

## POLK COUNTY LEGAL NOTICES

**FIRST INSERTION**

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 20-CP-323  
IN RE: ESTATE OF  
DAVID STANLEY MICHAELS,  
Deceased.

The administration of the estate of DAVID STANLEY MICHAELS, deceased, whose date of death was September 24, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-1, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: March 20, 2020.

**NANCY MICHAELS**  
**Personal Representative**  
1610 Reynolds Rd., Lot #165  
Lakeland, FL 33801  
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  
March 20, 27, 2020 20-00488K

**FIRST INSERTION**

**NOTICE UNDER FICTITIOUS NAME LAW**  
Pursuant to F.S. §865.09  
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Johnny Butterlyseed, located at 130 South Massachusetts Avenue, STE 701, in the City of Lakeland, County of Polk, State of FL, 33801,

intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated this 16 of March, 2020.  
THREE PSILOS LLC  
130 South Massachusetts Avenue,  
STE 701  
Lakeland, FL 33801  
March 20, 2020 20-00515K

**FIRST INSERTION**

**NOTICE OF RULEMAKING REGARDING THE RULES OF PROCEDURE OF THE SOLTERRA RESORT COMMUNITY DEVELOPMENT DISTRICT**

A public hearing will be conducted by the Board of Supervisors of the Solterra Resort Community Development District ("District") on May 28, 2020 at 10:00 a.m. at Solterra Resort Amenities Center, 5200 Oakmont Blvd, Davenport, FL 33837.

In accord with Chapters 120 and 190, Florida Statutes, the District hereby gives the public notice of its intent to adopt its proposed Rules of Procedure. The purpose and effect of the proposed Rules of Procedure is to provide for efficient and effective District operations and to ensure compliance with recent changes to Florida law. Prior notice of rule development was published in the Business Observer on January 31, 2020.

The Rules of Procedure may address such areas as the Board of Supervisors, officers and voting, district offices, public information and inspection of records, policies, public meetings, hearings and workshops, rulemaking proceedings and competitive purchase including procedure under the Consultants Competitive Negotiation Act, procedure regarding auditor selection, purchase of insurance, pre-qualification, construction contracts, goods, supplies and materials, maintenance services, contractual services and protests with respect to proceedings, as well as any other area of the general operation of the District.

Specific legal authority for the adoption of the proposed Rules of Procedure includes Sections 190.011(5), 190.011(15) and 190.035, Florida Statutes (2019). The specific laws implemented in the Rules of Procedure include, but are not limited to, Sections 112.08, 112.3143, 112.31446, 112.3145, 119.07, 119.0701, 189.053, 189.069(2)(a)16, 190.006,

**FIRST INSERTION**

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2020-CP-004410000XX  
Division A  
IN RE: ESTATE OF  
THOMAS T. HOOD  
Deceased.

The administration of the estate of THOMAS T. HOOD, deceased, whose date of death was December 18, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 930 E. Parker Street, Lakeland, Florida 33801. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is March 20, 2020.

**Personal Representative:**  
**LEA DAWN DEL TOSTO**  
464 W. Davis Boulevard  
Tampa, FL 33606  
Attorney for Personal Representative:  
DEBRA L. DANDAR, Attorney  
Florida Bar Number: 118310  
TAMPA BAY ELDER LAW CENTER  
3611 West Azeele Street  
Tampa, FL 33609  
Telephone: (813) 902-3829  
Fax: (813) 902-3829  
Debra@TBELC.com  
Amy.Morris@TBELC.com  
March 20, 27, 2020 20-00511K

**FIRST INSERTION**

**Notice Under Fictitious Name Law**  
Pursuant to Section 865.09,  
Florida Statutes  
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of PSYCHOTIC SHEEP : Located at 3347 OLD BARTOW EAGLE LAKE RD County of, POLK in the City of BARTOW: Florida, 33830-2905 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida Dated at BARTOW Florida, this March: day of 11, 2020 :  
VOSS VICTORIA MIYOKO  
March 20, 2020 20-00494K

**FIRST INSERTION**

**NOTICE UNDER FICTITIOUS NAME LAW**  
Pursuant to F.S. §865.09  
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of All Tee All Shade, located at 130 South Massachusetts Avenue, STE 701, in the City of Lakeland, County of Polk, State of FL, 33801, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated this 16 of March, 2020.  
THREE PSILOS LLC  
130 South Massachusetts Avenue,  
STE 701  
Lakeland, FL 33801  
March 20, 2020 20-00514K

**FIRST INSERTION**

**NOTICE UNDER FICTITIOUS NAME LAW**  
Pursuant to F.S. §865.09  
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of P.E.A.R Four, located at 177 Lakeside Hills Loop, in the City of Auburndale, County of Polk, State of FL, 33823, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated this 16 of March, 2020.  
Anthony Frank Rodriguez  
177 Lakeside Hills Loop  
Auburndale, FL 33823  
March 10, 2020 20-00516K

**FIRST INSERTION**

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
FILE NO. 20CP-0618  
IN RE: ESTATE OF  
JANE R. CLEAVE,  
deceased.  
The ancillary administration of the estate of JANE R. CLEAVE, deceased, whose date of death was October 1, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division; the address of which is Post Office Box 9000, Bartow, Florida 33831-9000. The name and address of the ancillary personal representative and the ancillary personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: March 20, 2020.

**Personal Representative:**  
**Marcia Loveman,**  
**Ancillary Personal Representative**  
227 Babson Drive  
Babson Park, Florida 33827  
Attorney for Personal Representative:  
Samuel E. Duke, Attorney  
Florida Bar No. 146560  
Post Office Box 3706  
Lake Wales, FL 33859-3706  
Telephone: 863/676-9461  
Email Address: sdukeatty@aol.com  
March 20, 27, 2020 20-00497K

**FIRST INSERTION**

**Notice Under Fictitious Name Law**  
Pursuant to Section 865.09, Florida Statutes  
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of LAWSON ENTERPRISES : Located at 2099 42ND ST NW OFC County of, POLK in the City of WINTER HAVEN: Florida, 33881-3613 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida  
Dated at WINTER HAVEN Florida, this March: day of 11, 2020 :  
LAWSON MANLEY A  
March 20, 2020 20-00493K

**FIRST INSERTION**

**NOTICE UNDER FICTITIOUS NAME LAW**  
Pursuant to F.S. §865.09  
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Channelside Audio, located at 130 South Massachusetts Avenue, STE 701, in the City of Lakeland, County of Polk, State of FL, 33801, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated this 16 of March, 2020.  
THREE PSILOS LLC  
130 South Massachusetts Avenue,  
STE 701  
Lakeland, FL 33801  
March 20, 2020 20-00513K

**FIRST INSERTION**

**Notice Under Fictitious Name Law**  
Pursuant to Section 865.09,  
Florida Statutes  
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Serenity Family Care located at 2056 Rio Grande Canyon Loop, in the County of Polk, in the City of Kissimmee, Florida 34759 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated at Kissimmee, Florida, this 12 day of March, 2020.  
Rizalina OConnor  
March 20, 2020 20-00491K

**FIRST INSERTION**

**NOTICE TO CREDITORS**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 19-3569CP  
IN RE: ESTATE OF  
KENNETH RAMON VITULLI  
Deceased.

The administration of the estate of Kenneth Ramon Vitulli, deceased, whose date of death was November 1, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is March 20, 2020.

**Personal Representative:**  
**Kenneth S. Vitulli, Jr.**  
2245 Malachite Drive  
Lakeland, Florida 33810  
Attorney for Personal Representative:  
Tamara Vaughn, Attorney  
Florida Bar Number: 903360  
1133 Bal Harbor Blvd  
Suite 1139 PMB 125  
Punta Gorda, FL 33950  
Telephone: (941) 815-8551  
E-Mail: tamaravaughn@aol.com  
March 20, 27, 2020 20-00498K

**FIRST INSERTION**

**NOTICE TO CREDITORS**  
(Summary Administration)  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT, IN  
AND FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File Number: 2020CP-385  
IN RE: THE ESTATE OF  
RUTH ANN DUNCAN,  
Deceased.

TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:

You are hereby notified that an Order of Summary Administration has been entered in the administration of the estate of RUTH ANN DUNCAN, deceased, File Number 2020CP-385, by the Circuit Court for Polk County, Florida, Probate Division, the address of which P.O. Box 9000, Drawer CC-4, Bartow, Florida 33830-9000; that the Decedent's date of death was January 31, 2019; that the total value of the estate is \$39,072 and that the names and addresses of those to whom it has been assigned by such order are

Name	Address
Roger Duncan P.O. Box 404	Perry, MI 48872
Sharon Duncan 211 East Arcadia	Ithaca, MI 48847
Paul K. Duncan 1230 Pine Street	Grand Ledge, MI 48837

ALL INTERESTED PERSONS ARE NOTIFIED THAT

All creditors of the decedent and persons having claims or demands against the estate of the Decedent, other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this Court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this Notice is March 20, 2020.

**Personal Giving Notice:**  
**/s/ Roger Duncan**  
**Roger Duncan**  
P.O. Box 404  
Perry, MI 48872

Attorney for Person  
Giving Notice:  
/s/ Carol L. Hill  
Carol L. Hill, Esquire  
Florida Bar No. 52227  
chill@carol-hill.com  
10 E Wall Street  
Frostproof, FL 33843  
(863) 635-4400  
Fax (863) 978-1761  
March 20, 27, 2020 20-00503K

**FIRST INSERTION**

**NOTICE OF TRUST**  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
Probate File No.: 20CP-0742  
IN RE: ESTATE OF  
Charles D. Livers,  
Deceased.

Charles D. Livers, a resident of Lakeland, Polk County, Florida, who died on January 16, 2020, was the settlor of a trust entitled The Charles D. Livers Trust dated December 30, 1999, and amended on April 7, 2009 and June 18, 2019, which is a trust described in Section 733.707(3) of the Florida Statutes, and is liable for the expenses of the administration of the decedent's estate and enforceable claims of the decedent's creditors to the extent that the decedent's estate is insufficient to pay them, as provided in Section 733.607(2) of the Florida Statutes.

The name and address of the trustee are set forth below.

The clerk shall file and index this notice of trust in the same manner as a caveat, unless there exists a probate proceeding for the settlor's estate, in which case this notice of trust must be filed in the probate proceeding and the clerk shall send a copy to the personal representative.

Signed on March 5, 2020  
/s/ Shannah Butcher  
SHANNAH BUTCHER  
Trustee  
Executive Director of Central FL Senior Solutions  
P O Box 1246  
Polk City, Florida 33868  
March 20, 27, 2020 20-00496K

**FIRST INSERTION**

**FICTITIOUS NAME NOTICE**  
Notice is hereby given that VICTORIA MIYOKO VOSS and JAYLA JASMINE RUDOLPH, owners, desiring to engage in business under the fictitious name of PSYCHOTIC SHEEP located at 3347 OLD BARTOW EAGLE LAKE RD, BARTOW, FL 33830 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.  
March 20, 2020 20-00492K

**FIRST INSERTION**

**FICTITIOUS NAME NOTICE**  
Notice is hereby given that ASHLEY ALAYOKU and WAZAC LLC, owners, desiring to engage in business under the fictitious name of LATHER GREEN located at 304 CHADWICK DRIVE, DAVENPORT, FL 33837 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.  
March 20, 2020 20-00502K

**FIRST INSERTION**

Notice is hereby given that Big D Consulting, LLC, 1904 15th St. NW, Winter Haven, FL 33881, desiring to engage in business under the fictitious name of Winter Havens Bar Off the Chain, with its principal place of business in the State of Florida in the County of Polk will file an Application for Recognition of Fictitious Name with the Florida Department of State.  
March 20, 2020 20-00520K

**FIRST INSERTION**

**NOTICE TO CREDITORS**  
(Formal Administration)  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No.: 2020CP-000739  
IN RE: ESTATE OF  
JEANNETTE MICHAEL BANKS,  
Deceased.

TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE ARE NOTIFIED THAT:

The administration of the Estate of JEANNETTE MICHAEL BANKS, deceased, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830; that the decedent's date of death was August 29, 2019; that the total value of the Estate is UNKNOWN; and, that the names and address of the Petitioner and the Petitioner's attorney are set forth below.

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

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

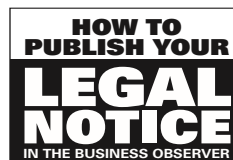
All other creditors of the decedent and other persons having claims or demands against the decedent's estate must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

The date of the first publication of this Notice is: MARCH 20, 2020.

**Petitioner:**  
**SEAN BANKS**  
3643 Pompano Court  
Gotha, FL 34734

Attorney for Petitioner:  
DAVID WILSON IV, ESQUIRE  
FL Bar No. 0103204  
THE WILSON ADVOCACY GROUP, P.A.  
P.O. Box 3142  
Winter Haven, FL 33885  
Phone: (863) 401-8155  
Fax: (863) 401-9924  
Primary:  
info@wilsonadvocacygroup.com  
Attorney for Petitioner  
March 20, 27, 2020 20-00495K



**FIRST INSERTION****NOTICE TO CREDITORS (summary administration) IN THE CIRCUIT FOR POLK COUNTY, FLORIDA PROBATE DIVISION IN RE: ESTATE OF MAX C. TALBOT Deceased****FILE NO.: 2020CP-0843**  
TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:

You are hereby notified that a Petition for Summary Administration and to Determine Homestead Real Property has been filed in the estate of MAX C. TALBOT, Deceased, File Number 2020-CP-0843; in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830; that the Decedent's date of death was December 21, 2019; that the total net exempt value of the estate is \$0.00; and that the names and addresses of those to whom it will be assigned by the entry of an order are:

Name	Address
Creditors:	NONE
Beneficiaries:	TIMOTHY H. TALBOT 64 Abijah Bridge Road Weare, NH 03281 THOMAS M. TALBOT 3819 N Combee Road Lakeland, FL 33805

**ALL INTERESTED PERSONS ARE NOTIFIED THAT:**

All creditors of the estate of the Decedent and persons having claims or demands against the estate of the Decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this Court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is March 20, 2020.

**Person Giving Notice:**  
**Timothy H. Talbot**  
64 Abijah Bridge Road  
Weare, NH 03281  
Attorney for Person Giving Notice:  
William J. Twyford, Esquire  
Twyford Law, LLC  
Post Office Box 411  
Winter Haven, Florida 33882  
Tel: (863) 585-5283  
e-mail: wjt@twyfordlawllc.com  
March 20, 27, 2020 20-00522K**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. 2018CA001703000000**  
**PennyMac Loan Services, LLC, Plaintiff, vs.**  
**James R. Wolfe a/k/a James Wolfe, et al., Defendants.**

NOTICE IS HEREBY GIVEN pursuant to an Order dated March 2, 2020, entered in Case No. 2018CA001703000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein PennyMac Loan Services, LLC is the Plaintiff and James R. Wolfe a/k/a James Wolfe; Barbara A. Wolfe a/k/a Barbara Wolfe are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00AM on the 3rd day of April, 2020, the following described property as set forth in said Final Judgment, to wit:

LOT 2, BLOCK 5, OF INTERLAKE BUILDERS, INC. RE-SUBDIVISION OF WAVERLY PLACE, LAKELAND, FLORIDA, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 45, PG 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 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 13 day of March 2020.

**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 /s/ Julie Anthonis  
Julie Anthonis, Esq.  
Florida Bar No. 55337  
Case No. 2018CA001703000000  
File # 18-F00920  
March 20, 27, 2020 20-00489K**FIRST INSERTION****RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION****CASE NO.: 2016CA002492000000**  
**WELLS FARGO BANK, N.A. Plaintiff, vs.**  
**HEFFICO INC. AS TRUSTEE FOR TRUST 030614-210 A/K/A HEFFICO, AS TRUSTEE FOR TRUST 030614-210, et al Defendants.**

RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale entered on March 9, 2020 in Case No. 2016CA002492000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein WELLS FARGO BANK, N.A., is Plaintiff, and HEFFICO INC. AS TRUSTEE FOR TRUST 030614-210 A/K/A HEFFICO, AS TRUSTEE FOR TRUST 030614-210, et al are Defendants, the clerk, Stacy M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 23 day of April, 2020, the following described property as set forth in said Final Judgment, to wit:

Lot 192, HIGHLAND SQUARE PHASE II, according to the Plat thereof, recorded in Plat Book 126, Page 27, 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: March 13, 2020  
Phelan Hallinan Diamond & Jones, PLLC  
Attorneys for Plaintiff  
2001 NW 64th Street, Suite 100  
Ft. Lauderdale, FL 33309  
Tel: 954-462-7000  
Fax: 954-462-7001  
Service by email:  
FL.Service@PhelanHallinan.com  
By: /s/ Tammy Geller  
Phelan Hallinan Diamond & Jones, PLLC  
Tammy Geller, Esq.,  
Florida Bar No. 0091619  
PH # 58578  
March 20, 27, 2020 20-00507K

**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. 2019CA003695000000**  
**LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-10N, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, Plaintiff, vs.**  
**KRIS LAPOINT, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 02, 2020, and entered in 2019CA003695000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-10N, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE is the Plaintiff and KRIS LAPOINT; UNKNOWN SPOUSE OF KRIS LAPOINT NKA JENNIFER LAPOINT 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 May 01, 2020, the following described property as set forth in said Final Judgment, to wit:

LOT 4, BLOCK 2, MINE-SOTS HEIGHTS, ACCORDING TO PLAT RECORDED IN PLAT BOOK 22, PAGE 20, OF THE PUBLIC RECORDS OF POLK

**COUNTY, FLORIDA.**  
Property Address: 939 LYON ST, LAKE WALES, FL 33853

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.

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

Dated this 11 day of March, 2020.  
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  
19-366621 - MaS  
March 20, 27, 2020 20-00499K

**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. 532019CA001325000000**  
**JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff, vs.**  
**QUENTIN DAWSON A/K/A QUENTIN M. DAWSON; MILDRENA C. DAWSON; UNITED STATES OF AMERICA, BY AND THROUGH THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; BEVERLY RISE PROPERTY OWNERS' ASSOCIATION, INC.; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed January 6, 2020 and entered in Case No. 532019CA001325000000, of the Circuit Court of the 10th Judicial Circuit in and for POLK COUNTY, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is Plaintiff and QUENTIN DAWSON A/K/A QUENTIN M. DAWSON; MILDRENA C. DAWSON; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; UNITED STATES OF AMERICA, BY AND THROUGH THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; BEVERLY RISE PROPERTY OWNERS' ASSOCIATION, INC.; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.

COM, at 10:00 A.M., on April 7, 2020, the following described property as set forth in said Final Judgment, to wit:

LOT 91, BLOCK C, BEVERLY RISE PHASE ONE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 110, PAGES 28 &amp; 29, 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.

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

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

Dated this 12TH day of March, 2020.  
Eric Knopp, Esq.  
Bar. No.: 709921  
Kahane & Associates, P.A.  
8201 Peters Road, Suite 3000  
Plantation, Florida 33324  
Telephone: (954) 382-3486  
Telefacsimile: (954) 382-5380  
Designated service email:  
notice@kahaneandassociates.com  
File No.: 18-02916 JPC  
V6.20190626  
March 20, 27, 2020 20-00501K

**FIRST INSERTION****NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
**File No. 2020-CP-784**  
**Division Probate**  
**IN RE: ESTATE OF NYDIA MERCEDES VELEZ ECHEVARRIA a/k/a NYDIA M. VELEZ-ECHEVARRIA a/k/a NYDIA VELEZ Deceased.**

The administration of the NYDIA MERCEDES VELEZ ECHEVARRIA a/k/a NYDIA M. VELEZ-ECHEVARRIA a/k/a NYDIA VELEZ, deceased, whose date of death was September 1, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway, Bartow, Florida. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is March 20, 2020.

**Personal Representative:**  
**Frances Theresa Rios-Velez**  
**a/k/a Theresa Frances Rios Velez**  
PO Box 9828  
San Juan, Puerto Rico 00908**Attorney for Personal Representative:**  
Joshua M. Sachs, Esq.  
Florida Bar No. 24277  
Henderson Sachs, P.A.  
8240 Exchange Drive, Suite C6  
Orlando, Florida 32809  
March 20, 27, 2020 20-00512K**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. 2019CA004177000000**  
**Caliber Home Loans, Inc., Plaintiff, vs.**  
**Michael J. White a/k/a Michael White, et al., Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 3, 2020, entered in Case No. 2019CA004177000000 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein Caliber Home Loans, Inc. is the Plaintiff and Michael J. White a/k/a Michael White; Paula Marie White a/k/a Paula White; Buckeye Trace 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 at, www.polk.realforeclose.com, beginning at 10:00AM on the 17th day of April, 2020, the following described property as set forth in said Final Judgment, to wit:

LOT 107, BUCKEYE TRACE, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 142, PAGE 45, OF THE 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 17 day of March 2020.  
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 Julie Anthonis, Esq.  
Florida Bar No. 55337  
File # 19-F01784  
March 20, 27, 2020 20-00505K

**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. 2019CA000231000000**  
**NEW RESIDENTIAL MORTGAGE LOAN TRUST 2016-2,**  
**Plaintiff, vs.****THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BLANE KRUSE, DECEASED, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 18, 2019, and entered in 2019CA000231000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NEW RESIDENTIAL MORTGAGE LOAN TRUST 2016-2 is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BLANE KRUSE, DECEASED; DAVID KRUSE; BILLY KRUSE; KYLENE KRUSE; BRETT KRUSE 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 May 05, 2020, the following described property as set forth in said Final Judgment, to wit:

BEGIN AT THE NORTHWEST CORNER OF SECTION 20, TOWNSHIP 25 SOUTH, RANGE 24 EAST, RUN THENCE SOUTH 210 FEET, THENCE EAST 420 FEET, THENCE NORTH 210 FEET, THENCE WEST 420 FEET TO THE POINT OF BEGINNING, ALL LYING AND BEING IN POLK COUNTY, FLORIDA. LESS AND EXCEPT THAT PORTION THEREOF

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

Property Address: 16724 ROCK-RIDGE RD, POLK CITY, FL 33868

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.

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

Dated this 12 day of March, 2020.  
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  
18-196125 - GaB  
March 20, 27, 2020 20-00490K

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.: 18-CA-003160 GEORGE A. SCRIBANO, an individual Plaintiff, vs. PJR INVESTMENT HOLDINGS, INC., a Florida Corporation, JOHN E. HATHAWAY, an individual, MARY ROSE E. HATHAWAY, an individual, and CACV OF COLORADO, LLC, a Colorado limited liability company, Defendants/Counter-Plaintiffs, vs. PJR INVESTMENT HOLDINGS, INC., a Florida Corporation, and PAUL ROGERS, an individual, Cross Defendant and Third-Party-Defendant.

schedule Foreclosure Sale, per Administrative Order No. 3-15.16, to wit: LOT 184, PINE LAKE, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 56, PAGE 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA Property Address: 3045 Dove Lane, Mulberry, Florida 33860 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, pursuant to Fla. Stat. 45.032. IMPORTANT If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 18th day of March 2020. COATS SCHMIDT, P.A. 4055 Central Ave. St. Petersburg, FL 33713 /s/ J. Patrick Walsh, Esq. Jon B. Coats, Jr., Esq.; Florida Bar # 642401 Email: Jon@coats-schmidt.com J. Patrick Walsh, Esq.; Florida Bar #; 103191 Email: Patt@coats-schmidt.com Designated pleadings address: Pleadings@coats-schmidt.com Tel: 727-456-4462; Fax: 727-456-4463 Attorneys for GEORGE A. SCRIBANO March 20, 27, 2020 20-00523K

FIRST INSERTION

AMENDED 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.: 2018CA002790000000 WELLS FARGO BANK, NA, Plaintiff, vs. UNKNOWN HEIRS BENEFICIARIES, DEWISEES, SURVIVING SPOUSE, GRANTEE, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE OF WILLIAM L. ANDERSON; et al, Defendant(s). NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order Resetting Sale entered on February 4, 2020 in Civil Case No. 2018CA002790000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, WELLS FARGO BANK, NA is the Plaintiff, and UNKNOWN HEIRS BENEFICIARIES, DEWISEES, SURVIVING SPOUSE, GRANTEE, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE OF WILLIAM L. ANDERSON; CARMEL FINANCIAL CORP; WILLIAM S. RIDLEY; LINDA P. RIDLEY; UNKNOWN TENANT 1 N/K/A WILLIAM WALTER; UNKNOWN TENANT 2 N/K/A JANET KOONTZ; JANET "SUE" KOONTZ AS PERSONAL REPRESENTATIVE OF THE ESTATE OF WILLIAM L. ANDERSON; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEWISEES, GRANTEE, OR OTHER CLAIMANTS are Defendants.

UTES EAST A DISTANCE OF 40 FEET FOR POINT OF BEGINNING OF THIS DESCRIPTION; THENCE SOUTH 0 DEGREES 12 MINUTES 20 SECONDS EAST A DISTANCE OF 316.17 FEET; THENCE SOUTH 89 DEGREES 55 MINUTES EAST A DISTANCE OF 290.76 FEET; THENCE NORTH 0 DEGREES 12 MINUTES 29 SECONDS EAST A DISTANCE OF 316.01 FEET; THENCE NORTH 89 DEGREES 56 MINUTES 20 SECONDS WEST A DISTANCE OF 290.75 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION. COMMENCING AT THE NORTHWEST CORNER OF LOT 7, OF WEST END FARMS, AS RECORDED IN PLAT BOOK 3, PAGE 32, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, RUN SOUTH 89 DEGREES 55 MINUTES EAST, ALONG THE NORTH BOUNDARY OF LOT 7, 330.75 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 89 DEGREES 55 MINUTES EAST 100.0 FEET; THENCE SOUTH 0 DEGREES 12 MINUTES 29 SECONDS EAST, 240.00 FEET; THENCE NORTH 89 DEGREES 55 MINUTES WEST, 100.0 FEET; THENCE NORTH 0 DEGREES 12 MINUTES 29 SECONDS WEST, 240.0 FEET TO THE POINT OF BEGINNING.

TAX/PARCEL NO. 23-28-23-095500-000702 ALSO KNOWN AS: 904 S WABASH AVE, LAKELAND, FLORIDA 33815

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. IMPORTANT AMERICANS WITH DISABILITIES ACT: If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 13 day of March, 2020. ALDRIDGE PITE, LLP Attorney for Plaintiff 1615 South Congress Avenue, Suite 200 Delray Beach, FL 33445 Telephone: 561-392-6391 Facsimile: 561-392-6965 By: Nusrat Mansoor FBN: 86110 Primary E-Mail: ServiceMail@aldridgepite.com 1113-1903B March 20, 27, 2020 20-00504K

FOR A POINT OF BEGINNING, COMMENCE AT THE NORTHWEST CORNER OF LOT 7, OF WEST END FARMS, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 3, PAGE 32, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA; SAID PROPERTY BEING LOCATED IN SECTION 23, TOWNSHIP 28 SOUTH, RANGE 23 EAST, THENCE SOUTH 89 DEGREES 55 MIN-

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2016CA001749000000 WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2014-2 Plaintiff, v. NOEL TORRES A/K/A NOEL TORRES; LINDA G. GUIDICELLI A/K/A LINDA G. TORRES; UNKNOWN BENEFICIARIES OF TRUST #08; AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ABOVE NAMED DEFENDANT(S), WHO (IS/ARE) NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES CLAIM AS HEIRS, DEWISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, SPOUSES, OR OTHER CLAIMANTS; ARCHI TRUST LLC AS TRUSTEE FOR TRUST 082614 622; POLK COUNTY FLORIDA; SUNSET RIDGE HOA, INC. Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on December 16, 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 87, SUNSET RIDGE PHASE 1, ACCORDING TO THE PLAT THEREOF AS RE-

CORDED IN PLAT BOOK 118, PAGES 27, 28 AND 29, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. a/k/a 622 COTSWOLD CIR, DAVENPORT, FL 33837

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on April 14, 2020 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 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 at St. Petersburg, Florida this 17th day of March, 2020.

eXL Legal, PLLC Designated Email Address: efling@exllegal.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716 Telephone No. (727) 536-4911 Attorney for the Plaintiff By: David L. Reider Bar# 95719 1000000241 March 20, 27, 2020 20-00518K

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. 2018CA003530000000 SPECIALIZED LOAN SERVICING LLC, Plaintiff, vs. RONALD FORMAN A/K/A RON FORMAN, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 08, 2019, and entered in 2018CA003530000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein SPECIALIZED LOAN SERVICING LLC is the Plaintiff and RONALD FORMAN A/K/A RON FORMAN; JANIS FORMAN; UNITED STATES OF AMERICA, DEPARTMENT OF THE TREASURY; SANDPIPER GOLF & COUNTRY CLUB PROPERTY 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 April 09, 2020, the following described property as set forth in said Final Judgment, to wit:

LOT P-101, OF SANDPIPER GOLF & COUNTRY CLUB PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 83,PAGE 29-30, PUBLIC RECORDS OF POLK COUNTY, FLORIDA

Property Address: 6119 SANDPIPER DRIVE, 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 45.031.

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

Dated this 16 day of March, 2020. 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 18-171927 - AvB March 20, 27, 2020 20-00509K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 2018CA002808000000 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006-1, ASSET-BACKED CERTIFICATES, SERIES 2006-1, Plaintiff, vs. JUAN M. CASTILLO, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 02, 2019, and entered in 2018CA002808000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006-1, ASSET-BACKED CERTIFICATES, SERIES 2006-1 is the Plaintiff and JUAN M. CASTILLO; UNKNOWN SPOUSE OF JUAN M. CASTILLO; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE THREE 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 May 05, 2020, the following described property as set forth in said Final Judgment, to wit:

LOT 9, BLOCK 65, VILLAGE 3, NEIGHBORHOOD 1, CYPRESS POINT-2, POINCIANA, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 59, PAGE 45 THROUGH 47, OF THE PUBLIC

RECORDS OF POLK COUNTY, FLORIDA Property Address: 710 DIVOT LANE, POINCIANA, FL 34759-4110

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.

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

Dated this 16 day of March, 2020. ROBERTSON, ANSCHUTZ & SCHNEID, P.L. Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: mail@rasflaw.com By: \S\Nicole Ramjattan Nicole Ramjattan, Esquire Florida Bar No. 89204 Communication Email: nramjattan@rasflaw.com 17-078283 - AvB March 20, 27, 2020 20-00508K

FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO.: 2017CA000289000000 CALIBER HOME LOANS, INC. Plaintiff, vs. JAN E. CARPENTER A/K/A Jan Elizabeth Carpenter A/K/A Jan Elizabeth Carpenter, et al Defendants.

RE-NOTICE IS HEREBY GIVEN pursuant to an Order Granting Plaintiff's Motion to Reschedule Foreclosure Sale entered on March 9, 2020 in Case No. 2017CA000289000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein CALIBER HOME LOANS, INC., is Plaintiff, and JAN E. CARPENTER A/K/A Jan Carpenter A/K/A Jan Elizabeth Carpenter, et al are Defendants, the clerk, Stacey M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 13 day of April, 2020, the following described property as set forth in said Final Judgment, to wit:

LOT 15, DAVENPORT ESTATES PHASE 1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 142, PAGE(S) 31, OF THE 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: March 17, 2020 Phelan Hallinan Diamond & Jones, PLLC Attorneys for Plaintiff 2001 NW 64th Street, Suite 100 Ft. Lauderdale, FL 33309 Tel: 954-462-7000 Fax: 954-462-7001 Service by email: FL.Service@PhelanHallinan.com By: /s/ Tammy Geller Phelan Hallinan Diamond & Jones, PLLC Tammy Geller, Esq., Florida Bar No. 0091619 PH # 79337 March 20, 27, 2020 20-00519K

FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION: CASE NO.: 2019CA-000708-0000-00 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. ANNETTE JOHNSON; CLERK OF THE CIRCUIT COURT OF POLK COUNTY, FLORIDA; HOUSING FINANCE AUTHORITY OF PINELLAS COUNTY; MIDLAND FUNDING LLC; NORMANDY HEIGHTS HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; HENRY JOHNSON A/K/A HENRY D. JOHNSON; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order Resetting Foreclosure Sale dated the 2nd day of March, 2020, and entered in Case No. 2019CA-000708-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK COUNTY, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and ANNETTE JOHNSON; CLERK OF THE CIRCUIT COURT OF POLK COUNTY, FLORIDA; HOUSING FINANCE AUTHORITY OF PINELLAS COUNTY; MIDLAND FUNDING LLC; NORMANDY HEIGHTS HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; HENRY JOHNSON A/K/A HENRY D. JOHNSON; UNKNOWN TENANT N/K/A TIARA BARNHILL; and UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.

polk.realforeclose.com at, 10:00 AM on the 1st day of May, 2020, the following described property as set forth in said Final Judgment, to wit:

LOT 112, NORMANDY HEIGHTS, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 140, PAGE 40, OF THE PUBLIC RECORDS OF POLK COUNTY

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 this 13 day of March, 2020. By: Pratik Patel, Esq. Bar Number: 98057 Submitted by: Choice Legal Group, P.A. P.O. Box 771270 Coral Springs, FL 33077 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 eservice@legalgroup.com 19-00256 March 20, 27, 2020 20-00506K



Do I need to register my business' name?

Yes. The "fictitious name" or "dba" you register must be advertised at least once in a newspaper that is located within the county where your principal place of business is located prior to conducting business in the state of Florida.

VIEW NOTICES ONLINE AT Legals.BusinessObserverFL.com

To publish your legal notice call: 941-906-9386

**OFFICIAL COURTHOUSE WEBSITES:**

**MANATEE COUNTY:**  
manateeclerk.com

**SARASOTA COUNTY:**  
sarasotaclerk.com

**CHARLOTTE COUNTY:**  
charlotte.realforeclose.com

**LEE COUNTY:**  
leeclerk.org

**COLLIER COUNTY:**  
collierclerk.com

**HILLSBOROUGH COUNTY:**  
hillsclerk.com

**PASCO COUNTY:**  
pasco.realforeclose.com

**PINELLAS COUNTY:**  
pinellasclerk.org

**POLK COUNTY:**  
polkcountyclerk.net

**ORANGE COUNTY:**  
myorangeclerk.com

Check out your notices on: [floridapublicnotices.com](http://floridapublicnotices.com)

**Business Observer**

LV10183

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA.  
**CASE No. 532019CA000213000000 LOANCARE, LLC, PLAINTIFF, VS. KATHLEEN HAYES, ET AL. DEFENDANT(S).**

To: The Unknown Heirs, Beneficiaries, Devisees, Grantees, Assignors, Creditors and Trustees of the Estate of Kathleen Hayes (Deceased)  
RESIDENCE: UNKNOWN  
LAST KNOWN ADDRESS:  
1610 Reynolds Rd 53, Lakeland, FL 33801

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

Lot 53, Citrus Woods Estates Unit Number One, according to the plat thereof, recorded in Plat Book 63, Page 25 of the Public Records of Polk County, Florida. Together with a Multiwide Manufactured Home, which is permanently affixed and attached to the land and is part of Real Property and which, by intention of the parties, shall constitute a part of the realty and shall pass with it.

Year/Make: 1980/Twin LXW: 36X24 Vin #s T2397171A/B

has been filed against you, and you are required to serve a copy of your written defenses, if any, to this action, on Trom-

berg Law Group, LLC., attorneys for Plaintiff, whose address is 1515 South Federal Highway, Suite 100, Boca Raton, FL 33432, and file the original with the Clerk of the Court, within 30 days after the first publication of this notice, either before April 16, 2020 or immediately thereafter, otherwise a default may be entered against you for the relief demanded in the Complaint.

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

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

Date: 3-10-2020

Stacy M. Butterfield  
Clerk of the Circuit Court (SEAL) By: Yessenia Perez  
Deputy Clerk of the Court

Tromberg Law Group, LLC.,  
attorneys for Plaintiff,  
1515 South Federal Highway,  
Suite 100,  
Boca Raton, FL 33432  
Our Case #: 18-001707-FNMA-  
FST\532019CA000213000000\LCS  
March 20, 27, 2020 20-00521K

FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR POLK COUNTY, CIVIL DIVISION  
**CASE NO.: 2018-CA-003947**

ROUNDPOINT MORTGAGE SERVICING CORPORATION, Plaintiff, vs.  
EILEEN JUNE LANG; UNKNOWN SPOUSE OF EILEEN JUNE LANG; BARBARA LINDA CARIDEO; UNKNOWN SPOUSE OF BARBARA LINDA CARIDEO; DEL WEBB ORLANDO HOMEOWNERS ASSOCIATION, INC., FORMERLY KNOWN AS LA CRESTA RIDGEWOOD LAKES COMMUNITY ASSOCIATION, INC.; RIDGEWOOD LAKES MASTER ASSOCIATION, INC.; UNKNOWN TENANT #1; UNKNOWN TENANT #2; ANY AND ALL UNKNOWN PARTIE(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS, Defendants.

NOTICE OF SALE IS HEREBY GIVEN pursuant to the Summary Final Judgment of Foreclosure entered on January 3, 2020 and the Order Granting Plaintiff's Motion to Reset Foreclosure Sale entered on March 2, 2020, in Case No. 2018-CA-003947 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein Round-Point Mortgage Servicing Corporation is Plaintiff, and Eileen June Lang; Barbara Linda Carideo; Del Webb Orlando Homeowners Association, Inc., formerly known as La Cresta Ridgewood Lakes Community Association, Inc.; Ridgewood Lakes Master Association, Inc., are Defendants, the Office of Stacy M. Butterfield, CPA, Polk County Clerk of the Court, will sell to the highest and best bidder for cash wherein bidding

begins at 10:00 a.m. Eastern Time on [www.polk.realforeclose.com](http://www.polk.realforeclose.com), on the 7th day of April, 2020, in accordance with Section 45.031(10), Florida Statutes, and pursuant to Administrative Order No 3-15.16, the following described property as set forth in said Final Judgment, to wit:

LOT 10, BLOCK 20, DEL WEBB ORLANDO PHASE 2B, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 156, PAGES 15 THROUGH 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
Street Address: 340 Tolledo Road, Davenport, FL 33837 (the "Property")

together with all existing or subsequently erected or affixed buildings, improvements and fixtures.

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

Sokolof Remtulla, PLLC  
By: /s/ Shafin Remtulla, Esq.  
Shafin A. Remtulla, Esq.,  
Bar No: 64055  
SOKOLOF REMTULLA, PLLC  
224 Datura Street, Suite 515  
West Palm Beach, Florida 33401  
Telephone: 561-507-5252  
Facsimile: 561-342-4842  
E-mail: pleadings@floridalitlaw.com  
Counsel for Plaintiff  
March 20, 27, 2020 20-00510K

**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.

**Business Observer**

LV4671

**SUBSEQUENT INSERTIONS**

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION  
**File No.: 20-CP-243**  
**Division: Section 14**  
**IN RE: ESTATE OF RAYMOND MICHAEL SCHAFER Deceased.**

The administration of the estate of Raymond Michael Schafer, deceased, whose date of death was August 23, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

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

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

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

The date of first publication of this notice is March 13, 2020.

**Personal Representative:**  
**Carrie Thomas**

55 Wyandotte Court  
Saranac, Michigan 48881  
Attorney for Personal Representative:  
Elaine N. McGinnis  
Florida Bar Number: 725250  
2202 N. Westshore Boulevard  
Suite 200  
Tampa, FL 33607  
Telephone: (813) 639-7658  
E-Mail: [elaine@estatelawtampa.com](mailto:elaine@estatelawtampa.com)  
March 13, 20, 2020 20-00449K

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. 2019CA004891000000 MIDFIRST BANK, Plaintiff, vs. ROBIN M. MOULDING A/K/A ROBIN MOULDING, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 20, 2020, and entered in 2019CA004891000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein MIDFIRST BANK is the Plaintiff and ROBIN M. MOULDING A/K/A ROBIN MOULDING 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](http://www.polk.realforeclose.com), at 10:00 AM, on April 07, 2020, the following described property as set forth in said Final Judgment, to wit:

LOT 106, FOXHAVEN PHASE 2, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 69, PAGE(S) 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
AND  
1/186 UNDIVIDED INTEREST IN MILL POND PARK A AND FOX LAKE PARK B, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 65, PAGE(S) 8, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
TOGETHER WITH 1981 REDM MANUFACTURED HOME WITH VIN#11414631A AND 11414631B, TITLE NUM-

BER 17864166 AND 17864167, WITH RP DECAL NUMBERS R0501207 AND R0501208 NOW PERMANENTLY AFFIXED TO AFORESAID PROPERTY.  
Property Address: 5947 SILVER FOX DRIVE, WINTER HAVEN, FL 33884

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

IMPORTANT

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

Dated this 10 day of March, 2020.  
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](mailto:mail@rasflaw.com)  
By: /s/ Nicole Ramjattan  
Nicole Ramjattan, Esquire  
Florida Bar No. 89204  
Communication Email:  
[nramjattan@rasflaw.com](mailto:nramjattan@rasflaw.com)  
19-363584 - GaB  
March 13, 20, 2020 20-00482K

SECOND INSERTION

NOTICE OF SALE Affordable Self Storage of Bartow  
1515 Centennial Blvd.  
Bartow, FL 33830  
(863)533-5597

Personal property consisting of sofas, TVs, clothes, boxes, household goods and other personal property used in home, office or garage will be sold or otherwise disposed of at public sales on the dates & times indicated below to satisfy Owners Lien for rent & fees due in accordance with Florida Statutes: Self-Storage Act, Sections 83.806 & 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.

- A11 E. BEASLEY
- B28 D. HARTSAW
- B32 H. SECKINGER
- C05 T. CROSSLEY
- C07 K. OAKLEY
- F10 E. BEASLEY
- H22 D. DEEN
- H25 A. EDWARD

Units will be listed on [www.storageauctions.com](http://www.storageauctions.com) Auction ends on March 30th, 2020 @11:00 AM or after  
March 13, 20, 2020 20-00466K



**SAVE TIME**

E-mail your Legal Notice  
[legal@businessobserverfl.com](mailto:legal@businessobserverfl.com)

LV10236

SECOND INSERTION

Notice of Self Storage Sale  
Please take notice A+ Storage - Winter Haven located at 2700 Eloise Loop Road, Winter Haven, FL 33884 intends to hold a sale to sell the property stored at the Facility by the below list of Occupant who is in default at an Auction. The sale will occur as an online auction via [www.storageauctions.com](http://www.storageauctions.com) on 3/30/2020 at 11:00am. Unless stated otherwise the description of the contents are household goods and furnishings. Johnny Velez Ortega unit #308. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.  
March 13, 20, 2020 20-00437K

**HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER**

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

**OR E-MAIL:**  
[legal@businessobserverfl.com](mailto:legal@businessobserverfl.com)

**Business Observer**

LV10161

SECOND INSERTION

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

Case No. 2018-CA-004431 Division II NAVY FEDERAL CREDIT UNION Plaintiff, vs. BARBARA A. GATES, WILLIAM PHILLIPS, JR. A/K/A WILLIAM FLOYD PHILLIPS, JR., FOXWOOD LAKE ESTATES PROPERTY OWNERS' ASSOCIATION, INC., CITY OF LAKELAND, FLORIDA, AND UNKNOWN TENANTS/OWNERS, Defendants.

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on March 3, 2020, 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 570, FOX WOOD LAKE ESTATE PHASE ONE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 72, PAGE(S) 23, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN 1984 PALM HARBOR DOUBLEWIDE MOBILE HOME, VIN(S) PH061148A AND PH061148B

and commonly known as: 5063 FOX CLIFF DRIVE, LAKELAND, FL 33810; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www.polk.realforeclose.com on APRIL 17, 2020 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 DISABILITIES ACT. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

By: Laura E. Noyes Attorney for Plaintiff  
Laura E. Noyes  
(813) 229-0900 x1515  
Kass Shuler, P.A.  
1505 N. Florida Ave.  
Tampa, FL 33602-2613  
ForeclosureService@kasslaw.com  
2018-CA-004431  
F110650/1808155/len  
March 13, 20, 2020 20-00476K

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.: 2018CA000776000000 LAKEVIEW LOAN SERVICING, LLC Plaintiff, vs. SAM AMBAR A/K/A SHIMSHON J. AMBAR, et al Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of foreclosure dated February 20, 2020, and entered in Case No. 2018CA000776000000 of the Circuit Court of the TENTH Judicial Circuit in and for POLK COUNTY, Florida, wherein LAKEVIEW LOAN SERVICING, LLC, is Plaintiff, and SAM AMBAR A/K/A SHIMSHON J. AMBAR, et al are Defendants, the clerk, Stacy M. Butterfield, will sell to the highest and best bidder for cash, beginning at 10:00 AM www.polk.realforeclose.com, in accordance with Chapter 45, Florida Statutes, on the 07 day of April, 2020, the following described property as set forth in said Final Judgment, to-wit:

Lot 64, LAKE WILSON PRESERVE, according to the Plat thereof, as recorded in Plat Book 125, Pages 37 through 39, 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: March 5, 2020  
Phelan Hallinan Diamond & Jones, PLLC  
Attorneys for Plaintiff  
2001 NW 64th Street,  
Suite 100  
Ft. Lauderdale, FL 33309  
Tel: 954-462-7000  
Fax: 954-462-7001  
Service by email:  
FL.Service@PhelanHallinan.com  
By: /s/ Tammy Geller  
Phelan Hallinan Diamond & Jones, PLLC  
Tammy Geller, Esq.,  
Florida Bar No. 0091619  
PH # 87084  
March 13, 20, 2020 20-00445K

SECOND INSERTION

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

GENERAL JURISDICTION DIVISION CASE NO. 2018CA001589000000 NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, Plaintiff, vs. TANYA BADY A/K/A TANYA DENISE PITTS A/K/A TANYA DENISE WALKER, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered February 21, 2020 in Civil Case No. 2018CA001589000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY is Plaintiff and TANYA BADY A/K/A TANYA DENISE PITTS A/K/A TANYA DENISE WALKER, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 27th day of March, 2020 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Begin at a point 25 feet North of the Southeast corner of the Northwest 1/4 of the Northeast 1/4 of the Southeast 1/4 Section 34, Township 29 South, Range 27 East, Polk County; run thence

North along the East boundary of said Northwest 1/4 of Northeast 1/4 of Southeast 1/4, Section 34, Township 29 South, Range 27 East, Polk County, 42.5 feet, thence West 100 feet, thence South 42.5 feet, thence East 100 feet, to Point of Beginning. Parcel Number: 27-29-34-000000-021070

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.

Lisa Woodburn, Esq.  
McCalla Raymer Leibert Pierce, LLC  
Attorney for Plaintiff  
110 SE 6th Street, Suite 2400  
Fort Lauderdale, FL 33301  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
Email: MRSservice@mccalla.com  
Fla. Bar No.: 11003  
6540201  
18-00441-6  
March 13, 20, 2020 20-00461K

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CASE NO.: 2019CA000464000000 CITIZENS BANK, N.A., Plaintiff, vs. JONATHAN PAUL BARNES A/K/A JONATHAN P. BARNES; LILLIAN ESTHER BARNES; ADNAN IBRAHIM TAHER AL-MUTAWA; DOUGLAS W. ENGLISH; MELISSA D. ENGLISH; UNKNOWN PARTY #1; UNKNOWN PARTY #2; UNKNOWN PARTY #3, Defendant(s).

NOTICE OF SALE IS HEREBY GIVEN pursuant to the order of Summary Final Judgment of Foreclosure dated February 21, 2020, and entered in Case No. 2019CA000464000000 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein CITIZENS BANK, N.A., is Plaintiff and JONATHAN PAUL BARNES A/K/A JONATHAN P. BARNES; LILLIAN ESTHER BARNES; ADNAN IBRAHIM TAHER AL-MUTAWA; DOUGLAS W. ENGLISH; MELISSA D. ENGLISH; UNKNOWN PARTY #1; UNKNOWN PARTY #2; UNKNOWN PARTY #3, are Defendants, the Office of the Clerk, Polk County Clerk of the Court will sell to the highest bidder or bidders via on-line auction at www.polk.realforeclose.com at 10:00 a.m. on the 21st day of April, 2020, the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 110, BLOCK B, WEST OAKS, ACCORDING TO THE MAP OR PLAT THEREOF, AS

RECORDED IN PLAT BOOK 82, PAGE(S) 49 AND 50, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 5226 Quiet Creek Lane, Lakeland, Florida 33811 and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mortgage.

Any person claiming an interest in the surplus funds from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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: 3/6/2020  
McCabe, Weisberg & Conway, LLC  
By: /s/ Stacy Robins, Esq.  
FL Bar No. 008079  
FOR Robert McLain, Esq.  
FL Bar No. 195121  
McCabe, Weisberg & Conway, LLC  
500 S. Australian Ave., Suite 1000  
West Palm Beach, Florida, 33401  
Telephone: (561) 713-1400  
Email: FLpleadings@mwc-law.com  
File No: 19-400741  
March 13, 20, 2020 20-00460K

SECOND INSERTION

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

CASE NO.: 2019-CA-001518 FBC MORTGAGE, LLC, Plaintiff, v. SCHERLEY LAGUERRE; et al., Defendants.

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on April 13, 2020, at 10:00 a.m. EST, via the online auction site at www.polk.realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to-wit:

Lot 118, Aldea Reserve, according to the map or plat thereof, as recorded in Plat Book 135, Page(s) 23, of the Public Records of Polk County, Florida.  
Property Address: 438 Victoria Road, Davenport, FL 33837

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the clerk reports the surplus as unclaimed.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagee, the Mortgagee or the Mortgagee's attorney.

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

SUBMITTED on this 9th day of March, 2020.  
TIFFANY & BOSCO, P.A.  
/s/ Kathryn I. Kasper, Esq.  
Anthony R. Smith, Esq.  
FL Bar #157147  
Kathryn I. Kasper, Esq.  
FL Bar #621188  
Attorneys for Plaintiff  
OF COUNSEL:  
Tiffany & Bosco, P.A.  
1201 S. Orlando Ave, Suite 430  
Winter Park, FL 32789  
Toll Free: (800) 826-1699  
Facsimile: (850) 462-1599  
March 13, 20, 2020 20-00483K

SECOND INSERTION

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

CASE NO. 532019CA004032000000 WELLS FARGO BANK, N.A.

Plaintiff, v. ALEXIS J. DONAIRE-ESTRADA; GRICELL BELISAY CACERES MAYORQUIN; UNKNOWN TENANT 1; UNKNOWN TENANT 2; WILDER BROOKE HOMEOWNERS ASSOCIATION, INC.

Defendants.  
Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on February 21, 2020, 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 30, WILDER BROOKE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 115, PAGES 13 AND 14, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
a/k/a 8436 SPLIT CREEK CIR, LAKELAND, FL 33809-7248

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on March 27, 2020 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 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 at St. Petersburg, Florida this 6th day of March, 2020.  
eXL Legal, PLLC  
Designated Email Address:  
efiling@exlegal.com  
12425 28th Street North,  
Suite 200  
St. Petersburg, FL 33716  
Telephone No. (727) 536-4911  
Attorney for the Plaintiff  
By: Peter E. Lanning  
FBN#562221  
1000005369  
March 13, 20, 2020 20-00459K

SECOND INSERTION

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

CASE NO.: 2019-CA-002522 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-13, Plaintiff, v. PREMNAUTH PRASHAD, ET AL., Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated February 12, 2020 entered in Civil Case No. 2019-CA-002522 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-13, Plaintiff and PREMNAUTH PRASHAD; ANGEANY D. PRASHAD; CAPITAL ONE BANK (USA), N.A.; PORTFOLIO RECOVERY ASSOCIATES, LLC, AS ASSIGNEE OF CAPITAL ONE BANK, N.A.; POLK COUNTY, FLORIDA; UNKNOWN TENANT #1 N/K/A KRISTAL EVANS; UNKNOWN TENANT #2 N/K/A COREY SPENCER are defendants, Clerk of Court, will sell the property at public sale at www.polk.realforeclose.com beginning at 10:00 AM on April 13, 2020 the following described property as set forth in said Final Judgment, to-wit:-

STARTING AT THE SOUTHWEST CORNER OF SECTION 33, TOWNSHIP 27 SOUTH, RANGE 26 EAST, POLK COUNTY FLORIDA; RUN THENCE NORTH ALONG THE WEST BOUNDARY OF SAID SECTION 33 A DISTANCE OF 155 FEET TO THE BEGINNING; THENCE RUN EAST A DIS-

TANCE OF 135 FEET; THENCE RUN NORTH A DISTANCE OF 60.47 FEET; THENCE RUN WEST A DISTANCE OF 135 FEET; THENCE RUN SOUTH A DISTANCE OF 60.47 FEET TO THE POINT OF BEGINNING.

Property Address: 740 S. Glencruiten Avenue, Lake Alfred, Florida 33850  
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 PROVIDED AS PROVIDED HEREIN.

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

Kelley Kronenberg  
10360 West State Road 84  
Fort Lauderdale, FL 33324  
Phone: (954) 370-9970  
Fax: (954) 252-4571  
Service E-mail:  
flrealprop@kelleykronenberg.com  
Jason M Vanslette, Esq.  
FBN: 92121  
File No: M190469-JMV  
Case No.: 2019-CA-002522  
March 13, 20, 2020 20-00477K

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.: 2016CA000348000000 GATEWAY MORTGAGE GROUP LLC, Plaintiff, vs. WANDA AMOLDOVAR AKA WANDA ALMADOVAR; 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 February 18, 2020 in Civil Case No. 2016CA000348000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, GATEWAY MORTGAGE GROUP LLC is the Plaintiff, and WANDA AMOLDOVAR; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA GOLF VILLAS HOMEOWNERS ASSOCIATION II, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEE, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on April 3, 2020 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to-wit:

ANA, NEIGHBORHOOD 1, VILLAGE 3, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 52, PAGES 8 THROUGH 18, AS CORRECTED IN OFFICIAL RECORDS BOOK 2196, PAGE 2263, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.

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

Dated this 5 day of March 2020.  
ALDRIDGE PITTE, LLP  
Attorney for Plaintiff  
1615 South Congress Avenue, Suite 200  
Delray Beach, FL 33445  
Telephone: 561-392-6391  
Facsimile: 561-392-6965  
By: Zachary Ullman  
FBN: 106751  
Primary E-Mail:  
ServiceMail@aldridgepitt.com  
1274-044B  
March 13, 20, 2020 20-00457K

SECOND INSERTION

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

CASE NO: 2018CA003115000000 Carrington Mortgage Services, LLC, Plaintiff, vs. SEBATATTIN ARSLAN, et al., Defendants.

NOTICE IS HEREBY GIVEN that pursuant to the Summary Final Judgment of Foreclosure dated February 21, 2020, and entered in Case No. 2018CA003115000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida wherein Carrington Mortgage Services, LLC, is the Plaintiff and Sebatattin Arslan; Jennifer Lee Arslan; Secretary of Housing and Urban Development; Cavalry SPV I, LLC, as Assignee of GE Retail Bank/ HH Gregg, are Defendants, Stacy M. Butterfield, Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash online at www.polk.realforeclose.com at 10:00 a.m. on March 27, 2020 the following described property set forth in said Final Judgment, to-wit:

PORTIONS OF SECTIONS 8 AND 9, TOWNSHIP 26 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:  
COMMENCE AT THE SOUTHWEST CORNER OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SAID SECTION 8; AND RUN NORTH 89°26'25" EAST, 1965.23 FEET; NORTH 0°11'24" WEST, 1.163.33 FEET TO THE POINT OF BEGINNING; FROM THE POINT OF BEGINNING CONTINUE NORTH 0°11'24" WEST, 195.15 FEET; THENCE NORTH 89°34'30" EAST, 669.79 FEET TO A POINT ON THE EAST BOUNDARY OF SAID SECTION 8; THENCE NORTH 89°33' 34" EAST, 420.05 FEET TO A POINT ON A CURVE ON THE WEST BOUNDARY OF STATE ROAD 33; THENCE SOUTHERLY ON THE ARC OF A CURVE TO THE RIGHT (RADIUS 17,087.67 FEET, CENTRAL ANGLE 0°39'25") 195.92

FEET, ALONG SAID BOUNDARY TO A POINT ON CURVE; THENCE SOUTH 89°36'25" WEST, 1,116.33 FEET TO THE POINT OF BEGINNING.

SUBJECT TO A 30 FOOT EASEMENT ALONG THE NORTH BOUNDARY FOR ROAD RIGHT-OF-WAY. ALSO KNOWN AS TRACT 14 UNRECORDED SURVEY.

TOGETHER WITH THAT 2002 REGE TRIPLE-WIDE MOBILE HOME IDENTIFIED AS: V.I.N. NO. N18590A R.P. DECAL NO. 12067068 V.I.N. NO. N18590B R.P. DECAL NO. 12067069 V.I.N. NO. N18590C R.P. DECAL NO. 12067070

Property Address: 6805 SUGARBUSH LANE, POLK CITY, FL 33868  
Any person or entity claiming an interest in the surplus, if any, resulting from the Foreclosure Sale, other than the property owner as of the date of the Lis Pendens, 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.

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

DATED March 4, 2020.  
Danielle N. Waters, Esq.  
Florida Bar No. 29364  
Lender Legal PLLC  
2807 Edgewater Drive  
Orlando, FL 32804  
Tel: (407) 730-4644  
Fax: (888) 337-3815  
Attorney for Plaintiff  
Service Emails:  
dwaters@lenderlegal.com  
EService@LenderLegal.com  
LLS07002-ARSLAN, SEBHATTIN | 6805 SUGARBUSH LANE  
March 13, 20, 2020 20-00444K

**SECOND INSERTION**

**NOTICE OF ACTION**  
**IN THE CIRCUIT COURT OF THE**  
**TENTH JUDICIAL CIRCUIT**  
**IN AND FOR POLK COUNTY,**  
**FLORIDA**  
**CIVIL ACTION**  
**CASE NO.: 53-2019-CA-005288**  
**FINANCE OF AMERICA REVERSE**  
**LLC,**  
**Plaintiff, vs.**  
**THE UNKNOWN HEIRS,**  
**DEVISEES, GRANTEEES,**  
**ASSIGNEES, LIENORS,**  
**CREDITORS, TRUSTEES, OR**  
**OTHER CLAIMANTS CLAIMING**  
**BY, THROUGH, UNDER, OR**  
**AGAINST, EMMA L. WILLIAMS**  
**A/K/A EMMA LOUISE WILLIAMS,**  
**DECEASED, et al,**  
**Defendant(s).**  
 To: THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, EMMA L. WILLIAMS A/K/A EMMA LOUISE WILLIAMS, DECEASED  
 Last Known Address: Unknown  
 Current Address: Unknown  
 YOU ARE NOTIFIED that an action to foreclose a mortgage on the following

property in Polk County, Florida:  
 THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF POLK, STATE OF FLORIDA, AND IS DESCRIBED AS FOLLOWS:  
 THAT PART OR PORTION OF THE EAST 198.0 FEET OF THE WEST 3/4 OF THE SOUTH-EAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 9, TOWNSHIP 28 SOUTH, RANGE 23 EAST, LYING NORTH OF INTERSTATE # 4, LESS RIGHT-OF-WAY 40 FEET IN WIDTH ACROSS THE NORTH END THEREOF.  
 A/K/A 1205 N. GALLOWAY ROAD, LAKE LAND, FL 33810  
 has been filed against you and you are required to serve a copy of your written defenses within 30 days after the first publication, if any, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623, and file the original with this Court either before service on Plaintiff's attorney, or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition.

This notice shall be published once a week for two consecutive weeks in the Business Observer.  
 \*\*See the Americans with Disabilities Act  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
 WITNESS my hand and the seal of this court on this 27 day of February, 2020.  
 Default Date: April 6, 2020  
 Clerk of the Circuit Court  
 Stacy M. Butterfield  
 (SEAL) By: Asuncion Nieves  
 Deputy Clerk  
 Albertelli Law  
 P.O. Box 23028  
 Tampa, FL 33623  
 NL - 19-023629  
 March 13, 20, 2020 20-00455K

**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.: 2018CA003580000000**  
**WELLS FARGO BANK, N.A.,**  
**Plaintiff, VS.**  
**SUSAN PELLETIER A/K/A SUSAN**  
**PELLETIER HAMEL, 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 February 12, 2020 in Civil Case No. 2018CA003580000000, 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 SUSAN PELLETIER A/K/A SUSAN PELLETIER HAMEL; FRANCOIS HAMEL; MICHAEL G. DONNELLAN; THE PELLETIER AND HAMEL FAMILY TRUST; CITY OF AUBURNDALE, FLORIDA; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT

KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS are Defendants.  
 The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on March 31, 2020 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit:  
 ALL THAT CERTAIN PROPERTY SITUATED IN THE CITY OF AUBURNDALE IN THE COUNTY OF POLK AND STATE OF FLORIDA AND BEING DESCRIBED IN A DEED DATED 03/10/2005 AND RECORDED 12/20/2005 IN BOOK 6552 PAGE 957 AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE AND REFERENCED AS FOLLOWS: LOT 14, BLOCK 16, SUBDIVISION AUBURNDALE HEIGHTS, PLAT BOOK 2, PLAT PAGE 13. PARCEL ID NUMBER: 2528113365000.  
 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 3 day of March, 2020.  
 ALDRIDGE PITE, LLP  
 Attorney for Plaintiff  
 1615 South Congress Avenue, Suite 200  
 Delray Beach, FL 33445  
 Telephone: 561-392-6391  
 Facsimile: 561-392-6965  
 By: Nusrat Mansoor  
 FBN: 86110  
 Primary E-Mail: ServiceMail@aldridgepite.com  
 1252-778B  
 March 13, 20, 2020 20-00443K

**SECOND INSERTION**

Prepared by and returned to:  
 Jerry E. Aron, P.A.  
 2505 Metrocentre Blvd., Suite 301  
 West Palm Beach, FL 33407  
 INSTR # 2020051881  
 BK 11165 Pgs 1577-1578 PG(s) 2  
 03/05/2020 12:43:51 PM  
 STACY M. BUTTERFIELD,  
 CLERK OF COURT POLK COUNTY  
 RECORDING FEES 18.50  
**NOTICE OF SALE**  
 Jerry E. Aron, P.A., having street address of 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida 33407 is the foreclosure trustee (the "Trustee") of Holiday Inn Club Vacations Incorporated, f/k/a Orange Lake Country Club, Inc., having a street address of 9271 S. John Young Pkwy, Orlando, FL 32819 (the "Lienholder") pursuant to Section 721.855 and 721.856, Florida Statutes and hereby provides this Notice of Sale to the below described timeshare interests:  
 Owner Name Address  
 Week/Unit/Interest/Building  
 CLODOMIRO BAUTISTA and BANIA A ESPEJO BAUTISTA 721 RANDOLPH AVE, MILTON, MA 02186  
 Interest 1.9233%, Use Period No./Unit No. 45/0016, Building B RICARDO DUARTE and ROBIN ABRAMS-DUARTE 14777 FAIRVILLA DR, LA MIRADA, CA 90638  
 Interest 1.9233%, Use Period No./Unit No. 32/0069, Building H BRIAN K FLANDERS and SHARON A FLANDERS 27 OVERLOOK PARK APT 672, NORTHBOROUGH, MA 01532  
 Interest 1.9233%, Use Period No./Unit No. 17/0030, Building D PATRICIA ANN GAMBILL and PATRICK NATHANIEL GAMBILL 26980 COUNTY ROAD 6070, EDGAR SPRINGS, MO 65462  
 Interest 1.9233%, Use Period No./Unit No. 10/0019, Building C CYNTHIA GONNELLA and MICHAEL GONNELLA 35 SWINGING BRIDGES RD, BRUMLEY, MO 65017  
 Interest 1.9233%, Use Period No./Unit No. 52/0024, Building C ALLANDEL MANIPON 88 W BURDA PL, NEW CITY, NY

10956  
 Interest 1.9233%, Use Period No./Unit No. 48/0016, Building B JUSTIN T WATKINS and ERIN D WATKINS 5400 E FM 552, ROYSE CITY, TX 75189  
 Interest 1.9233%, Use Period No./Unit No. 21/0016, Building B JASON D ZAMET and KRISTINA L ZAMET 3506 BRABERRY LN, CRYSTAL LAKE, IL 60012  
 Interest 1.9233%, Use Period No./Unit No. 38/0003, Building A  
 Whose legal descriptions are (the "Property"): The above described interest %, Use Period No./Unit No., Building No. of the following described real property:  
 An undivided interest as tenant-in-common in and to the above Unit No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort"), according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration")), with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto  
 The above described Owners have failed to make the required payments of assessments for common expenses as required by the condominium documents. A claim of lien and assignment thereof in the amount stated below, and which will accrue the per diem amount stated below, were recorded in the official book and page of the public records of Orange County, Florida, as stated below:  
 Owner Name Lien Doc # Assign Doc # Lien Amt Per Diem  
 BAUTISTA/ESPEJO BAUTISTA 2019169900 2019170280 \$3,206.48 \$ 0.00  
 DUARTE/ABRAMS-DUARTE 2019169859 2019170277 \$4,792.19 \$ .00  
 FLANDERS/FLANDERS 2019169847 2019170308

\$7,175.71 \$ 0.00  
 GAMBILL/GAMBILL 2019170010 2019170283 \$3,605.44 \$ 0.00  
 GONNELLA/GONNELLA 2019169900 2019170280 \$3,839.57 \$ 0.00  
 MALDONADO/HERNANDEZ 2019169847 2019170308 \$6,783.12 \$ 0.00  
 WATKINS/ WATKINS 2019169859 2019170277 \$3,453.26 \$ 0.00  
 WATKINS/WATKINS 2019170010 2019170283 \$3,003.72 \$ 0.00  
 ZAMET/ZAMET 2019169859 2019170277 \$3,850.09 \$ 0.00  
 Notice is hereby given that on April 15, 2020, 12:00 p.m. (noon), Eastern time, at My Office & More, 122 E. Main Street, Lakeland, FL 33801, the Trustee will offer for sale the above described Property.  
 An Owner may cure the default by paying the total amounts due to Holiday Inn Club Vacations Incorporated, f/k/a Orange Lake Country Club by sending payment of the amounts owed by money order, certified check, or cashier's check to Jerry E. Aron, P.A. at 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida 33407, at any time before the Property is sold and a certificate of sale is issued. In order to ascertain the total amount due and to cure the default, please call Holiday Inn Club Vacations Incorporated, f/k/a Orange Lake Country Club, Inc. at 844-276-5762 or 407-477-7017.  
 A Junior Interest Holder may bid at the foreclosure sale and redeem the Property per Section 721.855(7)(f) or 721.856(7)(f), Florida Statutes.  
 TRUSTEE:  
 Jerry E. Aron, P.A.  
 By: /s/ Annalise Marra  
 Print Name: Annalise Marra  
 Title: Authorized Agent  
 FURTHER AFFIANT SAITH NAUGHT.  
 Sworn to and subscribed before me this March 5, 2020, by Annalise Marra, as authorized agent of Jerry E. Aron, P.A. who is personally known to me.  
 (Notarial Seal)  
 /s/ Sherry Jones  
 Print Name: Sherry Jones  
 NOTARY PUBLIC - STATE OF FLORIDA  
 Commission Number: GG175987  
 My commission expires: 2/28/22  
 March 13, 20, 2020 20-00463K

**SECOND INSERTION**

**NOTICE OF ACTION**  
**IN THE CIRCUIT COURT OF THE**  
**10TH JUDICIAL CIRCUIT, IN AND**  
**FOR POLK COUNTY, FLORIDA**  
**CIVIL DIVISION**  
**CASE NO. 2018CA002421000000**  
**BAYVIEW LOAN**  
**SERVICING, LLC,**  
**Plaintiff, vs.**  
**ALL UNKNOWN HEIRS,**  
**CREDITORS, DEVISEES,**  
**BENEFICIARIES, GRANTEEES,**  
**ASSIGNEES, LIENORS,**  
**TRUSTEES AND ALL OTHER**  
**PARTIES CLAIMING AN**  
**INTEREST BY, THROUGH,**  
**UNDER OR AGAINST THE**  
**ESTATE OF ROBERT H. BELLEW,**  
**SR. A/K/A ROBERT HAROLD**  
**BELLEW, DECEASED; BARBARA**  
**ANN BELLEW; ROBERT**  
**FOARD; MARION POOLE;**  
**CRAIG BELLEW; UNKNOWN**  
**PERSON(S) IN POSSESSION OF**  
**THE SUBJECT PROPERTY; ALL**  
**UNKNOWN HEIRS, CREDITORS,**  
**DEVISEES, BENEFICIARIES,**  
**GRANTEEES, ASSIGNEES,**  
**LIENORS, TRUSTEES AND ALL**  
**OTHER PARTIES CLAIMING**  
**AN INTEREST BY, THROUGH,**  
**UNDER OR AGAINST THE**  
**ESTATE OF HOBBE BELLEW**  
**A/K/A HOBERT BELLEW, JR.,**  
**DECEASED; CASEY M. BELLEW;**  
**DEETTA IRENE BELLEW,**  
**Defendant(s)**  
 To the following Defendant(s): ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF HOBBE BELLEW A/K/A HOBERT BELLEW, JR., DECEASED  
 2800 US HIGHWAY 17 92 W LOT 34 HAINES CITY, FL 33844

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:  
 LOT 17 OF AN UNRECORDED PLAT DESCRIBED AS: COMMENCE AT THE SW CORNER OF THE SE 1/4 OF SECTION 12, TOWNSHIP 27 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA, RUN NORTH 89° 30' 08" EAST, ALONG THE SOUTH BOUNDARY OF SAID SE 1/4, 455.32 FEET TO A POINT ON THE EASTERLY RIGHT-OF-WAY BOUNDARY OF COUNTY ROAD S-17, SAID EASTERLY RIGHT-OF-WAY BOUNDARY BEING A CURVE CONCAVED WESTERLY HAVING A RADIUS OF 1482.40 FEET; RUN THENCE NORTHWESTERLY ALONG SAID EASTERLY RIGHT-OF-WAY BOUNDARY, AN ARC DISTANCE OF 13.02 FEET, (CHORD DISTANCE OF 13.07 FEET, CHORD BEARING OF NORTH 27° 27' 40" WEST), TO THE POINT OF BEGINNING, THENCE CONTINUE NORTHWESTERLY ALONG SAID EASTERLY RIGHT-OF-WAY BOUNDARY ON A CHORD BEARING OF NORTH 31° 31' 53" WEST, A CHORD DISTANCE OF 90.00 FEET; THENCE NORTH 56° 44' 07" EAST, 153.83 FEET; THENCE SOUTH 30° 29' 52" EAST, 99.31 FEET; THENCE SOUTH 60° 13' 07" WEST, 152.02 FEET TO THE POINT OF BEGINNING. SUBJECT TO CANAL EASEMENT ALONG THE EASTERLY BOUNDARY. TOGETHER WITH THAT CERTAIN 1991 BAY STAR MOBILE HOME VIN #33610783D AND TITLE NO. 61089793.  
 A/K/A 4204 OLD POLK CITY RD,

HAINES CITY, FLORIDA 33844 has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Kahane & Associates, P.A., Attorney for Plaintiff, whose address is 8201 Peters Road, Suite 3000, Plantation, FLORIDA 33324 on or before April 9, 2020, 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.1-21.5.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
 WITNESS my hand and the seal of this Court this 2nd day of March, 2020.  
 STACY M. BUTTERFIELD  
 As Clerk of the Court  
 By /s/ Tamika Joiner  
 As Deputy Clerk  
 Submitted by:  
 Kahane & Associates, P.A.  
 8201 Peters Road, Ste.3000  
 Plantation, FL 33324  
 Telephone: (954) 382-3486  
 Telefacsimile: (954) 382-5380  
 Designated service email:  
 notified@kahaneandassociates.com  
 File No.: 18-01153 BLS  
 March 13, 20, 2020 20-00456K

**SECOND INSERTION**

**NOTICE OF ACTION**  
**IN THE CIRCUIT COURT OF**  
**THE TENTH JUDICIAL CIRCUIT,**  
**IN AND FOR POLK COUNTY,**  
**FLORIDA**  
**CASE NO.**  
**2019CA000896000000**  
**THE BANK OF NEW YORK**  
**MELLO, F/K/A THE BANK OF**  
**NEW YORK AS SUCCESSOR**  
**IN INTEREST TO JPMORGAN**  
**CHASE BANK, N.A. AS TRUSTEE**  
**FOR NOVASTAR MORTGAGE**  
**FUNDING TRUST, SERIES 2002-3**  
**NOVASTAR HOME EQUITY LOAN**  
**ASSET-BACKED CERTIFICATES,**  
**SERIES 2002-3,**  
**Plaintiff, vs.**  
**UNKNOWN HEIRS OF ROSE**  
**LIVINGSTON, ET AL.**  
**Defendants**  
 To the following Defendant(s): JAMES LIVINGSTON (CURRENT RESIDENCE UNKNOWN)  
 Last Known Address: 2590 BEDFORD AVE, APT 3, BROOKLYN NY 11226  
 RACQUEL MAYNE (CURRENT RESIDENCE UNKNOWN)  
 Last Known Address: 454 CARDINAL COURT, KISSIMMEE FL 34759  
 Additional Address: 83 MARINERS LANE, STATEN ISLAND NY 10303  
 MELODY JOHNSON (CURRENT RESIDENCE UNKNOWN)  
 Last Known Address: 2057 SE TALLOWOOD LANE, PORT SAINT LUCE FL 34952  
 Additional Address: 1608 SE TIFFANY CLUB PL, PORT SAINT LUCIE FL 34952 7570  
 MERCEDES VASSELL (CURRENT RESIDENCE UNKNOWN)

Last Known Address: 86 HAMILTON AVE 1ST FLOOR, STATEN ISLAND NY 10301  
 Additional Address: 101 ANDERSON AVE, STATEN ISLAND NY 10302 1501  
 Additional Address: 229 GORDON ST, STATEN ISLAND NY 10304  
 ROBERTA VASSELL (CURRENT RESIDENCE UNKNOWN)  
 Last Known Address: 454 CARDINAL COURT, KISSIMMEE FL 34759  
 Additional Address: 2623 WALDO LANE, HENRICO VA 23228  
 Additional Address: 7624 FREE BIRD AVE, CHARLOTTE NC 28216 2078  
 SAMANTHA VASSELL (CURRENT RESIDENCE UNKNOWN)  
 Last Known Address: 229 GORDON AVE 1, STATEN ISLAND NY 10301  
 Additional Address: 7624 FREE BIRD AVE, CHARLOTTE NC 28216 2078  
 Additional Address: 229 GORDON ST, STATEN ISLAND NY 10304  
 YOU ARE HEREBY NOTIFIED that an action for Foreclosure of Mortgage on the following described property:  
 LOT 22, BLOCK 762, POINCIANA, NEIGHBORHOOD 5 NORTH, VILLAGE 3, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 54, PAGES 27 THROUGH 42, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 A/K/A 454 CARDINAL COURT, KISSIMMEE FL 34759  
 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 April 10, 2020 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 to Administrative Order No. 2065.  
 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 4th day of March, 2020  
 STACY M. BUTTERFIELD  
 POLK COUNTY, FLORIDA  
 CLERK OF COURT  
 (SEAL) By Asuncion Nieves  
 As Deputy Clerk  
 J. Anthony Van Ness, Esq.  
 VAN NESS LAW FIRM, PLC,  
 Attorney for the Plaintiff,  
 1239 E. NEWPORT CENTER DRIVE,  
 SUITE #110,  
 DEERFIELD BEACH, FL 33442  
 PHH13744-18/gjd  
 March 13, 20, 2020 20-00469K

**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 DIVISION**  
**CASE NO. 532016CA002917000000**  
**U.S. BANK NATIONAL**  
**ASSOCIATION AS LEGAL TITLE**  
**TRUSTEE FOR TRUMAN 2016 SC6**  
**TITLE TRUST,**  
**Plaintiff, vs.**  
**PRIMA LORNA D. REYES;**  
**ARMANDO S. FUERTE;**  
**MORTGAGE ELECTRONIC**  
**REGISTRATION SYSTEMS,**  
**INC. AS NOMINEE FOR**  
**COUNTRYWIDE BANK N.A.;**  
**AVATAR PROPERTIES INC**  
**D/B/A SOLIVITA CLUB; FST**  
**HOLDINGS 4 LLC; SOLIVITA**  
**COMMUNITY ASSOCIATION INC;**  
**ASSOCIATION OF POINCIANA**  
**VILLAGES, INC.; UNKNOWN**  
**TENANT NO. 1; UNKNOWN**  
**TENANT NO. 2; and ALL**  
**UNKNOWN PARTIES CLAIMING**  
**INTERESTS BY, THROUGH,**  
**UNDER OR AGAINST A NAMED**  
**DEFENDANT TO THIS ACTION,**  
**OR HAVING OR CLAIMING TO HAVE**  
**ANY RIGHT, TITLE OR INTEREST**  
**IN THE PROPERTY HEREIN**  
**DESCRIBED,**  
**Defendant(s).**  
 NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated March 3, 2020, and entered in Case No. 532016CA002917000000 of the Circuit Court in and for Polk County,

Florida, wherein U.S. BANK NATIONAL ASSOCIATION AS LEGAL TITLE TRUSTEE FOR TRUMAN 2016 SC6 TITLE TRUST is Plaintiff and PRIMA LORNA D. REYES; ARMANDO S. FUERTE; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE BANK N.A.; AVATAR PROPERTIES INC D/B/A SOLIVITA CLUB; FST HOLDINGS 4 LLC; SOLIVITA COMMUNITY ASSOCIATION INC; ASSOCIATION OF POINCIANA VILLAGES, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on May 5, 2020, the following described property as set forth in said Order or Final Judgment, to-wit:  
 LOT 53, SOLIVITA-PHASE VIB, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 133, PAGES 14 THROUGH 17, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS

MUST FILE A CLAIM 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.  
 Pursuant to Florida Statute 45.031(2), this notice shall be published twice, once a week for two consecutive weeks, with the last publication being at least 5 days prior to the sale.  
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
 DATED March 10, 2020.  
 Diaz Anselmo Lindberg P.A.  
 Attorneys for Plaintiff  
 499 NW 70th Ave, Suite 309  
 Fort Lauderdale, FL 33317  
 Telephone: (954) 564-0071  
 Facsimile: (954) 564-9252  
 Service E-mail: answers@dallegal.com  
 By: Adam G. Levine  
 Florida Bar No.: 100102  
 Roy Diaz, Attorney of Record  
 Florida Bar No. 767700  
 1491-166437 / VMR  
 March 13, 20, 2020 20-00471K

**HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER**  
**CALL 941-906-9386**  
 and select the appropriate County name from the menu option  
 OR  
 e-mail legal@businessobserverfl.com

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.: 2018CA004944000000 AMERIHOME MORTGAGE COMPANY, LLC, Plaintiff, vs. CLAYTON GREENHAM; et al, Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order Resetting Sale entered on February 7, 2020 in Civil Case No. 2018CA004944000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, AMERIHOME MORTGAGE COMPANY, LLC is the Plaintiff, and CLAYTON GREENHAM; UNKNOWN TENANT 1N/K/A ANNETTE REYES; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on April 7, 2020 at 10:00 AM EST the following described real property as set forth in said Final Judgment, to wit: THE WEST 100.00 FEET OF THE EAST 545.00 FEET OF

THE NORTH 262 FEET OF U.S. GOVERNMENT LOT NO. 4 IN SECTION 11, TOWNSHIP 29 SOUTH, RANGE 26 EAST, POLK COUNTY FLORIDA LESS ROAD RIGHT OF WAY.

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.

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

Dated this 6 day of March, 2020. ALDRIDGE PITE, LLP Attorney for Plaintiff 1615 South Congress Avenue, Suite 200 Delray Beach, FL 33445 Telephone: 561-392-6391 Facsimile: 561-392-6965 By: Zachary Ullman FBN: 106751 Primary E-Mail: ServiceMail@aldridgepite.com 1454-403B March 13, 20, 2020 20-00470K

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 2019CA003816000000 PHH MORTGAGE CORPORATION, Plaintiff, vs. MICHAEL M. STOREY, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 21, 2020, and entered in 2019CA003816000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein PHH MORTGAGE CORPORATION is the Plaintiff and MICHAEL M. STOREY; FIRST INVESTORS SERVICING CORPORATION are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on April 21, 2020, the following described property as set forth in said Final Judgment, to wit: THE WEST 1/2 OF THE NORTH 330 FEET OF THE EAST 264 FEET OF THE WEST 1147 FEET OF THE NW 1/4 OF THE SW 1/4 OF SECTION 5, TOWNSHIP 30 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA BEING THE WEST 1/2 OF TRACT 36 OF UNRECORDED SURVEY. LESS THE SOUTH 25 FEET FOR ROAD PURPOSES. TOGETHER WITH THAT CERTAIN MOBILE HOME WITH VIN NUMBERS FL26100PHB300146A &

FL26100PHB300146B. Property Address: 6716 MAGGIE DR, BARTOW, FL 33830 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 6 day of March, 2020. ROBERTSON, ANSCHUTZ & SCHNEID, P.L. Attorney for Plaintiff 6409 Congress Ave., uite 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 19-360384 - Mas March 13, 20, 2020 20-00462K

FL26100PHB300146B. Property Address: 6716 MAGGIE DR, BARTOW, FL 33830 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 6 day of March, 2020. ROBERTSON, ANSCHUTZ & SCHNEID, P.L. Attorney for Plaintiff 6409 Congress Ave., uite 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 19-360384 - Mas March 13, 20, 2020 20-00462K

FL26100PHB300146B. Property Address: 6716 MAGGIE DR, BARTOW, FL 33830 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 6 day of March, 2020. ROBERTSON, ANSCHUTZ & SCHNEID, P.L. Attorney for Plaintiff 6409 Congress Ave., uite 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 19-360384 - Mas March 13, 20, 2020 20-00462K

FL26100PHB300146B. Property Address: 6716 MAGGIE DR, BARTOW, FL 33830 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 6 day of March, 2020. ROBERTSON, ANSCHUTZ & SCHNEID, P.L. Attorney for Plaintiff 6409 Congress Ave., uite 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 19-360384 - Mas March 13, 20, 2020 20-00462K

SECOND INSERTION

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

CASE No. 532018CA004271000000 WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2016-1, PLAINTIFF, VS.

CATHERINE SMITH, ET AL. DEFENDANT(S). NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated March 3, 2020 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on April 7, 2020, at 10:00 AM, at www.polk.realforeclose.com for the following described property:

Lot 1, Highlands at Crews Lake West, as per plat thereof, recorded in Plat Book 121, Page 7, of the Public Records of Polk County, Florida Less That part of Lot 1, Highlands at Crews Lake West, according to the plat thereof, recorded in Plat Book 121, Pages 7 and 8, of the Public Records of Polk County, Florida, being more particularly described as follows: Begin at the Southwest corner of said Lot 1; thence North 89 degrees 38'18" East along the South line of said Lot 1, a distance of 26.31 feet; thence North 45 degrees 34'01" West 37.30

feet to the West line of said Lot 1; thence South 00 degrees 39' 00" East along said East line 26.20 feet to the Point of Beginning.

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 the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Tromberg Law Group, LLC. Attorney for Plaintiff 1515 South Federal Highway, Suite 100 Boca Raton, FL 33432 Telephone #: 561-338-4101 Fax #: 561-338-4077 Email: cservice@tromberglawgroup.com By: Jeffrey Alterman, Esq. FBN 114376 Our Case #: 18-001394-F\ 532018CA004271000000\FAY March 13, 20, 2020 20-00485K

SECOND INSERTION

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

CASE NO.: 2018CA-004908-0000-00 FREEDOM MORTGAGE CORPORATION, Plaintiff, vs.

REGINA COLEMAN A/K/A REGINA C. COLEMAN; BRETTON RIDGE HOMEOWNERS ASSOCIATION, INC.; HIGHLAND HOLDINGS, INC.; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order Resetting Foreclosure Sale dated the 25th day of February, 2020, and entered in Case No. 2018CA-004908-0000-00, of the Circuit Court

of the 10TH Judicial Circuit in and for Polk County, Florida, wherein FREEDOM MORTGAGE CORPORATION is the Plaintiff and REGINA COLEMAN A/K/A REGINA C. COLEMAN; BRETTON RIDGE HOMEOWNERS ASSOCIATION, INC.; HIGHLAND HOLDINGS, INC.; UNKNOWN TENANT N/K/A EDGAR MCPHERSON; and UNKNOWN TENANT (S) IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 AM on the 31st day of March, 2020, the following described property as set forth in said Final Judgment, to wit:

LOT 42, OF BRETTON RIDGE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 149,

PAGES 9 AND 10, 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 Av-

enue, 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 day of MAR 09 2020. By: Jeffrey Seiden, Esq. Bar Number: 57189 Submitted by: Choice Legal Group, P.A. P.O. Box 771270 Coral Springs, FL 33077 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 eservice@clelegalgroup.com 18-02356 March 13, 20, 2020 20-00458K

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

CASE NO. 532018CA004549000000 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff, vs.

DAVID ACOSTA; UNKNOWN SPOUSE OF DAVID ACOSTA; UNITED STATES OF AMERICA BY AND THROUGH THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; FORD MOTOR CREDIT COMPANY, LLC.; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed February 14, 2020 and entered in Case No. 532018CA004549000000, of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is Plaintiff and DAVID ACOSTA; UNKNOWN SPOUSE OF DAVID ACOSTA; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; UNITED STATES OF AMERICA BY AND THROUGH THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; FORD MOTOR CREDIT COMPANY, LLC.; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00

A.M., on March 30, 2020, the following described property as set forth in said Final Judgment, to wit:

LOTS 8 AND 9, IN BLOCK 2, OF A.B. COKER'S ADDITION TO THE TOWN OF WINTER HAVEN, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 5, PAGE 42, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the Clerk reports the surplus as unclaimed. This notice is provided pursuant to Administrative Order No.1-21.5. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Dated this 10 day of March, 2020. Eric Knopp, Esq. Bar. No.: 709921 Kahane & Associates, P.A. 8201 Peters Road, Suite 3000 Plantation, Florida 33324 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com March 13, 20, 2020 20-00475K

SECOND INSERTION

Prepared by and returned to: Jerry E. Aron, P.A. 2505 Metrocentre Blvd., Suite 301 West Palm Beach, FL 33407 INSTR # 2020051905 BK 11165 Pgs 1627-1629 PG(s) 3 03/05/2020 12:54:13 PM STACY M. BUTTERFIELD, CLERK OF COURT POLK COUNTY RECORDING FEES 27.00

NOTICE OF SALE Jerry E. Aron, P.A., having street address of 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida 33407 is the foreclosure trustee (the "Trustee") of Holiday Inn Club Vacations Incorporated, f/k/a Orange Lake Country Club, Inc., having a street address of 9271 S. John Young Pkwy, Orlando, FL 32819 (the "Lienholder") pursuant to Section 721.855 and 721.856, Florida Statutes and hereby provides this Notice of Sale to the below described timeshare interests:

Owner Name Address Week/Unit/Interest/ GILBERT D. BROWN and DOROTHY A. SPRAGGINS-BROWN PO BOX 440449, CHICAGO, IL 60644 Interest 0.9615%, Use Period No./Unit No. 39-ODD/000402

CARDIS WILLIAM BRYAN JR and STEPHANIE ANN BRYAN 5200 WESTWOOD DR, SAINT CHARLES, MO 63304 Interest 1.923%, Use Period No./Unit No. 2/0401

CARL PERRY BURK 107 ALLEN ST, MARSHFIELD, MO 65706 Interest 1.923%, Use Period No./Unit No. 42/000411

PEARL LUCILLE GARRISON 3243 E MANITTOO ST, SPRINGFIELD, MO 65804 Interest 1.923%, Use Period No./Unit No. 16/0408

CAROLYN S. HABIG 1602 S P ST, ELWOOD, IN 46036 Interest 1.923%, Use Period No./Unit No. 38/000415

NELSON A LABORN and DANIELLE A EUELLS 721 E SHAWNEE ST, FREEPORT, IL 61032 Interest 1.923%, Use Period No./Unit No. 48/000414

RICHARD EARL LEWIS JR and KENYETTA SHANQUINA LEWIS 110 TENNYSON CT, ABINGDON, MD 21009, Interest 1.923%, Use Period No./Unit No. 31/000416

ORLANDO LOPEZ and ROSEMARY PEREZ-LOPEZ 7 OAKWOOD BLVD, BAY SHORE, NY 11706 Interest 1.923%, Use Period No./Unit No. 30/000412

JOSHUA EARL MAIER and KRISTEN D. MAIER 1540 RHODE ISLAND RD, IOLA, KS 66749 Interest 1.923%, Use Period No./Unit No. 40/0027

KAREN MCWHORTER and SEENA MARIE MCWHORTER-OLIVER 4318 GLEN AVON DR, PASADENA, TX 77505 Interest 1.923%, Use Period No./Unit No. 51/000412

JUANITA RICHARD PALM and LOUIS PALM, JR. 1989 VAN BUREN ST, GARY, IN 46407 Interest 1.923%, Use Period No./Unit No. 3/0407

RHONDA LOINE SEILER A/K/A RHONDA LOINE WILSON and CHARLES ELVIS WILSON 9636 STATE HIGHWAY D, JACKSON, MO 63755 Interest 1.923%, Use Period No./Unit No. 19/0416

KAREN L. SHOOP and PAUL L. SHOOP 307 W POPLAR ST, GROVE CITY, PA 16127 Interest 1.923%, Use Period No./Unit No. 11/0416

SANDRA G. SISCO 3802 N SHORE DR, MOLINE, IL 61265 Interest 1.923%, Use Period No./Unit No. 25/000413,

RANCIS PAUL TUZ, III A/K/A FRANK PAUL TUZ, III and THERESA L. TUZ 133 PROSPECT HILL RD, NEW MILFORD, CT 06776 Interest 1.923%, Use Period No./Unit No. 10/000413

ARLETRICE A WATKINS 9550 S SACRAMENTO AVE, EVERGREEN PARK, IL 60805 Interest 1.923%, Use Period No./Unit No. 19/000412

JUSTIN S WILLIS 6949 STANFORD DR, BRIDGEVIEW, IL 60455 Interest 1.923%, Use Period No./Unit No. 2/000412

Whose legal descriptions are (the "Property"): The above described Interest %, Use Period No./Unit No. of the following described real property: An undivided interest as tenant-in-common in and to the above Unit No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida

(the "Resort"), according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration"), with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto

The above described Owners have failed to make the payments as required by their promissory note and mortgage recorded in the Official Records Book and Page of the Public Records of Orange County, Florida. The amount secured by the Mortgage and the per diem amount that will accrue on the amount owed are stated below:

Owner Name Mtg.- Orange County Clerk of Court Book/Page/Document # Amount Secured by Mortgage Per Diem BROWN/SPRAGGINS-BROWN 10451, 1126, 2018077595 \$ 20,737.55 \$ 7.12

Owner Name Mtg.- Orange County Clerk of Court Book/Page/Document # Amount Secured by Mortgage Per Diem BRYAN JR/BRYAN 10304, 1959, 2017211156 \$ 29,618.51 \$ 8.75

BURK 10342, 1869, 2017241853 \$ 22,785.76 \$ 6.87

GARRISON 10292, 0441, 2017201126 \$ 30,410.62 \$ 8.94

HABIG 10343, 237, 2017242083 \$ 36,181.68 \$ 11.37

LABORN/EUELLS 10350, 2159, 2017248071 \$ 47,706.24 \$ 16.36

LEWIS JR/LEWIS 10285, 799, 2017195824 \$ 54,949.61 \$ 17.98

LOPEZ/PEREZ-LOPEZ 10792, 1828, 2019063043 \$ 65,221.35 \$ 22.72

MAIER/MAIER 10423, 1967, 2018056304 \$ 30,502.85 \$ 10.25

MCWHORTER/MCWHORTER-OLIVER 10523, 1989, 2018132216 \$ 36,811.64 \$ 11.56

RICHARD PALM/PALM, JR. 10294, 1419, 2017203075 \$ 28,214.52 \$ 8.63

SEILER A/K/A RHONDA LOINE WILSON/WILSON 10299, 179, 2017206766 \$ 34,609.32 \$ 10.63

SHOOP/SHOOP 10421, 2186, 2018054711 \$ 72,159.25 \$ 25.11

SISCO 10311, 516, 2017216213 \$ 27,777.68 \$ 9.02

TUZ, III A/K/A FRANK PAUL TUZ, III/TUZ 10524, 2177, 2018133066 \$ 59,221.81 \$ 21.7

WATKINS 10304, 2040, 2017211209 \$ 35,566.45 \$ 12.71

WILLIS 10350, 1342, 2017247804 \$ 34,217.30 \$ 11.77

Notice is hereby given that on April 15, 2020, 12:00 p.m. (noon), Eastern time, at My Office & More, 122 E. Main Street, Lakeland, FL 33801, the Trustee will offer for sale the above described Property.

An Owner may cure the default by paying the total amounts due to Holiday Inn Club Vacations Incorporated, f/k/a Orange Lake Country Club by sending payment of the amounts owed by money order, certified check, or cashier's check to Jerry E. Aron, P.A. at 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida 33407, at any time before the Property is sold and a certificate of sale is issued. In order to ascertain the total amount due and to cure the default, please call Holiday Inn Club Vacations Incorporated, f/k/a Orange Lake Country Club, Inc. at 844-276-5762 or 407-477-7017.

A Junior Interest Holder may bid at the foreclosure sale and redeem the Property per Section 721.855(7)(f) or 721.856(7)(f), Florida Statutes. TRUSTEE:

Jerry E. Aron, P.A. By: /s/ Annalise Marra Print Name: Annalise Marra Title: Authorized Agent FURTHER AFFIANT SAITH NAUGHT

Sworn to and subscribed before me this March 5, 2020, by Annalise Marra, as authorized agent of Jerry E. Aron, P.A. who is personally known to me. (Notarial Seal) /s/ Sherry Jones

Print Name: Sherry Jones NOTARY PUBLIC - STATE OF FLORIDA Commission Number: GG175987 My commission expires: 2/28/22 March 13, 20, 2020 20-00464K

SECOND INSERTION

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

Case #: 2018-CA-002161 DIVISION: 15 Wells Fargo Bank, National Association, Plaintiff, vs.- Sheryl L. Rogers a/k/a Sheryl Rogers; Unknown Spouse of Sheryl L. Rogers a/k/a Sheryl Rogers; Polk County, Florida; United States of America, Acting Through the Secretary of Housing and Urban Development; Florida State University Credit Union; Winchester Estates Homeowners Association of Polk County, Inc.; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-002161 of the Circuit Court for the 10th Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo

Bank, National Association, Plaintiff and Sheryl L. Rogers a/k/a Sheryl Rogers are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on May 5, 2020, the following described property as set forth in said Final Judgment, to-wit:

LOT 46, WINCHESTER ESTATES, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 143, PAGE 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS 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. Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 18-312331 FCO1 WNI March 13, 20, 2020 20-00478K

**SECOND INSERTION**

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
**File No. 20CP-0569**  
**Division: Probate**  
**IN RE: ESTATE OF GILES CHARLES WESTRICK Deceased.**

The administration of the Estate of Giles Charles Westrick, deceased, whose date of death was September 21, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is March 13, 2020.

**Personal Representative:**  
**Randy Horton**

1443 Royal Forest Place  
Lakeland, Florida 33811

Attorney for Personal Representative:  
Carol J. Wallace

Attorney for Petitioner  
Florida Bar Number: 71059

Elder Law Firm of  
Clemons & Wallace, P.L.

310 East Main Street  
Lakeland, FL 33801

Telephone: (863) 687-2287  
Fax: (863) 682-7385

E-Mail: [cwallace@mclements.com](mailto:cwallace@mclements.com)  
Secondary E-Mail:

[abaustert@mclements.com](mailto:abaustert@mclements.com)  
March 13, 20, 2020 20-00451K

**SECOND INSERTION**

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
**File No. 20-CP-308**  
**IN RE: ESTATE OF FARNUM DOUGLAS FRITZ, Deceased.**

The administration of the estate of FARNUM DOUGLAS FRITZ, deceased, whose date of death was August 27, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: March 13, 2020.

**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](mailto:rhines@hnh-law.com)  
Secondary E-Mail:

[jrivera@hnh-law.com](mailto:jrivera@hnh-law.com)  
March 13, 20, 2020 20-00441K

**SECOND INSERTION**

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
**File No. 20CP-0571**  
**Division: Probate**  
**IN RE: ESTATE OF SARA GOOCHER Deceased.**

The administration of the Estate of Sara Goocher, deceased, whose date of death was January 9, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is March 13, 2020.

**Personal Representative:**  
**Jack Bryan Singletary**

1709 Bryan Lane  
Auburndale, FL 33823

Attorney for Personal Representative:  
Carol J. Wallace

Attorney for the Petitioner  
Florida Bar No. 71059

Elder Law Firm of  
Clemons & Wallace, P.L.

310 East Main Street  
Lakeland, Florida 33801

Telephone: (863) 687-2287  
Fax: (863) 682-7385

E-Mail: [cwallace@mclements.com](mailto:cwallace@mclements.com)  
Secondary E-Mail:

[abaustert@mclements.com](mailto:abaustert@mclements.com)  
March 13, 20, 2020 20-00452K

**SECOND INSERTION**

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
**File No. 19-CP-000563**  
**Division Probate**  
**IN RE: ESTATE OF VAN M. PATTON Deceased.**

The administration of the estate of Van M. Patton, deceased, whose date of death was December 8, 2018, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is March 13, 2020.

**Personal Representative:**  
**Tammy R. Patton**

454 58th Street SE  
Charleston, West Virginia 25304

Attorney for Personal Representative:  
Patrick D. Quarles, Attorney  
Florida Bar Number: 106599

RICHERT QUARLES P.A.  
5801 Ulmertor Road, Suite 100  
CLEARWATER, FL 33760

Telephone: (727) 235-6461  
E-Mail: [patrick@richertquarles.com](mailto:patrick@richertquarles.com)  
Secondary E-Mail:

[emina@richertquarles.com](mailto:emina@richertquarles.com)  
March 13, 20, 2020 20-00442K

**FOURTH INSERTION**

**NOTICE OF STATUTORY RIGHT TO MEDIATION IN THE SUPERIOR COURT OF THE VIRGIN ISLANDS DIVISION OF ST. THOMAS AND ST. JOHN**  
**Case No. ST-18-CV-617**  
**Action for Foreclosure of Real Property Mortgage, Declaratory Judgment of Quiet Title**  
**NATIONSTAR MORTGAGE LLC d/b/a MR. COOPER, Plaintiff, v.**

**LA'TASHA M. HUYNH, AISHA K. GOMEZ, ASKY K. GOMEZ, and "JANE DOE" representing any unknown heirs, devisees, assigns of Ramona L. LeBron, deceased, and anyone claiming a right, title, claim in Parcel No. 4-1-47 Estate Fortuna, No. 8 West End Quarter, St. Thomas, U.S. Virgin Islands, consisting of 0.52 U.S. acre, more or less, as shown on Map No. D9-4650-T89, Defendants.**

**PLEASE TAKE NOTICE** that the Plaintiff, Nationstar Mortgage LLC d/b/a Mr. Cooper, offers to mediate with Defendant, Asky K. Gomez, in accordance with title 28 Virgin Islands Code section 531(b). Should Defendant Asky K. Gomez want to enter into mediation with Plaintiff, he should indicate his willingness to do so by calling American Mediation Institute at (340) 777-9500. Some fees apply. Failure to promptly act in response to this Notice may result in loss of interest in the property that is the subject of this foreclosure action.

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

Date: September 4, 2019  
Johanna Harrington  
A/LAW  
5404 Cypress Center Dr., Suite 300  
Tampa, FL 33609  
Phone: (800) 488-1433  
Mobile: (340) 244-5625  
Fax: (813) 993-1927  
Feb. 28; Mar. 6, 13, 20, 2020  
20-00396K

**SECOND INSERTION**

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
**File No. 2020CP-000556**  
**Division Probate**  
**IN RE: ESTATE OF CARL DAVID MACKIE Deceased.**

The administration of the estate of Carl David Mackie, deceased, whose date of death was November 20, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, FL 33830. The names and addresses of the co-personal representatives and the co-personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is MARCH 13, 2020.

**Co-Personal Representatives:**  
**Jaime Diane Serdynski**

225 Old Harrison Circle SW  
Cleveland, Tennessee 37311

**David Michael Mackie**  
5352 Cross Creek Cove  
Acworth, GA 30102

Attorney for Co-Personal Representatives:  
Daniel Medina, B.C.S., Attorney  
Florida Bar Number: 0027553

402 S. Kentucky Ave, Suite 660  
Lakeland, FL 33801  
Telephone: (863) 682-9730  
Fax: (863) 616-9754  
E-Mail: [dan@medinapa.com](mailto:dan@medinapa.com)

Secondary E-Mail:  
[whitney@medinapa.com](mailto:whitney@medinapa.com)  
March 13, 20, 2020 20-00450K

**SECOND INSERTION**

**NOTICE OF ACTION (formal notice by publication) IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
**File No. 20-CP-607**  
**IN RE: GUARDIANSHIP OF J.M.,**

TO:  
**JASON MORALES**  
Unknown  
**MARISSA CASTILLO**  
Unknown

YOU ARE NOTIFIED that a Petition for Appointment of Guardian and a Petition to Approve Settlement have been filed in this court. You are required to serve a copy of your written defenses, if any, on petitioner's attorney, whose name and address are: Robert D. Hines, Esq., Hines Norman Hines, P.L., 1312 W. Fletcher Avenue, Suite B, Tampa, FL 33612 on or before April 22, 2020, and to file the original of the written defenses with the clerk of this court either before service or immediately thereafter. Failure to serve and file written defenses as required may result in a judgment or order for the relief demanded, without further notice.

Signed on this 10 day of March, 2020.  
/s/ Stacy M. Butterfield, CPA  
As Clerk of the Court  
(SEAL) By: Loretta Hill  
As Deputy Clerk

Petitioner's attorney  
**Robert D. Hines, Esq.,**  
**Hines Norman Hines, P.L.,**  
**1312 W. Fletcher Avenue, Suite B**  
**Tampa, FL 33612**  
Mar. 13, 20, 27; Apr. 3, 2020  
20-00487K

**THIRD INSERTION**

**NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA**  
**CASE NO.: 2020-CA-000073**

**HERITAGE ENTERPRISES FL, LLC., Plaintiff(s), vs.**

**MICHAEL ANDREW SMITH; VANESSA MARY PEGG; MID FLORIDA FEDERAL CREDIT UNION; DEPARTMENT OF TREASURY - INTERNAL REVENUE SERVICE; CRESENT BANK and TRUST; CITIBANK (SOUTH DAKOTA), N.A.; WELLS FARGO BANK, N.A. and POLK COUNTY CLERK OF COURT, Defendant(s).**

To CITIBANK (SOUTH DAKOTA), N.A.:

YOU ARE HEREBY NOTIFIED that an action to Quiet Title to real property described as:

Lot 10, Block 850, Village 8, Neighborhood 2, Poinciana Sub-division, according to the plat thereof, as recorded in Plat Book 53, Pages 29-43, Public Records of Polk County, Florida.

has been filed by Plaintiff, HERITAGE ENTERPRISES FL, LLC., and you are required to serve a copy of your written defenses, if any, on Alisa Wilkes, Esq., 13400 Sutton Park Dr. S., Suite 1204, Jacksonville, FL 32224, (904)620-9545 on or before April 6th, 2020, and file the original with the Clerk of Court and Plaintiff's attorney, otherwise a default and judgment will be entered against you for the relief demanded.

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

Witness my hand and the seal of this court on this 27th day of Feb., 2020.

Stacy M. Butterfield  
Clerk of the Circuit Court  
(SEAL) By: Yessenia Perez  
Deputy Clerk

Alisa Wilkes, Esq.  
Wilkes & Mee, PLLC  
13400 Sutton Park Dr. S, Suite 1204  
Jacksonville, FL 32224  
March 6, 13, 20, 27, 2020

20-00426K

**NOTICE TO CREDITORS IN THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
**File No. 2020CP000606**  
**PROBATE DIVISION**  
**IN RE: ESTATE OF LEVERT ERILUS Deceased.**

The administration of the estate of LEVERT ERILUS, deceased, whose date of death was December 1, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

**SECOND INSERTION**

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

**CASE No. 2017CA002530000000 WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2014-2, PLAINTIFF, VS.**  
**JULIANNE S. GATES A/K/A JULIANNE SIMMONDS A/K/A JULIANNE S. SIMMONDS, ET AL. DEFENDANT(S).**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated November 26, 2018 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on April 24, 2020, at 10:00 AM, at [www.polk.realforeclose.com](http://www.polk.realforeclose.com) for the following described property:

Lot(s) 13 and 14, Block 12 of Dixieland Addition as recorded in Plat Book 1, Page 67, et seq., of the Public Records of Polk County, Florida

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

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

Tromberg Law Group, LLC.  
Attorney for Plaintiff  
1515 South Federal Highway, Suite 100  
Boca Raton, FL 33432  
Telephone #: 561-338-4101  
Fax #: 561-338-4077  
Email:

[eservice@tromberglawgroup.com](mailto:eservice@tromberglawgroup.com)  
By: Princy Valiathodathil, Esq.  
FBN 70971

Our Case #: 17-000739-FST\  
2017CA002530000000\FA  
March 13, 20, 2020 20-00484K

**SECOND INSERTION**

**NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION**  
**File No. 20CP-0182**  
**Division: Probate**  
**IN RE: ESTATE OF GLADYS HERNANDEZ Deceased.**

The administration of the Estate of Gladys Hernandez, deceased, whose date of death was December 13, 2019, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is March 13, 2020.

**Personal Representative:**  
**Gladys Guadalupe Eichelberger**  
3474 Hallcrest Drive  
Brookhaven, GA 30319

Attorney for Personal Representative:  
Carol J. Wallace

Attorney for Petitioner  
Florida Bar Number: 71059

Elder Law Firm of  
Clemons & Wallace PL  
310 East Main Street  
Lakeland, FL 33801

Telephone: (863) 687-2287  
Fax: (863) 682-7385

E-Mail: [cwallace@mclements.com](mailto:cwallace@mclements.com)  
Secondary E-Mail:

[abaustert@mclements.com](mailto:abaustert@mclements.com)  
March 13, 20, 2020 20-00453K

**THIRD INSERTION**

**NOTICE OF ACTION; CONSTRUCTIVE SERVICE OF PROCESS - PROPERTY IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA**  
**CASE NO.: 2020 CA 54**  
**THE HEIRS AND DEVISEES OF THE ESTATE OF MILDRED GREGORY PINZON, DECEASED, Plaintiff, vs.**

**SOU LY QUACH a/k/a SOULY QUACH, UNKNOWN HEIRS OF SOU LY QUACH a/k/a SOULY QUACH, if any, CIBC NATIONAL BANK and UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER OR AGAINST SAID DEFENDANTS**

NOTICE OF ACTION TO SOU LY QUACH a/k/a SOULY QUACH, UNKNOWN HEIRS OF SOU LY QUACH a/k/a SOULY QUACH, if any.

YOU ARE HEREBY NOTIFIED that an action to quiet title has been commenced on the following property in Polk County, Florida:

Parcel No. 1  
Lot 13, Block 1058 POINCIANA NEIGHBORHOOD 4, VIL-LAGE 7, according to the map or plat thereof, as recorded in Plat Book 53, Page(s) 4 through 18, inclusive, of the Public Records of Polk County, Florida.

And has been filed against you and you are required to serve a copy of your written defenses, if any, to it on RICHARD MUTARELLI, JR., ESQ., the Plaintiff's attorney, whose address is Schatt, McGraw, Rauba & Mutarelli, PA, 328 N.E. 1st Avenue, Suite 100, Ocala, Florida 34470, on or before March 26, 2020 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 Feb. 17th, 2020.  
STACY M. BUTTERFIELD, CPA

As Clerk of the Court  
(SEAL) BY Yessenia Perez  
Deputy Clerk

Richard Mutarelli, Jr., Esq.  
Schatt & Hesser, PA



SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA... CASE NO.: 2019CA005085000000 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2004-NC5, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-NC5, Plaintiff, vs. MELINDA HEVERLY A/K/A MELINDA LEE HEVERLY; et al., Defendant(s).

PIITE, LLP, Plaintiff's attorney, at 1615 South Congress Avenue, Suite 200, Delray Beach, FL 33445, on or before 04/16/2020, 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 03/9/2020.

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA... Case No.: 2018CA004957000000 REVERSE MORTGAGE FUNDING, LLC, Plaintiff, v. UNKNOWN HEIRS, DEVISEES, GRANTEE, ASSIGNEES, CREDITORS, LIENORS AND TRUSTEES OF PATRICIA HARRELL BALTES A/K/A PATRICIA A. BALTES; CHRISTOPHER CROSBY; GREGORY CROSBY; PATRICK SCOTT CROSBY A/K/A SCOTT CROSBY; DANIELLE CROSBY; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; THE INDEPENDENT SAVINGS PLAN COMPANY; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendants.

a/k/a 5515 Bailey Road, Mulberry, Florida 33860 has been filed against you and you are required to serve a copy of your written defenses, if any, upon Kelley Kronenberg, Attorney for Plaintiff, whose address is 10360 West State Road 84, Fort Lauderdale, FL 33324 on or before April 10, 2020, a date which is within thirty (30) days after the first publication of this Notice in 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. 2.065. 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 4th day of March, 2020. As Clerk of the Court Stacy M. Butterfield (SEAL) By Asuncion Nieves As Deputy Clerk

SECOND INSERTION

NOTICE OF SALE IN THE COUNTY COURT IN AND FOR POLK COUNTY, FLORIDA... 2019CC-004673-0000-00 CYPRESSWOOD FAIRWAY PATIO HOMES HOMEOWNERS ASSOCIATION, INC., Plaintiff, v. STEVEN D. WARNICK, DECEASED, THE ESTATE OF STEVEN D. WARNICK, DECEASED, THE UNKNOWN HEIRS, DEVISEES, AND/OR ASSIGNS OF STEVEN D. WARNICK, DECEASED, DAVID WARNICK, BRYAN WARNICK, a/k/a BRIAN WARNICK, Defendants. NOTICE IS HEREBY GIVEN that, pursuant to the Uniform Final Judgment of Foreclosure dated February 24, 2020, and entered in the above styled cause, wherein CYPRESSWOOD FAIRWAY PATIO HOMES HOMEOWNERS' ASSOCIATION, INC., is the Plaintiff and STEVEN D. WARNICK, DECEASED, THE ESTATE OF STEVEN D. WARNICK, DECEASED, DAVID WARNICK, BRYAN WARNICK, a/k/a BRIAN WARNICK 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 March 30, 2020, the following described property as set forth in said Final Judgment: Lot 242 of the unrecorded Plat of CYPRESSWOOD PATIO HOMES and further described as follows: Beginning at a point 1,841.61 feet North of and 941.27 feet West of the Southeast corner of Section 30,

Township 28 South, Range 27 East, Polk County, Florida, run North 89°42' 30" West 50.0 feet; thence North 0°17'30" East 110.0 feet; thence run South 89°42'30" East 50.0 feet; thence run South 0°17'30" West 110.0 feet to the Point of Beginning. Parcel ID #272830-000000-021044 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 March 10, 2020. STACY M. BUTTERFIELD, Clerk of the Circuit Court 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. March 13, 20, 2020 20-00472K

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE COUNTY COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA... CASE NO. 2019CC006715 RIDGE OF DUNDEE HOMEOWNERS ASSOCIATION, INC, a Florida non-profit Corporation, Plaintiff, vs. FELICIA N HOLLIDAY, et al, Defendant(s). NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated February 26, 2020 in Case No. 2019CC006715 in the County Court in and for Polk County, Florida wherein RIDGE OF DUNDEE HOMEOWNERS ASSOCIATION, INC, a Florida non-profit Corporation, is Plaintiff, and FELICIA N HOLLIDAY, et al, is the Defendant, I will sell to the highest and best bidder for cash at: 10:00 A.M. (Eastern Time) on April 27, 2020. 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 16, RIDGE OF DUNDEE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 137, PAGE 8, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A: 109 HENDRIX CIRCLE, DUNDEE, FL 33838.

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: March 9, 2020 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 March 13, 20, 2020 20-00474K

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA... CIVIL ACTION Case #: 2018-CA-004194 DIVISION: II Wells Fargo Bank, NA Plaintiff, -vs.- Christopher Stump; Kelly Stump; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s). NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-004194 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, NA, Plaintiff and Christopher Stump are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on April 17, 2020, the following described property as set forth in said Final Judgment, to-wit: A PART OF LOT 14 OF FLORIDA HIGHLANDS LAKE ADA VILLA RECORDED IN PLAT BOOK 1, PAGE 87 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA DESCRIBED AS: COMMENCE AT THE NORTHEASTERLY CORNER OF SAID LOT 14 AND RUN NORTH 49°59'09" WEST ALONG THE NORTH

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA... CIVIL ACTION CASE NO.: 53-2019-CA-001977 DIVISION: SECTION 11 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. BRENDA YOUNG A/K/A BRENDA KAY YOUNG, et al, Defendant(s). To: BRENDA YOUNG A/K/A BRENDA KAY YOUNG Last Known Address: 1112 W 10th Street Lakeland, FL 33805 Current Address: Unknown YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida: LOT 3, LESS THE NORTH 6 FEET THEREOF, BLOCK "D" OF PARKLAND ADDITION ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 9, PAGE 6 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 1112 W 10TH STREET, LAKELAND, FL 33805

has been filed against you and you are required to serve a copy of your written defenses within 30 days after the first publication, if any, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623, and file the original with this Court either before service on Plaintiff's attorney, or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition. This notice shall be published once a week for two consecutive weeks in the Business Observer. \*\*See the Americans with Disabilities Act If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and the seal of this court on this 28th day of February, 2020. Clerk of the Circuit Court Stacy M. Butterfield (SEAL) By: Yessenia Perez Deputy Clerk Albertelli Law P.O. Box 23028 Tampa, FL 33623 NL - 19-007982 March 13, 20, 2020 20-00454K

SECOND INSERTION

BOUNDARY OF SAID LOT 14, 150.00 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 24°00'51" WEST 150.00 FEET; THENCE SOUTH 11°35'08" WEST, 195.47 FEET TO A POINT ON THE SOUTHERLY BOUNDARY OF SAID LOT 14; THENCE NORTH 71°16'22" WEST ALONG SAID SOUTHERLY BOUNDARY 118.00 FEET TO THE SOUTHWESTERLY CORNER OF SAID LOT 14; THENCE NORTH 13°07'12" EAST ALONG THE WESTERLY BOUNDARY OF SAID LOT 14, 402.45 FEET TO THE NORTHWESTERLY CORNER OF SAID LOT 14; THENCE SOUTH 49°59'09" EAST ALONG THE NORTHERLY BOUNDARY OF SAID LOT 14, 157.60 FEET TO THE POINT OF BEGINNING, 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 NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS 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. Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 18-316093 FC01 WNI March 13, 20, 2020 20-00480K

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE COUNTY COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA... CASE NO. 2019CC006308000000 ROYAL HILLS OF POLK COUNTY HOMEOWNERS ASSOCIATION INC, a Florida non-profit Corporation, Plaintiff, vs. FELIX HUERTAS-LIZARDI, et al, Defendant(s). NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated March 2, 2020 in Case No. 2019CC006308000000 in the County Court in and for Polk County, Florida wherein ROYAL HILLS OF POLK COUNTY HOMEOWNERS ASSOCIATION INC, a Florida non-profit Corporation, is Plaintiff, and FELIX HUERTAS-LIZARDI, et al, is the Defendant, I will sell to the highest and best bidder for cash at: 10:00 A.M. (Eastern Time) on April 3, 2020. 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 15, ROYAL HILLS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 136, PAGES 12-13 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A: 5764 ROYAL HILLS CIRCLE, WINTER HAVEN, FL 33881.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM 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: March 9, 2020 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 March 13, 20, 2020 20-00473K

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA... CIVIL ACTION Case #: 2018-CA-003211 DIVISION: 15 Wells Fargo Bank, NA Plaintiff, -vs.- Lloyd Anthony Smith, as Personal Representative of the Estate of Lorna Teal Smith; Elijah Malachi Ford, a minor; Tyronne Devon Ford, Sr., as Natural Guardian of Elijah Malachi Ford; Makayla Victoria Collins, a minor; Willie Collins, Jr., as Natural Guardian of Makayla Victoria Collins, Anthony Akeem Collins, a minor; Willie Collins, Jr., as Natural Guardian of Anthony Akeem Collins, a minor; Cedarion Eugene Dixson, a minor; Cecil Dixson, as Natural Guardian of Cedarion Eugene Dixson; United States of America Acting through Secretary of Housing and Urban Development; John McCary General Contractor, Inc.; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s). NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil

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. 2019CA000845000000 DITECH FINANCIAL LLC, Plaintiff, vs. STEVEN MANUEL PEREZ CORTEZ AND HILDA ZUEHELLY TORRES, et al, Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 03, 2019, and entered in 2019CA000845000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DITECH FINANCIAL LLC is the Plaintiff and STEVEN MANUEL PEREZ CORTEZ; HILDA ZUEHELLY TORRES; FOREST RIDGE HOMEOWNERS ASSOCIATION OF POLK COUNTY, INC.; BELMONT FINANCE LLC are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on April 03, 2020, the following described property as set forth in said Final Judgment, to wit: LOT 146, FOREST RIDGE, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 139, PAGES 37 THROUGH 40, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA Property Address: 5850 FOREST RIDGE DR, WINTER HAVEN, FL 33881

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031. IMPORTANT AMERICANS WITH DISABILITIES ACT. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 10 day of March, 2020. 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 18-240952 - AvB March 13, 20, 2020 20-00481K

SECOND INSERTION

Case No. 2018-CA-003211 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, NA, Plaintiff and Lloyd Anthony Smith, as Personal Representative of the Estate of Lorna Teal Smith are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on May 5, 2020, the following described property as set forth in said Final Judgment, to-wit: LOT 8, FAIRLAWN, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 43, PAGE(S) 50, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS 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. Submitted By: ATTORNEY FOR PLAINTIFF: SHAPIRO, FISHMAN & GACHÉ, LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 18-314572 FC01 WNI March 13, 20, 2020 20-00479K

OFFICIAL COURTHOUSE WEBSITES: MANATEE COUNTY: manateeclerk.com | SARASOTA COUNTY: sarasotaclerk.com | CHARLOTTE COUNTY: charlotte.realforeclose.com | HILLSBOROUGH COUNTY: hillsclerk.com | LEE COUNTY: leeclerk.com | COLLIER COUNTY: collierclerk.com | PASCO COUNTY: pasco.realforeclose.com | PINELLAS COUNTY: pinellascclerk.com | POLK COUNTY: polkcountyclerk.net | ORANGE COUNTY: myorangeclerk.com

Business Observer logo

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

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

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

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

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

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

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

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

## THE NEGATIVE INCOME TAX

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



## STEPS TO FIX ENTITLEMENTS

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

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

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

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

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

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

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

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

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

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

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

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

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

## NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

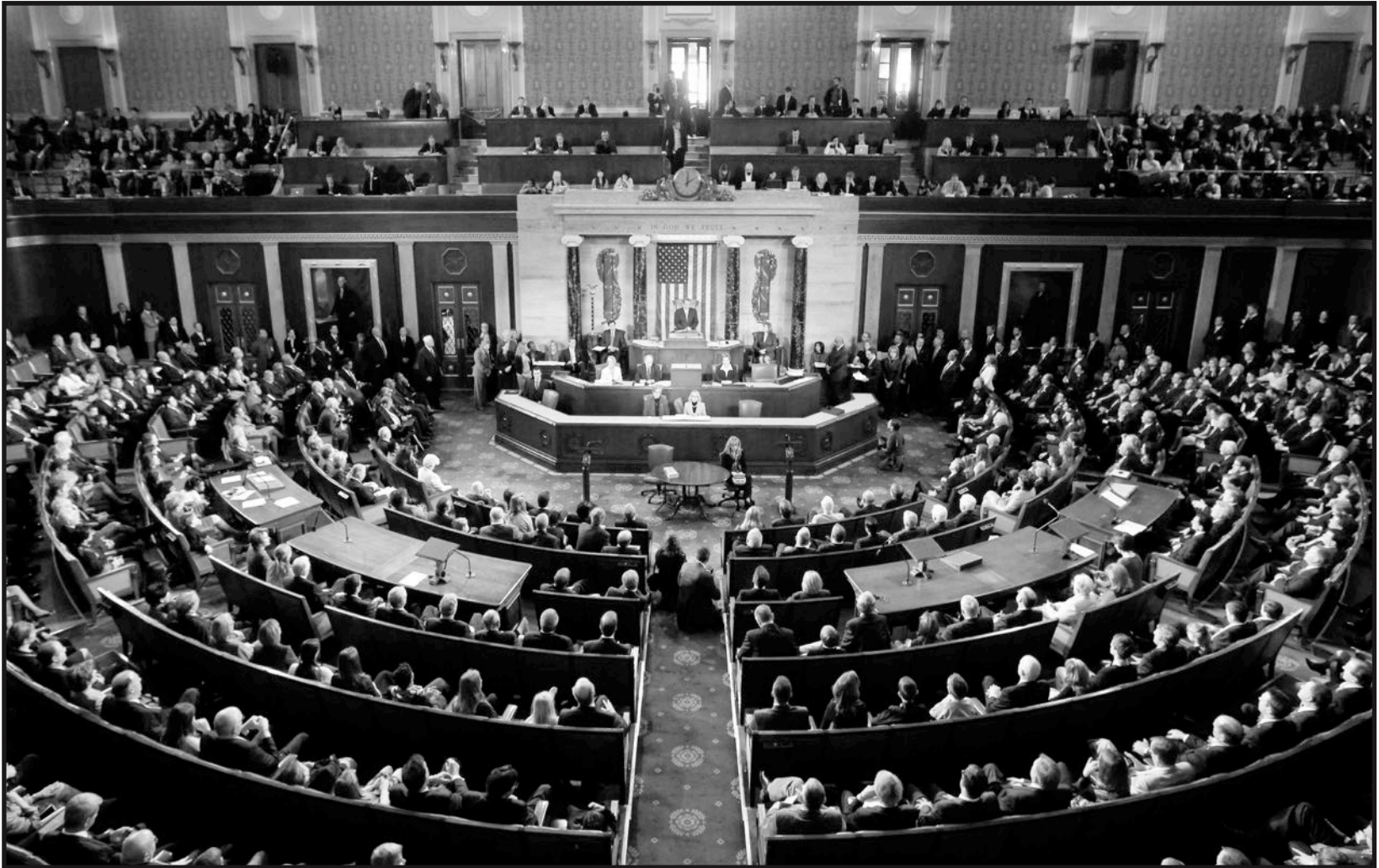
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities.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

## HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

#### WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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