# Public Notices

Business Observer

PAGES 25-32

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## POLK COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE OF ADMINISTRATION - INTESTATE
IN THE CIRCUIT COURT, IN THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
**CASE NO.: 2021-CP-2285**
**DIVISION: PROBATE**
**In re the estate of RAY OWENS GARNETT, Deceased.**

The administration of the Estate of Ray Owens Garnett, deceased, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830. The estate is intestate.

The names and addresses of the personal representative and the personal representative's attorney are set forth below. The fiduciary lawyer-client privilege in Florida State Section 90.5021 applies with respect to the personal representative and any attorney employed by the personal representative.

Any interested person on whom a copy of the Notice of Administration is served is required to file any objection that challenges venue or jurisdiction of the court with the court in the manner provided in the Florida Probate Rules WITHIN THE TIME REQUIRED BY LAW, which is on or before the date that is three (3) months after the date of service of a copy of the Notice of Administration on that person, or those objections are forever barred. The three (3) month time period may only be extended for estoppel based upon a misstatement by the personal representative regarding the time period within which an objection must be filed. The time period may not be extended for any other reason, including affirmative representation, failure to disclose information, or misconduct by the personal representative or any other person. Unless sooner barred by Section 733.212(3), all objections to venue or the jurisdiction of the court must be filed no later than the earlier of the entry of an order of final discharge of the personal representative or one (1) year after service of the Notice of Administration.

A petition for determination of exempt property is required to be filed by or on behalf of any person entitled to exempt property under Section 732.402 WITHIN THE TIME REQUIRED BY LAW, which is on or before the later of the date that is four (4) months after the date of service of a copy of the Notice of Administration on such person, or the date that is forty (40) days after the date of termination of any proceeding involving the construction, admission to probate, or validity of a will or involving any other matter affecting any part of the exempt property, or the right of such person to exempt property is deemed waived.

An election to take an elective share must be filed by or on behalf of the surviving spouse entitled to an elective share under Sections 732.201-732.2155 WITHIN THE TIME REQUIRED BY LAW, which is on or before the earlier of the date that is six (6) months after the date of service of a copy of the Notice of Administration on the surviving spouse, or an attorney in fact or a guardian of the property of the surviving spouse, or the date that is two (2) years after the date of the decedent's death. The time for filing an election to take an elective share may be extended as provided in the Florida Probate Rules.

**NATALIE GARNETT-HANNA, Petitioner**

Ray Elizabeth Dezern, Esq.
Attorney for Petitioner
Florida Bar No.: 95564
HEEKIN LAW, P.A.
4540 Southside Blvd., Ste. 202
Jacksonville, Florida 32216
Ph.: (904) 355-7000
Fax: (904) 222-5500
Email for Electronic Service:
ray@heekinlaw.com
October 15, 22, 2021 21-01429K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
**File No. 2021-CP-003171**
**IN RE: ESTATE OF SAJJAD AKBAR CHEVELWALLA, Deceased.**

The administration of the estate of SAJJAD AKBAR CHEVELWALLA, deceased, whose date of death was October 10, 2020, is pending in the Circuit Court for Polk Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 15, 2021.

**Personal Representative:**
**SHAMIM SAJJAD CHEVELWALLA**
30 White Tail Crescent
Bampton, Ontario L6Y5C2
Attorney for Personal Representative:
DAVID W. VELIZ, ESQUIRE
Florida Bar No.: 846368
VELIZ KATZ LAW
425 West Colonial Drive, Suite 104
Orlando, Florida 32804
Tel. (407) 849-7072
Fax (407) 849-7075
E-Mail: VelizKatz@VelizKatzLaw.com
Secondary: PDiaz@VelizKatzLaw.com
Attorney for Personal Representative
October 15, 22, 2021 21-01431K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK/BARTOW COUNTY, FLORIDA
PROBATE DIVISION
**File Number: 2021CP0029430000XX**
**Division: Probate Division**
**In Re the Estate of CAMPBELL, FLEMING LLOYD, Deceased**

The formal administration of the estate of the Estate of CAMPBELL, FLEMING LLOYD Moore, deceased, File Number 2021CP0029430000XX, whose date of death was June 12, 2021, is pending in the Circuit Court for POLK COUNTY, Florida, Probate Division, the address of which is 255 N. Broadway Ave. Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: October 15, 2021.

**Personal Representative**
**Monica Innis**
36 Whitehall Road
Thornton Heath, Surrey CR7 6AE
England
Attorney for Personal Representative:
Brian Koivu, Esq.
Firm Name: Blanco | Koivu P.L.L.C.
200 East Robinson Street
Suite 1270
Orlando, FL 32801
Telephone: 407-553-2403
Email: Brian@BlancoKoivu.com
Florida Bar No. 121567
October 15, 22, 2021 21-01417K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
**File No. 2021CP-0002967**
**Division Probate**
**IN RE: ESTATE OF JESUS GUZMAN Deceased.**

The administration of the estate of Jesus Guzman, deceased, whose date of death was January 26, 2021, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 15, 2021.

**Personal Representative:**
**Carlos Rafael Guzman**
134 Sigmund Loop
Davenport, Florida 33837
Attorney for Personal Representative:
Daniel Medina, B.C.S.
Florida Bar Number: 0027553
402 S. Kentucky Ave, Suite 660
Lakeland, FL 33801
Telephone: (863) 682-9730
Fax: (863) 616-9754
E-Mail: dan@medinapa.com
Secondary E-Mail:
whitney@medinapa.com
October 15, 22, 2021 21-01418K

FIRST INSERTION

**CITY CENTER COMMUNITY DEVELOPMENT DISTRICT**
**NOTICE OF BOARD OF SUPERVISORS MEETING AND NOTICE OF AUDIT COMMITTEE MEETING**

The Audit Review Committee for the City Center Community Development District ("District") will hold an audit review committee meeting on November 9, 2021 at 1:00 p.m., and located at 43824 Highway 27, Davenport, Florida 33837. At the meeting, the Audit Review Committee will review, discuss, and establish the minimum qualifications and evaluation criteria that the District will use to solicit audit services. The audit committee meeting will be held in conjunction with the regular meeting of the District's Board of Supervisors, which regular meeting will be held at the same date, time, and location as the audit review committee meeting.

The meetings are open to the public and will be conducted in accordance with provisions of Florida law for community development districts. A copy of the agendas for the meetings may be obtained from the District Manager, at the office of DPFG Management and Consulting, LLC, located at 250 International Parkway Suite 280, Lake Mary, FL 32746. The meetings may be continued to a date, time, and place to be specified on the record at the meetings.

There may be occasions when one or more Supervisors will participate by telephone. At the above location will be present a speaker telephone so that any Board Supervisor or Staff Member can attend the meeting at the above location and be fully informed of the discussions taking place either in person or by telephone communication.

Any person requiring special accommodations to participate in these meetings is asked to advise the District Office at (321) 263-0132 X-738, at least 48 hours before the meetings. If you are hearing or speech impaired, please contact the Florida Relay Service at 1 (800) 955-8770, who can aid you in contacting the District Office.

A person who decides to appeal any action taken at the meetings is advised that this same person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

Chris Cleveland
District Manager
October 15, 2021 21-01420K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR Polk COUNTY, FLORIDA
PROBATE DIVISION
**File No. 2021CP0032140000XX**
**IN RE: ESTATE OF JOSEPHINE WATSON Deceased.**

The administration of the estate of JOSEPHINE WATSON, deceased, whose date of death was July 16th, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, CC #4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 15, 2021.

**LORETTA KINDERKNECHT**
Address: 605 Calvary Street,
Ellis, KS 67637
Palmer Palmer & Mangiero
Attorneys for Personal Representative
12790 S. Dixie Hwy
Miami, FL 33156
Telephone: (305) 378-0011
Florida Bar No. 818119
Email Addresses:
eservice@ppmpalaw.com
david@ppmpalaw.com
October 15, 22, 2021 21-01435K

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 GWR Honey Company located at 206 Lake Ida Rd, in the County of Polk, in the City of Frostproof, Florida 33843 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Frostproof, Florida, this 8 day of OCT, 2021 .

Gilbert William Royal
October 15, 2021 21-01425K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
**File No. 2021CP0030230000XX**
**IN RE: ESTATE OF CHESTER ROBERT ROGERS JR. Deceased.**

The administration of the estate of CHESTER ROBERT ROGERS JR., Deceased, whose date of death was June 20, 2021, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N. Broadway Ave. Bartow, Fl. 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 15, 2021.

**PAMELA BLAKE,**
**Personal Representative**
Scott R. Bugay, Esquire
Attorney for the
Personal Representative
Florida Bar No. 5207
Citicentre, Suite P600
290 NW 165th Street
Miami FL 33169
Telephone: (305) 956-9040
Fax: (305) 945-2905
Primary Email: Scott@srblawyers.com
Secondary Email:
angelica@srblawyers.com
October 15, 22, 2021 21-01437K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
**File No. 53-2021-CP-003182-0000-XX**
**Division: Probate**
**IN RE: ESTATE OF MINOT NEAL RICHARDSON, Deceased.**

The administration of the Estate of Minot Neal Richardson, deceased, whose date of death was August 12, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 15, 2021.

**Personal Representative:**
**David M. Richardson**
101 Cecilianna Drive
Elizabethtown, KY 42701
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
October 15, 22, 2021 21-01434K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
**CASE NO: 2021 CP 3114**
**IN RE: ESTATE OF: ELIZABETH ELAINE LENNING a/k/a ELIZABETH O'NEIL a/k/a ELIZABETH LENNING, Deceased.**

The administration of the estate of ELIZABETH ELAINE LENNING, deceased, whose date of death was July 18, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of the first publication of this notice is: October 15, 2021.

**Personal Representative**
**Glen Lenning**
347 Lauderdale Court
Kissimmee, FL 34759
Attorney for Personal Representative
Luis Davila, Esq.
911 N. Main Street, Suite 5
Kissimmee, FL 34744
Telephone: (407) 933-0307
October 15, 22, 2021 21-01419K


SAVE TIME - EMAIL YOUR LEGAL NOTICES
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Pinellas County • Pasco County • Polk County • Lee County
Collier County • Orange County
legal@businessobserverfl.com
Business Observer
Wednesday 2pm Deadline for Friday Publication | Wednesday 10am for Thursday Publication in Orange County

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

FIRST INSERTION

**NOTICE OF LANDOWNERS' MEETING AND ELECTION AND MEETING OF THE BOARD OF SUPERVISORS OF THE LAKESIDE PRESERVE COMMUNITY DEVELOPMENT DISTRICT**

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

DATE: November 11, 2021
TIME: 11:30 a.m.
PLACE: Offices of Highland Homes
3020 S. Florida Avenue, Suite 101
Lakeland, Florida 33803

Each landowner may vote in person or by written proxy. Proxy forms may be obtained upon request at the office of the District Manager, 12051 Corporate Blvd., Orlando, Florida 32817. At said meeting each landowner or his or her proxy shall be entitled to nominate persons for the position of Supervisor and cast one vote per acre of land, or fractional portion thereof, owned by him or her and located within the District for each person to be elected to the position of Supervisor. A fraction of an acre shall be treated as one acre, entitling the landowner to one vote with respect thereto. Platted lots shall be counted individually and rounded up to the nearest whole acre. The acreage of platted lots shall not be aggregated for determining the number of voting units held by a landowner or a landowner's proxy. At the landowners' meeting the landowners shall select a person to serve as the meeting chair and who shall conduct the meeting.

The landowners' meeting and the Board of Supervisors meeting are open to the public and will be conducted in accordance with the provisions of Florida law. One or both of the meetings may be continued to a date, time, and place to be specified on the record at such meeting. A copy of the agenda for these meetings may be obtained from 3501 Quadrangle Boulevard, Suite 270, Orlando, Florida 32817 or by calling (407) 723-5900. There may be an occasion where one or more supervisors or staff will participate by speaker telephone.

Pursuant to provisions of the Americans with Disabilities Act, any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Office at (407) 723-5900 at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Office.

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

Jane Gaarlandt
District Manager
October 15, 22, 2021 21-01436K

OFFICIAL COURTHOUSE WEBSITES:

**MANATEE COUNTY:** manateeclerk.com
**SARASOTA COUNTY:** sarasotaclerk.com
**CHARLOTTE COUNTY:** charlotte.realforeclose.com
**LEE COUNTY:** leeclerk.org
**COLLIER COUNTY:** collierclerk.com
**HILLSBOROUGH COUNTY:** hillsclerk.com
**PASCO COUNTY:** pasco.realforeclose.com
**PINELLAS COUNTY:** pinellasclerk.org
**POLK COUNTY:** polkcountyclerk.net
**ORANGE COUNTY:** myorangeclerk.com

Check out your notices on: **floridapublicnotices.com**

Business Observer

LV10183

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA.
**CASE No. 2021CA-001801-0000-00**
**REVERSE MORTGAGE FUNDING LLC,**
**Plaintiff vs.**
**UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE LINDA L. BURTON AKA LINDA LEE BURTON, DECEASED, et al.,**
**Defendants**

TO: UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE LINDA L. BURTON AKA LINDA LEE BURTON, DECEASED
532 KOALA DRIVE
KISSIMMEE, FL 34759

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

LOT 16, BLOCK 117, POINCIANA, NEIGHBORHOOD 3, VILLAGE 3, ACCORDING TO THE OFFICIAL PLAT THERETO AS RECORDED IN PLAT BOOK 52, PAGES 19 THROUGH 31, 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 this action, on Greenspoon Marder, LLP, Default Department, Attorneys for Plaintiff, whose address is Trade Centre South, Suite 700, 100 West Cypress Creek Road, Fort Lauderdale, FL 33309, and file the original with the Clerk within 30 days after the first publication of this notice in BUSINESS OBSERVER, on or before October 25, 2021; otherwise a default and a judgment may be entered against you for the relief demanded in the Complaint.

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

WITNESS MY HAND AND SEAL OF SAID COURT on this 16th day of September, 2021.

STACEY M. BUTTERFIELD
As Clerk of said Court
(SEAL) By: Lori Armijo
As Deputy Clerk

Greenspoon Marder, LLP
(954) 491-1120;
gmforeclosure@gmlaw.com
(58341.0907)
October 15, 22, 2021 21-01430K

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.: 2020CA003653000000**
**FREEDOM MORTGAGE CORPORATION,**
**Plaintiff, vs.**
**UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF REBECCA BURRESS A/K/A REBECCA ANN BURRESS A/K/A BECKY BURRESS; RACHEL BURRESS A/K/A RACHEL MICHELLE BURRESS ; SARAH BURRESS A/K/A SARAH ELIZABETH BURRESS; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,**
**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Mortgage Foreclosure dated the 23rd day of September 2021, and entered in Case No. 2020CA003653000000, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein FREEDOM MORTGAGE CORPORATION is the Plaintiff and UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF REBECCA BURRESS A/K/A REBECCA ANN BURRESS A/K/A BECKY BURRESS RACHEL BURRESS A/K/A RACHEL MICHELLE BURRESS SARAH BURRESS A/K/A SARAH ELIZABETH BURRESS; 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 69, INDIAN TRAILS SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 68, PAGE 8, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

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

Dated this 6th day of October, 2021.
By: /s/ Liana R. Hall
Liana R. Hall, Esq.
Bar Number: 73813
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
20-01426
October 15, 22, 2021 21-01416K

FIRST INSERTION

Notice of Sale

Pursuant to Florida Statute 713.585 F.S. United American Lien & Recovery as agent w/ power of attorney will sell the following vehicle(s) to the highest bidder; net proceeds deposited with the clerk of court; owner/lienholder has right to hearing and post bond; owner may redeem vehicle for cash sum of lien; all auctions held in reserve

Inspect 1 week prior @ lienor facility; cash or cashier check; any person interested ph (954) 563- 1999

Sale date November 5, 2021 @ 10:00 am 3411 NW 9th Ave Ft Lauderdale FL 33309 36084 1979 Ford VIN#: F10HNDC4027 Lienor: Richies Automotive Repair 600 N Charleston Ave Fort Meade 863-285-7575 Lien Amt $6178.61 36085 1979 Dodge VIN#: D13JS9S202646 Lienor: Richies Automotive Repair 600 N Charleston Ave Fort Meade 863-285-7575 Lien Amt $6920.35

Licensed Auctioneers FLAB422 FLAU 765 & 1911
October 15, 2021 21-01421K

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 Dr : Polk County in the City of Babson Park : Florida, 33827-9643 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 October day of 09, 2021
JESSES JUICE BAR LLC
October 15, 2021 21-01427K

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 SOUTHERN OAKS MOBILE HOME PARK : Located at 2090 Gibsonia Galloway Rd : Polk County in the City of Lakeland : Florida, 33810-3257 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Lakeland Florida, this October day of 09, 2021
SPIVEY OLIN J
October 15, 2021 21-01426K

FIRST INSERTION

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

NOTICE IS HEREBY GIVEN pursuant to an Order on Motion to Cancel and Reschedule Foreclosure Sale Date dated the 29th day of September 2021 and entered in Case No. 2019CA-000708-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and ANNETTE JOHNSON CLERK OF THE CIRCUIT COURT OF POLK COUNTY, FLORIDA HOUSING FINANCE AUTHORITY OF PINELLAS COUNTY MIDLAND FUNDING LLC NORMANDY HEIGHTS HOMEOWNERS ASSOCIATION, INC. UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT HENRY JOHNSON A/K/A HENRY D. JOHNSON; and UNKNOWN TENANT N/K/A TIARA BARNHILL 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 3rd day of November 2021 the following described property as set forth in said Final Judgment, to wit:

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

IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

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

Dated this 12th day of October, 2021.
By: /s/ Pratik Patel, Esq.
Pratik Patel, Esq.
Bar Number: 98057
Submitted by:
Choice Legal Group, P.A.
P.O. Box 771270
Coral Springs, FL 33077
Telephone: (954) 453-0365
Facsimile: (954) 771-6052
Toll Free: 1-800-441-2438
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
eservice@clegalgroup.com
19-00256
October 15, 22, 2021 21-01428K

FIRST INSERTION

Notice is hereby given that the Southwest Florida Water Management District (District) issued on October 12, 2021, a Water Use Permit Renewal to withdrawal water from a ground and surface water well at Fancy Farms Drane Field Strawberry Farm, by applicant: Carl Grooms, 3838 Fancy Farms Road, Plant City, Florida 33566. Application No. 20 020205.002. Application received: August 30, 2021. Predominant use type(s): Agricultural. Quantity: The authorized allocated quantities remained the same and renewed as follows: 52,700 gallons per day (gpd) Annual Average Daily; 205,500 gpd Peak Month, 52,700 gpd Drought Annual Average, and 1,952,900 gpd for Maximum Crop (Frost-Freeze) Protection. Location: Section(s) 6, Township 29 South, Range 23 East, in Polk County. Any person whose substantial interests are affected by the District's action regarding this matter may request an administrative hearing in accordance with Sections 120.569 and 120.57, Florida Statutes (F.S.), and Chapter 28-106, Florida Administrative Code (F.A.C.), of the Uniform Rules of Procedure. A request for hearing must: (1) explain how the substantial interests of each person requesting the hearing will be affected by the District's action, or proposed action; (2) state all material facts disputed by each person requesting the hearing or state that there are no disputed facts; and (3) otherwise comply with Chapter 28-106, F.A.C. A request for hearing must be filed with and received by the Agency Clerk of the District at the District's Brooksville address, 2379 Broad Street, Brooksville, FL 34604-6899 within 14 days of publication of this notice. Failure to file a request for hearing within this time period shall constitute a waiver of any right such person may have to request a hearing under Sections 120.569 and 120.57, F.S. Because the administrative hearing process is designed to formulate final agency action, the filing of a petition means that the District's final action may be different from the position taken by it in this notice of agency action. Persons whose substantial interests will be affected by any such final decision of the District in this matter have the right to petition to become a party to the proceeding, in accordance with the requirements set forth above. Mediation pursuant to Section 120.573, F.S., to settle an administrative dispute regarding the District's action in this matter is not available prior to the filing of a request for hearing. The application is available for public inspection Monday through Friday at 7601 U.S. Highway 301 North, Tampa, Florida 33637 or through the "Application & Permit Search Tools" function on the District's Website at www.watermatters.org/permits/. Interested persons may inspect a copy of the application and submit written objections and comments concerning the application within 14 days from the date of this notice. The District does not discriminate based on disability. Anyone requiring accommodation under the ADA should contact the Regulation Bureau at (813)985-7481 or 1(800)836-0797, TDD only 1(800)231-6103.
October 15, 2021 21-01432K

FIRST INSERTION

RAINBOW TITLE & LIEN, INC.
3389 Sheridan Street, PMB 221
Hollywood, FL 33021
(954) 920-6020
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 November 04, 2021 at 10 A.M.

* AUCTION WILL OCCUR WHERE EACH VEHICLE IS LOCATED *

2004 HONDA,
VIN #1HGCM66304A062487
Located at: 5012 LAZY BIRCH LOOP #301, LAKELAND, FL 33805

Any person(s) claiming any interest(s) in above vehicles contact: Rainbow Title & Lien Inc., (954) 920-6020 * ALL AUCTIONS HELD WITH RESERVE * Some of the vehicles may have been released prior to auction
October 15, 2021 21-01433K

FIRST INSERTION

Notice is hereby given that VANDERLY CILLO ARNOLD, OWNER, desiring to engage in business under the fictitious name of VANDERLY DESIGNS located at 5018 YELLOWTOP LOOP, 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.
October 15, 2021 21-01424K

FIRST INSERTION

Notice is hereby given that IGC CAPITAL, LLC., OWNER, desiring to engage in business under the fictitious name of YELLOW JACKET LOGISTICS located at PO BOX 991, MULBERRY, FLORIDA 33860 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
October 15, 2021 21-01422K

FIRST INSERTION

Notice is hereby given that IGC CAPITAL, LLC, OWNER, desiring to engage in business under the fictitious name of YELLOW JACKET TRANSPORT located at PO BOX 991, MULBERRY, FLORIDA 33860 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
October 15, 2021 21-01423K

# SUBSEQUENT INSERTIONS

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 Occupants whom are in default at an Auction. The sale will occur as an online auction via www.storageauctions.com on 10/25/2021 at 11:00am. Unless stated otherwise the description of the contents are household goods and furnishings. Tonette Jackson unit #1141; Jamisha Carson unit #2313; James Barris unit #2334. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.

October 8, 15, 2021 21-01383K

SECOND INSERTION

NOTICE OF PUBLIC SALE

The following personal property of MITCHELL L. FARWELL, will, on October 21, 2021 at 10:00 a.m., at 246 Noble Court, Lot #246, Lakeland, Polk County, Florida 33815; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

1986 PALM MOBILE HOME,
VIN: PH09153A,
TITLE NO.: 0043008118, and
VIN: PH09153B,
TITLE NO.: 0043008121

and all other personal property located therein

PREPARED BY:
Jody B. Gabel
Lutz, Bobo & Telfair, P.A.
2 North Tamiami Trail, Suite 500
Sarasota, Florida 34236

October 8, 15, 2021 21-01407K

SECOND INSERTION

NOTICE OF SALE

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

Personal property consisting of sofas, TV's, clothes, boxes, household goods and other personal property used in home, office or garage will be sold or otherwise disposed of at public sales on the dates & times indicated below to satisfy Owners Lien for rent & fees due in accordance with Florida Statutes: Self-Storage Act, Sections 83.806 & 83.807. All items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required, if applicable.

C 09 T. Deen
E24 S. Meeks
E36 J. Kink
H34 O. Watson
H45 T. Dietz

Units will be listed on www.storageauctions.com Auction ends on October 25 ,2021 @11:00 AM or after

October 8, 15, 2021 21-01404K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
**FILE NO.: 2021CP002621**
**IN RE: ESTATE OF**
**MARK P. NORMAN a/k/a**
**MARK PACKARD NORMAN,**
**Deceased.**

The administration of the estate of MARK P. NORMAN a/k/a MARK PACKARD NORMAN, deceased, whose date of death was June 6, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 930 E. Parker Street, Room 240, Lakeland, Florida 33801. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 8, 2021.

**Personal Representative:**
**DEBORAH L. RUSSELL**
**c/o Robert L. Lancaster, Esq.**
**Cummings & Lockwood LLC**
P. O. Box 413032
Naples, FL 34101-3032

Attorney for Personal Representative:
ROBERT L. LANCASTER, ESQ.
E-mail Addresses:
rlancaster@cl-law.com,
jpoklemba@cl-law.com
Florida Bar No. 0462519
Cummings & Lockwood LLC
P. O. Box 413032
Naples, FL 34101-3032
Telephone: (239) 262-8311
6451542.1.docx 9/30/2021

October 8, 15, 2021 21-01396K

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. 2016CA001950000000**
**US BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-CB 9,**
**Plaintiff, vs.**
**MARY L. HARRIS A/K/A MARY HARRIS, et al.**
**Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 24, 2021, and entered in 2016CA001950000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR C-BASS TRUST 2006-CB9, C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-CB9 is the Plaintiff and UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST MARY L. HARRIS A/K/A MARY HARRIS, DECEASED; NANCY HARRIS-JACKSON; DENA HARRIS; REGINA HARRIS; JUSTIN HARRIS 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 22, 2021, the following described property as set forth in said Final Judgment, to wit:

LOT 68, LAKE DEESON ESTATES, UNRECORDED: COMMENCE AT THE SW CORNER OF THE NE 1/4 OF THE NE 1/4 OF SECTION 29, TOWNSHIP 27 SOUTH, RANGE 24 EAST, POLK COUNTY, FLORIDA, AND DEFLECT 76º 48' 30" RIGHT FROM THE WEST BOUNDARY THEREOF; RUN THENCE NORTHEASTERLY 51.35 FEET TO THE POINT OF BEGINNING; THENCE DEFLECT 76º 48' 30" LEFT AND RUN NORTHERLY 145 FEET; THENCE DEFLECT 76º 48' 30" RIGHT AND RUN NORTHEASTERLY 108.00 FEET; THENCE DEFLECT 103º 11' 30" RIGHT AND RUN SOUTHERLY 145 FEET; THENCE DEEFLECT 76º 48' 30" RIGHT AND RUN SOUTHWESTERLY 108 FEET TO THE POINT OF BEGINNING.

Property Address: 1803 LAKE DEESON DR, LAKELAND, FL 33805

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 29 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
16-014204 - MaS

October 8, 15, 2021 21-01390K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
**File No.: 21CP-3175**
**IN RE: ESTATE OF**
**DONNA L. MOORHEAD,**
**Deceased,**
**SSN: XXX-XX-1551**

The administration of the estate of DONNA L. MOORHEAD, deceased, whose date of death was June 6, 2021, and whose Social Security Number is XXX-XX-1551, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is: P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831-9000. The name and address of the personal representative and the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of the first publication of this notice is the 8th day of October, 2021.

Signed on this 6th day of October, 2021.

**Personal Representative:**
**Constance D. Hawk**
9911 Woodring St.
Livonia, MI 48150

Attorney for Personal Representative:
Michael A. Johnson
Florida Bar #: 0474258
P.O. Box 1397
Lakeland, FL 33802-1397
Telephone: (863) 688-0741
Fax#: (863) 688-0472
Primary email:
majlaw@tampabay.rr.com

October 8, 15, 2021 21-01411K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
**File No. 2021CP0029370000XX**
**Division Probate**
**IN RE: ESTATE OF**
**BRUCE EARL COOK**
**Deceased.**

The administration of the estate of Bruce Earl Cook, deceased, whose date of death was December 11, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 8, 2021.

**Personal Representative:**
**Robbie Elaine Cook**
xxxxxxx
Bennett, North Carolina 27208

Attorney for Personal Representative:
Danielle Greenberg, Attorney
Florida Bar Number: 109473
DANIELLE B GREENBERG
1995 East Oakland Park Blvd
Suite 210
Ft. Lauderdale, FL 33306
Telephone: (954) 764-7600
Fax: (954) 763-4840
E-Mail:
greenberg.attorney@gmail.com

October 8, 15, 2021 21-01393K

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT, IN
AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION
DIVISION
**CASE NO. 2018CA004202000000**
**PENNYMAC LOAN SERVICES, LLC;**
**Plaintiff, vs.**
**CHARLES BONHAM, ET AL;**
**Defendants**

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated September 14, 2021, in the above-styled cause, The Clerk of Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, on October 29, 2021, at 10:00 AM the following described property:

LOT 18, BLOCK "C", BILTMORE SHORES UNIT NO. 2, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 37, PAGE 7, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 3013 HICKORY ST NW, WINTERHAVEN, FL 33881

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

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

WITNESS my hand on this 29th day of September, 2021.

Derek R. Cournoyer, Esq.
FBN. 1002218
Attorneys for Plaintiff
Marinosci Law Group, P.C.
100 West Cypress Creek Road,
Suite 1045
Fort Lauderdale, FL 33309
Phone: (954)-644-8704;
Fax (954) 772-9601
ServiceFL@mlg-defaultlaw.com
ServiceFL2@mlg-defaultlaw.com
18-04297-FC

October 8, 15, 2021 21-01385K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF
THE TENTH JUDICIAL CIRCUIT,
IN AND FOR POLK COUNTY,
FLORIDA.
**CASE No.**
**2013CA-002445-0000-LK**
**REVERSE MORTGAGE SOLUTIONS, INC.,**
**PLAINTIFF, VS.**
**DOROTHY SMITH, ET AL.**
**DEFENDANT(S).**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated May 22, 2019 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on November 8, 2021, at 10:00 AM, at www.polk.realforeclose.com for the following described property:

LOT 15, BLOCK 1 OF HILLSIDE MANOR, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 43, PAGE(S) 15, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The Court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein.

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

Tromberg, Morris & Poulin, PLLC
Attorney for Plaintiff
1515 South Federal Highway, Suite 100
Boca Raton, FL 33432
Telephone #: 561-338-4101
Fax #: 561-338-4077
Email: eservice@tmppllc.com
By: Princy Valiathodathil, Esq.
FBN 70971
Our Case #: 15-001599-FHA-REV-FIH\2013CA-002445-0000-LK\RMS

October 8, 15, 2021 21-01402K

FOURTH 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 recorded in plat book 11, page 37 of the public records of Polk County, Florida.

TOGETHER WITH 1981 GUER Mobile 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 ARMANDO OHM LIBED and LUIS JULIO LIBED.

You are required to serve a copy of your written defenses, if any, to the action 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

THIRD INSERTION

PUBLICATION NOTICE
IN THE CIRCUIT COURT OF
GIBSON COUNTY,
TENNESSEE AT HUMBOLDT
**DOCKET NO. H-4186**
**BLAKE DELONG AND BETHANEY DELONG,**
**Petitioners, VS.**
**SUNSHINE ROBERTSON AND KEVIN ALLEN DAVIS,**
**Respondents.**
**IN RE: THE ADOPTION OF A FEMALE CHILD WHOSE NAME, FOR THE PURPOSE OF THIS PROCEEDING, IS:**
**GRACE LYNN MARIE DAVIS-ROBERTSON**
**(DOB: 01/28/2015)**

TO THE RESPONDENT, KEVIN ALLEN DAVIS, FATHER OF THE MINOR CHILD, GRACE LYNN MARIE DAVIS-ROBERTSON (DOB: 01/28/2015):

In this matter it appears from the Petition for Termination of Parental Rights for the Purposes of Adoption and Petition for Adoption, and the Motion, Order, and Affidavit for Publication, that diligent search and inquiry has been made as to the whereabouts and address of the Respondent, KEVIN ALLEN DAVIS.

The minor child, Grace Lynn Marie Davis-Robertson was born on January 28, 2015, in Orange County, Florida, to Sunshine Robertson.

KEVIN ALLEN DAVIS, you are hereby required to appear and answer the Petition for Termination of Parental Rights for the Purposes of Adoption and Petition for Adoption filed in the above-styled case within thirty (30) days of the last publication of this Notice and serve a copy of said Answer on the Clerk of the Circuit Court for Gibson County, Tennessee (at Humboldt), whose address is 1421 Osborne St. – Humboldt, TN 38343 and on Lanis L. Karnes, Attorney for Petitioners, at 2273 N. Highland Ave. – Suite A – Jackson, TN 38305, within the required time.

If you fail to do so, judgment by default will be taken against you on Monday, the 6th day of December, 2021, at 10:00 a.m. in the Crockett County Circuit Court in Alamo, Tennessee, for the relief sought in the Petition.

It is ordered that this Notice be published for four (4) consecutive weeks in the Business Observer newspaper in Polk County, Florida.

Oct. 1, 8, 15, 22, 2021 21-01342K

THIRD INSERTION

NOTICE OF ACTION
(formal notice by publication)
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
**File No. 21-CP-3073**
**IN RE: ESTATE OF**
**TRACI LYNN GIBSON,**
**Deceased.**

TO: LINDA GIBSON
Unknown
Unknown

YOU ARE NOTIFIED that a Petition for Administration has been filed in this court. You are required to serve a copy of your written defenses, if any, on petitioner's attorney, whose name and address are: Robert D. Hines, Esq., Hines Norman Hines, P.L., 1312 W. Fletcher Avenue, Suite B, Tampa, FL 33612 on or before October 28, 2021, and to file the original of the written defenses with the clerk of this court either before service or immediately thereafter. Failure to serve and file written defenses as required may result in a judgment or order for the relief demanded, without further notice.

Signed on this 16th day of September, 2021.

As Clerk of the Court
(SEAL) By: Karen Lindstrom
As Deputy Clerk

Oct. 8, 15, 22, 29, 2021 21-01391K

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SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
**CASE NO.: 2020CA000391**
**AMERICAN FINANCIAL RESOURCES, INC., PLAINTIFF, vs.**
**JOSEPH L. JONES, JR. AKA JOSEPH JONES; ET AL, Defendants.**

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure entered on September 15, 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 November 2, 2021 at 10:00 A.M., at www.polk.realforeclose.com, the following described property:

COMMENCE AT THE SOUTHEAST CORNER OF THE NE 1/4 OF THE SW ¼ OF THE NW ¼ OF SECTION 14, TOWNSHIP 29 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, THENCE SOUTH 88°46'21" WEST ALONG THE SOUTH LINE OF SAID NE ¼ A DISTANCE OF 637.59 FEET; THENCE NORTH 01°09'34" WEST 350.00 FEET TO A POINT OF BEGINNING; THENCE CONTINUE NORTH 01° 09'34" WEST 176.80 FEET; THENCE NORTH 88° 46'56" EAST 154.57 FEET; THENCE SOUTH 01°09'34"EAST 176.80 FEET; THENCE SOUTH 88° 46'56"WEST 154.57 FEET TO THE POINT OF BEGINNING. TOGETHER WITH A 2007 OAKS MOBILE HOME ID#G2620270VA AND G2620270VB WHICH IS PERMANENTLY AFFIXED THERETO.

Property Address: 5606 Hendricks Road, Lakeland, FL 33811

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

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: October 6, 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 # 138712
October 8, 15, 2021 21-01410K

SECOND INSERTION

RE-NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
**CASE NO. 2016CA003999000000**
**JPMORGAN CHASE BANK N.A., Plaintiff, vs.**
**DINA LYNCH A/K/A DINA ROOK; TIMOTHY LYNCH; ARCHI TRUST LLC, AS TRUSTEE FOR TRUST # 100515-334; HOLLY HILL ESTATES HOMEOWNERS ASSOCIATION, INC.; STORRINGTON CORPORATION; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s)**

NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling Foreclosure Sale filed September 1, 2021 and entered in Case No. 2016CA003999000000, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein JPMORGAN CHASE BANK N.A. is Plaintiff and DINA LYNCH A/K/A DINA ROOK; TIMOTHY LYNCH; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; ARCHI TRUST LLC, AS TRUSTEE FOR TRUST # 100515-334; HOLLY HILL ESTATES HOMEOWNERS ASSOCIATION, INC.; STORRINGTON CORPORATION; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00 A.M., on November 2, 2021, the following described property as set forth in said Final Judgment, to wit:

LOT 123, HOLLY HILL ESTATES, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 123, PAGES 27 THROUGH 29, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 1st day of October, 2021.
Eric Knopp, Esq.
Bar. No.: 709921
Kahane & Associates, P.A.
8201 Peters Road, Suite 3000
Plantation, Florida 33324
Telephone: (954) 382-3486
Telefacsimile: (954) 382-5380
Designated service email:
notice@kahaneandassociates.com
File No.: 16-01135 JPC
v6.20190626
October 8, 15, 2021 21-01389K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
**Case No. 2019CA004309000000**
**Wells Fargo Bank, NA, Plaintiff, vs.**
**JAMES MOORE A/K/A JAMES T. MOORE A/K/A JAMES THOMAS MOORE, et al., Defendants.**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2019CA004309000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Wells Fargo Bank, NA is the Plaintiff and JAMES MOORE A/K/A JAMES T. MOORE A/K/A JAMES THOMAS MOORE; Regions Bank; Polk County, Florida; LANITRA SANCHEZ; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, OR AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00 AM on the 29th day of October, 2021, the following described property as set forth in said Final Judgment, to wit:

LOTS 1010 AND 1011, INWOOD UNIT #4 ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 9, PAGES 35A AND 35B OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

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

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

Dated this 30th day of September, 2021.
BROCK & SCOTT, PLLC
Attorney for Plaintiff
2001 NW 64th St, Suite 130
Ft. Lauderdale, FL 33309
Phone: (954) 618-6955, ext. 4788
Fax: (954) 618-6954
FLCourtDocs@brockandscott.com
By /s/ J Bennett Kitterman
J Bennett Kitterman, Esq.
Case No. 2019CA004309000000
File # 20-F01529
October 8, 15, 2021 21-01387K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
**CASE NO. 2021CA002305**
**ESTATES AT LAKE HAMMOCK HOMEOWNERS ASSOCIATION, INC., A Florida Not-For-Profit Corporation, Plaintiff, v.**
**JIANLI NIE; UNKNOWN SPOUSE OF JIANLI NIE & ANY UNKNOWN PERSON(S) IN POSSESSION, Defendants.**

TO: JIANLI NIE
840 Gisele Court
Haines City, FL 33844

If alive, and if dead, all parties claiming interest by, through, under or against JIANLI NIE, and all parties having or claiming to have any right, title, or interest in the property described herein.

YOU ARE HEREBY NOTIFIED that an action seeking to foreclose a homeowner association assessment lien has been filed on the following described property:

Lot 48, of Estates at Lake Hammock, according to the plat thereof, as recorded in Plat Book 171, Page 23, of the Public Records of Polk County, Florida.

Property Address: 840 Gisele Court, Haines City, FL 33844

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on ESTATES AT LAKE HAMMOCK HOMEOWNERS ASSOCIATION, INC., c/o Sarah E. Webner, Esq., The Law Office of Wonsetler & Webner, P.A., 860 N. Orange Avenue, Suite 135, Orlando, FL 32801 within 30 days from the date of the first publication of this notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

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

WITNESS my hand and the seal of this Court on Sept 28, 2021.

Stacy M. Butterfield
Polk County
Clerk of Court
By /s/ Lori Armijo
Deputy Clerk

Sarah E. Webner, Esq.,
The Law Office of
Wonsetler & Webner, P.A.,
860 N. Orange Avenue, Suite 135,
Orlando, FL 32801
October 8, 15, 2021 21-01403K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION:
**CASE NO.: 2020CA-000329-0000-00**
**U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs.**
**BARBARA M. REEDER; ASSOCIATION OF POINCIANA VILLAGES, INC.; FLORIDA HOUSING FINANCE CORPORATION; POINCIANA VILLAGE SEVEN ASSOCIATION, INC.; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.**

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Mortgage Foreclosure dated the 23rd day of September 2021, and entered in Case No. 2020CA-000329-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and BARBARA M. REEDER ASSOCIATION OF POINCIANA VILLAGES, INC. FLORIDA HOUSING FINANCE CORPORATION POINCIANA VILLAGE SEVEN ASSOCIATION, INC.; 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 22nd day of November 2021, the following described property as set forth in said Final Judgment, to wit:

LOT 5, BLOCK 1047, VILLAGE 7, NEIGHBORHOOD 4, POINCIANA SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 53, AT PAGE 4 THROUGH 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

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

Dated this 29th day of September, 2021.
By: /s/ Pratik Patel, Esq.
Pratik Patel, Esq.
Bar Number: 98057
Submitted by:
Choice Legal Group, P.A.
P.O. Box 771270
Coral Springs, FL 33077
Telephone: (954) 453-0365
Facsimile: (954) 771-6052
Toll Free: 1-800-441-2438
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
eservice@clegalgroup.com
19-04227
October 8, 15, 2021 21-01384K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA.
**CASE No. 532019CA001347000000**
**DITECH FINANCIAL LLC, PLAINTIFF, VS.**
**WILLIAM HAMLIN A/K/A WILLIAM EDWIN HAMLIN, III, ET AL. DEFENDANT(S).**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated September 15, 2021 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on November 2, 2021, at 10:00 AM, at www.polk.realforeclose.com for the following described property:

All that certain parcel of land in the County of Polk, State of Florida to wit: Lot 49, of the unrecorded plat of CYPRESSWOOD and further described as follows: Beginning at a point 271.67 feet North and 1442.12 feet East of the Southwest corner of Section 29, Township 28 South, Range 27 East, Polk County, Florida; run South 75 degrees 18` West 120.00 feet; thence run North 14 degrees 42` West 190.00 feet; thence run North 75 degrees 18` East 120.00 feet; thence run South 14 degrees 42` East 190.00 feet to the Point of Beginning. Tract is subject to an easement over the Southerly 6.00 feet thereof for public utilities.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The Court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein.

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

Tromberg, Morris & Poulin, PLLC
Attorney for Plaintiff
1515 South Federal Highway, Suite 100
Boca Raton, FL 33432
Telephone #: 561-338-4101
Fax #: 561-338-4077
Email: eservice@tmppllc.com
By: Iris Kwon, Esq.
FBN 115140
Our Case #: 18-002002-FNMA-FST\532019CA001347000000\SHELLPOINT
October 8, 15, 2021 21-01401K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
**File No. 2021-CP-921**
**IN RE: ESTATE OF DONEATHA COBB, Deceased.**

The administration of the estate of DONEATHA COBB, deceased, whose date of death was February 15, 2021, is pending in the Circuit Court for Polk County Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 8, 2021.

**Personal Representative:**
**GWENDOLYN CAGE**
1685 Blossom Circle East
Lakeland, Florida 33805
Attorney for Personal Representative:
NORBERTO S. KATZ, ESQUIRE
Florida Bar No.: 399086
425 West Colonial Drive, Suite 104
Orlando, Florida 32804
Telephone: (407) 849-7072
Fax: (407) 849-7075
E-Mail: velizkatz@velizkatzlaw.com
Secondary: ydiaz@velizkatzlaw.com
October 8, 15, 2021 21-01395K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
**File No. 2021-CP-003185**
**Division Probate**
**IN RE: ESTATE OF JUDY THOMPSON WRIGHT Deceased.**

The administration of the estate of Judy Thompson Wright, deceased, whose date of death was May 26, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is October 8, 2021.

**Personal Representatives:**
**Valeria Cobb**
312 Avenue U Northeast
Winter Haven, Florida 33881
**Nina White-Hodge**
1718 Rock Ridge Drive
Cedar Hill, Texas 75104
Attorney for Personal Representatives:
Kristine L. Tucker
E-mail Addresses:
Kristine@coughlanslaw.com,
Paralegal@Coughlanslaw.com
Florida Bar No. 115378
Coughlan's Law, PLLC
5104 North Orange Blossom Trail
Orlando, Florida 32810
Telephone: (407) 440-1911
October 8, 15, 2021 21-01394K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
**File No. 2021-CP-3066**
**IN RE: ESTATE OF ROBERT CHARLES KEARNEY, Deceased.**

The administration of the estate of ROBERT CHARLES KEARNEY, deceased, whose date of death was March 16, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is: October 8, 2021.

**KATHERINE KEARNEY**
**Personal Representative**
13990 O'Connor Road
Kathleen, FL 33849
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
October 8, 15, 2021 21-01409K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
**Case Number: 21CP-3184**
**IN RE: ESTATE OF Ann M. Jenkins deceased.**

The administration of the estate of Ann M. Jenkins, deceased, Case Number 21CP-3184 is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is Oct. 8, 2021.

**Robert Curtis Jenkins**
**Personal Representative**
Address: 384 Santiago Avenue,
Long Beach, CA 90814
MICHAEL H. WILLISON, P.A.
Michael H. Willison, Esquire
114 S. Lake Avenue
Lakeland, Florida 33801
(863) 687-0567
Florida Bar No. 382787
mwillison@mwillison.com
Attorney for Personal Representative
October 8, 15, 2021 21-01412K

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Business Observer

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. 2018CA003025000000**
**HOMEBRIDGE FINANCIAL SERVICES, INC.,**
**Plaintiff, vs.**
**EUGENE HAYES JR., II, et al.**
**Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 21, 2019, and entered in 2018CA003025000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NEWREZ LLC, NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING is the Plaintiff and EUGENE HAYES JR., II; DAWN PATRICIA-ANN ALLEN HAYES; VILLAGES AT BRIDGEWATER COMMUNITY ASSOCIATION, INC.; BRIDGEWATER MASTER 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 25, 2021, the following described property as set forth in said Final Judgment, to wit:

LOT 16, BLOCK "B", VILLAGES AT BRIDGEWATER VILLAGE 7, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 140, PAGES 27 THROUGH 31, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 2411 LADOGA DRIVE, LAKELAND, FL 33805

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

IMPORTANT

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

Dated this 5 day of October, 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
18-235723 - LaH
October 8, 15, 2021 21-01414K

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. 53-2018-CA-002647**
**U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR GSAA HOME EQUITY TRUST 2006-9, ASSET-BACKED CERTIFICATES, SERIES 2006-9,**
**Plaintiff, vs.**
**ARCHI TRUST LLC AS TRUSTEE FOR TRUST 110315-159, et al.**
**Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 10, 2020, and entered in 53-2018-CA-002647 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR GSAA HOME EQUITY TRUST 2006-9, ASSET-BACKED CERTIFICATES, SERIES 2006-9 is the Plaintiff and ARCHI TRUST LLC AS TRUSTEE FOR TRUST 110315-159; RACHID HAJIR; HEATHER HILL HOMEOWNERS ASSOCIATION, INC. ; CITY OF HAINES CITY, FLORIDA ; REGIONS BANK FKA AMSOUTH BANK 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 26, 2021, the following described property as set forth in said Final Judgment, to wit:

LOT 176 OF HEATHER HILL PHASE TWO, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 125, PAGES 21 AND 22, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 159 GARBERIA DR, DAVENPORT, FL 33837

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

IMPORTANT

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

Dated this 5 day of October, 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
18-180570 -MiM
October 8, 15, 2021 21-01413K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
**CASE NO.: 2020CA000548000000**
**WELLS FARGO BANK, N.A.,**
**Plaintiff, VS.**
**UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE OF DANIEL H. NOYES, DECEASED; et al.,**
**Defendant(s).**

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on July 7, 2021 in Civil Case No. 2020CA000548000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, WELLS FARGO BANK, N.A. is the Plaintiff, and UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE OF DANIEL H. NOYES, DECEASED; JOSH NOYES; JENNIFER HIGH; UNKNOWN TENANT 1 N/K/A JESSICA SUTTON; UNKNOWN TENANT 2 N/K/A ROBERT SUTTON; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on November 2, 2021 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 24, COUNTRY TRAILS PHASE FOUR UNIT TWO, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 90, PAGES 22-24 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

TOGETHER WITH A 1999 PALM MOBILE HOME VIN #: PH232889A AND VIN #: PH232889B

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 4 day of October, 2021.
ALDRIDGE PITE, LLP
Attorney for Plaintiff
1615 South Congress Avenue, Suite 200
Delray Beach, FL 33445
Telephone: 561-392-6391
Facsimile: 561-392-6965
By: Zachary Y. Ullman Esq
FBN: 106751
Digitally signed by Zachary Ullman
Date: 2021-10-04 14:17:53
FBN: 106751
Primary E-Mail: ServiceMail@aldridgepite.com
1113-14122B
October 8, 15, 2021 21-01400K

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL ACTION
**Case #: 2018-CA-004935**
**DIVISION: 4**
**Deutsche Bank National Trust Company, as Trustee for BCAPB Trust LLC 2007-AB1 Mortgage Pass-Through Certificates, Series 2007-AB1**
**Plaintiff, -vs.-**
**Lourdes Maria Saenz a/k/a Lourdes M. Saenz a/k/a Lourdes Saenz; Lizbeth Adela Mendieta a/k/a Lizbeth A. Mendieta a/k/a Lizbeth Mendieta a/k/a Lizbeth A. Mendieth; CitiBank, National Association; MidFlorida Credit Union; Settlers Creek of Central Florida 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 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-004935 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Deutsche Bank National Trust Company, as Trustee for BCAPB Trust LLC 2007-AB1 Mortgage Pass-Through Certificates, Series 2007-AB1, Plaintiff and Loudres Maria Saenz a/k/a Lourdes M. Saenz a/k/a Lourdes Saenz are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on November 8, 2021, the following described property as set forth in said Final Judgment, to-wit:

LOT 22, SETTLERS CREEK, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 128, PAGES 35-37, INCLUSIVE, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED.

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.

Submitted By:
ATTORNEY FOR PLAINTIFF:
LOGS LEGAL GROUP LLP
2424 North Federal Highway, Suite 360
Boca Raton, Florida 33431
(561) 998-6700
(561) 998-6707
18-316826 FC01 WNI
October 8, 15, 2021 21-01386K

SECOND INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT FOR THE TENTH CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL CIVIL DIVISION
**Case No.: 20-CA-003624**
**MADISON ALAMOSA HECM, LLC,**
**Plaintiff, -vs-**
**THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER OR AGAINST BARBARA A. BLAGOFF, DECEASED; MARGARET COLSON AND UNKNOWN SPOUSE OF MARGARET COLSON, if living, and all unknown parties claiming by, through, under or against the above named Defendants who are not known to be dead or alive, whether said unknown parties may claim an interest as spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees or other claimants, claiming by, through, under or against the said MARGARET COLSON AND UNKNOWN SPOUSE OF MARGARET COLSON; THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN TENANT 1; UNKNOWN TENANT 2,**
**Defendant,**

Notice is hereby given that, pursuant to a Final Judgment of Foreclosure entered in the above-styled cause, in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, the Clerk of the Circuit Court will sell the property situate in Polk County, Florida, described as:

THE REAL PROPERTY IN POLK COUNTY, FLORIDA, TO-WIT:
LOT 2, BLOCK E, SOUTH FLORIDA HEIGHTS, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 7, PAGE 34, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY ASSESSOR AS 23-28-36-139000-005020; SOURCE OF TITLE IS BOOK 3052, PAGE 1314 (RECORDED 01/06/92)

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, at 10:00 a.m. on October 29, 2021.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FUNDS FROM THIS 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 IN ACCORDANCE WITH SECTION 45.031(1)(a), FLORIDA STATUTES.

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 4th day of October, 2021
Jeffrey C. Hakanson, Esquire
For the Court
/s/ Jeffrey C. Hakanson
JEFFREY C. HAKANSON, ESQUIRE
Florida Bar No. 0061328
JAMES W. ELLIOTT
Florida Bar No. 40961
Primary E-mail: Jeff@mcintyrefirm.com
Secondary E-mail: JCHservice@mcintyrefirm.com
McIntyre Thanasides Bringgold Elliott Grimaldi Guito & Matthews, P.A.
500 E. Kennedy Blvd., Suite 200
Tampa, Florida 33602
813-223-0000 Tel.;
813-899-6069 Fax
Attorneys for Plaintiff
October 8, 15, 2021 21-01399K

SECOND INSERTION

RE-NOTICE OF SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA.
CIVIL DIVISION
**CASE NO. 2017CA001367000000**
**U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT,**
**Plaintiff, vs.**
**HANIF ABDUL; SOOZANA ABDUL; DYNASTY BUILDING SOLUTIONS, LLC; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED,**
**Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated May 10, 2019 and an Order Resetting Sale dated September 24, 2021 and entered in Case No. 2017CA001367000000 of the Circuit Court in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT is Plaintiff and HANIF ABDUL; SOOZANA ABDUL; DYNASTY BUILDING SOLUTIONS, LLC; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on October 29, 2021 , the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 40, SUMMIT RIDGE UNIT 2 ADDITION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 73, PAGE 48, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A 2539 ROSLYN LANE, 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 BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DESCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

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

DATED October 1, 2021.
By: /s/Fazia Corsbie
Fazia S. Corsbie
Florida Bar No.: 978728
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
1460-169957 / VMR
October 8, 15, 2021 21-01388K

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. 2019CA003201000000**
**CALIBER HOME LOANS, INC.,**
**Plaintiff, vs.**
**JEREMIAH L. MANNING, SR. A/K/A JEREMIAH LESLIE MANNING, A/K/A JEREMIAH L. MANNING; STATE OF FLORIDA, DEPARTMENT OF REVENUE; CLERK OF COURT OF POLK COUNTY, FLORIDA, et al.**
**Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 27, 2021, and entered in 2019CA003201000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein CALIBER HOME LOANS, INC. is the Plaintiff and JEREMIAH L. MANNING, SR. A/K/A JEREMIAH LESLIE MANNING, A/K/A JEREMIAH L. MANNING; STATE OF FLORIDA, DEPARTMENT OF REVENUE; CLERK OF COURT OF POLK COUNTY, FLORIDA. 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 26, 2021, the following described property as set forth in said Final Judgment, to wit:

BEGIN AT THE MOST SOUTHERLY CORNER OF LOT 3, BLOCK 2, TIER 6, HASKELL, HIGHLAND CITY, FLORIDA, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 1, PAGE 5, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, RUN THENCE NORTHWESTERLY ALONG THE SOUTHWESTERLY LOT LINE A DISTANCE OF 74 FEET; THENCE NORTHWESTERLY TO A POINT ON THE NORTHEASTERLY LOT LINE, SAID POINT LYING 74 FEET NORTHWESTERLY (MEASURED ALONG SAID LOT LINE) FROM THE MOST EASTERLY CORNER OF SAID LOT 3; THENCE SOUTHEASTERLY ALONG SAID LOT LINE A DISTANCE OF 74 FEET TO SAID CORNER; THENCE SOUTHWESTERLY ALONG THE SOUTHEASTERLY LOT LINE TO THE POINT OF BEGINNING.

Property Address: 4104 ORANGE AVE SE, 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.

IMPORTANT

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

Dated this 5 day of October, 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
19-355528 - MaS
October 8, 15, 2021 21-01415K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
**CASE NO: 21-CA-002064**
**SECTION: 15**
**MARKEISHA SMITH,**
**Plaintiff, vs.**
**JOE ANDERSON and ARDIE ANDERSON,**
**Defendants.**

YOU ARE HEREBY NOTIFIED that an action to quiet title to the following properties in Polk County, Florida:

The real property is commonly known as 816 Ave A, Haines City Fl 33844 and is legally described as:

Address: 816 Avenue A
Haines City, FL 33844
Folio/Parcel ID: 272720747500010150
Legal Description: LAKE SHORE ADD PB 5 PG 45 BLK J LOT 15, as per map or plat thereof as recorded in Plat Book 5, Page 45, of the Public records of Polk County, Florida. All lying and being in Section 20, Township 27 South, Range 27 East.
1. Joe Anderson- 816 Avenue A Haines City, FL 33844
2. Ardie Anderson- 816 Avenue A Haines City, FL 33844

has been filed against you and you are required to serve a copy of your written defenses, if any, to Cheyenne Whitfield located at 10150 Highland Manor Drive Suite 200, Tampa Fl 33610, and file the original with the clerk of this court either before service on the Plaintiff or immediately thereafter on November 01, 2021, otherwise a default will be entered against you for the relief demanded in the complaint or petition.

DATED on Sept. 23, 2021
STACY M. BUTTERFIELD, CPA
As Clerk of the Court
By: Tamika Joiner
As Deputy Clerk

Cheyenne Whitfield
10150 Highland Manor Drive
Suite 200,
Tampa Fl 33610
Oct. 8, 15, 22, 29, 2021 21-01392K

Choices and Solutions

# What Should Be Done

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

BY **MILTON & ROSE FRIEDMAN**

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

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

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

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

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

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

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

## STEPS TO FIX ENTITLEMENTS

- Enact a "negative income tax."
- Wind down Social Security

### 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.

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

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

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

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

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

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

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

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

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

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

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

## NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

## HOW TO FIX SOCIAL SECURITY

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

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

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.

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

> "All radical welfare reform schemes have three basic parts that are politically sensitive to a high degree. The first is the basic benefit level provided, for example, to a family of four on welfare.
>
> "The second is the degree to which the program affects the incentive of a person on welfare to find work or to earn more.
>
> "The third is the additional cost to the taxpayers.
>
> "To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time."

The conflict arises from the content given to "decent," to "strong" and to "reasonable," but especially to "decent." If a "decent" level of support means that few if any current recipients are to receive less from the reformed program than they now do from the col1ection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how "strong" and "reasonable" are interpreted.

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

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

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

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

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

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

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

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

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

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