

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA. **Case No. 2021CA000653000000 REVERSE MORTGAGE FUNDING LLC, Plaintiff, vs. SARAH N. DEAN, AS TRUSTEE OF THE DEAN FAMILY TRUST DATED SEPTEMBER 8, 2005, et. al. Defendants.** NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 2021CA000653000000 of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein, REVERSE MORTGAGE FUNDING LLC, Plaintiff, and, SARAH N. DEAN, AS TRUSTEE OF THE DEAN FAMILY TRUST DATED SEPTEMBER 8, 2005, et. al., are Defendants, Clerk of the Circuit Court, Stacy M. Butterfield, will sell to the highest bidder for cash at, WWW.POLK.REALFORECLOSE.COM, at the hour of 10:00 AM, on the 8th day of February, 2022, the following described property: LOT 9, BLOCK "A", HOBBS AND CORLEY ADDITION, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 34, PAGE 49, 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 this 11th day of January, 2022. GREENSPOON MARDER LLP TRADE CENTRE SOUTH, SUITE 700 100 WEST CYPRESS CREEK ROAD FORT LAUDERDALE, FL 33309 Telephone: (954) 343 6273 Hearing Line: (888) 491-1120 Facsimile: (954) 343 6982 Email 1: Karissa.Chin-Duncan@gmlaw.com Email 2: gmforeclosure@gmlaw.com By: Karissa Chin-Duncan, Esq. Florida Bar No. 98472 58341.0944 / AJBruhn January 14, 21, 2022 22-00058K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION **Case No. 2021CP0042640000XX IN RE: ESTATE OF ROBERT W. HAMILTON, Deceased.** The administration of the estate of ROBERT W. HAMILTON, deceased, whose date of death was September 16, 2021, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is January 14, 2022. **Personal Representative: /s/ Tiffany Dodson TIFFANY DODSON** Attorney for Personal Representative: /s/ Jay R. Beskin JAY R. BESKIN Attorney For Petitioners Florida Bar Number: 930301 Rarick & Beskin, P.A. 3107 Stirling Rd., Suite 308 Fort Lauderdale, FL 33312 Telephone: (954) 861-1426 Fax: (954) 556-5227 E-Mail: jbeskin@raricklaw.com Secondary E-Mail: Service@rbgvlaw.com January 14, 21, 2022 22-00048K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION **FILE NO.: 2021CP0041980000XX DIVISION: 14 IN RE: ESTATE OF CURTIS JAY HANDSHOE, Deceased.** The administration of the Estate of Curtis Jay Handshoe, deceased, whose date of death was August 23, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the Decedent and other persons having claims or demands against Decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the Decedent and other persons having claims or demands against Decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is January 14, 2022. **Personal Representative: Daniel O'Brien c/o: Bennett Jacobs & Adams, P.A.** Post Office Box 3300 Tampa, Florida 33601 Attorney for Personal Representative: Linda Muralt, Esquire Florida Bar No.: 0031129 Bennett Jacobs & Adams, P.A. Post Office Box 3300 Tampa, Florida 33601 Telephone: (813) 272-1400 Facsimile: (866) 844-4703 E-mail: LMuralt@bja-law.com January 14, 21, 2022 22-00040K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION **File No. 2020-CP-000-298-30000 IN RE: ESTATE OF JOHN KANKOWSKI Deceased.** The administration of the estate of John Kankowski, deceased, whose date of death was October 5, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 930 E. Parker Street, Lakeland, Florida, 33801. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is January 14, 2022. **Personal Representative: Eric Kankowski** 424 NE 6th Street, Apt A, Gainesville, Florida 32601 Attorney for Personal Representative: Robert S. MacDonald Attorney for Personal Representative Florida Bar Number: 321028 Bogin Munns & Munns, P.A. P.O. Box 2807 Orlando, FL 32802-2807 Telephone: (407) 578-1334 Fax: (407) 578-2181 E-Mail: rmacdonald@boginmunns.com Secondary: bmmsservice@boginmunns.com January 14, 21, 2022 22-00036K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION **File No.: 21-CP-004320 IN RE: ESTATE OF CAROL JENKINS BARNETT, Deceased.** The administration of the estate of CAROL JENKINS BARNETT, deceased, whose date of death was December 7, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME 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 January 14, 2022. Signed on this 5th day of January, 2022. **s/ Tina P. Johnson TINA P. JOHNSON** **Personal Representative** 5020 Bayshore Boulevard, #601 Tampa, Florida 33611 s/ Natalie C. Annis NATALIE C. ANNIS, ESQ. Attorney for Personal Representative Florida Bar No. 148350 Foley & Lardner LLP 100 North Tampa Street, Ste. 2700 Tampa, Florida 33602 Telephone: 813-229-2300 Email: nannis@foley.com Secondary Email: lgarrard@foley.com 4878-3882-0614.2 January 14, 21, 2022 22-00035K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION **File No. 53-2021-CP-004352-0000-XX Division 14 IN RE: ESTATE OF PHYLLIS IRENE SCHROEDER Deceased.** The administration of the estate of Phyllis Irene Schroeder, deceased, whose date of death was November 11, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is January 14, 2022. **Personal Representative: Mark S. Reynolds** 11224 Coventry Grove Circle Lithia, Florida 33547 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 January 14, 21, 2022 22-00055K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION **File No. 2021-CP-004230-O Division Probate IN RE: ESTATE OF STEPHANIE RUIZ Deceased.** The administration of the estate of Stephanie Ruiz, deceased, whose date of death was June 6, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME 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 January 14, 2022. **Personal Representative: Darlene Nunez** 13209 Briar Forest Ct. Orlando, Florida 32828 Attorney for Personal Representative: /s/ Bridget M. Friedman Bridget M. Friedman, Esq., Attorney Florida Bar Number: 20538 600 Rinehart Road, Suite 3086 Lake Mary, FL 32746 Telephone: (407) 830-6331 Fax: (407) 878-2178 E-Mail: bfriedman@ff-attorneys.com Secondary E-Mail: sadan@ff-attorneys.com January 14, 21, 2022 22-00062K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION **File No. 2022CP0000720000XX Division PROBATE IN RE: ESTATE OF SHARON VIRGINIA MASSEY A/K/A SHARON ROBERTS MASSEY Deceased.** The administration of the estate of Sharon Virginia Massey a/k/a Sharon Roberts Massey, deceased, whose date of death was July 19, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is January 14, 2022. **Personal Representative: Misty Anne Patterson** 3535 NW 41st PL Cape Coral, Florida 33993 Attorney for Personal Representative: Albert Stickley, III, Attorney Florida Bar Number: 51605 737 S. Indiana Avenue, Suite A Englewood, Florida 34223 Telephone: (941) 474-5506 Fax: (941) 474-5507 E-Mail: aj@stickleylaw.com Secondary E-Mail: info@stickleylaw.com 1838.001 January 14, 21, 2022 22-00054K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION **File No. 2022CP0000720000XX Division PROBATE IN RE: ESTATE OF SHARON VIRGINIA MASSEY A/K/A SHARON ROBERTS MASSEY Deceased.** The administration of the estate of Sharon Virginia Massey a/k/a Sharon Roberts Massey, deceased, whose date of death was July 19, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is January 14, 2022. **Personal Representative: Daniel O'Brien c/o: Bennett Jacobs & Adams, P.A.** Post Office Box 3300 Tampa, Florida 33601 Attorney for Personal Representative: Linda Muralt, Esquire Florida Bar No.: 0031129 Bennett Jacobs & Adams, P.A. Post Office Box 3300 Tampa, Florida 33601 Telephone: (813) 272-1400 Facsimile: (866) 844-4703 E-mail: LMuralt@bja-law.com January 14, 21, 2022 22-00040K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION **File No. 2020-CP-000-298-30000 IN RE: ESTATE OF JOHN KANKOWSKI Deceased.** The administration of the estate of John Kankowski, deceased, whose date of death was October 5, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 930 E. Parker Street, Lakeland, Florida, 33801. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is January 14, 2022. **Personal Representative: Eric Kankowski** 424 NE 6th Street, Apt A, Gainesville, Florida 32601 Attorney for Personal Representative: Robert S. MacDonald Attorney for Personal Representative Florida Bar Number: 321028 Bogin Munns & Munns, P.A. P.O. Box 2807 Orlando, FL 32802-2807 Telephone: (407) 578-1334 Fax: (407) 578-2181 E-Mail: rmacdonald@boginmunns.com Secondary: bmmsservice@boginmunns.com January 14, 21, 2022 22-00036K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION **File No.: 21-CP-004320 IN RE: ESTATE OF CAROL JENKINS BARNETT, Deceased.** The administration of the estate of CAROL JENKINS BARNETT, deceased, whose date of death was December 7, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME 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 January 14, 2022. Signed on this 5th day of January, 2022. **s/ Tina P. Johnson TINA P. JOHNSON** **Personal Representative** 5020 Bayshore Boulevard, #601 Tampa, Florida 33611 s/ Natalie C. Annis NATALIE C. ANNIS, ESQ. Attorney for Personal Representative Florida Bar No. 148350 Foley & Lardner LLP 100 North Tampa Street, Ste. 2700 Tampa, Florida 33602 Telephone: 813-229-2300 Email: nannis@foley.com Secondary Email: lgarrard@foley.com 4878-3882-0614.2 January 14, 21, 2022 22-00035K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION **File No. 2022CP0000720000XX Division PROBATE IN RE: ESTATE OF SHARON VIRGINIA MASSEY A/K/A SHARON ROBERTS MASSEY Deceased.** The administration of the estate of Sharon Virginia Massey a/k/a Sharon Roberts Massey, deceased, whose date of death was July 19, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is January 14, 2022. **Personal Representative: Misty Anne Patterson** 3535 NW 41st PL Cape Coral, Florida 33993 Attorney for Personal Representative: Albert Stickley, III, Attorney Florida Bar Number: 51605 737 S. Indiana Avenue, Suite A Englewood, Florida 34223 Telephone: (941) 474-5506 Fax: (941) 474-5507 E-Mail: aj@stickleylaw.com Secondary E-Mail: info@stickleylaw.com 1838.001 January 14, 21, 2022 22-00054K

and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is January 14, 2022. **Personal Representative: Daniel O'Brien c/o: Bennett Jacobs & Adams, P.A.** Post Office Box 3300 Tampa, Florida 33601 Attorney for Personal Representative: Linda Muralt, Esquire Florida Bar No.: 0031129 Bennett Jacobs & Adams, P.A. Post Office Box 3300 Tampa, Florida 33601 Telephone: (813) 272-1400 Facsimile: (866) 844-4703 E-mail: LMuralt@bja-law.com January 14, 21, 2022 22-00040K

FIRST INSERTION

Notice is hereby given that FF RE-UNION, LLC, OWNER, desiring to engage in business under the fictitious name of KEKE'S BREAKFAST CAFE located at 6526 OLD BRICK RD, STE 120 PMB 169, WINDERMERE, FLORIDA 34786 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. January 14, 2022 22-00044K

FIRST INSERTION

Notice is hereby given that QUEENKARISMA S WASHINGTON, OWNER, desiring to engage in business under the fictitious name of PHOTO BOMB STUDIO located at 5634 EL DORADO AVE, LAKELAND, FLORIDA 33809 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. January 14, 2022 22-00038K

FIRST INSERTION

Notice is hereby given that K9 KULTURE LLC, OWNER, desiring to engage in business under the fictitious name of K9 KOUTURE located at 1925 ESCAMBIA LN, POINCIANA, 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. January 14, 2022 22-00037K

FIRST INSERTION

Notice is hereby given that MARCELLA P COLE, OWNER, desiring to engage in business under the fictitious name of THE ANGEL'S PARADISE located at 1052 W. HWY 92, #140, AUBURNDALE, FLORIDA 33823 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. January 14, 2022 22-00043K

FIRST INSERTION

Notice is hereby given that JASON L GRIMES, OWNER, desiring to engage in business under the fictitious name of J GRIMES CATTLE located at 9215 MAX CASH RD, LAKELAND, FLORIDA 33810 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. January 14, 2022 22-00042K

FIRST INSERTION

Notice is hereby given that WAYNE PRESTON SANDERS, OWNER, desiring to engage in business under the fictitious name of WAYNE INDUSTRIES located at 2216 HURST RD, AUBURNDALE, FLORIDA 33823

FIRST INSERTION

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. January 14, 2022 22-00059K

FIRST INSERTION

Notice is hereby given that TYLER K HUNTER, OWNER, desiring to engage in business under the fictitious name of HUNTER ASPHALT PAVING located at 39873 HWY 27, #421, DAVENPORT, FLORIDA 33837 intends to register

the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. January 14, 2022 22-00056K

FIRST INSERTION

Notice is hereby given that TYLER K HUNTER, OWNER, desiring to engage in business under the fictitious name of HUNTER ASPHALT PAVING located at 39873 HWY 27, #421, DAVENPORT, FLORIDA 33837 intends to register

the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. January 14, 2022 22-00056K



Must the chosen newspaper website be connected to a qualified newspaper in the county to which the legal notice pertains?

Yes, the new law (Florida House Bill 35) requires this.

VIEW NOTICES ONLINE AT
Legals.BusinessObserverFL.com

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

FIRST INSERTION

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

CASE NO.: 2019-CC-000640 ASSOCIATION OF POINCIANA VILLAGES, INC., a Florida not-for-profit corporation, Plaintiff, v. TERRI-JO DALEY, KNOWN HEIR OF SADIE G. LESTER, DECEASED, et al., Defendants.

NOTICE IS HEREBY given pursuant to a Final Summary Judgment of Foreclosure dated January 6, 2022 and entered in Case No. 2019-CC-000640, of the County Court in and for Polk County, Florida wherein ASSOCIATION OF POINCIANA VILLAGES, INC., is the Plaintiff and TERRI-JO DALEY, KNOWN HEIR OF SADIE G. LESTER, DECEASED, et al., are the Defendants, I will sell to the highest bidder online at www.polk.realforeclose.com, at 10:00 A.M. on the 8th day of February, 2022, the following described property as set forth in said Final Judgment, to wit:

Lot 5, Block 440, Village 7, Neighborhood 2W, Poinciana Subdivision, according to the plat thereof recorded in Plat

Book 55 at Page 9 of the Public Records of Polk County, Florida. Parcel Identification Number: 28-27-33-934460-440050.

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

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

Dated this 12th day of January, 2022.
/s/ Michael J. McCabe
Michael J. McCabe, Esq.
Florida Bar No. 0021108
McCabe & Ronsman
110 Solana Road, Suite 102
Ponte Vedra Beach, Florida 32082
service@flcalegal.com
January 14, 21, 2022 22-00061K

FIRST INSERTION

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

CASE NO.: 2018CA00077600000 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, VS. BLANCA M. ALZATE; SAM AMBAR A/K/A SHIMSHON J. AMBAR; 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 February 20, 2020 in Civil Case No. 2018CA000776000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is the Plaintiff, and BLANCA M. ALZATE; SAM AMBAR A/K/A SHIMSHON J. AMBAR; LAKE WILSON PRESERVE HOMEOWNERS ASSOCIATION, INC. A NON FOR PROFIT; AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on February 4, 2022 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

ment, to wit:

LOT 64, LAKE WILSON PRESERVE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 125, PAGES 37 THROUGH 39, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 10 day of January, 2022.
ALDRIDGE PITE, LLP
Attorney for Plaintiff
1615 South Congress Avenue, Suite 200
Delray Beach, FL 33445
Telephone: 561-392-6391
Facsimile: 561-392-6965
By: Zachary Y. Ullman, Esq.
FBN: 106751
Digitally signed by Zachary Ullman
Date: 2022-01-10 13:35:14
FBN: 106751
Primary E-Mail:
ServiceMail@aldridgepite.com
1454-590B
January 14, 21, 2022 22-00046K

FIRST INSERTION

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

CASE NO. 2019 CA 003809 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-ABC1, Plaintiff, vs.

KENNETH R. HANSEN; GRISSI HANSEN; LAKE DAVENPORT ESTATES WEST HOMEOWNERS ASSOCIATION, INC.; POLK COUNTY, FLORIDA UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated October 19, 2021 and an Order Canceling and Resetting Foreclosure Sale dated January 3, 2022 and entered in Case No. 2019 CA 003809 of the Circuit Court in and for Polk County, Florida, wherein THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-ABC1 is Plaintiff and KENNETH R. HANSEN; GRISSI HANSEN; LAKE DAVENPORT ESTATES WEST HOMEOWNERS ASSOCIATION, INC.; POLK COUNTY, FLORIDA UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE

PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on March 7, 2022, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 140, LAKE DAVENPORT ESTATES WEST PHASE TWO, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 101, PAGES 28 AND 29, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

DATED January 6, 2022.
By: /s/ Ian Dolan
Ian C. Dolan
Florida Bar No.: 757071
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
1496-178529 / JLD
January 14, 21, 2022 22-00030K

FIRST INSERTION

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

POLK COUNTY CIVIL DIVISION
Case No. 2019CA003746

Division 04 SELECT PORTFOLIO SERVICING, INC. Plaintiff, vs.

REGINA I. BROWN A/K/A REGINA IRENE BROWN A/K/A GINA I. BROWN, CHRISTOPHER T. BROWN A/K/A CHRISTOPHER TODD BROWN A/K/A CHRISTOPHER BROWN, BRANCH BANKING AND TRUST COMPANY F/K/A CITRUS AND CHEMICAL BANK, AND UNKNOWN TENANTS/OWNERS, Defendants.

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on January 4, 2022, in the Circuit Court of Polk County, Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Florida described as:

LOT 74, CARLISLE HEIGHTS, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 47, PAGE 49, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

and commonly known as: 4007 GLEN GARRY RD E, LAKELAND, FL 33813; including the building, appurtenances,

and fixtures located therein, at public sale at 10:00 A.M., on-line at www.polk.realforeclose.com on February 8, 2022 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.

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

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

Dated this 10th day of January, 2022
By: /s/ Jennifer M. Scott
Jennifer M. Scott
Attorney for Defendant
Invoice to:
Jennifer M. Scott
(813) 229-0900 x
Kass Shuler, P.A.
1505 N. Florida Ave.
Tampa, FL 33602-2613
ForeclosureService@kasslaw.com
2019CA003746
328202/1910384/wll
January 14, 21, 2022 22-00039K

FIRST INSERTION

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

CASE No. 2019CA-004501-0000-00 REVERSE MORTGAGE FUNDING LLC, Plaintiff, vs.

UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF LONNIE CRAWFORD PITTMAN AKA LONNIE CRAWFORD PITTMAN, SR., DECEASED, et. al. Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 2019CA-004501-0000-00 of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein, REVERSE MORTGAGE FUNDING LLC, Plaintiff, and, UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CEDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF LONNIE CRAWFORD PITTMAN AKA LONNIE CRAWFORD PITTMAN, SR., DECEASED, et. al., are Defendants, Clerk of the Circuit Court, Stacy M. Butterfield, will sell to the highest bidder for cash at, WWW.POLK.REALFORECLOSE.COM, at the hour of 10:00 AM, on the 11th day of February, 2022, the following described property:

LOTS 42 AND 43 OF LAKE WORTH ESTATES, AS

SHOWN BY MAP OR PLAT THEREOF RECORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA, IN PLAT BOOK 15 PAGE 34.

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

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

DATED this 11th day of January, 2022.
GREENSPOON MARDER LLP
TRADE CENTRE SOUTH,
SUITE 700
100 WEST CYPRESS CREEK ROAD
FORT LAUDERDALE, FL 33309
Telephone: (954) 343 6273
Hearing Line: (888) 491-1120
Facsimile: (954) 343 6982
Email 1:
Karissa.Chin-Duncan@gmlaw.com
Email 2:
gmforeclosure@gmlaw.com
By: Karissa Chin-Duncan, Esq.
Florida Bar No. 98472
58341.0499 / AJBruhn
January 14, 21, 2022 22-00057K

FIRST INSERTION

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

POLK COUNTY CIVIL DIVISION
Case No. 2020CA003719

Division 04 FIRST GUARANTY MORTGAGE CORPORATION Plaintiff, vs.

UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OF JAMES BENTON, DECEASED, MICHAEL BENTON, KNOWN HEIR OF JAMES BENTON, DECEASED, TIMOTHY BENTON, KNOWN HEIR OF JAMES BENTON, DECEASED, JAMES BENTON, KNOWN HEIR OF JAMES BENTON, DECEASED, ROBERT BENTON, KNOWN HEIR OF JAMES BENTON, DECEASED, MICHAEL BENTON, UNKNOWN SPOUSE OF TIMOTHY BENTON, UNKNOWN SPOUSE OF JAMES BENTON, UNKNOWN SPOUSE OF ROBERT BENTON, THE INDEPENDENT SAVINGS PLAN COMPANY A/K/A ISPC, STATE OF FLORIDA, DEPARTMENT OF REVENUE, KAITLYN BENTON, AND UNKNOWN TENANTS/ OWNERS, Defendants.

Notice is hereby given, pursuant to Final Judgment of Foreclosure for Plaintiff entered in this cause on December 13, 2021, in the Circuit Court of Polk County, Florida, Stacy M. Butterfield, Clerk of the Circuit Court, will sell the property situated in Polk County, Florida described as:

LOT 12, BLOCK A, CRYSTAL SHORES, ACCORDING TO THE PLAT THEREOF, RE-

CORDED IN PLAT BOOK 40, PAGE 9, OF THE PUBLIC RECORDS OF POLK COUNTY FLORIDA

and commonly known as: 2325 N CRYSTAL LAKE DR, LAKELAND, FL 33801; including the building, appurtenances, and fixtures located therein, at public sale at 10:00 A.M., on-line at www.polk.realforeclose.com on March 4, 2022 to the highest bidder for cash after giving notice as required by Section 45.031 F.S.

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

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

Dated this 10th Day of January, 2022.
By: /s/ Ryan Paul Sutton
Ryan Paul Sutton
Invoice to:
Jennifer M. Scott
(813) 229-0900 x
Kass Shuler, P.A.
1505 N. Florida Ave.
Tampa, FL 33602-2613
ForeclosureService@kasslaw.com
2020CA003719
327878/2015479/CMP
January 14, 21, 2022 22-00045K

FIRST INSERTION

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

CIVIL DIVISION
CASE NO.

532019CA004644000000 BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST, Plaintiff, vs.

ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF HOWARD R. BOWERS A/K/A HOWARD RAY BOWERS, DECEASED; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; PATRICIA LEE MATHIESON; SHIRLEY BARNES, Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed December 10, 2021 and entered in Case No. 532019CA004644000000, of the Circuit Court of the 10th 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 Plaintiff and ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF HOWARD R. BOWERS A/K/A HOWARD RAY BOWERS, DECEASED; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; PATRICIA LEE MATHIESON; SHIRLEY BARNES; UNITED STATES OF

AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00 A.M., on February 8, 2022, the following described property as set forth in said Final Judgment, to wit:

LOT 12 OF TIMBERCREEK PHASE 2, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 79, PAGE(S) 8, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN 1989 FLEETWOOD MOBILE HOME WITH VIN# FLFLK70A17190SE, TITLE #47548823.

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 11th day of January, 2022.
Eric Knopp, Esq.
Bar. No.: 709921
Kahane & Associates, P.A.
8201 Peters Road, Suite 3000
Plantation, Florida 33324
Telephone: (954) 382-3486
Telefacsimile: (954) 382-5380
Designated service email:
notice@kahaneandassociates.com
File No.: 19-01563 PHH
January 14, 21, 2022 22-00053K

FIRST INSERTION

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

Case Number: 53-2021CA-003324-0000-00 FIRST MORTGAGE CORPORATION OF WINTER HAVEN, a Florida corporation, Plaintiff, vs.

MICHAEL R. MICHAUD, ALEXIS B. MICHAUD, husband and wife, THE RIGHT WAY ASSOCIATES, INC. d/b/a WCCR, a dissolved Florida corporation, KAREN MACK, dba ALLIED BUILDING PRODUCTS CORP, an unregistered fictitious entity, UNKNOWN TENANT #1 and UNKNOWN TENANT #2, Defendants.

TO: THE RIGHT WAY ASSOCIATES, INC. d/b/a WCCR, a dissolved Florida corporation, and KAREN MACK, dba ALLIED BUILDING PRODUCTS CORP, an unregistered fictitious entity, claiming to have any right, title, or interest in the lands hereinafter described

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

Lot 9, TIMBER WOOD UNIT III SUBDIVISION, as shown by map or plat thereof as recorded in Plat Book 74, Page 50, of the Public Records of Polk County, Florida

has been filed against you and you are

required to serve a copy of your written defenses, if any, to it on Krista Mahalak, plaintiff's attorney, whose address is P.O. Box 7608, Winter Haven, Florida 33883, within 30 days after the first publication of this Notice of Action, and file the original with the Clerk of the Court either before service on plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

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

Witness my hand and seal this 3rd day of January, 2022.

STACY M. BUTTERFIELD
Clerk of the Court
(Court Seal) Kaylea Olivier
As Deputy Clerk

Krista Mahalak,
plaintiff's attorney,
P.O. Box 7608,
Winter Haven, Florida 33883
Jan. 14, 21, 28; Feb. 4, 2022

22-00047K

FIRST INSERTION

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

CASE NO.: 2018-CA-002121

LAKEVIEW LOAN SERVICING, LLC, Plaintiff, v. THOMAS W. MCCRORY, et al., Defendants.

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on February 8, 2022, at 10:00 a.m. ET, 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:

UNIT NO. 404, BUILDING NO. 4, COBBLESTONE LANDING TOWNHOMES, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 6975, PAGE 2085, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AS AMENDED
Property Address: 5463 Quarry Rock Rd, Lakeland, FL, 33809
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 11th day of January, 2022.
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
January 14, 21, 2022 22-00052K

FIRST INSERTION

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

CASE NO.: 2020-CA-000235
THE MONEY SOURCE INC., Plaintiff, v. ROBERT W. FULCHER, III, et al., Defendants.

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on February 14, 2022, at 10:00 a.m. ET, 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 128, Hunters Crossing Phase Two, according to the map or plat thereof, as recorded in Plat Book 146, Page(s) 43 and 44, of the Public Records of Polk County, Florida.

Property Address: 6913 Wellsford Dr, Lakeland, FL, 33809 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 6th day of January, 2022.

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 January 14, 21, 2022 22-00031K

FIRST INSERTION

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

CASE NO. 2020CA-002422-0000-00
LAKESHORE CLUB OF POLK COUNTY HOA, INC. Plaintiff(s) VS. MARIA C. ROSA, UNKNOWN PARTIES IN POSSESSION Defendant(s)

Notice is hereby given that pursuant to a Final Judgment entered on OCTOBER 5, 2021, in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

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.

to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 2ND day of FEBRUARY, 2022.

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

THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

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

WITNESS my hand and the seal of the Court on this 29th day of December, 2021.

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

Polk County Clerk of Courts Civil Law Department Drawer CC-12, P.O. Box 9000 Bartow, FL 33831-9000 January 14, 21, 2022 22-00033K

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 Palm Tree Rarities located at 1000 Ketter st APT 1107, in the County of Polk, in the City of Davenport, Florida 33897 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Davenport, Florida, this 10 day of January, 2022.

Trevor Lovelace January 14, 2022 22-00051K

FIRST INSERTION

Notice is hereby given that LAURA LEE OGDEN, OWNER, desiring to engage in business under the fictitious name of LAURA'S LOVELY NAILS FL located at 118 SOUTH 5TH STREET, HAINES CITY, FLORIDA 33844 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.

January 14, 2022 22-00060K

FIRST INSERTION

Notice is hereby given that QUEEN NAILS OF AUBURNDALE LLC, OWNER, desiring to engage in business under the fictitious name of QUEEN NAILS OF AUBURNDALE located at 2122 US HWY 92 W, SUITE #3, AUBURNDALE, FLORIDA 33823 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.

January 14, 2022 22-00049K

FIRST INSERTION

Notice is hereby given that KERRIE LEE BAIZ, OWNER, desiring to engage in business under the fictitious name of INNOVATIVE FUTURES located at 6427 TORRINGTON CIRCLE, LAKE-LAND, FLORIDA 33811 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

January 14, 2022 22-00050K

SUBSEQUENT INSERTIONS

FIRST INSERTION

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

GENERAL JURISDICTION DIVISION **CASE NO. 2018CA-004190-0000-00**

FBC MORTGAGE, LLC, Plaintiff, vs. XIOMARA GAVILAN, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered December 17, 2021 in Civil Case No. 2018CA-2018CA-004190-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein FBC MORTGAGE, LLC is Plaintiff and XIOMARA GAVILAN, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 18th day of February , 2022 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 18, PATTERSON GROVES, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK

138, PAGES 4 THROUGH 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

/s/ Robyn Katz Robyn Katz, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 0146803 6865379 18-02129-2

January 14, 21, 2022 22-00032K

FIRST INSERTION

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

Personal property consisting of sofas, TV's, clothes, boxes, household goods and other personal property used in home, office or garage will be sold or otherwise disposed of at public sales on the dates & times indicated below to satisfy Owners Lien for rent & fees due in accordance with Florida Statutes:

Self-Storage Act, Sections 83.806 & 83.807. All items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required, if applicable.

A21 B. Duncan B30 L. Ratcliff D20 C. Northern Jr. J11 T. Tucker

Units will be listed on www.storageauctions.com Auction ends on January 31, 2021 @11:00 AM or after January 14, 21, 2022 22-00041K

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION **File No. 21CP-3665** **Division Probate** **IN RE: ESTATE OF ROLAND BROUSSEAU Deceased.**

The administration of the estate of Roland Brousseau, deceased, whose date of death was December 9, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Drawer 9000, Bartow Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

NOTWITHSTANDING THE TIME 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 January 7, 2022.

Personal Representative

/s/ Tina M. Dick Tina M. Dick 37328 Heidi Terrace, L-15 Avon Park, Florida 33825

Attorney for Personal Representative /s/ Rebecca L. Nichols

Charlotte C. Stone, Esq. Florida Bar Number: 21297 Rebecca L. Nichols, Esq. Florida Bar Number: 72264

Stone Law Group, P.L. 3200 US Hwy 27 S., Suite 201 Sebring, Florida 33870 Telephone: (863) 402-5424 Fax: (863) 402-5425

E-Mail: rebecca@stonelawgroupfl.com Secondary E-Mail: tami@stonelawgroupfl.com January 7, 14, 2022 22-00028K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION **File No. 53-2021-CP-001053-0000-XX** **Division: Probate** **IN RE: ESTATE OF WILLIE CHESTER TEADT, Deceased.**

The administration of the Estate of Willie Chester Teadt, deceased, whose date of death was January 12, 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 Representatives and the Personal Representatives' attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is January 7, 2022.

Personal Representatives:

Hazen Ray Teadt 19003 Road 338 Pass Christian, MS 39571 **Anne Steed Teadt** 19003 Road 338 Pass Christian, MS 39571

Attorney for Personal Representatives: Carol J. Wallace

Florida Bar No. 71059 Elder Law Firm of Clements & Wallace, PL 310 E Main Street Lakeland, Florida 33801 Telephone: (863) 687-2287 Fax: (863) 682-7385 Email: cwallace@mclements.com

Secondary Email: abaustert@mclements.com January 7, 14, 2022 22-00026K

FIRST INSERTION

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

CASE NO. 2021CA002871000000
AMERICAN ADVISORS GROUP, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF PHILOMENA J. NICELY, DECEASED, et. al. Defendant(s).

TO: MICHAEL NICELY, and whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF PHILOMENA J. NICELY, DECEASED, whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:

ALL THE FOLLOWING DESCRIBED LAND, SITUATE, LYING AND BEING IN COUNTY OF POLK STATE FLORIDA TO WIT: LOT 90 OF A REPLAT OF PART OF WHEELER HEIGHTS UNIT NO.3, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT

BOOK 63, PAGE 41, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. BEING THE SAME PROPERTY CONVEYED TO ORVILLE B. NICELY AND PHILOMENA J. NICELY, HIS WIFE FROM KATHLEEN M. BURNS, AN UNREMARIED WIDOW BY WARRANTY DEED DATED MAY 22, 1992 AND RECORDED MAY 29, 1992 AMONG THE LAND RECORDS OF POLK COUNTY, STATE OF FLORIDA IN BOOK 3105, PAGE 2205.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before 2/11/22/ (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 4th day of January, 2022.

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: Kaylea Olivier DEPUTY CLERK

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 21-084602 - MaJ January 14, 21, 2022 22-00034K

SECOND INSERTION

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

CASE NO. 2021CA003193000000
NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BETTY JEAN DOLES, DECEASED, et. al. Defendant(s).

TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVEISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BETTY JEAN DOLES, DECEASED, whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

WITNESS my hand and the seal of this Court at County, Florida, this 28th day of December, 2021.

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT BY: Lori Armijo DEPUTY CLERK

ROBERTSON, ANSCHUTZ, & SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 21-012210 - MaJ January 7, 14, 2022 22-00007K

SECOND INSERTION

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

CASE NO. 2020CA-000694-0000-00
WILMINGTON SAVINGS FUND SOCIETY, FSB AS OWNER TRUSTEE FOR THE PLAZA REVOLVING TRUST, Plaintiff(s) VS. THE UNKNOWN HEIRS, DEVEISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, KATHRYN D. RABON A/K/A KATHERYNE RABON A/K/A KATHRYN DALE RABON, DECEASED; MCR OF LLC; ELIZABETH JACKSON A/K/A ELIZABETH H. JACKSON; RICHARD MEYER; ONEMAIN FINANCIAL OF AMERICA, INC., F/K/A AMERICAN GENERAL FINANCIAL SERVICES OF AMERICA INC, AS DISSOLVED INDIANAPOLIS CORPORATION; UNKNOWN PARTY #1, PARTY #2, PARTY #3, AND PARTY #4, THE NAMES BEING FICTITIOUS TO ACCOUNT FOR PARTIES IN POSSESSION Defendant(s)

Notice is hereby given that pursuant to a Final Judgment entered on NOVEMBER 19, 2021, in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

LOT 71 OF THE UNRECORDED PLAT OF ROLLING HILLS, DESCRIBED AS: THE NORTH 132 FEET OF THE SOUTH 660 FEET OF THE WEST 330 FEET OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 18, TOWNSHIP 29 SOUTH, RANGE 28 EAST, POLK COUNTY, FLORIDA. TOGETHER WITH A MOBILE HOME LOCATED THEREON AS A PERMANENT FIXTURE AND APPURTENANCE THERETO, DESCRIBED AS A 1994 PINES TRAILER MFG DOUBLEWIDE MOBILE HOME BEARING TITLE NUMBERS 66716417 AND 667416418 AND VIN NUMBERS 47620433GA AND 47620433GB. Property address: 3819 ROLLING HILLS CT W., LAKE WALES FL 33898

to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 2ND day of FEBRUARY, 2022.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

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

WITNESS my hand and the seal of the Court on this 29th day of December, 2021.

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

Polk County Clerk of Courts Civil Law Department Drawer CC-12, P. O. Box 9000 Bartow, FL 33831-9000 January 7, 14, 2022 22-00004K

THIRD INSERTION

NOTICE OF ACTION
(formal notice by publication)
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 21-CP-3845
IN RE: ESTATE OF
WILLIE LEWIS BROWN,
Deceased.

TO: ERICK BRYAN

Unknown

Unknown

Unknown

Unknown

Unknown

Unknown

Unknown

Unknown

YOU ARE NOTIFIED THAT a Notice of Administration has been filed in this court. You are required to serve a copy

of your written defenses, if any, on petitioner's attorney, whose name and address are: Robert D. Hines, Esq., Hines Norman Hines, P.L., 1312 W. Fletcher Avenue, Suite B, Tampa, FL 33612 on or before January 26, 2022, and to file the original of the written defenses with the clerk of this court either before service or immediately thereafter. Failure to serve and file written defenses as required may result in a judgment or order for the relief demanded, without further notice.

Signed on this 15th day of December, 2021.

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

As Deputy Clerk

Robert D. Hines, Esq.,
Hines Norman Hines, P.L.,
1312 W. Fletcher Avenue, Suite B,
Tampa, FL 33612

Dec. 31, 2021; Jan. 7, 14, 21, 2022

21-01848K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT
OF THE TENTH
JUDICIAL CIRCUIT IN AND FOR
POLK COUNTY,
STATE OF FLORIDA
PROBATE DIVISION
File Number: 21-CP-002743
IN RE: The Estate of:
PATSY SPENCER DOWNS
Deceased.

The administration of the estate of PATSY SPENCER DOWNS, deceased, whose date of death was September 12, 2014, and whose social security number is XXX-XX-4514 is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 355 Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT FILED WITHIN THE TIME 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 FOREVER BARRED.

The date of first publication of this notice is January 7, 2022.

Petitioner:

Justin M. Sheridan

1041 Rustic Estates Drive
Lakeland, Florida 33811-2316

Attorney for Petitioner:

By: /s/Thomas J. Gallo

Thomas J. Gallo, Esq.

THOMAS J. GALLO,

ATTORNEY, P.A.

FBN: 0723983

2240 Lithia Center Lane

Valrico, Florida 33596

(813) 815-4529

January 7, 14, 2022

22-00017K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 21CP-3867
Division Probate
IN RE: ESTATE OF
MILAGROS JIMENEZ WALKER
Deceased.

The administration of the estate of Milagros Jimenez Walker, deceased, whose date of death was August 12, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

NOTWITHSTANDING THE TIME 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 January 7, 2022.

Personal Representative:

/s/ Monica W. Patterson

Monica W. Patterson

2974 Nestle Creek Dr.

Marietta, Georgia 30062

Attorney for Personal Representative:

/s/ Rebecca L. Nichols

Rebecca L. Nichols, Esq.

Florida Bar Number: 72264

Attorney for Personal Representative

Stone Law Group, P.L.

3200 US Hwy 27 S., Suite 201

Sebring, FL 33870

Telephone: (863) 402-5424

Fax: (863) 402-5425

E-Mail: rebecca@stonelawgroupfl.com

Secondary E-Mail:

mknerns@stonelawgroupfl.com

January 7, 14, 2022

22-00021K

SECOND INSERTION

NOTICE TO CREDITORS
(Summary Administration)
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
File No. 2021 CP 4411
Division Probate
IN RE: ESTATE OF
DENIS ROLAND ROSS
Deceased.

TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:

You are hereby notified that an Order of Summary Administration has been entered in the estate of Denis Roland Ross, deceased, File Number 2021 CP 4411, by the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830; that the decedent's date of death was May 27, 2021; that the total value of the estate is \$500.00 and that the names and addresses of those to whom it has been assigned by such order are:

Name Address

Michael A. Ross

2659 Kimmeridge Dr.

East Point, GA 30344

Kevin D. Ross

317 Challenger Ave.

Davenport, FL 33897

Eric B. Ross

137 Brookdale Rd. #6

Salem, NH 03079

ALL INTERESTED PERSONS ARE NOTIFIED THAT:

All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this Notice is January 7, 2022.

Person Giving Notice:

Michael A. Ross

2659 Kimmeridge Dr.

East Point, Georgia 30344

Attorney for Person Giving Notice

Patrick L. Smith

Attorney

Florida Bar Number: 27044

179 N. US HWY 27, Ste. F

Clermont, FL 34711

Telephone: (352) 204-0305

Fax: (352) 833-8329

E-Mail: attpatricksmith@gmail.com

Secondary E-Mail:

becky.attornypatricksmith@gmail.com

January 7, 14, 2022

22-00009K

SECOND INSERTION

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

2020CC-001800-0000-00

ARLINGTON HEIGHTS

HOMEOWNERS'

ASSOCIATION, INC.

Plaintiffs, v.

CASSIE LEE GLOVER,

a/k/a CASSIE LEE DAVIS,

Defendant.

NOTICE IS HEREBY GIVEN that, pursuant to the Uniform Final Judgment of Foreclosure dated December 21, 2021, and entered in the above styled cause, wherein ARLINGTON HEIGHTS HOMEOWNERS' ASSOCIATION, INC. is the Plaintiff and CASSIE LEE GLOVER, a/k/a CASSIE LEE DAVIS, is the Defendant, Stacy M. Butterfield, as Clerk of the Circuit Court of Polk County, Florida, will sell to the highest and best bidder for cash, in accordance with statutes governing judicial sales, set forth in Chapter 45, Florida Statutes on January 25, 2022, the following described property as set forth in said Final Judgment:

Lot 38 of ARLINGTON HEIGHTS and further described as follows: Lot 38, Arlington Heights Subdivision, according to the map or plat thereof, recorded in Plat Book 116, Page 34, of the Public Records of Polk County, Florida.

Parcel ID #272728-776627-000380

All sales are to be held online, pursu-

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, 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 January 3, 2022.

STACY M. BUTTERFIELD,

Clerk of the Circuit Court

/s/ Christopher Desrochers

Christopher A. Desrochers, P.L.

2504 Ave. G NW

Winter Haven, FL 33880

(863) 299-8309

Email: cadlawfirm@hotmail.com

Fla. Bar #0948977

Counsel for Plaintiff.

For the Court.

January 7, 14, 2022 22-00014K

SECOND INSERTION

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

CASE NO. 2019CA003956000000

UNITED STATES OF AMERICA

ACTING THROUGH RURAL

HOUSING SERVICE OR

SUCCESSOR AGENCY, UNITED

STATES DEPARTMENT OF

AGRICULTURE

Plaintiff, v.

THE UNKNOWN HEIRS,

GRANTEES, DEVISEES, LIENORS,

TRUSTEES, AND CREDITORS OF

VICTORIA BOSELY MONTOYA

A/K/A VICTORIA B. MONTOYA

A/K/A VICTORIA BOSELY TYLER

A/K/A VICTORIA B. TYLER A/K/A

VICTORIA LOUISE BOSELY

A/K/A VICTORIA L. BOSELY,

DECEASED; JOSEPH MONTOYA;

TRAVIS M. TYLER; UNKNOWN

TENANT 1; VANESSA G. TURNER

A/K/A VANESSA GAYLE TYLER

A/K/A VANESSA G. TYLER A/K/A

VANESSA TYLER A/K/A VANESSA

BOSELY; UNKNOWN TENANT

2; CLERK OF CIRCUIT COURT

POLK COUNTY, FLORIDA; THE

HUNTINGTON NATIONAL BANK

Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on December 10, 2021, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:

LOT 15, GREENWOOD ESTATES, ACCORDING TO THE

PLAT THEREOF, RECORDED IN PLAT BOOK 89, PAGE 29, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. a/k/a 5718 LAGUSTRUM LN, POLK CITY, FL 33868-3027 at public sale, to the highest and best bidder, for cash, online at www.polk-realforeclose.com, on February 08, 2022 beginning at 10:00 AM.

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

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

Dated at St. Petersburg, Florida this 3rd. day of January, 2022.

Isabel López Rivera

FL Bar: 1015906

eXL Legal, PLLC

Designated Email Address:

efiling@exllegal.com

12425 28th Street North, Suite 200

St. Petersburg, FL 33716

Telephone No. (727) 536-4911

Attorney for the Plaintiff

1000004328

January 7, 14, 2022 22-00003K

SECOND INSERTION

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

CASE NO. 2021CA003053000000

REVERSE MORTGAGE FUNDING

LLC,

Plaintiff, vs.

THE UNKNOWN HEIRS,

BENEFICIARIES, DEVISEES,

GRANTEES, ASSIGNEES,

LIENORS, CREDITORS,

TRUSTEES AND ALL OTHERS

WHO MAY CLAIM AN INTEREST

IN THE ESTATE OF JEANETTE

WATSON F/K/A JEANETTE R.

MILLER, DECEASED, et al.

Defendant(s).

TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JEANETTE WATSON F/K/A JEANETTE R. MILLER, DECEASED, whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF

POLK, STATE OF FLORIDA, AND IS DESCRIBED AS FOLLOWS: THE WEST 4.5 ACRES OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 22, TOWNSHIP 29 SOUTH, RANGE 23 EAST, LESS THE NORTH 25 FEET CONVEYED TO POLK COUNTY, ALL LYING AND BEING IN POLK COUNTY, FLORIDA. TOGETHER WITH A 1974 DOUBLE WIDE MOBILE HOME WITH VIN NUMBERS F5207A AND F5207B & TITLE NUMBERS 0011700848 AND 0011700847

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 2-4-22/(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.

WITNESS my hand and the seal of this Court at County, Florida, this 30th day of December, 2021

Stacy M. Butterfield

CLERK OF THE CIRCUIT COURT

BY: Lori Armijo

DEPUTY CLERK

ROBERTSON, ANSCHUTZ, AND

SCHNEID, PL

ATTORNEY FOR PLAINTIFF

6409 Congress Ave., Suite 100

Boca Raton, FL 33487

PRIMARY EMAIL: flmail@raslg.com

21-0953962

January 7, 14, 2022 22-00005K

SECOND INSERTION

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2021CA002335
MAJOR INVESTMENT GROUP LLC MIG SOLO 401K,
Plaintiff, v.
PHOENIX INVESTMENTS, LLC;
ALEXISS GREEN; LAWRENCE D. ELLIS; MICHAEL IRVIN HEFLIN; OREN DAVID DINKEL, AS TRUSTEE OF THE ODD FAMILY REVOCABLE TRUST DATED 12/08/04; UNKNOWN TENANT I;

UNKNOWN TENANT II; AND ANY UNKNOWN HEIRS, DEVISEES, GRANTEES, CREDITORS, AND OTHER UNKNOWN PERSONS OR UNKNOWN SPOUSES CLAIMING BY, THROUGH AND UNDER ANY OF THE ABOVE-NAMED DEFENDANTS,
Defendant(s).
TO: PHOENIX INVESTMENTS, LLC 12007 WILLOW GROVE LANE CLERMONT, FL 34711
ALEXISS GREEN
12007 WILLOW GROVE LANE

CLERMONT, FL 34711
YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida:
LOT 1 AND 2, BLOCK 14, C.L. MORRISONS SUBDIVISION OF BLOCK 14, OF C.F. ROCKNERS ADDITION TO FORT MEADE, FLORIDA, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 2, PAGE(S) 45, OF THE, OF THE PUBLIC RECORDS OF POLK COUNTY,

FLORIDA.
ADDRESS: 100 Lanier Ave. S., Fort Meade, FL 33841
has been filed against you and you are required to serve a copy of your written defenses within 30 days after the first publication, if any, on Sean K. Mills, Esq. of O'Kelley & Sorohan, LLC, the plaintiff's attorney, whose address is 301 E. Pine Street, Suite 125, Orlando, FL 32801, and file the original with this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered

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

than 7 days; if you are hearing or voice impaired, call 711.
Default - 2-4-2022
Dated:12-30-21
Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
(Seal) By: Lori Armijo
Deputy Clerk
Sean K. Mills, Esq.
O'Kelley & Sorohan, LLC,
the plaintiff's attorney,
301 E. Pine Street, Suite 125,
Orlando, FL 32801
January 7, 14, 2022 22-00029K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2021CA-003306-0000-00
JACQUELINE Z. BOYD and STEVE A. BOYD,
Husband and Wife,
Plaintiffs, vs.
THE ESTATE OF NINA WOODS, THE UNKNOWN HEIRS OF NINA WOODS, deceased, TIMOTHY QUINTON ZEIGLER, individually, TIMOTHY QUINTON ZEIGLER AS PERSONAL REPRESENTATIVE OF THE ESTATE OF JACKSON MONROE ZEIGLER, CASEY J. LUECKE AS PERSONAL REPRESENTATIVE OF THE ESTATE OF ELLEN KATHERINE

LUECKE, CASEY J. LUECKE, individually, TONI LYNN DURBIN, NIKKI JADE ZEIGLER, THE UNKNOWN HEIRS OF JACKSON MONROE ZEIGLER, THE ESTATE OF ELOUISE EDWARDS, KYM KIMBROUGH, THE UNKNOWN HEIRS OF ELOUISE EDWARDS, deceased, TERESA TUMMOND, THE ESTATE OF GLADINE JOHNS, JAMES JOHNS as surviving spouse of GLADINE JOHNS, THE UNKNOWN HEIRS OF GLADINE JOHNS, deceased, LYNDA LAMBETH, DONNA ELMORE, MARVIN PADGETT, TYNA GRIFFIS, AND ALL OTHER UNKNOWN PARTIES, Defendants.
TO: THE ESTATE OF NINA WOODS,

THE UNKNOWN HEIRS OF NINA WOODS, deceased, THE UNKNOWN HEIRS OF JACKSON MONROE ZEIGLER, deceased, THE UNKNOWN HEIRS OF ELOUISE EDWARDS, deceased, THE UNKNOWN HEIRS OF GLADINE JOHNS, deceased; to be served by publication, and ALL OTHER UNKNOWN PARTIES, if alive, and if dead, their unknown spouse, heirs, devisees, grantees, judgment creditors, and all other parties claiming by, through, under, or against the defendants; the unknown spouse, heirs, devisees, grantees, and judgment creditors of any deceased defendants, and all other parties claiming by, through, under, or against defendants; and all unknown natural persons if alive, and if dead or not known to be dead or alive, their sev-

eral and respective unknown spouses, heirs, devisees, grantees, and judgment creditors, or other parties claiming by, through, under, or against any corporation or other legal entity named as a defendant; and all claimants, persons or parties, natural or corporate, or whose exact legal status is unknown, claiming under any of the above-named or described defendants or parties or claiming to have any right, title, or interest in the lands hereinafter described.
YOU ARE NOTIFIED that an action to quiet the title to the following property in Polk County, Florida:
The North 485 Feet of the SW ¼ of the SE ¼ and the North 485 feet of the SE ¼ of the SW ¼ of Section 5, Township 30 South, Range 26 East, Polk County,

Florida.
has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Krista Mahalak, plaintiff's attorney, whose address is P.O. Box 7608, Winter Haven, Florida 33883, within 30 days after the first publication of this Notice of Action, and file the original with the Clerk of the Court either before service on plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court

Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Default Date 1/2/22
Witness my hand and seal this 27 day of December, 2021.
STACY M. BUTTERFIELD
Clerk of the Court
(Court Seal) Kaylea Olivier
As Deputy Clerk
Krista Mahalak,
plaintiff's attorney,
P.O. Box 7608,
Winter Haven, Florida 33883
Jan. 7, 14, 21, 28, 2022 22-00016K

SECOND INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION
DIVISION
CASE NO. 2021CA002689000000
LAKEVIEW LOAN SERVICING, LLC.,
Plaintiff, vs.
PEDRO L. ECHEVARRIA AND MYRAIDA ALVAREZ, et. al.
Defendant(s),
TO: PEDRO L. ECHEVARRIA and MYRAIDA ALVAREZ,
whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.
YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:

COUNTY, FLORIDA.
has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before 2/4/22/(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.
WITNESS my hand and the seal of this Court at County, Florida, this 29th day of December, 2021.
CLERK OF THE CIRCUIT COURT
Stacy M. Butterfield
Clerk
BY: Kaylea Oliver
DEPUTY CLERK
Robertson, Anschutz, Schneid, Crane & Partners, PLLC
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
20-004360
January 7, 14, 2022 22-00006K

NOTICE OF SALE
IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2020CC-001795-0000-00
ARLINGTON HEIGHTS HOMEOWNERS' ASSOCIATION, INC.
Plaintiff, v.
MENDEZ INVESTMENT HOLDINGS, a/k/a MENDEZ INVESTMENT HOLDINGS, INC., GLORIA MENDEZ, TRUSTEE Defendants.
NOTICE IS HEREBY GIVEN that, pursuant to the Uniform Final Judgment of Foreclosure dated December 21, 2021, and entered in the above styled cause, wherein ARLINGTON

HEIGHTS HOMEOWNERS' ASSOCIATION, INC. is the Plaintiff and MENDEZ INVESTMENT HOLDINGS, a/k/a MENDEZ INVESTMENT HOLDINGS, INC., and GLORIA MENDEZ, TRUSTEE are the Defendants, Stacy M. Butterfield, as Clerk of the Circuit Court of Polk County, Florida, will sell to the highest and best bidder for cash, in accordance with statutes governing judicial sales, set forth in Chapter 45, Florida Statutes on January 25, 2022, the following described property as set forth in said Final Judgment:
Lot 3, Arlington Heights, Phase III, according to the Plat thereof, as recorded in Plat Book 127 Page 19 through 20, of the Public Records of Polk County, Florida. Parcel ID #272728-776629-

000030
All sales are to be held online, pursuant to the Administrative Order described above, and upon the date specified above. Bidding begins at 10:00 AM, Eastern Time, on www.polk.realforeclose.com, in accordance with Chapter 45 of the Florida Statutes. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim within 60 days after the sale.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, 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 January 3, 2022.
STACY M. BUTTERFIELD,
Clerk of the Circuit Court
/s/ Christopher Desrochers
Christopher Desrochers
Christopher A. Desrochers, P.L.
2504 Ave. G NW
Winter Haven, FL 33880
(863) 299-8309
Email:cadlawfirm@hotmail.com
Fla. Bar #0948977
Counsel for Plaintiff.
For the Court.
January 7, 14, 2022 22-00013K

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. 2017CA003961000000
HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE3, Asset Backed Pass-Through Certificates, Plaintiff, vs.
Dwight M. Powell a/k/a Dwight M. Powell, et al., Defendants.
NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No.

2017CA003961000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE3, Asset Backed Pass-Through Certificates is the Plaintiff and Dwight Powell a/k/a Dwight M. Powell; Genevieve Powell; Spanish Oaks Of Central Florida Homeowners Association, Inc.; United States of America, Department of the Treasury - Internal Revenue Service are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00 AM on the 24th day of January,

2022, the following described property as set forth in said Final Judgment, to-wit:
LOT 33, SPANISH OAKS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 130, PAGE 35, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court

Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Dated this 4th day of January, 2022.
BROCK & SCOTT, PLLC
Attorney for Plaintiff
2001 NW 64th St, Suite 130
Ft. Lauderdale, FL 33309
Phone: (954) 618-6955, ext. 4769
Fax: (954) 618-6954
FLCourtDocs@brockandscott.com
By /s/ Jonathan Mesker
Jonathan Mesker, Esq.
Florida Bar No. 805971
Case No. 2017CA003961000000
File # 16-F05741
January 7, 14, 2022 22-00024K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
Case Number: 21CP-4184
IN RE: ESTATE OF Ellen R. Follett deceased.
The administration of the estate of Ellen R. Follett, deceased, Case Number 21CP-4184, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Stacy M. Butterfield, Clerk of the Court, Post Office Box 9000, Drawer CC-4, Bartow, Florida 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice has been served must file their claims with this Court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent

and other persons having claims or demands against the decedent's estate, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is Jan. 7, 2022.
Margaret E. Decker
Personal Representative
Address: 8338 Drycreek Drive,
Tampa, Florida 33615
MICHAEL H. WILLISON, P.A.
Michael H. Willison, Esquire
114 Lake Avenue
Lakeland, Florida 33801
(863) 687-0567
Florida Bar No. 382787
mwillison@mwillison.com
Attorney for Personal Representative
January 7, 14, 2022 22-00008K

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2018CA004957000000
REVERSE MORTGAGE FUNDING, LLC,
Plaintiff, v.
UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, CREDITORS, LIENORS AND TRUSTEES OF PATRICIA HARRELL BALTES A/K/A PATRICIA A. BALTES; CHRISTOPHER CROSBY; GREGORY CROSBY; PATRICK SCOTT CROSBY A/K/A SCOTT CROSBY; DANIELLE CROSBY; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; THE INDEPENDENT SAVINGS PLAN COMPANY; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated December 17, 2021 entered in Civil Case No. 2018CA004957000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein REVERSE MORTGAGE FUNDING, LLC, Plaintiff and UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, CREDITORS, LIENORS AND TRUSTEES OF PATRICIA HARRELL BALTES A/K/A PATRICIA A. BALTES; CHRISTOPHER CROSBY; GREGORY CROSBY; PATRICK SCOTT CROSBY A/K/A SCOTT CROSBY; DANIELLE CROSBY; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; THE INDEPENDENT SAVINGS PLAN COMPANY; UNKNOWN TENANT #1 N/K/A CHRIS CROSBY, are defendants, Stacy M. Butterfield, Clerk of Court, will sell the property at public sale at www.polk

realforeclose.com beginning at 10:00 AM on February 15, 2022 the following described property as set forth in said Final Judgment, to-wit:
LOT 10, PINE LAKE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 56, PAGE 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 5515 Bailey Road, Mulberry, Florida 33860
ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.
THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.
If you are a person with a disability

who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Kelley Kronenberg
10360 West State Road 84
Fort Lauderdale, FL 33324
Phone: (954) 370-9970
Fax: (954) 252-4571
Service E-mail:
flrealprop@kelleykronenberg.com
/s/ Jason M. Vanslette
Jason M Vanslette, Esq.
FBN: 92121
File No: CE18067-JMV
Case No.: 2018CA004957000000
January 7, 14, 2022 22-00020K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 21-CP-4201
IN RE: ESTATE OF BEVERLY JOYCE MORRIS, Deceased.
The administration of the estate of BEVERLY JOYCE MORRIS, deceased, whose date of death was July 23, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must

file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is: January 7, 2022.
RONALD L. MORRIS
Personal Representative
1701 West Commerce, #24
Haines City, FL 33844
Robert D. Hines, Esq.
Attorney for Personal Representative
Florida Bar No. 0413550
Hines Norman Hines, P.L.
1312 W. Fletcher Avenue,
Suite B
Tampa, FL 33612
Telephone: 813-265-0100
Email: rhines@hnh-law.com
Secondary Email:
jriviera@hnh-law.com
January 7, 14, 2022 22-00027K

SECOND INSERTION
NOTICE OF PUBLIC SALE
Nation Trucking and Leasing, LLC gives notice and intent to sell, for non-payment of storage fees per FL Statue 83.805-806 by Rafael Alicea the following vehicle on 1/25/22 at 8:30AM at 812 2nd St, Winter Haven, FL 33881 Said Company reserves the right to accept or reject any and all bids.
1989 DODG
VIN# 1B7HM16Y5KS083751
January 7, 14, 2022 22-00025K

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

SAVE TIME
E-mail your Legal Notice
legal@businessobserverfl.com

The History
How We Got Here

Cradle to Grave

The election of 1932 changed how the public viewed the role of government. Every decade since, government has continually expanded, with greater regulation and one failed welfare program after another.

BY MILTON & ROSE FRIEDMAN

The presidential election of 1932 was a political watershed for the United States.

Herbert Hoover, seeking re-election on the Republican ticket, was saddled with a deep depression. Millions of people were unemployed. The standard image of the time was a breadline or an unemployed person selling apples on a street corner.

Though the independent Federal Reserve System was to blame for the mistaken monetary policy that converted a recession into a catastrophic depression, the president, as the head of state, could not escape responsibility. The public had lost faith in the prevailing economic system. People were desperate. They wanted reassurance, a promise of a way out.

Franklin Delano Roosevelt, the charismatic governor of New York, was the Democratic candidate. He was a fresh face, exuding hope and optimism.

True enough, he campaigned on the old principles. He promised if elected to cut waste in government and balance the budget, and berated Herbert Hoover for extravagance in government spending and for permitting government deficits to mount.

At the same time, both before the election and during

the interlude before his inauguration, Roosevelt met regularly with a group of advisers at the Governor's Mansion in Albany — his “brain trust,” as it was christened. They devised measures to be taken after his inauguration that grew into the “New Deal” FDR had pledged to the American people in accepting the Democratic nomination for president.

The election of 1932 was a watershed in narrowly political terms.

In the 72 years from 1860 to 1932, Republicans held the presidency for 56 years, Democrats for 16. In the 48 years from 1932 to 1980, the tables were turned: Democrats held the presidency for 32 years, Republicans for 16.

The election was also a watershed in a more important sense: It marked a major change in both the public's perception of the role of government and the actual role assigned to government.

One simple set of statistics suggests the magnitude of the change. From the founding of the Republic to 1929, spending by governments at all levels — federal, state, and local — never exceeded 12% of the national income except in time of major war, and two-thirds of that was state and local spending. Federal spending typically amounted to 3% or less of the national income.

Since 1933, government spending has never been less than 20% of national income and is now over 40%, and two-thirds of that is spending by the federal government.

True, much of the period since the end of World War II has been a period of cold or hot war. However, since 1946 non-defense spending alone has never been less than 16% of the national income and is now roughly one-third the national income. Federal government spending alone is more than one-quarter of the national income in total, and more than a fifth for non-defense purposes alone. By this measure, the role of the federal government in the economy has multiplied roughly tenfold in the past half-century.

“““

The role of the federal government in the economy has multiplied roughly tenfold in the past half-century.

ROOSEVELT'S UTOPIAN FANTASY

Roosevelt was inaugurated on March 4, 1933 — when the economy was at its lowest ebb. Many states had declared a banking holiday, closing their banks. Two days after he was inaugurated, President Roosevelt ordered all banks throughout the nation to close.

But Roosevelt used his inaugural address to deliver a message of hope, proclaiming that “the only thing we have to fear is fear itself.” And he immediately launched a frenetic program of legislative measures — the “100 days” of a special congressional session.

The members of FDR's brain trust were drawn mainly from the universities — in particular, Columbia University. They reflected the change that had occurred earlier in the intellectual atmosphere on the campuses — from



ILLUSTRATION BY SEAN MICHAEL MONAGHAN

belief in individual responsibility, laissez faire and a decentralized and limited government to belief in social responsibility and a centralized and powerful government. It was the function of government, they believed, to protect individuals from the vicissitudes of fortune and to control the operation of the economy in the “general interest,” even if that involved government ownership and operation of the means of production.

These two strands were already present in a famous novel published in 1887, “Looking Backward,” by Edward Bellamy, a utopian fantasy in which a Rip Van Winkle character who goes to sleep in the year 1887 awakens in the year 2000 to discover a changed world. “Looking backward,” his new companions explain to him how the utopia that astonishes him emerged in the 1930s — a prophetic date-from the hell of the 1880s.

That utopia involved the promise of security “from cradle to grave” — the first use of that phrase we have come across — as well as detailed government planning, including compulsory national service by all persons over an extended period.

Coming from this intellectual atmosphere, Roosevelt’s advisers were all too ready to view the depression as a failure of capitalism and to believe that active intervention by government — and especially central government — was the appropriate remedy. Benevolent public servants, disinterested experts, should assume the power that narrow-minded, selfish “economic royalists” had abused. In the words of Roosevelt’s first inaugural address, “The money changers have fled from the high seats in the temple of our civilization.”

In designing programs for Roosevelt to adopt, they could draw not only on the campus, but on the earlier experience of Bismarck’s Germany, Fabian England and middle-way Sweden. The New Deal, as it emerged during the 1930s, clearly reflected these views.

It included programs designed to reform the basic structure of the economy. Some of these had to be aban-

doned when they were declared unconstitutional by the Supreme Court, notably the NRA (National Recovery Administration) and the AAA (Agricultural Adjustment Administration). Others are still with us, notably the Securities and Exchange Commission, the National Labor Relations Board, and nationwide minimum wages.

The New Deal also included programs to provide security against misfortune, notably Social Security (OASI: Old Age and Survivors Insurance), unemployment insurance and public assistance.

The New Deal also included programs intended to be strictly temporary, designed to deal with the emergency situation created by the Great Depression. Some of the temporary programs became permanent, as is the way with government programs.

The most important temporary programs included “make work” projects under the Works Progress Administration, the use of unemployed youth to improve the national parks and forests under the Civilian Conservation Corps, and direct federal relief to the indigent.

At the time, these programs served a useful function. There was distress on a vast scale; it was important to do something about that distress promptly, both to assist the people in distress and to restore hope and confidence to the public. These programs were hastily contrived, and no doubt were imperfect and wasteful, but that was understandable and unavoidable under the circumstances. The Roosevelt administration achieved a considerable measure of success in relieving immediate distress and restoring confidence.

CENTRAL PLANNING TAKES OVER

World War II interrupted the New Deal, while at the same time strengthening greatly its foundations. The war brought massive government budgets and unprecedented control by government over the details of economic life: fixing of prices and wages by edict, rationing

of consumer goods, prohibition of the production of some civilian goods, allocation of raw materials and finished products, control of imports and exports.

The elimination of unemployment, the vast production of war materiel that made the United States the “arsenal of democracy” and unconditional victory over Germany and Japan — all these were widely interpreted as demonstrating the capacity of government to run the economic system more effectively than “unplanned capitalism.”

One of the first pieces of major legislation enacted after the war was the Employment Act of 1946, which expressed government’s responsibility for maintaining “maximum employment, production and purchasing power” and, in effect, enacted Keynesian policies into law.

The war’s effect on public attitudes was the mirror image of the depression’s. The depression convinced the public that capitalism was defective; the war, that centralized government was efficient. Both conclusions were false.

The depression was produced by a failure of government, not of private enterprise. As to the war, it is one thing for government to exercise great control temporarily for a single overriding purpose shared by almost all citizens and for which almost all citizens are willing to make heavy sacrifices; it is a very different thing for government to control the economy permanently to promote a vaguely defined “public interest” shaped by the enormously varied and diverse objectives of its citizens.

At the end of the war, it looked as if central economic planning was the wave of the future. That outcome was passionately welcomed by some who saw it as the dawn of a world of plenty shared equally. It was just as passionately feared by others, including us, who saw it as a turn to tyranny and misery. So far, neither the hopes of the one nor the fears of the other have been realized.

Government has expanded greatly. However, that expansion has not taken the form of detailed central economic planning accompanied by ever widening nationalization of industry, finance and commerce, as so many of us feared it would. Experience put an end to detailed economic planning, partly because it was not successful in achieving the announced objectives, but also because it conflicted with freedom.

That conflict was clearly evident in the attempt by the British government to control the jobs people could hold. Adverse public reaction forced the abandonment of the attempt. Nationalized industries proved so inefficient and generated such large losses in Britain, Sweden, France and the United States that only a few die-hard Marxists today regard further nationalization as desirable.

The illusion that nationalization increases productive efficiency, once widely shared, is gone. Additional nationalization does occur — passenger railroad service and some freight service in the United States, Leyland Motors in Great Britain, steel in Sweden. But it occurs for very different reasons — because consumers wish to retain services subsidized by the government when market conditions call for their curtailment or because workers in unprofitable industries fear unemployment. Even the supporters of such nationalization regard it as at best a necessary evil.

SOCIALIZING RESULTS OF PRODUCTION

The failure of planning and nationalization has not eliminated pressure for an ever bigger government. It has simply altered its direction. The expansion of government now takes the form of welfare programs and of regulatory activities. As W. Allen Wallis put it in a somewhat different context, socialism, “intellectually bankrupt after more than a century of seeing one after another of its arguments for socializing the means of production demolished — now seeks to socialize the results of production.”

In the welfare area, the change of direction has led to an explosion in recent decades, especially after President Lyndon Johnson declared a “War on Poverty” in 1964. New Deal programs of Social Security, unemployment insurance and direct relief were all expanded to cover new groups; payments were increased; and Medicare, Medicaid, food stamps and numerous other programs were added. Public housing and urban renewal programs were enlarged. By now there are literally hundreds of government welfare and income transfer programs.

The Department of Health, Education and Welfare, established in 1953 to consolidate the scattered welfare programs, began with a budget of \$2 billion, less than 5% of expenditures on national defense. Twenty-five years later, in 1978, its budget was \$160 billion, one and a half times as much as total spending on the Army, the Navy, and the Air Force. It had the third-largest budget in the world, exceeded only by the entire budget of the

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U.S. government and of the Soviet Union.

The department supervised a huge empire, penetrating every corner of the nation. More than one out of every 100 persons employed in this country worked in the HEW empire, either directly for the department or in programs for which HEW had responsibility but which were administered by state or local government units. All of us were affected by its activities. (In late 1979, HEW was subdivided by the creation of a separate Department of Education.)

No one can dispute two superficially contradictory phenomena: widespread dissatisfaction with the results of this explosion in welfare activities; and continued pressure for further expansion.

BAD MEANS FOR GOOD OBJECTIVES

The objectives have all been noble; the results, disappointing. Social Security expenditures have skyrocketed, and the system is in deep financial trouble. Public housing and urban renewal programs have subtracted from rather than added to the housing available to the poor. Public assistance rolls mount despite growing employment.

By general agreement, the welfare program is a “mess” saturated with fraud and corruption. As government has paid a larger share of the nation’s medical bills, both patients and physicians complain of rocketing costs and of the increasing impersonality of medicine. In education, student performance has dropped as federal intervention has expanded.

The repeated failure of well-intentioned programs is not an accident. It is not simply the result of mistakes of execution. The failure is deeply rooted in the use of bad means to achieve good objectives.

Despite the failure of these programs, the pressure to expand them grows. Failures are attributed to the miserliness of Congress in appropriating funds, and so are met with a cry for still bigger programs. Special interests that benefit from specific programs press for their expansion — foremost among them the massive bureaucracy spawned by the programs.

An attractive alternative to the present welfare system is a negative income tax. This proposal has been widely supported by individuals and groups of all political persuasions. A variant has been proposed by three presidents; yet it seems politically unfeasible for the foreseeable future.