

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

Notice of Sale
Rainbow Title & Lien, Inc. will sell at public sale at auction the following vehicles to satisfy lien pursuant to Chapter 713.78 the Florida Statutes on 09/30/2021 at 10 A.M.

Sale will occur where vehicles are located
2004 Honda
VIN#1HGCM66304A062487
1996 Chrysler
VIN#1C4GP54L5TB378027
At: 5012 Lazy Birch Loop #301 Lakeland, FL 33805

Any person(s) claiming any interests in above vehicle contact: Rainbow Title & Lien Inc, 954-920-6020

ALL AUCTIONS HELD WITH RESERVE - some of the vehicles may have been released prior to auction
September 10, 2021 21-01262K

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 Occupants whom are in default at an Auction. The sale will occur as an online auction via www.storageauctions.com on 9/27/2021 at 11:00am. Unless stated otherwise the description of the contents are household goods and furnishings. Jordany Gabriel unit #404; Desirae Padgett unit #3361. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.
September 10, 17, 2021 21-01271K

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 HONEY HOLE THRIFT SHOP, located at 1391 Southern Dunes Blvd, in the City of Haines City, County of Polk, State of FL, 33844, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated this 3 of September, 2021.
PICKERS PARADISE LLC
1391 Southern Dunes Blvd
Haines City, FL 33844
September 10, 2021 21-01264K

FIRST INSERTION

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

Personal property consisting of sofas, TVs, clothes, boxes, household goods and other personal property used in home, office or garage will be sold or otherwise disposed of at public sales on the dates & times indicated below to satisfy Owners Lien for rent & fees due in accordance with Florida Statutes: Self-Storage Act, Sections 83.806 & 83.807. All items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required, if applicable.
D20 C. Northern Jr.
G07 D. Lavastida
J27 J. Smith
Units will be listed on www.storage-treasures.com Auction ends on September 27, 2021 @ 11:00 AM or after
September 10, 17, 2021 21-01261K

FIRST INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that on September 27, 2021 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 1989 AGC vessel and trailer bearing vehicle identification number AGCJ7220D989 and all personal items located inside. Last Tenant: Luis David Cruz Martinez. Sale to be held at: Woodall's Village, 2121 New Tampa Highway, Lakeland, Florida 33815, 863-686-7462.
September 10, 17, 2021 21-01277K

FIRST INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that on September 27, 2021 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 1988 BAJA vessel and trailer bearing vehicle identification number AGCZ3095A888 and all personal items located inside. Last Tenant: Luis David Cruz Martinez. Sale to be held at: Woodall's Village, 2121 New Tampa Highway, Lakeland, Florida 33815, 863-686-7462.
September 10, 17, 2021 21-01276K

FIRST INSERTION

Notice is hereby given that MACON PROPERTIES LLC, OWNER, desiring to engage in business under the fictitious name of MACON TRANSPORT located at 5752 LAKESIDE LANDING BLVD, 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.
September 10, 2021 21-01274K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that DIAHANN G HAMBRICK, OWNER, desiring to engage in business under the fictitious name of DIAL PRODUCTIONS located at 147 OLYMPUS WAY, KISSIMMEE, FLORIDA 34759 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.
September 10, 2021 21-01265K

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 Travel Medellin located at 468 Pinewood Dr, in the County of Polk, in the City of Davenport, Florida 33896 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at Davenport, Florida, this 3rd day of September, 2021.
The Roll Out Team, LLC
September 10, 2021 21-01263K

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 TV RADIO LUZ : Located at P.O. Box 2331 : Polk County in the City of Lakeland : Florida, 33806 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at Lakeland Florida, this September day of 05, 2021
GARCIA ORTEGA,
LISSETH ANTONIA
September 10, 2021 21-01270K

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 Workplace Electrical Safety Solutions located at 2241 Coachman Loop, in the County of Polk, in the City of Lakeland, Florida 33812 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at lakeland, Florida, this 8th day of September, 2021.
LEROY ELECTRICAL
ENTERPRIZES, INC
September 10, 2021 21-01279K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that CASTILLO MEDICAL CENTER CORP, OWNER, desiring to engage in business under the fictitious name of PURE LOVE CARE FOR PAIN & INJURY located at 175 US HWY 17N, 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.
September 10, 2021 21-01267K

FIRST INSERTION

FICTITIOUS NAME NOTICE
Notice is hereby given that SAL G LUCIDO, OWNER, desiring to engage in business under the fictitious name of EASTSIDE MARINE REPAIR AND EQUIPMENT located at 8832 TOM COSTINE RD, LAKELAND, FLORIDA 33809 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.
September 10, 2021 21-01266K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 532021CP0025960000XX
IN RE: ESTATE OF JUANA ABADIA LEBRON
Deceased.

The administration of the estate of JUANA ABADIA LEBRON, Deceased, whose date of death was June 29, 2021, 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 WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent

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

ALL CLAIMS NOT 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 September 10, 2021.

LOURDES FERNANDEZ,
Personal Representative

Scott R. Bugay, Esquire
Attorney for the
Personal Representative
Florida Bar No. 5207
Citicentre, Suite P600
290 NW 165th Street
Miami FL 33169
Telephone: (305) 956-9040
Fax: (305) 945-2905
Primary Email: Scott@srblawyers.com
Secondary Email: angelica@srblawyers.com
September 10, 17, 2021 21-01256K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
Case No.: 2021-CP-0027060000XX
IN RE: Estate of WILLIAM ANTHONY MAIER, SR.
a/k/a WILLIAM A. MAIER,
Deceased.

The administration of the estate of WILLIAM ANTHONY MAIER, SR. a/k/a WILLIAM A. MAIER, deceased, whose date of death was March 16, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 3425 Lake Alfred Road, Winter Haven, Florida 33881. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

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

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

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

The date of first publication of this notice is September 10, 2021.

Personal Representative:
WILLIAM C. MAIER

148 South Street
Washington, CT 06793
Attorney for Personal Representative:
LANCE A. RAGLAND
Florida Bar No. 0122440
Lance A. Ragland, P.A.
5750 Canton Cove
Winter Springs, Florida 32708
Telephone: 407-960-6069
Fax: 407-960-6091
Main: Lance@LRaglandLaw.com
Secondary:
Debbie@LRaglandLaw.com
September 10, 17, 2021 21-01259K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2021-CP-2573
Division Probate
IN RE: ESTATE OF NANCY SMALLING a/k/a NANCY J. SMALLING
Deceased.

The administration of the Estate of Nancy Smalling a/k/a Nancy J. Smalling, deceased, whose date of death was May 22, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is September 10, 2021.

Personal Representative:
William McLaughlin

1001 Fayette Street
Conshohocken, Florida 19428
Attorney for Personal Representative:
Daniel S. Henderson
Email Address:
dan@hendersonsachs.com
Florida Bar No. 725021
Henderson Sachs, PA
8240 Exchange Drive Ste. C6
Orlando, Florida 32809
September 10, 17, 2021 21-01257K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2021-CP-002373
IN RE: ESTATE OF KEVIN JOHN DAVIDSON
Deceased.

The administration of the estate of KEVIN JOHN DAVIDSON, deceased, whose date of death was August 14, 2017, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO BOX 9000, BARTOW, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is September 10, 2021.

Personal Representative:
CORY JOHN DAVIDSON

706 Sharon Place
Key Largo, FL 33037
Attorney for Personal Representative:
STEPHANIE VOLLRATH, Attorney
Florida Bar Number: 83355
1757 W. Broadway,
Suite 3
Oviedo, Florida 32765
Telephone: (407) 366-0087
Fax: (407) 264-6650
E-Mail: stephanie@vollrath-law.com
Secondary E-Mail:
katie@vollrath-law.com
September 10, 17, 2021 21-01260K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 53-2021-CP-002032-0000-XX
IN RE: ESTATE OF RUTH W. JACKSON, a/k/a RUTH WILCURT JACKSON
Deceased.

The administration of the estate of RUTH W. JACKSON, also known as RUTH WILCURT JACKSON, deceased, whose date of death was April 8, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-

IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

NOTWITHSTANDING THE TIME 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: September 10, 2021.

Signed on this 1 day of September, 2021.

LYNN A. SCHMIDT
Personal Representative

917 Keith Lane
Auburndale, Florida 33823
Lynn B. Aust,
FL Bar No. 550841
Krishna L. Domenech,
FL Bar No. 112452
Caitlin E. Massey,
FL Bar No. 1015920
Attorneys for Personal Representative
Aust Law Firm
1220 East Livingston Street
Orlando, Florida 32803
Telephone: 407-447-5399
Email: cailtin@austlaw.biz
Secondary Email:
doveattorney@austlaw.biz
September 10, 17, 2021 21-01254K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 53-2021-CP-002809-0000-XX
Division 14
IN RE: ESTATE OF JAMES PATRICK BAILEY
Deceased.

The administration of the estate of James Patrick Bailey, deceased, whose date of death was June 26, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

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

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

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

The date of first publication of this notice is September 10, 2021.

Personal Representative:
Cheri L. Bailey

1501 Dogwood Drive
Lakeland, Florida 33801
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
September 10, 17, 2021 21-01258K

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

LV10248

FIRST INSERTION

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

Case Number:
53-2021CC-003135-0000-00
FOXWOOD LAKE ESTATES
PROPERTY OWNERS'
ASSOCIATION, INC., a Florida not
for profit corporation,
Plaintiff, vs.
BARBARA A. GATES, WILLIAM
PHILLIPS, JR., CITY OF
LAKELAND, a municipal
corporation of the State of Florida,
and TRI COUNTY HAULING &
DEMOLITION, LLC, a Florida
limited liability company,
Defendants.

TO: BARBARA A. GATES
WILLIAM PHILLIPS, JR.
Whereabouts Unknown
YOU ARE NOTIFIED that an action
to foreclose a claim of lien encumbering
the below-described property in Polk
County, Florida:

Lot 570, FOXWOOD LAKE ES-
TATES PHASE ONE, according to
the plat thereof, as recorded in
Plat Book 72, Page(s) 23, 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 Krista Mahalak,
plaintiff's attorney, whose address is

P.O. Box 7608, Winter Haven, Florida
33883, within 30 days after the first
publication of this Notice of Action,
and file the original with the Clerk of
the Court either before service on plain-
tiff's attorney or immediately thereaf-
ter; 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 or-
der to participate in this proceeding,
you are entitled, at no cost to you,
to the provision of certain assistance.
Please contact the Office of the Court
Administrator, 255 N. Broadway Ave-
nue, Bartow, Florida 33830, (863)
534-4686, at least 7 days before your
scheduled court appearance, or im-
mediately upon receiving this notifi-
cation if the time before the sched-
uled appearance is less than 7 days;
if you are hearing or voice impaired,
call 711.

Default Date: October 6, 2021

Witness my hand and seal this 30th
day of August, 2021.

Stacy M. Butterfield
Clerk of the Court
Asuncion Nieves
As Deputy Clerk

Krista Mahalak,
plaintiff's attorney,
P.O. Box 7608,
Winter Haven, Florida 33883
September 10, 17, 2021 21-01253K

FIRST INSERTION

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

CASE NO. 53-2019-CA-001439
WELLS FARGO BANK, N.A.
Plaintiff, v.
HECTOR L. DIAZ;
ROSA M. VAZQUEZ DIAZ;
CITY OF LAKELAND, FLORIDA;
POLK COUNTY, CLERK OF
THE CIRCUIT COURT
Defendants.

Notice is hereby given that, pursuant
to the Final Judgment of Foreclo-
sure entered on October 3rd, 2019,
in this cause, in the Circuit Court
of Polk County, Florida, the office
of Stacy M. Butterfield, Clerk of the
Circuit Court, shall sell the property
situated in Polk County, Florida, de-
scribed as:

LOT 7, BLOCK 9, LESS THE
NORTH TWO (2) FEET, MAP
OF WESWEGO, UNIT 2, AC-
CORDING TO THE PLAT
THEREOF RECORDED IN
PLAT BOOK 12, PAGE 15,
PUBLIC RECORDS OF POLK
COUNTY, FLORIDA.

a/k/a 1020 N BRUNNELL
PKWY, LAKELAND, FL 33805
at public sale, to the highest and best
bidder, for cash, online at www.polk.
realforeclose.com, on October 01, 2021

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 or-
der to participate in this proceeding,
you are entitled, at no cost to you,
to the provision of certain assistance.
Please contact the Office of the Court
Administrator, 255 N. Broadway Ave-
nue, Bartow, Florida 33830, (863)
534-4686, at least 7 days before your
scheduled court appearance, or im-
mediately upon receiving this notifi-
cation if the time before the sched-
uled appearance is less than 7 days;
if you are hearing or voice impaired,
call 711.

Dated at St. Petersburg, Florida this
2nd day of September, 2021.

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
Anna Judd Rosenberg
FL Bar: 101551
1000005809
September 10, 17, 2021 21-01249K

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. 2019CA000392000000
Wells Fargo Bank, N.A.,
Plaintiff, vs.
Ruby M. Srinivasan a/k/a
Ruby Srinivasan a/k/a
Ruby Mahendra Srinivasan, et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursu-
ant to the Final Judgment and/or Order
Rescheduling Foreclosure Sale, entered
in Case No. 2019CA000392000000 of
the Circuit Court of the TENTH Judicial
Circuit, in and for Polk County, Florida,
wherein Wells Fargo Bank, N.A. is the
Plaintiff and Ruby M. Srinivasan a/k/a
Ruby Srinivasan a/k/a Ruby Mahendra
Srinivasan; Morgan Creek Preserve
Residents' Association, Inc. a/k/a The
Morgan Creek Preserve Residents'
Association, Inc. are the Defendants,
that Stacy M. Butterfield, Polk County
Clerk of Court will sell to the highest
and best bidder for cash at, www.polk.
realforeclose.com, beginning at 10:00
AM on the 15th day of October, 2021,
the following described property as set
forth in said Final Judgment, to wit:

LOT 95, OF MORGAN CREEK
PRESERVE PHASE ONE, AC-
CORDING TO THE MAP OR
PLAT THEREOF, AS RECOR-
DED IN PLAT BOOK 134, PAGES

50 AND 51, 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 Admin-
istrator, 255 N. Broadway Avenue, Bar-
tow, Florida 33830, (863) 534-4686,
at least 7 days before your scheduled
court appearance, or immediately upon
receiving this notification if the time
before the scheduled appearance is less
than 7 days; if you are hearing or voice
impaired, call 711.

Dated this 3rd day of September,
2021.

BROCK & SCOTT, PLLC
Attorney for Plaintiff
2001 NW 64th St,
Suite 130

Ft. Lauderdale, FL 33309
Phone: (954) 618-6955, ext. 4788
Fax: (954) 618-6954
FLCourtDocs@brockandscott.com

By /s/ Matthew Marks
Matthew Marks, Esq.
Florida Bar No. 524336
Case No. 2019CA000392000000
File # 15-F12826
September 10, 17, 2021 21-01248K

FIRST INSERTION

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

PROBATE DIVISION
File No.: 21CP-2767
IN RE: ESTATE OF
JULIA ANN WINGO,
Deceased,
SSN: XXX-XX-8937

The administration of the estate of
JULIA ANN WINGO, deceased, whose
date of death was June 21, 2021, and
whose Social Security Number is XXX-
XX-8937, 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, Flori-
da 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 dem-
ands 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 SER-
VICE OF A COPY OF THIS NOTICE

ON THEM.

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

ALL CLAIMS NOT SO FILED
WILL BE FOREVER BARRED.

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

The date of the first publication of
this notice is the 10th day of September,
2021.

Signed on this 7th day of September,
2021.

Personal Representative:
Linda Wingo-Herron

1895 Via Lago Dr.
Lakeland, FL 33810
Attorney for Personal Representative:
Michael A. Johnson
Florida Bar #: 0474258
P.O. Box 1397
Lakeland, FL 33802-1397
Telephone: (863) 688-0741
Fax#: (863) 688-0472
Primary email:
majlaw@tampabay.rr.com
September 10, 17, 2021 21-01255K

FIRST INSERTION

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

CASE NO.: 2020CA000866
U.S. BANK TRUST, N.A., AS
TRUSTEE FOR LSF9 MASTER
PARTICIPATION TRUST,
Plaintiff, vs.
KRISTYL L. TURNER; et al.,
Defendant(s).

TO: Unknown heirs, beneficiaries, de-
visees, surviving spouse, grantees, as-
signee, lienors, creditors, trustees, and
all other parties claiming an interest by
through under or against the estate of
Vince E. Turner, deceased
Last Known Residence: Unknown

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

LOT 84, WATERFORD, AC-
CORDING TO THE PLAT
THEREOF AS RECORDED
IN PLAT BOOK 92, PAGE 4,
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 AL-
DRIDGE | PITE, LLP, Plaintiff's attor-
ney, at 1615 South Congress Avenue,
Suite 200, Delray Beach, FL 33445,
on or before Sept. 30, 2021, and file

the original with the clerk of this court
either before service on Plaintiff's at-
torney or immediately thereafter; oth-
erwise a default will be entered against
you for the relief demanded in the
complaint or petition.

If you are a person with a disabil-
ity who needs any accommoda-
tion 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 ap-
pearance is less than 7 days; if
you are hearing or voice impaired,
call 711.

Dated on AUG 24 2021.

Stacy M. Butterfield
As Clerk of the Court
By: /s/ Asuncion Nieves
As Deputy Clerk

ALDRIDGE | PITE, LLP,
Plaintiff's attorney,
1615 South Congress Avenue,
Suite 200,
Delray Beach, FL 33445
1338-129B
September 10, 17, 2021 21-01251K

FIRST INSERTION

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

CASE NO. 2019CA003910000000
UNITED STATES OF AMERICA
ACTING THROUGH RURAL
HOUSING SERVICE OR
SUCCESSOR AGENCY, UNITED
STATES DEPARTMENT OF
AGRICULTURE
Plaintiff, v.

LINDA G. PRICE; UNKNOWN
SPOUSE OF LINDA G. PRICE;
UNKNOWN TENANT 1;
UNKNOWN TENANT 2; CAVALRY
PORTFOLIO SERVICES, LLC AS
ASSIGNEE OF CAVALRY SPV
I, LLC AS ASSIGNEE OF FORD
CREDIT US
Defendants.

Notice is hereby given that, pursuant
to the Final Judgment of Foreclosure
entered on March 12, 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 26 IN BLOCK "E" OF
MOUNT OLIVE ESTATES,
ACCORDING TO THE PLAT
THEREOF RECORDED IN
PLAT BOOK 64, PAGE 17,
PUBLIC RECORDS OF POLK
COUNTY, FLORIDA.

a/k/a 9035 DAMASCUS AVE,
POLK CITY, FL 33868-9511

at public sale, to the highest and best
bidder, for cash, online at www.polk.
realforeclose.com, on October 05, 2021
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 Admin-
istrator, 255 N. Broadway Avenue, Bar-
tow, Florida 33830, (863) 534-4686,
at least 7 days before your scheduled
court appearance, or immediately upon
receiving this notification if the time
before the scheduled appearance is less
than 7 days; if you are hearing or voice
impaired, call 711.

Dated at St. Petersburg, Florida this
8th day of September, 2021.

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
Anna Judd Rosenberg
FL Bar: 101551
1000004332
September 10, 17, 2021 21-01275K

FIRST 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.: 2021CA000328000000
WILMINGTON TRUST, NATIONAL
ASSOCIATION, NOT IN ITS
INDIVIDUAL CAPACITY BUT
SOLELY AS TRUSTEE OF MFRA
TRUST 2015-2,
Plaintiff, vs.

FAN ZHOU; et al.,
Defendant(s).

NOTICE IS HEREBY GIVEN that sale
will be made pursuant to an Order or
Final Judgment. Final Judgment was
awarded on June 30, 2021 in Civil
Case No. 2021CA000328000000, of
the Circuit Court of the TENTH Ju-
dicial Circuit in and for Polk County,
Florida, wherein, WILMINGTON
TRUST, NATIONAL ASSOCIATION,
NOT IN ITS INDIVIDUAL CAPAC-
ITY BUT SOLELY AS TRUSTEE OF
MFRA TRUST 2015-2 is the Plain-
tiff, and FAN ZHOU; UNKNOWN
TENANT #1 N/K/A JOHN PICCIAL;
UNKNOWN TENANT #2 N/K/A LU-
LAZA PICCIAL; AND ALL UN-
KNOWN PARTIES CLAIMING BY,
THROUGH, UNDER AND AGAINST
THE HEREIN NAMED INDIVIDUAL
DEFENDANT(S) WHO ARE NOT
KNOWN TO BE DEAD OR ALIVE,
WHETHER SAID UNKNOWN PART-
IES MAY CLAIM AN INTEREST
AS SPOUSES, HEIRS, DEVISEES,
GRANTEES, OR OTHER CLAIM-
ANTS are Defendants.

The Clerk of the Court, Stacy M. But-
terfield, CPA will sell to the highest bid-
der for cash at www.polk.realforeclose.
com on October 28, 2021 at 10:00:00
AM EST the following described real
property as set forth in said Final Judg-

ment, to wit:

LOT 53, SOLTERRA PHASE
2A1, ACCORDING TO THE
PLAT THEREOF, AS RE-
CORDED IN PLAT BOOK 158,
PAGE(S) 50 THROUGH 53, OF
THE PUBLIC RECORDS OF
POLK COUNTY, FLORIDA.

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

IMPORTANT

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

Dated this 3 day of August, 2021.

ALDRIDGE PITE, LLP
Attorney for Plaintiff
1615 South Congress Avenue
Suite 200

Delray Beach, FL 33445
Telephone: 561-392-6391
Facsimile: 561-392-6965

By: Zachary Y. Ullman Esq
FBN: 106751

Digitally signed by Zachary Ullman
Date: 2021-09-03 12:55:04
FBN: 106751

Primary E-Mail:
ServiceMail@aldridgepite.com
1561-063B
September 10, 17, 2021 21-01278K

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*Florida House Bill 35

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FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2021CA002225000000 FIFTH THIRD BANK, NATIONAL ASSOCIATION, Plaintiff, vs. JOYCE OAKES; et al., Defendant(s).
 TO: WILLIAM OAKES
 Last Known Residence: 1109 Gran Bahama Boulevard unit 26301 Davenport, FL 33897
 TO: JOYCE OAKES
 Last Known Residence: 1109 Gran Bahama Boulevard unit 26301 Davenport, FL 33897
 YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in POLK County, Florida: UNIT NO. 26301, BAHAMA BAY PHASE 26, A CONDOMINIUM, ACCORDING TO

THE DECLARATION OF CONDOMINIUM RECORDED IN O.R. BOOK 5169, PAGE 1306, AND ALL EXHIBITS AND AMENDMENTS THEREOF, AND AS MORE SPECIFICALLY RECORDED IN CONDOMINIUM PLAT BOOK 16, PAGE 10, 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 ALDRIDGE | PITE, LLP, Plaintiff's attorney, at 1615 South Congress Avenue, Suite 200, Delray Beach, FL 33445, on or before October 6, 2021, 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 or-

der to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
 Dated on AUG 30 2021.
 Stacy M. Butterfield
 As Clerk of the Court
 By: /s/ Asuncion Nieves
 As Deputy Clerk
 ALDRIDGE | PITE, LLP,
 Plaintiff's attorney,
 1615 South Congress Avenue,
 Suite 200,
 Delray Beach, FL 33445
 1599-359B
 September 10, 17, 2021 21-01252K

FIRST INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 2021CA001986000000 THE BANK OF NEW YORK MELLON TRUST COMPANY, NATIONAL ASSOCIATION FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2006-RP2, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF FLORA MAE TAYLOR A/K/A FLORA TAYLOR A/K/A FLORA M. TAYLOR, DECEASED, et al. Defendant(s).
 TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN IN-

TEREST IN THE ESTATE OF FLORA MAE TAYLOR A/K/A FLORA TAYLOR A/K/A FLORA M. TAYLOR, DECEASED, whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.
 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:
 THE SOUTH 50 FEET OF THE EAST 125 FEET, LESS THE EAST 25 FEET FOR ROADWAY, OF THE SOUTH 1/2 OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 29 SOUTH, RANGE 23 EAST, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA
 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 9-24-2021/ (30 days from Date of First Publica-

tion of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
 WITNESS my hand and the seal of this Court at County, Florida, this 18 day of August, 2021
 CLERK OF THE CIRCUIT COURT
 Stacy M. Butterfield
 (SEAL) BY: Asuncion Nieves
 DEPUTY CLERK
 ROBERTSON, ANSCHUTZ, AND SCHNEID, PL
 ATTORNEY FOR PLAINTIFF
 6409 Congress Ave.,
 Suite 100
 Boca Raton, FL 33487
 PRIMARY EMAIL: fmail@rasg.com
 20-084157
 September 10, 17, 2021 21-01250K

FIRST INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 2020CA000573000000 FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. JUSTIN HARRELL et al. Defendant(s).
 TO: JUSTIN HARRELL, UNKNOWN SPOUSE OF JUSTIN HARRELL, REBECCA PAIGE F/K/A REBECCA HARRELL,
 whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.
 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:
 THE NORTH 706.16 FEET OF THE FOLLOWING DESCRIBED PARCEL: THE

NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 AND THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4, ALL LYING IN SECTION 7, TOWNSHIP 27 SOUTH, RANGE 24 EAST, POLK COUNTY, FLORIDA.
 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before 4-30-2020/(30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding,

you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
 WITNESS my hand and the seal of this Court at Polk County, Florida, this 27th day of March, 2020.
 Stacy M. Butterfield,
 Clerk of the Circuit Court
 CLERK OF THE CIRCUIT COURT (SEAL) BY: Gwen Barnett
 DEPUTY CLERK
 ROBERTSON, ANSCHUTZ, & SCHNEID, PL
 6409 Congress Ave.,
 Suite 100
 Boca Raton, FL 33487
 PRIMARY EMAIL: mail@rasflaw.com
 20-004716 - JaR
 September 10, 17, 2021 21-01272K

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 Ac Body Armor Tattoo : Located at 451 Eagle Ridge Dr Ste 408 : Polk County in the City of Lake Wales : Florida, 33859-4738 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
 Dated at Lake Wales Florida, this September day of 05, 2021
 Carden Elizabeth Erin
 September 10, 2021 21-01268K

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 LASHED AND LACED BEAUTY BAR : Located at 136 Whirlaway Dr : Polk County in the City of Davenport : Florida, 33837-3650 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
 Dated at Davenport Florida, this September day of 05, 2021
 TABOR, MERRI
 September 10, 2021 21-01269K

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 Hair Solution by Maitte located at 2200 Havendale Blvd NW, in the County of Polk, in the City of Winter Haven, Florida 33881 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
 Dated at Winter Haven , Florida, this 7th day of September, 2021.
 Diannelis C Ramos Diaz
 September 10, 2021 21-01273K

SUBSEQUENT INSERTIONS

SECOND INSERTION

Notice of Self Storage Sale
 Please take notice Midgard Self Storage - Mulberry located at 6615 N Church Ave, Mulberry, FL 33860 intends to hold a sale to sell the property stored at the Facility by the below list of Occupants whom are in default at an Auction. The sale will occur as an online auction via www.storageauctions.com on 9/22/2021 at 1:00pm. Unless stated otherwise the description of the contents are household goods and furnishings. Nicholas Knight unit #153; Amanda Spooner unit #388; Michael J Strickland unit #399; Crystal Victoria Glauser unit #405; Christopher Steven Kirby unit #610; Lance Odom unit #633; Alisha Lafaye Roberts unit #646; Eric Brito unit #743. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.
 September 3, 10, 2021 21-01218K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2020-CA-002860 PENNYMAC LOAN SERVICES, LLC, Plaintiff, v. TRACY MICHELLE BURRY A/K/A TRACY MURPHY, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF CAROLYN J. GRIMES; et al., Defendant(s).
 NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on the 14th day of September, 2021, at 10:00 a.m. EST, via the online auction site at www.polk.realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit:
 Lot 46, Shadow Wood Unit 2, according to the map or plat thereof, as recorded in Plat Book 68, Page(s) 28, of the Public Records of Polk County, Florida.
 Property Address: 4310 Shadow Wood Trail, Winter Haven, FL 33880
 pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the clerk reports the surplus as unclaimed.
 If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled 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 on this 31st day of August, 2021.
 TIFFANY & BOSCO, P.A.
 /s/ Kathryn I. Kasper, Esq.
 Anthony R. Smith, Esq.
 FL Bar #157147
 Kathryn I. Kasper, Esq.
 FL Bar #621188
 Attorneys for Plaintiff
 September 3, 10, 2021 21-01241K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2020CA000866 U.S. BANK TRUST, N.A. AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, Plaintiff, vs. KRISTY L. TURNER; 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 Vince E. Turner, deceased
 Last Known Residence: Unknown
 YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in POLK County, Florida: LOT 84, WATERFORD, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 92, PAGE 4, 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 ALDRIDGE | PITE, LLP, Plaintiff's attorney, at 1615 South Congress Avenue, Suite 200, Delray Beach, FL 33445, on or before Sept 30, 2021, 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 AUG 24 2021.
 Stacy M. Butterfield
 As Clerk of the Court
 (SEAL) By: /s/ Asuncion Nieves
 As Deputy Clerk
 ALDRIDGE | PITE, LLP
 Plaintiff's attorney
 1615 South Congress Avenue,
 Suite 200
 Delray Beach, FL 33445
 1338-129B
 September 3, 10, 2021 21-01238K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
Case Number: 21CP-2783
IN RE: ESTATE OF Mabel J. Temple deceased.
 The administration of the estate of Mabel J. Temple, deceased, Case Number 21CP-2783, 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 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 de-

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
File No. 2021-CP-002048
PROBATE DIVISION
IN RE: THE ESTATE OF LISA HAWTHORNE
Deceased.
 The administration of the estate of Lisa Hawthorne, deceased, ("Decedent"), whose date of death was February 7, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
 All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
 All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
 ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
 NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
 The date of first publication of this notice is September 3, 2021.
Personal Representative
Gregory Lavone Hawthorne, Sr
 156 Kenny Boulevard.
 Haines City, Florida 33844
 Attorney for Personal Representative: Ginger R. Lore, Attorney
 Attorney for Gregory Lavone Hawthorne, Sr.
 Florida Bar Number: 643955
 20 S. Main Street, Suite 280
 Winter Garden, Florida 34787
 Telephone: (407) 654-7028
 Fax: (407) 641-9143
 E-Mail: ginger@gingerlore.com
 Secondary E-Mail: eservice@gingerlore.com
 September 3, 10, 2021 21-01213K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2021-CA-001730 SAND HILL POINT HOMEOWNERS ASSOCIATION, INC., Plaintiff, vs. SVEINUNG VESTBO; TRUDE LUTH-HANSSSEN VESTBO; and UNKNOWN PARTIES IN POSSESSION, Defendants.
 TO: SVEINUNG VESTBO TRUDE LUTH-HANSSSEN VESTBO 2620 Sand Hill Point Circle Davenport, FL 33837
 YOU ARE NOTIFIED that an action to enforce a lien foreclosure on the following property in Polk County, Florida:
 LOT 10, of SAND HILL POINT, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 140, PAGE(S) 24, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 A lawsuit has been filed against you and you are required to serve a copy of your written defenses, if any, to it on CARLOS R. ARIAS, ESQUIRE, Plaintiff's Attorney, whose address is ARIAS BOS-
 INGER, PLLC, 280 W. CANTON AVE., SUITE 330, WINTER PARK, FL 32789, within thirty (30) days after the first publication of this notice September 29, 2021 and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Lien Foreclosure Complaint.
 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 August 23, 2021.
 STACY M. BUTTERFIELD
 Clerk of the Circuit and County Court (SEAL) By Asuncion Nieves
 As Deputy Clerk
 CARLOS R. ARIAS, ESQUIRE,
 Plaintiff's attorney
 ARIAS BOSINGER, PLLC,
 280 W. CANTON AVE., SUITE 330
 WINTER PARK, FL 32789
 September 3, 10, 2021 21-01211K

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER

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

LV10184
 Business Observer

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2020CA-002421-0000-00
CASA LOMA CLUB, INC. Plaintiff(s) VS. DANIEL E BELSON; UNKNOWN SPOUSE OF DANIEL E. BELSON; DISCOVER BANK; UNITED STATES OF AMERICA, DEPARTMENT OF THE TREASURY - INTERNAL REVENUE SERVICE; TENANT #1; TENANT #2; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS, Defendant(s)
 Notice is hereby given that pursuant to a Final Judgment entered on APRIL 6, 2021, 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:
 Unit No. 11 in Tract "E" of CASA LOMA, INC., a Condominium, according to the plat thereof as recorded in Condominium Plat Book 1, Pages 1 through 6, and being further described in that

certain Declaration of Condominium recorded in Official Records Book 1286, Page 348, of the Public Records of Polk County, Florida, together with its undivided interest or share in the common elements, and any amendments thereto.
 Property Address: 11 El Recodo, Lakeland, FL 33813
 to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 28TH day of SEPTEMBER, 2021.
 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 24th day of August, 2021.
 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
 September 3, 10, 2021 21-01243K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2020-CA-002888
WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF CSMC 2019-RPL11 TRUST, Plaintiff, vs. MIGDALIA PEREZ-CAMPOS; UNKNOWN SPOUSE OF MIGDALIA PEREZ-CAMPOS; RAMON S. CAMPOS A/K/A RAMON CAMPOS; UNKNOWN SPOUSE OF RAMON S. CAMPOS A/K/A RAMON CAMPOS; MISSION LAKES AT OAKBRIDGE CONDOMINIUM ASSOCIATION, INC.; OAKBRIDGE CONDOMINIUM ASSOCIATION, INC.; STATE OF FLORIDA DEPARTMENT OF REVENUE; WACHOVIA BANK, NATIONAL ASSOCIATION; UNKNOWN TENANT 1; UNKNOWN TENANT 2 the names being fictitious to account for parties in possession, Defendant(s).
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 12, 2021 and entered in 2020-CA-002888 of the Circuit Court of the TENTH Judicial Circuit in and for POLK County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF CSMC 2019-RPL11 TRUST is the Plaintiff and MIGDALIA PEREZ-CAMPOS; RAMON S. CAMPOS A/K/A RAMON CAMPOS; MISSION LAKES AT OAKBRIDGE CONDOMINIUM ASSOCIATION, INC.; OAKBRIDGE CONDOMINIUM ASSOCIATION, INC.; STATE OF FLORIDA DEPARTMENT OF REVENUE; WACHOVIA BANK, NATIONAL ASSOCIATION; UNKNOWN TENANT 1 N/KA/ JES-

SICA TIRU 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 beginning at 10:00 AM, on September 21, 2021, the following described property as set forth in said Final Judgment, to wit:
 UNIT 46, MISSION LAKES AT OAKBRIDGE, A CONDOMINIUM, ACCORDING TO DECLARATION THEREOF RECORDED IN OFFICIAL RECORDS BOOK 7010, PAGE 1861, AND PLAT THEREOF RECORDED IN CONDOMINIUM PLAT BOOK 18, PAGE 4, ALL IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 Property Address: 2946 Mission Lakes Drive, Unit 46, Lakeland, FL 33803
 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 25th day of August, 2021.
 /s/ Annalise Hayes DeLuca
 Annalise Hayes DeLuca, Esq.
 Florida Bar No. 116897
 MCMICHAEL TAYLOR GRAY, LLC
 3275 W. Hillsboro Blvd, Suite 312
 Deerfield Beach, FL 33442
 Phone: (954) 640-0294 x 3163
 Facsimile: (404) 745-8121
 Email: adeluca@mtglaw.com
 E-Service: servicefl@mtglaw.com
 September 3, 10, 2021 21-01205K

SECOND INSERTION

NOTICE OF ACTION FORECLOSURE PROCEEDINGS-PROPERTY IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
 CIVIL DIVISION
Case #: 2019CA004496000000
DIVISION: 8
Quicken Loans Inc. Plaintiff, -vs.- Detra Peterson; Jahbari Omar Peterson a/k/a Jahbari Peterson; Terrance L. Ware a/k/a Terrance Ware; Unknown Spouse of Detra Peterson; Unknown Spouse of Jahbari Omar Peterson a/k/a Jahbari Peterson; Unknown Spouse of Terrance L. Ware a/k/a Terrance Ware; Clerk of the Circuit Court for Polk County, Florida; Bridgette McClain; Sherrill Bruce; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living

and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s),
 TO: Detra Peterson: LAST KNOWN ADDRESS, 611 Arapahoe Avenue, Lakeland, FL 33815, Jahbari Omar Peterson a/k/a Jahbari Peterson: LAST KNOWN ADDRESS, 3408 West Lambright Street, Apartment 310, Tampa, FL 33614, Unknown Spouse of Detra Peterson: LAST KNOWN ADDRESS, 611 Arapahoe Avenue, Lakeland, FL 33815 and Unknown Spouse of Jahbari Omar Peterson a/k/a Jahbari Peterson: LAST KNOWN ADDRESS, 3408 West Lambright Street, Apartment 310, Tampa, FL 33614
 Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s);

and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.
 YOU ARE HEREBY NOTIFIED that an action has been commenced to foreclose a mortgage on the following real property, lying and being and situated in Polk County, Florida, more particularly described as follows:
 LOTS 3 AND 4, BLOCK "N" OF ALBERT PARK ADDITION TO LAKELAND, FLORIDA, ACCORDING TO PLAT THEREOF, RECORDED IN PLAT BOOK 3, PAGE 25, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 more commonly known as 611 Arapahoe Avenue, Lakeland, FL 33815.
 This action has been filed against you and you are required to serve a copy of your written defense, if any, upon SHAPIRO, FISHMAN & GACHÉ, LLP, Attorneys for Plaintiff, whose address is 4630 Woodland Corporate Blvd., Suite 100, Tampa, FL 33614, within thirty (30) days after the first publication of this notice and file the original with the

clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
 WITNESS my hand and seal of this Court on the 17th day of March, 2020.
 Stacy M. Butterfield
 Circuit and County Courts
 (SEAL) By: Yesenia Perez
 Deputy Clerk
 SHAPIRO, FISHMAN & GACHÉ, LLP
 Attorneys for Plaintiff
 4630 Woodland Corporate Blvd., Suite 100
 Tampa, FL 33614
 19-321515 FCO1 RFT
 September 3, 10, 2021 21-01239K

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
 CIVIL DIVISION
CASE NO. 2020CA002948000000
The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-13 Plaintiff vs. JOSE L. PEREZ A/K/A JOSE PEREZ and all unknown parties claiming by, through, under and against the above named Defendant who are unknown to be dead or alive whether said unknown are persons, heirs, devisees, grantees, or other claimants; UNKNOWN SPOUSE OF JOSE L. PEREZ A/K/A JOSE PEREZ; SONIA PEREZ; UNKNOWN SPOUSE OF SONIA PEREZ; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE THREE ASSOCIATION, INC.; PENNY L. ROYAL; NATIONAL REVENUE SERVICES INC; CLERK OF COURT FOR POLK COUNTY, FLORIDA ; MIDLAND FUNDING LLC TENANT I/UNKNOWN TENANT; TENANT II/UNKNOWN TENANT; TENANT III/UNKNOWN TENANT AND TENANT IV/UNKNOWN TENANT, in possession of the subject real property, Defendants
 Notice is hereby given pursuant to the final judgment/order entered in the above noted case, that the Clerk of Court of Polk County, Florida will sell the following property situated in Polk County, Florida described as:
 LOT 19, BLOCK 11, POINCIANA, NEIGHBOR 1, VILLAGE 3, ACCORDING TO THE PLAT THEREOF AS RECORDED IN

PLAT BOOK 52 AT PAGE(S) 8 THROUGH 18, INCLUSIVE, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 at public sale, to the highest and best bidder for cash, at www.polk.realforeclose.com, at 10:00 a.m. on October 5, 2021. The highest bidder shall immediately post with the Clerk, a deposit equal to five percent (5%) of the final bid. The deposit must be cash or cashier's check payable to the Clerk of the Court. Final payment must be made on or before 12:00 P.M. (Noon) the day following the sale by cash or cashier's check.
 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.
 LAW OFFICE OF GARY GASSEL, P.A.
 2191 Ringling Boulevard
 Sarasota, Florida 34237
 (941) 952-9322
 Attorney for Plaintiff
 By WILLIAM NUSSBAUM III, ESQUIRE
 Florida Bar No. 66479
 September 3, 10, 2021 21-01209K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
 GENERAL JURISDICTION DIVISION
CASE NO: 2020CA002818000000
U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE, FOR THE HOLDERS OF THE CIM TRUST 2021-NR1, MORTGAGE-BACKED NOTES, SERIES 2021-NR1, Plaintiff, vs. SYLVESTER HENLEY; UNKNOWN SPOUSE OF SYLVESTER HENLEY; HSBC FINANCE CORPORATION F/K/A HOUSEHOLD FINANCE CORPORATION III; LAKE WALES MEDICAL CENTER; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendants.
 NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Mortgage Foreclosure dated August 10, 2021 entered in Civil Case No. 2020CA002818000000 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE, FOR THE HOLDERS OF THE CIM TRUST 2021-NR1, MORTGAGE-BACKED NOTES, SERIES 2021-NR1 is Plaintiff and SYLVESTER HENLEY, et al, are Defendants. The Clerk, STACY M. BUTTERFIELD, CPA, shall sell to the highest and best bidder for cash at Polk County's On Line Public Auction website: www.polk.realforeclose.com, at 10:00 AM on October 11, 2021, in accordance with Chapter 45, Florida Statutes, the following described property located in POLK County, Florida, as set forth in said Final Judgment of Mortgage Foreclo-

sure, to-wit:
 LOTS 16 AND 17, C.H. SCHOONMAKER'S RESUBDIVISION OF LAKE WALES, FLORIDA, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 8, PAGE 31, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim 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.
 Matthew Edward Hearne, Esq.
 FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP
 One East Broward Boulevard, Suite 1111
 Fort Lauderdale, Florida 33301
 Telephone: (954) 522-3233 | Fax: (954) 200-7770
 FL Bar #: 84251
 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
 fleservice@flwlaw.com
 Matthew Edward Hearne, Esq.
 04-093251-F00
 September 3, 10, 2021 21-01242K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
 PROBATE DIVISION
File No.: 2021-CP-002658
Division: Probate
IN RE: ESTATE OF LUIS RENATO MONTENEGRO Deceased.
 The administration of the estate of Luis Renato Montenegro, deceased, whose date of death was July 18, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
 All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
 ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
 NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
 The date of first publication of this notice is September 3, 2021.
Personal Representative:
Carlos L. Montenegro
 1311 Timber Trace Dr.
 Wesley Chapel, FL 33543
 Attorney for Personal Representative:
 Aliana M. Payret
 Florida Bar No. 104377
 Robinson, Pecaro & Mier, P.A.
 201 N. Kentucky Avenue, #2
 Lakeland, FL 33801
 Email Address: apayret@lawdrive.com
 September 3, 10, 2021 21-01214K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2021CA001558000000
MS MAN DEBT LLC Plaintiff, vs. THE ECO HOME COMPANY LLC A FLORIDA LIMITED LIABILITY COMPANY; NRN INVESTMENTS LLC; ASSOCIATION OF POINCIANA VILLAGES, INC.; UNKNOWN TENANT I; UNKNOWN TENANT II, Defendants.
 TO: THE ECO HOME COMPANY LLC c/o Richard Rivera (Registered Agent) whose last known address is:
 11222 Astronaut Blvd
 Orlando, FL 32837
 YOU ARE HEREBY NOTIFIED THAT an action to foreclose a mortgage on the following properties in Polk County, Florida:
 Lot 5, Block 3115, POINCIANA NEIGHBORHOOD 6, VILLAGES 7, according to the map or plat thereof as recorded in Plat Book 61, Page 29, Public Records of Polk County, Florida.
 Address: 2385 Pecos Lane, Poinciana, Florida 34759
 Lot 5, Block 3115, POINCIANA NEIGHBORHOOD 6, VILLAGES 7, according to the map or plat thereof as recorded in Plat Book 61, Page 29, Public Records of Polk County, Florida.
 Address: 2391 Pecos Lane, Poinciana, Florida 34759
 Lot 4, Block 3113, POINCIANA NEIGHBORHOOD 6, VILLAGES 7, according to the map or plat thereof as recorded in Plat Book 61, Page 29, Public Records of Polk County, Florida.
 Address: 2457 Pecos Lane, Poinciana, Florida 34759
 Lot 3, Block 3113, POINCIANA

NEIGHBORHOOD 6, VILLAGES 7, according to the map or plat thereof as recorded in Plat Book 61, Page 29, Public Records of Polk County, Florida.
 Address: 2463 Pecos Lane, Poinciana, Florida 34759
 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on August J. Stanton, III, Esquire, GADSDICK STANTON EARLY, P.A., 1601 W. Colonial Drive, Orlando, Florida 32804, X within thirty (30) days of the first publication of this Notice, or on or before October 4, 2021 and file the original with the Clerk of the 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.
 Pursuant to the Fair Debt Collection Practices Act, it is required that we state the following to you: THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
 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 North Broadway Avenue, Bartow, FL 33830, (863) 534-4686, at least seven days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days; if you are hearing or voice impaired, call 711.
 Dated this 26 day of August, 2021.
 CLERK OF THE CIRCUIT COURT
 STACY M. BUTTERFIELD
 AS CLERK OF THE COURT
 (SEAL) By: Asuncion Nieves
 Deputy Clerk
 September 3, 10, 2021 21-01244K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
 CIVIL DIVISION:
CASE NO.:
2020CA-000121-0000-00
NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Plaintiff, vs. MICHELLE ROSE A/K/A MICHELLE R. ROSE; WELLINGTON VIEW HOMEOWNERS ASSOCIATION OF CENTRAL FLORIDA, INC. A/K/A WELLINGTON VIEW HOMEOWNERS ASSOCIATION, INC.; LAWRENCE ROSE A/K/A LAWRENCE C. ROSE; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.
 NOTICE IS HEREBY GIVEN pursuant to Order on Motion to Cancel and Reschedule September 10, 2021 Foreclosure Sale dated the 20th day of August 2021, and entered in Case No. 2020CA-000121-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER is the Plaintiff and MICHELLE ROSE A/K/A MICHELLE R. ROSE WELLINGTON VIEW HOMEOWNERS ASSOCIATION OF CENTRAL FLORIDA, INC. A/K/A WELLINGTON VIEW HOMEOWNERS ASSOCIATION, INC. LAWRENCE ROSE A/K/A LAWRENCE C. ROSE, and UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 AM on the 19th day of October 2021, the following described property as set forth in said Final Judgment, to wit:
 LOT 33, WELLINGTON VIEW,

ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 134, PAGES 40 AND 41, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA
 IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
 Dated this 30th day of August, 2021.
 By: /s/ Pratik Patel, Esq.
 Pratik Patel, Esq.
 Bar Number: 98057
 Submitted by:
 Choice Legal Group, P.A.
 P.O. Box 771270
 Coral Springs, FL 33077
 Telephone: (954) 453-0365
 Facsimile: (954) 771-6052
 Toll Free: 1-800-441-2438
 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
 eservice@clelegalgroup.com
 19-04167
 September 3, 10, 2021 21-01207K

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.: 2018CA005024000000 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, VS. LAMAR JACKSON; et al., Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on November 7, 2019 in Civil Case No. 2018CA005024000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, LAKEVIEW LOAN SERVICING, LLC is the Plaintiff, and LAMAR JACKSON; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on September 28, 2021 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit: LOT 6, BLOCK A, BOGER TER-

RACE, UNIT ONE, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 44, PAGE 36, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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 2 day of Aug, 2021. 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 Jennifer Travieso Date: 2021-08-27 13:14:54 Florida Bar #641065 Primary E-Mail: ServiceMail@aldridgepite.com 1184-923B

September 3, 10, 2021 21-01204K

SECOND INSERTION

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

CASE NO. 2020CA-002421-0000-00 CASA LOMA CLUB, INC. Plaintiff(s) VS. DANIEL E BELSON; UNKNOWN SPOUSE OF DANIEL E. BELSON; DISCOVER BANK; UNITED STATES OF AMERICA, DEPARTMENT OF THE TREASURY- INTERNAL REVENUE SERVICE; TENANT #1; TENANT #2; AND ANY AND AL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS, Defendant(s)

Notice is hereby given pursuant to a Final Judgment entered on APRIL 6, 2021, 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:

Unit No. 11 in Tract "E" of CASA LOMA, INC., a Condominium, according to the plat thereof as recorded in Condominium Plat Book 1, Pages 1 through 6, and being further described in that certain Declaration of Condominium

recorded in Official Records Book 1286, Page 348, of the Public Records of Polk County, Florida, together with its undivided interest or share in the common elements, and any amendments thereto. Property Address: 11 El Recodo, Lakeland, FL 33813

to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 28TH day of SEPTEMBER, 2021.

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 24th day of August, 2021.

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 September 3, 10, 2021 21-01210K

SECOND INSERTION

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

CIVIL DIVISION CASE NO. 2017CA000079000000 U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT Plaintiff vs. ERNIE C. MCCOY and all unknown parties claiming by, through, under and against the above named Defendant who are unknown to be dead or alive whether said unknown are persons, heirs, devisees, grantees, or other claimants; UNKNOWN SPOUSE OF ERNIE C. MCCOY; NORMAL L. MCCOY; UNKNOWN SPOUSE OF NORMAL L. MCCOY; TENANT I/UNKNOWN TENANT; TENANT II/UNKNOWN TENANT; TENANT III/UNKNOWN TENANT and TENANT IV/ UNKNOWN TENANT, in possession of the subject real property, Defendants

Notice is hereby given pursuant to the final judgment/order entered in the above noted case, that the Clerk of Court of Polk County, Florida will sell the following property situated in Polk County, Florida described as:

LOT 7, BLOCK B, TROPICAL PARK, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 43, PAGE 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

LESS AND EXCEPT the South-westerly 30.00 feet thereof, the Northeasterly line of said South-westerly 30.00 feet being parallel with and 30 feet Northeasterly of

the common line between Lots 7 and 8 of said Block B.

at public sale, to the highest and best bidder for cash, at www.polk.realforeclose.com, at 10:00 a.m. on October 12, 2021. The highest bidder shall immediately post with the Clerk, a deposit equal to five percent (5%) of the final bid. The deposit must be cash or cashier's check payable to the Clerk of the Court. Final payment must be made on or before 12:00 P.M. (Noon) the day following the sale by cash or cashier's check.

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.

LAW OFFICE OF GARY GASSEL, P.A. 2191 Ringling Boulevard Sarasota, Florida 34237 (941) 952-9322 Attorney for Plaintiff By WILLIAM NUSSBAUM III, ESQUIRE Florida Bar No. 066479 September 3, 10, 2021 21-01208K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CASE NO: 2021 CP 2602 IN RE: ESTATE OF: CARMEN MERCEDES ORTIZ a/k/a CARMEN S. ORTIZ Deceased.

The administration of the estate of CARMEN MERCEDES ORTIZ a/k/a CARMEN S. ORTIZ, deceased, whose date of death was 1/27/2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. 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 WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 FOR 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 September 3, 2021.

Personal Representative Carmen A. Miranda 358 Pentas Lane Haines City, FL 33847

Attorney for Personal Representative Alfred Torres, Esq. Davila & Torres, P.A. 911 N. Main St., Ste. 5 Kissimmee, FL 34741 Telephone: (407) 933-0307 alfred@davilaandtorres.com September 3, 10, 2021 21-01216K

SECOND INSERTION

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

Case #: 2014-CA-002474 DIVISION: 11 MTGLQ Investors, L.P. Plaintiff, -vs.- Hassan Azizbi and Saadia Hamour; Unknown Spouse of Hassan Azizbi; Mortgage Electronic Registration Systems, Inc. as Nominee for Countrywide Bank, a Division of Treasury Bank, N.A.; Regions Bank, Successor By Merger to AmSouth Bank; Heather Hill Homeowners Association, Inc.; Green Emerald Homes, LLC Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2014-CA-002474 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein MTGLQ Investors, L.P., Plaintiff and Hassan Azizbi and Saadia Hamour 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 October 8, 2021, the following described property as set forth in said Final Judgment, to-wit: LOT 246, 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 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: LOGS LEGAL GROUP LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 14-274402 FC01 UBG September 3, 10, 2021 21-01240K

SECOND INSERTION

NOTICE TO CREDITORS IN THE TENTH JUDICIAL CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA

PROBATE DIVISION File No. 2021 CP 002752 Division Probate IN RE: ESTATE OF MERCEDES W. FLOWERS Deceased.

The administration of the estate of Mercedes W. Flowers, deceased, whose date of death was April 9, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, 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 September 3, 2021.

Reginald O. Flowers Personal Representative 312 Claude Holmes Sr. Avenue Haines City, Florida 33844

MICHAEL T. HEIDER, CPA Attorney for Personal Representative Florida Bar Number: 30364 MICHAEL T. HEIDER, P.A. 10300 49th Street North Clearwater, Florida 33762 Telephone: (888) 483-5040 Fax: (888) 615-3326 E-Mail: michael@heiderlaw.com Secondary E-Mail: probate@heiderlaw.com September 3, 10, 2021 21-01246K

SECOND INSERTION

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

File No. 21CP-2366 Division Probate IN RE: ESTATE OF KATHRYN ELIZABETH SUYDAM Deceased.

The administration of the estate of KATHRYN ELIZABETH SUYDAM, deceased, whose date of death was April 15, 2021, is pending in the Circuit Court for POLK COUNTY, Florida, Probate Division, the address of which is Post Office Drawer 9000, Bartow, FL 33830. The names and addresses of the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is September 3, 2021.

Personal Representative: /s/ Andrew Jonathan Suydam Andrew Jonathan Suydam 5 Village Trail Spencerport, New York 14559

Attorney for Personal Representative: /s/ Rebecca L. Nichols Charlotte C. Stone, Esq. Florida Bar Number: 21297 Rebecca L. Nichols, Esq. Florida Bar Number: 72264 Stone Law Group, P.L. 3200 US Hwy 27 S., Suite 201 Sebring, Florida 33870 Telephone: (863) 402-5424 Fax: (863) 402-5425 E-Mail: rebecca@stonelawgroupfl.com Secondary E-Mail: tami@stonelawgroupfl.com September 3, 10, 2021 21-01247K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR POLK COUNTY

PROBATE DIVISION File No.: 2021CP0024610000XX Section: 14 IN RE: ESTATE OF: RUTH JEANETTE KEEN, Deceased.

The administration of the estate of RUTH JEANETTE KEEN, deceased, whose date of death was April 14, 2021, File Number 2021CP0024610000XX, 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 has been served must file their claims with this Court ON OR BEFORE THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY 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 THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN §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 September 3, 2021.

KATHERINE WARNER Personal Representative 8541 Plantation Ridge Blvd. Lakeland, Florida 33809

NEAL WEINSTEIN, ESQ. 412 East Madison Street, Suite 1111 Tampa, Florida 33602 (813) 223-2792 / (813) 223-3124 (fax) Attorney for Personal Representative Florida Bar No. 241474 Email: nealwesq@hotmail.com September 3, 10, 2021 21-01215K

SECOND INSERTION

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

GENERAL JURISDICTION DIVISION CASE NO. 2019CA004688000000 Wells Fargo Bank, NA, Plaintiff, vs. JENNIE MACKEY, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2019CA004688000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Wells Fargo Bank, NA is the Plaintiff and JENNIE MACKEY; JOSEPH CLAYTON MACKEY; CAL-ABAY PARC HOMEOWNERS ASSOCIATION, INC. are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00AM on the 23rd day of September, 2021, the following described property as set forth in said Final Judgment, to wit:

LOT 182, CALABAY PARC - UNIT TWO, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 121, PAGES 46 AND 47, 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 30th day of August, 2021. BROCK & SCOTT, PLLC Attorney for Plaintiff 2001 NW 64th St, Suite 130 Ft. Lauderdale, FL 33309 Phone: (954) 618-6955, ext. 4769 Fax: (954) 618-6954 FLCourtDocs@brockandscott.com By /s/ Julie Anthonis Julie Anthonis, Esq. Florida Bar No. 55337 File # 20-F01488 September 3, 10, 2021 21-01206K

SECOND INSERTION

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

PROBATE DIVISION File No. 2021CP002597 IN RE: ESTATE OF MICHAEL JOHN TOBIN Deceased.

The administration of the estate of MICHAEL JOHN TOBIN, deceased, whose date of death was June 19, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the Decedent and other persons having claims or demands against Decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court 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: September 3, 2021.

Signed on this 3rd day of August, 2021.

/s/ Jason Tobin JASON TOBIN Personal Representative 1032 Columbia Drive Poynette, Wisconsin 53955

/s/ Christopher G. Jones Christopher G. Jones, Esquire Attorney for Personal Representative Florida Bar No. 0119040 GILES & ROBINSON 445 West Colonial Drive Orlando, Florida 32804 Telephone: (407) 425-3591 Email: chrishjones@gilesrobinson.com Secondary Email: lindawayatt@gilesrobinson.com September 3, 10, 2021 21-01212K

SECOND INSERTION

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

CASE NO.: 2019-CC-001995 DAVID REDIGER, as Personal Representative Of the Estate of Marion Rediger, Plaintiff, Vs. LAKESIDE RANCH INVESTMENT CORPORATION, MARY STANEK and DAVID STANEK Deceased.

IN THE CIRCUIT COURT OF THE 18TH JUDICIAL CIRCUIT IN AND FOR BREVARD COUNTY, FLORIDA. CIVIL DIVISION

Case #:2019-CC-001995 DAVID REDIGER, as Personal Representative of the Estate of Marion Rediger. PLAINTIFF vs. LAKESIDE RANCH INVESTMENT CORPORATION, MARY STANEK and DAVID STANEK.

To the Following Defendant (s): MARY STANEK and ROBERT STANEK you are notified that an action for Accounting, Breach of Fiduciary Duty and Surcharge, Has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Saracco Law, Attorney for Plaintiff, whose address is 520 Brevard Ave, Cocoa, FL 32922, on or before October 4, 2021, a date which is within thirty (30) days after the first publication of this Notice in the Business Observer Newspaper, 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 North Broadway Avenue, Bartow, FL 33830, (863) 534-4686, at least seven days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of this Court this 1st day of September 2021.

Submitted By: Saracco Law, 520 Brevard Ave, Cocoa, FL 32922. (321) 505-7542 Designated service email: msaracco@saraccolaw.com September 3, 10, 2021 21-01245K

Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

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



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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

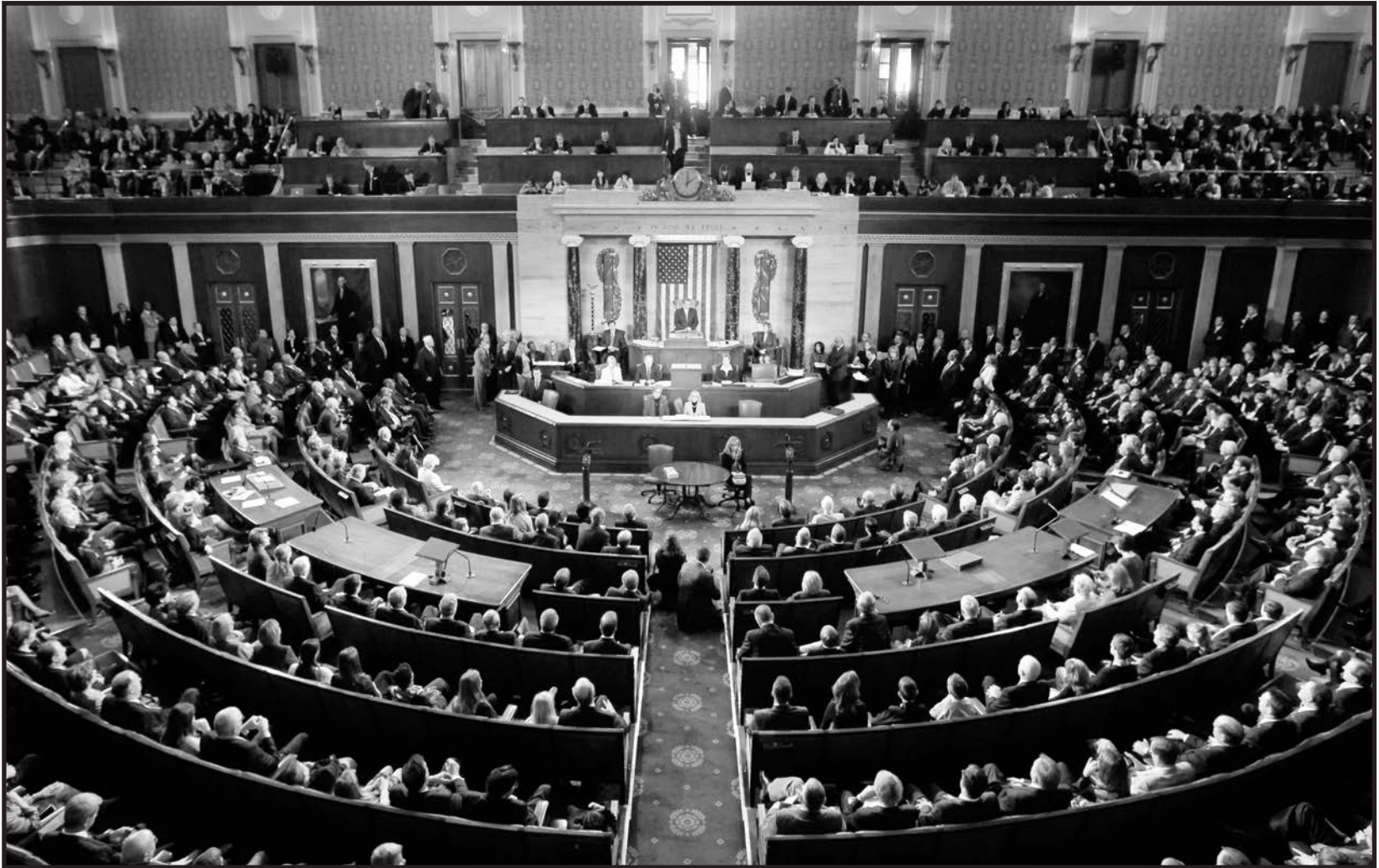
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities.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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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