

## POLK COUNTY LEGAL NOTICES

**FIRST INSERTION**  
 Notice Under Fictitious Name Law  
 According to Florida Statute  
 Number 865.09  
**NOTICE IS HEREBY GIVEN** that the undersigned, desiring to engage in business under the Fictitious Name of Cypress Arsenal and Supply located at 109 W LAKE ELBERT DR NE in the City of WINTER HAVEN, Polk County, FL 33881 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.  
 Dated this 19th day of October, 2020.  
 Lee M Roller  
 October 23, 2020 20-01442K

**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 RACHEL REYNOLDS DESIGN : Located at 3137 BLACKWATER OAKS WAY County of, POLK in the City of MULBERRY: Florida, 33860-5552 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida  
 Dated at MULBERRY Florida, this October: day of 15, 2020 :  
 REYNOLDS RACHEL ALLISON  
 October 23, 2020 20-01430K

**FIRST INSERTION**  
 Notice is hereby given that KILSOIT FENELON, OWNER, desiring to engage in business under the fictitious name of FENELON AUTO SALES located at 1912 16TH ST NW, WINTER HAVEN, FLORIDA 33881 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.  
 October 23, 2020 20-01423K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
 IN THE CIRCUIT COURT FOR  
 POLK COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No. 20-CP-2861**  
**IN RE: ESTATE OF**  
**ARTHUR R. SANDERS, JR.**  
**Deceased.**

The administration of the estate of Arthur R. Sanders, Jr., deceased, whose date of death was August 13, 2020, 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 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 October 23, 2020.

**Personal Representative:**  
**Deanne L. Jones**  
 4176 Camelia Drive  
 Hernando Beach, Florida 34607  
 Attorney for Personal Representative:  
 G. Michael Mackenzie, Attorney  
 Florida Bar Number: 151881  
 2032 Bayshore Blvd.  
 Dunedin, FL 34698  
 Telephone: (727) 733-1722  
 Fax: (727) 733-1717  
 E-Mail: mike@mike-mackenzie.com  
 Secondary E-Mail:  
 gmike997@gmail.com  
 October 23, 30, 2020 20-01446K

**FIRST INSERTION**  
**NOTICE OF PUBLIC SALE**  
 Notice is hereby given that on 11/6/2020 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: 1999 SKYL mobile home bearing vehicle identification numbers 9P611237LA and 9P611237LB and all personal items located inside the mobile home. Last Tenant: Steven Frank Blus a/k/a Steven F. Blus. Sale to be held at: The Ridge, 49473 Highway 27, Davenport, Florida 33897, 863-420-9700.  
 October 23, 30, 2020 20-01450K

**FIRST INSERTION**  
 Notice Under Fictitious Name Law  
 According to Florida Statute  
 Number 865.09  
**NOTICE IS HEREBY GIVEN** that the undersigned, desiring to engage in business under the Fictitious Name of Probable Cause located at 2839 Delrose Drive North in the City of Lakeland, Polk County, FL 33805 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.  
 Dated this 12th day of October, 2020.  
 William Jason Teets  
 October 23, 2020 20-01435K

**FIRST INSERTION**  
 Notice is hereby given that DEBORAH TEQUILLA CARLTON, OWNER, desiring to engage in business under the fictitious name of ANGELICA PROCESS SERVER AND NOTARY SERVICES located at 1400 OLD BARTOW EAGLE LAKE RD, APT 1102, BARTOW, FLORIDA 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.  
 October 23, 2020 20-01441K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
 IN THE CIRCUIT COURT FOR  
 POLK COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No. 20CP-0581**  
**Division: Probate**  
**IN RE: ESTATE OF**  
**HENRY J. WAGNER**  
**Deceased.**

The administration of the Estate of Henry J. Wagner, deceased, whose date of death was January 4, 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 October 23, 2020.

**Personal Representative:**  
**Kim Michael Lau**  
 2505 Chatham Circle  
 Kissimmee, Florida 34746  
 Attorney for Personal Representative:  
 Carol J. Wallace  
 Attorney for the Petitioner  
 Florida Bar No. 71059  
 Elder Law Firm of  
 Clements & Wallace, P.L.  
 310 East Main Street  
 Lakeland, Florida 33801  
 Telephone: (863) 682-2287  
 Fax: (863) 682-7385  
 Email: cwallace@mclements.com  
 Secondary Email:  
 abaustert@mclements.com  
 October 23, 30, 2020 20-01420K

**FIRST 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 on 11/10/2020 at 10:00am. Unless stated otherwise the description of the contents are household goods and furnishings. Bruce Douglas unit #1124. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.  
 October 23, 30, 2020 20-01416K

**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 Evas Home Care, located at 359 bailey cir, in the City of Davenport, County of Polk, State of FL, 33897, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
 Dated this 15 of October, 2020.  
 Evas Zaake Murphy  
 359 bailey cir  
 Davenport, FL 33897  
 October 23, 2020 20-01425K

**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 ROYALTY NAILS AND SPA : Located at 6155 S FLORIDA AVE STE 8 County of, POLK COUNTY in the City of LAKELAND: Florida, 33813-3323 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida  
 Dated at LAKELAND Florida, this October: day of 15, 2020 :  
 GOYCO SHEILA F  
 October 23, 2020 20-01428K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
 IN THE CIRCUIT COURT FOR  
 POLK COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No. 20CP-2273**  
**IN RE: ESTATE OF**  
**JOHN T. ROBERTS, III**  
**Deceased.**

The administration of the estate of John T. Roberts, III, deceased, whose date of death was April 3, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 23, 2020.

**Personal Representative:**  
**Deborah L. Roberts**  
 748 Swann Drive  
 Lakeland, Florida 33809  
 Attorney for Personal Representative:  
 L. Caleb Wilson, Attorney  
 Florida Bar Number: 73626  
 Craig A. Mundy, P.A.  
 4927 Southfork Drive  
 Lakeland, Florida 33813  
 Telephone: (863) 647-3778  
 Fax: (863) 647-4580  
 E-Mail: caleb@mundylaw.com  
 October 23, 30, 2020 20-01448K

**FIRST INSERTION**  
**NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY**

Pursuant to the lien granted by the Florida Self-Storage Facility Act, notice is hereby given that the undersigned self-storage units will be sold at a public sale by competitive bidding, to satisfy the lien of the Lessor, with Metro Storage LLC as managing agent for Lessor, for rental and other charges due from the undersigned. The said property has been stored and is located at the respective address below. Units up for auction will be listed for public bidding on-line at www.StorageTreasuries.com beginning five days prior to the scheduled auction date and time. The terms of the sale will be by lot to the highest bidder for cash only. A 10% buyer's premium will be charged per unit. All sales are final. Metro Self Storage LLC reserves the right to withdraw any or all units, partial or entire, from the sale at any time before the sale or to refuse any bids. The property to be sold is described as "general household items" unless otherwise noted. All contents must be removed completely from the property within 48 hours or sooner or are deemed abandoned by bidder/buyer. Sale rules and regulations are available at the time of sale. Property includes the storage unit contents belonging to the following tenants at the following locations:  
**METRO SELF STORAGE**  
 624 Robin Road  
 Lakeland, FL 33803  
 The bidding will close on the website StorageTreasuries.com and a high bidder will be selected on November 10 2020 at 10AM

Occupant Name	Unit	Description of Property
Kieth Smith	146	Household Goods
Mohamed Benfadil	249	Household Goods
John Griffin	391	Household Goods

October 23, 30, 2020 20-01444K

**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 UNIQUE1 SERVICE located at 253 BRAYTON LN, in the County of Polk, in the City of DAVENPORT, Florida 33897 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
 Dated at DAVENPORT, Florida, this 14th day of October, 2020.  
 Wanda A Washington  
 October 23, 2020 20-01424K

**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 FINNWICK CANDLES : Located at 99 LAKE MCLEOD DR County of, POLK in the City of EAGLE LAKE: Florida, 33839-5602 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida  
 Dated at EAGLE LAKE Florida, this October: day of 15, 2020 :  
 MILLS MICHAELA  
 October 23, 2020 20-01427K

**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 Don't Blink Photography, located at 1218 Bryn Mawr Ave, in the City of Lake Wales, County of Polk, State of FL, 33853, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida  
 Dated this 15 of October, 2020.  
 Jessica Danielle Wildmon  
 1218 Bryn Mawr Ave  
 Lake Wales, FL 33853  
 October 23, 2020 20-01426K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
 IN THE CIRCUIT COURT FOR  
 POLK COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No. 20CP-2273**  
**IN RE: ESTATE OF**  
**JOHN T. ROBERTS, III**  
**Deceased.**

The administration of the estate of John T. Roberts, III, deceased, whose date of death was April 3, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 23, 2020.

**Personal Representative:**  
**Deborah L. Roberts**  
 748 Swann Drive  
 Lakeland, Florida 33809  
 Attorney for Personal Representative:  
 L. Caleb Wilson, Attorney  
 Florida Bar Number: 73626  
 Craig A. Mundy, P.A.  
 4927 Southfork Drive  
 Lakeland, Florida 33813  
 Telephone: (863) 647-3778  
 Fax: (863) 647-4580  
 E-Mail: caleb@mundylaw.com  
 October 23, 30, 2020 20-01448K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
 IN THE CIRCUIT COURT FOR  
 POLK COUNTY, FLORIDA  
 PROBATE DIVISION  
**Case Number: 20CP-2438**  
**IN RE: ESTATE OF**  
**Ann Rogers Elmore**  
**deceased.**

The administration of the estate of Ann Rogers Elmore, deceased, Case Number 20CP-2438, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN 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 October 23, 2020.

**Joel Duane Elmore**  
**Personal Representative**  
 Address: 5393 Bloomfield Blvd.,  
 Lakeland, FL 33810  
 MICHAEL H. WILLISON, P.A.  
 Michael H. Willison, Esquire  
 114 S. Lake Avenue  
 Lakeland, Florida 33801  
 (863) 687-0567  
 Florida Bar No. 382787  
 mwillison@mwillison.com  
 Attorney for Personal Representative  
 October 23, 30, 2020 20-01437K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
 IN THE CIRCUIT COURT FOR  
 POLK COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No. 20CP-2273**  
**IN RE: ESTATE OF**  
**JOHN T. ROBERTS, III**  
**Deceased.**

The administration of the estate of John T. Roberts, III, deceased, whose date of death was April 3, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 23, 2020.

**Personal Representative:**  
**Deborah L. Roberts**  
 748 Swann Drive  
 Lakeland, Florida 33809  
 Attorney for Personal Representative:  
 L. Caleb Wilson, Attorney  
 Florida Bar Number: 73626  
 Craig A. Mundy, P.A.  
 4927 Southfork Drive  
 Lakeland, Florida 33813  
 Telephone: (863) 647-3778  
 Fax: (863) 647-4580  
 E-Mail: caleb@mundylaw.com  
 October 23, 30, 2020 20-01448K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
 IN THE CIRCUIT COURT FOR  
 POLK COUNTY, FLORIDA  
 PROBATE DIVISION  
**File No. 2020-CP-2478**  
**IN RE: ESTATE OF**  
**KAITLYN MARIE KINARD,**  
**Deceased.**

The administration of the estate of KAITLYN MARIE KINARD, deceased, whose date of death was March 22, 2020, is pending in the Circuit Court for Polk County Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 23, 2020.

**Personal Representative:**  
**GINNY MARIE CASTLE**  
 1475 North Scenic Highway  
 Babson Park, Florida 33827  
 Attorney for Personal Representative:  
 NORBERTO S. KATZ, ESQUIRE  
 Florida Bar No.: 399086  
 425 West Colonial Drive, Suite 104  
 Orlando, Florida 32804  
 Telephone: (407) 849-7072  
 Fax: (407) 849-7075  
 E-Mail: velizkatz@velizkatzlaw.com  
 Secondary: rabreu@velizkatzlaw.com  
 October 23, 30, 2020 20-01422K

**FIRST INSERTION**  
**NOTICE TO CREDITORS**  
 IN THE CIRCUIT COURT FOR  
 POLK COUNTY, FLORIDA  
 PROBATE DIVISION  
**PROBATE FILE NO. 20CP-2499**  
**IN RE: Estate of**  
**WALTER E. GOODWIN,**  
**Deceased.**

The administration of the estate of Walter E. Goodwin, deceased, whose date of death was April 13, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 23, 2020.

**Personal Representative:**  
**/s/ Patricia Goodwin**  
**PATRICIA GOODWIN**  
 142 Arianna Way  
 Auburndale, Florida 33823  
 Attorney for Personal Representative:  
 /s/ Amy L. Phillips  
 AMY L. PHILLIPS  
 Florida Bar No. 91682  
 P.O. Box 4397,  
 Winter Haven, FL 33885  
 (863) 268-8292  
 amy@amyphillipsllc.com  
 October 23, 30, 2020 20-01449K

**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**

## FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 20-CP-2420  
IN RE: ESTATE OF  
JOSE ESPOLA BELMONTE,  
Deceased.

The administration of the estate of JOSE ESPOLA BELMONTE, deceased, whose date of death was May 6, 2020, 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: October 23, 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

Secondary Email:

rjohnson@hnh-law.com

October 23, 30, 2020 20-01438K

## FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2020-CP-002640  
Division PROBATE  
IN RE: ESTATE OF  
SAID EDWARD ZIYANI  
A/K/A SAID E. ZIYANI  
Deceased.

The administration of the estate of SAID EDWARD ZIYANI a/k/a SAID E. ZIYANI, deceased, whose date of death was June 28, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4 Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 23, 2020.

**Personal Representative**

**AMPARO ZIYANI**

174 Lazy Willow Drive

Davenport, Florida 33897

Attorney for Personal Representative:

MICHAEL G. HORTON, Attorney

Florida Bar Number: 123841

MICHAEL G. HORTON, P.A.

3721 South Highway 27, Suite A

Clermont, FL 34711

Telephone: (352) 394-4008

Fax: (352) 394-5805

E-Mail: michael@mgpha.com

Secondary E-Mail: trish@mgpha.com

October 23, 30, 2020 20-01421K

## FIRST INSERTION

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

CASE NO. 2019CA00409000000

CITIMORTGAGE, INC.,

Plaintiff, vs.

**HENRY LOWEL MADDEN A/K/A**

**HANK LOWEL MADDEN, et al.,**

**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered October 9, 2020 in Civil Case No. 2019CA004090000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein CITIMORTGAGE, INC. is Plaintiff and HENRY LOWEL MADDEN A/K/A HANK LOWEL MADDEN, 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 13th day of November, 2020 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 219, Heather Hill Phase Two, according to the plat thereof as recorded in Plat Book 125, Pages 21 and 22, 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.

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.

/s/ Robyn Katz

Robyn Katz, Esq.

McCalla Raymer Leibert Pierce, LLC

Attorney for Plaintiff

110 SE 6th Street, Suite 2400

Fort Lauderdale, FL 33301

Phone: (407) 674-1850

Fax: (321) 248-0420

Email: MRService@mccalla.com

Fla. Bar No.: 0146803

6661647

19-01473-2

October 23, 30, 2020 20-01419K

## FIRST INSERTION

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

CASE NO. 53-2019-CA-002565

REVERSE MORTGAGE FUNDING,

LLC,

Plaintiff, vs.

**ANTHONY WASMUND, et al.,**

**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered February 10, 2020 in Civil Case No. 53-2019-CA-002565 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein REVERSE MORTGAGE FUNDING, LLC is Plaintiff and ANTHONY WASMUND, 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 3rd day of November, 2020 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 25 and the South 1/2 of Lot 23, The J.R. Wilson Subdivision, Haines City, Florida, according to the map or plat thereof as recorded in Plat Book 6, Page 6, of the Public Records of Polk County, Florida, in Section 28, Township 27 South, Range 27 East.

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.

/s/ Robyn Katz

Robyn Katz, Esq.

McCalla Raymer Leibert Pierce, LLC

Attorney for Plaintiff

110 SE 6th Street, Suite 2400

Fort Lauderdale, FL 33301

Phone: (407) 674-1850

Fax: (321) 248-0420

Email: MRService@mccalla.com

Fla. Bar No.: 0146803

6523549

19-00809-2

October 23, 30, 2020 20-01418K

## FIRST INSERTION

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

532020CA001150000000

**C&M LLC #L04000050829,**

**Plaintiff, vs.**

**KATSEN PROPERTY**

**INVESTMENTS, INC., A NEVADA**

**CORPORATION; et al.,**

**Defendants.**

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated August 17, 2020, and entered in Case No. 532020CA001150000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, in which C&M LLC #L04000050829, is the Plaintiff and KATSEN PROPERTY INVESTMENTS, INC., A NEVADA CORPORATION; GARY COBB are defendants, Stacy M. Butterfield, CPA, Clerk of the Court, will sell to the highest and best bidder for cash in/on http://www.polk.realforeclose.com/ in accordance with chapter 45 Florida Statutes, Polk County, Florida at 10:00 am on the 16th day of November 2020, the following described property as set forth in said Final Judgment of Foreclosure:

LOT 17, TIMBER WOOD UNIT TWO, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 73, PAGE(S) 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

PROPERTY ADDRESS: 3220  
TIMBERLINE RD., WINTER  
HAVEN, FL 33880

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

/s/ Damian G. Waldman

Damian G. Waldman, Esq.

Florida Bar No. 0090502

David John Miller, Esq.

Florida Bar No. 69995

Law Offices of

Damian G. Waldman, P.A.

PO Box 5162, Largo, FL 33779

elephone: (727) 538-4160

Facsimile: (727) 240-4972

Email 1: damian@dwardmanlaw.com

Email 2: david@dwardmanlaw.com

E-Service: service@dwardmanlaw.com

Attorneys for Plaintiff

October 23, 30, 2020 20-01440K

## FIRST 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 November 30, 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 26.26 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

Attorney for Plaintiff

1515 South Federal Highway, Suite 100

Boca Raton, FL 33432

Telephone #: 561-338-4101

Fax #: 561-338-4077

Email:

eservice@tromberglawgroup.com

By: Yacenda Hudson, Esq.

FBN 714631

Our Case #: 18-001394-F\532018

CA004271000000\FAY

October 23, 30, 2020 20-01434K

## FIRST INSERTION

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

53-2012-CA-001748-0000-WH

**DIVISION: 15**

**The Bank of New York Mellon as**

**Successor by Merger to The Bank**

**of New York as Trustee for The**

**Certificateholders CWABS, Inc.,**

**Asset-Backed Certificates, Series**

**2006-2**

**Plaintiff, vs.-**

**Aziz A. Lassi a/k/a Aziz Lassi;**

**Phyllis Kelly-Lassi; Household**

**Finance Corporation III; JP Morgan**

**Chase Bank, National Association**

**Successor In Interest To Washington**

**Mutual Bank, A Federal Association;**

**Savannah Estates Homeowners**

**Association, Inc.; Whether Dissolved**

**or Presently Existing, Together with**

**Any Grantees, Assignees, Creditors,**

**Liens, Or Trustees of Said**

**Defendant(s) And All Other Persons**

**Claiming By, Through, Whether**

**Under, or Against Defendant(s)**

**Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to order resccheduling foreclosure sale or Final Judgment, entered in Civil Case No. 53-2012-CA-001748-0000-WH of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein The Bank of New York Mellon as Successor by Merger to The Bank of New York as Trustee for the Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2006-2, Plaintiff and Aziz A. Lassi a/k/a Aziz Lassi 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 November 16, 2020, the following described property as set forth in said Final Judgment, to-wit:

LOT 32, SAVANNAH ESTATES, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 129, PAGES 34 AND 35, 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

15-293701 FC01 CGG

October 23, 30, 2020 20-01

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. 2019CA002056000000 FREEDOM MORTGAGE CORPORATION, Plaintiff, vs.

SEAN MICHAEL COLVIN, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 13, 2019, and entered in 2019CA002056000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein FREEDOM MORTGAGE CORPORATION is the Plaintiff and SEAN MICHAEL COLVIN; KRISTEN LEIGH COLVIN; HIGHLAND MEADOWS 2B HOMEOWNERS ASSOCIATION, INC.; CASTLE CREDIT CO HOLDINGS, 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 November 10, 2020, the following described property as set forth in said Final Judgment, to wit:

LOT 328, HIGHLAND MEADOWS PHASE 2B, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 155, PAGE(S) 48 THROUGH 51, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY,

FLORIDA.

Property Address: 880 WOODLARK DR, HAINES CITY, FL 33844

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 19 day of October, 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]Tiffanie Waldman  
Tiffanie Waldman, Esquire

Florida Bar No. 86591  
Communication Email:  
twaldman@rasflaw.com

19-285919 - MaS  
October 23, 30, 2020 20-01443K

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on 11/6/2020 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: 1999 NOBI mobile home bearing the vehicle identification numbers N89032A and N89032B and all personal items located inside the mobile home. Last Tenant: Maria Anette Perez Alfonso, Jamie Matos Perez a/k/a Jaime Matos Perez, and Manuel Fernando Moreira Da Silva . Sale to be held at: The Ridge, 49473 Highway 27, Davenport, Florida 33897, 863-420-9700.  
October 16, 23, 2020 20-01406K

SECOND INSERTION

Notice of Landowners' Meeting and Election and Meeting of the Board of Supervisors of the City Center Community Development District

Notice is hereby given to the public and all landowners within the City Center Community Development District (the "District"), comprised of approximately 367 acres in Polk County, Florida, advising that a landowners' meeting will be held for the purpose of electing 3 members of the Board of Supervisors of the District. Immediately following the landowners' meeting there will be convened a meeting of the Board of Supervisors for the purpose of considering certain matters of the Board to include election of certain District officers, and other such business which may properly come before the Board.

Date: November 10, 2020

Time: 1:00 p.m.

Place\*: Ramada Inn

43824 Hwy 27

Davenport, FL 33837

\*Please note that because of the COVID-19 public health emergency and to protect the public and follow the CDC guidance regarding social distancing, such meetings may be held telephonically, virtually, or at another location in the event the above location is not available. Please check the District's website for the latest information: https://www.citycenteredd.org/.

Each landowner may vote in person or by written proxy. Proxy forms and instructions relating to landowners' meeting may be obtained upon request at the office of the District Manager located at DPF Management and Consulting, LLC, 250 International Parkway, Suite 280, Lake Mary, Florida 32746. A copy of the agenda for these meetings may be obtained from the District Manager at the above address.

The landowners' meeting and the Board of Supervisors meeting are open to the public and will be conducted in accordance with the provisions of Florida law. One or both of the meetings may be continued to a date, time, and place to be specified on the record at such meeting. There may be an occasion where one or more supervisors will participate by telephone.

Pursuant to the Americans with Disabilities Act, any person requiring special accommodations to participate in these meetings is asked to contact the District Manager at (321) 263-0132 Extension 4205 at least 48 hours before the hearing. If you are hearing or speech impaired, please contact the Florida Relay Service at 711 for aid in contacting the District Manager.

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

Patricia Comings-Thibault,  
District Manager

October 16, 23, 2020 20-01361K

FIRST INSERTION

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

CASE NO.: 2019-CC-000844-0000-00 WATER RIDGE HOMEOWNERS' ASSOCIATION, INC., Plaintiff, vs.

CHARLES R. KILMER; PAUL APOLLONIO; and WACHOVIA BANK, N.A., now known as WELLS FARGO BANK, N.A., successor by merger, Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Corrected Final Judgment of Foreclosure dated October 12, 2020 entered in Civil Case No.: 2019-CC-000844-0000-00 of the County Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein WATER RIDGE HOMEOWNERS' ASSOCIATION is Plaintiff; and CHARLES R. KILMER, PAUL APOLLONIO, and WACHOVIA BANK, N.A., now known as WELLS FARGO BANK, N.A., are the Defendants. The Polk County Clerk of Circuit Court shall sell the property at public sale on November 16, 2020, by electronic sale beginning at 10:00 a.m. Eastern Time on www.polk.realforeclose.com to the highest bidder for cash in accordance with Chapter 45, Florida Statutes, the following described property located in Polk County, Florida, as set forth in said Final Judgment of Foreclosure, to wit:

Lot 271, Water Ridge Subdivision, according to the Plat thereof as recorded in Plat Book 133, Pages 24 through 35, as recorded in the Public Records of Polk County, Florida.

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

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

HENDRY, STONER, & BROWN, PA.

/D. Kim Radcliffe/

D. Kim Radcliffe

Florida Bar No.: 0083135

604 Courtland Street,

Suite 326

Orlando, FL 32804

Phone: (407) 843-5880

Fax: (407) 425-7905

E-mail: kradcliffe@lawforflorida.com

msoliman@lawforflorida.com

Attorney for Plaintiff

October 23, 30, 2020 20-01436K

Q&A

Who benefits from legal notices?

You do. Legal notices are required because a government body or corporation wants to take action that can affect individuals and the public at large.

When the government is about to change your life, or your property or assets are about to be taken, public notices in newspapers serve to alert those affected.

VIEW NOTICES ONLINE AT  
Legals.BusinessObserverFL.com

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

LV18237 v6

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER

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

OR E-MAIL: legal@businessobserverfl.com

Business Observer

LV10241

LV10243

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

Business Observer





## SECOND INSERTION

This Instrument Prepared By/  
Returned to:  
Michael J Posner, Esq.,  
HUD Foreclosure Commissioner  
Ward, Damon, Posner,  
Pheterson & Bleau  
4420 Beacon Circle, Suite 100  
West Palm Beach, Florida 33407  
HECM# 093-6613682  
PCN:28-32-02-000000-033040

## NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on February 27, 2009, a certain Mortgage was executed by Robert L. Patton and Nancy J. Patton, husband and wife as Mortgagor in favor of Genworth Financial Home Equity Access, Inc. which Mortgage was recorded March 6, 2009, in Official Records Book 7832, Page 233 in the Office of the Clerk of the Circuit Court for Polk County, Florida, (the "Mortgage"); and

WHEREAS, the Mortgage was assigned to the United States Secretary of Housing and Urban Development (the "Secretary"), by Assignment recorded December 3, 2018 in Official Records Book 10685, Page 1848, in the Office of the Clerk of the Circuit Court for Polk County, Florida; and

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

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

WHEREAS, the entire amount delinquent as of August 12, 2020 is \$240,714.07 plus accrued unpaid interest, if any, late charges, if any, fees and costs; and

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

WHEREAS, the Unknown Spouse of Nancy J. Patton may claim some interest in the property hereinafter described, as the surviving spouse in possession of the property, but such interest is subordinate to the lien of the Mortgage of the Secretary; and

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

WHEREAS, the unknown heirs and

devises may claim some interest in the property hereinafter described, as a or the heir(s) of the Estate of Robert L. Patton, deceased, but such interest is subordinate to the lien of the Mortgage of the Secretary; and

WHEREAS, the Estate of Robert L. Patton, deceased may claim some interest in the property hereinafter described, but such interest is subordinate to the lien of the Mortgage of the Secretary; and

NOW, THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of the undersigned as Foreclosure Commissioner, recorded on September 14, 2010 in Official Records Book 8177, Pages 1962-1964 of the Public Records of Polk County, Florida, notice is hereby given that on November 25, 2020 at 9:00 a.m. local time, all real and personal property at or used in connection with the following described premises (the "Property") will be sold at public auction to the highest bidder:

All that part of U.S. Government Lot 1 (or fractional West 1/2 of the NW 1/4) of Section 2, Township 32 South, Range 28 East, LESS the South 1530.5 feet thereof and LESS Right-of-way for County Road.

Being also described as: Beginning 1530.5 feet North of the Southwest corner of said U.S. Government Lot 1, run thence East to Lake Reedy; thence run Northwesterly along the water's edge of said lake to the Westerly boundary line of said U.S. Government Lot 1; thence run South along the Westerly boundary line of U.S. Government Lot 1 to the Point of Beginning, all lying and being in Polk County, Florida

Commonly known as: 1301 S Lake Reedy Boulevard, Frostproof, Florida 33843

The sale will be held at 1301 S Lake Reedy Boulevard, Frostproof, Florida 33843. The Secretary of Housing and Urban Development will bid \$240,714.07 plus interest from August 12, 2020 at a rate of \$34.26 per diem (subject to increases applicable under the Note), plus all costs of this foreclosure and costs of an owner's policy of title insurance.

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

the foreclosure sale.

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

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

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

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s)

upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

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

Date: October 7, 2020  
HUD Foreclosure Commissioner  
By: Michael J Posner, Esquire  
Ward, Damon, Posner,  
Pheterson & Bleau  
4420 Beacon Circle  
West Palm Beach, Florida 33407  
T:561.842.3000•F:561.842.3626  
Direct: 561.594.1452

STATE OF FLORIDA  
COUNTY OF PALM BEACH ) ss:  
Sworn to, subscribed and acknowledged before me this 7th day of October, 2020, by mean of physical presence, Michael J Posner, Esquire, of Ward, Damon, Posner, Pheterson & Bleau who is personally known to me.  
Notary Public, State of Florida  
Notary Public State of Florida  
Sandra D Heck  
My Commission GG 280088  
Expires 12/13/2022

Unless you, within thirty days of your receipt of this notice, dispute the validity of the debt claimed in this letter, or any portion of the debt, we will assume that the debt alleged in this letter is valid. If we receive notice from you within thirty days of your receipt of this notice that the debt claimed in this notice, or any portion of the debt, is disputed, we will obtain verification of the debt and will forward that verification to you. Also, upon request to us within thirty days of your receipt of this notice, we will provide the name and address of the original creditor of the debt claimed in this notice, if different from the United States Secretary of Housing and Urban Development  
Oct. 16, 23, 30, 2020 20-01362K

## SECOND INSERTION

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

CASE NO.  
532019CA004590000000  
LAKEVIEW LOAN SERVICING, LLC  
Plaintiff, v.  
MIQUEL ELIACIN; UNKNOWN SPOUSE OF MIQUEL ELIACIN; UNKNOWN SPOUSE OF MIQUEL ELIACIN; UNKNOWN TENANT 1; UNKNOWN TENANT 2;  
Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on September 15, 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 102, WEST CANNON HEIGHTS, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 12, PAGE 50, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
a/k/a 1202 33RD ST NW, WINTER HAVEN, FL 33881-2212  
at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on November 16,

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 12 day of October, 2020.

eXL Legal, PLLC  
Designated Email Address:  
efiling@exllegal.com  
12425 28th Street North, Suite 200  
St. Petersburg, FL 33716  
Telephone No. (727) 536-4911  
Attorney for the Plaintiff  
David Reider  
FL Bar: 95719  
1000005391  
October 16, 23, 2020 20-01400K

## SECOND INSERTION

NOTICE OF ACTION  
Count II  
IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA.

CASE NO.: 20-CA-000370-000000  
HOLIDAY INN CLUB VACATIONS INCORPORATED F/K/A ORANGE LAKE COUNTRY CLUB, INC  
Plaintiff, vs.  
GUARINO ET.AL.,  
Defendant(s).

To: KEMMY D. COLEMAN and MARISSA J. DILLARD and DAWN M COMBS TERRI B. COMBS and LILLIAN C.COMBS AND BRENDA COMBS AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF BRENDA COMBS

And all parties claiming interest by, through, under or against Defendant(s) KEMMY D. COLEMAN and MARISSA J. DILLARD and DAWN M COMBS TERRI B. COMBS and LILLIAN C.COMBS AND BRENDA COMBS AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF BRENDA COMBS and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 of Restriction.

## SECOND INSERTION

NOTICE OF PUBLIC SALE  
Notice is hereby given that on 10/30/2020 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: 1971 DEEP mobile home bearing the vehicle identification number 50D513 and all personal items located inside the mobile home. Last Tenant: Guarino F. Martinez Molina and Mara Del Lourdes Molina. Sale to be held at: Woodall's Village, 2121 New Tampa Highway, Lakeland, Florida 33815, 863-686-7462.  
October 16, 23, 2020 20-01414K

## SECOND INSERTION

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

CASE NO. 53-2020-CA-000476  
LAKEVIEW LOAN SERVICING, LLC,  
Plaintiff, vs.  
RAFAEL ANGEL RIVERA LEON,  
et al,  
Defendant(s).

To: RAFAEL ANGEL RIVERA LEON  
Last Known Address:  
5832 FOREST RIDGE DR  
WINTER HAVEN, FL 33881  
Current Address: Unknown

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

LOT(S) 143, FOREST BRIDGE, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 139, PAGES 37 THROUGH 40, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
A/K/A 5832 FOREST RIDGE DR, WINTER HAVEN FL 33881

has been filed against you and you are required to file written defenses with the clerk of court and to serve a copy within 30 days after the first publication of the Notice of action, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL

33623, 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 30 day of September, 2020.

Default Date: 11/06/2020  
Clerk of the Circuit Court  
Stacy M. Butterfield  
(SEAL) By: Asuncion Nieves  
Deputy Clerk

Albertelli Law  
P.O. Box 23028  
Tampa, FL 33623  
NL - 19-023446  
October 16, 23, 2020 20-01401K

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
FILE NO.: 20CP-2288  
IN RE: ESTATE OF  
FRANCES BURGOS HENDRICK,  
Deceased.

The administration of the estate of FRANCES BURGOS HENDRICK, deceased, whose date of death was June 28, 2020 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 personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or de-

mands against decedent's estate on whom a copy of this notice is required to be served, must file their claims with this court 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 PRO-

BATE 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: October 16, 2020.

Personal Representative:  
RONDA LUJAN  
1117 Yarnell Avenue  
Lake Wales, FL 33853  
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  
October 16, 23, 2020 20-01411K

## 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.:  
2018CA-000936-0000-00  
DEUTSCHE BANK NATIONAL  
TRUST COMPANY, AS TRUSTEE  
FOR ARGENT SECURITIES INC.,  
ASSET-BACKED PASS-THROUGH  
CERTIFICATES, SERIES 2005-W2,  
Plaintiff, vs.

UNKNOWN PARTIES CLAIMING  
BY, THROUGH, UNDER OR  
AGAINST THE ESTATE OF  
RHONDA F. BUTLER A/K/A  
RHONDA FAYE  
BUTLER-PALMORE A/K/A  
RHONDA BUTLER REED  
A/K/A RHONDA FAY SCOTT  
A/K/A RHONDA FAYE BUTLER  
A/K/A RHONDA FAY BUTLER,  
DECEASED, WHETHER SAID  
UNKNOWN PARTIES CLAIM AS  
SPOUSES, HEIRS, DEVISEES,  
GRANTEES, ASSIGNEES,  
CREDITORS, TRUSTEES, OR  
OTHER CLAIMANTS; BRITTANY  
SCOTT; UNKNOWN TENANT #1;  
UNKNOWN TENANT #2; 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,  
Defendant(s).

NOTICE OF SALE IS HEREBY GIVEN pursuant to the order of Summary Final Judgment of Foreclosure dated October 7, 2020, and entered in Case No. 2018CA-000936-0000-00 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR ARGENT SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-W2, is Plaintiff and UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF RHONDA F. BUTLER A/K/A RHONDA FAYE BUTLER-PALMORE A/K/A RHONDA BUTLER REED A/K/A RHONDA FAY SCOTT A/K/A RHONDA FAYE BUTLER A/K/A RHONDA FAY BUTLER, DECEASED, WHETHER SAID UNKNOWN PARTIES CLAIM AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, ASSIGN-

EES, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS; BRITTANY SCOTT; UNKNOWN TENANT #1; UNKNOWN TENANT #2; 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 Office of the Clerk, Polk County Clerk of the Court will sell to the highest bidder or bidders via online auction at www.polk.realforeclose.com at 10:00 a.m. on the 16th day of November, 2020, the following described property as set forth in said Final Judgment, to wit:

LOT 10, BLOCK 2, TRADEWINDS SIXTH ADDITION, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 48, PAGE 20, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 2214 Mateo St., Lakeland, Florida 33801  
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.

Date: 10/13/2020  
McCabe, Weisberg & Conway, LLC  
By: /s/ Robert McLain  
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: 17-402340  
October 16, 23, 2020 20-01397K

SECOND INSERTION

**NOTICE OF SALE**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO. 2019CA004041000000**  
**UNITED STATES OF AMERICA ACTING THROUGH RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE**  
**Plaintiff, v.**  
**THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF DENISE DOREEN TILLMAN A/K/A DENISE D. TILLMAN A/K/A DENISE D. HALL-TILLMAN A/K/A DENISE DOREEN HALL A/K/A DENISE D. HALL A/K/A DENISE DOREEN CARTER, DECEASED; JEFFREY LEON TILLMAN; WHITNEY DENISE CROSBY A/K/A WHITNEY D. CROSBY A/K/A WHITNEY DENISE HALL; UNKNOWN TENANT 2; UNKNOWN TENANT 1; SUNTRUST BANK**  
**Defendants.**

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on October 01, 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 102, ORANGE VILLAGE UNIT NO. 5, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 84, PAGE 32, PUBLIC

**RECORDS OF POLK COUNTY, FLORIDA.**  
a/k/a 441 MARKLEN LOOP, POLK CITY, FL 33868-9611  
at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on November 16, 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 12 day of October, 2020.  
eXL Legal, PLLC  
Designated Email Address: efling@exlegal.com  
12425 28th Street North, Suite 200 St. Petersburg, FL 33716  
Telephone No. (727) 536-4911  
Attorney for the Plaintiff  
David Reider  
FL Bar: 95719  
1000004396  
October 16, 23, 2020 20-01398K

SECOND INSERTION

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

**2019CA-003601-0000-00**  
**UNITED STATES OF AMERICA ACTING THROUGH RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE**  
**Plaintiff(s) vs.**  
**THE UNKNOWN HEIRS, GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF THE ESTATE OF ELLEN FOURNIER A/K/A ELLEN E. FOURNIER, DECEASED; DEREK FOURNIER A/K/A DEREK M. FOURNIER; UNKNOWN TENANT 1; UNKNOWN TENANT 2; CAPITAL ONE BANK (USA), N.A.,**  
**Defendant(s)**

Notice is hereby given that pursuant to a Final Judgment entered on JULY 30, 2020 in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

LOT 12, LYNNWOOD, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 71, PAGE 38, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
A/K/A 4111 HOMESTEAD DRIVE, LAKELAND, FLORIDA 33810-1939

to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 6TH day of NOVEMBER, 2020.

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.

WITNESS my hand and the seal of the Court on this 5th day of October, 2020.

STACY M. BUTTERFIELD, CPA  
Clerk of the Circuit Court  
Drawer CC-12, P.O. Box 9000  
Bartow, Florida 33831-9000  
(SEAL) By Carolyn Mack  
Deputy Clerk

Polk County Clerk of Courts  
Civil Law Department  
Drawer CC-12, P.O. Box 9000  
Bartow, FL 33831-9000  
October 16, 23, 2020 20-01349K

SECOND INSERTION

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

**CASE NO. 2020 CA 2198**  
**HIGHLANDS CITY PROPERTIES, LLC, A FLORIDA LIMITED LIABILITY COMPANY,**  
**Plaintiff, vs.**  
**DOROTHY JOSEPHINE BYARS; ET AL.**  
**Defendants,**  
TO: DOROTHY JOSEPHINE BYARS; THE UNKNOWN SPOUSE OF DOROTHY JOSEPHINE BYARS; THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OF DOROTHY JOSEPHINE BYARS, DECEASED;  
SHAUNA WILLIS;  
THE UNKNOWN SPOUSE OF SHAUNA WILLIS;  
THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OF SHAUNA WILLIS, DECEASED;  
ANY AND ALL UNKNOWN PARTIES CLAIMING AN INTEREST IN THE SUBJECT PROPERTY.

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

The West 1/2 of Lot 1, Block 9, Tier 7 of HASKELL SUBDIVISION, according to the map or plat thereof, as recorded in Plat Book 1, Page(s) 5A, 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 Christopher J. Horlacher, Esq., the plaintiff's attorney, whose address is 2639 Fruitville Rd., Ste. 203, Sarasota, FL 34237, on or before November 16, 2020 and file the original with the Clerk of this Court either before service on the 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 October 8, 2020  
STACY M. BUTTERFIELD  
Clerk of the Court  
(SEAL) BY: Asuncion Nieves  
As Deputy Clerk

Christopher J. Horlacher, Esq.,  
the Plaintiff's attorney,  
2639 Fruitville Rd., Ste. 203  
Sarasota, FL 34237  
Oct. 16, 23, 30; Nov. 6, 2020  
20-01415K

SECOND INSERTION

**NOTICE OF ACTION**  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2020CA002701000000**  
**DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR GSAMP TRUST 2007-FM1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-FM1,**  
**Plaintiff, vs.**  
**UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE OF JOHN A. RUGENSTEIN, DECEASED; et al.,**  
**Defendant(s).**

TO: Unknown Heirs, Beneficiaries, Devisees, Surviving Spouse, Grantees, Assignee, Lienors, Creditors, Trustees, And All Other Parties Claiming An Interest By Through Under Or Against The Estate Of John A. Rugenstein, Deceased  
Last Known Residence: Unknown  
YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in POLK County, Florida:  
S1/2 OF THE S1/4 OF THE NE 1/4 OF NW 1/4 OF SECTION 32, TOWNSHIP 30 SOUTH, RANGE 27 EAST, LYING WEST OF THE S.A.L. RAILROAD, 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 ALDRIDGE | PITE, LLP, Plaintiff's attorney, at 1615 South Congress Avenue, Suite 200, Delray Beach, FL 33445, on or before Nov. 16th, 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 10/12/2020.  
Stacy M. Butterfield  
As Clerk of the Court  
(SEAL) By: Yessenia Perez  
As Deputy Clerk

ALDRIDGE | PITE, LLP,  
Plaintiff's attorney,  
1615 South Congress Avenue,  
Suite 200,  
Delray Beach, FL 33445  
1221-4438B  
October 16, 23, 2020 20-01402K

SECOND INSERTION

**NOTICE OF FORECLOSURE SALE**  
IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CIRCUIT CIVIL DIVISION**  
**CASE NO.: 2019CA003390**

**U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR TO FIRSTSTAR TRUST COMPANY, AS TRUSTEE, FOR MANUFACTURED HOUSING CONTRACT SENIOR/SUBORDINATE PASS-THROUGH CERTIFICATE TRUST 1995-9**  
**Plaintiff(s), vs.**  
**LAWRENCE A. WHITE; THE UNKNOWN SPOUSE OF MAURILLO CARRIZALES N/K/A VERONICA CARRIZALES; FORD MOTOR CREDIT COMPANY; STATE OF FLORIDA;**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on September 14, 2020 in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 13th day of November, 2020 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit:

Lot 52, SHADY HAMMOCK, according to the plat thereof recorded in Plat Book 86, Pages 15 and 16, Public Records of Polk County, Florida.; and that certain 1999, 76x16, Mobile Home Serial Number(s): GAFL-S75A25695WE21.  
Property address: 4113 Shady View Run, Mulberry, FL 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.

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.

Respectfully submitted,  
PADGETT LAW GROUP  
DAVID R. BYARS, ESQ.  
Florida Bar # 114051  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
attorney@padgettlawgroup.com  
Attorney for Plaintiff  
U.S. Bank National Association vs. Lawrence A. White  
TDP File No. 18-014305-1  
October 16, 23, 2020 20-01395K

SECOND INSERTION

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

**2019CC-004694-0000-00**  
**EAST POLK COUNTY PROPERTY SERVICES LLC A FLORIDA LIMITED LIABILITY COMPANY AS TRUSTEE OF THE AUGUSTIA ROAD LAND TRUST**  
**Plaintiff(s) vs.**  
**BRUNO ONE, INC., AND BRUNO AUGUSTA TRUST,**  
**Defendant(s)**

Notice is hereby given that pursuant to a Final Judgment entered on JANUARY 9, 2020 in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

Lot 248 of unrecorded CYPRESSWOOD PATIO HOMES, described as: Beginning at a point 1722.28 feet North and 1206.52 feet West of the Southeast corner of Section 30, Township 28 South, Range 27, East, Polk County, Florida, run North 63 degrees 56'30" West 101.18 feet; thence run North 0 degrees 32'30" West 60.0 feet; thence run North 84 degrees 57' East 148.0 feet to a point in a curve concaved Northeastly whose radius is 50.0 feet; thence run Southeastly along said curve a chord distance of 24.0 feet (chord bearing South 51 degrees 12'30" East) to the point of tangent; thence run South 36 degrees 33' West 127.23 feet to the

Point of Beginning.  
Parcel ID #  
272830-000000-021007  
(Hereinafter "the subject parcel").

to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 4TH day of NOVEMBER, 2020.

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.

WITNESS my hand and the seal of the Court on this 30th day of September, 2020.

STACY M. BUTTERFIELD, CPA  
Clerk of the Circuit Court  
Drawer CC-12, P.O. Box 9000  
Bartow, Florida 33831-9000  
(SEAL) By Carolyn Mack  
Deputy Clerk

Polk County Clerk of Courts  
Civil Law Department  
Drawer CC-12, P.O. Box 9000  
Bartow, FL 33831-9000  
October 16, 23, 2020 20-01348K

SECOND INSERTION

**NOTICE OF ACTION**  
Count XIII  
IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA.  
**CASE NO.: 19-CA-004939-000000**  
**SILVERLEAF RESORTS, LLC,**  
**F/K/A SILVERLEAF RESORTS, INC.,**  
**Plaintiff, vs.**  
**ARELLANO ET.AL.,**  
**Defendant(s).**

To: MOAB P EZELL and LAVAL EZELL  
And all parties claiming interest by, through, under or against Defendant(s) MOAB P EZELL and LAVAL EZELL and all parties having or claiming to have any right, title or interest in the property herein described:  
YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 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.  
Interest 1.9233%, Use Period No./Unit No. 13/0069, Building H,  
has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint.

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

Default Date: 10/29/2020  
9/21/2020  
Tamika Joiner  
(SEAL) Deputy Clerk  
Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
POLK COUNTY, FLORIDA  
October 16, 23, 2020 20-01372K

SECOND INSERTION

**NOTICE OF ACTION**  
Count IV  
IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA.  
**CASE NO.: 20-CA-000370-000000**  
**HOLIDAY INN CLUB VACATIONS INCORPORATED F/K/A ORANGE LAKE COUNTRY CLUB, INC**  
**Plaintiff, vs.**  
**GUARINO ET.AL.,**  
**Defendant(s).**

To: LAVERNE HARDEE and BRYSON E. HARDEE AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF BRYSON E. HARDEE  
And all parties claiming interest by, through, under or against Defendant(s) LAVERNE HARDEE and BRYSON E. HARDEE AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF BRYSON E. HARDEE  
and all parties having or claiming to have any right, title or interest in the property herein described:  
YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 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.  
Interest 1.9233%, Use Period No./Unit No. 26/0032, Building D ,

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint.

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

Default Date: May 11, 2020  
April 3, 2020  
(SEAL) Asuncion Nieves  
Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
POLK COUNTY, FLORIDA  
October 16, 23, 2020 20-01376K

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

BusinessObserver  
10/23/20

## SECOND INSERTION

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

GENERAL JURISDICTION  
DIVISION  
**CASE NO. 2020CA000287000000**  
**FBC MORTGAGE, LLC,**  
**Plaintiff, vs.**  
**LUIS ENRIQUE BABILONIA,**  
**ANGELA TERESA BABILONIA,**  
**LAKE LUCERNE PROPERTY**  
**OWNERS ASSOCIATION, INC.,**  
**UNKNOWN PARTY #1, UNKNOWN**  
**PARTY #2, UNKNOWN TENANT**  
**#3, UNKNOWN TENANT #4 THE**  
**NAMES BEING FICTITIOUS**  
**TO ACCOUNT FOR PARTIES IN**  
**POSSESSION,**  
**Defendants.**

To: LUIS ENRIQUE BABILONIA  
300 LAKE LUCERNE WAY  
WINTER HAVEN, FL 33881  
LUIS ENRIQUE BABILONIA  
243 BEDFORD PARK BLVD, APT 1B  
BRONX, NY 10458

LAST KNOWN ADDRESS STATED,  
CURRENT RESIDENCE UNKNOWN

YOU ARE HEREBY NOTIFIED THAT  
an action to foreclose Mortgage covering  
the following real and personal  
property described as follows, to wit:

LOT 206 OF LAKE LUCERNE  
PHASE 1, ACCORDING TO  
THE PLAT THEREOF AS RECORDED  
IN PLAT BOOK 165,  
PAGE (S) 46, OF THE PUBLIC  
RECORDS OF POLK COUNTY,  
FLORIDA.

A/K/A 300 LAKE LUCERNE  
WAY WINTER HAVEN FL  
33881

has been filed against you and you are  
required to file a copy of your written  
defenses, if any, to it on Nicholas  
J. Vanhook, McCalla Rayermer Leibert  
Pierce, LLC, 225 E. Robinson St. Suite  
155, Orlando, FL 32801 and file the  
original with the Clerk of the above-  
styled Court on or before 11-12-2020  
or 30 days from the first publication,  
otherwise a Judgment may be entered  
against you for the relief demanded in  
the Complaint.

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

WITNESS my hand and seal of said  
Court on the 5th day of Oct, 2020.

Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
As Clerk of the Court  
BY: /s/ Asuncion Nieves  
Deputy Clerk

MCCALLA RAYMER  
LEIBERT PIERCE, LLC  
225 E. Robinson St. Suite 155  
Orlando, FL 32801  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
6653096  
20-00756-1  
October 16, 23, 2020 20-01351K

## SECOND INSERTION

NOTICE OF ACTION  
Count I

IN THE CIRCUIT COURT, IN AND  
FOR POLK COUNTY, FLORIDA.

**CASE NO.: 19-CA-004939-000000**  
**SILVERLEAF RESORTS, LLC.**  
**F/K/A SILVERLEAF RESORTS,**  
**INC.,**  
**Plaintiff, vs.**  
**ARELLANO ET.AL.,**  
**Defendant(s).**

To: VICENTE B ARELLANO and DALIA  
ARELLANO

And all parties claiming interest by  
through, under or against Defendant(s)  
VICENTE B ARELLANO and DALIA  
ARELLANO  
and all parties having or claiming to  
have any right, title or interest in the  
property herein described:

YOU ARE NOTIFIED THAT an action  
to foreclose a mortgage/claim of lien  
on the following described property,  
Orlando Breeze Resort, in Polk County,  
Florida:

An undivided interest as tenant-  
in-common in and to the below  
Unit No. and Building No. of Orlando  
Breeze Resort, 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 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.

Interest 1.923%, Use Period  
No./Unit No. 19/0040, Building  
E,

has been filed against you and you are  
required to serve a copy of your written  
defenses, if any, to it on Jerry E. Aron,  
Plaintiff's attorney, whose address is  
2505 Metrocentre Blvd., Suite 301,  
West Palm Beach, Florida, 33407,  
within thirty (30) days after the first  
publication of this Notice, and file the  
original with the Clerk of this Court  
either before service on Plaintiff's attorney  
or immediately thereafter, otherwise  
a default will be entered against you  
for the relief demanded in the  
Complaint.

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

Default Date: May 6, 2020.  
APR 06 2020

(SEAL) Kristin Barber  
Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
POLK COUNTY, FLORIDA  
October 16, 23, 2020 20-01364K

## SECOND INSERTION

NOTICE OF ACTION  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
**CASE NO. 2020-CA-0002584**

**SECTION NO. 11**  
**MARY E. MILLER, AS TRUSTEE**  
**OR HER SUCCESSORS IN TRUST**  
**UNDER THE JERRY D. MILLER**  
**FAMILY TRUST CREATED UNDER**  
**THE JERRY D. MILLER TRUST**  
**DATED DECEMBER 18, 2001,**  
**Plaintiff, v.**  
**EUGENE E. DUDLEY, SR;**  
**JUDITH C. DUDLEY; TENANT #1;**  
**TENANT #2; AND ANY AND ALL**  
**UNKNOWN PARTIES CLAIMING**  
**BY, THROUGH, AND UNDER,**  
**AND AGAINST THE**  
**HEREIN-NAMED DEFENDANTS**  
**WHO ARE NOT KNOWN TO BE**  
**DEAD OR ALIVE, WHETHER SAID**  
**UNKNOW PARTIES MAY CLAIM**  
**AN INTEREST AS SPOUSES, HEIRS,**  
**DEVISEES, GRANTEEES, OR OTHER**  
**CLAIMANTS,**  
**Defendants.**

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

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

The North 150 feet of the South  
350 feet of the North 1/2 of  
Tract 2-F of KOSSUTHVILLE  
FLORIDA TOWNSITE AND  
FARM UNIT NO.1, a subdivision  
according to the plat thereof  
recorded at Plat Book 17, Page

50, in the Public Records of Polk  
County, Florida, LESS the West  
45.0 feet thereof.

Together with a 2005 Double-  
wide FTWD Mobile Home ID#  
GAFL435A90049HP21, title  
certificate number 97134049 and  
ID # GAFL435B90049HP21, title  
certificate number 97134158.  
Property Address: 1420 Pinter  
Rd. Auburndale, FL 33823-9739

has been filed against you in the Circuit  
Court of the Tenth Judicial Circuit,  
Polk County, Florida, and you are  
required to serve a copy of your written  
defenses to the Complaint, if any,  
to Gregory A. Sanoba, Esq.,  
422 South Florida Avenue, Lakeland,  
Florida 33801, on or before November  
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.

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: October 8, 2020

STACY M. BUTTERFIELD  
Clerk of the Court  
(SEAL) By: Asuncion Nieves  
Deputy Clerk  
Gregory A. Sanoba, Esq.,  
422 South Florida Avenue,  
Lakeland, Florida 33801  
October 16, 23, 2020 20-01360K

## SECOND INSERTION

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

**CASE NO.: 53-2019-CA-004082**  
**WILMINGTON SAVINGS**  
**FUND SOCIETY, FSB, D/B/A**  
**CHRISTIANA TRUST, NOT**  
**INDIVIDUALLY BUT AS TRUSTEE**  
**FOR PRETIUM MORTGAGE**  
**ACQUISITION TRUST,**  
**Plaintiff, vs.**  
**ANDREW B. GILCHRIST, et al,**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN Pursuant  
to an Order Rescheduling Foreclosure  
Sale dated September 29, 2020,  
and entered in Case No. 53-2019-CA-  
004082 of the Circuit Court of the  
Tenth Judicial Circuit in and for Polk  
County, Florida in which Wilmington  
Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as  
trustee for Pretium Mortgage Acquisition  
Trust, is the Plaintiff and Andrew  
B. Gilchrist, Amy A. Gilchrist, Mortgage  
Electronic Registration Systems, Inc.,  
solely as nominee for Mortgageit,  
Inc., its successors and/or assigns, are  
defendants, the Polk County Clerk of  
the Circuit Court will sell to the highest  
and best bidder for cash in/on online at  
online at www.polk.realforeclose.com,  
Polk County, Florida at 10:00am EST  
on the November 13, 2020 the following  
described property as set forth in said  
Final Judgment of Foreclosure:

LOT 15, BLOCK R, RICH-

LAND MANOR, UNIT NO.6,  
ACCORDING TO THE PLAT  
THEREOF RECORDED IN  
PLAT BOOK 45, PAGE 47 OF  
THE PUBLIC RECORDS OF  
POLK COUNTY, FLORIDA.  
A/K/A 835 SHADY LANE, 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 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 09 day of October, 2020  
ALBERTELLI LAW  
P. O. Box 23028  
Tampa, FL 33623  
Tel: (813) 221-4743  
Fax: (813) 221-9171  
eService: servealaw@albertellilaw.com  
By: /s/ Justin Ritchie  
Justin Ritchie, Esq.  
Florida Bar No.: 106621  
BT - 19-018869  
October 16, 23, 2020 20-01409K

## SECOND INSERTION

NOTICE OF ACTION  
Count XII

IN THE CIRCUIT COURT, IN AND  
FOR POLK COUNTY, FLORIDA.

**CASE NO.: 19-CA-004939-000000**  
**SILVERLEAF RESORTS, LLC.**  
**F/K/A SILVERLEAF RESORTS,**  
**INC.,**  
**Plaintiff, vs.**  
**ARELLANO ET.AL.,**  
**Defendant(s).**

To: CATHLEEN DUNN and RALPH  
SAMPILLS III  
And all parties claiming interest by,  
through, under or against Defendant(s)  
CATHLEEN DUNN and RALPH  
SAMPILLS III  
and all parties having or claiming to  
have any right, title or interest in the  
property herein described:

YOU ARE NOTIFIED THAT an action  
to foreclose a mortgage/claim of lien  
on the following described property,  
Orlando Breeze Resort, in Polk County,  
Florida:

An undivided interest as tenant-  
in-common in and to the below  
Unit No. and Building No. of Orlando  
Breeze Resort, 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 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.

Interest 1.923%, Use Period  
No./Unit No. 41/0019, Building  
C,

has been filed against you and you are  
required to serve a copy of your written  
defenses, if any, to it on Jerry E. Aron,  
Plaintiff's attorney, whose address is  
2505 Metrocentre Blvd., Suite 301,  
West Palm Beach, Florida, 33407,  
within thirty (30) days after the first  
publication of this Notice, and file the  
original with the Clerk of this Court  
either before service on Plaintiff's attorney  
or immediately thereafter, otherwise a  
default will be entered against you for  
the relief demanded in the Complaint.

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

Default Date: May 6, 2020  
APR 06 2020

(SEAL) Kristin Barber  
Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
POLK COUNTY, FLORIDA  
October 16, 23, 2020 20-01371K

## SECOND INSERTION

NOTICE OF ACTION  
Count III

IN THE CIRCUIT COURT, IN AND  
FOR POLK COUNTY, FLORIDA.

**CASE NO.: 20-CA-000370-000000**  
**HOLIDAY INN CLUB VACATIONS**  
**INCORPORATED F/K/A ORANGE**  
**LAKE COUNTRY CLUB, INC**  
**Plaintiff, vs.**  
**GUARINO ET.AL.,**  
**Defendant(s).**

To: DOUGLAS W GRUBBS AND ANY  
AND ALL UNKNOWN HEIRS, DEVISEES  
AND OTHER CLAIMANTS OF  
DOUGLAS W. GRUBBS AND JOYCE  
C. GRUBBS AND ANY AND ALL  
UNKNOWN HEIRS, DEVISEES AND  
OTHER CLAIMANTS OF JOYCE  
C. GRUBBS RLT and DOUGLAS  
W GRUBBS, TRUSTEE AND ANY  
SUCCESSOR TRUSTEES JOYCE C  
GRUBBS, TRUSTEE AND ANY  
SUCCESSOR TRUSTEES

And all parties claiming interest by,  
through, under or against Defendant(s)  
DOUGLAS W GRUBBS AND ANY  
AND ALL UNKNOWN HEIRS, DEVISEES  
AND OTHER CLAIMANTS OF JOYCE  
C. GRUBBS RLT and DOUGLAS  
W GRUBBS, TRUSTEE AND ANY  
SUCCESSOR TRUSTEES JOYCE C  
GRUBBS, TRUSTEE AND ANY  
SUCCESSOR TRUSTEES and all parties  
having or claiming to have any right,  
title or interest in the property herein  
described:

YOU ARE NOTIFIED THAT an action  
to foreclose a mortgage/claim of lien  
on the following described property,  
Orlando Breeze Resort, in Polk County,  
Florida:

An undivided interest as tenant-  
in-common in and to the below  
Unit No. and Building No. of Orlando  
Breeze Resort, 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 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.

Interest 1.923%, Use Period  
No./Unit No. 19/0034, Building  
E,

has been filed against you and you are  
required to serve a copy of your written  
defenses, if any, to it on Jerry E. Aron,  
Plaintiff's attorney, whose address is  
2505 Metrocentre Blvd., Suite 301,  
West Palm Beach, Florida, 33407,  
within thirty (30) days after the first  
publication of this Notice, and file the  
original with the Clerk of this Court  
either before service on Plaintiff's attorney  
or immediately thereafter, otherwise a  
default will be entered against you for  
the relief demanded in the Complaint.

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

Default Date: May 11, 2020  
April 3, 2020

(SEAL) Asuncion Nieves  
Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
POLK COUNTY, FLORIDA  
October 16, 23, 2020 20-01374K

## SECOND INSERTION

NOTICE OF ACTION  
Count XIV

IN THE CIRCUIT COURT, IN AND  
FOR POLK COUNTY, FLORIDA.  
**CASE NO.: 19-CA-004699-000000**  
**SILVERLEAF RESORTS, LLC.**  
**F/K/A SILVERLEAF RESORTS,**  
**INC.,**  
**Plaintiff, vs.**  
**LIRA ET.AL.,**  
**Defendant(s).**

To: LYNN J WASHINGTON  
And all parties claiming interest by,  
through, under or against Defendant(s)  
LYNN J WASHINGTON  
and all parties having or claiming to  
have any right, title or interest in the  
property herein described:

YOU ARE NOTIFIED THAT an action  
to foreclose a mortgage/claim of lien  
on the following described property,  
Orlando Breeze Resort, in Polk County,  
Florida:

An undivided interest as tenant-  
in-common in and to the below  
Unit No. and Building No. of Orlando  
Breeze Resort, 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 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.

Interest 1.923%, Use Period  
No./Unit No. 8/0015, Building  
B,

has been filed against you and you are  
required to serve a copy of your written  
defenses, if any, to it on Jerry E. Aron,  
Plaintiff's attorney, whose address is  
2505 Metrocentre Blvd., Suite 301,  
West Palm Beach, Florida, 33407,  
within thirty (30) days after the first  
publication of this Notice, and file the  
original with the Clerk of this Court  
either before service on Plaintiff's attorney  
or immediately thereafter, otherwise a  
default will be entered against you for  
the relief demanded in the Complaint.

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

Default Date: May 11, 2020  
APR 03 2020

(SEAL) Asuncion Nieves  
Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
POLK COUNTY, FLORIDA  
October 16, 23, 2020 20-01393K

## SECOND INSERTION

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

FOR POLK COUNTY, FLORIDA  
**CASE NO. 2019CA003602000000**  
**UNITED STATES OF AMERICA**  
**ACTING THROUGH RURAL**  
**HOUSING SERVICE OR**  
**SUCCESSOR AGENCY, UNITED**  
**STATES DEPARTMENT OF**  
**AGRICULTURE**  
**Plaintiff, v.**  
**THE UNKNOWN HEIRS,**  
**GRANTEES, DEVISEES, LIENORS,**  
**TRUSTEES, AND CREDITORS OF**  
**OCTAVIO LORAN, DECEASED;**  
**SOFIA IVETTE DIAZ; AMALIA**  
**LORAN; CARMEN LORAN;**  
**OCTAVIO LORAN; IDA IRIS**  
**MORALES; MOISES TOBY**  
**LORAN; RADHAMES MIGUEL**  
**VALLERIO; ALEJANDROS REYES,**  
**A MINOR CHILD, IN THE CARE**  
**OF HIS LEGAL GUARDIAN,**  
**MARCO A. REYES; UNKNOWN**  
**TENANT 1; UNKNOWN TENANT 2;**  
**Defendants.**

Notice is hereby given that, pursuant  
to the Final Judgment of Foreclosure  
entered on October 02, 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 144, ORANGEWOOD VIL-  
LAGE UNIT #7, ACCORDING  
TO THE PLAT THEREOF RECORDED  
IN PLAT BOOK 88,  
PAGE 27, PUBLIC RECORDS

OF POLK COUNTY, FLORIDA.  
a/k/a 438 HONEY BEE LN,  
POLK CITY, FL 33868-9321

at public sale, to the highest and best  
bidder, for cash, online at www.polk.  
realforeclose.com, on November 16,  
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  
12 day of October, 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

David Reider  
FL Bar: 95719  
100004342  
October 16, 23, 2020 20-01399K

## SECOND INSERTION

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

FOR POLK COUNTY, FLORIDA  
CIRCUIT CIVIL DIVISION  
**CASE NO.: 2018CA003435000000**  
**U.S. BANK, N.A. AS TRUSTEE**  
**FOR MANUFACTURED**  
**HOUSING CONTRACT SENIOR/**  
**SUBORDINATE PASS-THROUGH**  
**CERTIFICATE TRUST 1994-5,**  
**AS SERVICER**  
**Plaintiff(s), vs.**  
**JIMMY B. BACKER; BETH LANE;**  
**RUTH PRUITT; THE UNKNOWN**  
**HEIRS, DEVISEES, GRANTEEES,**  
**ASSIGNEES, CREDITORS,**  
**LIENORS AND TRUSTEES**  
**OF FREDERICK G. LINK AKA**  
**FREDERICK GEORGE LINK, AND**  
**ALL OTHER PERSONS CLAIMING**  
**BY, THROUGH, UNDER,**  
**AND AGAINST THE NAMED**  
**DEFENDANT;**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN THAT,  
pursuant to Plaintiff's Final Judgment  
of Foreclosure entered on August 14,  
2020 in the above-captioned action,  
the Clerk of Court, Stacy M. Butterfield,  
will sell to the highest and best bidder  
for cash at www.polk.realforeclose.com  
in accordance with Chapter 45, Florida  
Statutes on the 12th day of November,  
2020 at 10:00 AM on the following  
described property as set forth in said  
Final Judgment of Foreclosure or order,  
to wit:

LOT 13, UNRECORDED  
BATES ESTATES  
COMMENCE AT THE  
NORTHWEST CORNER OF  
THE SOUTHEAST ¼ OF  
THE SOUTHEAST ¼ OF THE  
NORTHWEST ¼ OF SECTION  
16, TOWNSHIP 27 SOUTH,  
RANGE 27 EAST, POLK COUNTY,  
FLORIDA, AND RUN S  
00 31' 15" E, 636.58 FEET  
TO THE NORTH RIGHT OF  
WAY LINE OF BATES ROAD;  
THENCE EAST ALONG SAID

NORTH RIGHT OF WAY LINE,  
206.00 FEET TO THE POINT  
OF BEGINNING; THENCE  
CONTINUE EAST ALONG  
SAID NORTH RIGHT OF WAY  
LINE, 106.00 FEET; THENCE  
N 00 31' 16" W, 390.96 FEET;  
THENCE WEST, 106.00 FEET;  
THENCE S 00 31' 16" E,  
390.96 FEET TO THE POINT  
OF BEGINNING. CONTAIN-  
ING 41,439.99 SQ. FT.

TOGETHER WITH THAT  
CERTAIN 1994 MOBILE  
HOME WITH SERIAL NUM-  
BERS: FLHMBS54436872 AND  
FLHMBS54436872A AND FL-  
HMBS54436872B.

SECOND INSERTION

**NOTICE OF SALE**  
PURSUANT TO CHAPTER 45  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2019-CA-003347**  
**WB HOMEOWNERS**  
**ASSOCIATION, INC.,**  
**Plaintiff, vs.**  
**LUIS ALFREDO RAMIREZ**  
**and UNKNOWN PARTIES IN**  
**POSSESSION,**  
**Defendants.**

Notice is given that pursuant to the Final Judgment of Foreclosure dated September 10, 2020, in Case No. 2019-CA-003347, of the County Court in and for Polk County, Florida, wherein WB HOMEOWNERS ASSOCIATION, INC., is the Plaintiff and LUIS ALFREDO RAMIREZ and UNKNOWN PARTIES IN POSSESSION are the Defendants. The Clerk of Court will sell to the highest and best bidder for cash online at <https://www.polk.realforeclose.com> at 10:00 a.m., on October 29, 2020, the following described property set forth in the Final Judgment:

Lot 17, WILLOW BEND - PHASE 1, according to the plat as recorded in Plat Book 163, Pages 1 through 5, of the Public

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

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

DATED: October 12, 2020  
By: /s/ Jennifer L. Davis, Esquire  
JENNIFER L. DAVIS, ESQUIRE  
Florida Bar No.: 879681  
ARIAS BOSINGER, PLLC  
140 North Westmonte Drive,  
Suite 203  
Altamonte Springs, FL 32714  
(407) 636-2549  
October 16, 23, 2020 20-01363K

SECOND INSERTION

**NOTICE OF ACTION**  
Count I  
IN THE CIRCUIT COURT, IN AND  
FOR POLK COUNTY, FLORIDA.  
**CASE NO.: 20-CA-000370-000000**  
**HOLIDAY INN CLUB VACATIONS**  
**INCORPORATED F/K/A ORANGE**  
**LAKE COUNTRY CLUB, INC**  
**Plaintiff, vs.**  
**GUARINO ET.AL.,**  
**Defendant(s).**

To: ANGEL GUARINO AND ANY AND ALL UNKNOWN HEIRS, DEVI- SEES AND OTHER CLAIMANTS OF ANGEL GUARINO  
And all parties claiming interest by, through, under or against Defendant(s) ANGEL GUARINO AND ANY AND ALL UNKNOWN HEIRS, DEVI- SEES AND OTHER CLAIMANTS OF ANGEL GUARINO  
and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Sup-

plemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%, Use Period No./Unit No. 7/0018, Building C,

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint.

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

Default Date: May 11, 2020  
April 3, 2020  
(SEAL) Asuncion Nieves  
Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
POLK COUNTY, FLORIDA  
October 16, 23, 2020 20-01375K

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.: 2018CA005147000000**

**WILMINGTON SAVINGS FUND**  
**SOCIETY, FSB, AS TRUSTEE OF**  
**STANWICH MORTGAGE LOAN**  
**TRUST A,**  
**Plaintiff, vs.**  
**UNKNOWN HEIRS**  
**BENEFICIARIES, DEVISEES,**  
**SURVIVING SPOUSE,**  
**GRANTEES,; CITY OF LAKELAND,**  
**FLORIDA; WILLIE STANDLEY;**  
**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**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on October 7, 2020 in Civil Case No. 2018CA005147000000, of the Circuit Court of the Judicial Circuit in and for Polk County, Florida, wherein, WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST A is the Plaintiff, and UNKNOWN HEIRS BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES,; CITY OF LAKELAND, FLORIDA; WILLIE STANDLEY; 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](http://www.polk.realforeclose.com) on November 2, 2020 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:  
PARCEL 1) LOT 26, BLOCK H OF PALMA CELA COURT, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 10, PAGE 29, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA  
PARCEL 2) THE WEST FIFTY-(50) FEET OF LOT ONE, BLOCK "H" OF C.L. MITCHELL'S ADDITION TO THE CITY OF FORT MEADE, FLORIDA AS FILED IN DEED BOOK F, PAGE 45, 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 October, 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: Digitally signed by Zachary Ullman  
Date: 2020-10-13 15:57:28  
FBN: 106751  
Primary E-Mail:  
ServiceMail@aldridgepite.com  
1133-1688B  
October 16, 23, 2020 20-01410K

plemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%, Use Period No./Unit No. 7/0018, Building C,

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint.

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

Dated this 13 day of October, 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: Digitally signed by Zachary Ullman  
Date: 2020-10-13 15:57:28  
FBN: 106751  
Primary E-Mail:  
ServiceMail@aldridgepite.com  
1133-1688B  
October 16, 23, 2020 20-01410K

SECOND INSERTION

**NOTICE OF ACTION**  
Count II  
IN THE CIRCUIT COURT, IN AND  
FOR POLK COUNTY, FLORIDA.  
**CASE NO.: 19-CA-004689-000000**  
**SILVERLEAF RESORTS, LLC,**  
**F/K/A SILVERLEAF RESORTS,**  
**INC.,**  
**Plaintiff, vs.**  
**BLEVINS ET.AL.,**  
**Defendant(s).**

To: PHYLLIS EASTERLING BAILEY and LLOYD BAILEY  
And all parties claiming interest by, through, under or against Defendant(s) PHYLLIS EASTERLING BAILEY and LLOYD BAILEY  
And all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 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. Interest 1.923%, Use Period No./Unit No. 39/0031, 23/0039, Building D/E,

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint.

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

4-6-2020  
Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
POLK COUNTY, FLORIDA  
(SEAL) Yessenia Perez  
October 16, 23, 2020 20-01365K

SECOND INSERTION

**NOTICE OF ACTION**  
Count I  
IN THE CIRCUIT COURT, IN AND  
FOR POLK COUNTY, FLORIDA.  
**CASE NO.: 19-CA-004689-000000**  
**SILVERLEAF RESORTS, LLC,**  
**F/K/A SILVERLEAF RESORTS,**  
**INC.,**  
**Plaintiff, vs.**  
**BLEVINS ET.AL.,**  
**Defendant(s).**

To: DAVID M. BLEVINS AND ANY AND ALL UNKNOWN HEIRS, DEVI- SEES AND OTHER CLAIMANTS OF DAVID M. BLEVINS  
And all parties claiming interest by, through, under or against Defendant(s) DAVID M. BLEVINS AND ANY AND ALL UNKNOWN HEIRS, DEVI- SEES AND OTHER CLAIMANTS OF DAVID M. BLEVINS  
and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:  
An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 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. Interest 1.923%, Use Period No./Unit No. 7/0066, Building H,

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint.

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

4/6/2020  
Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
POLK COUNTY, FLORIDA  
(SEAL) Yessenia Perez  
October 16, 23, 2020 20-01367K

SECOND INSERTION

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

**CASE NO. 2020CA000174**  
**FBC MORTGAGE, LLC,**  
**Plaintiff, vs.**  
**VINETTA BERNICE YOUNG**  
**A/K/A VINNETTA B. YOUNG,**  
**NORMA CARGENA EDWARDS**  
**A/K/A NORMA C. EDWARDS,**  
**STONEWOOD CROSSING**  
**HOMEOWNERS ASSOCIATION,**  
**INC., SEYMOUR EDWARDS,**  
**PORTFOLIO RECOVERY**  
**ASSOCIATES, LLC**  
**Defendants.**

To: NORMA CARGENA EDWARDS A/K/A NORMA C. EDWARDS 151 MILESTONE DRIVE HAINES CITY, FL 33844  
NORMA CARGENA EDWARDS A/K/A NORMA C. EDWARDS 135 MILESTONE DR. HAINES CITY, FL 33844  
SEYMOUR EDWARDS 151 MILESTONE DRIVE HAINES CITY, FL 33844  
SEYMOUR EDWARDS 135 MILESTONE DR. HAINES CITY, FL 33844  
SEYMOUR EDWARDS 142 MILESTONE DR. HAINES CITY, FL 33844  
LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN  
YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit:  
LOT 213, STONEWOOD CROSSING-PHASE 2 ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 150, PAGES 50

AND 51, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
A/K/A 151 MILESTONE DRIVE, HAINES CITY, FL 33844

has been filed against you and you are required to file a copy of your written defenses, if any, to it on Nicholas J. Vanhook, McCalla Raymer Leibert Pierce, LLC, 225 E. Robinson St. Suite 155, Orlando, FL 32801 and file the original with the Clerk of the above- styled Court on or before November 12, 2020 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the Complaint.

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

WITNESS my hand and seal of said Court on the 5th day of October, 2020.  
Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
As Clerk of the Court  
(SEAL) BY: Asuncion Nieves  
Deputy Clerk

MCCALLA RAYMER  
LEIBERT PIERCE, LLC  
225 E. Robinson St. Suite 155  
Orlando, FL 32801  
Phone: (407) 674-1850  
Fax: (321) 248-0420  
6652866  
20-00766-1  
October 16, 23, 2020 20-01356K

SECOND INSERTION

**NOTICE OF ACTION**  
ON AMENDED COMPLAINT  
Count XV  
IN THE CIRCUIT COURT, IN AND  
FOR POLK COUNTY, FLORIDA.  
**CASE NO.: 19-CA-004939-000000**  
**SILVERLEAF RESORTS, LLC,**  
**F/K/A SILVERLEAF RESORTS,**  
**INC.,**  
**Plaintiff, vs.**  
**ARELLANO ET.AL.,**  
**Defendant(s).**

To: SHEPHERD GREEN III and JENNIFER GREEN AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF SHEPHERD GREEN III  
And all parties claiming interest by, through, under or against Defendant(s) SHEPHERD GREEN III and JENNIFER GREEN AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF SHEPHERD GREEN III  
and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 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. Interest 1.923%, Use Period No./Unit No. 35/0063, Building H,

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint.

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

Default Date: May 6, 2020  
APR 06 2020  
(SEAL) Kristin Barber  
Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
POLK COUNTY, FLORIDA  
October 16, 23, 2020 20-01373K

SECOND INSERTION

**NOTICE OF ACTION**  
Count XIII  
IN THE CIRCUIT COURT, IN AND  
FOR POLK COUNTY, FLORIDA.  
**CASE NO.: 20-CA-000102-000000**  
**SILVERLEAF RESORTS, LLC,**  
**F/K/A SILVERLEAF RESORTS,**  
**INC.,**  
**Plaintiff, vs.**  
**PENNINGTON ET.AL.,**  
**Defendant(s).**

To: MARGARET ANN CASTRO and FLOYD H. ZIPPEL AND ANY AND ALL UNKNOWN HEIRS, DEVI- SEES AND OTHER CLAIMANTS OF FLOYD H. ZIPPEL  
And all parties claiming interest by, through, under or against Defendant(s) MARGARET ANN CASTRO and FLOYD H. ZIPPEL AND ANY AND ALL UNKNOWN HEIRS, DEVI- SEES AND OTHER CLAIMANTS OF FLOYD H. ZIPPEL  
and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:  
An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 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. Interest 1.923%, Use Period No./Unit No. 16/0004, Building A,

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint.

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

4/6/2020  
Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
POLK COUNTY, FLORIDA  
(SEAL) Yessenia Perez  
October 16, 23, 2020 20-01369K

SECOND INSERTION

**NOTICE OF ACTION**  
Count VII  
IN THE CIRCUIT COURT, IN AND  
FOR POLK COUNTY, FLORIDA.  
**CASE NO.: 19-CA-004939-000000**  
**SILVERLEAF RESORTS, LLC,**  
**F/K/A SILVERLEAF RESORTS,**  
**INC.,**  
**Plaintiff, vs.**  
**ARELLANO ET.AL.,**  
**Defendant(s).**

To: RONALD BURKE and ISABEL BURKE AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF ISABEL BURKE  
And all parties claiming interest by, through, under or against Defendant(s) RONALD BURKE and ISABEL BURKE AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF ISABEL BURKE  
and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, 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 of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Sup-

plemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%, Use Period No./Unit No. 01/105, 2/114, Building 1,

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 2505 Metrocentre Blvd., Suite 301, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint.

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

Default Date: 10/29/2020  
9/21/2020  
Tamika Joiner  
(SEAL) Deputy Clerk  
Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT  
POLK COUNTY, FLORIDA  
October 16, 23, 2020 20-01368K

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2020CP-002525  
Division Probate  
IN RE: ESTATE OF  
JEAN HURN LINN  
Deceased.

The administration of the estate of Jean Hurn Linn, deceased, whose date of death was August 26, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Box 9000, Drawer CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 16, 2020.

## Personal Representative:

Peter Golotko

205 E. Orange Street  
Lakeland, Florida 33801Attorney for Personal Representative:  
Daniel Medina, B.C.S.Attorney for Petitioner  
Florida Bar Number: 0027553402 S. Kentucky Ave, Suite 660  
Lakeland, FL 33801

Telephone: (863) 682-9730

Fax: (863) 616-9754

E-Mail: dan@medinapa.com

Secondary E-Mail:

whitney@medinapa.com

October 16, 23, 2020 20-01404K

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
Case Number: 20CP-2413  
IN RE: ESTATE OF  
Ronald L. Booth  
deceased.

The administration of the estate of Ronald L. Booth, deceased, Case Number 20CP-2413, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN 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 Oct. 16, 2020.

## Michael H. Willison

Personal Representative

Address: P.O. Box 3552,  
Lakeland, FL 33802

MICHAEL H. WILLISON, P.A.

Michael H. Willison, Esquire

114 S. Lake Avenue

Lakeland, Florida 33801

(863) 687-0567

Florida Bar No. 382787

mwillison@mwillison.com

Attorney for Personal Representative

October 16, 23, 2020 20-01357K

## SECOND INSERTION

NOTICE OF SALE  
UNDER F.S. CHAPTER 45  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
CASE NO: 2009-CA-013810

THE BANK OF NEW YORK  
MELLON F/K/A THE BANK OF  
NEW YORK, AS TRUSTEE FOR  
THE CERTIFICATEHOLDERS  
CWABS, INC., ASSET-BACKED  
CERTIFICATES, SERIES 2005-4,  
Plaintiff, v.

THE ESTATE OF  
PULEEKUNNI J. KURIAN A/K/A  
PULEEKUNNIL KURIAN; ET. AL.,  
Defendant(s),

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated June 22, 2020, and the Order on Plaintiff's Motion to Cancel and Reschedule Foreclosure Sale Set for October 13, 2020, in the above-styled cause, the Clerk of Circuit Court Stacy M. Butterfield, shall sell the subject property at public sale on the 10th day of November, 2020, at 10:00 a.m., to the highest and best bidder for cash, at www.polk.realforeclose.com for the following described property:

LOT 156, ROYAL RIDGE ADDITION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 106, PAGE 15 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 3780 Huntwicke Blvd., Davenport, FL 33837.

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: October 15, 2020.

BITMAN O'BRIEN

&amp; MORAT, PLLC

/s/ Nicole M. Barkett

Nicole M. Barkett, Esquire

Florida Bar No. 118804

nbarkett@bitman-law.com

Attorneys for Plaintiff

October 16, 23, 2020 20-01359K

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2020CP0022560000XX  
Division 14

IN RE: ESTATE OF  
CHESTER CUMMINGS, a/k/a  
CHESTER A. CUMMINGS  
Deceased.

The administration of the estate of CHESTER CUMMINGS, a/k/a CHESTER A. CUMMINGS, deceased, whose date of death was July 14, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway, 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 October 16, 2020.

## Personal Representative

LYNNE A. GRAMLICH

Attorney for Personal Representative:

/S/ DAVID P. KRON, ESQ.

DAVID P. KRON, ESQ.

Attorney for Petitioner

Florida Bar Number: 0068683

Greenspoon Marder LLP

200 E. Broward Blvd., Suite 1800

Fort Lauderdale, FL 33301

Telephone: (954) 491-1120

Fax: (954) 333-4202

E-Mail: david.kron@gmlaw.com

Secondary E-Mail:

liz.lebin@gmlaw.com

44596046v1

October 16, 23, 2020 20-01403K

## This Instrument Prepared By/

Returned to:

Michael J Posner, Esq.,

HUD Foreclosure Commissioner

Ward, Damon, Posner,

Pheterson &amp; Bleau

4420 Beacon Circle

West Palm Beach, Florida 33407

HECM#093-7276525

PCN:26-28-35-662933-000470

## NOTICE OF DEFAULT AND

## FORECLOSURE SALE

WHEREAS, on June 27, 2011, a certain Mortgage was executed by Richard D. Hart and Sandra K. Hart, husband and wife as Mortgagor in favor of MCM Holdings which Mortgage was recorded July 1, 2011, in Official Records Book 8420, Page 1514 in the Office of the Clerk of the Circuit Court for Polk County, Florida, (the "Mortgage"); and

WHEREAS, the Mortgage was assigned to Sun West Mortgage Company Inc. by Assignment recorded March 16, 2012 in Official Records Book 8603, Page 838, in the Office of the Clerk of the Circuit Court for Polk County, Florida; and

WHEREAS, the Mortgage was assigned to Reverse Mortgage Funding LLC by Assignment recorded July 6, 2015 in Official Records Book 9569, Page 658, in the Office of the Clerk of the Circuit Court for Polk County, Florida; and

WHEREAS, the Mortgage was assigned to the United States Secretary of Housing and Urban Development (the "Secretary"), by Assignment recorded July 7, 2017 in Official Records Book 10197, Page 1636, in the Office of the Clerk of the Circuit Court for Polk County, Florida; and

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

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

WHEREAS, the entire amount delinquent as of August 12, 2020 is \$260,302.86 plus accrued unpaid interest, if any, late charges, if any, fees and costs; and

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

## This Instrument Prepared By/

Returned to:

Michael J Posner, Esq.,

HUD Foreclosure Commissioner

Ward, Damon, Posner,

Pheterson &amp; Bleau

4420 Beacon Circle

West Palm Beach, Florida 33407

HECM#093-7308742

PCN:352826-662933-001250

## NOTICE OF DEFAULT AND

## FORECLOSURE SALE

WHEREAS, on August 29, 2011, a certain Mortgage was executed by Arthur F. Turek and Ruth L. Turek, husband and wife as Mortgagor in favor of MCM Holdings which Mortgage was recorded September 6, 2011, in Official Records Book 8465, Page 1970 in the Office of the Clerk of the Circuit Court for Polk County, Florida, (the "Mortgage"); and

WHEREAS, the Mortgage was assigned to Sun West Mortgage Company Inc. by Assignment recorded May 3, 2012 in Official Records Book 8465, Page 1970, and rerecorded September 4, 2013 in Official Records Book 9052, Page 1129 in the Office of the Clerk of the Circuit Court for Polk County, Florida; and

WHEREAS, the Mortgage was assigned to Reverse Mortgage Fund LLC by Assignment recorded June 10, 2015 in Official Records Book 9547, Page 1416 and rerecorded July 6, 2015 Official Records Book 9569, Page 656 in the Office of the Clerk of the Circuit Court for Polk County, Florida; and

WHEREAS, the Mortgage was assigned to the United States Secretary of Housing and Urban Development (the "Secretary"), by Assignment recorded August 20, 2015 in Official Records Book 9607, Page 1607, in the Office of the Clerk of the Circuit Court for Polk County, Florida; and

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

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

WHEREAS, the entire amount delinquent as of August 12, 2020 is \$273,686.99 plus accrued unpaid interest, if any, late charges, if any, fees and costs; and

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

WHEREAS, the Unknown Spouse of Ruth L. Turek may claim some interest in the property hereinafter described, as the surviving spouse in possession of

and payable; and

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

WHEREAS, Vienna Square Homeowners Association Inc., may claim some interest in the property hereinafter described pursuant to that certain Declaration recorded in Official Records Book 7080, Page 2010, and all amendments thereto of the Public Records of Polk County, Florida but such interest is subordinate to the lien of the Mortgage of the Secretary; and

NOW, THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of the undersigned as Foreclosure Commissioner, recorded on July 14, 2010 in Official Records Book 8177, Pages 1962-1964 of the Public Records of Polk County, Florida, notice is hereby given that on November 17, 2020 at 9:00 a.m. local time, all real and personal property at or used in connection with the following described premises (the "Property") will be sold at public auction to the highest bidder:

Lot 47, VIENNA SQUARE PHASE 1, according to the Map or Plat thereof recorded in Plat Book 143, Pages 36, 37, 38 and 39, of the Public Records of Polk County, Florida

Commonly known as: 2332 Salzburg Loop, Winter Haven, FL 33884

The sale will be held at 2332 Salzburg Loop, Winter Haven, FL 33884. The Secretary of Housing and Urban Development will bid \$260,302.86 plus interest from August 12, 2020 at a rate of \$39.65 per diem (subject to increases applicable under the Note), plus all costs of this foreclosure and costs of an owner's policy of title insurance.

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

When making their bids, all bidders except the Secretary must submit a deposit totaling ten (10%) percent of the bid amount in the form of a certified check or cashier's check made out

## SECOND INSERTION

the property, but such interest is subordinate to the lien of the Mortgage of the Secretary; and

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

WHEREAS, the unknown heirs and devisees may claim some interest in the property hereinafter described, as a or the heir(s) of the Estate of Arthur F. Turek, deceased, but such interest is subordinate to the lien of the Mortgage of the Secretary; and

WHEREAS, the Estate of Arthur F. Turek, deceased may claim some interest in the property hereinafter described, but such interest is subordinate to the lien of the Mortgage of the Secretary; and

WHEREAS, Vienna Square Homeowners Association Inc. may claim some interest in the property hereinafter described pursuant to that certain Declaration recorded in Official Records Book 7080, Page 2010 of the Public Records of Polk County, Florida but such interest is subordinate to the lien of the Mortgage of the Secretary; and

WHEREAS, Villas at Vienna Square Homeowners Association Inc. may claim some interest in the property hereinafter described pursuant to that certain Declaration recorded in Official Records Book 7080, Page 2010 of the Public Records of Polk County, Florida but such interest is subordinate to the lien of the Mortgage of the Secretary; and

NOW, THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of the undersigned as Foreclosure Commissioner, recorded on September 14, 2010 in Official Records Book 8177, Pages 1962-1964 of the Public Records of Polk County, Florida, notice is hereby given that on November 9, 2020 at 9:00 a.m. local time, all real and personal property at or used in connection with the following described premises (the "Property") will be sold at public auction to the highest bidder:

Lot 125, VIENNA SQUARE PHASE 1, according to the Map or Plat thereof, recorded in Plat Book 143, Pages 36, 37, 38 and 39, of the Public Records of Polk County, Florida

Commonly known as: 2319 Salzburg Loop, Winter Haven, FL 33884

The sale will be held at 2319 Salzburg Loop, Winter Haven, FL 33884. The Secretary of Housing and Urban Development will bid \$273,686.99 plus interest from August 12, 2020 at a rate of \$41.69 per diem (subject to increases

to the Secretary of HUD. Each oral bid

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

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

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

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

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

Date: October 7, 2020  
HUD Foreclosure Commissioner  
By: Michael J Posner, Esquire  
Ward, Damon, Posner,  
Pheterson & Bleau  
4420 Beacon Circle  
West Palm Beach, Florida 33407  
T:561.842.3000•F:561.842.3626  
Direct: 561.594.1452

STATE OF FLORIDA  
COUNTY OF PALM BEACH ) ss:  
Sworn to, subscribed and acknowledged before me this 7th day of October, 2020, by mean of physical presence, Michael J Posner, Esquire, of Ward, Damon, Posner, Pheterson & Bleau who is personally known to me. Notary Public, State of Florida  
Notary Public State of Florida  
Sandra D Heck  
MY COMMISSION # GG 280088  
Expires 12/13/2022

Unless you, within thirty days of your receipt of this notice, dispute the validity of the debt claimed in this letter, or any portion of the debt, we will assume that the debt alleged in this letter is valid. If we receive notice from you within thirty days of your receipt of this notice that the debt claimed in this notice, or any portion of the debt, is disputed, we will obtain verification of the debt and will forward that verification to you. Also, upon request to us within thirty days of your receipt of this notice, we will provide the name and address of the original creditor of the debt claimed in this notice, if different from the United States Secretary of Housing and Urban Development

October 16, 23, 30, 2020 20-01353K

applicable under the Note), plus all costs of this foreclosure and costs of an owner's policy of title insurance.

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

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

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

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

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others

that the property will be vacant.

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

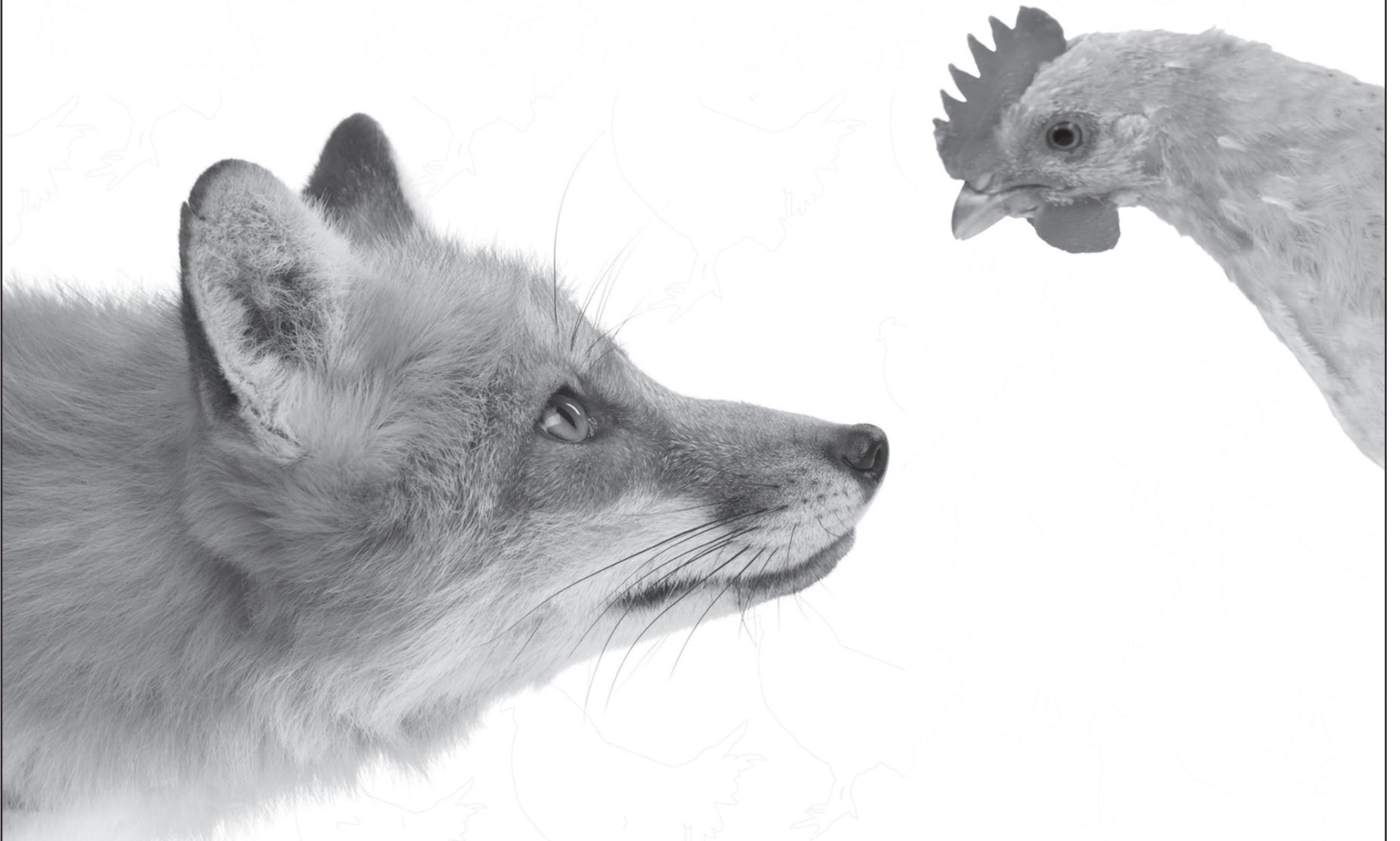
Date: October 7, 2020  
HUD Foreclosure Commissioner  
By: Michael J Posner, Esquire  
Ward, Damon, Posner,  
Pheterson & Bleau  
4420 Beacon Circle  
West Palm Beach, Florida 33407  
T:561.842.3000•F:561.842.3626  
Direct: 561.594.1452

STATE OF FLORIDA  
COUNTY OF PALM BEACH ) ss:  
Sworn to, subscribed and acknowledged before me this 7th day of October, 2020, by mean of physical presence, Michael J Posner, Esquire, of Ward, Damon, Posner, Pheterson & Bleau who is personally known to me. Notary Public, State of Florida  
Notary Public State of Florida  
Sandra D Heck  
MY COMMISSION # GG 280088  
Expires 12/13/2022

# WHEN PUBLIC NOTICES REACH THE PUBLIC, EVERYONE BENEFITS.

Some officials want to move notices from newspapers to government-run websites, where they may not be easily found.

This is like putting the fox in charge of the hen house.



Keep Public Notices  
in Newspapers



# WHEN PUBLIC NOTICES REACH THE PUBLIC, EVERYONE BENEFITS.

Some officials want to move notices from newspapers to government-run websites, where they may not be easily found.



Why try to fix something that isn't broken?

**2 OUT OF 3**

U.S. adults read a newspaper in print or online during the week.



**NEWS MEDIA ALLIANCE**

[www.newsmediaalliance.org](http://www.newsmediaalliance.org)

## Keep Public Notices in Newspapers.