Public Notices



PAGES 21-28

PAGE 21 AUGUST 2 - AUGUST 8, 2019

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

Notice Is Hereby Given that Sam's East, Inc., 4600 US Hwy 98 N, Lakeland, FL 33809, desiring to engage in business under the fictitious name of Sam's Club *10-6441 with its principal place of business in the State of Florida in the County of Polk will file an Application for Registration of Fictitious Name with the Florida Department of State. August 2, 2019 19-01402K

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 Romantic Editorial Services located at 1022 Brighton Way, 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 8:36PM, Florida, this 29 day of July, 2019.

VH Editorial Services LLC August 2, 2019

st 2, 2019 19-01408K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that EMILY M
PLANK, owner, desiring to engage in
business under the fictitious name of
EMILY PLANK PHOTOGRAPHY
located at 4515 BRITTANY
HEYWORTH WAY, APT. 205,
LAKELAND, FL 33813 intends to
register the said name in POLK county
with the Division of Corporations,
Florida Department of State, pursuant
to section 865.09 of the Florida Statutes.
August 2, 2019 19-01400K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that MOSTAFA
MACIDA, owner, desiring to engage
in business under the fictitious name
of DUNDEE CLINIC located at
28279 HWY 27, DUNDEE, FL 33838
intends to register the said name in
POLK county with the Division of
Corporations, Florida Department of
State, pursuant to section 865.09 of the
Florida Statutes.

August 2, 2019 19-01401K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 19-CP-1909
IN RE: ESTATE OF
EDWARD GUZMAN
Deceased.

The administration of the estate of ED-WARD GUZMAN, deceased, whose date of death was January 31, 2018, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is Polk County Government Center, 930 E. Parker St., Room 240, Lakeland, FL 33801. The names and addresses of the personal representative and the personal representative and the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES 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: August 2, 2019.

Personal Representative: Martha Ortega

1830 Fredericksburg Avenue Lakeland, Florida 33803 Attorney for Personal Representative: N. Michael Kouskoutis, Esq. Florida Bar Number: 883591 623 E. Tarpon Avenue, Suite A Tarpon Springs, FL 34689 Telephone: (727) 942-3631 Fax: (727) 937-5453 E-Mail: nmk@nmklaw.com Secondary E-Mail: transcribe123@gmail.com

August 2, 9, 2019

19-01398K

FIRST INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that on
08/20/2019 11:00 AM, the following
Personal Property will be sold at public
auction pursuant to F.S.715.109:
1971 FEST VIN# 32N102TS317

Last Known Tenants: Raymond William Lamonica Sale to be held at: Garden Mobile Village2026 15th Street SW Winter Haven, FL 33880 (Polk County) 8632996767 August 2, 9, 2019 19-01416K

FIRST INSERTION

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

CASE NUMBER: 2019DR-003631 SECTION: 13 IN RE: THE MARRIAGE OF MICHON NICOLE GARRETT,

Wife, and ANTONIO GERROD GARRETT, Husband TO: ANTONIO GERROD GARRETT

306 W 13th Street Apopka, Florida 32703 Last known address

YOU ARE NOTIFIED that an action for Petition for Dissolution of Marriage has been filed against you and that you are required to serve a copy of your written defenses, if any to it on Cassandra L. Denmark, Esquire, c/o Michon Nicole Garrett, whose address is PO Box 1793. Bartow. Florida 33831. on or before August 26, 2019, and file the original with the clerk of this Court at 255 North Broadway Avenue, Bartow, Florida 33830, before service on Petitioner or immediately thereafter. If you fail to do so, a default may be entered against you for the relief demanded in the petition.

Copies of all court documents in this case, including orders, are available at the Clerk of the Circuit Court's office. You may review these documents upon request.

You must keep the Clerk of the Circuit Court's office notified of your current address. (You may file Designation of Current Mailing and E-Mail Address, Florida Supreme Court Approved Family Law Form 12.915.) Future papers in this lawsuit will be mailed or e-mailed to the addresses on record at the clerk's office.

office.
WARNING: Rule 12.285, Florida
Family Law Rules of Procedure, requires certain automatic disclosure of
documents and information. Failure to
comply can result in sanctions, including dismissal or striking of pleadings.

Dated: 07/24/2019.
STACY M. BUTTERFIELD
CLERK OF THE CIRCUIT COURT
(Seal) By: Cathy Porterfield

Deputy Clerk

August 2, 9, 16, 23, 2019 19-0139

FIRST INSERTION

Towne Park Community Development District Notice of Board of Supervisors Meeting

The Board of Supervisors of the Towne Park Community Development District ("Board") will hold a meeting on Thursday, August 8, 2019 at 11:00 a.m. at the offices of Highland Homes located at 3020 S. Florida Ave. Suite 101, Lakeland, Florida 33803. The meeting is open to the public and will be conducted in accordance with provision of Florida Law related to Special Districts. The meeting may be continued in progress without additional notice to a time, date and location stated on the record.

A copy of the agenda for the meeting may be obtained at the offices of the District Manager, PFM Group Consulting LLC, located at 12051 Corporate Blvd., Orlando 32817, (407) 723-5900, during normal business hours.

There may be occasions when staff or other individuals may participate by speaker telephone.

Any person requiring special accommodations at these meetings because of a disability or physical impairment should contact the District Office at (407) 723-5900 at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.

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

Jane Gaarlandt District Manager August 2, 2019 19-01413K

FIRST INSERTION

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

Case #: 2019-CA-000767 DIVISION: 7

Wells Fargo Bank, N.A.
Plaintiff, -vs.Rebecca Ann Huffine; Rebecca Ann
Huffine, as Personal Representative
of the Estate of Colleen Clark; John
Robert Speak, Jr., as Beneficiary of
the Colleen Clark Testamentary Trust
dated January 21, 2002; John Hunter
Rideout, Individually and as Trustee
of the Collen Clark Testamentary
Trust dated January 21, 2002;
Unknown Spouse of John Robert
Speak, Jr.; Unknown Spouse of John

Hunter Rideout

Defendant(s).
TO: John Robert Speak, Jr., as Beneficiary of the Colleen Clark Testamentary Trust dated January 21, 2002: LAST KNOWN ADDRESS, 101 Center Street, Evansville, IN 47725 and Unknown Spouse of John Robert Speak, Jr.: LAST KNOWN ADDRESS, 101 Center Street,

Evansville, IN 47725
Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants as may be infants, incompetents

YOU ARE HEREBY NOTIFIED that an action has been commenced to foreclose a mortgage on the following real property, lying and being and situated in Polk County, Florida, more particularly described as follows:

LOT 7, BLOCK D OF MEAD-OWLAWN SUBDIVISION,

FIRST INSERTION

LAKESIDE PRESERVE
COMMUNITY DEVELOPMENT
DISTRICT
NOTICE OF AUDIT SELECTION
COMMITTEE MEETING
AND REGULAR BOARD OF
SUPERVISORS' MEETING

The Board of Supervisors ("Board") of the Lakeside Preserve Community Development District ("District") will hold an Audit Selection Committee meeting and regular meeting of the Board of Supervisors on August 8, 2019 at 11:30 a.m. at the offices of Highland Homes located at 3020 S. Florida Ave. Suite 101, Lakeland, Florida 33803. The Audit Selection Committee will review, discuss and establish the minimum qualifications and evaluation criteria that the District will use to solicit audit services The regular Board meeting will take place prior to the Audit Selection Committee meeting where the Board may consider any other business that may properly come before it. A copy of the agendas may be obtained at the offices of the District Manager, PFM Group Consulting LLC., located at 12051 Corporate Boulevard, Orlando, Florida 32817, (407) 723-5900 ("District Manager's Office"), during normal business hours.

The meetings are open to the public and will be conducted in accordance with the provisions of Florida law. The meetings may be continued to a date, time, and place to be specified on the record at the meeting. There may be occasions when Board Supervisors or District Staff may participate by speaker telephone.

Any person requiring special accommodations at the meetings because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office.

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

August 2, 2019

Jane Gaarlandt District Manager 19-01412K UNIT 2, ACCORDING TO PLAT OR MAP THEREOF AS RECORDED IN PLAT BOOK 42, PAGE 48, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

more commonly known as 731 Belair Avenue, Lakeland, FL

This action has been filed against you and you are required to serve a copy of your written defense, if any, upon SHAPIRO, FISHMAN & GACHÉ, LLP, Attorneys for Plaintiff, whose address is 4630 Woodland Corporate Blvd., Suite 100, Tampa, FL 33614, within thirty (30) days after the first publication of this notice and file the original with the clerk of this Court either before service on Plaintiff's attorney or immediately there after; 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 AC-COMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, $255\,$ N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEAR-ANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHED-ULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.

WITNESS my hand and seal of this Court on the 22 day of July, 2019. Default Date - 8/28/2019

Stacy M. Butterfield Circuit and County Courts (SEAL) By: /s/ Asuncion Nieves Deputy Clerk SHAPIRO, FISHMAN & GACHÉ, LLP

Attorneys for Plaintiff 4630 Woodland Corporate Blvd., Suite 100 Tampa, FL 33614

Tampa, FL 33614 19-318104 FC01 WN August 2, 9, 2019

19-01397K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
File No. 2019-CP-1830
IN RE: ESTATE OF
CHARLES J. KLETT A/K/A
CHARLES KLETT

Deceased.
The administration of the estate of Charles J. Klett A/K/A Charles Klett, deceased, whose date of death was March 16, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is August 2, 2019.

Personal Representative: Doris K. Handschuh 11 Princeton Road Linden, New Jersey 07036

Attorney for Personal Representative:
A. Jill C. McCrory
Attorney
Florida Bar Number: 0551821
MCCRORY LAW FIRM
309 Tamiami Trail
Punta Gorda, FL 33950
Telephone: (941) 205-1122
Fax: (941) 205-1133
E-Mail: jill@mccrorylaw.com
Secondary E-Mail:
probate@mccrorylaw.com
August 2, 9, 2019
19-01399K

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.: 2019CA000750000000
JPMORGAN CHASE BANK,
NATIONAL ASSOCIATION
Plaintiff, vs.
MICHAEL JONES A/K/A

MICHAEL WESLEY JONES, et al

Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated July 05, 2019, and entered in Case No. 2019CA000750000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, is Plaintiff, and MICHAEL JONES A/K/A MICHAEL WESLEY JONES, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 03 day of September, 2019, the following described property as set forth in said Final Judgment, to wit:

Lot 80 Chanler Ridge, according to the plat recorded in Plat Book 133, page 2 through 7, of the Public Records of Polk County, Florida.

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 the date that the clerk reports the funds as unclaimed. If you fail to file a claim, you will not be entitled to any remaining funds. After the funds are reported as unclaimed, only the owner of record as of the date of the lis pendens may claim the surplus.

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: July 25, 2019 Phelan Hallinan Diamond & Jones, PLLC Attorneys for Plaintiff 2001 NW 64th Street, 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 # 94348 August 2, 9, 2019 19-01393K

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. 2018CA002445
DITECH FINANCIAL LLC,
Plaintiff, vs.
THE UNKNOWN HEIRS,
BENEFICIARIES, DEVISEES,
GRANTEES, ASSIGNEES,
LIENORS, CREDITORS,
TRUSTEES AND ALL OTHERS
WHO MAY CLAIM AN
INTEREST IN THE ESTATE OF
ROBERT JANKOWSKI,
DECEASED, et. al.

Defendant(s),

TO: MARY MILLER, 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 fore-

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

LOT 128, HIGHLANDS RE-SERVE PHASE 5, ACCORDING TO THE PLAT THEREOF RE-CORDED IN PLAT BOOK 113, PAGE 8 THROUGH 11, 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 August 29, 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.

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 23 day of JUL, 2019 Stacy M. Butterfield

CLERK OF THE CIRCUIT COURT
(SEAL) BY: Kristin Barber
DEPUTY CLERK

ROBERTSON, ANSCHUTZ, & SCHNEID, PL 6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: mail@rasflaw.com 18-228690 - JaR
August 2, 9, 2019 19-01395K

HOW TO PUBLISH YOUR LEGAL NOTICE

IN THE BUSINESS OBSERVER

- Notice to creditors / Notice of administration / Miscellaneous / Public Announcement - Fax, Mail or e-mail your notice to the Business Observer office in the required county for publication.
- Notice of actions / Notice of sales / DOM / Name Change/ Adoption, etc.
- When submitting a notice directly to the courthouse, please indicate your preference to publish with the Business Observer.
- On the date of the first published insertion, a preliminary proof of publication/invoice will be mailed to you for proofing and payment. An actual copy of the published notice will be attached.
- Upon completion of insertion dates, your affidavit will be delivered promptly to the appropriate court
- A file copy of your delivered affidavit will be sent to you.



FIRST INSERTION

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

CASE NO. 2017CA-001583-0000-00 ATLANTICA, LLC, Plaintiff(s) VS. UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF LUCY A IRBY AKA LUCILLE IRBY: UNKNOWN SPOUSE OF LUCY A IRBY AKA LUCILLE IRBY; UNKNOWN HEIR BENEFICIARY AND DEVISEE #1
OF THE ESTATE OF LUCY A IRBY AKA LUCILLE IRBY; UNKNOWN HEIR BENEFICIARY AND DEVISEE #2 OF THE ESTATE OF LUCY A IRBY AKA LUCILLE IRBY; UNKNOWN HEIR BENEFICIARY AND DEVISEE #3 OF THE ESTATE OF LUCY A IRBY AKA LUCILLE IRBY; UNKNOWN HEIR BENEFICIARY AND DEVISEE #4 OF THE ESTATE OF LUCY A IRBY AKA LUCILLE IRBY; UNKNOWN TENANT IN POSSESSION 1; UNKNOWN TENANT IN

Defendant(s) Notice is hereby given that pursuant to a Final Judgment entered on MAY 24, 2019 in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

POSSESSION 2;

Lot 7 and 8 and the North 20 feet of Lot 9, Block 8, SILVER-CREST, Unit #2, 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 22, Page 18.

Property Address: 1316 5th Street NE, Winter Haven, Florida 33881 to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 26th day of AUGUST, 2019.

ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AF-TER 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.
WITNESS my hand and the seal of

the Court on this 22nd day of July, 2019. STACY M. BUTTERFIELD, CPA Clerk of the Circuit Court Drawer CC-12, P. O. Box 9000 Bartow, Florida 33831-9000 (SEAL) By /s/ Yashica Black

Deputy Clerk Polk County Clerk of Courts Civil Law Department Drawer CC-12, P. O. Box 9000 Bartow, FL 33831-9000 19-01410K August 2, 9, 2019

FIRST INSERTION

45.031

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

CASE NO. 2018CA004057000000 FREEDOM MORTGAGE CORPORATION,

Plaintiff, vs. WILLIAM W. HANSON AKA BILL HANSON AKA WILLIAM WESLEY HANSON AND WILMA L. BOONE AKA WILMA LEE BOONE, et al.

Defendant(s).NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 29, 2019, and entered in 2018CA004057000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein ${\tt FREEDOM}$ ${\tt MORTGAGE}$ CORPORATION is the Plaintiff and WILLIAM W. HANSON AKA BILL HANSON AKA WILLIAM WESLEY HANSON ; WILMA L. BOONE AKA WILMA LEE BOONE; SANDPIPER GOLF & COUNTRY CLUB PROP-ERTY OWNER'S 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 August 26, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT P-38, SANDPIPER GOLF AND COUNTRY CLUB PHASE ONE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 83, PAGE 29 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 506 EAGLE RUN, LAKELAND, FL 33809 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section

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

Dated this 24 day of July, 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 18-217206 - GaB 19-01396K August 2, 9, 2019

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. 2018CA004435 Division 07 J.P. MORGAN MORTGAGE

ACQUISITION CORP. Plaintiff, vs. GEORGE L. BUSSMAN, LINDA S. BUSSMAN A/K/A LINDA BUSSMAN, AND UNKNOWN TENANTS/OWNERS.

Defendants. Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on July 19, 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, Flor-

ida described as: LOT 405, LAKE PIERCE RANCHETTES FOURTH AD-DITION. ACCORDING TO THE PLAT THEREOF RE-CORDED IN PLAT BOK 80, PAGE 22, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH THAT CERTAIN 2002 SUMMER-HILL MOBILE HOME, VIN(S) C1-61-0802-P-A AND C1-61-0802-P-B

and commonly known as: 3147 FAST TROT TRAIL, LAKE WALES, FL 33898; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www.polk.realfore-close.com on August 23, 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 before the clerk reports the surplus as unclaimed.

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

Clerk of the Circuit Court Stacy M. Butterfield

Nicholas J. Roefaro (813) 229-0900 x1484 Kass Shuler, P.A. 1505 N. Florida Ave. Tampa, FL 33602-2613 ForeclosureService@kasslaw.com 2018CA004435 327878/1807331/jlm August 2, 9, 2019 19-01417K

FIRST INSERTION

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

CASE NO. 2019CA000357000000 MIDFIRST BANK Plaintiff, v. BERNARD L. COLEMAN; SHARON MARIA WIGGINS F/K/A SHARON COLEMAN A/K/A SHARON

M. COLEMAN; UNKNOWN SPOUSE OF SHARON MARIA WIGGINS F/K/A SHARON COLEMAN A/K/A SHARON M. COLEMAN; UNKNOWN SPOUSE OF BERNARD L. COLEMAN; UNKNOWN TENANT 1: UNKNOWN TENANT 2: UNITED STATES OF AMERICA DEPARTMENT OF HOUSING AND

URBAN DEVELOPMENT

Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclo-sure entered on July 19, 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, HEIGHTS OF FLAMINGO SUBDIVISION, AUBURNDALE, FLORIDA, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 37, PAGE 37, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 529 VICTORIA BLVD, AUBURNDALE, FL 33823-3737

at public sale, to the highest and best bidder, for cash, online at www.polk. realforeclose.com, on August 23, 2019 beginning at 10:00 AM.

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 before the clerk reports the surplus as

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

29th day of July, 2019. eXL Legal, PLLC Designated Email Address: efiling@exllegal.com 12425 28th Street North, St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff By: David L. Reider Bar number 95719 111170013 August 2, 9, 2019 19-01405K

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.

2018-CA-001909-0000-00 WESTRIDGE HOMEOWNERS ASSOCIATION INC, a Florida non-profit Corporation, Plaintiff, vs.
CHRISTOPHER KONDOR, et al,

Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated July 19, 2019 in Case No. 2018-CA-001909-0000-00 in the Circuit Court in and for Polk County, Florida wherein WESTRIDGE HOMEOWN-ERS ASSOCIATION INC., a Florida non-profit Corporation, is Plaintiff, and CHRISTOPHER KONDOR, et al, is the Defendant, I will sell to the highest and best bidder for cash at: 10:00 A.M. (Eastern Time) on August 23, 2019.) www.polk.realforeclose.com the

Clerk's website for online auctions after first given notice as required by Section 45.031, Florida Statutes, the following described real property as set forth in the Final Judgment, to wit: LOT 176, WESTRIDGE PHASE

4. A SUBDIVISION ACCORD-ING TO THE PLAT OR MAP THEREOF DESCRIBED IN PLAT BOOK 102 , PAGES 25-26, OF THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA.

A/K/A: 146 GREELEY LOOP, DAVENPORT, FL 33897.

ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.

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: July 29, 2019 FLORIDA COMMUNITY LAW GROUP, P.L. Attorneys for Plaintiff 1855 Griffin Road, Suite A-423 Dania Beach, FL 33004 Tel: (954) 372-5298 Fax: (866) 424-5348 Email: jared@flclg.com By:/s/ Jared Block Jared Block, Esq. Florida Bar No. 90297 August 2, 9, 2019 19-01406K

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. 2018CA002504000000 PennyMac Loan Services, LLC, Plaintiff, vs. Jay R. Frank a/k/a Jay Randolph Frank, et al... Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclo-sure dated June 27, 2019, entered in Case No. 2018CA002504000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein PennyMac Loan Services, LLC is the Plaintiff and Jay R. Frank a/k/a Jay Randolph Frank; Alisha A. Stanley-Frank a/k/a Alisha AnnMarie Stanley; Dinner Lake Shores Home Owners 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 22nd day of August, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 92, DINNER LAKE SHORES PHASE THREE, AC-CORDING TO MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 135, PAGE 33 AND 34, 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 before the clerk reports the surplus as

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,

Dated this 31st day of July, 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.comBy Jimmy K. Edwards, Esq. Florida Bar No. 81855 For Giuseppe Cataudella, Esq. Florida Bar No. 88976 Case No. 2018CA002504000000 File # 18-F00791 August 2, 9, 2019 19-01415K

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

FIRST INSERTION

FLORIDA CASE NO. 2019CA002553000000 UNITED STATES OF AMERICA ACTING THROUGH RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE

Plaintiff, v. THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF TARA CELEST ROGERS A/K/A TARA GREEN ROGERS, DECEASED, ET AL.

Defendants. TO: THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF TARA CELEST ROGERS A/K/A TARA GREEN ROGERS, DECEASED. Current residence unknown, but whose last known address was: 1628 SADDLEHORN DR. LAKE-

LAND, FL 33810-6206 YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida,

LOT 67, COUNTRY SQUARE, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RE-CORDED AT PLAT BOOK 147, PAGES 11, 12, 13, AND 14, IN 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 eXL Legal, PLLC, Plaintiff's attorney, whose address is 12425 28th Street North, Suite 200, St. Petersburg, FL 33716, on or before August 28, 2019 or within thirty (30) days after the first publication of this Notice of Action, and file the original with the Clerk of this Court at P.O. Box 9000, Drawer CC-2, Bartow, FL 33831-9000, either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint petition.

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

Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: /s/ Gina Busbee Deputy Clerk

eXL Legal, PLLC Plaintiff's attorney 12425 28th Street North, Suite 200, St. Petersburg, FL $33716\,$ 1000004554 August 2, 9, 2019 19-01411K

FIRST INSERTION

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

2018CA-002116-0000-00 SEC. 04 WHISPERING PINES OF POLK

HOMEOWNER'S ASSOCIATION. Plaintiff, v. PURVIS R. ADAMSON, DECEASED, THE ESTATE OF PURVIS R. ADAMSON, DECEASED, THE UNKNOWN HEIRS, DEVISEES, AND/ OR ASSIGNS OF PURVIS R. ADAMSON, DECEASED,

SHARON ÁNITA ADAMSON, ANGEL LAVORA ADAMSON, and PURVIS RANDALL J. ADAMSON, a/k/a PURVIS R. ADAMSON JR. Defendants.

NOTICE IS HEREBY GIVEN that, pursuant to the Uniform Final Judgment of Foreclosure dated July 19, 2019, and entered in the above styled cause, wherein WHISPERING PINES OF POLK HOMEOWNER'S ASSO-CIATION, INC., is the Plaintiff and PURVIS R. ADAMSON, DECEASED, THE ESTATE OF PURVIS R. AD-AMSON, DECEASED, THE UN-KNOWN HEIRS, DEVISEES, AND/ OR ASSIGNS OF PURVIS R. ADAM-SON, DECEASED, SHARON ANITA ADAMSON, ANGEL LAVORA AD-AMSON, and PURVIS RANDALL J. ADAMSON, a/k/a PURVIS R. ADAMSON JR. are the Defendants, Stacy M. Butterfield, as Clerk of the Circuit Court of Polk County, Florida, will sell to the highest and best bidder for cash, in accordance with statutes governing judicial sales, set forth in Chapter 45, Florida Statutes on August 23, 2019, the following described property as set forth in said Final Judgment:

Lot 67, Whispering Pines Subdivision, according to the map or plat thereof, recorded in Plat Book 139, Pages 21 and 22, Public Records of Polk County, Florida.

All sales are to be held online, pursuant to the Administrative Order described above, and upon the date specified above. Bidding begins at 10:00 AM, Eastern Time, on www.polk. realforeclose.com, in accordance with Chapter 45 of the Florida Statutes. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within 60 days after the sale.

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

Dated July 29, 2019 STACY M. BUTTERFIELD, Clerk of the Circuit Court /s/ Christopher Desrochers Christopher Desrochers Christopher A. Desrochers, P.L. 2504 Ave. G NW Winter Haven, FL 33880 (863) 299-8309 Email:cadlawfirm@hotmail.com Fla. Bar #0948977 Counsel for Plaintiff. For the Court. August 2, 9, 2019 19-01404K

NOTICE OF ACTION

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

CASE NO.: 2019CA-1622

JEANNE C. ARRUDA, also known as JEANNA COLETTE BEAUREGARD THE ESTATE OF EDWIN ARRUDA, JAMES E. ARRUDA, MICHAEL P. ARRUDA, and ANY AND ALL UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNORS, CREDITORS, TRUSTEES AND OTHERS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHO MAY CLAIM AN INTEREST IN THE ESTATE OF EDWIN ARRUDA

Defendants. To: THE ESTATE OF EDWIN ARRU-DA and ANY AND ALL UNKNOWN HEIRS, BENEFICIARIES, DEVI-SEES, ASSIGNORS, CREDITORS, TRUSTEES AND OTHERS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHO MAY CLAIM AN IN-TEREST IN THE ESTATE OF EDWIN ARRUDA

119 ROYAL TROON LOOP DAVENPORT, FL 33837

YOU ARE NOTIFIED that you have been designated as a defendant in a legal proceeding filed against you for a Declaratory Judgment. The action involves real property in Polk County, Florida, more fully described as follows:

Lot 222, Block D, RIDGEWOOD LAKES VILLAGE 4B, according to the plat thereof recorded in Plat Book 111, page 7, public records of Polk County, Florida. Parcel ID: 27-26-33-710007-

a/k/a: 204 Fitzgerald Lane, Davenport, Polk County, Florida. The action was instituted in the Circuit Court, Polk County, Florida, and is styled Jeanne C. Arruda, also known as

Jeanna Colette Beauregard vs. The Estate of Edwin Arruda, James E. Arruda, Michael P. Arruda, and any and All Unknown Heirs, Beneficiaries, Devisees, Assignors, Creditors, Trustees and Others Who Are Not Known to Be Dead or Alive, Who May Claim an Interest in The Estate of Edwin Arruda.

FIRST INSERTION

You are required to serve a copy of your written defenses, if any, to the action on Ariana Gonzalez-Boulos, Esquire, Plaintiff's attorney, whose address is 1321 East Memorial Blvd., Suite 101, Lakeland, FL 33801, on or before August 23, 2019, and file the original with the clerk of this court either before service on the Plaintiff's attorney or immediately after service; otherwise, a default will be entered against you for the relief demanded in the complaint or petition.

The Court has authority in this suit to enter a judgment or decree in the Plaintiff's interest which will be binding upon vou.

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

DATED: JUL 16 2019 STACY M. BUTTERFIELD CLERK OF THE COURT Polk County, Florida (SEAL) By: Kristin Barber As Deputy Clerk As Deputy Clerk

Ariana Gonzalez-Boulos, Esquire, Plaintiff's attorney, 1321 East Memorial Blvd., Suite 101,

Lakeland, FL 33801 19-01407K August 2, 9, 2019

FIRST INSERTION

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

CASE NO.: 2019CA002379000000 WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN

Plaintiff, VS. WARD PARKER; et al.,

TO: Ward Parker Last Known Residence: 807 Pine Ridge Drive, Lakeland, FL 33809

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

THE WEST 38 FEET OF LOT 258, AND THE EAST 12 FEET OF LOT 259, LAKE-SIDE HILLS ESTATES PHASE TWO, ACCORDING TO THE PLAT THEREOF, RE-CORDED IN PLAT BOOK, 55, PAGE 35, PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN MOBILE HOME DESCRIBED AS A 1979 GLEN WITH ID NOS. FLFL2A852791577 AND FL-FL2B852791577, TITLE NOS. 16690538 AND 16690537.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on ALDRIDGE | PITE, LLP, Plaintiff's attorney, at 1615 South Congress Avenue, Suite 200, Delray Beach, FL 33445, on or before August 30, 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 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 Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated on JUL 24, 2019.

Stacy M. Butterfield As Clerk of the Court (SEAL) By: Gina Busbee As Deputy Clerk

ALDRIDGE | PITE, LLP, Plaintiff's attorney, 1615 South Congress Avenue, Delray Beach, FL 33445 1133-1639B

August 2, 9, 2019 19-01392K

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE

10th JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

CASE NO.: 2018-CA-001887

BAYVIEW LOAN SERVICING,

Company

Plaintiff, vs.

LLC, a Delaware Limited Liability

UNKNOWN HEIRS, DEVISEES,

UNKNOWN SPOUSES CLAIMING

FLOYD LEONARD STEELMAN, UNKNOWN HEIRS, DEVISEES.

GRANTEES, CREDITORS AND

OTHER PERSONS OR UNKNOWN

THROUGH UNDER OR AGAINST

GRANTEES, CREDITORS

AND OTHER PERSONS OR

BY THROUGH UNDER OR

AGAINST THE ESTATE OF

SPOUSES CLAIMING BY

THE ESTATE OF ROZZIE P.

HAVEN, CITY OF HAINES

SIMMONS, CITY OF WINTER

CITY, ADVANTAGE ASSETS II,

TIMOTHY STEELMAN, JOEY

COLLINS, LINDA BARNARD,

GERMAIN, APRIL SIMMONS,

JOHN SIMMONS, JR., CHARLES SIMMONS, JAMES

HODGES, TIMOTHY HODGES,

CHRISTOPHER L. STEELMAN,

NOTICE IS HEREBY GIVEN pursu-

ant to a Summary Final Judgment of

Foreclosure dated July 19, 2019, and

entered in Case No. 2018-CA-001887

of the Circuit Court of the 10th Judi-

cial Circuit, in and for POLK County,

Florida, where in BAYVIEW LOAN

SERVICING, LLC, a Delaware Lim-

ited Liability Company, is the Plaintiff and UNKNOWN HEIRS, DE-

VISEES, GRANTEES, CREDITORS

AND OTHER PERSONS OR UN-

KNOWN SPOUSES CLAIMING BY

THROUGH UNDER OR AGAINST

THE ESTATE OF FLOYD LEONARD

STEELMAN, UNKNOWN HEIRS, DEVISEES, GRANTEES, CREDI-

SAVE TIME

E-mail your Legal Notice

PENNY T. STEELMAN.

ELIZABETH LEWIS,

Defendants.

VERA STEELMAN A/K/A

VERA JORDAN, MARY ST.

INC., JOHN MARK STEELMAN,

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. 2016-CA-000601 SunTrust Bank,

Daryl G. Mobley, et al.,

Defendants. NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 30, 2018, entered in Case No. 2016-CA-000601 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein SunTrust Bank is the Plaintiff and Daryl G. Mobley; Jane A. Mobley a/k/a Jane Ann Mobley; Unknown Tenant # 1; Unknown Tenant # 2; And Other Known Parties 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 20th day of August, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 1, OF SUN OAKS SUBDI-VISION, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 100, PAGE 48, 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 before the clerk reports the surplus as unclaimed.

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 26th day of July, 2019. BROCK & SCOTT, PLLC Attorney for Plaintiff 2001 NW 64th St, Suite 130 Ft. Lauderdale, FL 33309 Phone: (954) 618-6955, ext. 4769 Fax: (954) 618-6954 FLCourtDocs@brockandscott.com By Jimmy K. Edwards, Esq. FL Bar No. 81855 for Julie Anthousis, Esq. Florida Bar No. 55337 Case No. 2016-CA-000601 File # 19-F00298

FIRST INSERTION

TORS AND OTHER PERSONS OR

UNKNOWN SPOUSES CLAIM-

ING 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, TIMO-

THY STEELMAN, JOEY COLLINS,

LINDA BARNARD, VERA STEEL

MAN A/K/A VERA JORDAN, MARY

ST. GERMAIN, APRIL SIMMONS,

JOHN SIMMONS, JR., CHARLES

SIMMONS, JAMES HODGES. TIM-

OTHY HODGES, CHRISTOPHER L.

STEELMAN, PENNY T. STEELMAN,

ELIZABETH LEWIS, are the Defen-

dants, the Clerk of Court shall offer for

sale to the highest bidder for cash on

August 23, 2019, beginning at 10:00

A.M., at www.polk.realforeclose.com

, the following described property as

set forth in said Summary Final Judg-

ment lying and being situate in POLK County, Florida, to wit:

FOLLOWING

SCRIBED LOT, PIECE OR

PARCEL OF LAND, SITUATE,

LYING AND BEING IN THE

COUNTY OF POLK, STATE OF

(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 NORTH-

GATE 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

NORTHGATE PB 29 PAGE 7

AND PB 28 PG 40 AND PB 25

PB 48 AND PB 11 PG 24 BLK

11 S 50 FT OF N 100 FT. (2)

THIRD REPLAT OF NORTH-

GATE 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

THIRD REPLAT OF

FLORIDA, TO-WIT:

FLORIDA, TO-WIT:

August 2, 9, 2019

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. 2016CA004098000000 Ocwen Loan Servicing, LLC,

Johnnie Coleman, et al.,

Defendants. NOTICE IS HEREBY GIVEN pursuant to an Order dated July 25, 2019, entered in Case No. 2016CA004098000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein Ocwen Loan Servicing, LLC is the Plaintiff and Johnnie Coleman; Kareen L. Coleman; Spanish Oaks of Central Florida 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 20th day of August, 2019,

forth in said Final Judgment, to wit: LOT 46 SPANISH OAKS, AC-CORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 130, PAGE(S) 35 AND 36, OF THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA.

the following described property as set

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 before the clerk reports the surplus as unclaimed.

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 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 this 31st day of July, 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 Jimmy K. Edwards, Esq. Florida Bar No. 81855 For Giuseppe Cataudella, Esq. Florida Bar No. 88976 Case No. 2016CA004098000000 File # 16-F07885

19-01403K

August 2, 9, 2019

BEING THE SAME FEE

SIMPLE PROPERTY CON-

VEYED BY QUIT-CLAIM DEED FROM FLOYD LEON-

ARD STEELMAN SINGLE TO

FLOYD LEONARD STEEL-

MAN 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

NOTICE: If you are a person with a

disability who needs any accommoda-tion in order to participate in this pro-

ceeding, you are entitled, at no cost to

you, to the provision of certain assis-

tance. 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 imme-

diately upon receiving this notification if the time before the scheduled appear-

ance is less than 7 days; if you are hear-

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. THE

CLERK SHALL RECEIVE A SER-

VICE CHARGE OF UP TO \$70 FOR

SERVICES IN MAKING, RECORD-

ING. AND CERTIFYING THE SALE

AND TITLE THAT SHALL BE AS-

SESSED AS COSTS. THE COURT, IN

ITS DISCRETION, MAY ENLARGE

THE TIME OF THE SALE. NOTICE

OF THE CHANGED TIME OF SALE

SHALL BE PUBLISHED AS PROVID-

STRAUS & ASSOCIATES, P.A.

Attorneys for Plaintiff

10081 Pines Blvd. Ste. C

Pembroke Pines, Fl. 33024

By: /s/ Arnold M. Straus, Jr.

Arnold M. Straus, Jr., Esq

DATED this 29th day of July, 2019.

usiness

19-01409K

ED HEREIN.

954-431-2000

Fla Bar # 275328 August 2, 9, 2019

ANY PERSON CLAIMING AN IN-

ing or voice impaired, call 711.

032828-934760-047110

If you are a person claiming a right to funds remaining after the sale, you must file a claim with the clerk no later

SECOND INSERTION

SUBSEQUENT INSERTIONS

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.: 2018CA002816000000 BRANCH BANKING AND TRUST COMPANY,

Plaintiff, VS. ROSIE M. KASPER; et al,

Defendant(s).NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order of Final Judgment. Final Judgment was awarded on May 10, 2019 in Civil Case No. 2018CA002816000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, BRANCH BANKING AND TRUST COMPANY is the Plaintiff, and ROSIE M. KASPER: FLORIDA HOUSING FINANCE CORPORA-TION; 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 August 8, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment,

LOT 13 OF WALK-IN-THE WA-TER CREEK, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 72, PAGE 6, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH A MOBILE HOME DESCRIBED AS BUILD-ING#1

1998 HERI VIN # FLFLV79A-13382HE21 TITLE # 75894653 AND VIN # FLFLV79B13382HE21 TITLE # 75894654

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 BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.

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

Dated this 17 day of July, 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: Julia Poletti, Esq. FBN: 100576

Primary E-Mail: Service Mail@aldridge pite.com1212-1226B Jul. 26; Aug. 2, 2019 19-01361K

SECOND INSERTION

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

CIVIL DIVISION CASE NO.: 2018CA003324000000 PINGORA LOAN SERVICING, LLC

Plaintiff, vs.
ELIZABETH SANTIAGO

CARTAGENA, et al

Defendants.NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated June 27, 2019, and entered in Case No. 2018CA003324000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein PINGORA LOAN SERVICING, LLC, is Plaintiff, and ELIZABETH SANTIAGO CARTA-GENA, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk. realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 26 day of August, 2019, the following described property as set forth in said Final Judgment, to wit:

Lot 11, Block 1136, POINCIANA NEIGHBORHOOD 5, VIL-LAGE 7, according to the plat thereof, recorded in Plat Book 53, Pages 19 through 28, inclusive, of the Public Records of Polk County, Florida Parcel Identification Number:

than the date that the clerk reports the funds as unclaimed. If you fail to file a claim, you will not be entitled to any remaining funds. After the funds are reported as unclaimed, only the owner of record as of the date of the lis pendens may claim the surplus.

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

Dated: July 19, 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 @Phelan Hallinan.comBy: /s/ Heather Griffiths Phelan Hallinan Diamond & Jones, PLLC Heather Griffiths, Esq., Florida Bar No. 0091444 Emilio R. Lenzi, Esq., Florida Bar No. 0668273 PH # 91358

19-01386K

OFFICIAL WEBSITES:

manateeclerk.com

SARASOTA COUNTY: sarasotaclerk.com

CHARLOTTE COUNTY: charlotte.realforeclose.com

COLLIER COUNTY:

hillsclerk.com

PINELLAS COUNTY:

polkcountyclerk.net

Check out your notices on: floridapublicnotices.com

Jul. 26; Aug. 2, 2019

MANATEE COUNTY:

LEE COUNTY: leeclerk.org

collierclerk.com **HILLSBOROUGH COUNTY:**

PASCO COUNTY: pasco.realforeclose.com

> pinellasclerk.org **POLK COUNTY:**

ORANGE COUNTY:

myorangeclerk.com

HOW TO PUBLISH YOUR

IN THE **BUSINESS OBSERVER**

and select the appropriate County name from the menu option

OR E-MAIL:

egal@businessobserverfl.com

legal@businessobserverfl.com



Defendant(s).

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.: 2019CA001128000000 WELLS FARGO BANK, N.A., Plaintiff, VS. LOUVERN C. BURD A/K/A LOUVERN BURD; et al,

ÍS HEREBY GIVEN that sale will be made pursuant to an Order of Final Judgment. Final Judgment was awarded on July 1, 2019 in Civil Case No. 2019CA001128000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, WELLS FARGO BANK, N.A. is the Plaintiff, and LOUVERN C. BURD A/K/A LOUVERN BURD; 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 August 14, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment,

LOT 12 AND THE WEST 25 FEET OF LOT 13, BLOCK 6, MAP OF WINTER HAVEN HEIGHTS AS SHOWN BY MAP OR PLAT THEREOF RE-CORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA IN PLAT BOOK 1, PAGE 69.

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 BEFORE THE CLERK REPORTS THE SURPLUS UNCLAIMED.

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

Dated this 22 day of July, 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: Nusrat Mansoor, Esq. FBN: 86110 Primary E-Mail: ServiceMail@aldridgepite.com 1113-13829B Jul. 26; Aug. 2, 2019

NOTICE OF SALE

IN THE CIRCUIT COURT FOR

THE TENTH CIRCUIT

IN AND FOR POLK COUNTY,

FLORIDA

CIVIL DIVISION

Case No.: 2019-CA-001781

MADISON ALAMOSA HECM LLC,

Plaintiff, -vs-THE UNKNOWN HEIRS,

DEVISEES, GRANTEES,

ASSIGNEES, LIENORS,

CREDITORS, TRUSTEES OR

BY, THROUGH, UNDER OR

BRIGNAC and UNKNOWN

ANDERSON and UNKNOWN

SUE KEETON and UNKNOWN

if living, and all unknown parties

who are not known to be dead or

may claim an interest as spouses

claimants, claiming by, through,

under or against the said LINDA

LINKNOWN SPOUSE OF LINDA

CHOWNING ANDERSON and

CHOWNING ANDERSON,

KAREN SUE KEETON and

OF HOUSING AND URBAN

Defendant,

DEVELOPMENT: UNKNOWN

CHOWNING BRIGNAC, BEVERLY

LINKNOWN SPOUSE OF BEVERLY

UNKNOWN SPOUSE OF KAREN

SUE KEETON; THE SECRETARY

TENANT 1; UNKNOWN TENANT 2,

Notice is hereby given that, pursuant

to a Final Judgment of Foreclosure en-

tered in the above-styled cause, in the

Circuit Court of Polk County, Florida,

STACY M. BUTTERFIELD, the Clerk

of the Circuit Court will sell the prop-

CHOWNING BRIGNAC and

claiming by, through, under or

SPOUSE OF BEVERLY

OTHER CLAIMANTS CLAIMING

AGAINST RUBY B. CHOWNING.

DECEASED; LINDA CHOWNING

SPOUSE OF LINDA CHOWNING

BRIGNAC, BEVERLY CHOWNING

CHOWNING ANDERSON, KAREN

SPOUSE OF KAREN SUE KEETON.

against the above named Defendants

alive, whether said unknown parties

heirs, devisees, grantees, assignees.

lienors, creditors, trustees or other

SECOND INSERTION

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

FLORIDA CASE NO. 2019CA000811000000 METROPOLITAN LIFE INSURANCE COMPANY, Plaintiff, vs.

STEVEN ROGER WYNN A/K/A STEVEN R. WYNN A/K/A STEVEN WYNN, ET AL.

Defendants

To the following Defendant: STEVEN ROGER WYNN A/K/A STEVEN R. WYNN A/K/A STEVEN WYNN (CURRENT RESIDENCE UNKNOWN)

Last Known Address: 1427 PERSIM-MON WAY, LAKELAND, FL 33811

YOU ARE HEREBY NOTIFIED that an action for Foreclosure of Mortgage

on the following described property:

LOT 228, WILDWOOD II, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 80, PAGE 11, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A 1427 PERSIMMON WAY, LAKELAND, FL 33811 has been filed against you and you are required to serve a copy of your written defenses, if any, to J. Anthony Van Ness, Esq. at VAN NESS LAW FIRM, PLC, Attorney for the Plaintiff, whose address is 1239 E. NEWPORT CENTER DRIVE, SUITE #110, DEERFIELD BEACH, FL 33442 on or before August 5, 2019 a date which is within thirty (30) days after the first publication of this Notice in the BUSINESS OB-SERVER 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 to Administrative Order No.

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 day of JUN 28, 2019.

STACY BUTTERFIELD POLK COUNTY CLERK OF COURT (SEAL) By Kristin Barber As Deputy Clerk

VAN NESS LAW FIRM, PLC Attorney for the Plaintiff 1239 E. NEWPORT CENTER DRIVE SUITE #110 DEERFIELD BEACH, FL 33442

erty situate in Polk County, Florida, de-

Lot 47, OAKWOOD ESTATES,

The South 150 feet of the North

610 feet of the West $261\,\mathrm{feet}$ of the

NE 1/4 of the NE 1/4 of Section

realforeclose.com, at 10:00 a.m. on Au-

ANY PERSON CLAIMING AN IN-

TEREST IN THE SURPLUS FUNDS $\,$

FROM THIS 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

IN ACCORDANCE WITH SECTION

If you are a person with a disability

who needs any accommodation in or-

der to participate in this proceeding,

you are entitled, at no cost to you,

to the provision of certain assistance.

Please contact the Office of the Court

Administrator, 255 N. Broadway Av-

enue, Bartow, Florida 33830, (863)

534-4686, at least 7 days before your

scheduled court appearance, or im-

mediately upon receiving this notifi-

cation if the time before the sched-

uled appearance is less than 7 days;

if you are hearing or voice impaired,

DATED this 22nd day of July, 2019

JEFFREY C. HAKANSON, ESQUIRE

McIntyre Thanasides Bringgold Elliott

813-223-0000 Tel.; 813-899-6069 Fax

19-01381K

Jeffrey C. Hakanson, Esquire

/s/ Jeffrey C. Hakanson

Florida Bar No. 0061328

Jeff@mcintyrefirm.com

Tampa, Florida 33602

Attorneys for Plaintiff

Jul. 26; Aug. 2, 2019

Secondary E-mail: JCHService@mcintyrefirm.com

Grimaldi Guito & Matthews, P.A.

500 E. Kennedy Blvd., Suite 200

For the Court

Primary E-mail:

45.031(1)(a), FLORIDA STATUTES.

East, Polk County, Florida.

BF14083-18/asc

Jul. 26; Aug. 2, 2019 19-01370K

SECOND INSERTION

scribed as:

unrecorded:

gust 13, 2019.

SECOND INSERTION

POLK COUNTY

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

CIVIL DIVISION Case No. 2018 CA 004377

Division 08 LAND HOME FINANCIAL SERVICES, INC

Defendants

Plaintiff, vs. GLENN ALLEN ANGLE, LINDA ANNE ANGLE, BUCKEYE RIDGE HOMEOWNERS ASSOCIATION, INC., AND UNKNOWN TENANTS/ OWNERS,

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on May 23, 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 15, BUCKEYE RIDGE, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 145, PAGES 47 THROUGH 49, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

and commonly known as: 4136 SOPHIA BLVD, WINTER HAVEN, FL 33881; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www.polk.realforeclose.com on September 20, 2019 to the highest bidder for cash after giving notice as required by Section

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 before the clerk reports the surplus as unclaimed

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

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 2018 CA 004377 327486/1808371/wll Jul. 26; Aug. 2, 2019 19-01380K

SECOND INSERTION

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

CASE NO.: 2019-CA-001883 HALLAM PRESERVE HOMEOWNERS ASSOCIATION,

8, Township 27 South, Range 23 Plaintiff, vs. ISMAEL AYALA; and UNKNOWN at public sale, to the highest and best PARTIES IN POSSESSION, bidder, for cash, online at www.polk.

Defendants. TO: ISMAEL AYALA UNKNOWN PARTIES IN

POSSESSION 6354 Silver Leaf Lane Lakeland, FL 33813

YOU ARE NOTIFIED that an action to enforce a lien foreclosure on the following property in Polk County, Florida:

Lot 35, Block B, Hallam Preserve East, according to the map o plat thereof, as recorded in Plat Book 144, Page 39 through 47 inclusive, Public Records of Polk County, Florida.

A lawsuit has been filed against you and you are required to serve a copy of your written defenses, if any, to it on CAR-LOS R. ARIAS, ESQUIRE, Plaintiff's Attorney, whose address is ARIAS BOS-INGER, PLLC, 140 N. WESTMONTE DR., SUITE 203, ALTAMONTE SPRINGS, FL 32714, within thirty (30) days after the first publication of this notice August 28, 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 Lien Foreclosure Complaint.

DATED on July 22, 2019. STACY M. BUTTERFIELD Clerk of the Circuit and County Court (SEAL) By Gina Busbee

As Deputy Clerk CARLOS R. ARIAS, ESQUIRE Plaintiff's Attorney, ARIAS BOSINGER, PLLC, 140 N. WESTMONTE DR., SUITE 203 ALTAMONTE SPRINGS, FL 32714 Jul. 26; Aug. 2, 2019 19-01391K SECOND INSERTION

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

CASE No. 532018CA005086000000 DITECH FINANCIAL LLC, PLAINTIFF, VS. COSSIE CULPEPPER, JR., ET AL. DEFENDANT(S).

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated July 10, 2019 in the above action the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on August 13, 2019, at 10:00 AM, at www.polk.realforeclose.com for the following described property:

Lot 31, Block 263, Indian Lake Estates, Unit No. 7, according to the plat thereof as recorded in Plat Book 39, Page 46, 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 before the clerk reports the surplus as unclaimed. 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 Office of the Court Administrator at 863-534-4686, 255 North Broadway Avenue, Bartow, FL 33830 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.comBy: Philip Stecco, Esq. FBN 0108384 Our Case #: 18-001586-FNMA-

F\532018CA005086000000\DITECH Jul. 26; Aug. 2, 2019 19-01360K

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.: 53-2019-CA-000126 DIVISION: SECTION 7 WELLS FARGO BANK, N.A.,

Plaintiff, vs. KATHERINE WASSON, et al. Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclo-sure dated June 28, 2019, and entered in Case No. 53-2019-CA-000126 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 Katherine Wasson, Zachariah Wasson, Heron Place Homeowners' Association, Inc., Unknown Party#1 N/K/A Lesley Wasson, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at online at www.polk. realforeclose.com, Polk County, Florida at 10:00am EST on the August 12, 2019 the following described property as set forth in said Final Judgment of

Foreclosure: LOT 77, HERON PLACE, AC-CORDING TO THE MAP OR PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 134, PAGE(S) 44, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A 4517 GREAT BLUE HERON DR, LAKELAND, FL

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 July, 2019. ALBERTELLI LAW P.O. Box 23028 Tampa, FL 33623 Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Stuart Smith

CT - 18-032454 Jul. 26; Aug. 2, 2019

SECOND INSERTION

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

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

METRO SELF STORAGE

624 Robin Road Lakeland, FL 33803

The bidding will close on the website StorageTreasures.com and a high bidder will be selected on August 13, 2019 at 10AM

Occupant Name Unit Description of Property Household Goods Delana Rogers 130 Mohamed Benfadil Household Goods Kevin Bryan 291 Household Goods Household Goods Towanda Babers 330 Valerie Fortune 476A Household Goods

Jul. 26; Aug. 2, 2019

19-01365K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case Number: 19CP-2000 IN RE: ESTATE OF

Benjamin Tarley Mills

deceased.The administration of the estate of Benjamin Tarley Mills, deceased, Case Number 19CP-2000, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth

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

All other creditors of the decedent

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

ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE

WILL BE FOREVER BARRED. NOTWITHSTANDING 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 July 26, 2019.

Nicole M. Mills Personal Representative Address: 975 S. Lakeview Avenue, Bartow, FL 33830 MICHAEL H. WILLISON, P.A. Michael H. Willison, Esquire 114 S. Lake Avenue Lakeland, Florida 33801 (863) 687-0567 Florida Bar No. 382787

Jul. 26; Aug. 2, 2019 SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 19-CP-1760 IN RE: ESTATE OF DAVID RONALD CASE,

Deceased. The administration of the estate of DA-VID RONALD CASE, deceased, whose date of death was April 14, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must

file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

Attorney for Personal Representative

19-01377K

mwillison@mwillison.com

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

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: July 26, 2019.

ROBERT D. HINES, ESQ.

Personal Representative

1312 W. Fletcher Avenue, Suite B Tampa, FL 33612 Robert D. Hines, Esq. Attorney for Personal Representative Florida Bar No. 0413550 Hines Norman Hines, P.L. 1312 W. Fletcher Avenue, Suite B Tampa, FL 33612

Telephone: 813-265-0100 Email: rhines@Hnh-law.com Secondary Email: jrivera@hnh-law.com 19-01387K Jul. 26; Aug. 2, 2019

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. 2018CA003357000000 CALIBER HOME LOANS, INC., Plaintiff, vs. BRENDA L. DIAZ DAVILA AND

LUIS GUILLERMO LOPEZ LIRA,

Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 22, 2019, and entered in 2018CA003357000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein CALIBER HOME LOANS, INC. is the Plaintiff and BRENDA L. DIAZ DAVILA; LUIS GUILLERMO LOPEZ LIRA; LAUREL ESTATES HOMEOWN-ERS ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on August 21, 2019, the following described property as set forth in said Final Judgment, to

LOT 45, LAUREL ESTATES PHASE I, ACCORDING TO THE MAP OR PLAT THERE-OF, AS RECORDED IN PLAT BOOK 159, PAGE 40, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 295 WIL-LIAMSON DR, 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 in accordance with Florida Statutes, Section 45.031

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

Dated this 22 day of July, 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 18-179420 - MaS Jul. 26; Aug. 2, 2019 19-01384K

Check out your notices on: www.floridapublicnotices.com



Florida Bar #9717

SECOND INSERTION

NOTICE OF PUBLIC SALE The following personal property of PA-MELA ANN SCOTT, will, on August 7, 2019, at 10:00 a.m., at 1025 Tangelo Street, Lot #1025, Lakeland, Polk County, Florida 33803; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109: 1968 PIED MOBILE HOME,

VIN: 1356121436, TITLE NO.: 0003412279 and all other personal property located therein

PREPARED BY: Jody B. Gabel Lutz, Bobo & Telfair, P.A. 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236 19-01367K Jul. 26; Aug. 2, 2019

SECOND INSERTION

NOTICE OF PUBLIC SALE The following personal property of MARY E. SCOTT, if deceased any unknown heirs or assigns, will, on August 7, 2019, at 10:00 a.m., at 4733 Crestwicke Drive, Lot #654, Lakeland, Polk County, Florida 33801; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109: 1997 PALM MOBILE HOME,

VIN: PH099409AFL, TITLE NO.: 0072344758, and VIN: PH099409BFL, TITLE NO.: 0072344757 and all other personal property located

therein

PREPARED BY: Jody B. Gabel Lutz, Bobo & Telfair, P.A. 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236 19-01372K Jul. 26; Aug. 2, 2019

SECOND INSERTION

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

Personal Property consisting of sofas, TVs, clothes, boxes, household goods, totes, boat and trailer and other personal property used in home, office, or garage will be sold or otherwise disposed of at public sales on the dates and times indicated below to satisfy owners lien for rent and fees due in accordance with Florida Statues: Self storage act, Sections 83.806 and 83.807. all items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required if applicable.

Tonya Barrett D39 Derral Wright D06 Precious Worlds C14 Marissa Woods M02 Kimberly Stanley C06 Spring Waterloo F10 Regina Webster C52 Auction date: 08.22.2019

Jul. 26; Aug. 2, 2019 19-01366K

SECOND INSERTION

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

Case No. 532019CP0005420000XX IN RE: ESTATE OF RAMON E. VEGA-ARBONA, DECEASED.

The administration of the Estate of RAMON E. VEGA-ARBONA, Deceased, whose date of death was March 17, 2010, is pending in the Circuit Court of Polk County, Florida. Probate Division, the address of which is Polk County Clerk of Court, 255 N. Broadway Avenue, Bartow, FL

33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this Court 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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

NOTWITHSTANDING 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 July 26, 2019.

Personal Representative: RAMON L. ROMAN

698 Hudson Valley Drive Kathleen, FL 34759 Attorney for Personal Representative: DENNIS J. SZAFRAN, ESQ. Law Offices of Dennis J. Szafran Florida Bar No. 118448 13119 W. Linebaugh Avenue, Suite 102 Tampa, FL 33626 Telephone: (888) 266-1078 Jul. 26; Aug. 2, 2019 19-01373K

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.:

2017CA-000253-0000-00 U.S. BANK NATIONAL ASSOCIATION,

Plaintiff, VS.
MARLA SMITH A/K/A MARLA L. SMITH; et al,

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order of Final Judgment. Final Judgment was awarded on May 10, 2019 in Civil Case No. 2017CA-000253-0000-00, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, U.S. BANK NATIONAL AS-SOCIATION is the Plaintiff, and MAR-LA SMITH A/K/A MARLA L. SMITH; ANTHONY SMITH A/K/A ANTHO-NY B. SMITH; UNITED STATES OF AMERICA, SECRETARY OF HOUSING AND URBAN DEVELOPMENT; HIGHLAND CREST HOMEOWNERS ASSOCIATION INC; FORD MOTOR CREDIT COMPANY; 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 August 8, 2019 at 10:00 AM EST the following described real property as set forth in said Final Judgment,

LOT 48 HIGHLAND CREST PHASE II, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 125, PAGE 11, 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 BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.

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

Dated this 17 day of July, 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 Bv: Nusrat Mansoor, Esq. FBN: 86110 Primary E-Mail: Service Mail@aldridgepite.com

1441-643B

Jul. 26; Aug. 2, 2019 19-01369K

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. 2016CA001638000000 JAMES B. NUTTER & COMPANY, Plaintiff, vs.

CYNTHIA DIANE MAGGIO, PERSONAL REPRESENTATIVE OF EARL W. THOMAS, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 28, 2019, and entered in 2016CA001638000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein REVERSE MORTGAGE FUNDING LLC the Plaintiff and CYNTHIA DI-ANE MAGGIO, PERSONAL REPRESENTATIVE OF NICHOLAS JON GARRETT; JUNE HIGH IRMA HARDEN, PERSONAL REPRESENTATE OF THE ES-TATE OF ROBERT G. HARDEN, DECEASED; ROBERT HARDEN JR.; TANA HODES; SEAN HER-SCHMAN; ROBERT HARDEN RE-VOCABLE LIVING TRUST; UNIT-ED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVEL-OPMENT 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 August 26, 2019, the following described property as set forth in said Final Judgment, to wit:

THE NORTH 400 FEET OF THE SOUTH 900 FEET OF U.S. GOVERNMENT LOT 1, SECTION 3, TOWNSHIP 30 SOUTH RANGE 30 EAST TOEGTHER WITH ANY AND ALL MOBILE HOMES SITU-ATED ON THE PROPERTY THEREIN.

Property Address: 3952 SAM KEEN ROAD, 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 in accordance with Florida Statutes, Section

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

Dated this 22 day of July, 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 16-006623 - MaS Jul. 26; Aug. 2, 2019 19-01385K

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. 2018CA002830000000 OneMain Financial Services, Inc., Plaintiff, vs.

Kimberly Ann Boucher a/k/a Kimberly A. Boucher f/k/a Kimberly Ann Lloyd, et al.,

Defendants.NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated May 17, 2019, entered in Case No. 2018CA002830000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein OneMain Financial Services, Inc. is the Plaintiff and Kimberly Ann Boucher a/k/a Kimberly A. Boucher f/k/a Kimberly Ann Lloyd; Unknown Spouse of Kimberly Ann Boucher a/k/a Kimberly A. Boucher f/k/a Kimberly Ann Lloyd: Eugene J. Boucher: Unknown Spouse of Eugene J. Boucher: Jennifer Anne Lloyd f/k/a Jennifer Ann Glenn a/k/a Jennifer A. Glenn; Marshall Harvey Lloyd, III a/k/a Marshall H. Lloyd, III; John Cleveland Lloyd a/k/a John C. Lloyd; Raymond William Lloyd; The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming an interest by, through, under or against the Estate of Marshall H. Lloyd, Deceased; The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming an interest by, through, under or against the Estate of Rosemary A. Lloyd, Deceased; Campus USA Credit Union; Clerk of the Court, Polk County, Florida 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 August, 2019, the following described property as set forth in said Final Judgment, to wit:

LOT 46, ADRIANA'S WEST, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 89, PAGE 9 AND 10, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH A 1988 SABR MOBILE HOME ID#42610299X, TITLE #46493753

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 before the clerk reports the surplus as unclaimed.

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

impaired, call 711. Dated this 24 day of July, 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. 2018CA002830000000 File # 16-F07833 Jul. 26; Aug. 2, 2019 19-01389K SECOND INSERTION NOTICE TO CREDITORS

POLK COUNTY

IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 19CP-2036 **Division Probate** IN RE: ESTATE OF SUSAN ALEXANDER BROWN Deceased.

The administration of the estate of Susan Alexander Brown, deceased, whose date of death was February 21, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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 July 26, 2019.

Personal Representative: Brandi Suzanne Childs 4038 April Street South Lakeland, Florida 33812 Attorney for Personal Representative:

Carol J. Wallace Attorney for Personal Representative Florida Bar No. 71059 Elder Law Firm of Clements & Wallace, P.L. 310 East Main Street Lakeland, Florida 33801 Telephone: (863) 687-2287 Fax: (863) 682-7385 Email: cwallace@mclements.com Secondary Email:

abaustert@mclements.com

19-01371K Jul. 26; Aug. 2, 2019

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-004516 U.S. BANK NATIONAL

ASSOCIATION, AS TRUSTEE

2010-1 AMERICAN GENERAL

MORTGAGE PASS-THROUGH

EARNEST BARRON, JR. A/K/A

EARNEST LEE BARRON, JR., et al.

NOTICE IS HEREBY GIVEN Pur-

suant to a Final Judgment of Fore-closure dated July 12, 2019, and

entered in Case No. 53-2018-CA-

004516 of the Circuit Court of the

Tenth Judicial Circuit in and for

Polk County, Florida in which U.S.

Bank National Association, as Trust-

ee for American General Mortgage

Loan Trust 2010-1 American General

CERTIFICATES, SERIES 2010-1,

FOR AMERICAN GENERAL

MORTGAGE LOAN TRUST

Plaintiff, vs.

Defendant(s).

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

File Number 53-2019-CP-001804-0000-XX IN RE: Estate of
MARDELL ANN KIRCHHOFF a/k/a MARDELL A. KIRCHHOFF

The administration of the estate of MARDELL ANN KIRCHHOFF a/k/a MARDELL A. KIRCHHOFF, deceased, whose date of death was September 5, 2018 and whose last four digits of the Social Security Number are 4756 is pending in the Circuit Court for Polk County, FL, Probate Division, the address of which is P.O. Box 9000, 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 WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The date of the first publication of this notice is July 26, 2019.

Personal Representative: Kraig Kirchhoff 1504 6th Avenue, NE Independence, IA 50644 WIDERMAN MALEK, PL Attorney for Personal Representative Scott C. Dixon, Esquire Florida Bar Number 0109797 1990 W. New Haven Ave., Suite 201

321-255-2332 Email: sdixon@USLegalTeam.com July 26; August 2, 2019 19-01363K

Melbourne, FL 32904

SECOND INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA File No. 2019 CP 1073 **Division Probate** IN RE: ESTATE OF LYDIA N. BUTTS

Deceased. The administration of the estate of Lydia N. Butts, deceased, whose date of death was February 26, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth

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 PUBLI-CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The date of first publication of this notice is July 26, 2019.

Personal Representative: Joseph F. Pippen, Jr. 1920 East Bay Drive Largo, Florida 33771 Attorney for Personal Representative: Patrick L. Smith Florida Bar Number: 27044 179 N. US HWY 27 Clermont, FL 34711 Telephone: (352) 241-8760 Fax: (352) 241-0220 E-Mail: PatrickSmith@attypip.com

Secondary E-Mail: becky@attypip.com

Jul. 26; Aug. 2, 2019

SECOND INSERTION

Mortgage Pass-Through Certificates, Series 2010-1, is the Plaintiff and Earnest Barron, Jr. a/k/a Earnest Lee Barron, Jr.; Sheila Barron a/k/a Sheila Mary Barron; Unknown Party #1 n/k/a Leah Barron; 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 15th day of August, 2019, the following described property as set forth in said Final

LOT 2, BLOCK D, GIBSON PARK, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 40, PAGE 8 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Judgment of Foreclosure:

A/K/A 115 WILDWOOD AVE, LAKELAND, FL 33809 Any person claiming an interest in the

surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the Clerk reports the surplus as unclaimed.

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 23th day of July, 2019. /s/ Nathan Gryglewicz Nathan Gryglewicz, Esq. FL Bar # 762121 Albertelli Law Attorney for Plaintiff P.O. Box 23028 Tampa, FL 33623 (813) 221-4743 (813) 221-9171 facsimile eService: servealaw@albertellilaw.com

CT - 18-027334

Jul. 26; Aug. 2, 2019

SECOND INSERTION

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

53-2019-CA-001750 HMC ASSETS, LLC SOLELY IN ITS CAPACITY AS SEPARATE TRUSTEE OF CIVIC SECURITIZATION TRUST I,

TEACH USA, INC., et al., Defendant(s). To the following Defendant(s):

TEACH USA, INC. (Last Known Address: 58080 Overseas Hwy., Marathon, FL 33050)

YOU ARE NOTIFIED that an action to foreclose based on boundaries established by acquiescence, on the following described property: LOT 51 OF LAKE IDYLL ES-

TATES AS SHOWN BY MAP OR PLAT THEREOF RE-CORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA, IN PLAT BOOK 47, PAGE 19, LESS AND EXCEPT, BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 51, RUN SOUTH O DEGREES 20' WEST ALONG THE WEST BOUNDARY OF SAID LOT 51, 110.0 FEET; THENCE RUN SOUTH 45 DE-

GREES 00' EAST, 7.12 FEET: THENCE RUN NORTH O DE-GREES 20' EAST, 114.94 FEET TO THE NORTH BOUNDARY OF SAID LOT 51, THENCE RUN NORTH 89 DEGREES 40' WEST ALONG SAID NORTH BOUNDARY OF 5.0 FEET TO THE POINT OF BEGINNING. ALSO PART OF LOT 52 OF SAID LAKE IDYLL ESTATES AND FURTHER DESCRIBED AS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 52, RUN SOUTH 89 DEGREES 40' EAST ALONG THE NORTH BOUNDARY OF SAID LOT 52, 15.0 FEET; THENCE RUN SOUTH 0 DEGREES 20' WEST, 124.82 FEET; THENCE RUN NORTH 45 DEGREES 00' WEST, 21.36 FEET; THENCE RUN NORTH O DEGREES 20' EAST ALONG THE WEST BOUNDARY OF SAID LOT 52, 110 FEET TO THE POINT OF BEGINNING. PROPERTY ADDRESS: 912 Ave T NE, Winter Haven, FL 33881

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 August 21, 2019, 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 15 day of July, 2019. STACY M. BUTTERFIELD

As Clerk of the Court (SEAL) By /s/ Asuncion Nieves As Deputy Clerk Ghidotti| Berger LLP

Attorney for Plaintiff 3050 Biscavne Blvd., Suite 402 Miami, FL 33137 Jul. 26; Aug. 2, 2019 19-01376K

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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

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 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

6677

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

"The third is the additional cost to the taxpayers.

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

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

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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."

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.