NOVEMBER 5 - NOVEMBER 11, 2021

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

Notice is hereby given that C. PRO SERVICES, CORP., OWNER, desiring to engage in business under the fictitious name of CPRO WOOD SERVICES located at 3803 MAR BELLA WAY, DAVENPORT, FLORIDA 33897 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes

21-01520K November 5, 2021

FIRST INSERTION

Notice is hereby given that RUBY J PORTER, OWNER, desiring to engage in business under the fictitious name of ANOINTED IMPACT ONLINE T-SHIRTS & APPAREL & DESIGN, ETC. located at 613 FISHER CT. KIS-SIMMEE, FLORIDA 34759 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. November 5, 2021 21-01513K

FIRST INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on November 19, 2021 at 10:30 a.m., the following property will be sold at public pursuant to F.S. 715.109: A 1987 HMMT mobile home bearing vehicle identification numbers DM26422307A and DM26422307B and all personal items located inside the vessel. Last Owner: Delores James, Personal Representative for the Estate of Elvena Luellen Dobbs and Elvena Luellen Dobbs. Sale to be held at: Foxwood, 4700 Foxwood Boulevard, Lakeland, Florida 33810, (863)-859-0277. November 5, 12, 2021 21-01515K

FIRST INSERTION

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

CASE NO. 53-2021-CA-002300 PENTAGON FEDERAL CREDIT UNION, Plaintiff, vs. ROBBIE ELAINE COOK A/K/A ROBBIE R. COOK A/K/A ROBBIE SEXTON, et al., Defendant.

To the following Defendant(s): ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST BRUCE EARL COOK A/K/A BRUCE E. COOK, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS

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

LOT 2, BLOCK 7, HIGHLAND LAKES ESTATES FLORIDA VILLAGE, ACCORDING TO THE PLAT THEREOF AS RE-CORDED IN PLAT BOOK 61, PAGE 7, OF THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you arc required to serve a copy of you writ-ten defenses, if any, to it, on McCalla Raymer Leibert Pierce, LLC, Sara Collins, Attorney for Plaintiff, whose address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 on or before December 2, 2021, a date which is within thirty (30) days after the first publication of this Notice in 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 demand in the complaint.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding. you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and seal of this Court this 26 day of October, 2021

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

21-01525K

Submitted by: MCCALLA RAYMER LEIBERT PIERCE, LLC 225 E. Robinson Street Suite 155 Orlando, FL 32801 Phone: (407) 674-1850 Email: MR Service@mccalla.com

November 5, 12, 2021

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA File No. 2021-CP-0033820000 XX PROBATE DIVISION IN RE: ESTATE OF THOMAS A. MCDONOUGH, JR.

(also known as THOMAS A. MCDONOUGH) Deceased.

The administration of the estate of THOMAS A. MCDONOUGH, JR. (also known as THOMAS A. MC-DONOUGH), deceased, ("Decedent"), whose date of death was June 3, 2021, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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 November 5, 2021.

Personal Representative: Patricia Foley

23 Belmont Street Rockland, Massachusetts 02370 Attorney for Personal Representative: Ginger R. Lore, Attorney at Law Florida Bar No.: 643955 Law Offices of Ginger R. Lore, P.A 20 S. Main Street, Suite 280 Winter Garden, Florida 34787 Telephone (407) 654-7028 Facsimile (407) 641-9143 Primary Email: Ginger@gingerlore.com Secondary Email: Eservice@gingerlore.com Attorney for the Petitioner November 5, 12, 2021 21-01510K

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2021CA001566

DEL WEBB ORLANDO HOMEOWNERS ASSOCIATION, INC., A Florida Not-For-Profit Corporation, Plaintiff, v. JAMIE M. WARD & UNKNOWN

SPOUSE OF JAMIE M. WARD & ANY UNKNOWN PERSON(S) IN POSSESSION, Defendants.

TO: JAMIE M. WARD 500 Vista Sol Drive Davenport, FL 33837

JAMIE M. WARD 109 Ambersweet Way, Box 216 Davenport, FL 33897

If alive, and if dead, all parties claiming interest by, through, under or against JAMIE M. WARD, 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 123, of Ridgewood Lakes Village 3A, according to the plat thereof as recorded in Plat Book 143, Pages 6 through 12, of the Public Records of Polk County,

Property Address: 500 Vista Sol Drive, Davenport, FL 33837 has been filed against you and you are

required to serve a copy of your written defenses, if any, to it, on DEL WEBB ORLANDO HOMEOWNERS ASSO-CIATION, 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 August 17, 2021. Default Date: 9/24/2021 Stacy M. Butterfield Polk County Clerk of Court

(SEAL) By Tamika Joiner Deputy Clerk c/o Sarah E. Webner, Esq., The Law Office of

Wonsetler & Webner, P.A., 860 N. Orange Avenue, Suite 135, November 5, 12, 2021 21-01529K

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA. CASE No. 2021CA-002474-0000-00 NATIONSTAR MORTGAGE LLC COMPANY,

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 OF VERA M. GUY AKA VERA MAE GUY, DECEASED, et

Defendants

TO: UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGN-EES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PAR-TIES CLAIMING AN INTEREST BY, THROUGH LINDER OR AGAINST THE ESTATE OF VERA M. GUY AKA VERA MAE GUY, DECEASED 407 WALNUT STREET AUBURNDALE, FL 33823

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

LOTS 19 AND 20, BLOCK 15, AUBURNDALE HEIGHTS HEIGHTS SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 2, PAGE(S) 13, OF THE PUBLIC RECORDS OF POLK COUNTY,

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 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 December 6, 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 29th day of

STACEY M. BUTTERFIELD As Clerk of said Court (SEAL) By: Asuncion Nieves As Deputy Clerk

Prepared by: Greenspoon Marder, LLP (954) 491-1120; gmforeclosure@gmlaw.com (33585,2940) November 5, 12, 2021 21-01528K

FIRST INSERTION

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

File No. 2021-CP-003323 IN RE: ESTATE OF RICHARD G. KRESGE Deceased.

The administration of the estate of Richard G. Kresge, deceased, whose date of death was November 3, 2019, 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER 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 November 5, 2021.

Personal Representative: Denise Velez

813 Swallow Drive Fountain Inn, South Carolina 29644 Attorney for Personal Representative: Kristen M. Jackson, Attorney Florida Bar Number: 394114 JACKSON LAW PA 5401 S KIRKMAN RD, Ste 310 ORLANDO, FL 32819 Telephone: (407) 363-9020 Fax: (407) 363-9558

E-Mail: kjackson@jacksonlawpa.com Secondary E-Mail: jjackson@jacksonlawpa.com November 5, 12, 2021 21-01526K

FIRST INSERTION

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

FLORIDA PROBATE DIVISION, FILE # 21 CP 3227 IN RE: THE ESTATE OF JOHN CHARLES ROBINSON, Deceased.

aka JOHN C. ROBINSON

The administration of the estate of JOHN CHARLES ROBINSON, deceased, whose date of death was September 1, 2021, File Number 21 CP 3227, 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 33830-9000. The names and addresses of the personal representative and the personal representative's attornev are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is 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 SER-VICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The date of first publication of this Notice is November 5, 2021.

Personal Representative: /s/ Connie Robinson CONNIE ROBINSON 45 Boggs Cemetery Road London, Kentucky, 40744 Attorney for Personal Representative:

/s/ Carol L. Hill Carol L. Hill, Esquire Florida Bar No. 52227 chill@carol-hill.com101 E Wall Street Frostproof, FL 33843 (863) 635-4400 $\mathrm{Fax}\,(863)\,978\text{--}1761$ November 5, 12, 2021 21-01514K

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 255 N Broady tow, 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 proceedsion 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

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 of the date that is six (6) months after the date of service of a copy of the Noing 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

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 Nov. 5, 12, 19, 26, 2021

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case Number: 21CP-3529 IN RE: ESTATE OF Evelyn Elaine Weeks deceased.

The administration of the estate of Evelyn Elaine Weeks, deceased, Case Number 21CP-3529, 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

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

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 Nov. 5, 2021. Cherie Persichetti

Personal Representative Address: P.O. Box 1972, Auburndale, FL 33823

MICHAEL H. WILLISON, P.A. Michael H. Willison, Esquire 114 S. Lake Avenue Lakeland, Florida 33801 (863) 687-0567 Florida Bar No. 382787 mwill is on @mwill is on.com

Attorney for Personal Representative November 5, 12, 2021 21-01511K

FIRST INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA File No.: 2021-CP-000489 **Division: Probate** IN RE: ESTATE OF

PATRICIA C. CHAPMAN Deceased. Notice is hereby given of the death of Patricia C. Chapman. Estate filed in the Polk County Probate Court, case number 2021-CP-000489, 255 N Broadway Ave, Bartow, FL 33830. The Personal Representative is Lori A. Chapman. 122 Algonquin Trail, Mulberry, FL 33860. Attorney for P.R. is KRISTA M. BAR-THOLOMEW, ESQ., 37 N. Orange Ave., Suite 500, Orlando, FL 32801. The date of first publication is Novem-

Any creditors must file a notice of claim with the above clerk of courts within 3 months of the date of first publication or be forever barred November 5, 12, 2021

ber 5, 2021.

FIRST INSERTION

Notice of Self Storage Sale

Please take notice A+ Storage - Winter Haven located at 2700 Eloise Loop Road, Winter Haven, FL 33884 intends to hold a sale to sell the property stored at the Facility by the below list of Occupants whom are in default at an Auction. The sale will occur as an online auction via www.storageauctions. com on 11/22/2021 at 11:00am. Unless stated otherwise the description of the contents are household goods and furnishings. Vassel Barnett unit #3397; Dishawn Everett unit #3401; Renee Messick unit #4446. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.

November 5, 12, 2021

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

COURTHOUSE

FIRST INSERTION

POLK COUNTY

This Instrument Prepared By/Returned to: Michael J Posner, Esq., HUD Foreclosure Commissioner Ward, Damon, Posner, Pheterson & Bleau 4420 Beacon Circle West Palm Beach, Florida 33407 HECM#093-6963363 PCN:27-29-06-855562-001510

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on March 19, 2010, a certain Mortgage was executed by Emily J. Bennett as trustee under the Emily J. Bennett Living Trust dated March 25, 1997 as Mortgagor in favor of Bank of America, N.A. which Mortgage was recorded March 26, 2010, in Official Records Book 8102, Page 2075 in the Office of the Clerk of the Circuit Court for Polk County, Florida, (the "Mortgage");

WHEREAS, the Mortgage was insured by the United States Secretary of Housing and Urban Development (the "Secretary") pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the Mortgage was assigned to Champion Mortgage Company by Assignment recorded October 2, 2012 in Official Records Book 8763, Page 1482, in the Office of the Clerk of the Circuit Court for Polk County, Flor-

WHEREAS, the Mortgage was assigned to Bank of America, N.A. by Assignment recorded July 31, 2015 in Official Records Book 9590, Page 1883, in the Office of the Clerk of the Circuit Court for Polk County, Florida; and

WHEREAS, the Mortgage was assigned to and is now owned by the Secretary, by Assignment recorded October 6, 2015 in Official Records Book 9643, Page 2146, in the Office of the Clerk of the Circuit Court for Polk County, Flor-

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

WHEREAS, a default has been made in the covenants and conditions of the Mortgage in that the Trustee of Mortgagor has died, and the Mortgage remains wholly unpaid as of the date of this Notice and no payment has been made to restore the loan to current sta-

WHEREAS, the entire amount delinquent as of October 8, 2021 is \$79,946.37 plus accrued unpaid interest, if any, late charges, if any, fees and costs; and

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

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

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

WHEREAS, the unknown heirs and devisees of the Estate of Emily J. Bennett, deceased may claim some interest in the property hereinafter described, but such interest is subordinate to the lien of the Mortgage of the Secretary; and

WHEREAS, the Estate of Emily J. $Bennett, deceased \, may \, claim \, some \, inter$ est in the property hereinafter described, but such interest is subordinate to the lien of the Mortgage of the Secretary;

WHEREAS, the unknown beneficiaries of the Emily J. Bennett Living Trust dated March 25, 1997 may claim some interest in the property hereinafter described, but such interest is subordinate to the lien of the Mortgage of the Secre-

WHEREAS, the Secretary may have an interest in the property hereinafter described, pursuant to that Adjustable-Rate Home Equity Conversion Second Mortgage recorded March 26, 2010 in Official Records Book 8100, Page 2088 of the Public Records of Polk County, Florida but such interest is subordinate to the lien of the Mortgage of the Secre-

WHEREAS, Garden Grove Oaks Homeowners' Association, Inc., may claim some interest in the property hereinafter described pursuant to that certain Declaration last amended on April 10, 2019 in Official Records Book 10805, Page 1665 of the Public Records of Polk County, Florida but such interest is subordinate to the lien of the Mortgage of the Secretary; and

WHEREAS, Mehul Masani, may claim some interest in the property hereinafter described pursuant to that certain Certificate of Title recorded October 28, 2019 in Official Records Book 11020, Page 139 of the Public Records of Polk County, Florida but such interest is subordinate to the lien of the Mortgage of the Secretary; and

NOW, THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of the undersigned as Foreclosure Commissioner, recorded on September 14, 2010 in Official Records Book 8177, Pages 1962-1964 of the Public Records of Polk County, Florida, notice is hereby given that on December 8, 2021 at 9:00 a.m. local time, all real and personal property at or used in connection with the following described premises (the "Property") will be sold at public auction to the highest bidder:

Lot 151, GARDEN GROVE OAKS UNIT THREE, a subdivision according to the Plat thereof, recorded in Plat Book 77, Page 45, of the Public Records Polk Countv. Florida

Together with that certain 1986 Barrington Mobile Home, I.D. No. (s) LFLBA2AG043309227 LFLBA2BG043309227 and Title No. (s) 004592412 and 0044572401

Commonly known as: 6054 Southern Oaks Dr., SE, Winter Haven, FL 33884

The sale will be held at 6054 Southern Oaks Dr., SE, Winter Haven, FL 33884. The Secretary of Housing and Urban Development will bid \$79,946.37 plus interest from October 8, 2021 at a rate of \$13.27 per diem (subject to increases applicable under the Note), plus all costs of this foreclosure and costs of an owner's policy of title insurance.

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

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

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

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

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

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

missioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: October 28, 2021 Sworn to, subscribed, and acknowledged before me this 28 day of October, 2021, by mean of [XX] physical presence or [] online notarization, Michael J Posner, HUD Foreclosure Commissioner who [XX] is personally known to me or [] produced as identification. STATE OF FLORIDA

COUNTY OF PALM BEACH Notary Public, State of Florida My Commission Expires: CHRISTINA ZINGMAN MY COMMISSION # GG 315030 EXPIRES: July 17, 2023 Bonded Thru

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

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

Nov. 5, 12, 19, 2021 21-01505K

FIRST INSERTION

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

CASE NO. 2021-CA-000532 SECTION NO. 07 DELANEY PROPERTIES, LLC, Plaintiff, v. ROSCOE LEE HILLIS; UNKNOWN SPOUSE OF ROSCOE LEE HILLIS; LAKE WALES MEDICAL CENTER; BARTOW HMA, LLC D/B/A BARTOW REGIONAL MEDICAL CENTER: TENANT #1: TENANT #2; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER. AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES

Defendants. NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment entered in this case in the Circuit Court of Polk County, Florida, and pursuant to

MAY CLAIM AN INTEREST AS

SPOUSES, HEIRS, DEVISEES,

GRANTEES, OR OTHER

CLAIMANTS.

Administrative Order (3-15.14) in the Tenth Judicial Circuit In and For Polk County, Florida the real property de-

Lot 23, MONEYTREE RANCH-ETTES SUBDIVISION PHASE TWO UNIT ONE, according to the map or plat thereof as re-corded in Plat Book 73, Pages 25 & 26, Public Records of Polk County, Florida

TOGETHER with that certain 1986 CATA 60x28 mobile home with VIN No.(s) 6893A and 6893B; Title No.(s) 421655328 and 421655323; RP No.(s) R313840 and R313841 situated thereon.

Property address: 3559 Reagan Blvd, Lake Wales, FL 33898 will be sold at public sale, to the highest and best bidder for cash, on-line at www.polk. realforeclose.com, on December 3, 2021, at 10:00 a.m.

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

This Notice of Sale tracks the language in Administrative Order (3-15.14) in the Tenth Judicial Circuit In and For Polk County, Florida.

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

DATE: October 11, 2021 Gregory A. Sanoba, Esquire Florida Bar No. 955930 greg@sanoba.com Nicholas P. Merriweather, Esquire Florida Bar No. 0086956 nick@sanoba.com THE SANOBA LAW FIRM 422 South Florida A venue Lakeland, FL 33801 Telephone: 863/683-5353 Facsimile: 863/683-2237 Attorneys for Plaintiff November 5, 12, 2021 21-01506K

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

GENERAL JURISDICTION DIVISION CASE NO. 2021CA002364000000

BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST.

Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF LEONARD R. SANDERSON, DECEASED, et. al.

Defendant(s), TO: THE UNKNOWN HEIRS, BEN-EFICIARIES, DEVISEES, GRANT-EES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN IN-TEREST IN THE ESTATE OF LEON-ARD R. SANDERSON, DECEASED, whose residence is unknown if he/she/ they be living; and if he/she/they be

FIRST INSERTION

dead, the unknown defendants who may be spouses, heirs, devisees, grant-ees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.
YOU ARE HEREBY NOTIFIED

that an action to foreclose a mortgage on the following property:

LOT 16, TANGERINE TRAILS UNIT NO.4, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 98, PAGE 12, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. has been filed against you and you

are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 11-29-2021/(30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein. If you are a person with a disability

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

WITNESS my hand and the seal of this Court at County, Florida, this 22 day of October, 2021

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) By: Asuncion Nieves DEPUTY CLERK

ROBERTSON, ANSCHUTZ, AND SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100

Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 20-080250 November 5, 12, 2021

FIRST INSERTION

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

CASE NO.: 53-2017-CA-002793 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR HE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, **SERIES 2007-10,**

Plaintiff, vs.
MICHAEL PIOTROWSKI A/K/A MICHAEL L. PIOTROWSKI, et al,

Defendant(s).
NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated September 27, 2021, and entered in Case No. 53-2017-CA-002793 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS. Inc., Asset-Backed Certificates, Series 2007-10,

is the Plaintiff and FST Holdings 2 LLC, Carlsberg Estates on Lake Suzanne Homeowners Association, Inc., Michael Piotrowski a/k/a Michael L. Piotrowski, Patricia A. Piotrowski a/k/a Patricia Piotrowski, Unknown Party #4 n/k/a Sandra Boterf, Unknown Party #3 n/k/a James Boterf. Unknown Party #1 n/k/a Rosali Valentin, Unknown Party #2 n/k/a Santa E. Toro, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at online at www.polk. realforeclose.com, Polk County, Florida at 10:00am EST on the November 29, 2021 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 118, CHALET ESTATES ON LAKE SUZANNE, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 112, PAGES 44-46, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A 4197 CANNES AVE, LAKE WALES, FL 33859 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) 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

Dated this 01 day of November, 2021. ALBERTELLI LAW P. O. Box 23028 Tampa, FL 33623 Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Justin Swosinski Florida Bar #96533 Justin Swosinski, Esq. CT - 15-183089 November 5, 12, 2021 21-01527K

NOTICE OF ACTION

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

CASE NO. 53-2021-CA-002300 PENTAGON FEDERAL CREDIT UNION, Plaintiff, vs.

ROBBIE ELAINE COOK A/K/A ROBBIE R COOK A/K/A ROBBIE SEXTON, et al., Defendant.

To the following Defendant(s): ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST BRUCE EARL COOK A/K/A BRUCE E. COOK. WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS ADDRESS: UNKNOWN

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the fol-

FIRST INSERTION lowing described property:

LOT 2, BLOCK 7, HIGHLAND LAKES ESTATES FLORIDA VILLAGE, ACCORDING TO THE PLAT THEREOF AS RE-CORDED IN PLAT BOOK 61, PAGE 7, OF THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of you written defenses, if any, to it, on McCalla Raymer Leibert Pierce, LLC, Sara Collins, Attorney for Plaintiff, whose address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 on or before Dec. 2, 2021, a date which is within thirty (30) days after the first publication of this Notice in 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 demand in

If you are a person with a disability who needs any accommodation in or-

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

WITNESS my hand and seal of this Court this 26 day of Oct., 2021.

impaired, call 711.

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

21-01508K

Submitted by: MCCALLA RAYMER LEIBERT PIERCE, LLC 225 East Robinson Street, Suite 155, Orlando, FL 32801 Phone: (407) 674-1850 Email: MRService@mccalla.com 21-03930FL

November 5, 12, 2021

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY. FLORIDA CIVIL DIVISION: CASE NO.: 2019CA-003502-0000-00 STEARNS LENDING, LLC, Plaintiff, vs. TAMMY OSTEEN; GREY TYRRELL: HIGHLAND **MEADOWS 2A HOMEOWNERS** ASSOCIATION, INC; UNKNOWN

TENANT IN POSSESSION OF THE

SUBJECT PROPERTY.

Defendants.

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Mortgage Foreclosure dated the 8th day of October 2021 and entered in Case No. 2019CA-003502-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein FREEDOM MORT-GAGE CORPORATION is the Plaintiff and TAMMY OSTEEN; GREY TYRRELL: HIGHLAND MEADOWS 2A HOMEOWNERS ASSOCIATION. INC; and UNKNOWN TENANT IN POSSESSION OF THE SUB-JECT 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 7th day of December 2021 the following described property as set forth in said Final Judgment, to wit:

LOT 8. HIGHLAND MEAD-OWS PHASE 2A, A SUBDIVI-SION ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 157, PAGES 12, 13, 14, 15 AND 16, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

IF YOU ARE A PERSON CLAIM-ING A RIGHT TO FUNDS RE-MAINING 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 UN-CLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

If you are a person with a dis-

ability 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 November 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 19-01036 November 5, 12, 2021 21-01523K

FIRST INSERTION

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

CASE NO. 2021CA001587 BAHAMA BAY CONDOMINIUM ASSOCIATION, INC., A Florida Not-For-Profit Corporation, Plaintiff. v.

MARTIN MELVILLE & UNKNOWN SPOUSE OF MARTIN MELVILLE & ANY UNKNOWN PERSON(S) IN POSSESSION, Defendants.

TO: MARTIN MELVILLE 407 Rum Run, Bldg 34, Unit 34203 Davenport, FL 33837 14 Chichester Close

Chafford Hundred Grays
Essex RM16 6DI, United Kingdom
If alive, and if dead, all parties claiming
interest by, through, under or against
MARTIN MELVILLE, and all parties
having or claiming to have any right, title, or interest in the property described

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

property:
Unit No. 34203, BAHAMA BAY
PHASE 34, a Condominium,
according to the Declaration of
Condominium recorded in O.R.
Book 5169, Page 1306, and all exhibits and amendments thereof,
and as recorded in Condominium Plat Book 17, Page 31, Public
Records of Polk County, Florida
Property Address: 407 Rum Run, Bldg

34, Unit 34203, Davenport, FL 33837

has been filed against you and you

are required to serve a copy of your written defenses, if any, to it, on BAHA-MA BAY CONDOMINIUM ASSOCIA-TION, 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 August 17, 2021. Default Date: 9/24/2021

Stacy M. Butterfield Polk County Clerk of Court (SEAL) By Tamika Joiner

Deputy Clerk c/o Sarah E. Webner, Esq., The Law Office of Wonsetler & Webner, P.A., 860 N. Orange Avenue, Suite 135, Orlando, FL 32801

ovember 5, 12, 2021 21-01530I

FIRST INSERTION

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

CASE NO. 2020CA000401000000 NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Plaintiff, vs. ANGEL RAFAEL SANCHEZ

ANGEL RAFAEL SANCHEZ RIVERA A/K/A ANGEL R. SANCHEZ RIVERA AND LEIDA MARBEL ANDINO FONSECA A/K/A LEIDA M. ANDINO AND ALEXIS YADIEL SANCHEZ ANDINO, et al.

Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 08, 2021, and entered in 2020CA000401000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIA-TION is the Plaintiff and ANGEL RA-FAEL SANCHEZ RIVERA A/K/A AN-GEL R. SANCHEZ RIVERA; LEIDA MARBEL ANDINO FONSECA A/K/A LEIDA M. ANDINO; ALEXIS YADI-EL SANCHEZ ANDINO; VERONICA MARISOL PEREZ HERNANDEZ; BUCKEYE RIDGE HOMEOWN-ERS 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 November 22, 2021, the following described property as set forth in said Final Judgment, to wit: LOT 76, BUCKEYE RIDGE, AC-

LOT 76, BUCKEYE RIDGE, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK

145, PAGES 47 THROUGH 49, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 1215 SOPHIA BLVD, WINTER HAVEN, FL 33881

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

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 1 day of November, 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: $\S\J$ ames Hutton James Hutton, Esquire Florida Bar No. 88662 Communication Email: jhutton@raslg.com November 5, 12, 202121-01524K

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 SPARTAN ENFORCEMENT SECURITY: Located at 5515 W Irlo Bronson Meml Hwy: Polk County in the City of Kissimmee: Florida, 34746 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Kissimmee Florida, this November day of 01, 2021 GONZALEZ BADILLO LEMUEL

November 5, 2021 21-01517K



SAVE TIME

E-mail your Legal Notice legal@businessobserverfl.com

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



21-01522K

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 GLOW AESTHETICALLY located at 1110 HL Smith RD, in the County of Polk, in the City of Haines City, Florida 33844 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahas-

Dated at Haines City, Florida, this 1st day of November, 2021. TLC BRANDS LLC

November 5, 2021

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 TRUTH MINISTRY : Located at 808 lake cummings blvd : Polk County in the City of Lake Alfred: Florida, 33850 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahas-

Dated at Lake Alfred Florida, this November day of 01, 2021 CLINTON WILLIAMS D November 5, 2021 21-01518K

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 GLOBAL KIDS ENGLISH: Located at 10404 Hwy 27 Lot R106 : Polk County in the City of Frostproof: Florida, 33843-5207 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Frostproof Florida, this November day of 01, 2021 BARKER NICOLETTE CALLEN November 5, 2021 21-01519K

FIRST INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on November 19, 2021 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 1994 PALM mobile home bearing the vehicle identification numbers PH096506AFL and PH096506BFL and all personal items located inside the vessel. Last Owner: Sheila Pauline Hughes. Sale to be held at: Foxwood, 4700 Foxwood Boulevard, Lakeland, Florida 33810, (863)-859-0277.

November 5, 12, 2021

SUBSEQUENT INSERTIONS

21-01516K

SECOND INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on November 15, 2021 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 83.806: A 1989 AGC vessel and trailer bearing vehicle identification number AGCJ7220D989 and all personal items located inside located at 2121 New Tampa Highway, Site No. 35, Lakeland, Florida 33815. Last Tenant: Luis David Cruz Martinez and Dennis Hejja. Sale to be held at: Woodall's Village, 2121 New Tampa Highway, Lakeland, Florida 33815, 863-686-7462

Oct. 29; Nov. 5, 2021 21-01498K

FIRST INSERTION

Notice is hereby given that JASON AARON COLLINS, OWNER, desiring to engage in business under the fictitious name of CLIQUE BAITS located at 4088 CARTERET DRIVE, WINTER HAVEN, FLORIDA 33884 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. November 5, 2021 21-01521K

SUBSEQUENT INSERTIONS

SECOND INSERTION

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

CASE NO.: 2020-CA-002422 LAKESHORE CLUB OF POLK COUNTY HOMEOWNERS ASSOCIATION, INC., Plaintiff, vs.
MARIA C. ROSA; and UNKNOWN

PARTIES IN POSSESSION, Defendants.

Notice is given that pursuant to the Final Judgment of Foreclosure dated October 5, 2021, in Case No. 2020-CA-002422, of the Circuit Court in and for Polk County, Florida, in which LAKE-SHORE CLUB OF POLK COUNTY HOMEOWNERS ASSOCIATION, INC., is the Plaintiff and MARIA C. ROSA are the Defendants. The Clerk of Court will sell to the highest and best bidder for cash online at https://www. polk.realforeclose.com at 10:00 a.m., on November 9, 2021, the following described property set forth in the Order of Final Judgment:

Lot 492, Lakeshore Club, according to the Plat thereof as recorded in Plat Book 111, page(s) 16 through 24, 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 within 60 days after the sale.

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

DATED: October 22, 2021. By: /s/ Carlos R. Arias CARLOS R. ARIAS, ESQUIRE Florida Bar No.: 820911 ARIAS BOSINGER, PLLC 280 W. Canton Ave., Suite 330 Winter Park, FL 32789 (407) 636-2549 Oct. 29; Nov. 5, 2021

21-01480K

SECOND INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on November 15, 2021 at 10:30 a.m., the following property will be sold at public auction pursuant to ES 715.109: A 1988 BAJA vessel and trailer bearing vehicle identification number AGC-Z3095A888 and all personal items located inside located at 2121 New Tampa Highway, Site No. 36, Lakeland, Florida 33815, Last Tenant: Luis David Cruz Martinez and BT 126TH Enterprises, LLC. Sale to be held at: Woodall's Village, 2121 New Tampa Highway, Lakeland, Florida 33815, 863-686-7462. Oct. 29; Nov. 5, 2021 21-01499K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2020-CA-002860

PENNYMAC LOAN SERVICES, LLC, TRACY MICHELLE BURRY A/K/A TRACY MURPHY, AS PERSONAL

REPRESENTATIVE OF THE ESTATE OF CAROLYN J. GRIMES; et al..

Defendants.

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on the 29th day of November, 2021, at 10:00 a.m. EST, via the online auction site at www. polk.realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit:

Lot 46, Shadow Wood Unit 2, according to the map or plat thereof, as recorded in Plat Book 68, Page(s) 28, of the Public Records of Polk County, Florida.

Property Address: 4310 Shadow Wood Trail, Winter Haven, FL 33880

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date

of the Lis Pendens must file a claim before the clerk reports the surplus as unclaimed.

If the sale is set aside for any reason. the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the

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

impaired, call 711. SUBMITTED on this 27th day of October, 2021. TIFFANY & BOSCO, P.A. /s/ Kathryn I. Kasper, Esq. Anthony R. Smith, Esq. FL Bar #157147 Kathryn I. Kasper, Esq. FL Bar #621188 Attorneys for Plaintiff OF COUNSEL: Tiffany & Bosco, P.A. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789 Telephone: 205-930-5200 Facsimile: 407-712-9201

Oct. 29; Nov. 5, 2021

21-01501K

ing described property as set forth in said Final Judgment, to wit: LOT 120, VILLA II, ACCORD-

Property Address: 476 NIGHT-

SUBSEQUENT INSERTIONS

SECOND INSERTION

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

CIVIL ACTION CASE NO.: 53-2019-CA-003172 STEARNS LENDING, LLC,

Plaintiff, vs. ALEXANDER NUNEZ ORTIZ, et al,

Defendant(s).
NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated October 13, 2021, and entered in Case No. 53-2019-CA-003172 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Stearns Lending, LLC, is the Plaintiff and Alexander Nuniz Ortiz, Edwin Juan Torres a/k/a Edwin J. Torres, Jear Contracting LLC dba Professional General Contractors, The Estates of Lake St. Charles Homeowners' Association, Inc., The Independent Savings Plan Company dba ISPC, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the November 17, 2021 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 50, ESTATES OF LAKE ST. CHARLES, ACCORD-ING TO THE MAP OR PLAT THEREOF, AS RECORDED

IN PLAT BOOK 124, PAGE(S) 5 THROUGH 6, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A 1000 LAKE CHARLES 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 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 25 day of October, 2021.

P. O. Box 23028 Tampa, FL 33623 Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Justin Ritchie Florida Bar #106621 Justin Ritchie, Esq.

ALBERTELLI LAW

CT - 18-011533 Oct. 29; Nov. 5, 2021

21-01492K

SECOND INSERTION

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

DIVISION CASE NO. 53-2020-CA-001052 NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Plaintiff, vs.

DENNIS M. ELLINGTON, et al. Defendant(s). NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure dated September 29, 2021, and entered in 53-2020-CA-001052 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER is the Plaintiff and DENNIS M. ELLINGTON; THE VILLAS II HOME OWNERS ASSO-CIATION, INC.: MORTGAGE ELEC-TRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR COUNTRY-WIDE HOME LOANS, 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 November 16, 2021, the follow-

ING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 67, PAGE 27, PUBLIC RECORDS OF POLK COUNTY,

HAWK DR, LAKELAND, FL 33813

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

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

Dated this 27 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: $\S\setminus James Hutton$ James Hutton, Esquire Florida Bar No. 88662 Communication Email: ihutton@raslg.com 20-008704 - NaC Oct. 29; Nov. 5, 2021

21-01503K

SECOND INSERTION

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

Case No: 2018CA-000901 WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE FOR UPLAND MORTGAGE LOAN TRUST A,

Plaintiff, vs. MERCEDES CASTRO CARTER A/K/A MERCEDES L. CARTER A/K/A MERCEDES CARTER A/K/A MERCEDES L. CASTRO CARTER A/K/A MERCEDES L. CASTRO,

Defendants. NOTICE IS HEREBY GIVEN that pursuant the Final Judgment of Foreclosure dated 08/24/2020, and entered in Case No. 2018CA-000901 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida wherein WILMINGTON SAVINGS FUND SO-CIETY, FSB, AS TRUSTEE FOR UP-LAND MORTGAGE LOAN TRUST A. is the Plaintiff and MERCEDES CAS-TRO CARTER A/K/A MERCEDES L. CARTER A/K/A MERCEDES CARTER A/K/A MERCEDES L. CAS-TRO CARTER A/K/A MERCEDES L. CASTRO: ASSOCIATION OF POIN-CIANA VILLAGES, INC.; CECIL V. CARTER, JR.; PEARLINE BONNEY-HAUGHTON: POINCIANA VIL-LAGE THREE ASSOCIATION, INC.; ROY HOPE ALEXANDER; SOLI-VITA COMMUNITY ASSOCIATION. INC. F/K/A POINCIANA VILLAGE TEN ASSOCIATION, INC.; UNITED GUARANTY RESIDENTIAL INSUR-ANCE COMPANY OF NORTH CARO-LINA are Defendants, Stacy M. Butterfield. Polk County Clerk of Courts will sell to the highest and best bidder for cash at https://www.polk.realforeclose. com/ at 10:00 a.m. on November 22. 2021 the following described property set forth in said Final Judgment, to wit:

LOT 7, BLOCK 60, VILLAGE 3, NEIGHBORHOOD 1, RE-PLAT OF A PORTION OF POINCIANA SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 58, PAGES 31-38, INCLUSIVE OF THE PUBLIC RECORDS OF POLK COUNTY,

Property Address: 624 Caddy Dr Poinciana, FL 34759

Any person or entity claiming an interest in the surplus, if any, resulting from the Foreclosure Sale, other than the property owner as of the date of the Lis Pendens, 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.

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 /s/ Anthony Vamvas Anthony Vamyas, Esq. Florida Bar No. 42742 Lender Legal PLLC 2807 Edgewater Drive Orlando, Fl 32804 Tel: (407) 730-4644 Fax: (888) 337-3815 Attorney for Plaintiff AVamvas@LenderLegal.com EService@LenderLegal.com LLS07704-Castro, Mercedes Oct. 29; Nov. 5, 2021 21-01500K

SECOND INSERTION

Notice of Self Storage Sale Please take notice Midgard Storage - Mulberry located at 6615 N Church Ave, Mulberry, FL 33860 intends to hold a sale to sell the property stored at the Facility by the below list of Occupants whom are in default at an Auction. The sale will occur as an online auction via www. storageauctions.com on 11/17/2021 at 1:00pm. Unless stated otherwise the description of the contents are household goods and furnishings. Desiree Wooten unit #143; Destin

Wade unit #167; Michael Tyrone Saddlers unit #197; Susan Horne unit #267; Christopher Thomas unit #377; Aaron Michael Green unit #400; Matthew Hay unit #523; Kimberly Money unit #525; Eric Berentsen unit #606; Matthew Robert Seligman unit #721; Victoria Susann Sapp unit #740; Jose Cruz Salazar unit #844; Christopher Pryor unit #903. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details. Oct. 29; Nov. 5, 2021 21-01476K

SECOND INSERTION

NOTICE OF SALE **PURSUANT TO CHAPTER 45** IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CASE NO.: 2020CA002390 HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR THE REGISTERED NOTEHOLDERS OF RENAISSANCE HOME EQUITY LOAN TRUST 2006-2, Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF VIVIAN YOUNG A/K/A VIVIAN LEE YOUNG, DECEASED; JAMES E. WHEELER; UNKNOWN SPOUSE OF JAMES E. WHEELER;

CITY OF WINTER HAVEN,

FLORIDA; KENNETH A. JAMES,

Defendant(s).
NOTICE OF SALE IS HEREBY GIVEN pursuant to the order of Summary Final Judgment of Foreclosure dated October 13, 2021, and entered in Case No. 2020CA002390 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR THE REGISTERED NOTEHOLDERS OF RENAISSANCE HOME EQUITY LOAN TRUST 2006-2, is Plaintiff and THE UNKNOWN HEIRS, DE-VISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIM-ING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF VIVIAN YOUNG A/K/A VIVIAN LEE YOUNG, DECEASED; JAMES E. WHEELER: UNKNOWN SPOUSE OF JAMES E. WHEELER; CITY OF WIN-TER HAVEN, FLORIDA; KENNETH A. JAMES, are Defendants, the Office of the Clerk, Polk County Clerk of the Court will sell to the highest bidder or

realforeclose.com at 10:00 a.m. on the 17th day of November, 2021, the following described property as set forth in said Summary Final Judgment, to wit:

LOT 9, BLOCK 3, REPLAT OF IDA M. SMITH'S SUBDIVI-SION, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 32, PAGE 20 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, LESS AND EXCEPT THE WEST 15.0 FEET THERE-OF FOR RIGHT-OF-WAY. Property Address: 1700 3rd Street NE, Winter Haven, Flori-

da 33881 and all fixtures and personal property located therein or thereon, which are

included as security in Plaintiff's mort-Any person claiming an interest in the surplus funds from the sale, if any,

other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. If you are a person with a disability

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

Dated: 10/21/2021 McCabe, Weisberg & Conway, LLC By: /s/ Robert A. McLain Robert McLain, Esq. Fl Bar No. 195121 McCabe, Weisberg & Conway, LLC 3222 Commerce Place, Suite A West Palm Beach, Florida, 33407 Telephone: (561) 713-1400 Email: FLpleadings@mwc-law.com File No: 19-400597 Oct. 29; Nov. 5, 2021 21-01479K

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

bidders via online auction at www.polk.

CASE NO.: 2020CA003445000000 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2006-6 NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, **SERIES 2006-6**, 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 MICHAEL J.

THIBODEAU, 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 October 13, 2021 in Civil Case No. 2020CA003445000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County. Florida, wherein, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR NOVASTAR MORT-GAGE FUNDING TRUST, SERIES 2006-6 NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFI-CATES, SERIES 2006-6 is the Plaintiff, and UNKNOWN HEIRS, BENE-FICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEES, ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIM-ING AN INTEREST BY THROUGH UNDER OR AGAINST THE ESTATE OF MICHAEL J. THIBODEAU, DE-CEASED; FAIRWOODS CONDO-MINIUM ASSOCIATION, INC.; UN-KNOWN TENANT #1; UNKNOWN TENANT #2; JOSEPH ROBERT THIBODEAU, JR.; 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 17, 2021 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

UNIT 164B, FAIRWOODS, A CONDOMINIUM ACCORD-ING TO THE DECLARATION OF CONDOMINIUM THERE-OF AS RECORDED IN OFFI-CIAL RECORDS BOOK 2242, PAGE 2128 , OF THE PUBLIC RECORDS OF POLK COUN-TY , FLORIDA , AND ALL AMENDMENTS THERETO . TOGETHER WITH AN UNDI-VIDED SHARE IN COMMON ELEMENTS APPURTENANT THERETO

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 22 day of Oct., 2021. ALDRIDGE PITE, LLP Attorney for Plaintiff 1615 South Congress Avenue, Suite 200 Delray Beach, FL 33445 Telephone: 561-392-6391 Facsimile: 561-392-6965 By: Digitally signed by Jennifer Travieso Date: 2021-10-22 14:46:04 Florida Bar #641065 Primary E-Mail: Service Mail@aldridgepite.com1221-5076B

Oct. 29; Nov. 5, 2021 21-01493K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2021-CP-003278-0000-XX Division 14 IN RE: ESTATE OF

TAMARA K. OWENS **Deceased.**The administration of the estate of Tamara K. Owens, deceased, whose date of death was June 10, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative

and the personal representative's attor-

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

All other creditors of the decedent

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

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

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

The date of first publication of this notice is October 29, 2021.

Personal Representative: Kelly C. Donegan

3917 West Dale Avenue Tampa, Florida 33609 Attorney for Personal Representative: L. Caleb Wilson, Attorney Florida Bar Number: 73626 Craig A. Mundy, P.A. 4927 Southfork Drive Lakeland, Florida 33813 Telephone: (863) 647-3778 Fax: (863) 647-4580 E-Mail: caleb@mundylaw.com 21-01482K Oct. 29; Nov. 5, 2021

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2021-CP-003210-0000-XX Division 14 IN RE: ESTATE OF MICHAEL W. DEZARN Deceased.

The administration of the estate of Michael W. Dezarn, deceased, whose date of death was August 25, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth

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

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

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 29, 2021.

Personal Representative: Rebecca S. Dezarn

6830 Crews Lake Road Lakeland, Florida 33813 Attorney for Personal Representative: L. Caleb Wilson, Attorney Florida Bar Number: 73626 Craig A. Mundy, P.A. 4927 Southfork Drive Lakeland, Florida 33813 Telephone: (863) 647-3778 Fax: (863) 647-4580 E-Mail: caleb@mundylaw.com Oct. 29; Nov. 5, 2021 21-01481K

SECOND INSERTION

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

File No. 53-2021-CP-003293-0000-XX Division 14 IN RE: ESTATE OF BETTY J. VILLINGER

Deceased. The administration of the estate of Betty J. Villinger, deceased, whose date of death was August 6, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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 29, 2021.

> Personal Representative: John D. Whitesell

PO Box 393 Cresco, Pennsylvania 18326 Attorney for Personal Representative: L. Caleb Wilson, Attorney Florida Bar Number: 73626 Craig A. Mundy, P.A. 4927 Southfork Drive Lakeland, Florida 33813 Telephone: (863) 647-3778 Fax: (863) 647-4580 E-Mail: caleb@mundylaw.com

Oct. 29; Nov. 5, 2021

SECOND INSERTION

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

File No.2021CP0020620000XX IN RE: ESTATE OF JOSEPH ROLAND DUBE a/k/a JOSEPH DUBE, Deceased.

The administration of the estate of JOSEPH ROLAND DUBE, a/k/a JOSEPH DUBE, deceased, whose date of death was March 15, 2021, is pending in the Circuit Court for Polk County. Florida, Probate Division, the address of which is 3425 Lake Alfred Road, Winter Haven, Florida 33881. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

OF THIS NOTICE ON THEM. All other creditors of the decedent

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

21-01486K

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

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

The date of first publication of this notice is October 29, 2021.

LINDA PARENT Personal Representative 129 Lakeview Drive

Ashford, Connecticut 06278 Attorney for Personal Representative: Veronica R.S. Bauer $Email\ Address:\ vbauer@wiggin.com$ gvanistendal@wiggin.com Florida Bar No. 0131806 Wiggin and Dana, LLP 231 Bradlev Place, Suite 202 Palm Beach, Florida 33480 $30379 \\ 1 \\ 4811 \\ -6100 \\ -5822.v1$ Oct. 29; Nov. 5, 2021 21-01494K

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case Number: 21CP-3416 IN RE-ESTATE OF

Lillian Renee Johnson

deceased. The administration of the estate of Lillian Renee Johnson, deceased, Case Number 21CP-3416, 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

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 SER-VICE OF A COPY OF THIS NOTICE ON THEM.

SECOND INSERTION

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. 29, 2021.

Jacquelyn Johnson Personal Representative Address: 5555 Maggiore Blvd., Lakeland, FL 33805

MICHAEL H. WILLISON, P.A. Michael H. Willison, Esquire 114 S. Lake Avenue Lakeland, Florida 33801 (863) 687-0567 Florida Bar No. 382787 mwill is on @mwill is on.comAttorney for Personal Representative 21-01487K Oct. 29; Nov. 5, 2021

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 532021CP0031310000XX IN RE: ESTATE OF STEVE GREGORY WILSON,

Deceased. The administration of the estate of STEVE GREGORY WILSON, deceased, whose date of death was March 14, 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 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 ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLI-CATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The date of first publication of this notice is: October 29, 2021.

RETA S. STEAD Personal Representative 2652 State Road 557

Lake Alfred, FL 33850 ROBERT D. HINES Attorney for Personal Representative Florida Bar No. 0413550 Hines Norman Hines, P.L. 315 S. Hyde Park Avenue Tampa, FL 33606 Telephone: 813-251-8659 Email: rhines@hnh-law.com Oct. 29; Nov. 5, 2021 21-01483K

SECOND INSERTION

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

File No. 53-2021-CP-003261-0000-XX **Division: Probate** IN RE: ESTATE OF ELENA PULEO, Deceased

The administration of the Estate of Elena Puleo, deceased, whose date of death was September 2, 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 attor-

ney 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 d other persons having cla mands against decedent's Estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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

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

The date of first publication of this notice is October 29, 2021.

Personal Representative: Lisa Tedesco 3634 Wayne Road Lakeland, Florida 33810

Attorney for Personal Representatives 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: ahanstert 21-01485K

Oct. 29; Nov. 5, 2021

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY. STATE OF FLORIDA PROBATE DIVISION CASE NO.: 21-CP-3288 IN RE: ESTATE OF

BETTY BURCH.

Decedent. The administration of the estate of BETTY BURCH, whose date of death was July 24, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer J-109, Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attor-

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

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

file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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 29, 2021 PERSONAL REPRESENTATIVE:

Derek Ryan 801 W. Ohio Avenue

Tampa, FL 33603 ATTORNEY FOR PERSONAL REPRESENTATIVE: Mark C. Mann, Esquire Florida Bar No.: 0040118 Berlin Patten Ebling, PLLC 324 S. Hyde Park Ave., Suite 325 Tampa, FL 33606 Phone: (813) 467-7500 Fax: (813) 251-1662 mcmann@berlinpatten.com kwilson@berlinpatten.com 03899322-1 Oct. 29; Nov. 5, 2021 21-01484K

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. 2019CA002344000000 BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST, Plaintiff, vs

JEWEL ARMSTRONG, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated December 16, 2019, and entered in 2019CA002344000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST is the Plaintiff and JEWEL ARMSTRONG; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 16, 2021, the following described property as set forth in said Final Judgment, to wit: LOT 41, OF PHASE 2, OF

GORDON HEIGHTS SUB-DIVISION, AS SHOWN BY MAP OR PLAT THEREOF RE-CORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT

COURT IN AND FOR POLK COUNTY, FLORIDA, IN PLAT BOOK 52, PAGE1.

Property Address: 2893 DUD-LEY DR, BARTOW, FL 33830 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

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

Dated this 27 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\James Hutton James Hutton, Esquire Florida Bar No. 88662 Communication Email: jhutton@raslg.com 19-274137 - NaC Oct. 29; Nov. 5, 2021

21-01502K

SECOND INSERTION

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

CASE NO.: 53-2018-CA-001479 BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES ITRUST,

Plaintiff, vs. JOHNNIE SHIELDS, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale September 29, 2021, and entered in Case No. 53-2018-CA-001479 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust, is the Plaintiff and The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, or other Claimants claiming by, through, under, or against, Johnnie Shields, deceased, Johnnie Shields, Jr., a possible Heir to the Estate of Johnnie Shields, deceased, Polk County, Florida, Shanta Leandra Shields, a possible Heir to the Estate of Johnnie Shields, deceased, The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, or other Claimants claiming by, through, under, or against, Eddie Belle Shields, deceased, a possible Heir to the Estate of the Estate of Johnnie Shields, deceased, United States of America acting through Secretary of Housing and Urban Development, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at

online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the November 16, 2021 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 6, LESS THE EAST 25

FEET THEREOF, LINDUS PARK, ACCORDING TO THE PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 32, PAGE 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 860 CODY PARK, BAB-SON PARK, FL 33827

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

Dated this 20 day of October, 2021. ALBERTELLI LAW P. O. Box 23028 Tampa, FL 33623Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Charline Calhoun Florida Bar #16141 CT - 18-011454

Oct. 29; Nov. 5, 2021

SECOND INSERTION

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

CIVIL ACTION CASE NO.: 2016CA003067000000 THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR STRUCTURED ASSET MORTGAGE INVESTMENTS II TRUST 2006-AR7, MORTGAGE PASS-THROUGH CERTIFICATES, **SERIES 2006-AR7,** Plaintiff, vs.

GJKC LIMITED LIABILITY COMPANY D/B/A GJKC LLC, et al. Defendant(s). NOTICE IS HEREBY GIVEN Pur-

suant to an Order Rescheduling Foreclosure Sale dated September 30, 2021, and entered in Case No. 2016CA003067000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which The Bank of New York Mellon f/k/a The Bank of New York, as Successor in Interest to JPMorgan Chase Bank, N.A., as Trustee for Structured Asset Mortgage Investments II Trust 2006-AR7, Mortgage Pass-Through Certificates, Series 2006-AR7, is the Plaintiff and GJKC Limited Liability Company d/b/a GJKC LLC, Calabay Parc Homeowners Association, Inc., Guy Stephen Burtenshaw a/k/a Guy S. Burtenshaw, Polk County, Florida, Unknown Party #1 n/k/a Jovanny Pilier, Unknown Party #2 n/k/a Gilberto E. Peguero-Chireno, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on on-

line at online at www.polk.realforeclose. com, Polk County, Florida at 10:00am EST on the November 16, 2021 the following described property as set forth in said Final Judgment of Foreclosure: LOT 298, OF CALABAY PARC,

21-01477K

UNIT TWO, ACCORDING TO THE PLAT THEREOF, AS RE-CORDED IN PLT BOOK 121, AT PAGES 46 AND 47, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 360 TUPELO CIR, DAV-

ENPORT, FL 33897 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 20 day of October, 2021. ALBERTELLI LAW P. O. Box 23028 Tampa, FL 33623 Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Justin Swosinski Florida Bar #96533 Justin Swosinski, Esq. CT - 16-019404 Oct. 29; Nov. 5, 2021 21-01478K 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

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

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

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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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

- 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 collection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how "strong" and "reasonable" are interpreted.

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

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

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

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

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

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

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

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

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

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