Public Notices PAGE 21

Business Ibserver PAGES 21-28

SEPTEMBER 24 - SEPTEMBER 30, 2021

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

FIRST INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 21-CP-2812 IN RE: ESTATE OF HERMAN CLAYBRON SMITH, aka HERMAN C. SMITH Deceased.

The administration of the estate of HERMAN CLAYBRON SMITH, also known as HERMAN C. SMITH, deceased, whose date of death was April 2, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and oth-

er 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 SEC-TION 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 24, 2021. GLENN F. SMITH

Personal Representative 2995 Buckner Lane Spring Hill, TN 37174 Robert D. Hines, Esq. Attorney for Personal Representative Florida Bar No. 0413550 Hines Norman Hines, P.L. 1312 W. Fletcher Avenue, Suite B Tampa, FL 33612 Telephone: 813-265-0100 Email: rhines@hnh-law.com Secondary Email: jrivera@hnh-law.com Sept. 24; Oct. 1, 2021 21-01321K

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 Mighty Men Comics located at 157 mountain drive, in the County of Polk, in the City of Babson Park, Florida 33827 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Babson Park, Florida, this 21st day of September, 2021. JESSES JUICE BAR LLC September 24, 2021 21-01310K

FIRST INSERTION Notice Under Fictitious Name Law

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

File No. 53-2021-CP-002881-0000-XX **Division: Probate** IN RE: ESTATE OF PAMELIA ROSE GAGE, Deceased.

The administration of the Estate of Pamelia Rose Gage, deceased, whose date of death was August 7, 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 oth-

er 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 SEC-TION 733.702 WILL BE FOREVER BARRED.

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

The date of first publication of this notice is September 24, 2021. Personal Representative:

Anthony James Gage 8071 Baywind Circle Pensacola, Florida 32514 Attorney for Personal Representative: Carol J. Wallace Attorney for Petitioner Florida Bar Number: 71059 Elder Law Firm of Clements & Wallace PL 310 East Main Street Lakeland, FL 33801 Telephone: (863) 687-2287 Fax: (863) 682-7385 E-Mail: cwallace@mclements.com Secondary E-Mail: abaustert@mclements.com Sept. 24; Oct. 1, 2021 21-01327K

FIRST INSERTION

Notice is hereby given that ZACHARY DOUGLAS FIELDS, OWNER, desiring to engage in business under the fictitious name of FIELDCRAFT HOME located at 462 VIZCAY WAY, DAV-ENPORT, FLORIDA 33837 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. September 24, 2021 21-01322K

FIRST INSERTION

Notice is hereby given that CHEY-ENNE BROOKE NORRIS, OWNER, desiring to engage in business under the fictitious name of GRACIE RAE CREATIONS located at 1555 MEAD-

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 21CP-1715 **Division Probate** IN RE: ESTATE OF SHARON K. THOMPSON a/k/a SHARON K. THOMPSON-CAMERON a/k/a SHARON K. CAMERON Deceased.

The administration of the estate of Sharon K. Thompson a/k/a Sharon K. Thompson-Cameron a/k/a Sharon K. Cameron, deceased, whose date of death was September 18, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Drawer 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

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

POLK COUNTY, FLORIDA

PROBATE DIVISION

File No. 2021-CP-2877

IN RE: ESTATE OF

POLYCARP THOMAS.

Deceased.

The administration of the estate of

POLYCARP THOMAS, deceased,

whose date of death was April 5, 2021,

and whose social security number is

XXX-XX-2125, is pending in the Cir-cuit 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 per-

sonal representative's attorney are set

other persons having claims or de-mands against decedent's estate on

whom a copy of this notice is required

to be served must file their claims with

this court WITHIN THE LATER OF

3 MONTHS AFTER THE TIME OF

THE FIRST PUBLICATION OF THIS

NOTICE OR 30 DAYS AFTER THE

DATE OF SERVICE OF A COPY OF

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT

OF THE TENTH JUDICIAL

CIRCUIT, IN AND FOR

POLK COUNTY.

FLORIDA

CASE NO. 2020CA002785000000 DEUTSCHE BANK NATIONAL

TRUST COMPANY, AS TRUSTEE

MORTGAGE PASS-THROUGH

LOAN TRUST 2007-AR1.

FOR INDYMAC IMSC MORTGAGE

CERTIFICATES SERIES 2007-AR1,

THIS NOTICE ON THEM.

All creditors of the decedent and

forth below.

FIRST INSERTION

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

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

CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this

notice is September 24, 2021. Personal Representative: /s/ Charlotte C. Stone Charlotte C. Stone

3200 US Hwy 27 S., Suite 201 Sebring, Florida 33870 Attorney for Personal Representative: /s/ Rebecca L. Nichols Rebecca L. Nichols, Esq E-Mail: rebecca@stonelawgroupfl.com Secondary E-Mail:

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

THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREV-

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

Personal Representative: Isabel Jacob

Brampton, Ontario L6Y 6C3 Canada Attorney for Personal Representative: Anthony J. Scaletta, Esq., Attorney Telephone: (407) 377-4226

Sept. 24; Oct. 1, 2021 21-01334K

are defendants. Stacy M. Butterfield, Clerk of Circuit Court for POLK. County Florida will sell to the highest and best bidder for cash Via the Internet at www.polk.realforeclose. com, at 10:00 a.m., on the 14TH day of OCTOBER, 2021, the following described property as set forth in said Final Judgment, to wit:

LOTS 1 THROUGH 3, IN-CLUSIVE, BLOCK 1, WIL-LIAMS ADDITION, ACCORD-ING TO PLAT RECORDED IN PLAT BOOK 14, PAGE

FIRST INSERTION

24 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 4916 Ironwood Trail, Bartow, FL 33830

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

THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUB-LISHED AS PROVIDED HEREIN.

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

Kelley Kronenberg 10360 West State Road 84 Fort Lauderdale, FL 33324 Phone: (954) 370-9970 Fax: (954) 252-4571 Service E-mail: arbservices@kelleykronenberg.com /s/ Jason M, Vanslette Jason M Vanslette, Esq. FBN: 92121 File No: 02101876-JMV Case No.: 2021CA000803000000 Sept. 24; Oct. 1, 2021 21-01317K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA. CASE No. 2018CA-003910-0000-00 REVERSE MORTGAGE FUNDING LLC, Plaintiff, vs. JULIET LORAINE

GILBERRY, et al. Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 2018CA-003910-0000-00 of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein, REVERSE MORT-GAGE FUNDING LLC, Plaintiff, and, JULIET LORAINE GILBERRY, et al., are Defendants, Clerk of Court, Stacy M. Butterfield, C.P.A., will sell to the highest bidder for cash at, WWW. POLK.REALFORECLOSE.COM, at the hour of 10:00 AM, on the 25th day of October, 2021, the following described property:

LOT 21 AND 22 IN BLOCK A OF LOCKHART & SMITH'S RESUBDIVISION OF LOTS 18, 19, 20, 29, 30 & 31 OF FLOR-IDA DEVELOPMENT COM-PANY'S SUBDIVISION, BEING IN THE NW 1/4 OF SECTION 21, TOWNSHIP 27 SOUTH, RANGE 27 EAST, ACCORD-ING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 6, PAGE 9, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA; SAID LOTS BEING A PART

OF THE E 3/4 OF THE SW 1/4 OF THE NW 1/4 OF SAID SECTION 21, TOWNSHIP 27

SOUTH, RANGE 27 EAST. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale. 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 ap-pearance is less than 7 days; if you are hearing or voice impaired, call

711. DATED 14th day of September, 2021. GREENSPOON MARDER LLP TRADE CENTRE SOUTH, SUITE 700 100 WEST CYPRESS CREEK ROAD FORT LAUDERDALE, FL 33309 Telephone: (954) 343 6273 Hearing Line: (888) 491-1120 Facsimile: (954) 343 6982 Email 1: Karissa.Chin-Duncan@gmlaw.com Email 2: gmforeclosure@gmlaw.com By: Karissa Chin-Duncan, Esq. Florida Bar No. 98472 58341.0200 / JSchwartz Sept. 24; Oct. 1, 2021 21-01311K

NOTICE. ALL CLAIMS NOT FILED WITHIN ER BARRED. NOTWITHSTANDING THE TIME The date of first publication of this notice is September 24, 2021.

10 Gruenwald Gate Florida Bar No. 058246

The Scaletta Law Firm, PLLC 618 E. South Street. Suite 110 Orlando, Florida 32801

All other creditors of the decedent

FIRST INSERTION

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

tami@stonelawgroupfl.com Sept. 24; Oct. 1, 2021 21-01326K

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

TVC MORTGAGE TRUST

BUT SOLELY AS OWNER

4916 IRONWOOD TRAIL, LLC; GRAZIA PIVERGER;

WATERWOOD II PROPERTY

OWNER'S ASSOCIATION, INC.; THE UNKNOWN TENANT IN

Defendants. NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment dated June

30, 2021 entered in Civil Case No.

2021CA000803000000 in the Circuit

Court of the 10th Judicial Circuit in and

for Polk County, Florida, wherein TVC MORTGAGE TRUST 2020-RTL1,

BY U.S. BANK TRUST NATIONAL

ASSOCIATION, NOT IN ITS INDI-

VIDUAL CAPACITY BUT SOLELY AS

OWNER TRUSTEE, Plaintiff and 4916

IRONWOOD TRAIL, LLC; GRAZIA PIVERGER; WATERWOOD II PROP-

ERTY OWNER'S ASSOCIATION,

INC.; THE UNKNOWN TENANT IN

POSSESSION are defendants. Stacy

M. Butterfield, Clerk of Court, will sell

the property at public sale at www.polk.

realforeclose.com beginning at 10:00

AM on October 27, 2021 the following

described property as set forth in said

LOT 53, WATERWOOD ADDI-

TION, ACCORDING TO THE PLAT THEREOF, RECORDED

IN PLAT BOOK 68, PAGE(S)

Final Judgment, to-wit:.

TRUSTEE.

Plaintiff, v.

POSSESSION,

FOR POLK COUNTY, FLORIDA

CASE NO.: 2021CA000803000000

2020-RTL1, BY U.S. BANK TRUST

NATIONAL ASSOCIATION, NOT

IN ITS INDIVIDUAL CAPACITY

Pursuant to Section 865.09,

Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of GEORGE'S TIRE & AUTOMOTIVE. located at 624 MAGNOLIA AVENUE, in the County of POLK, in the City of AUBURNDALE, Florida 33823, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at AUBURNDALE, Florida, this 15TH day of SEPTEMBER, 2021. Owner's name: GEORGE'S TIRE & AUTOMOTIVE CENTER, INC. 21-01329K September 24, 2021

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 10/14/2021 at 10 A.M. *Sale will occur where vehicles are located* 2019 Nissan VIN#1N4BL4CV1KC179896 At: 5012 Lazy Birch Loop #301 Lakeland, FL 33805

Any person(s) claiming any inter-ests 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 21-01328K September 24, 2021

OWS POND DR, 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. 21-01316K

September 24, 2021

FIRST INSERTION

Notice is hereby given that THRIVE RIGHT AT HOME, INC., OWNER, desiring to engage in business under the fictitious name of COMFORCARE HOME CARE-WINTER HAVEN located at 909 ODONIEL DRIVE, 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 24, 2021 21-01314K

FIRST INSERTION

Notice is hereby given that IVAN DRUMMER, KOINONIA BBS LLC, OWNERS, desiring to engage in business under the fictitious name of YAHWEHS TOUCH located at 5118 GARBERIA AVE, LAKELAND, FLORIDA 33811 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 24, 2021 21-01315K

Plaintiff. vs. THE PARKER FAMILY **REVOCABLE LIVING TRUST,** UNDER TRUST AGREEMENT OF RICHARD LINCOLN PARKER AND JOAN ELIZABETH PARKER DATED DECEMBER 16, 1999, et al. Defendants

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 2, 2021, and entered in Case No. 2020CA002785000000, of the Circuit Court of the Tenth Judicial Circuit in and for POLK County, Florida. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR INDYMAC IMSC MORTGAGE LOAN TRUST 2007-AR1, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-AR1, is Plaintiff and FRED ALLEN A/K/A FRED E. ALLEN: JOAN ELIZABETH PARKER A/K/A JOAN PARKER, IN-DIVIDUALLY; JOAN ELIZABETH PARKER A/K/A JOAN PARKER, AS TRUSTEE OF THE PARKER FAM-ILY REVOCABLE LIVING TRUST, UNDER TRUST AGREEMENT OF RICHARD LINCOLN PARKER AND JOAN ELIZABETH PARKER DATED DECEMBER 16, 1999: UN-KNOWN BENEFICIARIES OF THE PARKER FAMILY REVOCABLE LIVING TRUST, UNDER TRUST AGREEMENT OF RICHARD LIN-COLN PARKER AND JOAN ELIZA-BETH PARKER DATED, DECEM-BER 16, 1999; DABNEY WAYNE COLE; ANTHONY SHANE COLE,

37, OF THE PUBLIC RE-CORDS 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 17th day of September,

2021VAN NESS LAW FIRM, PLC 1239 E. Newport Center Drive, Suite 110 Deerfield Beach, Florida 33442 Ph: (954) 571-2031 PRIMARY EMAIL: Pleadings@vanlawfl.com /s/ Tammi Calderone Tammi M Calderone, Esq. Florida Bar #: 84926 PHH16197-20/ar 21-01318KSept. 24; Oct. 1, 2021

FIRST INSERTION

NOTICE OF ACTION IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA Case Number: 53-2021CC-001863 FOXWOOD LAKE ESTATES **PROPERTY OWNERS'** ASSOCIATION, INC., a Florida not for profit corporation, Plaintiff, vs. RICHARD J. CASEY, SHERRY Y. CASEY, CITY OF LAKELAND, a

municipal corporation of the State of Florida, UNKNOWN TENANT #1 and UNKNOWN TENANT #2 Defendants.

TO: SHERRY Y. CASEY Whereabouts Unknown

YOU ARE NOTIFIED that an action to foreclose a claim of lien encumbering the below-described real and personal property in Polk County, Florida: Lot 434, FOXWOOD LAKE ES-TATES PHASE ONE, according to the plat thereof, as recorded in Plat Book 72, Pages 23 to 27, of the Public Records of Polk County, Florida TOGETHER with 1986 Victoria Mobile Home Identification No. FL100564A and FL100564B 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 plaintiff's attorney or immediately thereafter: otherwise a default will be entered against you for the relief demanded in the complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Default - 10-28-21

Witness my hand and seal this 21 day of September, 2021.

Stacy M. Butterfield Clerk of the Court (Court Seal) Lori Armijo As Deputy Clerk

Krista Mahalak. plaintiff's attorney, P.O. Box 7608, Winter Haven, Florida 33883 21-01333K Sept. 24; Oct. 1, 2021

BUSINESS OBSERVER

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. 2019CA004074000000 GSMPS MORTGAGE LOAN TRUST 2004-4, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE, Plaintiff, vs. FERNANDO RUEDA AND LORI J. RUEDA, et al.

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 13, 2020, and entered in 2019CA004074000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein GSMPS MORTGAGE LOAN TRUST 2004-4, U.S. BANK NATIONAL AS-SOCIATION, AS TRUSTEE, SUCCES-SOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE is the Plaintiff and FER-NANDO RUEDA: LORI J. RUEDA: UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SEC-RETARY OF HOUSING AND UR-BAN DEVELOPMENT; HUNTERS GROVE HOMEOWNERS' ASSO-CIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk. realforeclose.com, at 10:00 AM, on October 15, 2021, the following described property as set forth in said Final Judgment, to wit:

LOT 3 OF HUNTERS GREENE, PHASE ONE, ACCORDING

NOTICE OF SALE AS TO: IN THE CIRCUIT COURT. IN AND FOR POLK COUNTY, FLORIDA CASE NO. 53-20-CA-001606-000000 SILVERLEAF RESORTS, LLC

Plaintiff. vs. BALKA ET AL., Defendant(s).

Notice is hereby given that on October 15, 2021 at 10:00 a.m. Eastern time at www.polk.realforeclose.com,, Clerk of Court, Polk County, Florida, will offer for sale the UNIT/WEEKS described below, of the following described real property:

An undivided interest as tenantin-common in and to the below Unit No., Use Period No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort") , according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147. Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration") , with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto

Count V

JOSE A LOPEZ and JASMINE LOPEZ Interest 1.923%, Use Period No./Unit No. 38/0008, Building A

TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 115, PAGE(S) 17-18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 7541 HUNT-ERS GREENE CIR, LAKE-

LAND, FL 33810 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

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

Dated this 21 day of September, 2021. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com Bv: \S\Nicole Ramiattan Nicole Ramjattan, Esquire Florida Bar No. 89204 Communication Email nramjattan@raslg.com 19-360830 - LaH Sept. 24; Oct. 1, 2021 21-01335K

FIRST INSERTION

Count VII JOSEPH A WILLIAMS III and VONDA BUTLER-WILLIAMS Interest 1.923%, Use Period No./ Unit No. 47/0003, Building A Count VIII

Interest 1.923%, Use Period No./ Unit No. 48/0072, Building H

The aforesaid sales will be made pursuant to the final judgments of foreclosure as to the above listed counts, respectively, in Civil Action No. 53-20-CA-001606-000000.

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

DATED this September 20, 2021 JERRY E. ARON, P.A. Jerry E. Aron, Esq. Attorney for Plaintiff Florida Bar No. 0236101 2505 Metrocentre Blvd., Suite 301 West Palm Beach, FL 33407 Telephone (561) 478-0511 Facsimile (561) 478-0611 jaron@aronlaw.com mevans@aronlaw.com 21-01324KSept. 24; Oct. 1, 2021

27 through 42, of the Public Re-

Any person claiming an interest in the

cords of Polk County, Florida.

FIRST INSERTION

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

MICHAEL L ZIMMERMAN and MARTHA C ZIMMERMAN

receiving this notification if the time

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO. 17-CA-000289 CALIBER HOME LOANS, INC., Plaintiff. vs.

JAN E. CARPENTER, et al. **Defendant(s).** NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure dated August 10, 2018, and entered in 17-CA-000289 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein CALI-BER HOME LOANS, INC. is the Plaintiff and JAN E. CARPENTER; FENCE OUTLET; DAVENPORT ESTATES HOMEOWNERS' ASSOCIATION. INC ; UNKNOWN TENANT N/K/A RACHEL CARPENTER; UNKNOWN TENANT N/K/A CHRISTOPHER THRASHER are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk. realforeclose.com, at 10:00 AM, on October 15, 2021, the following described property as set forth in said Final Judg-

ment, to wit: LOT 15, DAVENPORT ES-TATES PHASE 1, ACCORD-ING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 142, PAGE(S) 31, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 228 WHIS-

FIRST INSERTION PERING PINES WAY, DAVEN-

PORT, FL 33837-6700 Any person claiming an interest in the

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

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

Dated this 21 day of September, 2021. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com By: \S\Nicole Ramjattan Nicole Ramjattan, Esquire Florida Bar No. 89204 Communication Email: nramjattan@raslg.com 20-064595 - NaC Sept. 24; Oct. 1, 2021 21-01336K

FIRST INSERTION

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, 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.

SUBMITTED on this 21st day of September, 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 OF COUNSEL: Tiffany & Bosco, P.A. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789 Telephone: 205-930-5200 Facsimile: 407-712-9201 21-01330K

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION Case #: 2020CA000830000000

DIVISION: 8 PNC Bank, National Association

Plaintiff. -vs.-Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Carol Katzman Pacheco. Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s);

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 19, 2021, the following described property as set forth in said Final Judgment, to-wit:

LOT 273, LAKE PIERCE RANCHETTES SECOND AD-DITION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 76, PAGE 21 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 1988, MAKE: FLEETWOOD/SUNPLEX, VIN#: FLFL132A10136ST AND VIN#: FLFL132B10136ST. ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM 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.

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA Case No.: 2020CA-003697

Division: Civil MARTINA ABILEZ OCAMPO

Plaintiff, vs. LOUIS ARMANDO OHM LIBED and LUIS JULIO LIBED Defendants

TO: Louis Armando Ohm Libed and Luis Julio Libed, Defendants, and to all parties claiming interest by, through, under or against Defendants, and all parties having or claiming to have any right, title or interest in the property herein described.

YOU ARE NOTIFIED that you have been designated as defendant in a legal proceeding filed against you for quieting title; removing cloud. The action involves real property in Polk County, Florida, more fully described as follows: Lot 11, Block 3, Robinson Pines, according to plat thereof record-

ed in plat book 11, page 37 of the public records of Polk County, Florida. TOGETHER WITH 1981 Mobile GUER Home ID#

GDWVGA07816104, Title#19394061 Parcel Identification Number: 22-28-23-092000-003110

The action was instituted in the Tenth Judicial Circuit Court, Polk County, Florida, and is styled MARTINA ABILEZ OCAMPO vs. LOUIS AR-MANDO OHM LIBED and LUIS JU-LIO LIBED. You are required to serve a copy of

your written defenses, if any, to the ac-

tion on Daniel Medina, B.C.S, Plaintiff's attorney, whose address is 402 S. Kentucky Ave. Suite 660, Lakeland, FL 33801, on or before October 15, 2021, and file the original with the clerk of this court either before service on Daniel Medina, B.C.S or immediately after service; otherwise, a default will be entered against you for the relief demanded in the complaint or petition.

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

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

Default Date October 18, 2021

DATED: September 9, 2021 Stacy M. Butterfield Stacy M. Butterfield, CPA Clerk of the Tenth Judicial Circuit Court Polk County, Florida (SEAL) By Asuncion Nieves

Deputy Clerk Daniel Medina, B.C.S, Plaintiff's attorney, 402 S. Kentucky Ave, Suite 660, Lakeland, FL 33801 Sept. 24; Oct. 1, 8, 15, 2021

21-01313K

FIRST INSERTION NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT. IN AND

FOR POLK COUNTY, FLORIDA CIVIL DIVISION: CASE NO.: 2019CA-000470-0000-00

ROUNDPOINT MORTGAGE SERVICING CORPORATION, Plaintiff, vs. ZULEIKA ORLANDO- DIAZ;

SUNDANCE MASTER HOMEOWNERS ASSOCIATION, INC; JOSEPH FRAGOSA - CRUZ; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to Order of Plaintiff's Motion to Cancel and Rescheduled Foreclosure Sale Date dated the 21st day of September 2021, and entered in Case No. 2019CA-000470-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein ROUNDPOINT MORTGAGE SER-VICING CORPORATION is the Plaintiff and ZULEIKA ORLANDO- DIAZ SUNDANCE MASTER HOMEOWN-ERS ASSOCIATION, INC JOSEPH FRAGOSA - CRUZ; 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 2nd day of November 2021, the following described property as set forth in said Final Judgment, to wit: LOT 33, OF SUNDANCE FIELDS, ACCORDING TO

THE PLAT THEREOF AS RE-CORDED IN PLAT BOOK 155, PAGES 1 THROUGH 3, OF

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT. IN AND

POLK COUNTY, FLORIDA IF YOU ARE A PERSON CLAIM-ING A RIGHT TO FUNDS REMAIN-ING 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

THE PUBLIC RECORDS OF

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 21 day of September, 2021.

By: /s/ Shane Fuller

Shane Fuller, Esq. Bar Number: 100230 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@clegalgroup.com18-02768

Sept. 24; Oct. 1, 2021 21-01337K

TOGETHER WITH A 1998

AMER RIDGE MANUFAC-HOME.

Foreclosure entered in a case pending in said Court, the style and case number Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date Sept. 24; Oct. 1, 2021 FIRST 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

TRACY MICHELLE BURRY A/K/A

TRACY MURPHY, AS PERSONAL

ESTATE OF CAROLYN J. GRIMES,

NOTICE is hereby given that Stacy M.

Butterfield, Clerk of the Circuit Court of

Polk County, Florida, will on the 22nd

day of October, 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, ac-

cording to the map or plat there-

of, as recorded in Plat Book 68,

Page(s) 28, of the Public Records

Property Address: 4310 Shadow

Wood Trail, Winter Haven, FL

pursuant to the Final Judgment of

of Polk County, Florida.

of which is set forth above.

33880

REPRESENTATIVE OF THE

SERVICES, LLC, Plaintiff, v.

et al..

Defendants.

POLK COUNTY GENERAL JURISDICTION DIVISION CASE NO. 53-2019-CA-002533 REVERSE MORTGAGE FUNDING, LLC, Plaintiff, vs. TROLL M. STAMPS, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered March 13, 2020 in Civil Case No. 53-2019-CA-002533 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein REVERSE MORT-GAGE FUNDING, LLC is Plaintiff and TROLL M. STAMPS, et al., are Defendants, the Clerk of Court, STACY BUT-TERFIELD, CPA, will sell to the highest and best hidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 5th day of October, 2021 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 3, Block 746, Poinciana, Neighborhood 5 North, Village 3. according to the plat thereof. as recorded in Plat Book 54, Page



surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. /s/ Robyn Katz Robyn Katz, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 0146803 6633573 19-00796-2 Sept. 24; Oct. 1, 2021 21-01320K

CALL 941-906-9386

and select the appropriate County name from the menu option

Business

Susan Katzman; Unknown Spouse of Susan Katzman; SpringCastle Credit Funding Trust, through its Trustee Wilmington Trust, National Association; Deutsche Bank National Trust Company f/k/a Bankers Trust Company of California, N.A.; **Unknown Parties in Possession** #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; **Unknown Parties in Possession** #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s). NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2020CA000830000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida,

wherein PNC Bank, National Associa-

tion, Plaintiff and Unknown Heirs, De-

visees, Grantees, Assignees, Creditors,

Lienors, and Trustees of Carol Katzman

Pacheco, Deceased, and All Other Per-

sons Claiming by and Through, Under,

Against The Named Defendant (s) are

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 20-322577 FC01 NCM

21-01332K Sept. 24; Oct. 1, 2021

FOR POLK COUNTY, FLORIDA CASE No. 2021CA-0009300000-00 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, FOR MANUFACTURED HOUSING CONTRACT SENIOR/ SUBORDINATE PASS-THROUGH CERTIFICATE TRUST 1998-5, Plaintiff. vs.

SUSAN M. PETERSON AKA SUSAN MEDEIROS, et. al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 2021CA-0009300000-00 of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein, U.S. BANK NATION-AL ASSOCIATION, AS TRUSTEE, FOR MANUFACTURED HOUSING CONTRACT SENIOR/SUBORDI-NATE PASS-THROUGH CERTIFI-CATE TRUST 1998-5. Plaintiff, and SUSAN M. PETERSON AKA SUSAN MEDEIROS, are Defendants, Clerk of Court, Stacy M. Butterfield, will sell to the highest hidder for cash at WWW. POLK.REALFORECLOSE.COM, at the hour of 10:00 AM, on the 15th day of October, 2021, the following described property: LOT 38 OF CHERRY LANE

ESTATES PHASE TWO, AC-CORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 99. PAGES 1 AND 2, OF THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA.

TURED HOME, BEARING SERIAL#: 68611234K AND TITLE#: 75506540

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

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

DATED this 17th day of September, 2021.

GREENSPOON MARDER LLP TRADE CENTRE SOUTH. SUITE 700 100 WEST CYPRESS CREEK ROAD FORT LAUDERDALE, FL 33309 Telephone: (954) 343 6273 Hearing Line: (888) 491-1120 Facsimile: (954) 343 6982 Email 1: Karissa.Chin-Duncan@gmlaw.com Email 2: gmforeclosure@gmlaw.com Bv: Karissa Chin-Duncan, Esq. Florida Bar No. 98472 32875.2148 / JSchwartz

Sept. 24; Oct. 1, 2021 21-01319K

NOTICE OF SALE AS TO: IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY. FLORIDA CASE NO. 53-20-CA-000124-000000 SILVERLEAF RESORTS, LLC Plaintiff, vs. DURHAM ET AL., Defendant(s).

Notice is hereby given that on October 15, 2021 at 10:00 a.m. Eastern time at www.polk.realforeclose.com,, Clerk of Court, Polk County, Florida, will offer for sale the UNIT/WEEKS described below, of the following described real property:

An undivided interest as tenantin-common in and to the below Unit No., Use Period No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort") according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declara-tions recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration") , with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto

Count I LEAH TABITHA DURHAM Interest 1.923%, Use Period No./ Unit No. 42/0017, Building C FIRST INSERTION

Count II THERESA RENEE ALLEN, Interest 1.923%, Use Period No./ Unit No. 41/0020, Building C

Count III FREDDIE L. CARR II and DI-ANA CARR Interest 1.923%, Use Period No./Unit No. 16/0042, Building F

Count VI ROGER W GEISS and DIANNE L GEISS Interest 1.923%. Use Period No./Unit No. 25/0039, Building E

Count VII LISHA HENDERSON Interest

1.923%, Use Period No./Unit No. 24/0020, Building C , Count VIII

DANE ERIC HUNT and KA-TRINA GAY HUNT Interest 1.923%, Use Period No./Unit No. 37/0114, Building 1 Count IX

LELA F JOHNSON Interest 1.923%, Use Period No./Unit No. 10/0010, Building B Count X

DIANNA MAYBEN and MARK MAYBEN Interest 1.923%, Use Period No./Unit No. 13/0002, Building A

Count XI GERARDO MOLINA JR and DAKOTA LIMA Interest 1.923%, Use Period No./Unit No. 11/0018, Building C Count XII FELIPE NAVARRO and MA-RIA G NAVARRO and OMAR

NAVARRO and OSCAR NA-VARRO, Interest 1.923%, Use Period No./Unit No. 38/0064, Building H Count XIII

MYRNA NOLAN Interest 1.923%, Use Period No./Unit No. 41/0009, Building B

Count XIV JERRY WAYNE NUGENT and JESSICA NICHOLE NUGENT Interest 1.923%, Use Period No./ Unit No. 26/0011, Building B

The aforesaid sales will be made pursuant to the final judgments of foreclosure as to the above listed counts, respectively, in Civil Action No. 53-20-CA-000124-000000. 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 disabil-

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

or voice impaired, call 711. DATED this September 20, 2021 JERRY E. ARON, P.A. Jerry E. Aron, Esq. Attorney for Plaintiff Florida Bar No. 0236101 2505 Metrocentre Blvd., Suite 301 West Palm Beach, FL 33407 Telephone (561) 478-0511 Facsimile (561) 478-0611 jaron@aronlaw.com mevans@aronlaw.com 21-01323K Sept. 24; Oct. 1, 2021

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

FLORIDA CIVIL DIVISION Case #: 2018-CA-004712 DIVISION: 11 U.S. Bank National Association as trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-15N Plaintiff, -vs.-Marc John Cox; Angela P. Cox; Watersong Homeowners Association, Inc.; Unknown Parties

in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive. whether said Unknown Parties may claim an interest as Spouse Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties

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-003735 UNITED STATES OF AMERICA ACTING THROUGH RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE Plaintiff, v.

DEBORA DUGAN A/K/A DEBORA A. DUGAN A/K/A DEBBIE A. DUGAN; UNKNOWN SPOUSE OF DEBORA DUGAN A/K/A DEBORA A. DUGAN A/K/A DEBBIE A. DUGAN; UNKNOWN TENANT 1; UNKNOWN TENANT 2; DODGE ENTERPRISES, INC.; ECHELON SERVICES, CO. Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on February 13, 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 48 OF THE HOMESTEAD PHASE 2, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 71, PAGE 11, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 4174 HOMESTEAD DR, LAKELAND, FL 33810-1938 at public sale, to the highest and best bidder, for cash, online at www.polk. realforeclose.com, on October 19, 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 Administrator, 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 22nd day of September, 2021. eXL Legal, PLLC

Designated Email Address: efiling@exllegal.com

FIRST INSERTION

may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-004712 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein U.S. Bank National Association as trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-15N, Plaintiff and Marc John Cox 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 25, 2021, the following described property as set forth in said Final Judgment, to-wit:

LOT 61, OF WATERSONG PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 135, AT PAGE(S) 45 THROUGH 52, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM

THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM 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 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. 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 18-316517 FC01 CXE Sept. 24; Oct. 1, 2021 21-01331K

What is a public notice? A public notice is information intended to inform citizens of government activities. The notice should be published in a forum independent of the government, readily available to the public, capable of being securely archived and verified by authenticity. The West Orange Times carries public notices in Orange County,

VIEW NOTICES ONLINE AT

Florida.

Legals.BusinessObserverFL.com

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

8237_V5

STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION, 1. Publication Title: Business Observer. 2. Publication No.: 2325-8195. 3. Filing Date: 9/25/20. 4. Issue Frequency: Weekly. 5. Number of Issues Published Annually: 52. 6. Annual Subscription Price: \$75, includes sales tax. 7. Complete Mailing Address of Known Office of Publication (Not printer): 5570 Gulf of Mexico Dr., Longboat Key, FL 34228. Contact Person: Diana Ewing; Telephone: (877) 231-8834. 8. Complete Mailing Address of Headquarters or General Business Office of Publisher (Not Printer): 5570 Gulf of Mexico Drive, Longboat Key, FL, 34228, 9 Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor: (Publisher) Matthew G. Walsh, 5570 Gulf of Mexico Dr., Longboat Key, FL 34228. (Editor) Mark Gordon, 1970 Main Street #400. Sarasota FL 34236. (Managing Editor) Mark Gordon, 1970 Main St. #400, Sarasota, FL 34236. 10. Owner (If the publication is owned by a corporation, give the name and address of the corporation immediately followed by the names and addresses of all stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, give the names and addresses of the individual owners. If owned by a partnership or other unincorporated firm, give its name and address, as well as those of each individual owner. If the publication is published by a nonprofit organization, give its name and address.) Gulf Coast Review, Inc., 5570 Gulf of Mexico Dr., Longboat Key, FL 34228. 11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages or Other Securities. (If there are none, so state): None. 13. Publication Title: Business Observer, 14, Issue Date for Circulation Data Below: 09/10/21. 15. Extent and Nature of Circulation: Average No. Copies Each Issue During Preceding 12 Months. Actual No. Copies of Single Issue Published Nearest to Filing Date. 15A. Total No. of Copies (Net Press Run): 5762 (average), 5326 (actual). 15B. Paid and/or Requested Distribution: (1) Outside County Paid/Requested Mail Subscriptions Stated on Form 3541. (Include advertiser's proof and exchange copies): 3937(average), 4071 (actual). (2) In-County Paid/Requested Mail Subscriptions Stated on Form 3541 (Include advertiser's proof and exchange copies): 0 (average), 0 (actual). (3) Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Non-USPS Paid Distribution: 289 (average). 0(actual). (4) Distributed by Other Mail Classes Through the USPS: 18 (average), 15 (actual). C. Total Paid and/or Requested Circulation [Sum of 15B (1), (2), (3), and (4)]: 4244 (average), 4086 (actual). D. Free Distribution (by Mail and Outside the Mail): (1) Outside County Free Copies Stated on PS Form 3541: 927(average), 753 (actual). (2) In-County Free Copies Stated on PS Form 3541: 0 (average), 0 (actual), (3) Free Distribution by Other Mail Classes Through the USPS): 17 (average), 14 (actual). (4) Free Distribution Outside the Mail: 159 (average), 90 (actual). E. Total Free Distribution [Sum of 15D (1), (2), (3), and (4)]: 1103 (average), 857 (actual), F. Total Distribution (Sum of 15C and 15E): 5347 (average), 4943 (actual). G. Copies Not Distributed: 415(average), 383(actual). H. Total (Sum of 15F and 15G): 5762(average), 5326(actual). I. Percent Paid and/or Requested Circulation (15C divided by 15F times 100): 79.37% (average), 82.66% (actual). 16. Publication of Statement of Ownership: 09/24/21. 17. Signature and Title of Editor, Publisher, Business Manager, or Owner. /s/ Diana L. Ewing. Date 09/17/21.

NOTICE OF SALE AS TO: IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA

CASE NO. 19-CA-004939-000000 SILVERLEAF RESORTS, LLC Plaintiff, vs. ARELLANO ET AL.,

Defendant(s).

Notice is hereby given that on October 20, 2021 at 10:00 a.m. Eastern time at www.polk.realforeclose.com,, Clerk of Court, Polk County, Florida, will offer for sale the UNIT/WEEKS described below, of the following described real property:

An undivided interest as tenantin-common in and to the below Unit No., Use Period No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort"), according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amend-ments thereto (collectively (the "Declaration"), with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration and any amendments thereto

Count I VICENTE B ARELLANO and DALIA ARELLANO Interest 1.923%, Use Period No./Unit No. 19/0040, Building E

Count II KAMI TENNILE ADKINS and RODERICK MICHAEL ADKINS Interest 1.923%, Use Period No./Unit No. 8/0030,

NOTICE OF ACTION

Building D

Building D Count IV Use Period

> STACY M BRYANT and MI-CHAEL A BAKER Interest 1.923%, Use Period No./Unit No. 15/0035, Building E

RONALD BURKE and ISABEL BURKE AND ANY AND ALL UNKNOWN HEIRS, DEVI-SEES AND OTHER CLAIM-ANTS OF ISABEL BURKE Interest 1.923%, Use Period No./ Unit No. 01/105, 2/114, Building

Count IX MARY C CROUCH and ED-WIN M CROUCH Interest 1.923%, Use Period No./Unit No. 23/0109, Building 1

KELLY STEWART F/K/A KELLY DISON and JACK DI-F/K/A SON AND ANY AND ALL UN-KNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF JACK DISON Interest 0.9615%, Use Period No./Unit No. 37-ODD/0021, Building C

Count XII CATHLEEN DUNN and RALPH SAMPSILL III Interest 1.923%, Use Period No./Unit No. 41/0019, Building C Count XIII MOAB P EZELL and LAVAL EZELL Interest 1.923%, Use Period No./Unit No. 13/0069,

Building H

FIRST INSERTION

Count III GUADALUPE C BARRON In-terest 1.923%, Use Period No./ Unit No. 35/0032, 39/0038,

SWAPAN BHATTACHARJEE and MEENAKSHI BHAT-TACHARJEE, Interest 1.923%, No./Unit No. 33/0111, Building 1 Count VI

Count VII

Count XI

and

Count XIV MARY FLORES and ALBERTO FLORES Interest 1.923%, Use Period No./Unit No. 2/0033, Building E

Count XV SHEPHERD GREEN III and JENNIFER GREEN AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF SHEPHERD GREEN III Interest 1.923%, Use Period No./Unit No. 35/0063,

The aforesaid sales will be made pursuant to the final judgments of foreclosure as to the above listed counts, respectively, in Civil Action No. 19-CA-004939-000000.

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

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 ap-pearance is less than 7 days; if you

DATED this September 20, 2021 JERRY E. ARON, P.A. Jerry E. Aron, Esq. Attorney for Plaintiff Florida Bar No. 0236101 2505 Metrocentre Blvd., Suite 301 West Palm Beach, FL 33407 Telephone (561) 478-0511 Facsimile (561) 478-0611 jaron@aronlaw.com mevans@aronlaw.com Sept. 24; Oct. 1, 2021

within 60 days after the sale.

21-01325K

Building H

If you are a person with a disability

are hearing or voice impaired, call 711.

IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 2020CA003138 NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING Plaintiff(s), vs. STACEY BAIER; BEVERLY A. BAIER, IF LIVING, BUT IF DECEASED, THE UNKNOWN HEIRS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNS, CREDITORS, LIENORS, AND TRUSTEES OF BEVERLY A. BAIER, DECEASED, AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER AND AGAINST THE NAMED DEFENDANTS.: CHARLES GEORGE BAIER, IF LIVING, BUT IF DECEASED, THE UNKNOWN HEIRS, DEVISEES, **BENEFICIARIES, GRANTEES,** ASSIGNS, CREDITORS, LIENORS, AND TRUSTEES OF CHARLES GEORGE BAIER, DECEASED, AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER AND AGAINST THE NAMED DEFENDANTS.; PLANTER`S WALK HOMEOWNERS ASSOCIATION, INC.; **Defendant**(s). TO: BEVERLY A. BAIER, IF LIV-

ING, BUT IF DECEASED, THE UNKNOWN HEIRS, DEVISEES, BENEFICIARIES, GRANTEES, AS-

SIGNS, CREDITORS, LIENORS, AND TRUSTEES OF BEVERLY . BAIER, DECEASED, AND ALL OTHER PERSONS CLAIMING BY. THROUGH, UNDER AND AGAINST THE NAMED DEFENDANTS LAST KNOWN ADDRESS: UN-KNOWN

FIRST INSERTION

CURRENT ADDRESS: UNKNOWN TO: CHARLES GEORGE BAIER, IF LIVING, BUT IF DECEASED, THE UNKNOWN HEIRS, DEVISEES, BENEFICIARIES, GRANTEES, AS-SIGNS, CREDITORS, LIENORS, AND TRUSTEES OF CHARLES GEORGE BAIER, DECEASED, AND ALL OTHER PERSONS CLAIMING BY, THROUGH, UNDER AND AGAINST THE NAMED DEFENDANTS LAST KNOWN ADDRESS: UN-KNOWN

CURRENT ADDRESS: UNKNOWN YOU ARE HEREBY NOTIFIED that a civil action has been filed against vou in the Circuit Court of Polk County. Florida, to foreclose certain real property described as follows:

Lot 100 in Block B of PLANTER'S WALK, according to the map or plat thereof recorded in Plat Book 86, Page 29, of the public records of Polk County, Florida. Property address: 210 Kingshill Court Southeast, Winter Haven, FL 33884

You are required to file a written response with the Court and serve a copy of your written defenses, if any, to it on Padgett Law Group, whose address is Tallahassee, FL 32312, at least thirty (30) days from the date of first publication, 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.

6267 Old Water Oak Road, Suite 203,

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, vou 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

Default 10-21-21

DATED this the 14th day of September, 2021.

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT As Clerk of the Court (SEAL) BY: Lori Armijo Deputy Clerk

Padgett Law Group 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 attorney@padgettlawgroup.com NewRez vs. Beverly A. Baier: Charles George Baier TDP File No. 20-028095-21-01312K Sept. 24; Oct. 1, 2021

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 1000004329 Sept. 24; Oct. 1, 2021 21-01338K

OFFICIAL **COURT HOUSE** WEBSITES

MANATEE COUNTY SARASOTA COUNTY: CHARLOTTE COUNTY: LEE COUNTY:

COLLIER COUNTY:

HILLSBOROUGH COUNTY:

PASCO COUNTY: pasco PINELLAS COUNTY: POLK COUNTY: ORANGE COUNTY:

Check out your notices on: floridapublicnotices.com



SUBSEQUENT INSERTIONS

SECOND INSERTION

SECOND INSERTION

Notice of Self Storage Sale Please take notice A+ Storage - Winter Haven located at 2700 Eloise Loop Road, Winter Haven, FL 33884 intends to hold a sale to sell the property stored at the Facility by the below list of Occupant who is in default at an Auction. The sale will occur as an online via www.storageauctions. auction

com on 10/4/2021 at 11:00am. Unless

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2021-CP-002869-0000-XX Division 14 IN RE: ESTATE OF EDUARDO JOSE TAPIA Deceased

The administration of the estate of Eduardo Jose Tapia, deceased, whose date of death was June 14, 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

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION DIVISION CASE NO. 2018CA002279000000 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff, vs. DAVID PINK SHELLY PINK, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered August 11, 2021 in Civil Case No. 2018CA002279000000 of the Circuit Court of the TENTH Judicial Circ uit in and for Polk County, Bartow, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is Plaintiff and DAVID PINK SHELLY PINK, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk. realforeclose.com in accordance with Chapter 45, Florida Statutes on the 11th day of October, 2021 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to to-wit:

Lot 10, HAMPTON ESTATES PHASE 1, VILLAGE 2-A, according to the plat thereof, as

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO .: 2021CA-001845-0000-00 U.S. BANK NATIONAL SSOCIATION, AS INDENTURE

stated otherwise the description of the contents are household goods and furnishings. Ruby Herndon unit #312. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details September 17, 24, 2021 21-01291K

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

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

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

The date of first publication of this notice is September 17, 2021. Personal Representative:

Zenia M. Lis

7936 Glengate Drive Broadview Heights, Ohio 44147 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 17, 24, 2021 21-01303K

SECOND INSERTION

recorded in Plat Book 106, Pages 34 and 35, pf the Public Records of Polk County, Florida. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the

clerk reports the surplus as unclaimed. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. /s/ Robyn Katz Robyn Katz, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com

Fla. Bar No.: 0146803 6806614 20-00998-2 September 17, 24, 2021 21-01301K

SECOND INSERTION

TERRACE, ACCORDING TO THE PLAT THEREOF AS RE-CORDED IN PLAT BOOK 23, AT PAGE 16, 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 Choice

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT. IN AND FOR POLK COUNTY. FLORIDA Case No.: 53-2021-CP-001794-0000-XX Division: PROBATE IN RE: THE ESTATE OF

GELSON DIAZ ROSARIO, SR. Deceased.

The administration of the estate of Gelson Diaz Rosario, Sr., deceased, whose date of death was April 11, 2021, is pending in the Tenth Circuit Court for Polk County, Florida. Probate Division, the address of which is Drawer CC-4, 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 PUBLI-CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

POLK COUNTY, FLORIDA

PROBATE DIVISION

File No. 21CP-2040

Division Probate

IN RE: ESTATE OF

JAMES M. LOCKE

Deceased. The administration of the estate of

James M. Locke, deceased, whose date

of death was October 10, 2020, is pend-

ing in the Circuit Court for Polk County,

Florida, Probate Division, the address

of which is 255 N. Broadway Ave., Bar-

tow, Florida 33830. The names and ad-

dresses of the personal representative

and the personal representative's attor-

All creditors of the decedent and oth-

er 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.

and other persons having claims or de-

mands against decedent's estate must

All other creditors of the decedent

ney are set forth below.

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

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

PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this

notice is September 17. 2021. /s/ Dolores Rosario

Dolores Rosario, Petitioner /s/ Crystal Marie Mercado-Denman Crystal Marie Mercado-Denman, Esq. Attorney for Dolores Rosario Florida Bar Number: 1022446 Patriot Legal Group 871 Outer Road Suite B Orlando, FL 32814 Telephone: (407) 737-7222 Fax: (407) 720-8350 E-Mail: crystal@patriotlegal.com Secondary E-Mail: service@patriotlegal.com September 17, 24, 2021 21-01289K

SECOND INSERTION

file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED.

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

notice is September 17, 2021. Personal Representative:

Nina Locke 147 Quail Ridge Ct.

Davenport, Florida 33897 Attorney for Personal Representative: Personal Representative: Rebecca L. Nichols, Attorney Florida Bar Number: 72264 Stone Law Group, P.L. 3200 US Hwy 27 S., Suite 201 Sebring, FL 33870 Telephone: (863) 402-5424 Fax: (863) 402-5425 E-Mail: rebecca@stonelawgroupfl.com Secondary E-Mail: kelly@stonelawgroupfl.com September 17, 24, 2021 21-01288K

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT CIVIL COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY CIVIL DIVISION Case No. 2020-CA-002522

Division 08 US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST Plaintiff, vs. TERESA L. GREEN A/K/A TERESA GREEN A/K/A TERESA STEVENSON A/K/A TERESA S. GREEN AND UNKNOWN TENANTS/OWNERS, Defendants.

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plainin, at public sale at 10:00 A.M., on-line at www.polk.realforeclose.com on October 7, 2021 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.

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

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

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

CASE NO: 2020CA000212 LAKEVIEW LOAN SERVICING, LLC, PLAINTIFF vs. UMEKA SHANETTE FORSETT; ET AL,

DEFENDANTS. NOTICE IS GIVEN that, in accordance

with the Final Judgment of Foreclosure entered on August 10, 2021 in the above-styled cause, Stacy M. Butterfield, Polk county clerk of court shall sell to the highest and best bidder for cash on October 11, 2021 at 10:00 A.M. at www.polk.realforeclose.com, the fol-

lowing described property: LOT 6, ELOISE OAKS, AC-CORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 160, AT PAGES 21-22, OF THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA Property Address: 131 Eloise Oaks Drive, Winter Haven, FL 33884

ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN

SECOND INSERTION

THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED

AMERICANS WITH DISABILITIES ACT

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

Dated: September 8, 2021 /s/ Michelle A. DeLeon Michelle A. DeLeon, Esquire Florida Bar No.: 68587 Quintairos, Prieto, Wood & Boyer, P.A. 255 S. Orange Ave., Ste. 900 Orlando, FL 32801-3454 (855) 287-0240 (855) 287-0211 Facsimile E-mail: servicecopies@qpwblaw.com E-mail: mdeleon@qpwblaw.com Matter # 140720 September 17, 24, 2021 21-01281K

SECOND 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 Bloulevard unit 26301 Davenport, FL 33897 TO: JOYCE OAKES Last Known Residence: 1109 Gran

Bahama Bloulevard 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 CONDO-MINIUM, ACCORDING TO THE DECLARATION OF CON-DOMINIUM RECORDED IN O.R. BOOK 5169, PAGE 1306, AND ALL EXHIBITS AND AMENDMENTS THEREOF, AND AS MORE SPECIFI-CALLY RECORDED IN CON-DOMINIUM 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

NOTICE TO CREDITORS

(Summary Administration) IN THE CIRCUIT COURT FOR

POLK COUNTY, FLORIDA

PROBATE DIVISION

File No. 2021 CP 002966

IN RE: ESTATE OF

GARNET H. CLARK

Deceased.

TO ALL PERSONS HAVING CLAIMS

OR DEMANDS AGAINST THE

You are hereby notified that an Or-

der of Summary Administration has

been entered in the estate of Garnet H.

Clark, deceased, File Number 2021 CP

002966, by the Circuit Court for Polk

County, Florida, Probate Division, the

address of which is 255 N. Broadway

ABOVE ESTATE:

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 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 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 17, 24, 2021 21-01284K

SECOND INSERTION

provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PE-RIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this Notice is September 17, 2021.

Person Giving Notice: Gavle Gorczyca

1201 Berkley Hall Manor Lane, 1-H Greensboro, NC 27409 Attorney for Person Giving Notice David Pilcher, Attorney Florida Bar Number: 0001562 Bogin, Munns & Munns, P.A. P.O. Box 2807 Orlando, Florida 32802 Telephone: (407) 578-1334 Fax: (407) 578-2181 E-Mail: dpilcher@boginmunns.com Sec. E-Mail: bmmservice@boginmunns.com Addl. E-Mail: kpilcher@boginmunns.com 2211420 (16) September 17, 24, 2021 21-01290K

TRUSTEE, FOR THE HOLDERS OF THE CIM TRUST 2021-NR1. MORTGAGE-BACKED NOTES, SERIES 2021-NR1, Plaintiff. vs. UNKNOWN HEIRS **BENEFICIARIES, DEVISEES,** ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JOYCE A. HOOD A/K/A JOYCE ANNE HOOD, et al. Defendants.

TO: UNKNOWN HEIRS, BENEFI-CIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUST-EES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ES-TATE OF JOYCE A. HOOD A/K/A JOYCE ANNE HOOD Also Attempted At: 1155 S NEKOMA AVE, LAKE ALFRED, FL 33850 Current Residence Unknown UNKNOWN SPOUSE OF JOYCE A. HOOD A/K/A JOYCE ANNE HOOD Last Known Address: 1155S NEKOMA AVE, LAKE ALFRED, FL 33850 Current Residence Unknown

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property: THE FOLLOWING

SCRIBED REAL ESTATE SITUATE, LYING, AND BE-ING IN THE COUNTY OF POLK, FLORIDA, TO WIT: THE SOUTH 1/2 OF LOT 49 AND ALL OF LOT 50, ECHO

Legal Group, P.A., Attorney for Plaintiff, whose address is P.O. BOX 771270, CORAL SPRINGS, FL 33077 on or before October 7, 2021, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter: otherwise a default will be entered against you for the relief demanded in the complaint.

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

WITNESS my hand and the seal of this Court this 31 day of August, 2021. STACY M. BUTTERFIELD, CPA As Clerk of the Court (SEAL) By Asuncion Nieves As Deputy Clerk Choice Legal Group, P.A., Attorney for Plaintiff. P.O. BOX 771270, CORAL SPRINGS, FL 33077 20-01623 September 17, 24, 2021 21-01285K

tiff entered in this cause on September 2, 2021, in the Circuit Court of Polk County, Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Florida described as:

ONE ACRE SQUARE IN THE NW CORNER OF SW 1/4 OF NW 1/4, SECTION 2, TOWN-SHIP 32 SOUTH, RANGE 25 EAST, OF THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA, LESS AND EXCEPT ROAD RIGHT-OF-WAY.

and commonly known as: 1833 MOUNT PISGAH RD, FORT MEADE, FL 33841; including the building, appurtenances, and fixtures located there-

SECOND INSERTION

Notice Of Public Sale The following personal property of Nelson Beilstein, will on September 30, 2021 at 8:00 a.m. at 1725 Gibsonia-Galloway Road, lot 78, Lakeland, Polk County, FL 33810, will be sold for cash to satisfy storage fees in accordance with Florida Statutes Section 715.109:

SKYL 1979 Mobile Home, VIN 0161356N

TITLE NO: 0016735390 And all other personal property located therein

Prepared by Luther Moore, 1003 W Cleveland Street, Tampa, FL 33606 September 17, 24, 2021 21-01308K

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

Dated this 13th day of September 2021

By: /s/ Jennifer M. Scott Jennifer M. Scott Attorney for Plaintiff Invoice to: Jennifer M. Scott (813) 229-0900 x Kass Shuler, P.A. 1505 N. Florida Ave. Tampa, FL 33602-2613 ForeclosureService@kasslaw.com 2020-CA-002522 327814/2013779/wll September 17, 24, 2021 21-01297K

SECOND INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on Oc-

tober 1, 2021 at 10:30 a.m., the fol-

lowing property will be sold at pub-

lic auction pursuant to F.S. 715.109:

A 2005 HMMT mobile home bear-

ing the vehicle identification num-bers FLHMBA166051094A and

FLHMBA166051094B and all per-

sonal items located inside. Last Ten-

ant: Timothy Phillip Decker and

Mary C. Decker. Sale to be held at:

Palm Key Village, 49473 Highway

27, Davenport, Florida 33897, 863-

September 17, 24, 2021 21-01305K

420-9700.

Ave., Bartow, FL 33831; that the de cedent's date of death was February 5. 2020; that the total value of the estate is \$68,500.00 and that the names and addresses of those to whom it will be or has been assigned by such order are: Name Address Gayle Gorczyca 1201 Berkley Hall Manor Lane, 1-H Greensboro, NC 27409 ALL INTERESTED PERSONS ARE NOTIFIED THAT: All creditors of the estate of the

decedent and persons having claims or demands against the estate of the decedent other than those for whom



address is 520 Brevard Ave, Cocoa, FL

32922, on or before October 4, 2021, a

date which is within thirty (30) days af-

ter 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 Plain-

tiff's attorney or immediately thereaf-

ter; otherwise a default will be entered

against you for the relief demanded in

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 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

this Court this 1st day of September

September 17, 24, 2021 21-01298K

ing described property in Polk County,

LOT 19, IN BLOCK B, OF

520 Brevard Ave, Cocoa, FL 32922.

WITNESS my hand and the seal of

voice impaired, call 711.

Submitted By: Saracco Law,

Designated service email:

msaracco@saraccolaw.com

2021.

Florida:

(321) 505-7542

the complaint.

SECOND INSERTION

SECOND INSERTION

NOTICE

BARRED.

file their claims with this court WITH-

IN 3 MONTHS AFTER THE DATE OF

THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH

IN FLORIDA STATUTES SEC-

TION 733.702 WILL BE FOREVER

NOTWITHSTANDING THE TIME

PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR

MORE AFTER THE DECEDENT'S

Personal Representative:

Robert M. Metcalf

345 Cylee Court Lakeland, Florida 33813

Attorney for Personal Representative:

Attorney for Personal Representative

The date of first publication of this

DATE OF DEATH IS BARRED.

notice is September 17, 2021.

Florida Bar Number: 71059

Carol J. Wallace

Elder Law Firm of

Clements & Wallace PL

Telephone: (863) 687-2287

abaustert@mclements.com

E-Mail: cwallace@mclements.com

September 17, 24, 2021 21-01302K

310 East Main Street

Lakeland, FL 33801

Fax: (863) 682-7385

Secondary E-Mail:

SECOND INSERTION

NOTICE OF SALE IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2021CA-000329 OLD WINTER HAVEN ROAD LAND TRUST, and CHARLES A. WILSON, SR., Plaintiffs, v. ROBERT NOON, MARILYN D. NOON, and WASHINGTON INTERNATIONAL INSURANCE COMPANY,

Defendants. NOTICE IS HEREBY GIVEN that, pursuant to the Second Amended Uniform Final Judgment of Foreclosure dated August 26, 2021, and entered in the above styled cause, wherein OLD WINTER HAVEN ROAD LAND TRUST, and CHARLES A. WILSON, SR. are the Plaintiffs and ROBERT NOON, MARILYN D. NOON, and WASHINGTON INTERNATIONAL INSURANCE COMPANY are the Defendants, Stacy M. Butterfield, as Clerk of the Circuit Court of Polk County, Florida, will sell to the highest and best bidder for cash, in accordance with statutes governing judicial sales, set forth in Chapter 45, Florida Statutes on October 11, 2021, the following described property as set forth in said Final Judgment:

Lots 4 and 5 of MIDWAY SUB-DIVISION, according to the map or plat thereof, recorded in Plat Book 40, Page 6, Public Records of Polk County, Florida.

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 2021CA000125000000 SPECIALIZED LOAN

SERVICING LLC, Plaintiff. vs. UNKNOWN SUCCESSOR TRUSTEE OF THE TRUST AGREEMENT DATED SEPTEMBER 18, 2003, et al. **Defendant**(s). NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure dated August 17, 2021, and entered in 2021CA000125000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein SPECIALIZED LOAN SERVICING LLC is the Plaintiff and UNKNOWN SUCCESSOR TRUSTEE OF THE TRUST AGREEMENT DATED SEP-TEMBER 18, 2003; THE UNKNOWN HEIRS, BENEFICIARIES, DEVI-GRANTEES, ASSIGNEES, SEES. LIENORS, CREDITORS, TRUST-EES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ES-TATE OF ELAINE S. DUSTIN, DE-CEASED; DAVID DUSTIN; KATH-ERINE DUSTIN: KRISTIN DUSTIN: WINTER RIDGE CONDOMINIUM HOMEOWNERS ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk. realforeclose.com, at 10:00 AM, on October 01, 2021, the following described property as set forth in said Final Judgment, to wit:

CONDOMINIUM PARCEL NO. 62, OF WINTER RIDGE CONDOMINIUM, ACCORD-ING TO THE DECLARA-

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, 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 September 9, 2021.

STACY M. BUTTERFIELD, Clerk of the Circuit Court /s/ Christopher Desrochers Christopher Desrochers Christopher A. Desrochers, P.L. 2504 Ave. G NW Winter Haven, FL 33880 (863) 299-8309 Email:cadlawfirm@hotmail.com Fla. Bar #0948977 Counsel for Plaintiff. For the Court. September 17, 24, 2021 21-01280K

SECOND INSERTION

TION OF CONDOMINIUM THEREOF, RECORDED IN OFFICIAL RECORDS BOOK 3047, AT PAGE 2235, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA AND ANY AMENDMENT(S) THERETO. Property Address: 70 WINTER RIDGE RD, WINTER HAVEN, FL 33881

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

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 9 day of September, 2021. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com By: \S\Nicole Ramjattan Nicole Ramiattan, Esquire Florida Bar No. 89204 Communication Email: nramiattan@raslg.com 20-067389 - CaB September 17, 24, 2021 21-01307K

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.:

ING A RIGHT TO FUNDS REMAIN-ING 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

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

CASE NO.: 2019-CA-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 OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK 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

SECOND INSERTION

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

CIVIL DIVISION CASE NO. 2020CA000194000000 FLAGSTAR BANK, FSB, Plaintiff, vs.

THE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEES, CREDITORS, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF ROBERT JOHN ADAMICK, DECEASED; CHELSEA OAKS TOWNHOMES HOMEOWNERS' ASSOCIATION. INC.; MICHELLE LADINES; SARAH ADAMICK; YVONNE LACROSSE: UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY. THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION. OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED. Defendant(s). TO: THE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEES, CREDITORS, AND ALL OTHER PAR-TIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF ROBERT JOHN ADAMICK, DE-CEASED deceased RESIDENCES UNKNOWN; SARAH ADAMICK Last Known Address 51292 N VILLAGE RD, APT 207 CHESTERFIELD, MI 48047 Current Residence is Unknown; and YVONNE LACROSSE Last Known Address 97 W TENNYSON AVE PONTIAC, MI 48340 Current Residence is Unknown

YOU ARE NOTIFIED that an action to foreclose a mortgage on the follow-

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. 53-2020-CA-003250 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN

realforeclose.com, at 10:00 AM, on

October 05, 2021, the following described property as set forth in said Final Judgment, to wit: LOT 23, LIBERTY HILL, AC-

CORDING TO PLAT RE-CORDED IN PLAT BOOK 64, PAGE 50, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

53-2021-CP-002905-0000-XX **Division:** Probate IN RE: ESTATE OF WILLIAM W. METCALF, Deceased

The administration of the Estate of William W. Metcalf, deceased, whose date of death was July 25, 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 attornev 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

> YOU ARE NOTIFIED that an action to foreclose a mortgage on the follow-ing described property in Polk County,

2A1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 158, PAGE 50, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

required to serve a copy of your written defenses, if any, to it on Diaz Anselmo & Associates, P.A., Plaintiff's attorneys, whose address is PO BOX 19519, Fort Lauderdale, FL 33318, (954) 564-0071, answers@dallegal.com, within 30 days from first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorneys 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. Diaz Anselmo & Associates, P.A., Plaintiff's attorneys, PO BOX 19519, Fort Lauderdale, FL 33318, (954) 564-0071. answers@dallegal.com 1460-178192 / ATS September 17, 24, 2021 21-01286K

SECOND INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION Case #: 2019CA005117000000 DIVISION: 7

in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the

Current Residence is Unknown Florida LOT 96. SOLTERRA PHASE

has been filed against you and you are

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

CASE NO. 2020CA003480000000 ELIZON MASTER PARTICIPATION TRUST I, U.S. BANK TRUST NATIONAL ASSOCIATION, AS OWNER TRUSTEE, Plaintiff, vs. WENYAN LIU; UNKNOWN SPOUSE OF WENYAN LIU; POLK COUNTY, FLORIDA; SOLTERRA RESORT HOMEOWNERS

ASSOCIATION, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2: and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s). TO: WENYAN LIU Last Known Address 6116 BROAD OAK DR DAVENPORT, FL 33837 Current Residence is Unknown; UNKNOWN TENANT NO. 1 Last Known Address 6116 BROAD OAK DRIVE DAVENPORT, FL 33837 Current Residence is Unknown; UNKNOWN TENANT NO. 2 Last Known Address 6116 BROAD OAK DRIVE DAVENPORT, FL 33837

Current Residence is Unknown: and UNKNOWN SPOUSE OF WENYAN LIU Last Known Address

6116 BROAD OAK DR DAVENPORT, FL 33837

JPMorgan Chase Bank, National Association Plaintiff -vs -Kevin Saddler; Unknown Spouse of Kevin Saddler; Unknown Parties

BLOCK "B", OF WALTER W. MANLEY ADDITION, LAKE-LAND, FLORIDA, ACCORD-ING TO PLAT THEREOF. AS RECORDED IN PLAT BOOK 35, PAGE 15, PUBLIC RE-CORDS OF POLK COUNTY FLORIDA; BEING A SUBDIVI-SION OF THE S 1/2 OF THE N 1/2 OF THE NE 1/4 OF THE SE 1/4 OF SECTION 15, TOWN-SHIP 28 SOUTH, RANGE 23 EAST, OR LOT 10 OF SAID SECTION 15, OF WEBSTER AND OMOHUNDRO ESTATE

CHELSEA OAKS PHASE TWO-A. ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 156, PAGE 34, 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 Diaz Anselmo & Associates, P.A., Plaintiff's attorneys,

whose address is PO BOX 19519, Fort Lauderdale, FL 33318, (954) 564-0071, answers@dallegal.com, within 30 days from first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorneys 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.

Stacy M. Butterfield As Clerk of the Court (SEAL) By: Asuncion Nieves As Deputy Clerk

September 17, 24, 2021 21-01287K

Default Date: October 11, 2021 DATED on September 3, 2021.

Diaz Anselmo & Associates, P.A., Plaintiff's attorneys, PO BOX 19519, Fort Lauderdale, FL 33318, (954) 564-0071, answers@dallegal.com 2491-175421 / ATS

2019CA-004006-0000-00 FREEDOM MORTGAGE CORPORATION, Plaintiff, vs. **OTHEDUS I. HARVIN: JESSICA** L. HARVIN; DUANE COUDRON; CHERYL COUDRON; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to Order on Motion to Cancel and Rescheduled Foreclosure Sale Date dated the 24th day of August 2021, and entered in Case No. 2019CA-004006-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein FREEDOM MORTGAGE CORPORATION is the Plaintiff and OTHEDUS I. HARVIN JESSICA L. HARVIN DUANE COU-DRON CHERYL COUDRON; and UNKNOWN TENANT IN POSSES-SION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTER-FIELD, 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 22nd day of November 2021, the following described property as set forth in said Final Judgment, to wit:

LOT 38, PLAZA SUBDIVI-SION, ACCORDING TO THE PLAT THEREOF. RECORDED IN PLAT BOOK 69, PAGE 2, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA IF YOU ARE A PERSON CLAIM-

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 10 day of September,

2021. By: /s/ Shane Fuller Shane Fuller, Esq. Bar Number: 100230 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@clegalgroup.com 19-03282 September 17, 24, 2021 21-01282K

TRUST 2006 EQ2 ASSET-BACKED CERTIFICATES, SERIES

2006-EQ2. Plaintiff, vs. THE UNKNOWN HEIRS. **BENEFICIARIES, DEVISEES,** GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF NYDIA L. FONTANEZ A/K/A NYDIA OQUENDO, DECEASED, et al.

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 02, 2021, and entered in 53-2020-CA-003250 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006 EQ2 ASSET-BACKED CERTIFICATES, SERIES 2006-EQ2 is the Plaintiff and THE UNKNOWN HEIRS, BEN-EFICIARIES, DEVISEES, GRANT-EES. ASSIGNEES. LIENORS. CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF NYDIA L. FONTANEZ, DECEASED; SANDRA I. BROWN; FELIX AL-BERTO MUNOZ; CITY OF LAKE-LAND, FL 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.

Property Address: 4941 LIBER-TY LN, LAKELAND, FL 33813 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

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

Dated this 13 day of September, 2021. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com By: \S\Nicole Ramjattan Nicole Ramjattan, Esquire Florida Bar No. 89204 Communication Email: nramjattan@raslg.com 20-054871 - ViT September 17, 24, 2021 21-01306K above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse Heirs, Devisees, Grantees, or Other Claimants

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2019CA005117000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein JPMorgan Chase Bank, National Association, Plaintiff and Kevin Saddler 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 25, 2021, the following described property as set forth in said Final Judgment, to-wit: LYING AND BEING LOCATED

IN THE UNINCORPORATED AREA, COUNTY OF POLK, STATE OF FLORIDA; ALL THAT CERTAIN PARCEL OR TRACT OF LAND KNOWN AS: LOT 4 AND E 1/2 OF LOT 5,

LANDS, ACCORDING TO THE PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 3, PAGE 81, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM 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 19-321673 FC01 W50 September 17, 24, 2021 21-01283K

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

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



26

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

6677

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

> To simplify the discussion, let us use the simpler British term of "personal allowances" to refer to this basic 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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

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-

l. Repeal immediately the payroll tax.

2. Continue to pay all existing beneficiaries under Social Security the amounts that they are entitled to under current law.

3. Give every worker who has already earned coverage a claim to those retirement, disability and survivors benefits that his tax payments and earnings to date would entitle him to under current law, reduced by the present value of the reduction in his future taxes as a result of the repeal of the payroll tax. The worker could choose to take his benefits in the form of a future annuity or government bonds equal to the present value of the benefits to which he would be entitled.

4. Give every worker who has not yet earned coverage a capital sum (again in the form of bonds) equal to the accumulated value of the taxes that he or his employer has paid on his behalf.

5. Terminate any further accumulation of benefits, allowing individuals to provide for their own retirement as they wish.

6. Finance payments under items 2, 3 and 4 out of gen-



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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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." 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.