvd, Suite C, Pembroke Pines, FL 33024 on or before thirty (30) days from the first date of publication on or before April 12, 2019, and file the original with the Clerk of this Court either before service upon Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint filed herein.

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

WITNESS my hand and the seal of this Court at POLK County, Florida this 6 day of March, 2019.

Stacy M. Butterfield
Clerk of the Circuit Court
By: /s/ Gina Busbee
As Deputy Clerk
Arnold M. Straus Jr. ESQ.
STRAUS & ASSOCIATES P.A.
10081 Pines Blvd, Suite C
Pembroke Pines, FL 33024
954-431-2000
March 22, 2019 19-00542K

OFFICIAL COURT HOUSE WEBSITES:

MANATEE COUNTY: manateeclerk.com

SARASOTA COUNTY: sarasotaclerk.com

CHARLOTTE COUNTY: charlotte.realforeclose.com

LEE COUNTY: leeclerk.org

COLLIER COUNTY: collierclerk.com

HILLSBOROUGH COUNTY: hillsclerk.com

PASCO COUNTY: pasco.realforeclose.com

PINELLAS COUNTY: pinellasclerk.org

POLK COUNTY: polkcountyclerk.net

ORANGE COUNTY: myorangeclerk.com

Check out your notices on: floridapublicnotices.com

Business Observer

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that on 3/29/19 at 10:30 am, the following mobile homes will be sold at public auction pursuant to F.S. 715.109: 1987 PALM #PH064395A & PH064395B. Last tenant: Harold George Alves & Linda M Alves. Sale to be held at Realty Systems-Arizona Inc- 4747 SR 33 N, Lakeland, FL 33805, 813-282-6754.
March 15, 22, 2019 19-00490K

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 Statutes: Self storage act, Sections 83.806 and 83:807. all items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required if applicable.
Betina lane unit C33
Florence Davis unit A14
Bodesha Speed unit B35
Enrique Scott unit A07
Auction date: 04.21.2019
March 15, 22, 2019 19-00467K

SECOND INSERTION

NOTICE OF RESCHEDULED SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION
CASE NO.: 2017CA001901000000
DIVISION: SECTION 8
DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDIT LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-QH1, Plaintiff, vs.
JUAN GONZALO VILLA A/K/A JUAN G. VILLA A/K/A JUAN VILLA, et al, Defendant(s).
NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated February 19, 2019, and entered in Case No. 2017CA001901000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Deutsche Bank Trust Company Americas, as Trustee for Residential Accredited Loans, Inc., Mortgage Asset-Backed Pass-through Certificates, Series 2007-QH1, is the Plaintiff and Juan Gonzalo Villa a/k/a Juan G. Villa a/k/a Juan Villa, Maria Isabel Giraldo a/k/a Maria Isabela Giraldo a/k/a Maria Giraldo, Hampton Lakes of Davenport Homeowners Association, Inc., Mortgage Electronic Registration Systems, Inc., as nominee for First National Bank of Arizona, 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 5th day of April, 2019 the following described property as set forth in said Final Judgment of Foreclosure:
LOT 135, HAMPTON ESTATES PHASE 1, VILLAGES 1-B & 2-B, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 109, PAGE 18 THROUGH 21, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
A/K/A 244 BALLYSHANNON DRIVE, 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.
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 8th day of March, 2019.
/s/ Justin Swosinski
Justin Swosinski, Esq.
FL Bar # 96533
Albertelli Law
Attorney for Plaintiff
P.O. Box 23028
Tampa, FL 33623
(813) 221-4743
17-008292
March 15, 22, 2019 19-00462K

FOURTH INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CASE NUMBER: 2019 CA 184
REID INVEST, L.L.C., a Florida Limited Liability Company Plaintiff, vs-
UNKNOWN HEIRS AND DEVI-SEES OF EDNA J. DREIER, LINDA L. HARRIS A/K/A LINDA L. BIBLE A/K/A LINDA L. BILBE, individually, DEBORAH M. SALYERS A/K/A DEBORAH M. ISOM, as Successor Trustee of the Revocable Inter Vivos Trust Agreement for Edward M. Dreier and Edna Jean Dreier dated June 26, 1985, as amended, and JOHN R. GRIFFITH, individually, Defendants.
TO: UNKNOWN HEIRS AND DEVI-SEES OF EDNA J. DREIER
Whose last known residence was: 13460 Old Hwy 80, SP #98, Lakeside, CA 92040
YOU ARE HEREBY NOTIFIED that an action to quiet title has been filed against you in the above-named court on the following property in Polk County, Florida:
Lot 644, Inwood No. 3, according to the map or plat thereof, as recorded in Plat Book 9, Pages 7A, 7B and 7C, of the Public Records of Polk County, Florida.
and you are required to serve a copy of

your written defenses, if any, to it on the Plaintiff's Attorney, whose name and address is Spencer M. Gledhill of the law firm of Fasset, Anthony & Taylor, P.A., 1325 West Colonial Drive, Orlando, FL 32804 no later than March 22, 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 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 Seal of this Court on this 13 day of February, 2019.
STACY M. BUTTERFIELD
CLERK OF THE COURT
(Court Seal) By Asuncion Nieves
As Deputy Clerk
Spencer M. Gledhill
Fasset, Anthony & Taylor, P.A.
1325 West Colonial Drive,
Orlando, FL 32804
March 1, 8, 15, 22, 2019
19-00369K

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.: 53-2018-CA-003912
FBC MORTGAGE, LLC, Plaintiff, vs.
CECIL CHRISTOPHER PRESCOTT, et al, Defendant(s).
NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated February 22, 2019, and entered in Case No. 53-2018-CA-003912 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which FBC Mortgage, LLC, is the Plaintiff and Cecil Christopher Prescott, Cynthia Diane Prescott, Country Square Homeowners Association, Inc., are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on 9th day of April, 2019, the following described property as set forth in said Final Judgment of Foreclosure:
LOT 32, COUNTRY SQUARE, ACCORDING TO THE PLAT OR MAP THEREOF, AS RECORDED IN PLAT BOOK 147, PAGE 11, 12, 13 AND 14, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
A/K/A 1618 PRAIRIE BLOSSOM DR, LAKELAND, FL 33810
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Dated in Hillsborough County, Florida this 11th day of March, 2019.
/s/ Andrea Allen
Andrea Allen, Esq.
FL Bar #114757
Albertelli Law
Attorney for Plaintiff
P.O. Box 23028
Tampa, FL 33623
(813) 221-4743
(813) 221-9171 facsimile
eService: servealaw@albertellilaw.com
CN - 18-023926
March 15, 22, 2019 19-00484K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2019CP0005030000XX
IN RE: ESTATE OF VERA MAE ELFF, DECEASED.
The administration of the estate of Vera Mae Elff, deceased, whose date of death was December 30, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Drawer CC-1, P.O. Box 9000, Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is March 15, 2019.
Personal Representative:
Jody Lee Elff
P.O. Box 414
New Paltz, NY 12561
Attorney for Personal Representative:
/s/ Dawn Ellis
My Florida Probate, PA
Dawn Ellis, Esq., for the firm
Attorney for Personal Representative
E-mail Address:
dawn@myfloridaprobate.com
Florida Bar Number: 091979
PO Box 952
Floral City, FL 344360952
(352) 7265444
March 15, 22, 2019 19-00479K

FOURTH INSERTION

LINWOOD BAKER, deceased
Whose last known residence was: 1040 NE 13th Avenue, Okeechobee, FL 34972
YOU ARE HEREBY NOTIFIED that an action to quiet title has been filed against you in the above-named court on the following property in Polk County, Florida:
THE EAST 50 FEET OF THE WEST 261 FEET OF LOT 5, BLOCK E, DEERWOOD, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 4, PAGE 49, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, LESS AND EXCEPT THE RIGHT OF WAY FOR AVENUE "J" NW (DEERWOOD STREET)
and you are required to serve a copy of your written defenses, if any, to it on the Plaintiff's Attorney, whose name and address is Spencer M. Gledhill of the law firm of Fasset, Anthony & Taylor, P.A., 1325 West Colonial Drive, Orlando, FL 32804 no later than March 22, 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 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 Seal of this Court on this 13th day of February, 2019.
Stacy M. Butterfield
CLERK OF THE COURT
(Court Seal) By Asuncion Nieves
As Deputy Clerk
Spencer M. Gledhill
Fasset, Anthony & Taylor, P.A.
1325 West Colonial Drive,
Orlando, FL 32804
March 1, 8, 15, 22, 2019
19-00368K

THIRD INSERTION

HAWTHORNE MILL NORTH COMMUNITY DEVELOPMENT DISTRICT NOTICE OF INTENT TO USE THE UNIFORM METHOD OF COLLECTION OF NON AD VALOREM ASSESSMENTS AND NOTICE OF REGULAR MEETING OF THE BOARD OF SUPERVISORS
NOTICE IS HEREBY GIVEN that the Hawthorne Mill North Community Development District (the "District") intends to use the uniform method of collecting non ad valorem 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 April 9, 2019 at 10:00 a.m. at the offices of JSK Consulting, located at 5904 Hillside Heights Drive, Lakeland, Florida 33812. A regular Board meeting of the District will also be held at that time, where the Board may consider any other business that may properly come before it.
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 assessments to be levied by the District on properties located within the District's boundaries, pursuant to Section 197.3632, Florida Statutes. Under the uniform method, such non-ad valorem assessments will be collected by the tax collector.
The District may levy non ad valorem assessments for the purpose(s) of constructing, acquiring, making, maintaining, operating, and equipping infrastructure improvements to serve the District including, but not limited to, roadway improvements, earthwork and surface water management, water distribution, sanitary sewer collection and transmission, relocation of utilities, required perimeter landscape buffers,



off-site roadway improvements and other improvements and any other lawful projects or services of the District.
The public hearing and regular meeting is open to the public and will be conducted in accordance with the provisions of Florida law for community development districts. All affected property owners have the right to appear at the public hearing and be heard regarding the District's use of the uniform method for the levy, collection and enforcement of such non-ad valorem assessments. All affected property owners have the right to appear at the public hearing and the right to file written objections with the District Manager, DPFM Management & Consulting, LLC, 250 International Parkway, Suite 280, Lake Mary, Florida 32746, within 20 days of the first publication of this notice.
The public hearing and regular meeting may be continued in progress without additional notice to a date, time, and place to be specified on the record at the hearing and meeting. There may be occasions when staff and/or supervisors may participate by speaker telephone.

In accordance with the provisions of the Americans With Disabilities Act, any person requiring special accommodations to participate in the public hearing and regular meeting is asked to advise the District office at least forty-eight (48) hours before the hearing and meeting by contacting the District Manager at (321) 263-0132, Extension 4205. If you are hearing or speech impaired, please contact the Florida Relay Service at 711, for assistance in contacting the District office.
A person who decides to appeal any decision made at the hearing and meeting, with respect to any matter considered at the hearing and meeting, is advised that a record of the proceedings is needed 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 the appeal is to be based.
Patricia Comings-Thibault
District Manager
{00076114.DOCX/}
March 8, 15, 22, 29 2019
19-00412K

Business Observer

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

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

SAVE TIME E-mail your Legal Notice legal@businessobserverfl.com

SECOND INSERTION

NOTICE OF RESCHEDULED SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL ACTION
CASE NO.: 2016CA003254000000
WELLS FARGO BANK, N.A.,
Plaintiff, vs.
LINDA RODRIGUEZ A/K/A LINDA ALMAGUER, et al,
Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated February 14, 2019, and entered in Case No. 2016CA003254000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Wells Fargo Bank, N.A., is the Plaintiff and Linda Rodriguez a/k/a Linda Almaguer, Unknown Party #1 NKA JERRY CANNON, Earlene Keen, as Trustee for Revocable Living Trust, Earlene Keen, Individually, 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 15th day of April, 2019, the following described property as set forth in said Final Judgment of Foreclosure:

BEGINNING 680 FEET SOUTH OF THE NORTHWEST CORNER OF THE NORTHWEST 1/4 RUNSOUTH 210 FEET EAST 210 FEET NORTH 210 FEET AND WEST 210 FEET TO BEGINNING. LESS MAINTENANCE RIGHT OF WAY FOR DYSON ROAD - LESS AND EXCEPT 15

FEET INGRESS/EGRESS TO 668 DYSON ROAD - LOCATED AT SOUTH END OF PROPERTY. SAID PROPERTY SITUATE, LYING AND BEING IN POLK COUNTY, FLORIDA.
A/K/A 601 DYSON RD, HAINES CITY, FL 33844

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

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

Dated in Hillsborough County, Florida this 11th day of March, 2019.

/s/ Christopher Lindhardt
Christopher Lindhardt, Esq.
FL Bar # 28046
Albertelli Law
Attorney for Plaintiff
P.O. Box 23028
Tampa, FL 33623
(813) 221-4743
(813) 221-9171 facsimile
eService: servealaw@albertellilaw.com
16-002236
March 15, 22, 2019 19-00487K

FOURTH INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO.

532019CA000321000000
THE FIRST BORN CHURCH OF THE LIVING GOD, INC., a corporation existing under the laws of the State of Georgia, A/K/A FIRST BORN CHURCH OF THE LIVING GOD A/K/A FIRST BORN CHURCH OF MULBERRY,
Plaintiff, vs.

WILLIE MILTON; JULIUS BURCH; MAMIE BURCH; EARTHA SMITH; JOHNNIE B. SMITH; ROYSTER BRYANT; ERNESTINE L. LAW; PARAALIE B. TILLMAN; SHELTON TILLMAN; WILLIE TILLMAN; VINELL TILLMAN; MAMIE LEE MARSHELL; JOHNNY LEE MARSHELL; HENRY TILLMAN; ETHEL TILLMAN; RUBY B. WATSON; NAOMI T. DOCKINS, A/K/A NAOMI DUFFEY; MOTIS LEE DUFFEY, if living, and if dead, his/her their unknown spouses, widows, heirs, estates, devisees, beneficiaries, grantors, creditors, grantees, and all parties having or claiming by, through, under or against any and all persons claiming any right, title, interest, claim, lien, estate or demand against the named Defendants in regard to the to the subject property,
Defendants.

TO: WILLIE MILTON; JULIUS BURCH; MAMIE BURCH; EARTHA SMITH; JOHNNIE B. SMITH; ROYSTER BRYANT; ERNESTINE L. LAW; PARAALIE B. TILLMAN; SHELTON TILLMAN; WILLIE TILLMAN; VINELL TILLMAN; MAMIE LEE MARSHELL; JOHNNY LEE MARSHELL; RUBY B. WATSON; MOTIS LEE DUFFEY, and his/her their unknown spouses, widows, heirs, estate, devisees, beneficiaries, grantors, creditors, grantees, and all parties having or claiming by, through, under or against any and all persons claiming and right, title, interest, claim, lien, estate or demand against the named defendants in regard to the subject property.

YOU ARE NOTIFIED that an action has been filed against you to quiet title pursuant to Section 65.061 and 95.16, Florida Statutes, and as otherwise alleged in the complaint, to the following property located in Polk County, Florida:

PARCEL 1:
A parcel of land lying in the Northeast 1/4 of Northwest 1/4 of Section 12, Township, 30 South, Range 23 East Polk County, Florida, being more fully described as follows:

Commence at the Southwest Corner of Northeast 1/4 of Northwest 1/4 of said Section 12, Run thence N 00°44'39" W along the West line of the Northeast 1/4, of the Northwest 1/4, of said Section 12, a distance of 198.29 feet to the POINT OF BEGINNING for this description; continue thence N 00°44'39" W along the West line of the Northeast 1/4 of Northwest 1/4 of said Section 12, a distance of 200.00 feet, run thence N 88°28'26" E and parallel with the South line of the Northeast 1/4 of Northwest 1/4 of said Section 12, a distance of 60.00 feet, run thence S 00°44'39" E and

parallel with the West line of the Northeast 1/4 of Northwest 1/4 of said Section 12, a distance of 40.00 feet, run thence N 88°28'26" E and parallel with the South line of the Northeast 1/4 of Northwest 1/4 of said Section 12, a distance of 95.00 feet, run thence S 00°44'39" E and parallel with the West line of the Northeast 1/4 of Northwest 1/4 of said Section 12, a distance of 110.00 feet, run thence N 88°28'26" E and parallel with the South line of the Northeast 1/4 of Northwest 1/4 of said Section 12, a distance of 15.00 feet, run thence S 00°44'39" E and parallel with the West line of the Northeast 1/4 of Northwest 1/4 of said Section 12, a distance of 170.00 feet to the POINT OF BEGINNING, Parcel Details: 23-30-12-000000-031590
Street address: 502 4TH ST, MULBERRY FL 33860, and,
PARCEL 2:

The following parcel or tract of land lying and being in Section 12, Township 30, Range 23 East, in Polk County, Florida, being more particularly described as follows:
Beginning at the Northwest corner of the Northeast Quarter of Section 12, Township 30, Range 23 East, run South 0 degrees 01 minutes West 1071.81 feet, thence West 1040.0 feet to the POINT OF BEGINNING, thence run South 0 degrees 01 minutes West 50.0 feet, West 90.0 feet, North 0 degrees 01 minutes East 50.0 feet, East 90.0 feet to the POINT OF BEGINNING.

The bearings given in this description are based on the assumption that the North line of Section 12, Township 30 South, Range 23 East, as shown in the Official Plat of Mulberry Heights, filed for record in Plat Book 26, Page 26, of the Public Records of Polk County, Florida, is due East line.
Parcel Details: 23-30-12-000000-031620.

You are required to serve a copy of your written response, if any, to the action on Ilian Rashtanov, Plaintiff's attorney, whose address is One E. Broadway Blvd., Ste. 700, Ft. Lauderdale, Florida 33301, ir@rashtanov-law.com, on or before April 1, 2019, and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately after service; otherwise, a default will be entered against you for the relief demanded in the complaint or petition.

If you qualify under the Americans with Disabilities Act (ADA) and need assistance within the court system, please visit the Tenth Judicial Circuit of Florida or use the contact information as follows: Voice #: 863-534-4686, TDD #: 863-534-7777, Fax #: 305-349-7355. If you are hearing or voice impaired, please call 711 or 1-800-955-8770 for the Florida Relay Service.
DATED this 21 day of Feb, 2019.

Stacy M. Butterfield, CPA,
as Clerk of Court
March 1, 8, 15, 22, 2019 19-00403K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
PROBATE FILE NO. 19CP-0394
IN RE: ESTATE OF
JAYALENE DURBIN,
Deceased.

The administration of the estate of Jayalene Durbin, deceased, whose date of death was December 6, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, C-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is March 15, 2019.

Personal Representative:
/s/ Susan E. Heroy
SUSAN E. HEROY
Attorney for Personal Representative:
/s/ Amy L. Phillips
AMY L. PHILLIPS
Amy L. Phillips, P.L.L.C.
P.O. Box 4397
Winter Haven, FL 33885
(863) 268-8292
amy@amyphillipspllc.com
March 15, 22, 2019 19-00500K

SECOND INSERTION

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

CASE No. 2017-CA-003010
WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015-1,
PLAINTIFF, VS.
CHARLES G. RUSSELL A/K/A CHARLES RUSSELL, ET AL.
DEFENDANT(S).

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated March 1, 2019 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on April 4, 2019, at 10:00 AM, at www.polk.realforeclose.com for the following described property:

Lot 1 of TWIN LAKES AT CHRISTINA PHASE ONE, according to the map or plat thereof, as recorded in Plat Book 111, Pages 39, 40 and 41, 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 sixty (60) days after the sale. The Court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court 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
Email:
eservice@tromberglawgroup.com
By: Princy Valiathodathil, Esq.
FBN 70971
Our Case #: 18-001013-FIH\
2017-CA-003010\FAY
March 15, 22, 2019 19-00478K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 19CP-0478
Division: Probate
IN RE: ESTATE OF
VIRGINIA LOU BETZ
Deceased.

The administration of the estate of Virginia Lou Betz, deceased, whose date of death was November 24, 2018 pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is March 15, 2019.

Personal Representative:
Michael Betz
1735 Birchwood Loop
Lakeland, Florida 33811
Attorney for Personal Representative:
Mark E. Clements
Attorney for the Personal Representative
Florida Bar No. 276774
Elder Law Firm of
Clements & Wallace, P.L.
310 East Main Street
Lakeland, Florida 33801
Telephone: (863) 687-2287
Email: mclements@mclements.com
Secondary Email:
abauastert@mclements.com
March 15, 22, 2019 19-00466K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
CASE NO.: 19-CP-000124
IN RE: ESTATE OF
MARY E. FRECHETTE,
Deceased.

ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:

The administration of the estate of MARY E. FRECHETTE, deceased, File Number 19-cpCP-000124, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Drawer 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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 PUBLICATION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

The date of the first publication of this Notice is March 15, 2019.

Personal Representative
Joseph Frechette
4241 Laurel Crest Drive
Mulberry, Florida 33860
Attorney for Personal Representative
JOHN W. GARDNER, ESQUIRE
JOHN W. GARDNER, P.A.
221 East Robertson Street
Brandon, Florida 33511
(813) 651-0055
FLORIDA BAR NO.: 745219
March 15, 22, 2019 19-00475K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL ACTION
CASE NO.: 53-2018-CA-004313

U.S. BANK NATIONAL ASSOCIATION
Plaintiff, vs.
REZA KHOSHNOODI, et al,
Defendant(s).
To: TANYA KHOSHNOODI A/K/A TONYA KHOSHNOODI
Last Known Address:
8725 Pine Tree Drive
Lakeland, FL 33809
Current Address: Unknown
ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR

ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS.
Last Known Address: Unknown
Current Address: Unknown

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

LOT 31, TRACT 1 OF THE UNRECORDED PLAT OF PINEGLEN, MORE PARTICULARLY DESCRIBED AS: THE EAST 330 FEET OF THE WEST 660 FEET OF THE SOUTH 165 FEET OF THE NORTH 2,010 FEET OF THE SOUTH 2,310 FEET OF THE SOUTHEAST 1/4 OF SECTION 5, TOWNSHIP 27 SOUTH, RANGE 24 EAST, POLK COUNTY, FLORIDA, LESS THE WEST 30 FEET THEREOF.

A/K/A 8725 PINE TREE DR, LAKELAND, FL 33809

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 April 8, 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 Act

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you,

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

WITNESS my hand and the seal of this court on this 28 day of February, 2019.

Clerk of the Circuit Court
Stacy M. Butterfield
By: Gina Busbee
Deputy Clerk

Albertelli Law
P.O. Box 23028
Tampa, FL 33623
CB - 18-027275
March 15, 22, 2019 19-00465K

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.: 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 Resetting Sale entered on February 4, 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; BRIDGEWATER MASTER ASSOCIATION, INC.; VILLAGES AT BRIDGEWATER COMMUNITY ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on April 5, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit: LOT 1, BLOCK A, VILLAGES AT BRIDGEWATER VILLAGE

6B PHASE 2, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 152, PAGE(S) 6 AND 7, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 11 day of March, 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 N. Lewis, Esq.
FBN: 70922
Primary E-Mail:
ServiceMail@aldridgepite.com
1454-308B
March 15, 22, 2019 19-00473K

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
Case #: 2018-CA-000738
DIVISION: 11
Selene Finance LP
Plaintiff, vs.-
Annie Lois Parker; Unknown Spouse of Annie Lois Parker; Lake Van Homeowners' Association, Inc.; Portfolio Recovery Associates, LLC assignee of GE Capital Retail Bank/ Belk; 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 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 interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants.

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-000738 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Selene Finance LP, Plaintiff and Annie Lois Parker 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 May 28, 2019, the following described property as set forth in said Final Judgment, to-wit:

LOT 81, LAKE VAN SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 142, PAGE 48 THROUGH 51 INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.
Submitted By:
ATTORNEY FOR PLAINTIFF:
SHAPIRO, FISHMAN & GACHÉ, LLP
2424 North Federal Highway,
Suite 360
Boca Raton, Florida 33431
(561) 998-6700
(561) 998-6707
17-310240 FCOI SLE
March 15, 22 2019 19-00492K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT
IN AND FOR POLK COUNTY,
FLORIDA
GENERAL JURISDICTION
DIVISION
CASE NO.

532018CA004865000000
THE BANK OF NEW YORK
MELLON AS TRUSTEE FOR
CWABS, INC. ASSET-BACKED
CERTIFICATES, SERIES 2006-8,
Plaintiff, vs.
CYNTHIA MONEREAU; et al.,
Defendant(s).
TO: JEAN MONEREAU N/K/A PAUL
BERTHOLD
Last Known Address
535 ELLERBE WAY
LAKELAND, FL 33801
Current Residence is Unknown
CYNTHIA MONEREAU
Last Known Address
2277 BELMONT AVE
ELMONT, NY 11003-2836
Current Residence is Unknown
YOU ARE NOTIFIED that an action
to foreclose a mortgage on the follow-
ing described property in Polk County,
Florida:

THE WEST 110.86 FEET OF
THE NORTH 70 FEET OF
THE SOUTH 1536 FEET OF
THE EAST 1/2 OF THE NE 1/4
OF SECTION 21, TOWNSHIP
28 SOUTH, RANGE 24 EAST,
POLK COUNTY, FLORIDA.

has been filed against you and you are
required to serve a copy of your writ-
ten defenses, if any, to it on SHD Legal
Group P.A., Plaintiff's attorneys, whose
address is PO BOX 19519, Fort Lauder-
dale, FL 33318. (954) 564-0071, an-
swers@shdlegalgroup.com, within 30
days from first date of publication, and
file the original with the Clerk of this
Court either before service on Plain-
tiff's attorneys or immediately thereaf-
ter; otherwise a default will be entered
against you for the relief demanded in
the complaint or petition.

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

DATED ON FEB 26 2019.
Stacy M. Butterfield
As Clerk of the Court
(SEAL) By: Gina Busbee
As Deputy Clerk
SHD Legal Group P.A.
Plaintiff's attorneys
PO BOX 19519
Fort Lauderdale, FL 33318
(954) 564-0071
answers@shdlegalgroup.com
1162-171264 / HAW
March 15, 22, 2019 19-00497K

SECOND INSERTION

NOTICE OF SALE UNDER
F.S. CHAPTER 45
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO: 2016-CA-002057

U.S. BANK NATIONAL
ASSOCIATION, AS TRUSTEE,
SUCCESSOR IN INTEREST
TO BANK OF AMERICA,
NATIONAL ASSOCIATION AS
SUCCESSOR BY MERGER TO
LASALLE BANK NATIONAL
ASSOCIATION, AS TRUSTEE
FOR CERTIFICATEHOLDERS OF
WASHINGTON MUTUAL
ASSET-BACKED CERTIFICATES
WMABS SERIES 2007-HE2,
Plaintiff v.
RICKEY V. WHITE A/K/A RICKEY
WHITE A/K/A RICKY WHITE
A/K/A RICKEY A. WHITE; ET. AL.,
Defendant(s).

NOTICE IS GIVEN that, in accordance
with the Final Judgment of Foreclo-
sure dated April 18, 2017, and Order on
Plaintiff's Motion to Reschedule Fore-
closure Sale dated February 5, 2019,
in the above-styled cause, the Clerk of
Circuit Court Stacy M. Butterfield, shall
sell the subject property at public sale
on the 9th day of April, 2019, at 10 a.m.
to the highest and best bidder for cash,
at www.polk.realforeclose.com on the
following described property:

LOT 14 AND 15, J.D. WRENN
RE SUBDIVISION, ACCORD-
ING TO THE MAP OR PLAT
THEREOF RECORDED IN
PLAT BOOK 32, PAGE 36,
PUBLIC RECORDS OF POLK
COUNTY, FLORIDA LESS
RIGHT-OF-WAY FOR STATE
ROAD # S-35-A.

Property Address: 925 Emma
Street, Lakeland, FL 33815.
Any person claiming an interest in the
surplus from the sale, if any, other than
the property owner as of the date of the
lis pendens must file a claim within 60
days after the sale.

If you are a person with a dis-
ability who needs any accommoda-
tion in order to participate in this
proceeding, you are entitled, at no
cost to you, to the provision of cer-
tain assistance. Please contact the Of-
fice 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 re-
ceiving this notification if the time
before the scheduled appearance is
less than 7 days; if you are hearing
or voice impaired, call 711.

Dated: March 6, 2019.
BITMAN, O'BRIEN & MORAT, PLLC
/s/ Ryan C. Marger
Ryan C. Marger, Esquire
Florida Bar No.: 44566
rmarger@bitman-law.com
svanegas@bitman-law.com
255 Primera Blvd., Suite 128
Lake Mary, FL 32746
Telephone: (407) 815-3110
Facsimile: (305) 697-2878
Attorney for Plaintiff
March 15, 22, 2019 19-00496K

SECOND INSERTION

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

CASE NO. 2019CA000044000000
CTIMORTGAGE, INC.,
Plaintiff, vs.
JEFFREY MARTIN AND
THE UNKNOWN HEIRS,
BENEFICIARIES, DEVISEES,
GRANTEES, ASSIGNEES,
LIENORS, CREDITORS,
TRUSTEES AND ALL OTHERS
WHO MAY CLAIM AN INTEREST
IN THE ESTATE OF CAROL L.
MARTIN, DECEASED. et. al.
Defendant(s).

TO: THE UNKNOWN HEIRS, BEN-
EFICIARIES, DEVISEES, GRANTEES,
ASSIGNEES, LIENORS, CREDITORS,
TRUSTEES AND ALL OTHERS WHO
MAY CLAIM AN INTEREST IN THE
ESTATE OF CAROL L. MARTIN, DE-
CEASED,

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, grant-
ees, assignees, lienors, creditors, trust-
ees, and all parties claiming an interest
by, through, under or against the De-
fendants, who are not known to be dead
or alive, and all parties having or claim-
ing to have any right, title or interest in
the property described in the mortgage
being foreclosed herein.

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

LOT 5, BLOCK 2, OF CROOKED
LAKE PARK, TRACT NO. 1,
ACCORDING TO THE PLAT
THEREOF RECORDED IN
PLAT BOOK 38, PAGE 40 OF
THE PUBLIC RECORDS OF
POLK COUNTY, FLORIDA.

has been filed against you and you are
required to serve a copy of your writ-
ten defenses, if any, to it on counsel
for Plaintiff, whose address is 6409
Congress Ave., Suite 100, Boca Raton,
Florida 33487 on or before 4/10/19 /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 imme-
diately thereafter; otherwise a default
will be entered against you for the relief
demanded in the complaint or petition
filed herein.

WITNESS my hand and the seal of
this Court at Polk County, Florida, this
4 day of March, 2019

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) BY: Gina Busbee
DEPUTY CLERK
ROBERTSON, ANSCHUTZ,
AND SCHNEID, PL
ATTORNEY FOR PLAINTIFF
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: mail@rasflaw.com
18-231329 - ShF
March 15, 22, 2019 19-00488K

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT,
IN AND FOR POLK COUNTY,
FLORIDA
CASE NO.: 2018CA001155

QUICKEN LOANS INC.,
Plaintiff, vs.
UNKNOWN HEIRS,
BENEFICIARIES AND DEVISEES
OF THE ESTATE OF ROBERT
A. MCLEAN A/K/A ROBERT
L. MCLEAN; DANA MCLEAN
DANIELS; SHAYNE MCLEAN;
SHANNON MCLEAN; STATE OF
FLORIDA DEPARTMENT OF
REVENUE; UNITED STATES OF
AMERICA; UNKNOWN TENANT
IN POSSESSION 1; UNKNOWN
TENANT IN POSSESSION 2,
Defendants.

NOTICE IS GIVEN that, in accor-
dance with the Final Judgment of
Foreclosure entered on February 15,
2019 in the above-styled cause, Stacy
M. Butterfield, Polk county clerk of
court shall sell to the highest and
best bidder for cash on April 1, 2019
at 10:00 A.M., at www.polk.realfore-
close.com, the following described
property:

LOTS 14 AND 15, BLOCK 10, BON
AIR BEACH, ACCORDING TO
THE PLAT THEREOF, RECORDED
IN PLAT BOOK 7, PAGE 6,
OF THE PUBLIC RECORDS OF
POLK COUNTY, FLORIDA.

Property Address: 911 N LAKE
AVENUE, LAKELAND, FL 33801
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.

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 Admin-
istrator, 255 N. Broadway Ave-
nue, Bartow, Florida 33830, (863)
534-4686, at least 7 days before your
scheduled court appearance, or imme-
diately upon receiving this notifica-
tion if the time before the sched-
uled appearance is less than 7 days;
if you are hearing or voice impaired,
call 711.

Dated: 3/7/19
Michelle A. DeLeon, Esquire
Florida Bar No.: 68587
Michellita, Prieto, Wood &
Boyer, P.A.
255 S. Orange Ave.,
Ste. 900
Orlando, FL 32801-3454
(855) 287-0240
(855) 287-0211 Facsimile
E-mail: servicecopies@qpwblaw.com
E-mail: mdeleon@qpwblaw.com
Matter # 109273
March 15, 22, 2019 19-00463K

SECOND INSERTION

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

CASE NO. 2018CA000971000000
U.S. BANK NATIONAL
ASSOCIATION, AS TRUSTEE
FOR STRUCTURED ASSET
SECURITIES CORPORATION
MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES
2007-BC4,
Plaintiff, vs.
WILFREDO SELPA; NINOSHKA
MATOS A/K/A NINOSHKA M.
MATOS A/K/A NINOSHKA M.
MATOS RODRIGUEZ, et al.
Defendants

NOTICE IS HEREBY GIVEN pursuant
to a Final Judgment of Foreclosure
dated January 29, 2019, and entered
in Case No. 2018CA000971000000, of
the Circuit Court of the Tenth Judicial
Circuit in and for POLK County,
Florida. U.S. BANK NATIONAL
ASSOCIATION, AS TRUSTEE FOR
STRUCTURED ASSET SECURITIES
CORPORATION MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES
2007-BC4, is Plaintiff and WILFREDO
SELPA; NINOSHKA MATOS
A/K/A NINOSHKA M. MATOS
A/K/A NINOSHKA M. MATOS
RODRIGUEZ; FLORIDA PINES
HOMEOWNERS ASSOCIATION,
INC.; POLK COUNTY TAX
COLLECTOR, STATE OF FLORIDA;
UNIVERSAL CONTRACTING; 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 4TH day of APRIL, 2019,
the following described property as set
forth in said Final Judgment, to wit:

LOT 171, FLORIDA PINES
PHASE I, ACCORDING TO THE
PLAT THEREOF AS RECORDED
IN PLAT BOOK 111, PAGE(S)
44 THROUGH 46, OF THE
PUBLIC RECORDS OF POLK
COUNTY, FLORIDA.

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

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

Dated this 8th day of March, 2019
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
AS4842-17/tro
March 15, 22, 2019 19-00472K

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. 2015CA-003371-0000-00
NATIONSTAR MORTGAGE LLC,
Plaintiff, vs.
BLACK POINT ASSETS, INC., AS
TRUSTEE UNDER THE 217 18TH
STREET NE LAND TRUST DATED
FEBRUARY 2, 2015, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursu-
ant to a Final Judgment of Foreclosure
dated November 11, 2018, and entered
in 2015CA-003371-0000-00 of the
Circuit Court of the TENTH Judicial
Circuit in and for Polk County, Flor-
ida, wherein MTGLQ INVESTORS,
L.P. is the Plaintiff and CHARLES T.
HEATH A/K/A CHARLES THOMAS
HEATH; BLACK POINT ASSETS,
INC., AS TRUSTEE UNDER THE
217 18TH STREET NE LAND TRUST
DATED FEBRUARY 2, 2015; CITY OF
WINTER HAVEN, 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 April 10, 2019, the following
described property as set forth in said
Final Judgment, to wit:

LOT 40, OF ELBERT ACRES,
ACCORDING TO THE MAP OR
PLAT THEREOF, RECORDED
IN PLAT BOOK 68, PAGE 49,
OF THE PUBLIC RECORDS OF

POLK COUNTY, FLORIDA.
Property Address: 271 18TH
ST NE, WINTER HAVEN, FL
33881

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

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 notifi-
cation if the time before the scheduled
appearance is less than 7 days; if you are
hearing or voice impaired, call 711.

Dated this 6 day of March, 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/Nicole Ramjattan
Nicole Ramjattan, Esquire
Florida Bar No. 89204
Communication Email:
nramjattan@rasflaw.com
15-019612 - MoP
March 15, 22, 2019 19-00464K

SECOND INSERTION

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

CIRCUIT CIVIL DIVISION
CASE NO.: 2016CA004016000000
VANDERBILT MORTGAGE AND
FINANCE, INC.
Plaintiff(s), vs.
EDWIN J FIGUEROA; JUDY A
FIGUEROA; DUKE ENERGY
FLORIDA, INC. FKA FLORIDA
POWER CORP DBA PROGRESS
ENERGY FLORIDA, INC.; FORD
MOTOR CREDIT COMPANY,
LLC FKA FORD MOTOR CREDIT
COMPANY;
Defendant(s).

NOTICE IS HEREBY GIVEN THAT,
pursuant to Plaintiff's Final Judgment
of Foreclosure entered on 25th
day of August, 2017, in the above-
captioned action, the Clerk of Court,
Stacy M. Butterfield, will sell to the
highest and best bidder for cash at
www.polk.realforeclose.com in ac-
cordance with Chapter 45, Flor-
ida Statutes on the 3rd day of
April, 2019 at 10:00 AM on the
following described property as
set forth in said Final Judgment
of Foreclosure or order, to wit:
Lot 206, Lake Pierce Ranchettes
Second Addition, according to
the plat thereof, recorded in Plat
Book 76, Page 21, of the Public
Records of Polk County, Florida.
TOGETHER WITH that certain
2007 Southern Energy Manufac-
tured Home, with Vehicle Identifi-
cation Number(s): DSEA-
L17954A and DSEAL17954B.
Property address: 2831 Chuck
Wagon Way, Lake Wales, FL
33898

Any person claiming an interest in
the surplus from the sale, if any, other

than the property owner as of the date
of the lis pendens, must file a claim
within sixty (60) days after the sale.

AMERICANS WITH DISABILI-
TIES ACT: If you are a person with
a disability who needs any accom-
modation in order to participate in
this proceeding, you are entitled, at
no cost to you, to the provision of
certain assistance. Please contact the
Office of the Court Administrator, 255
N. Broadway Avenue, Bartow, Florida
33830, (863) 534-4686, at least 7
days before your scheduled court ap-
pearance, or immediately upon 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.

I HEREBY CERTIFY a true and
correct copy of the foregoing has been
furnished to all parties on the attached
service list by e-Service or by First Class
U.S. Mail on this 11th day of March,
2019:
Respectfully submitted,
PADGETT LAW GROUP
HARRISON SMALBACH, ESQ.
Florida Bar # 116255
6267 Old Water Oak Road,
Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com
Pursuant to the Fla. R. Jud. Admin.
2.516, the above signed counsel for
Plaintiff designates
attorney@padgettlawgroup.com
as its primary e-mail address for
service, in the above styled matter, of
all pleadings and documents required
to be served on the parties.
Vanderbilt Mortgage and Finance, Inc.
vs. Edwin J Figueroa; Judy A Figueroa
TDP File No. 16-005546-1
March 15, 22, 2019 19-00495K

SECOND INSERTION

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

CASE NO. 2019CA000231000000
NEW RESIDENTIAL MORTGAGE
LOAN TRUST 2016-2,
Plaintiff, vs.
THE UNKNOWN HEIRS,
BENEFICIARIES, DEVISEES,
GRANTEES, ASSIGNEES,
LIENORS, CREDITORS,
TRUSTEES AND ALL OTHERS
WHO MAY CLAIM AN INTEREST
IN THE ESTATE OF BLANE
KRUSE, DECEASED. et. al.
Defendant(s).

TO: DAVID KRUSE,
whose residence is unknown and all par-
ties having or claiming to have any right,
title or interest in the property described
in the mortgage being foreclosed herein.
TO: THE UNKNOWN HEIRS, BEN-
EFICIARIES, DEVISEES, GRANTEES,
ASSIGNEES, LIENORS, CREDITORS,
TRUSTEES AND ALL OTHERS WHO
MAY CLAIM AN INTEREST IN THE
ESTATE OF BLANE KRUSE, DE-
CEASED,

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, grant-
ees, assignees, lienors, creditors, trust-
ees, and all parties claiming an interest
by, through, under or against the Defen-
dants, who are not known to be dead
or alive, and all parties having or claim-
ing 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:
BEGIN AT THE NORTH-
WEST CORNER OF SECTION
20, TOWNSHIP 25 SOUTH,
RANGE 24 EAST, RUN

THENCE SOUTH 210 FEET,
THENCE EAST 420 FEET,
THENCE NORTH 210 FEET,
THENCE WEST 420 FEET TO
THE POINT OF BEGINNING,
ALL LYING AND BEING IN
POLK COUNTY, FLORIDA.
LESS AND EXCEPT

THAT PORTION THEREOF
DESCRIBED AS: BEGIN AT
THE NORTHWEST CORNER
OvF SAID SECTION 20 AND
RUN THENCE SOUTH 210.00
FEET; RUN THENCE NORTH
50° 08' 44" EAST 323.92 FEET
TO THE SOUTH EDGE OF
ROCK RIDGE ROAD; RUN
THENCE NORTH 89° 10' 56"
EAST 171.44 FEET ALONG
THE SOUTH EDGE OF ROCK
RIDGE ROAD; THENCE RUN
WEST 420.00 FEET TO THE
POINT OF BEGINNING

has been filed against you and you are
required to serve a copy of your writ-
ten defenses, if any, to it on counsel for
Plaintiff, whose address is 6409 Con-
gress Avenue, Suite 100, Boca Raton,
Florida 33487 on or before April 12,
2019 /30 days from Date of First Pub-
lication of this Notice) and file the origi-
nal 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.

WITNESS my hand and the seal of
this Court at Polk County, Florida, this
6 day of March, 2019.

CLERK OF THE CIRCUIT COURT
(SEAL) BY: Gina Busbee
DEPUTY CLERK
ROBERTSON, ANSCHUTZ,
& SCHNEID, PL
6409 Congress Ave.,
Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: mail@rasflaw.com
18-196125 - AdB
March 15, 22, 2019 19-00489K

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.: 53-2015-CA-003030
FEDERAL NATIONAL MORTGAGE
ASSOCIATION,
Plaintiff, vs.
SILVA A. JONES; et al.,
Defendant(s).

NOTICE IS HEREBY GIVEN that
sale will be made pursuant to an Order
Resetting Sale entered on February 11,
2019 in Civil Case No. 53-2015-CA-
003030, of the Circuit Court of the
TENTH Judicial Circuit in and for Polk
County, Florida, wherein, FEDERAL
NATIONAL MORTGAGE ASSOCIA-
TION is the Plaintiff, and SILVA A.
JONES; VICTOR K. STEWART; CI-
TIMORTGAGE, INC.; CROSSROADS
AT LAKE REGION COMMUNITY AS-
SOCIATION, INC.; UNKNOWN TEN-
ANT 1 N/K/A KATRINA HARRIS;
UNKNOWN TENANT 2 N/K/A MI-
CHAEL HARRIS; ANY AND ALL UN-
KNOWN PARTIES CLAIMING BY,
THROUGH, UNDER AND AGAINST
THE HEREIN NAMED INDIVIDUAL
DEFENDANT(S) WHO ARE NOT
KNOWN TO BE DEAD OR ALIVE,
WHETHER SAID UNKNOWN PART-
TIES MAY CLAIM AN INTEREST
AS SPOUSES, HEIRS, DEVISEES,
GRANTEES, OR OTHER CLAIM-
ANTS are Defendants.

The Clerk of the Court, Stacy M. But-
terfield, CPA will sell to the highest bid-
der for cash at www.polk.realforeclose.
com on April 12, 2019 at 10:00 AM EST
the following described real property as
set forth in said Final Judgment, to wit:

LOT 61, CROSSROADS AT
LAKE REGION, ACCORDING
TO THE PLAT THEREOF, AS
RECORDED IN PLAT BOOK
133, PAGE(S) 18, 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 AF-
TER THE SALE.

IMPORTANT
AMERICANS WITH DISABILITIES
ACT: If you are a person with a dis-
ability who needs any accommodation
in order to participate in this proceed-
ing, you are entitled, at no cost to you,
to the provision of certain assistance.
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Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

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

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

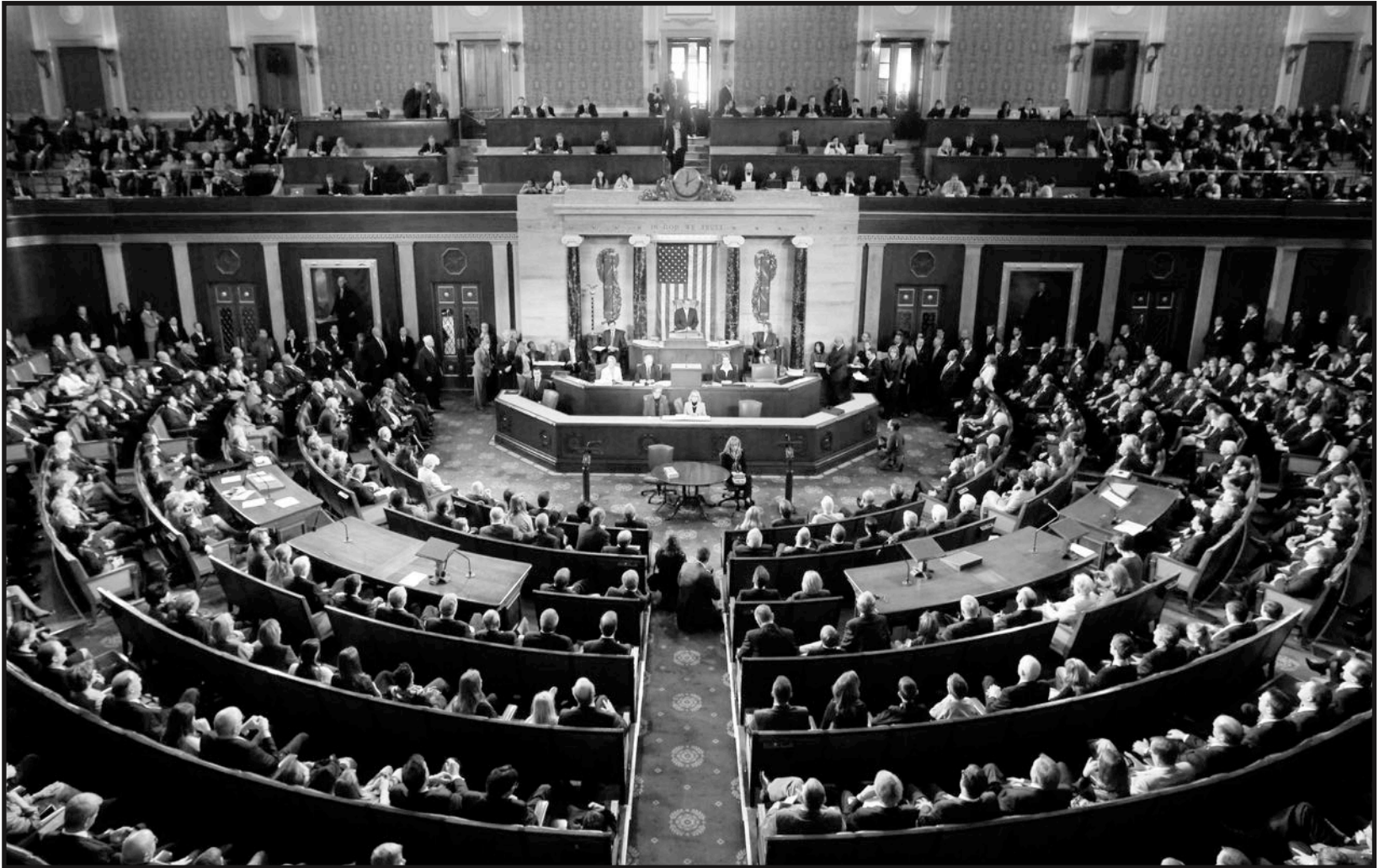
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities.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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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