

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 2018CA005076000000
METROPOLITAN LIFE INSURANCE COMPANY, Plaintiff, vs.
TONYA WOODS, et al. Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated April 01, 2022, and entered in 2018CA005076000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein METROPOLITAN LIFE INSURANCE COMPANY is the Plaintiff and TONYA WOODS F/K/A TONYA J. FAIR; STEVEN W. FAIR; GARDENS HOMEOWNERS ASSOCIATION, INC., ; FLORIDA HOUSING FINANCE CORPORATION ; UNKNOWN SPOUSE OF TONYA WOODS F/K/A TONYA J. FAIR N/K/A RICHARD ERICKSON are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on July 01, 2022, the following described property as set forth in said Final Judgment, to wit:
LOT 4, OF GARDENS PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 137, PAGES 23 AND 24, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 427 MAJES-

TIC GARDENS BLVD., WINTER HAVEN, FL 33880
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Dated this 8 day of June, 2022.
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: fmail@raslg.com
By: /s/ Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email: dsalem@raslg.com
20-060845 - VIT
June 10, 17, 2022 22-00905K

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2022CA000199000000
BANKUNITED N.A., Plaintiff, v.
CHARLES BRYANT A/K/A CHARLES F. BRYANT, ET AL., Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated May 26, 2022 entered in Civil Case No. 2022CA000199000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein BANKUNITED N.A., Plaintiff and CHARLES BRYANT A/K/A CHARLES F. BRYANT; PAMELA BRYANT; MANDOLIN HOMEOWNERS ASSOCIATION, INC.; MANDOLIN II HOMEOWNERS ASSOCIATION, INC; UNIVERSITY OF ALASKA, are defendants, Stacy M. Butterfield, Clerk of Court, will sell the property at public sale at www.polk.realforeclose.com beginning at 10:00 AM on June 30, 2022 the following described property as set forth in said Final Judgment, to-wit:
LOT 110, MANDOLIN I, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 142, PAGE 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 234 Mandolin Drive, Winter Haven, FL 33884
ANY PERSON CLAIMING AN IN-

TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.
THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Kelley Kronenberg
10360 West State Road 84
Fort Lauderdale, FL 33324
Phone: (954) 370-9970
Fax: (954) 252-4571
Service E-mail: flrealprop@kelleykronenberg.com
/s/ Jason M. Vanslette
Jason M. Vanslette, Esq.
FBN: 92121
File No: CRF21057-JMV
Case No.: 2022CA000199000000
June 10, 17, 2022 22-00881K

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE COUNTY COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 532021CC003149000000
AUTUMNWOOD GROVE COMMUNITY ASSOCIATION, INC., a Florida non-profit Corporation, Plaintiff, vs.
PAUL E BRACKINS, et al, Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated May 31, 2022 in Case No. 532021CC003149000000 in the County Court in and for Polk County, Florida wherein AUTUMNWOOD GROVE COMMUNITY ASSOCIATION, INC., a Florida non-profit Corporation, is Plaintiff, and PAUL E BRACKINS, et al, is the Defendant, I will sell to the highest and best bidder for cash at 10:00 A.M. (Eastern Time) on JULY 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 235, IN AUTUMNWOOD GROVE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 141, PAGE 28, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A: 4042 WINDING VINE DRIVE, LAKELAND, FL 33812.
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: June 6, 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
June 10, 17, 2022 22-00899K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2020CA002608000000
WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF GCAT 2019-RPLI TRUST, Plaintiff, vs.
GEORGE SCHENA; MARIE M. JOSEPH; ET AL. Defendants.
NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure entered on May 25, 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 July 26, 2022 at 10:00 A.M., at www.polk.realforeclose.com, the following described property:
LOT 6, BLOCK 1599, POINCIANA, NEIGHBORHOOD 2, VILLAGE 3, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 54, PAGES 12-20, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA
Property Address: 315 LAUDERDALE COURT, KISSIMMEE, FL 34759
ANY PERSON CLAIMING AN IN-

TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED
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: June 3, 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@qpwblaw.com
E-mail: mdeleon@qpwblaw.com
Matter # 149320 -
Case No. 2020CA002608000000
June 10, 17, 2022 22-00897K

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 22 CP 0088
Division Tenth Circuit
IN RE: ESTATE OF HENRY DOUGLAS HARFORD JR. a/k/a H. DOUGLAS HARFORD a/k/a HENRY D. HARFORD Deceased.
The administration of the estate of Henry Douglas Harford Jr., deceased, whose date of death was June 28, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or 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 June 10, 2022.
Personal Representatives:
Nancy Jankowski
4802 Independence Trail
Leesburg, Florida 34748
Susan L. Terwilliger
5 Lyman Avenue
Waverly, New York 14892
Attorney for Personal Representatives:
Audrey Patrone Peartree
E-mail Addresses:
apeartree@harrisbeach.com
Florida Bar No. 108246
Harris Beach PLLC
99 Garnsey Road
Pittsford, New York 14534
Telephone: (585) 419-8710
June 10, 17, 2022 22-00896K

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 532022CP0016660000XX
IN RE: ESTATE OF ANNABELLE PHELPS WEEKLEY Deceased.
The administration of the estate of ANNABELLE PHELPS WEEKLEY, deceased, whose date of death was December 16, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Polk County Courthouse, 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 June 10, 2022.
Personal Representative:
/s/ Stephen D. Carle
STEPHEN D. CARLE
38410 North Avenue
Zephyrhills, Florida 33542
Attorney for Personal Representative:
/s/ Stephen D. Carle
STEPHEN D. CARLE, Attorney
Florida Bar Number: 0213187
HODGES & CARLE, P.A.
38410 North Avenue
P. O. Box 548
Zephyrhills, FL 33539-0548
Telephone: (813) 782-7196
Fax: (813) 782-1026
E-Mail: hodgescarle@hotmail.com
June 10, 17, 2022 22-00894K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE 10th JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
FILE NO.:
53-2022-CP-001399-0000XX
IN RE: ESTATE OF DEBORAH L. ZAHNER, Deceased.
The administration of the estate of DEBORAH L. ZAHNER deceased, whose date of death was January 15, 2022, and whose social security number is XXX-XX-1782, file number 2022-CP-001399-0000XX, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 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 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 DEATH IS BARRED.
The date of first publication of this notice is June 10, 2022.
Personal Representative:
Susan K. Duff
1101 River Reach Drive, #112
Ft. Lauderdale, FL 33315
E. PAIGE DRUMMOND BRODY
Florida Bar No: 863335
BRODY & BRODY, P.A.
Attorneys for Petitioners
2850 N. Andrews Avenue
Ft. Lauderdale, Florida 33311
954-524-4684 (Tel.)
954-566-7754 (Fax)
June 10, 17, 2022 22-00900K

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 22-CP-1113
Division PROBATE
IN RE: ESTATE OF ALBERT J. BROWN, JR. Deceased.
The administration of the estate of Albert J. Brown, Jr., deceased, whose date of death was November 15, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer No.: CC-4, Bartow, FL 33831. The names and addresses of the personal representatives and the personal representatives' attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-

IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is June 10, 2022.
Personal Representatives:
Margaret Mary Brown
6 Delaware Avenue #1205
Cohoes, New York 12047
Elizabeth Brown-Goyette
4 Marne Street
Watervliet, New York 12189
Attorney for Personal Representatives:
Brian Michael Mark, Esq., Attorney
Florida Bar Number: 134207
BRIAN M MARK, P.A.
111 E. Monument Avenue, Suite 510
Kissimmee, Florida 34741
Telephone: (407) 932-3933
Fax: (407) 386-7810
E-Mail: bmark@marklawfirm.com
Secondary E-Mail: nlewis@marklawfirm.com
June 10, 17, 2022 22-00895K

NOTICE TO CREDITORS IN THE 10th CIRCUIT COURT FOR POLK COUNTY, FL
Case # 2022-CP-001505
IN RE: ESTATE OF LEITH M. DANIEL Deceased.
The administration of the estate of LEITH M. DANIEL, deceased, whose date of death was March 4, 2022, File Number 2022-CP-001505, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is POLK COUNTY COURT, P.O. Box 9000, Drawer CC4, 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 has been served must file their claims with this court WITHIN 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 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 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is June 10, 2022.
/s/ Annamarie James,
Personal Representative
24 Edinburgh Dr
Peekskill, NY 10566
/s/ Silvia S. Ibanez
SILVIA S. IBANEZ, ESQ.
Attorney for Personal Representative:
Florida Bar No. 375772
3956 Town Center Blvd, #196
Orlando, Florida 32837
Telephone: (407) 846-9449
silvia.ibanez@ibanezlaw.com
June 10, 17, 2022 22-00887K

OFFICIAL
COURTHOUSE
WEBSITES:
Check out your notices on:
www.floridapublicnotices.com

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.com | ORANGE COUNTY: myorangeclerk.com

FIRST INSERTION

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

CASE NO.: 53-2019-CA-004811
U.S. BANK NATIONAL
ASSOCIATION, NOT IN ITS
INDIVIDUAL CAPACITY BUT
SOLELY AS TRUSTEE FOR
THE CIM TRUST 2018-NR1
MORTGAGE-BACKED NOTES,
SERIES 2018-NR1,
Plaintiff, vs.

NAOMI B. BOATFIELD AKA
NAOMI BOATFIELD, et al,
Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated March 2, 2022, and entered in Case No. 53-2019-CA-004811 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which U.S. Bank National Association, not in its individual capacity but solely as Trustee for the CIM TRUST 2018-NR1 Mortgage-Backed Notes, Series 2018-NR1, is the Plaintiff and Naomi B. Boatfield aka Naomi Boatfield, Robert K. Boatfield aka Robert Boatfield, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the June 30, 2022 the following described property as set forth in said Final Judgment of Foreclosure:

COMMENCE AT THE SOUTH-WEST CORNER OF LOT 91 OF WINONA PARK REALTY AND FRUIT COMPANY SUBDIVISION, A SUBDIVISION RECORDED IN PLAT BOOK 1, PAGE 62, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, LYING IN SECTION

35, TOWNSHIP 27 SOUTH, RANGE 25 EAST; THENCE RUN SOUTH 89 DEGREES 58 MINUTES EAST 410 FEET TO THE POINT OF BEGINNING; THENCE RUN NORTH 217.80 FEET; THENCE SOUTH 89 DEGREES 58 MINUTES EAST 100 FEET; THENCE RUN SOUTH 217.80 FEET; THENCE RUN NORTH 89 DEGREES 58 MINUTES WEST 100 FEET TO THE POINT OF BEGINNING, CONTAINING 0.50 ACRES. A/K/A 345 BOLANDER ROAD, AUBURNDALE FL 33823

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 02 day of June, 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 Swosinski
Florida Bar #96533
Justin Swosinski, Esq.
CT - 19-024348
June 10, 17, 2022 22-00902K

FIRST INSERTION

NOTICE OF SALE
PURSUANT TO CHAPTER 45, FS
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT, IN
AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2022-CA-000042

WILLIAM'S PRESERVE
HOMEOWNERS ASSOCIATION,
INC., a Florida not-for-profit
corporation,
Plaintiff, vs.
FELIX A. CRUZ RIVERA, ET AL.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to Summary Final Judgment in favor of the Plaintiff dated the 25th day of May, 2022, entered in Case No.: 2022-CA-000042 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, in which the Clerk of this Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 11:00 a.m. on the 29th day of June, 2022, the following described property as set forth in the Summary Final Judgment, to wit:

Lot 408, William's Preserve Phase II-A, according to the map or plat thereof, as recorded in Plat Book 167, Page(s) 37 through 41, inclusive, of the Public Records of Polk County, Florida.

Property Address: 251 Annabelle Way, Davenport, FL 33837

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim with the Clerk no later than the date 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.

/s/ Lisa Acharekar
Lisa Acharekar, Esq.
Florida Bar No. 0734721
Martell & Ozim, P.A.
213 S. Dillard St., Suite 210
Winter Garden, FL 34787
(407) 377-0890
Email:
lacharekar@martellandozim.com
Secondary Email:
nicole@martellandozim.com
Attorney for Plaintiff
June 10, 17, 2022 22-00880K

FIRST INSERTION

Notice of Self Storage Sale
Please take notice A+ Storage - Winter Haven located at 2700 Eloise Loop Road, Winter Haven, FL 33884 intends to hold a sale to sell the property stored at the Facility by the below list of Occupant who is in default at an Auction. The sale will occur as an online auction via www.storageauctions.com on 6/27/2022 at 11:00am. Unless stated otherwise the description of the contents are household goods and furnishings. Tiara Jackson unit #4434. This sale may be withdrawn at any time without notice. Certain terms and conditions apply. See manager for details.
June 10, 17, 2022 22-00888K

FIRST INSERTION

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

CASE NO. 2017CA001367000000
U.S. BANK NATIONAL
ASSOCIATION, NOT IN ITS
INDIVIDUAL CAPACITY BUT
SOLELY AS TRUSTEE FOR THE
RMAC TRUST, SERIES 2016-CTT,
Plaintiff, vs.

HANIF ABDUL; SOOZANA
ABDUL; DYNASTY BUILDING
SOLUTIONS, LLC; UNKNOWN
TENANT NO. 1; UNKNOWN
TENANT NO. 2; and ALL
UNKNOWN PARTIES CLAIMING
INTERESTS BY, THROUGH,
UNDER OR AGAINST A NAMED
DEFENDANT TO THIS ACTION,
OR HAVING OR CLAIMING TO
HAVE ANY RIGHT, TITLE OR
INTEREST IN THE PROPERTY
HEREIN DESCRIBED,
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated May 10, 2019 and an Order Resetting Sale dated May 25, 2022 and entered in Case No. 2017CA001367000000 of the Circuit Court in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT is Plaintiff and HANIF ABDUL; SOOZANA ABDUL; DYNASTY BUILDING SOLUTIONS, LLC; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.

FIRST INSERTION

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

CASE NO. 2018CA002808000000
DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE
FOR SOUNDVIEW HOME LOAN
TRUST 2006-1, ASSET-BACKED
CERTIFICATES, SERIES 2006-1,
Plaintiff, vs.

JUAN M. CASTILLO, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 02, 2019, and entered in 2018CA002808000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006-1, ASSET-BACKED CERTIFICATES, SERIES 2006-1 is the Plaintiff and JUAN M. CASTILLO; UNKNOWN SPOUSE OF JUAN M. CASTILLO N/K/A ROSA CASTILLO; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE THREE ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on June 24, 2022, the following described property as set forth in said Final Judgment, to wit:

LOT 9, BLOCK 65, VILLAGE 3, NEIGHBORHOOD 1, CY-PRESS POINT-2, POINCIANA, AS PER PLAT THEREOF, RE-

FIRST INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
JUDICIAL CIRCUIT IN AND FOR
POLK COUNTY, FLORIDA
CASE NO. 2021-CA-003380

ALDEA RESERVE HOME
OWNERS ASSOCIATION, INC., a
Florida not for profit organization,
Plaintiff, vs.

LUIS A. LOPEZ; UNKNOWN
SPOUSE OF LUIS A. LOPEZ;
GIL KREITER AND BLOOMING
ROAD JUDGEMENT RECOVERY;
BRIDGECREST ACCEPTANCE
CORPORATION; STATE OF
FLORIDA; UNKNOWN TENANT
ONE; and UNKNOWN TENANT
TWO,
Defendants.

Notice is hereby given that pursuant to a Final Judgment of Foreclosure dated May 27, 2022 and entered herein, the property situated in Polk County, Florida, to wit:

Lot 33, Aldea Reserve, according to the Map or Plat thereof, as recorded in Plat Book 135, Page(s) 23, of the Public Records of Polk County, Florida, a/k/a 253 Granada Boulevard, Davenport, FL 33837 will be sold to the highest and best bidder at https://www.polk.realforeclose.

com, 10:00 a.m., on June 29, 2022, the following described property as set forth in said Order or Final Judgment, to-wit:

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

A/K/A 2539 ROSLYN LANE, LAKELAND, FL 33813
ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS 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 6/2/22.
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
June 10, 17, 2022 22-00882K

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-001056
U.S. BANK NATIONAL
ASSOCIATION,
Plaintiff, vs.
PAUL E. BRACKINS A/K/A
PAUL BRACKINS, et. al.
Defendant(s).

TO: PAUL E. BRACKINS A/K/A PAUL BRACKINS and UNKNOWN SPOUSE OF PAUL E. BRACKINS A/K/A PAUL BRACKINS,
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 235, IN AUTUMNWOOD GROVE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 141, PAGE 28, 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 Avenue, Suite 100, Boca Raton, Florida 33487 on or before July 9, 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 2nd day of June, 2022.

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

Robertson, Anschutz, Scheid,
Crane & Partners, PLLC
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: fmail@raslg.com
22-014384
June 10, 17, 2022 22-00886K

FIRST INSERTION

Environmental Resource
Permit Notification:
The Carlton of Lake Dexter

Notice is hereby given that the Southwest Florida Water Management District has received Environmental Resource permit application number 846676 from Mahaffey Associates Lake Dexter, LLC, 147 2nd Avenue South, St. Petersburg FL 33701. Application received: 04/21/2022. Proposed activity: residential. Project name: The Carlton of Lake Dexter. Project size: 21.96 Location: Section 2 Township 29 East, Range 26 South, in Polk County. Outstanding Florida Water: yes. Aquatic preserve: no. The application is available for public inspection Monday through Friday at 7601 U.S. Highway 301 North, Tampa, Florida 33637 or through the "Application & Permit Search Tools" function on the District's website at www.watermatters.org/permits/. Interested persons may

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. 2022CA000950000000
Wells Fargo Bank, N.A.
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
Rachael Patricia Strickland a/k/a
Rachel P. Strickland, Deceased; et al
Defendants.

TO: Kevin Scott Strickland
Last Known Address: 415 N. Donahue
Apt. 7A Auburn, AL 36832
YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property in Polk County, Florida:

LOT 1, RESUBDIVISION OF LOT 46, BLOCK 2, COUNTRY CLUB ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED ON PLAT BOOK 10, PAGE 31 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Julie York, Esquire, Brock & Scott, PLLC., the Plaintiff's attorney, whose address is 2001 NW 64th St, Suite 130 Ft. Lauderdale, FL 33309, within thirty (30) days of the first date of publication on or before June 27, 2022, and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

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

DATED ON MAY 20 2022.
Stacy M. Butterfield
As Clerk of the Court
By /s/ Asuncion Nieves
As Deputy Clerk

Julie York, Esquire,
Brock & Scott, PLLC.,
the Plaintiff's attorney,
2001 NW 64th St,
Suite 130
Ft. Lauderdale, FL 33309
Case No. 2022CA000950000000
File # 22-F00183
June 10, 17, 2022 22-00885K

FIRST INSERTION

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

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

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

D41 B. Sawyer
E20 T. Clayton
F29 C. Forbes
H14 R. Gill
J27 L. Russ
Units will be listed on www.storageauctions.com Auction ends on June 27,2022 @11:00 AM or after
June 10, 17, 2022 22-00903K

FIRST INSERTION

NOTICE UNDER FICTITIOUS
NAME LAW ACCORDING TO
FLORIDA STATUTE
NUMBER 865.09

NOTICE IS HEREBY GIVEN that It's Gotta Go, LLC., 3639 Victoria Manor Drive, Suite 103 Lakeland, Florida 33805, desiring to engage in business under the fictitious name: of It's Gotta Go, with its principal place of business

in the State of Florida in the County of Polk, will file an Application for Registration of Fictitious Name with the Florida Department of State in compliance with Section 865.09 of the Florida Statutes.

Dated This June 8, 2022
SIMMONS BUSINESS
LAW GROUP, PLLC
June 10, 2022 22-00906K

FIRST INSERTION

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

CASE NO. 2020CA000153000000
LAKEVIEW LOAN
SERVICING, LLC,
Plaintiff, vs.
SHERRICK LYNELL FORRESTER
A/K/A SHERRICK FORRESTER
A/K/A SHERRICK L. FORRESTER,
et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered May 6, 2022 in Civil Case No. 2020CA000153000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and SHERRICK LYNELL FORRESTER A/K/A SHERRICK FORRESTER A/K/A SHERRICK L. FORRESTER, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 5TH day of July, 2022 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 21, SOLIS GARDENS, according to the Plat or Map thereof, as recorded in Plat Book 163, pages 17, 18, 19 and 20, Public Records of Polk County, FL

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

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

/s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLC
Attorney for Plaintiff
110 SE 6th Street, Suite 2400
Fort Lauderdale, FL 33301
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRSservice@mccalla.com
Fla. Bar No.: 0146803
6974716
20-01046-2
June 10, 17, 2022 22-00892K

FIRST INSERTION

Notice Is Hereby Given that Fencing Supply Group Acquisition, LLC, 180 Kid Ellis Road, Mulberry, FL 33860, desiring to engage in business under the fictitious name of Specialty Fence Wholesale, with its principal place of business in the State of Florida in the County of Polk, will file an Application for Registration of Fictitious Name with the Florida Department of State.
June 10, 2022 22-00891K

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2020-CA-000538
FREEDOM MORTGAGE CORPORATION,
Plaintiff, v.
UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JULIA M. FIGUEROA A/K/A JULIA M. FIGUEROA-GALLARDO; et. al,
Defendants.

To the following Defendant(s):
JUAN SALVADOR FIGUEROA-GALLARDO
 (Last Known Address: 1 Res Jard Guamani, Apt. 90, Guayama, PR 00784)
 YOU ARE NOTIFIED that an action to foreclose based on boundaries established by acquiescence, on the following described property:

LOT 38, ENCLAVE AT IMPERIAL LAKES, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 134, PAGE 32, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. PROPERTY ADDRESS: 2115 SEMINOLE STREET, KISSIMMEE, FL 34744

has been filed against you and your written defenses, if any, to it, on Ghidotti| Berger LLP, Attorney for Plaintiff,

er LLP, Attorney for Plaintiff, whose address is 1031 North Miami Beach Boulevard, North Miami Beach, FL 33162 on or before 5/20/2022, a date which is within thirty (30) days after the first publication of this Notice in the Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

This notice is provided pursuant to Administrative Order No. 2010-08.

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

WITNESS my hand and the seal of this Court this day of APR 13 2022.

STACY M. BUTTERFIELD, CPA
 As Clerk of the Court
 By /s/ Asuncion Nieves
 As Deputy Clerk

Ghidotti| Berger LLP,
 Attorney for Plaintiff,
 1031 North Miami Beach Boulevard,
 North Miami Beach, FL 33162
 June 10, 17, 2022 22-00884K

FIRST INSERTION

Notice Is Hereby Given that Adventhealth Surgery Center Davenport, LLC, 14201 Dallas Pkwy, Fl 13, Dallas, TX 75254, desiring to engage in business under the fictitious name of Adventhealth Surgery Center Davenport, with its principal place of business in the State of Florida in the County of Polk, will file an Application for Registration of Fictitious Name with the Florida Department of State.
 June 10, 2022 22-00904K

FIRST INSERTION

Notice Is Hereby Given that Fencing Supply Group Acquisition, LLC, 180 Kid Ellis Road, Mulberry, FL 33860, desiring to engage in business under the fictitious name of Specialty Fence Wholesale Mulberry, with its principal place of business in the State of Florida in the County of Polk, will file an Application for Registration of Fictitious Name with the Florida Department of State.
 June 10, 2022 22-00890K

FIRST INSERTION

Notice is hereby given that ARIAL M. G. TREE FARM LLC, OWNER, desiring to engage in business under the fictitious name of ARIAL CONCRETE CURBS located at 4501 DETOUR RD, HAINES CITY, FLORIDA 33844

intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
 June 10, 2022 22-00889K

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 22CP-1782
IN RE: ESTATE OF VIVIANNE LOISE SPENCER,
Deceased,
SSN: XXX-XX-3836

The administration of the estate of VIVIANNE LOISE SPENCER, deceased, whose date of death was February 20, 2022, and whose Social Security Number is XXX-XX-3836, 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 must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of the first publication of this notice is the 3rd day of June, 2022.

Signed on this 31st day of May, 2022.

Personal Representative:
Everton Spencer
 4905 Waterstone Way
 Mulberry, FL 33860
 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
 June 3, 10, 2022 22-00871K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2022CP0015690000XX
Division Probate
IN RE: ESTATE OF MATILDE LAO,
Deceased.

The administration of the estate of Matilde Lao, deceased, whose date of death was April 10, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is June 3, 2022.

Personal Representative:
Alina L. Keebler
 1023 Beechwood Boulevard
 Pittsburgh, PA 15206
 Attorney for Personal Representative:
 Luis A. Silva
 E-Mail Addresses:
 lsilva@leechtishman.com
 Florida Bar No. 1004224
 Leech Tishman
 Fuscaldto & Lampl, LLC
 8470 Enterprise Circle,
 Suite 100
 Lakewood Ranch, FL 33202
 Telephone: 941-877-1830
 June 3, 10, 2022 22-00852K

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. 2022CA000408000000
SERENO HOMEOWNERS ASSOCIATION INC, a Florida non-profit Corporation,
Plaintiff, vs.
JORGE LUIS VEGA-BAEZ, et al,
Defendant(s).
 NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated May 24, 2022 in Case No. 2022CA000408000000 in the County Court in and for Polk County, Florida wherein SERENO HOMEOWNERS ASSOCIATION INC, a Florida non-profit Corporation, is Plaintiff, and JORGE LUIS VEGA-BAEZ, et al, is the Defendant, I will sell to the highest and best bidder for cash at 10:00 A.M. (Eastern Time) on JUNE 28, 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 381, SERENO PHASE TWO, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 166, PAGES 41 THROUGH 43, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A: 3308 SONDER DR, DAVENPORT, FL 33896.
 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: May 28, 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@clcg.com
 By: /s/ Jared Block
 Jared Block, Esq.
 Florida Bar No. 90297
 June 3, 10, 2022 22-00863K

FIRST INSERTION

Lakeland, FL 33810
 UNKNOWN PARTY#2
 Last Known Address:
 7810 Country Chase Ave
 Lakeland, FL 33810
 Current Address:
 7810 Country Chase Ave
 Lakeland, FL 33810

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

LOT 52, COUNTRY CHASE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 130, PAGES 4 AND 5, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA
 A/K/A 7810 COUNTRY CHASE AVE, LAKELAND, FL 33810

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 Admin-

istrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Default Date: June 29, 2022
 WITNESS my hand and the seal of this court on this 23 day of May, 2022.

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

Albertelli Law
 P.O. Box 23028
 Tampa, FL 33623
 NL - 20-004142
 June 10, 17, 2022 22-00893K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY FLORIDA
PROBATE DIVISION
UCN: 532022CP0015030000XX
IN RE: THE ESTATE OF FRANCES MANSFIELD a/k/a FRANCES W. MANSFIELD,
DECEASED

The administration of the estate of Frances Mansfield a/k/a Frances W. Mansfield, deceased, UCN: 532022CP0015030000XX, is pending in the Probate Court, Polk County, Florida, the address of which is:

Clerk of the Circuit Court
 P.O. Box 9000
 Drawer CC-4
 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 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 THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

The date of the first publication of this notice is June 3, 2022.

Personal Representative:
Sean Mansfield
 169 Willow Street
 West Roxbury, MA 02132
 Attorney for Personal Representative:
 Gary A. Carnal, Esq.
 Carnal & Mansfield, P.A.
 6720 Mango Avenue South
 St. Petersburg, Florida 33707
 Email: office@cmlapwa.com
 Phone: 727-381-8181
 Florida Bar Number: 210188
 June 3, 10, 2022 22-00875K

SECOND INSERTION

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

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 2021CA-001801-0000-00 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein, REVERSE MORTGAGE FUNDING LLC, Plaintiff, and, UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF LINDA L. BURTON AKA LINDA LEE BURTON, DECEASED, et. al., are Defendants, Clerk of the Circuit Court, Stacy M. Butterfield, will sell to the highest bidder for cash at, WWW.POLK.REALFORECLOSE.COM, at the hour of 10:00 AM, on the 18th day of July, 2022, the following described property:

LOT 16, BLOCK 117, POIN-

CIANA, NEIGHBORHOOD 3, VILLAGE 3, ACCORDING TO THE OFFICIAL PLAT THERETO AS RECORDED IN PLAT BOOK 52, PAGES 19 THROUGH 31, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, must file a claim per the requirements set forth in FL Stat. 45.032.

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 27th day of May, 2022.
 GREENSPOON MARDER LLP
 TRADE CENTRE SOUTH,
 SUITE 700
 100 WEST CYPRESS CREEK ROAD
 FORT LAUDERDALE, FL 33309
 Telephone: (954) 343 6273
 Hearing Line: (888) 491-1120
 Facsimile: (954) 343 6982
 Email 1:
 Karissa.Chin-Duncan@gmlaw.com
 Email 2: gmforeclosure@gmlaw.com
 By: Karissa Chin-Duncan, Esq.
 Florida Bar No. 98472
 58341.0907 / AJBruhn
 June 3, 10, 2022 22-00845K

SECOND INSERTION

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

532022CA000012000000
MIDFIRST BANK
Plaintiff, v.
CHAD COTTEN; JYNA COTTEN;
UNKNOWN TENANT 1;
UNKNOWN TENANT 2; THE
INDEPENDENT SAVINGS
PLAN COMPANY D/B/A ISPC;
THE RIDGE AT SWAN LAKE
HOMEOWNERS ASSOCIATION,
INC
Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on May 23, 2022, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:

LOT 191, THE RIDGE AT SWAN LAKE, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 146, PAGE(S) 38, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 1931 AMBER SWEET CIR, DUNDEE, FL 33838-4266 at public sale, to the highest and best bidder, for cash, online at www.polk.

realforeclose.com, on June 27, 2022 beginning at 10:00 AM.

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

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

Dated at St. Petersburg, Florida this 26 day of May, 2022.

eXL Legal, PLLC
Designated Email Address:
efiling@exlegal.com
12425 28th Street North,
Suite 200
St. Petersburg, FL 33716
Telephone No. (727) 536-4911
Attorney for the Plaintiff
Isabel López Rivera
FL Bar: 1015906
1000007368
June 3, 10, 2022 22-00842K

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY FLORIDA
PROBATE DIVISION
File No. 2022-CP-001145
IN RE: ESTATE OF
SHIRLEY JANE KIMEL A/K/A
SHIRLEY J. KIMEL
Deceased.

The administration of the estate of Shirley Jane Kimel a/k/a Shirley J. Kimel, deceased, whose date of death was November 14, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Attn: Probate Drawer CC-4, P.O. Box 9000, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent 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 June 3, 2022.

Personal Representative:
Kimberly Simmons
402 Hillsboro Street
Lakeland, Florida 33803
Attorney for Personal Representative:
Cyrus Malhotra, Esq.
Florida Bar No. 0022751
The Malhotra Law Firm
3903 Northdale Boulevard, Suite 100E
Tampa, Florida 33624
Phone (813) 902-2119
Fax (727) 290-4044
E-Mail:
filings@flprobatesolutions.com
Secondary E-Mail:
holly@flprobatesolutions.com
June 3, 10, 2022 22-00868K

SECOND INSERTION

SECOND INSERTION

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

Case #: 2018-CA-004932
DIVISION: 7
Wilmington Savings Fund Society,
FSB, as trustee of Stanwich
Mortgage Loan Trust F
Plaintiff, -vs.-
Salvatore Guardascione; Alisha
Renee Guardascione a/k/a Alisha R.
Guardascione; Unknown Spouse of
Salvatore Guardascione; First Data
Merchant Services LLC, Successor
by Merger to First Data Merchant
Services Corporation; 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-004932 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F, Plaintiff and Salvatore Guardascione 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 September 19, 2022, the following described property as set forth in said Final Judgment, to-wit:

LOT 2, HIGHLAND COURT, A SUBDIVISION, ACCORDING TO THE PLAT THEREOF, RECORDED AT PLAT BOOK 75, PAGE 28, IN 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
18-316758 FC01 CGG
June 3, 10, 2022 22-00866K

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO. 2019CA003800000000
UNITED STATES OF AMERICA
ACTING THROUGH THE
RURAL HOUSING SERVICE OR
SUCCESSOR AGENCY, UNITED
STATES DEPARTMENT OF
AGRICULTURE
Plaintiff, v.
THE UNKNOWN HEIRS,
GRANTEES, DEVISEES,
LIENORS, TRUSTEES, AND
CREDITORS OF THE ESTATE OF
HUBERT CHAMBERLAIN, A/K/A
HUBERT N. CHAMBERLAIN
A/K/A HUBERT NATHANIEL
CHAMBERLAIN, DECEASED;
UNKNOWN TENANT 1;
UNKNOWN TENANT 2; NIGEL
GOLD CHAMBERLAIN, SR.;
JEFFREY M. CHAMBERLAIN;
LATOYA WIGGINS F/K/A LATOYA
CHAMBERLAIN;
Defendants.

Notice is hereby given that, pursuant to the Amended Final Judgment of Foreclosure entered on January 31, 2022, and an Order on Motion to Cancel and Reschedule Foreclosure sale scheduled for May 31, 2022, entered on May 25, 2022, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:

LOTS 3 AND 4 IN BLOCK "J" OF OLIVE PARK, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 6, PAGE 29, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
a/k/a 2017 OAKLEY AVE, HAINES CITY, FL 33844-4506 at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on June 29, 2022, beginning at 10:00 AM.

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

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

Dated at St. Petersburg, Florida this 27th day of May, 2022.

eXL Legal, PLLC
Designated Email Address:
efiling@exlegal.com
12425 28th Street North, Suite 200
St. Petersburg, FL 33716
Telephone No. (727) 536-4911
Attorney for the Plaintiff
Isabel López Rivera
FL Bar: 1015906
1000004336
June 3, 10, 2022 22-00849K

SECOND INSERTION

SECOND INSERTION

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

CASE NO.: 53-2020-CA-000525
FREEDOM MORTGAGE
CORPORATION
Plaintiff, vs.
JAMES C. MILLS A/K/A JAMES
CARL MILLS, STEPHANIE MILLS;
UNKNOWN SPOUSE OF JAMES
C. MILLS A/K/A JAMES CARL
MILLS; UNKNOWN TENANT IN
POSSESSION OF THE SUBJECT
PROPERTY, et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated the 23rd day of May 2022, and entered in Case No. 53-2020-CA-000525, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein FREEDOM MORTGAGE CORPORATION is the Plaintiff and JAMES C. MILLS A/K/A JAMES CARL MILLS, STEPHANIE MILLS; UNKNOWN SPOUSE OF JAMES C. MILLS A/K/A JAMES CARL MILLS; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00am on the 22nd day of July 2022, the following described property as set forth in said Final Judgment, to wit:

LOT 4, WOODHAVEN, AN UNRECORDED SUBDIVISION, DESCRIBED AS FOLLOWS: THE SOUTH 137 FEET OF THE NORTH 2223 FEET OF THE EAST 330 FEET OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 29 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA. SUBJECT TO AN EASEMENT

FOR ROAD PURPOSES OVER THE WEST 30 FEET THEREOF AND SUBJECT TO AN EASEMENT FOR DRAINAGE, BRIDLE PATH AND UTILITIES, INCLUSIVE OVER THE EAST 15 FEET THEREOF.

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 27th day of May 2022.
By: /s/Migdalia Jordan
Migdalia Jordan, Esq.
Florida Bar No. 125410
Submitted by:
Miller, George & Suggs, PLLC
ATTORNEY FOR PLAINTIFF
2200 W Commercial Blvd, Ste 103
Fort Lauderdale, FL 33309
DESIGNATED PRIMARY E-MAIL
FOR SERVICE PURSUANT TO FLA.
R. JUD. ADMIN 2.516
ESERVICE@MGS-LEGAL.COM
22FL373-0109
June 3, 10, 2022 22-00844K

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO. 2021CA002742000000
BANK OF NEW YORK MELLON
TRUST COMPANY, N.A. AS
TRUSTEE FOR MORTGAGE
ASSETS MANAGEMENT SERIES
I TRUST,
Plaintiff, vs.
PATRICIA A. MASON, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated May 24, 2022, and entered in 2021CA002742000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF PATRICIA A. MASON, DECEASED; GEORGE L. MASON; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; JAMES E. KERSEY, JR.; LINDA KERSEY; DAWN MUEHLER LEIVA; MELANIE RUTH MOSS; SCOTT LEWIS MASON; TROY ALLEN MASON; CLERK OF COURT OF POLK COUNTY, FLORIDA; STATE OF FLORIDA DEPARTMENT OF REVENUE; PUBLIC are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on June 23, 2022, the following described property as set forth in said Final Judgment, to wit:

ALL THAT CERTAIN PARCEL OF LAND SITUATE IN THE CITY OF LAKE LAND, COUNTY OF POLK AND STATE OF FLORIDA, BEING KNOWN AND DESIGNATED AS FOLLOWS: LOT 103 OF FORE-

ESTGREEN PHASE TWO, 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 67, PAGES 44 AND 45. BEING THE SAME PROPERTY DESCRIBED IN DEED BOOK 2819 PAGE 1002, DATED 01/26/1990 RECORDED 01/30/1990, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 3119 FORESTGREEN DRIVE N, LAKE LAND, FL 33811
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

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

Dated this 27 day of May, 2022.
ROBERTSON, ANSCHUTZ,
SCHNEID, CRANE
& PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: flmail@raslg.com
By: /s/Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email:
dsalem@raslg.com
20-080079 - CaB
June 3, 10, 2022 22-00874K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE
10TH JUDICIAL CIRCUIT, IN AND
FOR POLK COUNTY, FLORIDA.
CASE No.

2020CA-000241-0000-00
REVERSE MORTGAGE
FUNDING LLC,
Plaintiff, vs.
DONZETTA F. MCCALL AKA
DONZETTA FAY MCCALL, et al.
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 2020CA-000241-0000-00 of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein, REVERSE MORTGAGE FUNDING LLC, Plaintiff, and, DONZETTA F. MCCALL, AKA DONZETTA FAY MCCALL, et al., are Defendants, Clerk of the Circuit Court, Stacy M. Butterfield, will sell to the highest bidder for cash at, WWW.POLK.REALFORECLOSE.COM, at the hour of 10:00 AM, on the 18th day of July, 2022, the following described property:

LOT 21, BLOCK A, PADGETT ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 65, PAGE 9, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, must file a claim per the requirements set forth in FL Stat. 45.032.

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 27th day of May, 2022.
GREENSPON MARDER LLP
TRADE CENTRE SOUTH,
SUITE 700
100 WEST CYPRESS CREEK ROAD
FORT LAUDERDALE, FL 33309
Telephone: (954) 343 6273
Hearing Line: (888) 491-1120
Facsimile: (954) 343 6982
Email 1:
Karissa.Chin-Duncan@gmlaw.com
Email 2: gmforeclosure@gmlaw.com
By: Karissa Chin-Duncan, Esq.
Florida Bar No. 98472
58341.0617 / AJBruhn
June 3, 10, 2022 22-00846K

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.

532022CA000535000000
SOUTHERN DUNES MASTER
ASSOCIATION INC, a Florida
non-profit Corporation,
Plaintiff, vs.
GILDARDO MARTIN, et al,
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated May 18, 2022 in Case No. 532022CA000535000000 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 GILDARDO MARTIN, et al, is the Defendant, I will sell to the highest and best bidder for cash at: 10:00 A.M. (Eastern Time) on JUNE 22, 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 131, OF KOKOMO BAY PHASE TWO, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 122, AT PAGE(S) 3 AND 4, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
A/K/A: 2825 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: May 20, 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
June 3, 10, 2022 22-00848K

LOT 131, OF KOKOMO BAY PHASE TWO, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 122, AT PAGE(S) 3 AND 4, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Kelley Kronenberg
10360 West State Road 84
Fort Lauderdale, FL 33324
Phone: (954) 370-9970
Fax: (954) 252-4571
Service E-mail:
flrealprop@kelleykronenberg.com
/s/ Jason M. Vanslette
Jason M. Vanslette, Esq.
FBN: 92121
File No: M2000086-JMV
Case No.: 2021CA002507
June 3, 10, 2022 22-00864K

SECOND INSERTION

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

CASE NO.: 2021CA002507
NEWREZ, LLC F/K/A NEW
PENN FINANCIAL, LLC D/B/A
SHELLPOINT MORTGAGE
SERVICING,
Plaintiff, v.
DYLAN C. WOODS; UNKNOWN
SPOUSE OF DYLAN C. WOODS;
UNITED STATES OF AMERICA,
ON BEHALF OF SECRETARY
OF HOUSING AND URBAN
DEVELOPMENT; ROCKRIDGE
FARMETTES PROPERTY
OWNERS ASSOCIATION, INC.;
SHAZARN MOHAMMED; THE
CLERK OF THE 10TH CIRCUIT
FOR POLK COUNTY, FLORIDA;
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;
UNKNOWN TENANT #1;
UNKNOWN TENANT #2,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order dated May 19, 2022 entered in Civil Case No. 2021CA002507 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein NEWREZ, LLC F/K/A NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff and DYLAN C. WOODS; UNKNOWN SPOUSE OF DYLAN C. WOODS; UNITED STATES OF AMERICA, ON BEHALF OF SECRETARY OF HOUSING AND URBAN DEVELOPMENT; ROCKRIDGE FARMETTES PROPERTY OWNERS ASSOCIATION, INC.; SHAZARN MOHAMMED; THE CLERK OF THE 10TH CIRCUIT FOR POLK COUNTY, FLORIDA, are defendants, Stacy M. Butterfield, Clerk of Court, will sell the property at public sale at www.polk.realforeclose.com beginning at 10:00 AM on July 6, 2022 the following described

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

LOT 17, ROCKRIDGE FARMETTES PHASE 1, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 78, PAGE 20, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH 1988 ALLEN HERSHALL MOBILE HOME, I.E. #CLFL80373, TITLE NO. 0046345237.
Property Address: 12544 Farnettes Road, 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.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
Kelley Kronenberg
10360 West State Road 84
Fort Lauderdale, FL 33324
Phone: (954) 370-9970
Fax: (954) 252-4571
Service E-mail:
flrealprop@kelleykronenberg.com
/s/ Jason M. Vanslette
Jason M. Vanslette, Esq.
FBN: 92121
File No: M2000086-JMV
Case No.: 2021CA002507
June 3, 10, 2022 22-00864K

SECOND INSERTION

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

CASE NO.: 53-2020-CA-000982 LAKEVIEW LOAN SERVICING, LLC., Plaintiff, vs. JUAN ROSADO A/K/A JUAN ANTONIO ROSADO, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated April 25, 2022, and entered in Case No. 53-2020-CA-000982 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Lakeview Loan Servicing, LLC., is the Plaintiff and Juan Rosado a/k/a Juan Antonio Rosado, Juan A Rosado, Jr., a/k/a Juan Antonio Rosado, Jr., a/k/a Juan Antonio Rosado a/k/a Antonio Rosado, Jr., Auria Ivelisse Rosado, Hillcrest Homes of Lake Davenport Homeowners Association, Inc., Unknown Party#1 N/K/A Lucero Rosado, 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 June 24, 2022 the following described property as set forth in said Final Judgment of Foreclosure: LOT 8, HILLCREST HOMES OF LAKE DAVENPORT

PHASE ONE, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 109, PAGES 9 AND 10, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 102 HILLCREST RD DAVENPORT FL 33897

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. 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 - 20-001737 June 3, 10, 2022 22-00865K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA. CASE NO. 2021CA-003014-0000-00 REVERSE MORTGAGE FUNDING LLC, Plaintiff, vs. UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF STEPHEN F. HUMPHREY, DECEASED, et. al. Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 2021CA-003014-0000-00 of the Circuit Court of the 10TH Judicial Circuit in and for POLK COUNTY, Florida, wherein, REVERSE MORTGAGE FUNDING LLC, Plaintiff, and, UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF STEPHEN F. HUMPHREY, DECEASED, et. al., are Defendants, Clerk of the Circuit Court, Stacy M. Butterfield, will sell to the highest bidder for cash at, WWW.POLK.REALFORECLOSE.COM, at the hour of 10:00 AM, on the 15th day of July, 2022, the following described property: ALL THAT CERTAIN LAND SITUATE IN POLK COUNTY,

STATE OF FLORIDA. LOT 2, INDIAN HIGHTS, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 80, PAGE 3, PUBLIC RECORDS POLK COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, must file a claim per the requirements set forth in FL Stat. 45.032. 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 27th day of May, 2022. GREENSPOON MARDER LLP TRADE CENTRE SOUTH, SUITE 700 100 WEST CYPRESS CREEK ROAD FORT LAUDERDALE, FL 33309 Telephone: (954) 343 6273 Hearing Line: (888) 491-1120 Facsimile: (954) 343 6982 Email 1: Karissa.Chin-Duncan@gmlaw.com Email 2: gmforeclosure@gmlaw.com By: Karissa Chin-Duncan, Esq. Florida Bar No. 98472 58341.1114 / AJBruhn June 3, 10, 2022 22-00847K

SECOND INSERTION

NOTICE OF ACTION NOTICE OF SERVICE BY PUBLICATION IN THE COUNTY COURT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2022-CC-1319-0000-00 FIELDS MOTORSCARS OF FLORIDA, INC. a Florida corporation, Plaintiff/Lienholder, vs. WESTLAKE FINANCIAL SERVICES, LLC d/b/a WESTLAKE FINANCIAL SERVICES, a foreign corporation and NICKOLAS ANTONIUS MELLIS, an individual, Defendants.

TO: ANTONIUS MELLIS 1046 Durango Loop Street Davenport, FL 33897 512.200.5546 YOU ARE HEREBY NOTIFIED that a Complaint for Recovery of a Bond, Enforcement of a Motor Vehicle Repair, Lien, Breach of Contract and Demand for Hearing has been filed and commenced in this court and you are

required to serve a copy of your written defenses, if any, to Marc E. Brandes, Esquire of Kurkin Forehand Brandes LLP, attorney for Plaintiff, whose address is 18851 NE 29th Avenue Suite 303, Aventura, Florida and file the original with the clerk of the above styled court on or before July 1, 2022; otherwise a default will be entered against you for the relief prayed for in the Complaint.

This notice shall be published once each week for three consecutive weeks in the Business Observer. WITNESS my hand and the seal of said court at Polk County, Florida on this 25th day of May 2022. Stacy M. Butterfield, C.P.A., Clerk of Courts (SEAL) By: Asuncion Nieves Deputy Clerk

Marc E. Brandes, Esquire Kurkin Forehand Brandes LLP, attorney for Plaintiff, 18851 NE 29th Avenue Suite 303, Aventura, Florida June 3, 10, 17, 2022 22-00867K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 532022CP0016510000XX Division Probate IN RE: ESTATE OF EDWIN J. COGHLAN, Deceased.

The administration of the estate of Edwin J. Coghlan, deceased, whose date of death was April 25, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 225 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 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 PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is June 3, 2022.

Personal Representative: Joyce Dale 9885 Three Lakes Circle Boca Raton, FL 33428 Attorney for Personal Representative: Aaron Millman E-Mail Addresses: amillman@millmanlawgroup.com vicki@millmanlawgroup.com Florida Bar No. 85149 Millman Law Group 2101 NW Corporate Blvd., Suite 410 Boca Raton, FL 33431 Telephone: 5614636480 June 3, 10, 2022 22-00853K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE COUNTY COURT FOR POLK COUNTY, FLORIDA CIVIL DIVISION Case No. 2021-CC-3946 Texag Investments, LLC., Plaintiff, v. Estate of Charles A. Mossholder, Sr., and The Heirs of Charles A. Mossholder Sr. Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Uniform Final Judgment of Mortgage Foreclosure dated the 18th day of May, 2022, and entered in Case No.: 2021-CC-3946 of the County Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Texag Investments, LLC, is the Plaintiff; and, the Estate of Charles A. Mossholder, Sr.; the Heirs of Charles A. Mossholder Sr.; the Unknown Heirs of Charles A. Mossholder, Sr.; Eileen Rauch; Loretta Polk; Laurie Youngblood; Charles A. Mossholder, Jr.; and, any and all unknown tenants-in-possession of the below described real property are the Defendants. The Clerk of Court, STACY BUTTERFIELD, CPA, shall sell the property to the highest bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 23rd day of June, 2022 at 10:00 a.m. EST on the following described real property as set forth in the said Final Judgment, to wit: East 37.5 feet of Lot 13, Block 4, less the North 10 feet thereof, CAIN AND FLETCHER'S ADDITION TO MULBERRY, according to the plat thereof recorded in Deed Book 56, Page 1,

Public Records of Polk County, Florida. IF YOU ARE A PERSON CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 26 day of May, 2022. MACKAY LAW GROUP, P.A. 1402 Third Avenue West Bradenton, Florida 34205 (941) 746-6225 (941) 748-6584 (FAX) Attorneys for Texag Investments LLC. By: Peter Mackey Florida Bar No. 0629138 pmackey@mackeylaw.com June 3, 10, 2022 22-00841K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. Case No. 2022CP0018630000XX Section: 14 IN RE: ESTATE OF FONG SIN GIN Deceased.

The administration of the estate of FONG SIN GIN, deceased, whose date of death was November 21, 2020, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must

file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME 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 June 3, 2022.

Personal Representative: MAY G. CHAN 100 Haverhill Lane Schaumburg, Illinois 60193 Attorney for Personal Representative: JACQUELINE R. BOWDEN GOLD Attorney Florida Bar Number: 109399 RARICK & BESKIN, P.A. 6500 Cowpen Rd., Suite 204 Miami Lakes, FL 33014 Telephone: (305) 556-5209 Fax: (305) 362-9525 E-Mail: JBowden@raricklaw.com Secondary E-Mail: Service@raricklaw.com June 3, 10, 2022 22-00854K

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. 53-2022-CA-001358 CALIBER HOME LOANS, INC., Plaintiff, vs.

THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF NOEL SILVA, DECEASED, et. al. Defendant(s), TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANT- EES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF NOEL SILVA, DECEASED, whose residence is unknown if he/she/they are living; and if he/she/they are 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 44, OAKVIEW, A SUB-DIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 85, PAGE(S) 12 AND 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 6/29/2022 ((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 23 day of May, 2022

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: Asuncion Nieves DEPUTY CLERK ROBERTSON, ANSCHUTZ, AND SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com 22-025058 June 3, 10, 2022 22-00851K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA. CASE NO. 2021CA-002704-0000-00 THE SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES, Plaintiff, vs. STEWART, DENNIS, et. al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 2021CA-002704-0000-00 of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein, THE SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES, Plaintiff, and, STEWART, DENNIS, et. al., are Defendants, Clerk of the Circuit Court, Stacy M. Butterfield, will sell to the highest bidder for cash at, WWW.POLK.REALFORECLOSE.COM, at the hour of 10:00 AM, on the 19th day of July, 2022, the following described property: BEGINNING AT THE NORTHWEST CORNER OF THE NW 1/4 OF THE NE 1/4 OF SECTION 35, TOWNSHIP 29 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA, RUN THENCE EAST 280 FEET, THENCE RUN SOUTH 200 FEET, MORE OR LESS, TO THE PEACE RIVER CANAL, THENCE RUN NORTH-WESTERLY, ALONG SAID CANAL, TO THE WEST LINE OF THE NW 1/4 OF THE NE 1/4, THENCE RUN NORTH 85 FEET, MORE OR LESS, TO THE POINT OF BEGINNING. AND ALSO THE SOUTH 53

FEET OF THE WEST 280 FEET OF THE SW 1/4 OF THE SE 1/4 OF SECTION 26, TOWNSHIP 29 SOUTH, RANGE 25 EAST, POLK COUNTY, FLORIDA. TOGETHER WITH AN EASEMENT FOR INGRESS AND EGRESS OVER THE WEST 25 FEET OF THE SOUTH 210 FEET OF SAID SW 1/4 OF SE 1/4.

Any person claiming an interest in the surplus from the sale, if any, must file a claim per the requirements set forth in FL Stat. 45.032. 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 26th day of May, 2022. GREENSPOON MARDER LLP TRADE CENTRE SOUTH, SUITE 700 100 WEST CYPRESS CREEK ROAD FORT LAUDERDALE, FL 33309 Telephone: (954) 343 6273 Hearing Line: (888) 491-1120 Facsimile: (954) 343 6982 Email 1: David.Merkur@gmlaw.com Email 2: gmforeclosure@gmlaw.com By: /s/ David Merkur David Merkur, Esq. Florida Bar No. 64381 34689.1256 / AJBruhn June 3, 10, 2022 22-00843K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No.: 22CP-1681 IN RE: ESTATE OF MICKEY LEE LOSINSKI, Deceased, SSN: XXX-XX-2922

The administration of the estate of MICKEY LEE LOSINSKI, deceased, whose date of death was June 24, 2020, and whose Social Security Number is XXX-XX-2922, 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 SER-

VICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this Court 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 3rd day of June, 2022. Signed on this 25th day of May, 2022. **Personal Representative:** Lisa J. Losinski 1976 Vista View Dr. Lakeland, FL 33813 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 June 3, 10, 2022 22-00855K

Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

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

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

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

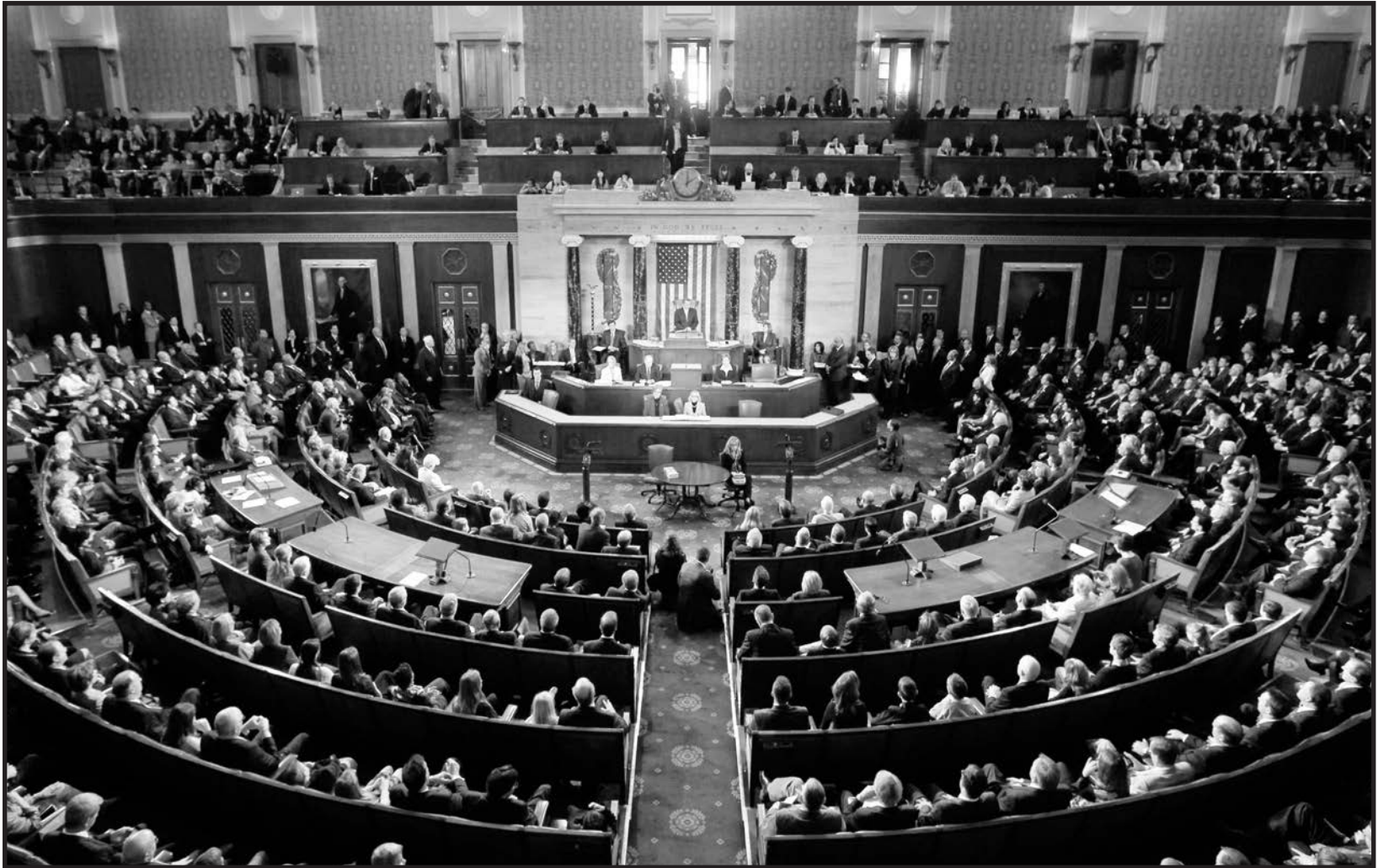
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities. 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.