

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

Business Observer

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

CASE NO. 2020CA000662000000
NATIONSTAR MORTGAGE LLC
D/B/A CHAMPION MORTGAGE
COMPANY,
Plaintiff, vs.

THE UNKNOWN HEIRS,
BENEFICIARIES, DEVISEES,
GRANTEES, ASSIGNEES,
LIENORS, CREDITORS,
TRUSTEES AND ALL OTHERS
WHO MAY CLAIM AN INTEREST
IN THE ESTATE OF BONNIE
LOUISE KRIEGER A/K/A TONI
KRIEGER A/K/A BONNI LOUISE
KRIEGER, DECEASED. et al.
Defendant(s).

TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BONNIE LOUISE KRIEGER A/K/A TONI KRIEGER A/K/A BONNI LOUISE KRIEGER, DECEASED,

whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming

to have any right, title or interest in the property described in the mortgage being foreclosed herein.

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

LOT 18, GARDEN VILLA,
WINTER HAVEN, FLORIDA,
ACCORDING TO THE PLAT
THEREOF, AS RECORDED IN
PLAT BOOK 37, AT PAGE 21,
OF THE PUBLIC RECORDS
OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before Oct 22, 2020/ (30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

WITNESS my hand and the seal of this Court at Polk County, Florida, this 14th day of September, 2020

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(SEAL) BY: Tamika Joiner
DEPUTY CLERK

ROBERTSON, ANSCHUTZ,
AND SCHNEID, PL
ATTORNEY FOR PLAINTIFF
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: mail@rasflaw.com
September 18, 25, 2020 20-01215K

SECOND INSERTION

NOTICE OF PUBLIC SALE
Pursuant to Section 715.109, notice is hereby given that the following property will be offered for public sale and will sell at public outcry to the highest and best bidder for cash:

a 1988 FLEE mobile home, VIN: FLFLH0A14629SP and the contents therein, if any, abandoned

by previous owner Edwina Hope Miller on Friday, October 3, 2020 at 9:30 a.m. at 642 Sunset Circle, Frostproof, Florida 33843.

ICARD, MERRILL, CULLIS, TIMM,
FUREN & GINSBURG, P.A.
Alyssa M. Nohren,
FL Bar No. 352410

SECOND INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that on 10/2/2020 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: 2002 SKYL mobile home bearing the vehicle identification numbers 9P610447PA and 9P610447PB and all personal items located inside the mobile home. Last Tenant: Thomas Turco and Susan Carol Turco. Sale to be held at: The Hampsons, 1094 Highway 92 West, Auburndale, Florida 33823, 863-667-0275. September 18, 25, 2020 20-01221K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 20CP-2257
Division: Probate
IN RE: ESTATE OF
MARK GERARD HROMADKA
Deceased.

The administration of the Estate of Mark Gerard Hromadka, deceased, whose date of death was July 17, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court 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 September 18, 2020.

Personal Representative:

Matthew Hromadka
2200 Heritage Drive
Lakeland, Florida 33801
Attorney for Personal Representative:
Carol J. Wallace
Attorney for Petitioner
Florida Bar Number: 71059
Elder Law Firm of
Clements & Wallace PL
310 East Main Street
Lakeland, FL 33801
Telephone: (863) 687-2287
Fax: (863) 682-7385
E-Mail: cwallace@mclements.com
Secondary E-Mail:
abaustert@mclements.com
Sept. 18, 25, 2020 20-01200K

SECOND INSERTION

NOTICE OF DEFAULT AND INTENT TO FORECLOSE WESTGATE RIVER RANCH FILE: 20162.0016

Pursuant to Section 721.855, Florida Statutes, the undersigned Trustee as appointed by Westgate River Ranch Owners Association, Inc. (hereinafter referred to as "Association") hereby formally notifies (See Exhibit "A") that you are in default due to your failure to pay assessment(s) due for (See Exhibit "A") pursuant to the Association's governing documents ("Governing Documents") and you now owe Association (See Exhibit "A") which amount includes interest, late fees, and other charges. Additional interest continues to accrue at the rate of (See Exhibit "A") per day. A lien for the aforesaid amount has been recorded against the following real property located in POLK County, Florida: (See Exhibit "A") (SEE EXHIBIT "A") Time Share Interest(s) (SEE EXHIBIT "A") according to the Time Sharing Plan for Westgate River Ranch, Official Records Book 6501, at Page 1230, of the Public Records of Polk County, Florida (the "Plan"). Together with the right to occupy, pursuant to the Plan, Unit(s) (SEE EXHIBIT "A"), during Unit Week (s) (SEE EXHIBIT "A"), during Assigned Year(s) (s) - (SEE EXHIBIT "A"). 3200 River Ranch Blvd., River Ranch, FL 33867 (herein "Property Address") (herein "Time Share Plan (Property) Address"). As a result of the aforementioned default, Association hereby elects to sell the Property pursuant to Section 721.855, Florida Statutes. Please be advised that in the event that the debt owed to the Association is not paid within thirty-five (35) days after receipt of the Notice, the undersigned Trustee shall proceed with the sale of the Property as provided in Section 721.855, Florida Statutes, the undersigned Trustee shall: (1) Provide you with written notice of the sale, including the date, time and location thereof; (2) Record the notice of sale in the Public Records of POLK County, Florida; and (3) Publish a copy of the notice of sale two (2) times, once each week, for two (2) successive weeks, in an POLK County newspaper, provided such a newspaper exists at the time of publishing. If you fail to cure the default as set forth in this notice or take other appropriate action with regard to this foreclosure matter, you risk losing ownership of your timeshare interest through the trustee foreclosure procedure established in Section 721.855, Florida Statutes. You may choose to sign and send to the undersigned trustee the enclosed objection form, exercising your right to object to the use of the trustee foreclosure procedure. Upon the undersigned trustee's receipt of your signed objection form, the foreclosure of the lien with respect to the default specified in this notice shall be subject to the judicial foreclosure procedure only. You have the right to cure your default in the manner set forth in this notice at any time before the trustee's sale of your timeshare interest. If you do not object to the use of the trustee foreclosure procedure, you will not be subject to a deficiency judgment even if the proceeds from the sale of your timeshare interest are insufficient to offset the amounts secured by the lien. By: GREENSPOON MARDER, LLP, Trustee.

EXHIBIT "A" - NOTICE OF DEFAULT AND INTENT TO FORECLOSE

Owner(s)	Address	TS	Undiv	Int	Building	Unit	Week	Year	Season	Suite	Type	COL	Rec	Info	Yrs	Delinquent	Amount	Per																																																																																																			
JAMES R LEMMON & ANITA M LEMMON	5800 Leon Tyson Road	Saint Cloud, FL 34771,	1/2,	6,	106,	37,	ODD,	Floating,																																																																																																													
LOUIS J TOTH & NINA S GOLD	4130 NW 113 Terrace	Sunrise, FL 33323,	1,	16,	116,	2,	WHOLE,	All Season-Floating	Week/Float	Unit,	1101/692-695,	2016-2020,	\$8,652.55,	\$3.14;	MICHAEL V JONES & DIANA R JONES	207 W 2nd Ave	Red Springs, NC 28377,	1,	3,	103,	52,	WHOLE,	Fixed	Week/Float	Unit,	1101/692-695,	2018-2020,	\$2,330.88,	\$0.85;	PAMELA F LEON	250 AVENIDA DEL MAR	INDIALANTIC, FL 32903-2810,	1/2,	10,	110,	4,	ODD,	Floating,	1101/692-695,	2017-2020,	\$2,458.14,	\$0.83;	GERALD A QUARTERS	1319 Morning Side	Dr Melbourne, FL 32901,	1/2,	10,	110,	4,	ODD,	Floating,	1101/692-695,	2017-2020,	\$2,458.14,	\$0.83;	RONALD C PAYE & DAGMAR A PAYE	2474 Macaw Ln	Lake Wales, FL 33859,	1,	10,	110,	34,	WHOLE,	Floating,	1101/692-695,	2018-2020,	\$2,368.74,	\$0.85;	MARK L BROWN & RHONDA L BROWN	6370 Kimberly Blvd	North Lauderdale, FL 33068,	1/2,	6,	106,	29,	ODD,	Floating,	1101/692-695,	2017-2020,	\$2,458.14,	\$0.83;	NANCY BOLAND	PO Box 4399	North Myrtle Beach, SC 29597,	1/2,	4,	104,	29,	ODD,	Floating,	1101/692-695,	2017-2020,	\$2,458.14,	\$0.83;	DENISE C CUTTS & RICKY J CUTTS	116 Princeton Dr	Dothan, AL 36301,	1,	7,	107,	8,	WHOLE,	Floating,	1101/692-695,	2018-2020,	\$2,288.38,	\$0.85;										

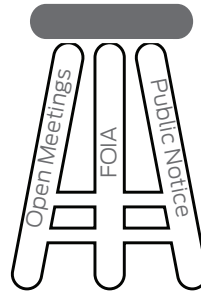
September 18, 25, 2020

20-01211K

Why Public Notice Should Remain in Newspapers

Along with open meeting and freedom of information laws, public notice is an essential element of the

three-legged stool of government transparency



This is not about “newspapers vs the internet”.

It’s newspapers *and* newspaper websites vs government websites

and newspaper websites have a much larger audience. Moving notice from newspapers to government websites would **reduce the presence of public notices on the internet**



Requiring independent, third-party newspapers to ensure that public notices run in accordance with the law helps

prevent government officials from hiding information

they would prefer the public not to see

Since the first U.S. Congress, public officials have understood that newspapers are the best medium to notify the public about official matters because they contain the

essential elements of public notice:



Accessibility



Independence



Verifiability



Archivability

Publishing notices on the internet is neither cheap nor free



Newspapers remain the primary vehicle for public notice in **all 50 states**



Types Of Public Notices

Citizen Participation Notices

- Government Meetings and Hearings
- Meeting Minutes or Summaries
- Agency Proposals
- Proposed Budgets and Tax Rates
- Land and Water Use
- Creation of Special Tax Districts
- School District Reports
- Zoning, Annexation and Land Use Changes

Commercial Notices

- Unclaimed Property, Banks or Governments
- Delinquent Tax Lists, Tax Deed Sales
- Government Property Sales
- Permit and License Applications

Court Notices

- Mortgage Foreclosures
- Name Changes
- Probate Rulings
- Divorces and Adoptions
- Orders to Appear in Court

Stay Informed, It’s Your Right to Know.

For legal notice listings go to: Legals.BusinessObserverFL.com

To publish your legal notice call: 941-906-9386 or Legal@BusinessObserverFL.com



Newsprint is inherently superior to the internet for public notice because reading a newspaper is a serendipitous process.

We find things in newspapers we weren't expecting to see. On the internet, we search for specific information and ignore everything else.

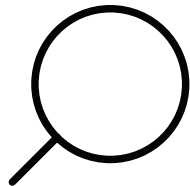


Citizens continue to learn about vital civic matters from newspaper notices.

Documented examples of people taking action and alerting their community after reading a newspaper notice are reported on a regular basis.

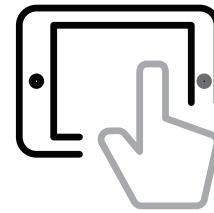
Verifying publication is difficult-to-impossible on the web.

That's why the courts subject digital evidence to far greater scrutiny than evidence published in newspapers



Significant numbers of people in rural areas still lack high-speed internet access.

Those who are older than 65 or who have lower incomes or lack high-school diplomas are also cut off from the internet in far higher numbers than the average.



Moreover, the real digital divide for public notice is growing

due to the massive migration to smartphones and other small-screen digital devices

Governments aren't very good at publishing information on the internet.

Unlike newspaper publishers, public officials aren't compelled by the free market to operate effective websites.



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