

## POLK COUNTY LEGAL NOTICES

### FIRST INSERTION

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

File No.  
**53-2022-CP-000737-0000XX**  
Division Probate  
IN RE: ESTATE OF  
**TERRY M. GRIMM,**  
a/k/a Terry Michael Grimm,  
Deceased.

The administration of the estate of Terry M. Grimm a/k/a Terry Michael Grimm, deceased, whose date of death was January 28, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, 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 March 18, 2022.

**Personal Representative:**  
/s/ Jeffrey A. Baskies  
**Jeffrey A. Baskies**  
3020 North Military Trail  
Suite 100  
Boca Raton, Florida 33431

Attorney for Personal Representative:  
/s/ Justin M. Savioli  
Justin M. Savioli, Esq.  
Florida Bar Number: 572454  
Katz Baskies & Wolf PLLC  
3020 North Military Trail, Suite 100  
Boca Raton, FL 33431  
Telephone: (561) 910-5700  
Fax: (561) 910-5701  
E-Mail: Justin.Savioli@katzbaskies.com  
Alt. E-Mail: eservice@katzbaskies.com  
{00326648.DOC / }  
March 18, 25, 2022 22-00394K

### FIRST INSERTION

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

PROBATE DIVISION  
File No.: **22CP-0599**  
IN RE: ESTATE OF  
**ARTHUR STEVEN ANDERSON,**  
Deceased,  
SSN: **XXX-XX-0106**

The administration of the estate of ARTHUR STEVEN ANDERSON, deceased, whose date of death was February 7, 2022, and whose Social Security Number is XXX-XX-0106, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is: P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831-9000. The name and address of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NO-

TICE ON THEM.

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of the first publication of this notice is the 18th day of March, 2022.

Signed on this 14th day of March, 2022.

**Personal Representative:**  
**Barbara D. Sotos**  
9724 West Pebble Dr.  
Palos Park, IL 60464

Attorney for Personal Representative:  
Michael A. Johnson  
Florida Bar #: 0474258  
P.O. Box 1397  
Lakeland, FL 33802-1397  
Telephone: (863) 688-0741  
Fax#: (863) 688-0472  
Primary email:  
majlaw@tampabay.rr.com  
March 18, 25, 2022 22-00403K

### FIRST INSERTION

NOTICE TO CREDITORS  
(summary administration)  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION

File No. **2022-CP-626**  
IN RE: ESTATE OF  
**DEBRA LYNN SAMUELS,**  
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 DEBRA LYNN SAMUELS, deceased, File Number 2022-CP-626; by the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830; that the decedent's date of death was August 11, 2021; that the total value of the estate is \$0.00 and that the names and addresses of those to whom it has been assigned by such order are:

Beneficiaries: Address  
**LYNDESEY SAMUELS**  
5520 Karan Court  
Lakeland, FL 33811  
ESTATE OF MICHAEL SAMUELS  
3345 Tawny Grove Place  
Lakeland, FL 33811

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 March 18, 2022.

**Person Giving Notice:**  
**LYNDESEY SAMUELS**  
**Lyndsey Samuels**  
5520 Karan Court,  
Lakeland, FL 33811

Attorney for Person Giving Notice:  
/s/ Krishna L. Domenech  
Krishna L. Domenech  
Attorney for Petitioner  
Email: kdomenech@nardellalaw.com  
Secondary Email:  
msayne@nardellalaw.com  
Florida Bar No. 112452  
Nardella & Nardella, PLLC  
135 W. Central Blvd.,  
Suite 300  
Orlando, FL 32801  
Telephone: 407-966-2680  
March 18, 25, 2022 22-00396K

### FIRST INSERTION

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

File No. **2021CP00004129**  
IN RE: ESTATE OF  
**QUEEN VANESSA SHERMAN,**  
Deceased.

The administration of the estate of QUEEN VANESSA SHERMAN, deceased, whose date of death was October 17, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer J-109 Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's 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 de-

mands 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 March 18, 2022.

**Personal Representative:**  
**Quentin O. Holy**  
504 Central Ave., Apt 24  
Albany, NY 12206

Attorney for Personal Representative:  
Bruce Marger  
BATTAGLIA, ROSS,  
DICUS & McQUAID, P.A.  
5858 Central Avenue  
St. Petersburg, FL 33701  
(727) 381-2300  
FBN: 50380  
Primary Email: bmarg@brdwlaw.com  
Secondary Email:  
mflah@brdwlaw.com  
March 18, 25, 2022 22-00392K

### FIRST INSERTION

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

File No. **2022 CP 348**  
Division Probate  
IN RE: ESTATE OF  
**DONNA MAY WINTERS**  
Deceased.

The administration of the estate of Donna May Winters, deceased, whose date of death was March 9, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ae., 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 March 18, 2022.

**Personal Representative:**  
**Douglas Scott Hopwood**  
5477 Citrus Hill Dr.  
Polk City, Florida 33868

Attorney for Personal Representative:  
Patrick L. Smith, Attorney  
Florida Bar Number: 27044  
179 N. US HWY 27,  
Ste. F  
Clermont, FL 34711  
Telephone: (352) 204-0305  
Fax: (352) 314-8881  
E-Mail: attypatricksmith@gmail.com  
Secondary E-Mail:  
becky.atorneypatricksmith@gmail.com  
March 18, 25, 2022 22-00391K

### FIRST INSERTION

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

PROBATE DIVISION  
Case No: **2021CP003739**  
IN RE: THE ESTATE OF  
**RUBLE H. WILLIAMS, JR.**  
Deceased.

The administration of the estate of RUBLE H. WILLIAMS, JR., deceased, whose date of death was July 25, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which Polk County Clerk of Courts, 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 March 18, 2022.

**Personal Representative:**  
**TROY A. WILLIAMS**  
5634 Tillman Road  
Lakeland, FL 33810

Attorney for Personal Representative:  
JAMES C. VALENTI, ESQ.  
Florida Bar No. 0766135  
jvalenti@valenti-law.com  
h.degiglio@valenti-law.com  
s.santiago@valenti-law.com  
114 N. Tennessee Ave, Suite 200  
Lakeland, FL 33801  
(863) 937-6056—phone  
(863) 583-7633—fax  
March 18, 25, 2022 22-00395K

### FIRST INSERTION

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

PROBATE DIVISION  
Case Number: **22CP-0657**  
IN RE: ESTATE OF  
**Jeanette Whitehall**  
deceased.

The administration of the estate of Jeanette Whitehall, deceased, Case Number 22CP-0657, 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 March 18, 2022.

**Barbara Plankenhorn**  
**Personal Representative**  
Address: 118 Bayberry Drive,  
Polk City, FL 33868

MICHAEL H. WILLISON, P.A.  
Michael H. Willison, Esquire  
114 S. Lake Avenue  
Lakeland, Florida 33801  
(863) 687-0567  
Florida Bar No. 382787  
mwillison@mwillison.com  
Attorney for Personal Representative  
March 18, 25, 2022 22-00418K

### FIRST INSERTION

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

PROBATE DIVISION  
File No. **2022-CP-345**  
IN RE: ESTATE OF  
**THUY THI DUONG,**  
Deceased.

The administration of the estate of THUY THI DUONG, deceased, whose date of death was July 31, 2021, is pending in the Circuit Court for Polk County Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or de-

mands 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 March 18, 2022.

**Personal Representative:**  
**CONG BA NGUYEN**  
618 Pavare Court  
Winter Haven, Florida 33884

Attorney for Personal Representative:  
NORBERTO S. KATZ, ESQUIRE  
Florida Bar No.: 399086  
425 West Colonial Drive,  
Suite 104  
Orlando, Florida 32804  
Telephone: (407) 849-7072  
Fax: (407) 849-7075  
E-Mail: velizkatz@velizkatzlaw.com  
Secondary: ydiaz@velizkatzlaw.com  
March 18, 25, 2022 22-00393K

### 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 LAKELAND ELECTROLYSIS CLINIC : Located at 2933 S Florida Ave Ste 1 : Polk County in the City of Lakeland : Florida, 33803-4037 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Lakeland Florida, this March day of 15, 2022

JOHNSON DOMINICA  
March 18, 2022 22-00422K

### 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 HOUSE TO HOME SERVICES : Located at 2517 Golfview St : Polk County in the City of Lakeland : Florida, 33801-2531 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Lakeland Florida, this March day of 15, 2022

LEWIS AARON C  
March 18, 2022 22-00420K

### 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 DOLLHOUSE COSMETICS : Located at 2979 Morris Dr : Polk County in the City of Bartow : Florida, 33830-8714 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Bartow Florida, this March day of 15, 2022

JONES DOLLMESHIA NICHOLE  
March 18, 2022 22-00423K

### 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 BUCKEYE CONTRACTING SERVICES : Located at 328 Bay St : Polk County in the City of Auburndale : Florida, 33823-3325 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

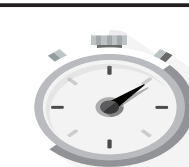
Dated at Auburndale Florida, this March day of 15, 2022

KROMER JOHN LESLIE  
March 18, 2022 22-00421K

OFFICIAL  
COURTHOUSE  
WEBSITES:

MANATEE COUNTY: manateeclerk.com | SARASOTA COUNTY: sarasotaclerk.com | CHARLOTTE COUNTY: charlotte.realforeclose.com  
LEE COUNTY: leeclerk.org | COLLIER COUNTY: collierclerk.com | HILLSBOROUGH COUNTY: hillsclerk.com  
Check out your notices on:  
www.floridapublicnotices.com  
PASCO COUNTY: pasco.realforeclose.com | PINELLAS COUNTY: pinellasclerk.org  
POLK COUNTY: polkcountyclerk.net | ORANGE COUNTY: myorangeclerk.com

Business  
Observer  
1/10/71



# SAVE TIME

E-mail your Legal Notice  
legal@businessobserverfl.com

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION

CASE NO.: 2022-CA-000582 TERRIE PELTIER, Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES and ALL OTHER PARTIES CLAIMING INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF CHRISTINE SINES, f/k/a CHRISTINE ROBERTS, deceased; GARY ALAN SINES, ROBERT C. CARY, DANIEL J. ROBERTS, and CHRISTINA HELENE LEWIS a/k/a CHRISTINA HELENE THIGPEN and ZONA LONG BAIL BONDS, INC. Defendants.

TO: The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees and all other parties claiming interest by, through under or against the ESTATE OF CHRISTINE SINES f/k/a CHRISTINE ROBERTS, deceased.

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

LOT 12, GODFREY MANOR, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 44, PAGE 27, OF THE PUBLIC

RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you, and you are required to serve a copy of your written defenses, if any, to this action, on Law Offices of Howard W. Mazloff, P.A., attorney for Plaintiff, whose address is 9200 S. Dadeland Boulevard, Suite 420, Miami, Florida 33156, and file the original with the Clerk of the Court, within 30 days after the first date of publication of this notice, either before April 18, 2022 or immediately thereafter, otherwise a default may be 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.

DATED on March 10th 2022.

Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: Lori Armijo Deputy Clerk of the Court

Law Offices of Howard W. Mazloff, P.A., attorney for Plaintiff, 9200 S. Dadeland Boulevard, Suite 420, Miami, Florida 33156 March 18, 25, 2022 22-00401K

FIRST INSERTION

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

532022CA000049000000 MIDFIRST BANK Plaintiff, v. GAYOUL DERILUS, ET AL. Defendants.

TO: ARIEL DERILUS Current residence unknown, but whose last known address was: 1920 DUNWOODIE ST., ORLANDO, FL 32839 -and-

ERMIONEDA DERILUS Current residence unknown, but whose last known address was: 4387 FAWN LILY WAY, KISSIMMEE, FL 34746 -and-

FEDELET DERILUS, GAYOUL DERILUS, FEDELINA DERILUS and FRANZEN DERILUS Current residences unknown, but whose last known address was: 703 FLAGSTONE STREET, HAINES CITY, FL 33844-6403

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

LOT 114, STONEWOOD CROSSINGS PHASE 1, ACCORDING TO PLAT THEREOF, AS RECORDED IN MAP BOOK 135, PAGES 39 THROUGH 42, INCLUSIVE, 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 eXL Legal, PLLC, Plaintiff's attorney, whose address is 12425 28th Street North, Suite 200, St. Petersburg, FL 33716, on or before April 18, 2022 or within thirty (30) days after the first publication of this Notice of Action, and file the original with the Clerk of this Court at P.O. Box 9000, Drawer CC-2, Bartow, FL 33831-9000, 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 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.

WITNESS my hand and seal of the Court on this 11 day of March, 2022.

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

eXL Legal, PLLC, Plaintiff's attorney, 12425 28th Street North, Suite 200, St. Petersburg, FL 33716 1000007370 March 18, 25, 2022 22-00410K

FIRST INSERTION

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

CASE NO. 53-2022-CA-000299 CIS FINANCIAL SERVICES, INC., Plaintiff, vs.

ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE ESTATE OF HELEN A. MCDONOUGH, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS, et al. Defendants.

To the following Defendant(s): ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE ESTATE OF HELEN A. MCDONOUGH, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS ADDRESS: UNKNOWN

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

LOTS 28 AND 28A OF HATCHWOOD ESTATES, PHASE TWO, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 117, PAGES 34 AND 35, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AND LOT 28A FURTHER DESCRIBED AS THE SOUTH 251.00 FEET OF THE NORTH 1506.00 FEET OF TRACT A, OF SAID HATCHWOOD ESTATES PHASE TWO. TOGETHER WITH THAT CERTAIN 2004 HOMES OF MERIT DOUBLEWIDE MOBILE HOME

VIN#S FLHMBA165449888A AND FLHMBA165449888B AND TITLE #89238209 AND #89238272.

has been filed against you and you are required to file a copy of your written defenses, if any, to it, on McCalla Raymer Leibert Pierce, LLC, Morgan B. Lea, Attorney for Plaintiff, whose address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 on or before April 18, 2022, a date which is within thirty (30) days after the first publication of this Notice in The Business Observer (Polk) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demand in the complaint.

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

WITNESS my hand and seal of this Court this 11 day of March, 2022

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

MCCALLA RAYMER LEIBERT PIERCE, LLC 225 E. Robinson St. Suite 155 Orlando, FL 32801 Phone: (407) 674-1850 Email: MRSservice@mccalla.com 6899745 21-00330-1 March 18, 25, 2022 22-00413K

FIRST INSERTION

NOTICE OF SALE UNDER F.S. CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA

CASE NO. 2021-CA-002130 FOUNTAIN PARK HOMEOWNERS ASSOCIATION, INC., a Florida Not-For-Profit Corporation, Plaintiff, v.

FORD C. DESIR; UNKNOWN SPOUSE OF FORD C. DESIR & ANY UNKNOWN PERSON(S) IN POSSESSION, Defendants.

Notice is given that under a Final Summary Judgement dated March 3, 2022, and in Case No. 2021-CA-002130 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, in which FOUNTAIN PARK HOMEOWNERS ASSOCIATION, INC. the Plaintiff and FORD C. DESIR & UNKNOWN SPOUSE OF FORD C. DESIR the Defendant(s), the Polk County Clerk of Court will sell to the highest and best bidder for cash at polk.realforeclose.com, at 10:00 a.m. on April 18, 2022, the following described property set forth in the Final Summary Judgment:

Lot 22, Fountain Park - Phase 1, according to the plat thereof, as recorded in Plat Book 146, Page(s) 7 through 11 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.

WITNESS my hand this 11th day of March 2022.

By: /s/ Sarah E. Webner Sarah E. Webner, Esq. Florida Bar No. 92751 WONSETLER & WEBNER, P.A. 717 North Magnolia Avenue Orlando, FL 32803 Primary E-Mail for service: Pleadings@kwpalaw.com Secondary E-Mail: office@kwpalaw.com (P) 407-770-0846 (F) 407-770-0843 Attorney for Plaintiff March 18, 25 2022 21-00388K

FIRST INSERTION

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

CASE NO.: 2021-CA-001385 BABYLON CAPITAL, LLC, Plaintiff, v. LOLA T. RUIZ, et al., Defendants.

TO: Antonio M. Lopez 1890 E. Valencia Drive Bartow, FL 33830

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

Lot 14, Block C, BELLAIRE HEIGHTS ADDITION, as per plat thereof, recorded in Plat Book 35, Page 45, of the Public Records Polk County, Florida.

has been filed against you and you are required to serve a copy of your written defenses, if any, on Anthony R. Smith, Esquire, the Plaintiff's attorney, whose address is Tiffany & Bosco, P.A., 1201 S. Orlando Ave, Suite 430, Winter Park, FL 32789, on or before thirty (30) days from the date of first publication of this Notice, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; or 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.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Polk County, Florida, this 9th day of March, 2022.

Stacy M. Butterfield as Clerk of the Circuit Court of Polk County, Florida By: /s/ Kaylea Olivier DEPUTY CLERK

Tiffany & Bosco, P.A., 1201 S. Orlando Ave, Suite 430, Winter Park, FL 32789 March 18, 25, 2022 22-00390K

FIRST INSERTION

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

532021CA003554000000 MIDFIRST BANK Plaintiff, v. JEREMY BLAKE ALBERTSON, ET AL. Defendants.

TO: MAISY GEORGIE ALBERTSON Current residence unknown, but whose last known address was: 443 SPIKE CT, POINCIANA, FL 34759-4027

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

LOT 33, BLOCK 3, POINCIANA, NEIGHBORHOOD 1, VILLAGE 3, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 52, PAGE(S) 8 THROUGH 18, INCLUSIVE, 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 eXL Legal, PLLC, Plaintiff's attorney, whose address is 12425 28th Street North, Suite 200, St. Petersburg, FL 33716, on or before 4/18/22 or within thirty (30) days after the first publication of this Notice of Action, and file the original with the Clerk of this Court at P.O. Box 9000, Drawer CC-2, Bartow, FL 33831-9000, 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 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.

WITNESS my hand and seal of the Court on this 9th day of March, 2022.

Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: Kaylea Olivier Deputy Clerk

eXL Legal, PLLC, Plaintiff's attorney, 12425 28th Street North, Suite 200, St. Petersburg, FL 33716 1000007343 March 18, 25, 2022 22-00400K

FIRST INSERTION

Notice is hereby given that CHRISTIAN A CHANAX, OWNER, desiring to engage in business under the fictitious name of CHANAX MOBILE WASH AND DETAIL located at 410 W HANCOCK ST., LAKELAND, FLORIDA 33812 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.

March 18, 2022 22-00398K

FIRST INSERTION

Notice is hereby given that AUBURN MAY, OWNER, desiring to engage in business under the fictitious name of HARLOW EVENTS located at 5775 TANASI COURT, LAKELAND, FLORIDA 33812 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.

March 18, 2022 22-00399K

FIRST INSERTION

Notice is hereby given that KILSOIT FENELON, OWNER, desiring to engage in business under the fictitious name of POLKLIST located at 1912 16TH ST NW, WINTER HAVEN, FLORIDA 33881 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

March 18, 2022 22-00405K

FIRST INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on April 1, 2022 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 1971 CELE mobile home bearing the vehicle identification number 0326111218 and all personal items located inside the mobile home. Last Tenant: Frederick Dean Zettle Jr. and All Unknown Parties, Beneficiaries, Heirs, Successors, and Assigns of Frederick Dean Zettle Jr. Sale to be held at: Woodall's Village, 2121 New Tampa Highway, Lakeland, Florida 33815, 863-686-7462.

March 18, 25, 2022 22-00414K

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. 53-2022-CA-000038 LONGBRIDGE FINANCIAL, LLC, Plaintiff, vs. RIGOBERTA M. MARTIN, et. al. Defendant(s).

TO: RIGOBERTA M. MARTIN, and UNKNOWN SPOUSE OF RIGOBERTA M. MARTIN, 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:

LOT 8, BLOCK 4, LAKE BONNY HEIGHTS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 37, PAGE(S) 25, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before April 18, 2022/(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 11 day of March, 2022.

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

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 20-082641 - SaB March 18, 25, 2022 22-00412K

FIRST INSERTION

Notice is hereby given that KILSOIT FENELON, OWNER, desiring to engage in business under the fictitious name of HUGTIE located at PO BOX 10574, WINTER HAVEN, FLORIDA 33885 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.

March 18, 2022 22-00406K

FIRST INSERTION

Notice is hereby given that RAESHAWN LANIEL MOORE, OWNER, desiring to engage in business under the fictitious name of THE XCLUSIVE RAE MO located at 3625 NEW JERSEY RD, APT. 197, LAKELAND, FLORIDA 33803 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.

March 18, 2022 22-00415K

FIRST INSERTION

Notice is hereby given that KC POOL SERVICE LLC, OWNER, desiring to engage in business under the fictitious name of ALL CLEAN SOFTWASH & PRESSURE WASHING located at 113 ARIANA PLACE, 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.

March 18, 2022 22-00416K

FIRST INSERTION

Notice is hereby given that MCLAUGHLIN SMART REAL ESTATE HOLDINGS, LLC, OWNER, desiring to engage in business under the fictitious name of KELLER WILLIAMS REALTY OF CENTRAL FLORIDA, LLC located at 229 N TENNESSEE AVE, LAKELAND, FLORIDA 33801 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.

March 18, 2022 22-00417K

FIRST INSERTION

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

CASE NO.: 53-2021-CA-001516 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. JAMES W. MCCLAIN JR., et al. Defendant(s).

TO: JAMES W. MCCLAIN JR. Last Known Address: 971 Whisper Lake Dr Winter Haven, FL 33880

Current Address: Unknown YOU ARE NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida:

LOT 63, WHISPER LAKE II, ACCORDING TO THE PLAT THEROF AS RECORDED IN PLAT BOOK 82, PAGE 20, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 971 WHISPER LAKE DR WINTER HAVEN FL 33880

has been filed against you and you are required to file written defenses with the clerk of court and to serve a copy within 30 days after the first publication of the Notice of Action, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition.

This notice shall be published once a week for two consecutive weeks in the Business Observer.

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

WITNESS my hand and the seal of this court on this 9th day of March, 2022.

Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: Kaylea Olivier Deputy Clerk 4/18/22

Albertelli Law P.O. Box 23028 Tampa, FL 33623 - 21-003627 March 18, 25, 2022 22-00402K

FIRST INSERTION

Notice of Self Storage Sale Please take notice Midgard Self Storage - Mulberry located at 6615 N Church Ave, Mulberry, FL 33860 intends to hold a sale to sell the property stored at the Facility by the below list of Occupants whom are in default at an Auction. The sale will occur as an on-line auction via www.storageauctions.com on 4/6/2022 at 1:00pm. Unless stated otherwise the description of the contents are household goods and furnishings. Shaquilla Williams unit #1024; Patricia Perry unit #739; Stephanie Sikora unit #746. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.

March 18, 25, 2022 22-00385K

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME ACT Notice is hereby given that the undersigned, pursuant to the provisions of the Fictitious Name Act, Section 865.09, Florida Statutes, as amended, intends to register with the Secretary of State of the State of Florida the fictitious name of Cross-Cut Ent FL under which the undersigned is engaged or will engage in business at: 1822 Sir Georges Trail, Lakeland, FL 33809.

That the party/parties interested in said business enterprise is/are as follows:

Cross Cut Enterprise, LLC Person authorizing publication: Howard E. Parker as Manager Cross Cut Enterprise, LLC March 8, 2022 Mailing address: 1822 Sir Georges Trail, Lakeland, FL 33809 March 18, 2022 22-00397K

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 F&M MORTGAGE : Located at 2040 Deyerle Ave Ste 207 : Polk County in the City of Harrisonburg : Florida, 22801-3583 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated at Harrisonburg Florida, this March day of 15, 2022 VBS MORTGAGE, LLC March 18, 2022 22-00419K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION Case #: 2016-CA-004014

**DIVISION: 4**  
**Select Portfolio Servicing, Inc. Plaintiff, -vs.-**  
**Justin Thomas Thirion a/k/a Justin T. Thirion a/k/a Justin Thirion; Ashley Lynn Alexander a/k/a Ashley Lynn Thirion a/k/a Ashley L. Thirion a/k/a Ashley Thirion; Dennis Wayne Alexander a/k/a Dennis W. Alexander; Marjorie L. Alexander; Unknown Spouse of Ashley Lynn Alexander a/k/a Ashley Lynn Thirion a/k/a Ashley L. Thirion a/k/a Ashley Thirion; Unknown Spouse of Dennis Wayne Alexander a/k/a Dennis W. Alexander; Public Employees Federal Credit Union; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2016-CA-004014 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Select Portfolio Servicing, Inc., Plaintiff and Justin Thomas Thirion a/k/a Justin T. Thirion a/k/a Justin Thirion are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on June 24, 2022, the following described property as set forth in said Final Judgment, to-wit:

THE FOLLOWING DESCRIBED LAND IN POLK COUNTY, FLORIDA, TO-WIT: BEGIN AT THE INTERSEC-

TION OF THE SOUTH LINE OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 34, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY FLORIDA AND THE WEST LINE OF SEABOARD COASTLINE RAILROAD (FORMERLY THE ATLANTIC COASTLINE RAILROAD COMPANY AND FORMERLY THE SAVANNAH, FLORIDA & WESTERN RAILROAD); THENCE RUN NORTHWESTERLY ALONG THE WEST LINE OF SAID RAILROAD 262.1 FEET; THENCE SOUTHWESTERLY 182.55 FEET TO EAST LINE OF THE PRINE ROAD; THENCE SOUTHEASTERLY ALONG THE EASTERLY RIGHT OF WAY LINE OF PRINE ROAD 159 FEET; THENCE EAST 212.33 FEET TO THE POINT OF BEGINNING. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

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

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

ATTORNEY FOR PLAINTIFF:  
 LOGS LEGAL GROUP LLP  
 2424 North Federal Highway,  
 Suite 360  
 Boca Raton, Florida 33431  
 (561) 998-6700  
 (561) 998-6707  
 16-304314 FC01 ALW  
 March 18, 25, 2022 22-00409K

FIRST INSERTION

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

CASE NO.: 2019-CA-004432

**SELENE FINANCE LP, Plaintiff, vs. UNKNOWN UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS TRUSTEES, ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF THERESA O. MANNING A/K/A THERESA OLIVIA MANNING A/K/A THERESA MANNING; ET AL., Defendants.**

NOTICE IS GIVEN that, in accordance with the Order on Plaintiff's Emergency Motion to Cancel and Reschedule Foreclosure Sale entered on March 1, 2022 in the above-styled cause, Stacy M. Butterfield, Polk county clerk of court shall sell to the highest and best bidder for cash on April 5, 2022 at 10:00 A.M., at www.polk.realforeclose.com, the following described property:

THAT PART OF LOT 8 OF VILLAGE PLACE, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED, IN PLAT BOOK 84 PAGE 22, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, LYING NORTH OF A DIVISIONAL LINE DESCRIBED AS FOLLOWS: COMMENCE AT THE SOUTHWEST CORNER OF SAID LOT 8 AND RUN NORTH 00° 20' 44" EAST ALONG THE WEST BOUNDARY OF SAID LOT 8 A DISTANCE OF 137.43 FEET TO

THE POINT OF BEGINNING OF SAID DIVISIONAL LINE; THENCE NORTH 89° 54' 45" EAST, 176.89 FEET TO THE RIGHT OF WAY OF VILLAGE VIEW LANE AND THE END OF SAID DIVISIONAL LINE Property Address: 203 Village View Lane, Lakeland, FL 33809

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: March 9, 2022  
 /s/ Michelle A. DeLeon  
 Michelle A. DeLeon, Esquire  
 Florida Bar No.: 68587  
 Quintairos, Prieto, Wood & Boyer, P.A.  
 255 S. Orange Ave., Ste. 900  
 Orlando, FL 32801-3454  
 (855) 287-0240  
 (855) 287-0211 Facsimile  
 E-mail: servicecopies@qpwbaw.com  
 E-mail: mdeleon@qpwbaw.com  
 Matter#127978  
 March 18, 25, 2022 22-00387K

FIRST INSERTION

Notice is hereby given that the Southwest Florida Water Management District has received Environmental Resource permit application number 841937 from Swan Capital Partners, LLC, east of Kathleen Road and south of W. Campbell Road in Lakeland, FL. Application received February 10, 2022. Proposed activity: Construction of a single-family lot subdivision, associated parking infrastructure, water, sewer, and a stormwater management system on a 20.38-acre property. Project name: Campbell Subdivision. Project size: 20.38 Acres. Location: Section(s) 23 Township 27, Range 19, in Polk County. Outstanding Florida Water: No. Aquatic preserve: No]. The application is available for public inspection Monday through Friday at Tampa Service Office, 7601 Highway 301 North, Tampa, FL 33637-6759. Interested persons may inspect a copy of the application and

submit written comments concerning the application. Comments must include the permit application number and be received within 14 days from the date of this notice. If you wish to be notified of intended agency action or an opportunity to request an administrative hearing regarding the application, you must send a written request referencing the permit application number to the Southwest Florida Water Management District, Regulatory Support Bureau, 2379 Broad Street, Brooksville, FL 34604-6899 or submit your request through the District's website at www.waterrmatters.org. The District does not discriminate based on disability. Anyone requiring accommodation under the ADA should contact the Regulation Performance Management Department at (352)796-7211 or 1(800)423-1476, TDD only 1(800)231-6103.  
 March 18, 2022 22-00404K

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.: 2020CA000082000000

**WELLS FARGO BANK, N.A., Plaintiff, vs. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEE,; FLORENCE ANN TUCKEY; JEFFREY TUCKEY; JEFFREY TUCKEY, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF PAUL; CYNTHIA FUTCH; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEE, OR OTHER CLAIMANTS Defendant(s).**

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order or Final Judgment. Final Judgment was awarded on February 24, 2022 in Civil Case No. 2020CA000082000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, WELLS FARGO BANK, N.A. is the Plaintiff, and UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, SURVIVING SPOUSE, GRANTEE,; FLORENCE ANN TUCKEY; JEFFREY TUCKEY; JEFFREY TUCKEY, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF PAUL; CYNTHIA FUTCH; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE,

WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEE, 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 April 11, 2022 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 17 AND 18, BLOCK L, LAKE PARKER HEIGHTS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 8, PAGE 2, 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 7 day of March, 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: Digitally signed by Zachary Ullman  
 Date: 2022-03-07 14:54:05  
 FBN: 106751  
 Primary E-Mail:  
 ServiceMail@aldridgepite.com  
 1252-911B  
 March 18, 25, 2022 22-00408K

FIRST INSERTION

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

CIVIL ACTION

**CASE NO.: 53-2018-CA-001479 BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST, Plaintiff, vs. JOHNNIE SHIELDS, et al, Defendant(s).**

NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated February 16, 2022, and entered in Case No. 53-2018-CA-001479 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust, is the Plaintiff and The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, or other Claimants claiming by, through, under, or against, Johnnie Shields, deceased, Johnnie Shields, Jr., a possible Heir to the Estate of Johnnie Shields, deceased, Polk County, Florida, Shanta Leandra Shields, a possible Heir to the Estate of Johnnie Shields, deceased, The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, or other Claimants claiming by, through, under, or against, Eddie Belle Shields, deceased, a possible Heir to the Estate of the Estate of Johnnie Shields, deceased, United States of America acting through Secretary of Housing and Urban Development, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder

for cash in/on online at online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the April 4, 2022 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 6, LESS THE EAST 25 FEET THEREOF, LINDUS PARK, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 32, PAGE 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 860 CODY PARK, BABSON PARK, FL 33827

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

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

Dated this 11 day of March, 2022.  
 ALBERTELLI LAW  
 P. O. Box 23028  
 Tampa, FL 33623  
 Tel: (813) 221-4743  
 Fax: (813) 221-9171  
 EService: servealaw@albertellilaw.com  
 By: /s/ Justin Ritchie  
 Florida Bar #106621  
 Justin Ritchie, Esq.  
 CT - 18-011454  
 March 18, 25, 2022 22-00407K

FIRST INSERTION

**OF FLORIDA, DEPARTMENT OF REVENUE, KAITLYN BENTON, AND UNKNOWN TENANTS/ OWNERS, Defendants.**

Notice is hereby given, pursuant to Final Judgment of Foreclosure to 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, RECORDED 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 May 2, 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

FIRST INSERTION

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

CIVIL ACTION

Case #: 2018-CA-002161

**DIVISION: 15**

**Wells Fargo Bank, National Association Plaintiff, -vs.- Sheryl L. Rogers a/k/a Sheryl Rogers; Unknown Spouse of Sheryl L. Rogers a/k/a Sheryl Rogers; Polk County, Florida; United States of America, Acting Through the Secretary of Housing and Urban Development; Florida State University Credit Union; Winchester Estates Homeowners Association of Polk County, Inc.; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-002161 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, National Association,

FIRST INSERTION

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

CIVIL DIVISION:

CASE NO.:

2020CA-000329-0000-00

**U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. BARBARA M. REEDER; ASSOCIATION OF POINCIANA VILLAGES, INC.; FLORIDA HOUSING FINANCE CORPORATION; POINCIANA VILLAGE SEVEN ASSOCIATION, INC.; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.**

NOTICE IS HEREBY GIVEN pursuant to an Order on Motion to Reset Foreclosure Sale Date dated the 5th day of March 2022 and entered in Case No. 2020CA-000329-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and BARBARA M. REEDER ASSOCIATION OF POINCIANA VILLAGES, INC. FLORIDA HOUSING FINANCE CORPORATION POINCIANA VILLAGE SEVEN ASSOCIATION, INC.; and UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 AM on the 5th day of April 2022 the following described property as set forth in said Final Judgment, to wit:

LOT 5, BLOCK 1047, VILLAGE 7, NEIGHBORHOOD 4, POINCIANA SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 53, AT PAGE

ciation, Plaintiff and Sheryl L. Rogers a/k/a Sheryl Rogers are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on April 21, 2022, the following described property as set forth in said Final Judgment, to-wit:

LOT 46, WINCHESTER ESTATES, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 143, PAGE 16, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Submitted By:  
 ATTORNEY FOR PLAINTIFF:  
 LOGS LEGAL GROUP LLP  
 2424 North Federal Highway,  
 Suite 360  
 Boca Raton, Florida 33431  
 (561) 998-6700  
 (561) 998-6707  
 18-312331 FC01 WNI  
 March 18, 25, 2022 22-00411K

FIRST INSERTION

4 THROUGH 18, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

Property Address: 110 INCON-NU CT, POINCIANA, FL 34759

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

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

Dated this 11th day of March 2022.  
 By: /s/ Lindsay Maisonet, Esq.  
 Lindsay Maisonet, Esq.  
 Florida Bar Number: 93156  
 Submitted by:  
 De Cubas & Lewis, P.A.  
 P.O. Box 771270  
 Coral Springs, FL 33077  
 Telephone: (954) 453-0365  
 Facsimile: (954) 771-6052  
 Toll Free: 1-800-441-2438  
 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516  
 eservice@decubaslewis.com  
 19-04227  
 March 18, 25, 2022 22-00389K

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 VISHWESHWARA TEMPLE OF FLORIDA : Located at 18112 Fall Creek Dr : Polk County in the City of Lutz : Florida, 33558-5707 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Lutz Florida, this March day of 15, 2022  
 VISHWESHWARA TEMPLE OF FLORIDA, INC.  
 March 18, 2022 22-00424K

**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

SUBSEQUENT INSERTIONS

SECOND INSERTION

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

CASE NO.: 2021 CA 000173  
**NORTHBRIDGE ESTATES HOMEOWNERS ASSOCIATION, INC., a Florida not for profit corporation,**  
**Plaintiff, vs.**  
**MILLER MARTINS DA ROCHA; WALDENIA ROCHA DE MENESES MARTINS; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Final Summary Judgment of Foreclosure dated February 17, 2022, entered in Case No. 2021 CA 000173, in the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein NORTHBRIDGE ESTATES HOMEOWNERS ASSOCIATION, INC. is the Plaintiff, and MILLER MARTINS DA ROCHA and WALDENIA ROCHA DE MENESES are the Defendants, that the Polk County Clerk of Court shall sell to the highest bidder(s) for cash 10:00 a.m. on March 24, 2022, to the highest bidder(s) for cash via online sale at www.polk.realforeclose.com., the following property, as set forth in the Final Judgment: Lot 37, of NORTHBRIDGE ESTATES, according to the plat thereof, as recorded in Plat Book 167, Page 6, of the Public Records of Polk County, Florida with property address: 136 Taft Drive,

Davenport, FL 33837. Any person claiming an interest in the surplus from the sale, if any, other than the property owners as of the date of the lis pendens must file a claim within sixty (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 day of March, 2022.  
 /s/ Jennifer Blakeman  
 PATRICK H. WILLIS, Esquire  
 Florida Bar No. 526665  
 Primary Email: pwillis@willisoden.com  
 JENNIFER L. BLAKEMAN, Esquire  
 Florida Bar No. 0506877  
 Secondary Email: jblakeman@willisoden.com  
 WILLIS & ODEN PL  
 2121 South Hiwassee Road, Suite 116  
 Orlando, Florida 32835  
 Telephone No. 407-903-9939  
 Facsimile No. 407-903-9929  
 Attorneys for Plaintiff  
 113341-0002  
 March 11, 18, 2022 22-00352K

SECOND INSERTION

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

PROBATE DIVISION  
 CASE NO.: 2022-CP-683  
 IN RE: ESTATE OF  
**JUSTIN BERR MARSHALL Deceased.**

The administration of the Estate of Justin Berr Marshall, deceased, whose date of death was December 3, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the mailing address of which is P.O. Box 9000 (Drawer CC-4), Bartow, Florida 33831. The name and address of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST 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 March 11, 2022.

**Personal Representative:**  
**Aidaly Giraldo**  
 303 N. Miami Ave.  
 Davenport, FL 33837  
 Attorney for Personal Representative  
 By: /s/ Blair D. Schemer  
 BLAIR D. SCHEMER, ESQUIRE  
 BERNARD & SCHEMER, P.A.  
 480 Busch Drive,  
 Jacksonville, FL 32218  
 (904) 751-6980  
 Fla. Bar No. 60598  
 Email: blair@bernardlaw.net  
 March 11, 18, 2022 22-00378K

THIRD INSERTION

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

CASE NO.: 2021-CA-003104  
**DEBORAH M. HARBUCK, Plaintiff, v.**

**Any unknown heirs, devisees, grantees, creditors, and other unknown persons or unknown spouses claiming any right, title interest, Defendants.**

TO: Any unknown heirs, devisees, grantees, creditors, and other unknown persons or unknown spouses claiming any right, title interest,  
 YOU ARE NOTIFIED that an action to quiet title on the following described property in Polk County, Florida:

COMMENCING AT THE SOUTHWEST CORNER OF THE NE 1/4 OF THE NE 1/4 OF SECTION 2, TOWNSHIP 26 SOUTH, RANGE 27 EAST, THENCE RUN S 66° 30' EAST A DISTANCE OF 239.00 FEET TO THE POINT OF BEGINNING; THENCE RUN SOUTH A DISTANCE OF 200.00 FEET; THENCE RUN WEST A DISTANCE OF 300.00 FEET; THENCE RUN SOUTH A DISTANCE OF 280 FEET; THENCE RUN EAST A DISTANCE OF 356.25 FEET; THENCE RUN N 03°15' 48" E A DISTANCE OF 417.74 FEET; THENCE RUN N 55°10'00" W A DISTANCE OF 97.00 FEET TO THE POINT OF BEGINNING  
 With the address 7125 Old Lake Wilson Road, Davenport, Florida 33837.

has been filed against you, and you are required to serve a copy of your written defenses, if any, to it on Denali Law Group, PA, Plaintiff's attorney, at 12600 World Plaza Lane, Build.#63, Fort Myers, FL 33907 (239-887-4276), heather@denalilawfl.com, within thirty (30) days from first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint 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 3-4-22  
 DATED on January 26th, 2021.  
 Stacy M. Butterfield  
 As Clerk of the Court  
 (SEAL) By: Lori Armijo  
 As Deputy Clerk

Denali Law Group, PA,  
 Plaintiff's attorney,  
 12600 World Plaza Lane,  
 Build.#63, Fort Myers, FL 33907  
 (239-887-4276),  
 heather@denalilawfl.com  
 Mar. 4, 11, 18, 25, 2022 22-00303K

SECOND INSERTION

Notice of Self Storage Sale  
 Please take notice A+ Storage - Winter Haven located at 2700 Eloise Loop Road, Winter Haven, FL 33884 intends to hold a sale to sell the property stored at the Facility by the below list of Occupants whom are in default at an Auction. The sale will occur as an online auction via www.storageauctions.com on 3/28/2022 at 11:00am. Unless stated otherwise the description of the contents are household goods and furnishings. Thomas Hemingway unit #4477. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.

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 March 11, 2022.

/s/Anthony J. Pasquale  
**Anthony Joseph Pasquale, Petitioner**  
 /s/Stacy R. Preston  
 Stacy R. Preston, Esq.  
 Attorney for Anthony Joseph Pasquale  
 Florida Bar Number: 117902  
 Patriot Legal Group  
 871 Outer Road Suite B  
 Orlando, FL 32814  
 Telephone: (407) 737-7222  
 Fax: (407) 720-8350  
 E-Mail: stacy@patriotlegal.com  
 Secondary E-Mail: service@patriotlegal.com  
 March 11, 18, 2022 22-00356K

**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**  
 IN THE BUSINESS OBSERVER



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

SECOND INSERTION

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

CASE NO. 2021CA002320000000  
**SOUTHERN DUNES MASTER COMMUNITY ASSOCIATION, INC., a Florida non-profit Corporation,**  
**Plaintiff, vs.**  
**OLIVER L. BARNETT; LUCRECIA LEIS BARNETT, et al., Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated February 24, 2022 in Case No. 2021CA002320000000 in the Circuit Court in and for Polk County, Florida wherein SOUTHERN DUNES MASTER COMMUNITY ASSOCIATION, INC., a Florida non-profit Corporation, is Plaintiff, and OLIVER L. BARNETT; LUCRECIA LEIS BARNETT, et al, is the Defendant, I will sell to the highest and best bidder for cash at 10:00 A.M. (Eastern Time) on MAY 5, 2022.

( ) www.polk.realforeclose.com the Clerk's website for online auctions after first given notice as required by Section 45.031, Florida Statutes, the following described real property as set forth in the Final Judgment, to wit:

LOT 161, KOKOMO BAY PHASE TWO, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 122, PAGES 3 AND 4, OF THE PUBLIC RECORDS OF

POLK COUNTY, FLORIDA. A/K/A: 2940 KOKOMO LOOP, HAINES CITY, FL 33844.

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: March 7, 2022  
 FLORIDA COMMUNITY LAW GROUP, P.L.  
 Attorneys for Plaintiff  
 1855 Griffin Road,  
 Suite A-423  
 Dania Beach, FL 33004  
 Tel: (954) 372-5298  
 Fax: (866) 424-5348  
 Email: jared@fclg.com  
 By: /s/ Jared Block  
 Jared Block, Esq.  
 Florida Bar No. 90297  
 March 11, 18, 2022 22-00370K

SECOND INSERTION

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

CIVIL ACTION  
 CASE NO.: 53-2021-CA-003098  
**BANK OF AMERICA, N.A., Plaintiff, vs.**

**THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST ROSS MULLIS, DECEASED, et al, Defendant(s).**

To: THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST ROSS MULLIS, DECEASED

Last Known Address: Unknown  
 Current Address: Unknown

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

THE SOUTH 5 FEET OF LOT 6 AND ALL OF LOT 7 BLOCK I OF ROANOKE HILLS AS RECORDED IN PLAT BOOK 13, PAGE 37 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 A/K/A 829 WASENA AVE  
 LAKELAND FL 33815

has been filed against you and you are

required to file written defenses with the clerk of court and to serve a copy within 30 days after the first publication of the Notice of Action, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition.

This notice shall be published once a week for two consecutive weeks in the Business Observer.

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 - 3-28-22  
 WITNESS my hand and the seal of this court on this 17th day of February, 2022.

Stacy M. Butterfield  
 Clerk of the Circuit Court  
 (SEAL) By: Lori Armijo  
 Deputy Clerk

Albertelli Law  
 P.O. Box 23028  
 Tampa, FL 33623  
 -21-006645  
 March 11, 18, 2022 22-00354K

SECOND INSERTION

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

CASE NO. 2021CA000972000000  
**U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE FOR MORGAN STANLEY MORTGAGE LOAN TRUST 2006-11, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-11, Plaintiff, vs.**  
**THEODORE R. KEYES, et al. Defendants**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 3, 2022, and entered in Case No. 2021CA000972000000, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida. U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE FOR MORGAN STANLEY MORTGAGE LOAN TRUST 2006-11, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-11, is Plaintiff and THEODORE R. KEYES; THE BLUFFS OF CHRISTINA CONDOMINIUM ASSOCIATION, INC. are defendants. Stacy M. Butterfield, Clerk of Circuit Court for POLK, County Florida will sell to the highest and best bidder for cash Via the Internet at www.polk.realforeclose.com, at 10:00 a.m., on the 4TH day of APRIL, 2022, the following described property as set forth

in said Final Judgment, to wit:

UNIT 40-C, THE BLUFFS OF CHRISTINA X, A CONDOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUM, RECORDED IN OFFICIAL RECORDS BOOK 2070, PAGE(S) 1392, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AND FIRST AMENDMENT TO DECLARATION OF CONDOMINIUM RECORDED MARCH 25, 1082 IN O.R.BOOK 2074 PAGE 1587, 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 March, 2022.  
 VAN NESS LAW FIRM, PLC  
 1239 E. Newport Center Drive,  
 Suite 110  
 Deerfield Beach, Florida 33442  
 Ph: (954) 571-2031  
 PRIMARY EMAIL:  
 Pleadings@vanlawfl.com  
 /s/ J.Anthony Van Ness  
 J. Anthony Van Ness, Esq.  
 Florida Bar #: 391832  
 PHH16665-21/sap  
 March 11, 18, 2022 22-00372K

THE DATE OF FIRST PUBLICATION OF THIS NOTICE IS MARCH 11, 2022.  
**Petitioner:**  
**Sandra Marrero**  
 401 Mallard Ln.  
 Poinciana, FL 34759  
 Attorney for Petitioner:  
 Nathan Dougherty, Esquire  
 Florida Bar No. 118632  
 1777 Tamiami Trail, Suite 304-2  
 Port Charlotte, FL 33948  
 Tel: (941) 270-4489  
 March 11, 18, 2022 22-00355K

**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**  
 IN THE BUSINESS OBSERVER

OFFICIAL COURTHOUSE WEBSITES:

MANATEE COUNTY: manateeclerk.com | SARASOTA COUNTY: sarasotaclerk.com

CHARLOTTE COUNTY: charlotte.realforeclose.com | LEE COUNTY: leeclerk.org

COLLIER COUNTY: collierclerk.com | HILLSBOROUGH COUNTY: hillsclerk.com

PASCO COUNTY: pasco.realforeclose.com | PINELLAS COUNTY: pinellasclerk.org

POLK COUNTY: polkcountyclerk.net | ORANGE COUNTY: myorangeclerk.com

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



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. 2016-CA-002975 FEDERAL NATIONAL MORTGAGE ASSOCIATION FANNIE MAE, Plaintiff, vs. FLORIDA KALANIT 770 LLC. 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 PEGGY GEORGE, 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: LOT 466, SOLIVITA - PHASE IIIA, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 127, AT PAGES 10 THROUGH 13, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before 4-6-22/(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 28th day of February, 2022

Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT (SEAL) BY: Lori Armijo DEPUTY CLERK  
Robertson, Anschutz, Schneid, Crane & Partners, PLLC  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
PRIMARY EMAIL: flmail@raslg.com  
19-280216  
March 11, 18, 2022 22-00374K

SECOND INSERTION

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

Case #: 2019CA004348000000 DIVISION: 3

BRANCH BANKING AND TRUST COMPANY Plaintiff, vs.-

CHERYL R. MYERS A/K/A CHERYL D. ROYAL MYERS; UNKNOWN HEIRS OF CHERYL R. MYERS A/K/A CHERYL D. ROYAL MYERS; MICHAEL A. CHANDLER; HIGHLAND MEADOWS HOMEOWNERS ASSOCIATION, INC.; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS; TENANT #1; TENANT #2 Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2019CA004348000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein BRANCH BANKING AND TRUST COMPANY, Plaintiff and CHERYL R. MYERS A/K/A CHERYL D. ROYAL MYERS are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com

at 10:00 A.M. on April 4, 2022, the following described property as set forth in said Final Judgment, to-wit:

LOT 107, OF HIGHLAND MEADOWS PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 136, PAGES 19 AND 20, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Submitted By: ATTORNEY FOR PLAINTIFF: LOGS LEGAL GROUP LLP  
2424 North Federal Highway, Suite 360  
Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
20-324162 FC01 SUT  
March 11, 18, 2022 22-00371K

SECOND INSERTION

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

Case #: 2019CA005116000000 DIVISION: 15

New Residential Mortgage LLC Plaintiff, vs.-

Patricia G. Bassett a/k/a Patricia Bassett; Unknown Spouse of Patricia G. Bassett a/k/a Patricia Bassett; The Bluffs of Christina Condominium Association, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2019CA005116000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein New Residential Mortgage LLC, Plaintiff and Patricia G. Bassett a/k/a Patricia Bassett are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on April 8, 2022, the fol-

lowing described property as set forth in said Final Judgment, to-wit:

TRACT 10BL, OF THE BLUFFS OF CHRISTINA XII, ACCORDING TO CONDOMINIUM BOOK 7, PAGES 32 THROUGH 38, AND FURTHER DESCRIBED IN DECLARATION OF CONDOMINIUM, AS AMENDED, FILED DECEMBER 18, 1984, RECORDED IN O.R. BOOK 2290, PAGE 715, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Submitted By: ATTORNEY FOR PLAINTIFF: LOGS LEGAL GROUP LLP  
2424 North Federal Highway, Suite 360  
Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
19-321187 FC01 ALW  
March 11, 18, 2022 22-00351K

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. 53-2021-CA-003291 FREEDOM MORTGAGE CORPORATION, Plaintiff, vs.

KRISTAL BERMUDEZ A/K/A KRISTAL LYNN BERMUDEZ AND ANTONIO BERMUDEZ, et. al. Defendant(s),

TO: KRISTAL BERMUDEZ A/K/A KRISTAL LYNN BERMUDEZ, 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:

LOT 14 IN BLOCK N OF RICHLAND MANOR UNIT NUMBER THREE, 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 42, PAGE 47

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 Con-

gress Avenue, Suite 100, Boca Raton, Florida 33487 on or before March 30, 2022/(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 21 day of Feb., 2022.

Stacy M. Butterfield  
CLERK OF THE CIRCUIT COURT (SEAL) BY: Asuncion Nieves DEPUTY CLERK  
Robertson, Anschutz, Schneid, Crane & Partners, PLLC  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
PRIMARY EMAIL: flmail@raslg.com  
21-112026 - SaB  
March 11, 18, 2022 22-00373K

SECOND INSERTION

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

CASE NO.: 2019-CA-001255 FBC MORTGAGE, LLC, Plaintiff, v.

JACQUELYNN PINA, et al., Defendants.

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on April 11, 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 176, WILDWOOD II, according to the plat thereof as recorded in Plat Book 80, Page 11, Public Records of Polk County, Florida.

Parcel Identification Number: 23-29-11-139764-001760  
Property Address: 1368 Bramblewood Dr, Lakeland, FL, 33811 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 Mortgagee, 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 9th day of March 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  
March 11, 18, 2022 22-00381K

SECOND INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION

CASE NO. 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, GRANTEES, 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 an Order Rescheduling Foreclosure Sale filed February 4, 2022 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, GRANTEES, 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 March 21, 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 2nd day of March, 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  
V6.20190626  
March 11, 18, 2022 22-00353K

SECOND INSERTION

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

File No. 2022CP0003890000XX IN RE: ESTATE OF CHARLES G. BAIER, Deceased. The administration of the Estate of Charles G. Baier, deceased, whose date of death was May 11, 2020, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is March 11, 2022.

Personal Representative: Stacey Baier, Petitioner  
484 Terranova Street  
Winter Haven, Florida 33884  
Attorney for Personal Representative: Andrew P. Cummings, Esquire Attorney for Petitioner  
Florida Bar Number: 98355  
THERREL BAISDEN, LLP  
1 SE 3rd Avenue, Suite 2950  
Miami, FL 33131  
Telephone: (305) 371-5758  
Fax: (305) 371-3178  
E-Mail: ACummings@TherrelBaisden.com  
Secondary E-Mail: Probate@TherrelBaisden.com  
LBermudez@TherrelBaisden.com  
March 11, 18, 2022 22-00357K

SECOND INSERTION

AMENDED 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. 2016CA001300

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2004-30CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-30CB, Plaintiff, vs.

NOE VILLAGOMEZ A/K/A NOE VILLAGOMEZ SR.; MARIA VILLAGOMEZ; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYSIDE HOME LOANS, INC.; REAL TIME RESOLUTIONS, INC.; ALAN L. DAVIS; LESLIE K. DAVIS 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 February 24, 2022, and entered in Case No. 2016CA001300 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 CWALT, INC., ALTERNATIVE LOAN TRUST 2004-30CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-30CB is Plaintiff and NOE VILLAGOMEZ A/K/A NOE VILLAGOMEZ SR.; MARIA VILLAGOMEZ; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYSIDE HOME LOANS, INC.; REAL TIME RESOLUTIONS, INC.; ALAN L. DAVIS; LESLIE K. DAVIS 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

SECOND INSERTION

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

File No. 2022-CP-000484 IN RE: ESTATE OF JOSEPH GERALD CAIN, Deceased. The administration of the estate of JOSEPH GERALD CAIN, deceased, whose date of death was January 11, 2022, and whose social security number is XXX-XX-1068, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL 33830. The names and addresses of the personal 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 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 March 11, 2022.

Personal Representatives: Gina Saunders  
1421 Seville Place  
Lakeland, Florida 33803  
And  
Scarlett Merckel  
790 Millshore Drive  
Chuluota, Florida 32766  
Attorney for Personal Representative: Anthony J. Scaletta, Esq., Attorney Florida Bar No. 058246  
The Scaletta Law Firm, PLLC  
618 E. South Street, Suite 110  
Orlando, Florida 32801  
Telephone: (407) 377-4226  
March 11, 18, 2022 22-00375K

bigger for cash online at www.polk.realforeclose.com, 10:00 a.m., on April 11, 2022, the following described property as set forth in said Order or Final Judgment, to-wit:

That part of Section 3, Township 27 South, Range 25 East, Polk County, being more particularly described as follows:

Begin at the Southeast corner of the Southeast ¼ of the Southeast ¼; thence run North 89° 43' 48" West a distance of 249.00 feet for a point of beginning; thence continue North 89° 43' 48" West a distance of 210.00 feet; thence North 00° 00' 58" East a distance of 225.00 feet; thence South 89° 43' 48" East a distance of 210.00 feet; thence South 00° 00' 58" West a distance of 225.00 feet to the point of beginning. LESS maintained road right-of-way for D.R. Bryant Road per Polk County Map Book L, Page 119, 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 3/8/22.  
By: s/Jeffrey M. Seiden, Esq.  
Jeffrey M. Seiden  
Florida Bar No.: 57189  
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  
1496-178332 / BJB  
March 11, 18, 2022 22-00369K

Choices and Solutions

# What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

## THE NEGATIVE INCOME TAX

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



## STEPS TO FIX ENTITLEMENTS

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

# ““““

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

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

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

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

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

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

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

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

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

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

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

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

## **NEGATIVE TAX HELPS POOR**

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

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

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

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

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

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

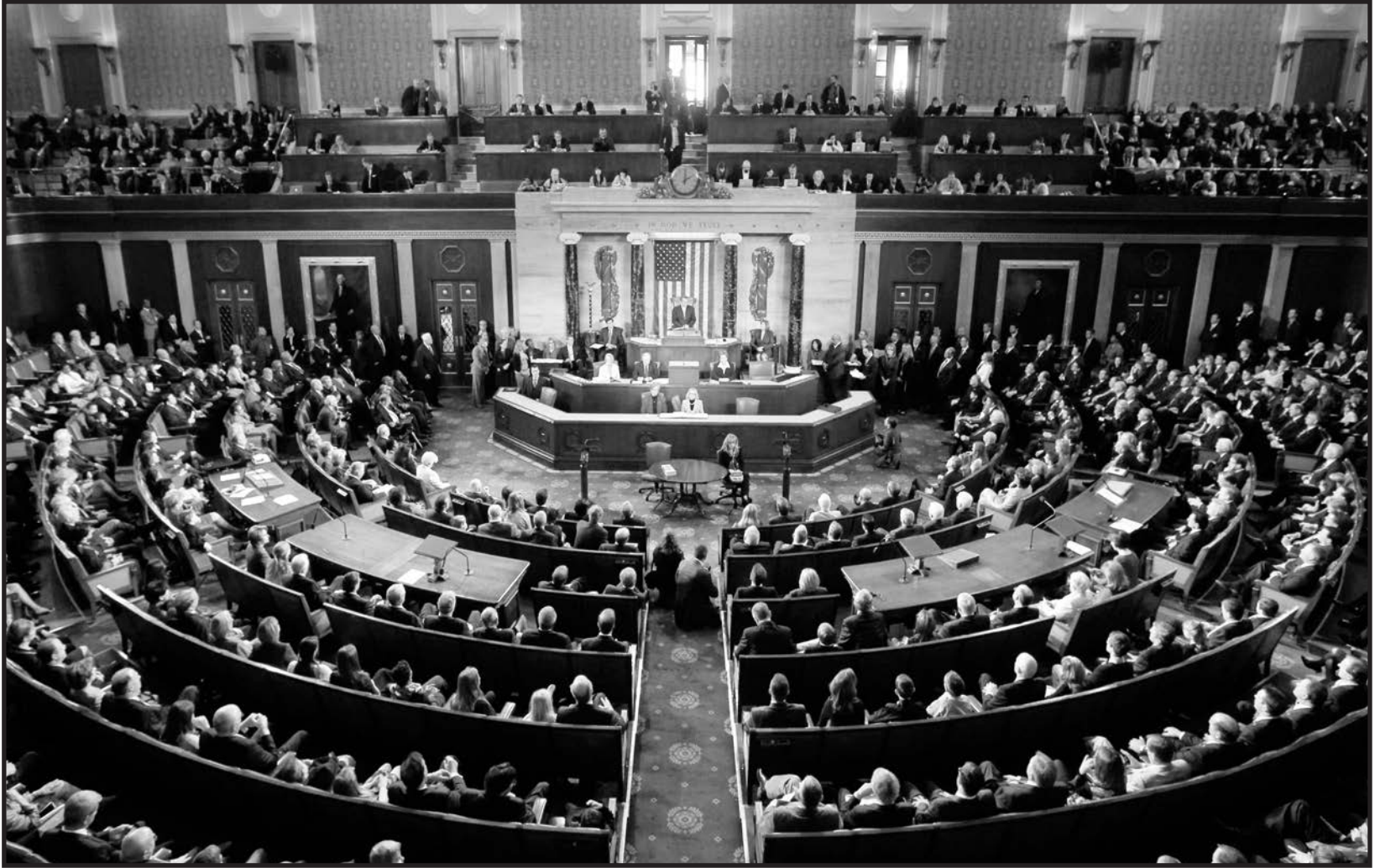
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities.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

## **HOW TO FIX SOCIAL SECURITY**

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

#### WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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