

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 GENERAL JURISDICTION DIVISION
Case No. 2019CA000928000000
Wells Fargo Bank, N.A., Plaintiff, vs. Mark Williams, et al., Defendants.
NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2019CA000928000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Wells Fargo Bank, N.A. is the Plaintiff and Mark Williams; City of Lakeland, Florida are the Defendants; that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00 AM on the 4th day of October, 2022, the following described property as set forth in said Final Judgment, to wit:
LOTS 288, 289, AND 290, CLEVELAND HEIGHTS, UNIT NO. 1, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 8, PAGES 26, 27 AND 28 OF THE

PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed.
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711
Dated this 19 day of August, 2022.
BROCK & SCOTT, PLLC
Attorney for Plaintiff
2001 NW 64th St, Suite 130
Ft. Lauderdale, FL 33309
Phone: (954) 618-6955, ext. 4766
Fax: (954) 618-6954
FLCourtDocs@brockandscott.com
By: /s/ Justin J. Kelley
Justin J. Kelley, Esq.
Florida Bar No. 32106
File # 19-F00174
Aug. 26; Sept. 2, 2022 22-01319K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 532022CP0027530000XX
IN RE: ESTATE OF DIANE NORRIS Deceased.
The administration of the estate of Diane Norris, deceased, whose date of death was 4/1/2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Drawer CC4; P.O. Box 9000, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against the 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 THREE 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

mands 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 FILED WITHIN THE TIME PERIODS SET FORTH IN § 733.702, FLORIDA STATUTES, WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of the first publication of this notice is August 26, 2022.
Personal Representative:
Gary Norris
3430 Chase Street
Huntington, WV 25704
Attorney for Personal Representative:
Bruce A. McDonald
Florida Bar No. 263311
McDonald Fleming
Attorney for Personal Representative
Suite B, PMB # 137
707 E. Cervantes St.
Pensacola, FL 32501-3286
(850) 346-7926
bamcdonald@pensacolalaw.com
Aug. 26; Sept. 2, 2022 22-01325K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
Case No. 532022CP0011580000XX
IN RE: ESTATE OF GRACE M. ADELMANN Deceased.
The administration of the estate of Grace M. Adelmann, deceased, whose date of death was May 13, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Circuit Court for Polk County, Probate Division, PO BOX 9000, Bartow, Drawer CC-4, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is August 26, 2022.
Personal Representative:
Donna J. Walgate
675 Black Lake Road
Hammond, NY 13646
Attorney for Personal Representative:
Robert D. King, Esq.
Florida Bar No. 89104
The King Firm, PA
4430 Park Blvd
Pinellas Park, Florida 33781
Aug. 26; Sept. 2, 2022 22-01331K

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.: 2019-CA-000837
LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. JEFFREY S. FORRESTER, et al, Defendant(s).
NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated May 23, 2022, and entered in Case No. 2019-CA-000837 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 Jeffrey S. Forrester, United States of America Acting through Secretary of Housing and Urban Development, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the September 20, 2022 the following described property as set forth in said Final Judgment of Foreclosure:
LOT 6, GARDEN GROVE HARBOURS #2, AN UNRECORDED SUBDIVISION, THE WEST 110 FEET OF THE EAST 905 FEET OF THE SOUTH 105 FEET OF THE NORTH 130 FEET OF THE SOUTH ONE HALF OF THE NORTHWEST ONE QUARTER OF THE SOUTHEAST ONE QUARTER

OF SECTION 36, TOWNSHIP 28 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA. TRACT IS SUBJECT TO AN EASEMENT 7.5 FEET WIDE ALONG THE SOUTH BOUNDARY FOR PUBLIC UTILITIES AND DRAINAGE PURPOSES. A/K/A 620 LAKE NED RD, WINTER HAVEN, FL 33884
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 23 day of August, 2022.
ALBERTELLI LAW
P. O. Box 23028
Tampa, FL 33623
Tel: (813) 221-4743
Fax: (813) 221-9171
eService: servealaw@albertellilaw.com
By: /s/ Lynn Vouis
Lynn Vouis, Esq.
Florida Bar #870706
CT-19-001841
Aug. 26; Sept. 2, 2022 22-01346K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2022-CP-2362
IN RE: ESTATE OF PATRICIA FAIRCHILD Deceased.
The administration of the Estate of Patricia Fairchild, deceased, File Number 2022-CP-2362, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, FL 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, including unmatured, contingent or unliquidated claims, on whom a copy of this notice is 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

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, including unmatured, contingent or unliquidated claims, 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.
The date of first publication of this Notice is August 26, 2022.
Personal Representative:
Stacey Griffin
P.O. Box 471182
Kissimmee, FL 34747
Attorney for Personal Representative:
Nathan Dougherty, Esquire
Florida Bar No. 118632
1777 Tamiami Trail, Suite 304-2
Port Charlotte, FL 33948
Tel: (941) 270-4489
Email:
contact@nathandoughertylaw.com
Aug. 26; Sept. 2, 2022 22-01329K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2022-CP-2776
Division Probate
IN RE: ESTATE OF DAVID CHARLES SCHRADER Deceased.
The administration of the Estate of David Charles Schrader, deceased, whose date of death was June 1, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 34741. 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 August 26, 2022.
Personal Representative:
Elizabeth Babler-Schrader
536 Heartwell Drive
Poinciana, Florida 34759
Attorney for Personal Representative:
Andrew M. Berland, Esq.
E-mail Addresses:
andrew@hendersonsachs.com, michael@hendersonsachs.com
Florida Bar No. 84030
Henderson Sachs, PA
8240 Exchange Drive Ste. C6
Orlando, Florida 32809
Telephone: (407) 850-2500
Aug. 26; Sept. 2, 2022 22-01335K

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.
532022CA000825000000
MIDFIRST BANK Plaintiff, vs. JAMES D. CRUMBAUGH; DEBRA S. CRUMBAUGH; UNKNOWN TENANT 2; UNKNOWN TENANT 1; VILLAGE PARK ASSOCIATION, INC. Defendants.
Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on July 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:
LOT 75, VILLAGE PARK, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 78, PAGE 15, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH A MOBILE HOME LOCATED THEREON AS A PERMANENT FIXTURE AND APURTENANCE THERETO, DESCRIBED AS: A 1990 FLEETWOOD DOUBLEDOME MOBILE HOME BEARING IDENTIFICATION NUMBERS FL11L32A12029SC AND FL11L32B12029SC AND TITLE NUMBERS 49360383 AND 49367089. SAID MOBILE HOME TITLES HAVE BEEN CANCELLED AND RETIRED, AS EVIDENCED BY THE RETIRE TITLE AFFIDAVIT RE-

CORDED IN OFFICIAL RECORDS BOOK 10641, PAGE 1227, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
a/k/a 434 VILLAGE CIR SW, WINTER HAVEN, FL 33880-1666
at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on September 23, 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 19 day of August, 2022.
eXL Legal, PLLC
Designated Email Address:
efilling@exllegal.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
1000007692
Aug. 26; Sept. 2, 2022 22-01324K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2022-CP-002860
Division: Probate
IN RE: ESTATE OF JOHN PHILLIP CLEMONS (A/K/A JOHN P. CLEMONS A/K/A JOHN CLEMONS) Deceased.
The administration of the estate of John Phillip Clemons (a/k/a John P. Clemons a/k/a John Clemons), deceased, whose date of death was July 26, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or 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 August 26, 2022.
Personal Representative:
Summer R. Clemons
249 Wilson Avenue
Babson Park, Florida 33827
Attorney for Personal Representative:
Tanya Bell, Esq.
Florida Bar Number: 52924
Sarah E. Voss, Esq.
Florida Bar Number: 1025128
Bell Law Firm, P.A.
2364 Boy Scout Road, Suite 200
Clearwater, Florida 33763
Telephone: (727) 287-6316
Fax: (727) 287-6317
TanyaBell@BellLawFirmFlorida.com
SVoss@BellLawFirmFlorida.com
AMullins@BellLawFirmFlorida.com
Aug. 26; Sept. 2, 2022 22-01344K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File Number.: 22-CP-002562
IN RE: ESTATE OF CYNTHIA MADISON, Deceased.
The administration of the estate of CYNTHIA MADISON, deceased, File Number 22-CP-002562, 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 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, including unmatured, contingent or unliquidated claims, on whom a copy of this notice is 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 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, including unmatured, contingent or unliquidated claims, 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.
The date of death of the decedent is June 6, 2022.
The date of publications of this Notice are, August 26 and September 2, 2022.
Personal Representative:
Jacqueline Madison
7631 62nd Way N
Pinellas Park, FL 33781
Attorney for Personal Representative:
/s/ Daniel J. Bonardi
Daniel J. Bonardi, Esq.
FBN: 1027977
Attorney for Personal Representative
BROWN & ASSOCIATES
LAW & TITLE, P.A.
11373 Countryway Blvd.
Tampa, Florida 33626
(813) 528-4044
CourtDocuments@BrownALT.com
Aug. 26; Sept. 2, 2022 22-01330K

HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER

CALL 941-906-9386
and select the appropriate County name from the menu option
or e-mail legal@businessobserverfl.com

FIRST INSERTION

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

CASE NO.: 2020CA003465000000 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2004-NC2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-NC2, Plaintiff, vs.

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order Resetting Sale entered on August 15, 2022 in Civil Case No. 2020CA003465000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2004-NC2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-NC2 is the Plaintiff, and LEROY FREDERICK; POLK COUNTY, FLORIDA; UNKNOWN TENANT #1; UNKNOWN TENANT #2; Defendant(s).

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on September 9, 2022 @ 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

BEGINNING AT A POINT 532.13 FEET NORTH AND 741.50 FEET WEST OF THE SOUTHEAST CORNER OF THE SW 1/4 OF THE NW 1/4 OF SECTION 9, TOWNSHIP 30 SOUTH, RANGE 23 EAST, RUN SOUTH 10 DEGREES 10' EAST 143.57 FEET, THENCE WEST 143.68 FEET; THENCE NORTH 4 DEGREES 30' 10"

WEST 41.38 FEET; THENCE NORTH 6 DEGREES 22' 10" WEST 100.64 FEET; THENCE RUN NORTH 89 DEGREES 56' 20" EAST 133.46 FEET TO THE POINT OF BEGINNING. TOGETHER WITH A PERPETUAL NON-EXCLUSIVE EASEMENT FOR A PRIVATE ROAD RIGHT-OF-WAY PURPOSES ACROSS; BEGINNING AT A POINT 223.6 FEET NORTH AND 626.73 FEET WEST OF THE SOUTHEAST CORNER OF THE SW 1/4 OF THE NW 1/4 OF SECTION 9, TOWNSHIP 30 SOUTH, RANGE 23 EAST, RUN SOUTH 79 DEGREES 30' WEST 50.0 FEET; THENCE NORTH 10 DEGREES 00' WEST 322.55 FEET; THENCE NORTH 89 DEGREES 56' 20" EAST 47.98 FEET; THENCE SOUTH 10 DEGREES 30' EAST 313.84 FEET TO THE POINT OF BEGINNING.

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 18 day of August, 2022. ALDRIDGE PITE, LLP Attorney for Plaintiff 5300 West Atlantic Avenue, Suite 303 Delray Beach, FL 33484 Telephone: 561-392-6391 Facsimile: 561-392-6965 By: Digitally signed by Zachary Ullman Date: 2022-08-18 13:49:40 FBN: 106751 Primary E-Mail: ServiceMail@aldridgepite.com 1012-3358B Aug. 26; Sept. 2, 2022 22-01318K

FIRST INSERTION

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

CASE NO. 532021CA003554000000 MIDFIRST BANK Plaintiff, vs. JEREMY BLAKE ALBERTSON; MAISY GEORGIE ALBERTSON; UNKNOWN TENANT 1; UNKNOWN TENANT 2; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE THREE ASSOCIATION, INC. Defendant(s).

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on July 29, 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 33, BLOCK 3, POINCIANA, NEIGHBORHOOD 1, VILLAGE 3, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 52, PAGE(S) 8 THROUGH 18, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. a/k/a 443 SPIKE CT, POINCIANA, FL 34759-4027 at public sale, to the highest and best

bidder, for cash, online at www.polk.realforeclose.com, on September 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 23 day of August, 2022. eXL Legal, PLLC Designated Email Address: efling@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 1000007343 Aug. 26; Sept. 2, 2022 22-01345K

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. 2022CA0007390000LK REVERSE MORTGAGE FUNDING LLC, Plaintiff, vs. MATTIE GILBERRY AKA MATTIE M. GILBERRY, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 25, 2022, and entered in 2022CA0007390000LK of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein REVERSE MORTGAGE FUNDING LLC is the Plaintiff and MATTIE GILBERRY AKA MATTIE M. GILBERRY; SHANELL S. CODY are the Defendant(s). Stacy M. Butterfield is 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 September 23, 2022, the following described property as set forth in said Final Judgment, to wit:

LOT 14, BLOCK "B" OF J.R. WADSWORTH SUBDIVISION, HAINES CITY, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 8, PAGE 49, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 1308 AVENUE J, 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 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 22 day of August, 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 22-004658 - CaB Aug. 26; Sept. 2, 2022 22-01339K

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.: 53-2020-CA-000609 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. JOSE F. SOTO ROLDAN A/K/A JOSE SOTO ROLDAN, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated July 29, 2022, and entered in Case No. 53-2020-CA-000609 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 Jose F. Soto Roldan, Maria Del Alvarez-Rosa, The Independent Savings Plan Company D/B/A ISPC, Poinciana Village Eight Association, Inc., Association of Poinciana Village, Inc., 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 September 13, 2022 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 3, BLOCK 815, POINCIANA NEIGHBORHOOD 2, VILLAGE 8, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 53, PAGE(S) 29 THROUGH 43, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. A/K/A 232 GOLDENROD LN, POINCIANA, FL 34759

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 24 day of August, 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 -19-025891 Aug. 26; Sept. 2, 2022 22-01347K

FIRST INSERTION

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

CASE NO. 2019CA-005019-0000-00 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-11, Plaintiff, vs. LINDA C. FAIN AKA LINDA CAROLYN FAIN, et al. Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 2019CA-005019-0000-00 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-11, Plaintiff and LINDA C. FAIN AKA LINDA CAROLYN FAIN, et al., are Defendants, Stacy M. Butterfield, CPA, Clerk of the Circuit Court & Comptroller of the will sell to the highest bidder for cash at WWW.POLK.REALFORECLOSE.COM, at the hour of 10:00 AM, on the 23rd day of September, 2022, the following described property:

LOT 3, BLOCK C, WOODLAND ESTATES, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 39 PAGE 29, 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 23rd day of August, 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: gmfeforeclosure@gmlaw.com By: Karissa Chin-Duncan, Esq. Florida Bar No. 98472 32875.1964 / JDeleon-Colonna Aug. 26; Sept. 2, 2022 22-01334K

FIRST INSERTION

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

CASE NO.: 2021-CA-003244 WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST VII-A, Plaintiff, vs. ALL UNKNOWN HEIRS, DEVISEES, LEGATEES, BENEFICIARIES, GRANTEES OR OTHER PERSONS OR ENTITES CLAIMING BY OR THROUGH THE ESTATE OF MAXINE S. MAYER, DECEASED; et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 18, 2022 entered in Civil Case No. 2021-CA-003244 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST VII-A, is Plaintiff and ALL UNKNOWN HEIRS, DEVISEES, LEGATEES, BENEFICIARIES, GRANTEES OR OTHER PERSONS OR ENTITES CLAIMING BY OR THROUGH THE ESTATE OF MAXINE S. MAYER, DECEASED; et al., are Defendant(s).

The Clerk, Stacey M. Butterfield, will sell to the highest bidder for cash, by electronic sale beginning at 10:00 A.M. on the prescribed date at www.polk.realforeclose.com on November 29, 2022 on the following described property as set forth in said Final Judgment, to wit:

BEGIN AT A POINT 30.0 FEET NORTH AND 725.0 FEET EAST OF THE SOUTHWEST CORNER OF THE NE 1/4 OF THE SW 1/4 OF SECTION 14, TOWNSHIP 28 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, RUN THENCE EAST AND PARALLEL WITH THE SOUTH LINE OF SAID NE 1/4

OF SW 1/4 A DISTANCE OF 65.0 FEET; RUN THENCE NORTH AND PARALLEL WITH THE WEST LINE OF SAID NE 1/4 OF SW 1/4 A DISTANCE OF 190.0 FEET; RUN THENCE WEST AND PARALLEL WITH THE SOUTH LINE OF SAID NE 1/4 OF SW 1/4 A DISTANCE OF 65.0 FEET; RUN THENCE SOUTH AND PARALLEL WITH THE WEST LINE OF SAID NE 1/4 OF SW 1/4 A DISTANCE OF 190.0 FEET TO THE POINT OF BEGINNING.

Property address: 1745 West Chase Street, Lakeland, Florida 33815

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 this 23rd day of August, 2022. LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A. Attorneys for Plaintiff 1900 N.W. Corporate Blvd., Ste. 305W Boca Raton, FL 33431 Telephone: (561) 826-1740 Facsimile: (561) 826-1741 dmandel@dsmandelaw.com By: /s/ Matthew B. Leider MATTHEW B. LEIDER, ESQ. FLORIDA BAR NO. 84424 Aug. 26; Sept. 2, 2022 22-01342K

FIRST INSERTION

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

CIVIL DIVISION CASE NO. 2021CA001769000000 CHASE MORTGAGE HOLDINGS, INC. S/B/M TO JPMC SPECIALTY MORTGAGE LLC, Plaintiff, vs.

ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF MARK BECKER A/K/A MARK G. BECKER, DECEASED; ANDREA BECKER; AUSTIN BECKER, AN INCAPACITATED PERSON; ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF JOSHUA RYAN BECKER, DECEASED; MACKENZIE BECKER, A MINOR, BY AND THROUGH ASHLEY BECKER HER NATURAL GUARDIAN; MADELYNN BECKER, A MINOR, BY AND THROUGH ASHLEY BECKER HER NATURAL GUARDIAN; CHARLOTTE C. STONE, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF MARK BECKER A/K/A MARK G. BECKER, DECEASED; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed July 19, 2022 and entered in Case No. 2021CA001769000000, of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein CHASE MORTGAGE HOLDINGS, INC. S/B/M TO JPMC SPECIALTY MORTGAGE LLC is Plaintiff and ALL UNKNOWN HEIRS, CREDITORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF MARK BECKER A/K/A MARK C. BECKER A/K/A MARK G. BECKER, DECEASED; ANDREA BECKER; AUSTIN BECKER, AN INCAPACITATED PERSON; ALL UNKNOWN HEIRS, CREDI-

TORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF JOSHUA RYAN BECKER, DECEASED; MACKENZIE BECKER, A MINOR, BY AND THROUGH ASHLEY BECKER HER NATURAL GUARDIAN; MADELYNN BECKER, A MINOR, BY AND THROUGH ASHLEY BECKER HER NATURAL GUARDIAN; CHARLOTTE C. STONE, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF MARK BECKER A/K/A MARK G. BECKER, DECEASED; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash by ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.COM, at 10:00 A.M., on September 19, 2022, the following described property as set forth in said Final Judgment, to wit:

LOTS 15 AND 16 IN BLOCK 3 OF RAIL ROAD HEIGHTS, ADDITION TO POLK CITY, ACCORDING TO THE PLAT OR MAP THEREOF, AS RECORDED IN PLAT BOOK 7, AT PAGE(S) 17, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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


Dated this 19th day of August 2022. Marc Granger, Esq. Bar. No.: 146870 Kahane & Associates, P.A. 8201 Peters Road, Suite 3000 Plantation, Florida 33324 Telephone: (954) 382-3486 Telefacsimile: (954) 382-5380 Designated service email: notice@kahaneandassociates.com File No.: 21-00068 JPC V6.20190626 Aug. 26; Sept. 2, 2022 22-01326K



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FIRST INSERTION

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

October, 2022, the following described property as set forth in said Final Judgment, to wit: LOT 201, TOWNE PARK ES-TATES PHASE 1-A, AS PER

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

ING TO THE PLAT THERE-OF AS RECORDED IN PLAT BOOK 143, PAGES 49, 50 AND 51, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

ISLE LOOP, DAVENPORT, FL 33837 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

FIRST INSERTION

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

10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit: LOT 7, GROVE PARK, ACCORDING TO THE MAP OF PLAT THEREOF AS RECORDED

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

POLK COUNTY, FLORIDA. A/K/A 3738 RED OAK COURT LAKE WALES FL 33898

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

to the plat thereof as recorded in Plat Book 88, Page 46, of the Public Records of Polk County, Florida, LESS the West 45.32 feet thereof, AND ALSO the West 2.4 feet of Lot 33, Lake Gibson Village, as recorded in Plat Book 88, Page 46, of the Public Records of Polk County, Florida.

FIRST INSERTION

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

Property Address: 906 SPIRIT LAKE RD, WINTERHAVEN, FL 33880

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

FLORIDA. Property Address: 427 MAJESTIC GARDENS BLVD., WINTER HAVEN, FL 33880

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

tember, 2022, the following described property as set forth in said Final Judgment, to wit: LOT 24, QUEEN'S COVE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 89, PAGE 49, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

FIRST INSERTION

NOTICE AND ORDER TO SHOW CAUSE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY, FLORIDA
GENERAL CIVIL DIVISION
CASE NO: 53-2022CA-002465
CROSSWINDS EAST COMMUNITY DEVELOPMENT DISTRICT, a local unit of special-purpose government organized and existing under the laws of the State of Florida,
Plaintiff, v.

THE STATE OF FLORIDA, AND THE TAXPAYERS, PROPERTY OWNERS AND CITIZENS OF CROSSWINDS EAST COMMUNITY DEVELOPMENT DISTRICT, INCLUDING NON-RESIDENTS OWNING PROPERTY OR SUBJECT TO TAXATION THEREIN, AND OTHERS HAVING OR CLAIMING ANY RIGHTS, TITLE, OR INTEREST IN PROPERTY TO BE AFFECTED BY THE ISSUANCE OF THE BONDS HEREIN DESCRIBED, OR TO BE AFFECTED IN ANY WAY THEREBY,
Defendants.

TO THE STATE OF FLORIDA, AND THE TAXPAYERS, PROPERTY OWNERS AND CITIZENS OF CROSSWINDS EAST COMMUNITY DEVELOPMENT DISTRICT, INCLUDING NON-RESIDENTS OWNING PROPERTY OR SUBJECT TO TAXATION THEREIN, AND OTHERS HAVING OR CLAIMING ANY RIGHT, TITLE, OR INTEREST IN PROPERTY TO BE AFFECTED BY THE ISSUANCE OF CROSSWINDS EAST COMMUNITY

DEVELOPMENT DISTRICT SPECIAL ASSESSMENT BONDS, OR TO BE AFFECTED THEREBY:

The above cause comes to be heard upon the Complaint (the "Complaint"), filed herein by the Crosswinds East Community Development District, in the County of Polk, State of Florida, seeking to determine the authority of said District to issue its Crosswinds East Community Development District Special Assessment Bonds, in one or more series (the "Bonds"), in an aggregate principal amount not to exceed \$170,000,000, to determine the legality of the proceedings had and taken in connection therewith, and the legality of the provisions, covenants and agreements therein contained, and seeking a judgment of this Court that, among other things, (a) the District has been validly established and has power to undertake the Project, to issue the Bonds and to incur the bonded debt as set forth in the Complaint and has properly approved the issuance of the Bonds; (b) the Bonds when issued pursuant thereto, the Special Assessments pledged for the payment of the principal thereof, redemption premium, if any, and interest thereon, and the Bond Resolution and all of the proceedings attendant to all of the foregoing are valid and in conformity with law; (c) upon due issuance of the Bonds in conformance with the Bond Resolution and the Indenture, the Bonds will constitute valid and binding obligations of the District and will be enforceable by their terms as established by the Bond Resolution and the Indenture; (d) the Trustee appointed by the District Board is an

acceptable trustee to the Court, but the District Board shall have the authority to replace such Trustee with another financial institution with similar qualifications; (e) the District has the power to plan, finance, acquire, construct, reconstruct, equip and install, in one or more stages, the Project; (f) the Project will serve a valid public purpose; and (g) this Court grant such other relief as is just and appropriate. The aforesaid Complaint having been presented to this Court, and this Court being fully advised in the premises:

NOW, THEREFORE, IT IS ORDERED that all taxpayers, property owners and citizens of the District, including non-residents owning property or subject to taxation, and others having or claiming any rights, title, or interest in property to be affected by the issuance of the Bonds or to be affected thereby, and the State of Florida, through the State Attorney of the Tenth Judicial Circuit, in and for Polk County, Florida, appear on September 16, 2022, at 1:15 p.m., for an allotted time of 15 minutes, before The Honorable Dana Y. Moore, Virtual Courtroom Polk County Courthouse, Bartow, Florida, in the County of Polk in said Circuit, and show cause, if any there be, why the prayers of said Complaint for the validation of the Bonds should not be granted and the Bonds, the proceedings therefore, and other matters set forth in said Complaint, should not be validated as prayed for in said Complaint.

IT FURTHER ORDERED that the above-noticed hearing shall take place

remotely. Click the following link to appear by video conference. (If you received a paper copy of this Notice of Hearing, please visit the Tenth Judicial Circuit website at <http://www.jud10.flcourts.org/> for links to Polk County's virtual courtrooms and make sure to select the link for the Polk County Circuit Civil - Division 04 Courtroom for Judge Dana Y. Moore.) Alternatively, non-testifying participants may appear telephonically by dialing the integrated teleconference number and entering the conference ID appearing below the link:

To appear via video, click the link below.

Join Microsoft Teams Meeting
Or
Call in by phone and use ID.
1 754-236-7165 ,
Conference ID: 496 259 409#

IT IS FURTHER ORDERED that prior to the date set for the hearing on said Complaint for validation, the Clerk of this Court shall cause a copy of this Notice and Order to be published in a newspaper published and of general circulation in Polk County, being the County wherein said Complaint for validation is filed, at least once each week for two (2) consecutive weeks, commencing with the first publication which shall not be less than twenty (20) days prior to the date set for said hearing.

IT IS FURTHER ORDERED that by such publication of this Notice and Order, the State of Florida, and the several taxpayers, property owners and citizens of the District, including non-residents owning property or subject to taxation therein, and others having or claiming any rights, title or

interest in property to be affected by the issuance of the Bonds or to be affected thereby, shall be and are made party defendants to this proceeding, and that this Court shall have jurisdiction of them to the same extent as if specifically and personally named as defendants in said Complaint and personally served with process in this cause.

DONE AND ORDERED at the Courthouse in Polk County, Florida, this 24th day of August, 2022.

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.

NOTICE REGARDING REMOTE PARTICIPATION

OPTIONS FOR PARTICIPATION
Videoconference by computer or laptop: You must have a microphone and camera installed, email account, and reliable internet connection. You may select "Join in Browser" without downloading software or download the free Microsoft Teams app for better user experience.

Videoconference by smartphone or tablet: You must have camera, microphone, reliable internet connection, and an email account. Participation

using a smartphone or tablet requires download of the free Microsoft Teams app.

Teleconference option: You may appear by telephone using the telephone number and conference ID provided in the above notice.

OTHER ADVISEMENTS
Any testifying participant must appear by videoconference.

Participate from an indoor location free from excessive background noise.

If you are directed to a virtual lobby, please be patient until the call is called.

Mute your microphone upon entering the virtual courtroom and keep your microphone muted unless speaking.

Additional information may be found on the Tenth Judicial Circuit Website at <http://www.jud10.flcourts.org/>. If you have questions or need additional support, please email Court Technology at 10thVirtualCourtSupport@jud10.flcourts.org, or call (863) 534-7788.

Note: All capitalized terms used in this Notice and Order to Show Cause and not defined herein shall have the respective meanings set forth in the herein defined Complaint.

Dana Y. Moore,
Circuit Judge

Copies furnished to:
Jacob S. Orr (jorr@SAO10.com)
Roy Van Wyk (roy@kelawgroup.com)
Lauren Gentry (lauren@kelawgroup.com)
Grace Kobitter (grace@kelawgroup.com)
Robert C. Gang (gangr@gtlaw.com)
Ashton M. Bligh (bligha@gtlaw.com)
Aug. 26; Sept. 2, 2022 22-01340K

FIRST INSERTION

NOTICE OF DEFAULT AND INTENT TO FORECLOSE
WESTGATE RIVER RANCH FILE:
20162.0017

Pursuant to Section 721.855, Florida Statutes, the undersigned Trustee as appointed by Westgate River Ranch Owners Association, Inc. (hereinafter referred to as "Association") hereby formally notifies (See Exhibit "A") that you are in default due to your failure to pay assessment(s) due for (See Exhibit "A") pursuant to the Association's governing documents ("Governing Documents") and you now owe Association unpaid assessments, interest, late fees, and other charges. Additional interest continues to accrue. A lien for these amounts has been recorded against the following real property located in POLK County, Florida: (See Exhibit "A") (SEE EXHIBIT "A") Time Share Interest(s) (SEE EXHIBIT "A") according to the Time Sharing Plan for Westgate River Ranch, Official Records Book 6501, at

Page 1230, of the Public Records of Polk County, Florida (the "Plan"). Together with the right to occupy, pursuant to the Plan, Unit(s) (SEE EXHIBIT "A"), during Unit Week(s) (SEE EXHIBIT "A"), during Assigned Year(s) (SEE EXHIBIT "A"). 3200 River Ranch Blvd., River Ranch, FL 33867 (herein "Property Address") (herein "Time Share Plan (Property) Address"). As a result of the aforementioned default, Association hereby elects to sell the Property pursuant to Section 721.855, Florida Statutes. Please be advised that in the event that the debt owed to the Association is not paid by 10/8/2022, the undersigned Trustee shall proceed with the sale of the Property as provided in Section 721.855, Florida Statutes, the undersigned Trustee shall: (1) Provide you with written notice of the sale, including the date, time and location thereof; (2) Record the notice of sale in the Public Records of POLK County, Florida; and (3) Publish a copy of the

notice of sale two (2) times, once each week, for two (2) successive weeks, in an POLK County newspaper, provided such a newspaper exists at the time of publishing. If you fail to cure the default as set forth in this notice or take other appropriate action with regard to this foreclosure matter, you risk losing ownership of your timeshare interest through the trustee foreclosure procedure established in Section 721.855, Florida Statutes. You may choose to sign and send to the undersigned trustee the objection form, exercising your right to object to the use of the trustee foreclosure procedure. Upon the undersigned trustee's receipt of your signed objection form, the foreclosure of the lien with respect to the default specified in this notice shall be subject to the judicial foreclosure procedure only. You have the right to cure your default in the manner set forth in this notice at any time before the trustee's sale of your timeshare interest. If you do not object

to the use of the trustee foreclosure procedure, you will not be subject to a deficiency judgment even if the proceeds from the sale of your timeshare interest are insufficient to offset the amounts secured by the lien. By: GREENSPOON MARDER, LLP, Trustee, 201 E. Pine Street, Suite 500, Orlando, FL 32801.

EXHIBIT "A" - NOTICE OF DEFAULT AND INTENT TO FORECLOSE

Owner(s)	Address	TS	Undiv	Int	Building	Unit	Week	Year	Season	Suite	Type	COL	Rec	Info	Yrs
MELVYN MARENGO & NELIDA MARENGO	3015 Forest Club Dr				Plant City, FL	33566	1	1	101, 45	WHOLE	Floating	12185/453	2018-2022	LINDA E RAMSEY & JOHN L RAMSEY	20 Lexington Ln W Apt F Palm Beach Gardens, FL 33418, 1, 6, 106, 4, WHOLE, Floating, 12185/453, 2018-2022;ANNETTE M SWENSON 4309 Fenton St Wheat
					Ridge, CO	80212	1	5	105, 43	WHOLE	Floating	12185/453	2018-2022	ERIK A SWENSON	210 E Desert Rose Dr Henderson, NV 89015, 1, 5, 105, 43, WHOLE, Floating, 12185/453, 2018-2022;ROBERT BABAK HAGHGOU & BARRIE L HAGHGOU 2192 Northumbria Dr Sanford, FL 32771, 1/2, 3, 103, 36, EVEN, Floating, 12185/453, 2018 and 2020 and 2022;ARTHUR M FINK & JO ANN N FINK 12268 Indian Mound Rd Wellington, FL 33449, 1, 7, 107, 38, WHOLE, Floating, 12185/453, 2018- 2022;APRIL M WARREN 351 Azalea St West Palm Beach, FL 33410, 1, 8, 108, 38, WHOLE, Floating, 12185/453, 2018-2022;DARYL M WARREN 6214 Robinson St Jupiter, FL 33458, 1, 8, 108, 38, WHOLE, Floating, 12185/453, 2018-2022;ANETA K CATLIN 209 S 61st Ave W Duluth, MN 55807, 1/2, 1, 101, 22, EVEN, Value Season-Float Week/Floar Unit, 12185/453, 2018 and

2020 and 2022;JULIO A RABELO & ILEANA GRILLI 110 SW 48th Ave Coral Gables, FL 33134, 1, 2, 102, 8, WHOLE, Floating, 12185/453, 2018-2022;LINCOLN WARD JR & JO ANN J WARD 7599 Greenlake Way Boynton Beach, FL 33436, 1, 16, 116, 51, WHOLE, Fixed Week/Floar Unit, 12185/453, 2018-2022;WYATT J BUMA 3604 11th Ave W Bradenton, FL 34205, 1, 6, 106, 17, WHOLE, All Season-Float Week/Floar Unit, 12185/453, 2018-2022;JUAN GARCIA Edefico Joel , Avenida Estados Unidos #11, Rijo Bavaro, Punta Cana Higuey, DOMINICAN REPUBLIC, 1, 16, 116, 6, WHOLE, All Season-Float Week/Floar Unit, 12185/453, 2018-2022;WENDY JOSEFINA GIL SANTOS Edefico Luz Maria 1 Apt #7 Calle Duverge #124 Capacito San Francisco De Macoris, DOMINICAN REPUBLIC, 1, 6, 106, 23, WHOLE, Floating, 12185/453, 2018-2022; Aug. 26; Sept. 2, 2022 22-01327K

FIRST INSERTION

AMENDED NOTICE AND ORDER TO SHOW CAUSE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY
GENERAL CIVIL DIVISION
CASE NO: 22-CA-102

HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT, a local unit of special-purpose government organized and existing under the laws of the State of Florida,
Plaintiff, v.
THE STATE OF FLORIDA, AND THE TAXPAYERS, PROPERTY OWNERS AND CITIZENS OF THE HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT, INCLUDING NON-RESIDENTS OWNING PROPERTY OR SUBJECT TO TAXATION THEREIN, AND OTHERS HAVING OR CLAIMING ANY RIGHTS, TITLE OR INTEREST IN

PROPERTY TO BE AFFECTED BY THE ISSUANCE OF THE BONDS AND LEVY OF ASSESSMENTS HEREIN DESCRIBED, OR TO BE AFFECTED IN ANY WAY THEREBY,
Defendants.

TO THE STATE OF FLORIDA, AND THE TAXPAYERS, PROPERTY OWNERS AND CITIZENS OF HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT, INCLUDING NON-RESIDENTS OWNING PROPERTY OR SUBJECT TO TAXATION THEREIN, AND OTHERS HAVING OR CLAIMING ANY RIGHT, TITLE OR INTEREST IN PROPERTY TO BE AFFECTED BY THE ISSUANCE OF HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT CAPITAL IMPROVEMENT REVENUE BONDS, OR TO BE AFFECTED THEREBY:

Harmony On Lake Eloise Community Development District (the "District") having filed its Complaint for Valid-

ation of not to exceed \$73,185,000 principal amount of Harmony On Lake Eloise Community Development District Capital Improvement Revenue Bonds, in one or more series (the "Bonds"), and it appearing in and from said Complaint and the Exhibits attached thereto that the District has adopted a resolution authorizing the issuance of the Bonds for the purpose of providing funds, together with other available funds, for paying the costs of planning, financing, acquiring, constructing, reconstructing, equipping and installing improvements as part of its Project (as defined in said Complaint), and it also appearing that all of the facts required to be stated by said Complaint and Exhibits by Chapter 75, Florida Statutes, are contained therein, and that the District prays that this Court issue an order as directed by said Chapter 75, and the Court being fully advised in the premises:

NOW, THEREFORE, IT IS ORDERED that all taxpayers, property owners and citizens of the

District, including non-residents owning property or subject to taxation, and others having or claiming any rights, title or interest in property to be affected by the issuance of the Bonds or to be affected thereby, and the State of Florida, through the State Attorney of the Tenth Judicial Circuit, in and for Polk County, Florida, appear on the 15th day of September, 2022 at the hour of 9:45 a.m. of said day for 30 minutes, before the Honorable Wayne M. Durden, via Virtual Courtroom (Microsoft Teams - information below), and show cause, if any there be, why the prayers of said Complaint for the validation of the Bonds should not be granted and the Bonds, the proceedings therefore, and other matters set forth in said Complaint, should not be validated as prayed for in said Complaint. Due to the ongoing COVID-19 public health emergency, the parties shall be required to appear using communications media technology pursuant to Florida Supreme Court's Administrative Order

AOSC20-15, as may be extended or supplemented. The parties and public may access the hearing via their computer at <https://www.jud10.flcourts.org/virtual-courtroom-links/polk-civil> and selecting the Polk Civil Division 11 Virtual Courtroom link, OR may dial in telephonically via Teams Meeting at 1-863-225-4022 and enter 530 130 03# as the Telephone Conference ID.

IT IS FURTHER ORDERED that prior to the date set for the hearing on said Complaint for validation, the Clerk of this Court shall cause a copy of this Amended Notice and Order to be published in a newspaper published and of general circulation in Polk County, being the County wherein said Complaint for validation is filed, at least once each week for two (2) consecutive weeks, commencing with the first publication which shall not be less than twenty (20) days prior to the date set for said hearing.

IT IS FURTHER ORDERED that by such publication of this Amended No-

tice and Order, the State of Florida, and the several taxpayers, property owners and citizens of the District, including non-residents owning property or subject to taxation therein, and others having or claiming any rights, title or interest in property to be affected by the issuance of the Bonds or to be affected thereby, shall be and are made party defendants to this proceeding, and that this Court shall have jurisdiction of them to the same extent as if specifically and personally named as defendants in said Complaint and personally served with process in this cause.

DONE AND ORDERED at the Courthouse in Polk County, Florida, this 16th day of August, 2022.

The Honorable Wayne M. Durden
Circuit Court Judge

Copies furnished to:
Jere Earlywine, Esq. (jere@kelawgroup.com)
Victoria Avalon, Esq. (valavalon@sao10.com)
Aug. 26; Sept. 2, 2022 22-01328K

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. 2020-CA-002520
MTGLQ INVESTORS, LP,
Plaintiff, vs.
STATE OF FLORIDA, STATE OF FLORIDA, DEPARTMENT OF REVENUE, et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 12, 2022, and entered in 2020-CA-002520 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST is the Plaintiff and STATE OF FLORIDA; STATE OF FLORIDA, DEPARTMENT OF REVENUE; UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF DENNIS ALAN HARSTAD; CLERK OF COURT POLK, COUNTY, FLORIDA;

ASSOCIATION OF POINCIANA VILLAGES, INC.; CHIEF FINANCIAL OFFICER FOR THE STATE OF FLORIDA; POINCIANA VILLAGE SEVEN ASSOCIATION, INC; DAVID HARSTAD; CAROL ANN HARSTAD; ROMAINE SALAMON 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.polkrealestate.com, at 10:00 AM, on September 13, 2022, the following described property as set forth in said Final Judgment, to wit:

LOT 51, BLOCK 499, POINCIANA NEIGHBORHOOD 2 WEST VILLAGE 7, ACCORDING TO THE PLAT THEROF, AS RECORDED IN PLAT BOOK 55, PAGES 5 THROUGH 18, INCLUSIVE, AND CORRECTED BY OFFICIAL RECORDS BOOK 2222, PAGE 1228, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 1240 APOPKA LANE, KISSIMMEE, FL 34759

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 accord-

dance 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 18 day of August, 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
21-057676 - CaB
Aug. 26; Sept. 2, 2022 22-01317K

OFFICIAL COURTHOUSE WEBSITES:

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

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

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

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

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

Check out your notices on:

www.floridapublicnotices.com

Business
Observer

FIRST INSERTION

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

CASE NO: 532022CA001281000000
KG & SONS, LLC, a Florida
limited liability company,
Plaintiff, v.
JEAN R. SEMEXANT, AGNIESZKA
ZURAWSKA, MARIE CLAIRE
PADY, ASSOCIATION OF
POINCIANA VILLAGES, INC., a
Florida not for profit corporation,
POINCIANA VILLAGE EIGHT
ASSOCIATION, INC., a Florida not
for profit corporation and BRANCH
BANKING AND TRUST COMPANY
Defendants.
TO: MARIE CLAIRE PADY,
14784 Via Tivoli Ct.
Davie, FL 33325:

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

Lot 15, Block 808 of POINCIANA NEIGHBORHOOD 2, VILLAGE 8, according to the Plat thereof as recorded in Plat Book 53, Page(s) 29-43, 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: Michael

W. Hennen, Esq., Hennen Law, PLLC, the Plaintiff's attorney, whose address is: 425 W. Colonial Drive, Suite 204, Orlando, FL 32804, on or before 9-29-22, 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 this 8-22-22
STACY M. BUTTERFIELD
CLERK OF THE CIRCUIT COURT
(SEAL) By: Courtney Scott
As Deputy Clerk

Michael W. Hennen, Esq.,
Hennen Law, PLLC,
the Plaintiff's attorney,
425 W. Colonial Drive, Suite 204,
Orlando, FL 32804
Aug. 26; Sept. 2, 9, 16, 2022

22-01341K

FIRST INSERTION

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

CASE NO.: 2019-CC-000345
ASSOCIATION OF POINCIANA
VILLAGES, INC., a Florida
not-for-profit corporation,
Plaintiff, v.
SEAN T. MOHAMMED,
DECEASED, et al.,
Defendants.

TO: ALL UNKNOWN HEIRS, BENEFICIARIES, GRANTEES, DEVISEES, LIENERS, TRUSTEES, PERSONAL REPRESENTATIVES, AND CREDITORS AND ANY PERSON CLAIMING BY, THROUGH, UNDER OR AGAINST SEAN T. MOHAMMED, DECEASED
ALL UNKNOWN HEIRS, BENEFICIARIES, GRANTEES, DEVISEES, LIENERS, TRUSTEES, PERSONAL REPRESENTATIVES, AND CREDITORS AND ANY PERSON CLAIMING BY, THROUGH, UNDER OR AGAINST JESSIE L. MOHAMMED, DECEASED
SEAN T. MOHAMMED, DECEASED
JESSIE L. MOHAMMED, DECEASED
Last Known Address: 693 Gila Drive Poinciana, FL 34759-0000

YOU ARE NOTIFIED that an action to foreclose a Claim of Lien on property in Polk County, Florida:

Lot 33, Block 3061, Village 7, Neighborhood 6, POINCIANA SUBDIVISION, according to the plat thereof in Plat Book 61 at Page(s) 29-52 of the of the Public Records of Polk County, Florida.
Parcel Identification Number:

28-28-15-935360-052330
Property Address:
693 Gila Drive,
Poinciana, FL 34759-0000

has been filed against you and you are required to written defenses, if any, to it on Plaintiff's attorney, McCabe & Ronsman, whose address is 110 Solana Road, Suite 102, Ponte Vedra Beach, Florida, 32082; Telephone No. (904) 396-0090, within 30 days of first publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

Default Date: September 23, 2022.
DATED this 17 day of August, 2022.
Stacy M. Butterfield
Clerk of the Court
(SEAL) By Asuncion Nieves
As Deputy Clerk

Michael J. McCabe, Esq.,
110 Solana Road, Suite 102
Ponte Vedra Beach, FL 32082
service@flealegal.com
Aug. 26; Sept. 2, 2022 22-01333K

FIRST INSERTION

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

CASE NO.: 2022-CA-1251
MIDFLORIDA CREDIT UNION,
Plaintiff, vs.
THE ESTATE OF LELAND
E. WORLEY, DECEASED;
THE UNKNOWN PERSONAL
REPRESENTATIVE OF THE
ESTATE OF LELAND E. WORLEY;
THE UNKNOWN HEIRS OF
LELAND E. WORLEY; JESSICA
LYNN WORLEY; UNKNOWN
SPOUSE OF JESSICA LYNN
WORLEY; TENANT #1; TENANT
#2; AND ANY AND ALL
UNKNOWN PARTIES CLAIMING
BY, THROUGH, AND UNDER,
AND AGAINST THE
HEREIN-NAMED DEFENDANTS
WHO ARE NOT KNOWN TO BE
DEAD OR ALIVE, WHETHER
SAID UNKNOWN PARTIES
MAY CLAIM AN INTEREST AS
SPOUSES, HEIRS, DEVISEES,
GRANTEES, OR OTHER
CLAIMANTS,
Defendants.

TO: THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF LELAND E. WORLEY, DECEASED AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS

YOU ARE HEREBY NOTIFIED that
an action to foreclose on the following
real property in Polk County, Florida:
Lot 5, 6, and 7, and the W 1/2
of Lot 4, Kossuthville Florida
Townsite and Farm Unit No.1,
according to map or plat there-

of recorded in Plat Book 17,
Page 50, Public Records of Polk
County, Florida.
AND

Lot 8, 9, 10, and 11, Kossuthville Florida Townsite and Farm Unit No 1, according to map or plat thereof recorded in Plat Book 17, Page 50, Public Records of Polk County, Florida.
Parcel Identification No.:
25-28-18-346500-000080
Property Address:
3820 Roberts Avenue,
Auburndale, Florida 33823

has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esquire, 422 South Florida Avenue, Lakeland, Florida 33801, on or before September 26, 2022, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

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

DATE: 08/19/2022
STACY M. BUTTERFIELD
Clerk of the Court
By: Deputy Clerk
Gregory A. Sanoba, Esquire,
422 South Florida Avenue,
Lakeland, Florida 33801
Aug. 26; Sept. 2, 2022 22-01320K

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. 2022CA002279000000
U.S. BANK TRUST NATIONAL
ASSOCIATION, NOT IN ITS
INDIVIDUAL CAPACITY BUT
SOLELY AS OWNER TRUSTEE
FOR RCF 2 ACQUISITION TRUST,
Plaintiff, vs.
THE UNKNOWN HEIRS,
BENEFICIARIES, DEVISEES,
GRANTEES, ASSIGNEES,
LIENORS, CREDITORS,
TRUSTEES AND ALL OTHERS
WHO MAY CLAIM AN INTEREST
IN THE ESTATE OF REBECCA
J. DONADIO A/K/A REBECCA
DONADIO A/K/A REBECCA JEAN
DONADIO, DECEASED, et. al.
Defendant(s),

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

YOU ARE HEREBY NOTIFIED that
an action to foreclose a mortgage on the
following property:
LOT 2, BLOCK 5, SUN RAY

FIRST INSERTION

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

2022CA-002132-0000-00
ERIC BURNS,
Petitioner, v.
UNKNOWN HEIRS, DEVISEES,
GRANTEES, ASSIGNEES,
LIENORS, CREDITORS,
TRUSTEES OR OTHER
CLAIMANTS BY, THROUGH,
UNDER OR AGAINST THE
ESTATE OF JAMES E. PEACOCK,
SARAH ROOP, and UNKNOWN
HEIRS, DEVISEES, GRANTEES,
ASSIGNEES, LIENORS,
CREDITORS, TRUSTEES
OR OTHER CLAIMANTS BY,
THROUGH, UNDER OR AGAINST
THE ESTATE OF DEBRA L.
FITZGERALD,
Respondents.

TO: UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS BY, THROUGH, UNDER OR AGAINST THE ESTATE OF DEBRA L. FITZGERALD, all address unknown.
YOU ARE NOTIFIED that an action to quiet title, for declaratory judgment, and for other relief regarding the following property in Polk County, Florida:

Condominium Parcel No. 46 of Winter Ridge Condominium, according to the Declaration of Condominium thereof, as recorded in OR Book 3047, Page

HOME PLAT NUMBER TWO,
ACCORDING TO THE MAP
OR THE PLAT THEREOF AS
RECORDED IN PLAT BOOK
44, PAGE 26, 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 Sept. 23, 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 18th
day of August, 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
20-046934
Aug. 26; Sept. 2, 2022 22-01343K

2235, Public Records of Polk
County, Florida, and any amend-
ments thereto.

has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Christopher A. Desrochers, Esq., the Plaintiff's attorney, whose address is 2504 Ave. G NW, Winter Haven, FL 33880 within 30 days after the date of the first publication of this notice, and file the original with the clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; 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 August 17, 2022.
Default Date September 23, 2022.
STACY M. BUTTERFIELD,
CLERK OF THE CIRCUIT COURT
(SEAL) By: s/ Jean Bolye
As Deputy Clerk

Plaintiff's Attorney:
Christopher A. Desrochers, Esq.,
Christopher A. Desrochers, P.L.,
2504 Ave. G NW,
Winter Haven, FL 33880.
(863) 299-8309.
Email: cadlawfirm@hotmail.com
Aug. 26; Sept. 2, 9, 16, 2022

22-01306K

FIRST INSERTION

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

CASE NO.: 22-CA-001762
MICHAEL HOWE,
Plaintiff, vs.
RICHARD E. HOWE and
MARY I. HOWE,
As husband and wife
Defendant(s),
NOTICE is hereby given that a civil action commenced on May 25th, 2022, and is now pending as case number 22-CA-001762 in the Circuit Court in the State of Florida, County of Polk.

The names of the unserved parties to the action are:
Richard Howe & Mary Howe
and the nature of the proceeding is a partition on Real Property - Non-Homestead \$1 - \$50,000 or less.

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

Each defendant is required to serve written defenses to the Complaint on plaintiff's attorney, Stephen K. Hachey, whose address is 10853 Boyette Road, Riverview, FL 33569, on or before the 30th day after the first publication of this Notice, and to file the original of the defenses with the clerk of this court either before service on plaintiff's attorney or immediately thereafter. If a

defendant fails to do so, a default will be entered against that defendant for the relief demanded in the complaint or petition.

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

Default Date: 09/26/2022
WITNESS my hand and the seal of said court at Hillsborough County, Florida on the 17th day of August, 2022.

Stacy M. Butterfield
CLERK OF THE COURT
BY Tamika Joiner
As Deputy Clerk
s/ Stephen K. Hachey
Stephen K. Hachey, Esq.
Florida Bar No.: 15322
Law Offices of Stephen K. Hachey, P.A.
10853 Boyette Rd
Riverview FL 33569
Phone: 813-549-0096
E-service:
ESERVICE@hacheylawpa.com
Aug. 26; Sept. 2, 2022 22-01348K

FIRST INSERTION

Notice is hereby given that on dates below these vehicles will be sold at public sale on the date listed below at 10AM for monies owed on vehicle repair and storage cost pursuant to Florida Statutes 713.585 or Florida Statutes 713.78. Please note, parties claiming interest have right to a hearing prior to the date of sale with the Clerk of Courts as reflected in the notice. The owner has the right to recover possession of the vehicle without judicial proceedings as pursuant to Florida Statute 559.917. Any proceeds recovered from the sale of the vehicle over the amount of the lien will be deposited clerk of the court for disposition upon court order. "No Title Guaranteed, A Buyer Fee May Apply" at 10:00 AM 10/24/22 Yader Auto Body Shop LLC 910 N Swindell Ave Lakeland, FL 33815 2017 TOYT 2TBURHE4HUC818303 \$8,787.48
August 26, 2022 22-01349K

FIRST INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
10TH JUDICIAL CIRCUIT, IN AND
FOR POLK COUNTY, FLORIDA
CASE NO.: 2022CA001854
LOANDEPOT.COM, LLC,
Plaintiff, v.
ALL UNKNOWN HEIRS, BENEFICIARIES, LEGATEES, DEVISEES, PERSONAL REPRESENTATIVES, CREDITORS AND ANY OTHER PERSON CLAIMING BY, THROUGH, UNDER OR AGAINST CRAIG BROOKS, DECEASED;
ET AL,
Defendants.

To the following Defendant(s):
ALL UNKNOWN HEIRS, BENEFICIARIES, LEGATEES, DEVISEES, PERSONAL REPRESENTATIVES, CREDITORS AND ANY OTHER PERSON CLAIMING BY, THROUGH, UNDER OR AGAINST CRAIG BROOKS, DECEASED
(Last Known Address: 749 Dromedary Dr, Kissimmee, FL 34759)

YOU ARE NOTIFIED that an action to foreclose based on boundaries established by acquiescence, on the following described property:

LOT 5, BLOCK 127, VILLAGE 3, NEIGHBORHOOD 3, POINCIANA, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 52, PAGES 19-31, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
PROPERTY ADDRESS: 749 DROMEDARY DR., KISSIMMEE, FL 34759

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Ghidottij Berger LLP, Attorney for Plaintiff, whose address is 1031 North Miami Beach Boulevard, North Miami Beach, FL 33162 on or before 9/14/2022, 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, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

WITNESS my hand and the seal of this Court this day of AUG 08 2022.
STACY M. BUTTERFIELD, CPA
As Clerk of the Court
By s/ Asuncion Nieves
As Deputy Clerk

Ghidottij Berger LLP
Attorney for Plaintiff
1031 North Miami Beach Boulevard
North Miami Beach, FL 33162
Aug. 26; Sept. 2, 2022 22-01305K

FIRST INSERTION

Notice Under Fictitious Name Law
Pursuant to Section 865.09,
Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of CyberSpace located at 230 Leitha Way, in the County of Polk, in the City of Lakeland, Florida 33809 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at Lakeland, Florida, this 24th day of August, 2022.
Innaray Rocha
August 26, 2022 22-01354K

FIRST INSERTION

Notice is hereby given that AUTUMN CHRISTINE ESTEVES, OWNER, desiring to engage in business under the fictitious name of AE AESTHETICS located at 117 S KENTUCKY AVE, LAKE LAND, FLORIDA 33801 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.
August 26, 2022 22-01332K

FIRST INSERTION

Notice Is Hereby Given that SREIT St. Lukes, LLC, 915 Quincy Street, Lakeland, FL 33815, desiring to engage in business under the fictitious name of St. Luke's Life Center Apartments, 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.
August 26, 2022 22-01337K

FIRST INSERTION

Notice is hereby given that BARTOW NEW BEGINNINGS CHURCH OF GOD, INC., OWNER, desiring to engage in business under the fictitious name of NEW BEGINNINGS CHURCH located at 490 S 6TH AVE, BARTOW, FLORIDA 33830 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.
August 26, 2022 22-01338K

FIRST INSERTION

Notice Under Fictitious Name Law
Pursuant to Section 865.09,
Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of ALEXANDER PATIENT CARE : Located at 2208 Avenue B SW : Polk County in the City of Winter Haven : Florida, 33880-2464 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at Winter Haven Florida, this August day of 24, 2022
ALEXANDER KENDELL
August 26, 2022 22-01351K

FIRST INSERTION

Notice Under Fictitious Name Law
Pursuant to Section 865.09,
Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of FLORIDA GOLF CART RENTALS : Located at 33026 US Hwy 27 N : Polk County in the City of Haines City : Florida, 33844-7621 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at Haines City Florida, this August day of 24, 2022
BOB LEARY & SONS INC
August 26, 2022 22-01352K

FIRST INSERTION

Notice Under Fictitious Name Law
Pursuant to Section 865.09,
Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of SIESTA MOTEL : Located at 18129 Palm Breeze Dr : Polk County in the City of Tampa : Florida, 33647-2841 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at Tampa Florida, this August day of 24, 2022
SAI OM PIR LLC
August 26, 2022 22-01353K

OFFICIAL
COURT HOUSE
WEBSITES:

MANATEE COUNTY:

manateeclerk.com

SARASOTA COUNTY:

sarasotaclerk.com

CHARLOTTE COUNTY:

charlotte.realforeclose.com

LEE COUNTY:

leeclerk.org

COLLIER COUNTY:

collierclerk.com

HILLSBOROUGH COUNTY:

hillsclerk.com

PASCO COUNTY:

pasco.realforeclose.com

PINELLAS COUNTY:

pinellasclerk.org

POLK COUNTY:

polkcountyclerk.net

ORANGE COUNTY:

myorangeclerk.com

Check out your notices on:
floridapublicnotices.comBusiness
Observer

LV10245



FIRST INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA... CASE NO.: 2022CA001394000000 HMC ASSETS, LLC SOLELY IN ITS CAPACITY AS SEPARATE TRUSTEE OF CAM XI TRUST, Plaintiff, vs. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEE, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN, BY, THROUGH, UNDER OR AGAINST THE ESTATE OF FLOYD J. LEWIS (DECEASED); UNKNOWN SPOUSE OF FLOYD J. LEWIS (DECEASED); SUSAN DAMON LEWIS A/K/A SUSAN MARIE DAMON A/K/A SUSAN DAMON, AS POTENTIAL HEIR OF THE ESTATE OF FLOYD J. LEWIS (DECEASED); MINNIE PEARL KESTER A/K/A MINNIE KESTER, AS POTENTIAL HEIR OF THE ESTATE OF FLOYD J. LEWIS (DECEASED); UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICE; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, OR AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE,

WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEE, OR OTHER CLAIMANTS; UNKNOWN TENANT #1; UNKNOWN TENANT #2 whose name is fictitious to account for parties in possession, Defendants. TO: UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEE, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN, BY, THROUGH, UNDER OR AGAINST THE ESTATE OF FLOYD J. LEWIS (DECEASED) 2815 US HIGHWAY 98 E FORT MEADE, FLORIDA 33841 whose residence is unknown and all parties claiming an interest by, through, under, or against, the said 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 recorded on February 19, 2009 in OR Book 7820, Page 427, Public Records of Polk County, Florida which is described in this notice. YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property: PARCEL #25: THE WEST 100.0 FEET OF THE EAST 140.0 FEET OF THE SOUTH 461.0 FEET OF THE SE 1/4 OF THE SW 1/4 OF THE SW 1/4 OF SECTION 30, TOWNSHIP 31 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA, LESS THE SOUTH 25.0 FEET FOR ROAD RIGHT-OF-WAY PROPERTY ADDRESS: 2815 US HIGHWAY 98 E, FORT

MEADE, FLORIDA 33841 PARCEL: 26313000000044050 has been filed against you, and you are required to serve a copy of your written defenses, if any, to it on counsel for the Plaintiff, Ashland R. Medley, Esq., Ashland Medley Law, PLLC, 3111 North University Drive, Suite 718, Coral Springs, Florida 33065, on or before 9-12-2022, (30 days from the date of the first publication of this Notice) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint filed in this action. 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 official seal of this Court on August 5, 2022. STACY M. BUTTERFIELD, CPA CLERK OF COURTS AND COMPTROLLER (SEAL) By: Asuncion Nieves As Deputy Clerk Ashland R. Medley, Esq., Ashland Medley Law, PLLC, 3111 North University Drive, Suite 718, Coral Springs, Florida 33065 Aug. 26; Sept. 2, 2022 22-01323K

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA... CASE NO.: 2022-CA-1562 LAUREN HUNTER, Plaintiff, vs. KAREN HURST aka KAREN A. HURST aka KAREN HURST-BLUE; WESLEY ARNOLD BLUE; THE ESTATE OF JAMES R. HURST, DECEASED; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF JAMES R. HURST; TENANT #1, TENANT #2, AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEE, OR OTHER CLAIMANTS, Defendants. TO: WESLEY ARNOLD BLUE, THE ESTATE OF JAMES R. HURST, DECEASED, THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF JAMES R. HURST, THE UNKNOWN HEIRS OF THE ES-

TATE OF JAMES R. HURST, AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEE, OR OTHER CLAIMANTS YOU ARE HEREBY NOTIFIED that an action to foreclose on the following real property in Polk County, Florida: THE SOUTH 264 FEET OF THE EAST 330 FEET OF THE WEST 660 FEET OF THE SW 1/4 OF THE SW 1/4 OF SECTION 5, TOWNSHIP 30 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA, ALSO KNOWN AS TRACT 11 OF UNRECORDED LAKE VIEW RANCHES. TOGETHER WITH A 2003 DOUBLE-WIDE FTWD MOBILE HOME, ID NUMBER FLFL270A29935BH21, TITLE NUMBER 86737035 AND ID NUMBER FLFL270B29935BH21, TITLE NUMBER 8673636686 PROPERTY ADDRESS: 1152 MARTY LANE, BARTOW, FLORIDA 33630 has been filed against you in the Circuit

Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esq., 422 South Florida Avenue, Lakeland, Florida 33801, on or before September 26, 2022, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711 DATE: 08/19/2022 STACY M. BUTTERFIELD Clerk of the Circuit Court & Comptroller By: Deputy Clerk Gregory A. Sanoba, Esq., 422 South Florida Avenue, Lakeland, Florida 33801 Aug. 26; Sept. 2, 2022 22-01322K

Notice Under Fictitious Name Law According to Florida Statute Number 865.09 NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in

business under the Fictitious Name of Asdzaa Florida located at 1112 N Martin St Apt B in the City of Haines City, Polk County, FL 33844 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida. Dated this 5th day of August, 2022. Adzanorena Torres August 26, 2022 22-01321K

Notice is hereby given that JOSHUA RYAN CAMPBELL, OWNER, desiring to engage in business under the fictitious name of FLORAFRUTS located at 1921 18TH ST NW, WINTER HAVEN, FLORIDA 33881 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. August 26, 2022 22-01336K

NOTICE UNDER FICTITIOUS NAME LAW Pursuant to F.S. 865.09 HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Freedom Detailing, located at 1770 Jackson Oaks Dr in the City of Bartow, County of Polk, State of FL, 33830, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated this 18 of August, 2022. Samuel Wayne DeWitt 1770 Jackson Oaks Dr Bartow, FL 33830 August 26, 2022 22-01309K

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of BUDGET STORAGE FLORIDA : Located at PO Box 495 : Polk County in the City of Harleysville : Florida, 19438-0495 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated at Harleysville Florida, this August day of 24, 2022 TOLSPAN HOLDINGS August 26, 2022 22-01350K

SUBSEQUENT INSERTIONS

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2022-CP-0022820000XX IN RE: ESTATE OF WILLIAM ARTHUR HANCOCK Deceased. The administration of the estate of WILLIAM ARTHUR HANCOCK, Deceased, whose date of death was May 9, 2022, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL. 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent

and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is August 19, 2022. SUSAN DEANNA STONE, Personal Representative Scott R. Bugay, Esquire Attorney for the Personal Representative Florida Bar No. 5207 Cicentree, Suite P600 290 NW 165th Street Miami FL 33169 Telephone: (305) 956-9040 Fax: (305) 945-2905 Primary Email: Scott@srblawyers.com Secondary Email: angelica@srblawyers.com August 19, 26, 2022 22-01294K

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION CASE NO. 53-2022CP-002185-0000-XX IN RE: THE ESTATE OF CHARLES LYNWOOD RINER, a/k/a CHARLES L. RINER, a/k/a CHARLES RINER, Deceased. The administration of the estate of CHARLES LYNWOOD RINER, a/k/a CHARLES L. RINER, a/k/a CHARLES RINER, deceased, whose date of death was June 5, 2021, is pending in the Circuit Court for the Tenth Judicial Circuit in and for Polk County, Florida, Probate Division, the address of which is Clerk of the Court, PO 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 on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER

THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is August 19, 2022. Personal Representative: Stephanie Harrison, 3556 Cattle Trail Dr, Casper, WY 82604. Attorney for Personal Representative: /s/ Christopher A. Desrochers Christopher A. Desrochers, P.L. 2504 Ave. G NW Winter Haven, FL 33880 (863) 299-8309 Designated Email Address: cadlawfirm@hotmail.com August 19, 26, 2022 22-01286K

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR POLK COUNTY GENERAL JURISDICTION DIVISION CASE NO. 53-2022-CA-001907 GROW FINANCIAL FEDERAL CREDIT UNION, Plaintiff, vs. ROBERT GOMEZ, et al., Defendants. TO: ROBERT GOMEZ 407 ARIANA STREET, LAKE LAND, FL 33803 LAST KNOWN ADDRESS STATED, CURRENT RESIDENCE UNKNOWN YOU ARE HEREBY NOTIFIED that an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit: LOT 11, BLOCK 5, TRADEWINDS FOURTH ADDITION, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 47, PAGE 29, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. has been filed against you and you are required to file a copy of your written defenses, if any, to it, on Sara Collins, McCalla Raymer Leibert Pierce, LLC, 225 E. Robinson St. Suite 155, Orlando, FL 32801 and file the original with the

Clerk of the above-styled Court on or before 9/15/22 or 30 days from the first publication, otherwise a Judgment may be entered against you for the relief demanded in the complaint. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and seal of said Court on the 8 day of August, 2022 Stacy M. Butterfield CLERK OF THE CIRCUIT COURT As Clerk of the Court (SEAL) BY: A Scott Deputy Clerk MCCALLA RAYMER LEIBERT PIERCE, LLC 225 E. Robinson St. Suite 155 Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 7011390 22-00504-1 August 19, 26, 2022 22-01295K

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2018CA004915000000 BANK OF AMERICA, N.A.; Plaintiff, vs. FERNANDO B. CRUZ, ET AL.; Defendants NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated June 15, 2022, in the above-styled cause, I will sell to the highest and best bidder for cash beginning at 10:00 AM at http://www.polk.realforeclose.com, on September 13, 2022, the following described property: BEGINNING AT SOUTHEAST CORNER OF NORTHEAST 1/4 OF SOUTHWEST 1/4 OF SECTION 25, TOWNSHIP 28 SOUTH, RANGE 23 EAST, RUN NORTH 88 FEET, THENCE RUN WEST 264 FEET, THENCE RUN SOUTH 88 FEET, THENCE RUN EAST 264 FEET TO THE POINT OF BEGINNING, LESS THE EAST 25 FEET FOR LINCOLN AVENUE ROAD RIGHT OF WAY LYING IN POLK COUNTY, FLORIDA. Property Address: 2421 S LINCOLN AVE, LAKE LAND, FL 33803 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. Andrew Arias, Esq. FBN: 89501 Attorneys for Plaintiff Marinosci Law Group, P.C. 100 West Cypress Creek Road, Suite 1045 Fort Lauderdale, FL 33309 Phone: (954) 644-8704; Fax: (954) 772-9601 ServiceFL@mlg-defaultlaw.com ServiceFL2@mlg-default.com MLG No.: 18-12563 / CASE NO.: 2018CA004915000000 August 19, 26, 2022 22-01292K

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2018-CA-002180 PENNYMAC LOAN SERVICES, LLC, Plaintiff, v. VIRGINIA FREEMAN WILSON, Defendants. NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on September 9, 2022, at 10:00 a.m. ET, via the online auction site at www.polk.realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit: Lot(s) 7, LAKES AT LAUREL HIGHLANDS PHASE 1A, according to the plat as recorded in Plat Book 159, Pages 44 through 46, of the Public Records of Polk County, Florida. Property Address: 3357 Tawny Grove Place, Lakeland, FL, 33811 pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim

before the clerk reports the surplus as unclaimed. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. SUBMITTED on this 17th day of August, 2022. TIFFANY & BOSCO, P.A. /s/ Kathryn I. Kasper, Esq. FL Bar #157147 Kathryn I. Kasper, Esq. FL Bar #621188 Attorneys for Plaintiff OF COUNSEL: Tiffany & Bosco, P.A. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789 Telephone: (205) 930-5200 Facsimile: (407) 712-9201 August 19, 26, 2022 22-01304K

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2022 CP 002759 Division Probate IN RE: ESTATE OF DALE W. MARKS AKA DALE WAYNE MARKS Deceased. The administration of the estate of Dale W. Marks aka Dale Wayne Marks, deceased, whose date of death was May 13, 2022, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 3425 Lake Alfred Road, Winter Haven, Florida 33881. The names and addresses of the personal representative and the personal representative's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-

IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS 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 August 19, 2022. Personal Representative: Lois A. Marks c/o Ledbetter Law Group 229 Pensacola Road Venice, FL 34285 Attorney for Personal Representative: Callie Cowan Ledbetter Law Group Attorney for Lois A. Marks Steven W. Ledbetter, Esq. Florida Bar No. 41345 Email: steve@LedbetterLawFL.com 229 Pensacola Road Callie Cowan, Esq. Florida Bar No. 57893 Email: callie@LedbetterLawFL.com Venice, Florida 34285 Telephone: (941) 256-3965 Fax: (941) 866-7514 2nd Email: probate@LedbetterLawFL.com August 19, 26, 2022 22-01297K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE COUNTY COURT, TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2021-CC-005678 ASSOCIATION OF POINCIANA VILLAGES, INC., a Florida not-for-profit corporation, Plaintiff, v. RORY SMITH, et al., Defendant. NOTICE IS HEREBY given pursuant to a Final Summary Judgment of Foreclosure dated August 3, 2022 and entered in Case No. 2021-CC-005678, in the County Court in and for Polk County, Florida wherein ASSOCIATION OF POINCIANA VILLAGES, INC., is the Plaintiff and RORY SMITH is the Defendant, I will sell to the highest bidder online at www.polk.realforeclose.com, at 10:00 A.M.

on the 7th day of September, 2022, the following described property as set forth in said Final Judgment, to wit: Lot 13, Block 427, POINCIANA, Neighborhood 2-West, Village 7 according to the Official Plat thereof as recorded in Plat Book 55, page 11, Public Records of Polk County, Florida. Parcel Identification Number: 28-27-33-934460-427130. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens, must file a claim within 60 days after the sale. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please

contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 10th day of August, 2022. /s/ Michael J. McCabe Michael J. McCabe, Esq. Florida Bar No. 0021108 McCabe & Ronsman 110 Solana Road, Suite 102 Ponte Vedra Beach, Florida 32082 service@flicalegal.com Rory Smith 19 Flint Ave. Hempstead, NY 11550 August 19, 26, 2022 22-01266K

SECOND INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION Case No: 22-CA-1564 JOSEPH BANVILLE; Plaintiff, vs. ANTHONY MALONE, and THE ESTATE OF LETA M. MEEKS, Defendants. STATE OF FLORIDA COUNTY OF PASCO TO: THE ESTATE OF LETA M. MEEKS c/o LETA DENSE PURSELL (DAUGHTER), whose last known address is 355 Autumn Lane Crittenden, KY 41030 but who has been repeatedly absent from the premises after multiple attempts, 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 Defendant, 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 herein.

Lot 16, Block 92, INDIAN LAKE ESTATES UNIT 2, according to the plat thereof as recorded in Plat Book 39, Page 14, Public Records of Polk County, Florida. AKA: a vacant lot on BOUGAINVILLEA, INDIAN LAKE ESTATES FL 33855 Property ID Number: 30-31-06-994020-009216 has been filed against you and you are required to file a copy of your written defenses, if any, to it on NATALIA OUELLETTE-GRICE, Plaintiff's attorney, whose address is LCO Law LLC 2901 W. Busch Blvd. Suite 805 Tampa, FL 33618, on or before 8/18/2022 (no later than 28 days from the date of the first publication of this notice of action) 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. Done on this 28th day of June, 2022. 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 JUL 12 2022. STACY M. BUTTERFIELD, CPA As Clerk of the Court By: /s/ Asuncion Nieves As Deputy Clerk STACY M. BUTTERFIELD, CPA As Clerk of the Court Civil Division 255 N. Broadway Ave. Bartow, FL 33830 (863) 534-4000 By, /s/ Natalia Ouellette-Grice Natalia Ouellette-Grice, Esq. Florida Bar Number: 68905 2901 W. Busch Blvd. Suite 805 Tampa, FL 33618 Phone: (813) 480-2106 E-service: natalia@lcolawfl.com L - 2113 August 19, 26, 2022 22-01285K

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. 2022CA002273000000 BANK OF AMERICA, N.A., Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF EDWARD COX, DECEASED, et. al. Defendant(s), TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF EDWARD COX, DECEASED, whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the De-

fendants, 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: BEGINNING AT THE NW CORNER OF THE SW 1/4 OF THE SW 1/4 OF SECTION 12, TOWNSHIP 31 SOUTH, RANGE 23 EAST, IN THE BRADLEY JUNCTION, FLORIDA AREA, AND RUN SOUTH FOR A DISTANCE OF 310 FEET, THENCE EAST TO A DISTANCE OF 100 FEET TO A POINT, FROM THIS POINT RUN SOUTH 50 FEET, THENCE EAST 115 FEET, THENCE NORTH 50 FEET, THENCE WEST 115 FEET TO THE POINT OF BEGINNING. 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 9/09/2022 / (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 2 day of August, 2022. (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT BY: C. SCOTT DEPUTY CLERK ROBERTSON, ANSCHUTZ, AND SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: fllmail@raslg.com August 19, 26, 2022 22-01269K

SECOND INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 53-2018CA-001918-0000-00 NEWREZ LLC F/K/A NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, vs. THE UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF BARBARA ROSE A/K/A BARBARA G. ROSE F/K/A BARBARA GAYLE BAKER, DECEASED, et al. Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 10, 2022, and entered in 53-2018CA-001918-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NEWREZ LLC F/K/A NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING is the Plaintiff and THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF BARBARA ROSE A/K/A BARBARA G. ROSE F/K/A BARBARA GAYLE BAKER, DECEASED; THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF RITA CABRERA, DECEASED; RUSSELL ALLEN BAKER A/K/A RUSSELL A. BAKER; THE UNKNOWN HEIRS, DEVISEES,

GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF DONNA GAYLE BAKER-LOREN A/K/A DONNA GAYLE LOREN F/K/A DONNA GAYLE DUNN A/K/A DONNA G. DUNN A/K/A DONNA DUNN, DECEASED; ANDY HARRIS SINIARD A/K/A ANDY H. SINIARD A/K/A ANDY SINIARD; LARRY MICHAEL WILLIAMS A/K/A LARRY M. WILLIAMS A/K/A LARRY WILLIAMS; RODNEY E. BAKER; LYNWOOD JAMES SMITH A/K/A LYNWOOD J. SMITH; NICHOLAS ELISEO CABRERA A/K/A NICHOLAS E. CABRERA A/K/A NICK E. CABRERA; HEIDI MICHELLE CABRERA A/K/A HEIDI M. CABRERA; ALEX JAMES CABRERA; BRENDA JOYCE CLINE A/K/A BRENDA J. CLINE A/K/A BRENDA CLINE; CLERK OF THE COURT, POLK COUNTY, FLORIDA; STATE OF FLORIDA, DEPARTMENT OF REVENUE; LEANNE CATHERINE DUNN; AMANDA GAYLE DUNN WARNOW 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 September 08, 2022, the following described property as set forth in said Final Judgment, to wit: BEGIN 548.32 FEET EAST AND 33.0 FEET SOUTH OF THE NORTHWEST CORNER OF THE NE 1/4, OF SECTION 3, TOWNSHIP 28 SOUTH, RANGE 23 EAST, RUN THENCE EAST 62 FEET, THENCE RUN SOUTH 262.97 FEET, THENCE WEST 62 FEET, THENCE RUN NORTH 262.43 FEET TO THE POINT OF BEGINNING. AND

BEGIN 610.32 FEET EAST AND 33.0 FEET SOUTH OF THE NW CORNER OF THE NE 1/4 OF SECTION 3, TOWNSHIP 28 SOUTH, RANGE 23 EAST, RUN THENCE EAST 62 FEET, THENCE SOUTH 263.51 FEET, THENCE WEST 62 FEET, THENCE NORTH 262.97 FEET TO THE POINT OF BEGINNING. Property Address: 2506 PRINE RD, LAKELAND, FL 33810 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 11 day of August, 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: fllmail@raslg.com By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 20-060802 - CaB August 19, 26, 2022 22-01283K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT OF FLORIDA IN AND FOR OSCEOLA COUNTY CASE NO. 49-2022-CA-000922 MF JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff, vs. KURT R. HOFFSTAETTER, AS TRUSTEE OF THE ROBERT J. HOFFSTAETTER REVOCABLE LIVING TRUST UTD 28 DAY OF DECEMBER, 2015, et al. Defendants. To the following Defendant(s): ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE ROBERT J. HOFFSTAETTER REVOCABLE LIVING TRUST UTD 28 DAY OF DECEMBER, 2015, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS TRUSTEES, BENEFICIARIES, OR OTHER CLAIMANTS YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the fol-

lowing described property: LOT 6, BLOCK 2202, POINCIANA NEIGHBORHOOD ONE, VILLAGE 5, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 3, PAGE 144-158, OF THE PUBLIC RECORDS OF OSCEOLA COUNTY, FLORIDA. has been filed against you and you are required to file a copy of your written defenses, if any, to it, on McCalla Raymer Leibert Pierce, LLC, Morgan B. Lea, Attorney for Plaintiff, whose address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 on or before 20th September 2022, a date which is within thirty (30) days after the first publication of this Notice in The Business Observer (Polk) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demand in the complaint. If you are a person with a disability who needs any accommodation in order to participate in this proceeding,

you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and seal of this Court this 2nd day of August, 2022. Kevin Soto, Esq., Clerk of the Circuit Court & County Comptroller Clerk of the Court (SEAL) By /SV As Deputy Clerk

MCCALLA RAYMER LEIBERT PIERCE, LLC 225 E. Robinson St. Suite 155 Orlando, FL 32801 Phone: (407) 674-1850 Email: MRSservice@mccalla.com 6993586 22-00217-1 August 19, 26, 2022 22-01273K

SECOND INSERTION

NOTICE OF ACTION - CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION Case No. 22-CA-1580 JOSEPH BANVILLE; Plaintiff, vs. DAVID GOMEZ, and MARIA DE GOMEZ, Defendants. STATE OF FLORIDA COUNTY OF POLK TO: DAVID GOMEZ, and MARIA DE GOMEZ, whose last known address is unknown, and whose age is unknown except that both are over the age of 18 years, if they be dead and 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 herein. Lot 7, Block 329, INDIAN LAKE

ESTATES UNIT 10, according to the plat thereof as recorded in Plat Book 40, Page 14, Public Records of Polk County, Florida. AKA: Coral Gables Dr, Indian Lake Estates, Fl 33855 Property ID Number: 30-31-04-994100-032907 has been filed against you and you are required to file a copy of your written defenses, if any, to it on NATALIA OUELLETTE-GRICE, Plaintiff's attorney, whose address is LCO Law LLC 2901 W. Busch Blvd. Suite 805 Tampa, FL 33618, on or before September 19, 2022 (no later than 28 days from the date of the first publication of this notice of action) 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 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. Done on this 8th day of June, 2022. STACY M. BUTTERFIELD, CPA As Clerk of the Court (SEAL) By: Asuncion Nieves As Deputy Clerk By; /s/ Natalia Ouellette-Grice Natalia Ouellette-Grice, Esq Florida Bar Number: 68905 2901 W. Busch Blvd. Suite 805 Tampa, FL 33618 Phone: (813) 480-2106 E-service: natalia@lcolaw.com L2114 DATED on August 11, 2022. STACY M. BUTTERFIELD, CPA As Clerk of the Court Civil Division 255 N. Broadway Ave. Bartow, FL 33830 (863) 534-4000 Aug. 19, 26; Sept. 2, 9, 2022 22-01268K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA. CASE NO.: 2022CA-000091-0000-00 JUDGE: CATHERINE L. COMBEE BE A MAN BUY LAND, LLC, a Florida limited liability company Plaintiff, v. JEVOU JAMAL LAWSON JARVIS, UNKNOWN SPOUSE OF JEVOU JAMAL LAWSON JARVIS, TAKIYAH SALIHAH TYRELL, UNKNOWN SPOUSE OF TAKIYAH SALIHAH TYRELL, AND UNKNOWN TENANT(S) IN POSSESSION, IF ANY, Defendants. TO: TAKIYAH SALIHAH TYRELL and UNKNOWN SPOUSE OF TAKIYAH SALIHAH TYRELL, 109 Cayo Costa Court, Royal Palm Beach, FL 33411, and all parties having or claiming to have any right, title or interest in the property herein described and all parties claiming interests by, through, under or against TAKIYAH SALIHAH TYRELL and UNKNOWN SPOUSE OF TAKIYAH SALIHAH TYRELL.. YOU ARE NOTIFIED that an action for foreclosure of a mortgage has been filed against you on property located in Polk County, Florida, further identified as: Parcel ID:

27-30-27-000000-024070 Tract No. 400: The East 165 feet of the West 2145 feet of the South 330 feet of the East 3/4 of the South 1/2 of Section 27, Township 30 South, Range 27 East. The North 30 feet thereof subject to an easement for road right-of-way, and Tract No. 401: The East 165 feet of the West 1980 feet of the South 330 feet of the East 3/4 of the South 1/2 of Section 27, Township 30 South, Range 27 East. The North 30 feet thereof subject to an easement for road right-of-way. TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. Parcel ID: 27-30-27-000000-024240 The East 165 feet of the West 1815 feet of the South 330 feet of the East 3/4 of the South 1/2 of Section 27, Township 30 South, Range 27 East. The North 30 feet thereof subject to an easement for road right-of-way. TOGETHER WITH all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

You are required to serve a copy of your written defenses, if any, to it on RENE S. GRIFFITH, ESQUIRE, Plaintiff's attorney, whose address is 4260 SE Federal Highway, Stuart, Florida 34997, on or before 9-1-22, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a Default will be entered against you for the relief demanded in the Complaint. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 26 day of July, 2022. STACY M. BUTTERFIELD Clerk of Court (SEAL) By: Kaylea Olivier Deputy Clerk RENE GRIFFITH, ESQUIRE, Plaintiff's attorney, 4260 SE Federal Highway, Stuart, Florida 34997 August 19, 26, 2022 22-01272K

SECOND INSERTION

NOTICE OF ACTION IN THE COUNTY COURT OF THE COUNTY JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2021-CC-004392 MIDFLORIDA CREDIT UNION, Plaintiff, v. THE ESTATE OF RICHARD W. LOGSDON, DECEASED, THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF RICHARD W. LOGSDON, THE UNKNOWN HEIRS OF RICHARD W. LOGSDON, PAULETTE STEELE LOGSDON; KYLA COLEY; FRANCES H. LOGSDON; UNKNOWN SPOUSE OF FRANCES H. LOGSDON; TENANT #1; TENANT #2; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREIN-NAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS, Defendants. TO: THE ESTATE OF FRANCES H. LOGSDON, DECEASED; THE UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF FRANCES H. LOGSDON, DECEASED; AND

THE UNKNOWN HEIRS OF THE ESTATE OF FRANCES H. LOGSDON, DECEASED YOU ARE HEREBY NOTIFIED that an action to foreclose on the following real property in Polk County, Florida: Lot 60 of the unrecorded plat of Foxbriar described as: That part of Section 30, Township 28 South, Range 26 East, Polk County, Florida, being more particularly described as follows: Commence at the Southeast corner of said Section 30 for a point of reference, from said point of reference run South 00°13'10" West along the East line of Section 31, Township 28 South, Range 26 East a distance of 76.00 feet, thence run North 89°46'50" West a distance of 150.61 feet, thence run North 62°47'45" West a distance of 585.00 feet, thence run North 27°12'15" East a distance of 92.40 feet, thence run North 00°13'10" East a distance of 174.89 feet to a point of beginning, thence continue North 00°13'10" East a distance of 70.00 feet, thence run North 87°34'25" West a distance of 100.07 feet, thence run South 00°13'10" West a distance of 73.85 feet, thence run South 89°46'50" East a distance of 100.00 feet to the point of beginning

Property Address: 802 Foxboro Lane, SW, Winter Haven, Florida 33880 has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esq., 422 South Florida Avenue, Lakeland, Florida 33801, on or before September 22, 2022, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. DATE: 08/15/2022 Stacy M. Butterfield Clerk of the Court By: Deputy Clerk Gregory A. Sanoba, Esq., 422 South Florida Avenue, Lakeland, Florida 33801 August 19, 26, 2022 22-01289K

SECOND INSERTION

NOTICE OF ACTION
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO.: 2022CA00228000000
HSBC BANK USA, NATIONAL
ASSOCIATION, AS TRUSTEE
FOR THE BENEFIT OF PEOPLE'S
FINANCIAL REALTY MORTGAGE
SECURITIES TRUST, SERIES
2006-1, MORTGAGE PASS-
THROUGH CERTIFICATES,
SERIES 2006-1,
Plaintiff, VS.
UNKNOWN HEIRS,
BENEFICIARIES, DEVISEES,
SURVIVING SPOUSE, GRANTEEES,
ASSIGNEE, LIENORS,
CREDITORS, TRUSTEES, AND
ALL OTHER PARTIES CLAIMING
AN INTEREST BY, THROUGH,
UNDER, OR AGAINST THE
ESTATE OF WILLIE STILL A/K/A
WILLIE N. STILL, DECEASED;
et al.,
Defendant(s).

TO: Unknown Heirs, Beneficiaries,
Devisees, Surviving Spouse, Grantees,
Assignee, Lienors, Creditors, Trustees,
And All Other Parties Claiming An Inter-
est By, Through, Under, Or Against
The Estate Of Willie Stills A/K/A Willie
N. Stills, Deceased

Last Known Residence: Unknown
YOU ARE NOTIFIED that an action
to foreclose a mortgage on the following
property in POLK County, Florida:
LOT 15, HEATH'S ADDITION,
ACCORDING TO PLAT
THEREOF RECORDED IN

PLAT BOOK 63, PAGE 10,
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 ALDRIDGE |
PITE, LLP, Plaintiff's attorney, at 1615
South Congress Avenue, Suite 200,
Delray Beach, FL 33445, on or before
9/16/22, and file the original with the
clerk of this court either before service
on Plaintiff's attorney or immediately
thereafter; otherwise a default will be
entered against you for the relief
demanded in the complaint or petition.

If you are a person with a disability
who needs any accommodation in order
to participate in this proceeding, you
are entitled, at no cost to you, to the
provision of certain assistance. Please
contact the Office of the Court Admin-
istrator, 255 N. Broadway Avenue, Bar-
tow, 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 8/9/22.

Stacy M. Butterfield
As Clerk of the Court
By: /s/ Courtney Scott
As Deputy Clerk
ALDRIDGE | PITE, LLP,
Plaintiff's attorney,
1615 South Congress Avenue, Suite 200
Delray Beach, FL 33445
1221-5743B Ref# 1604
August 19, 26, 2022 22-01271K

SECOND INSERTION

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

CASE NO: 2018CA002018000000
BANK OF AMERICA, N.A.,
Plaintiff, vs.
DOUGLAS J. TURNER;
KATHLEEN D. TURNER; ROYAL
HILLS OF POLK COUNTY
HOMEOWNERS ASSOCIATION,
INC.; BLACK POINT ASSET,
INC., AS TRUSTEE OF THE 5640
ROYAL HILLS DRIVE LAND
TRUST; STAR POINTE CAPITAL,
LLC, AS TRUSTEE FOR THE 5640
RHD LAND TRUST; UNKNOWN
TENANT # 1; UNKNOWN TENANT
2,
Defendants.

NOTICE IS HEREBY GIVEN pursu-
ant to Order Granting Plaintiff's Motion
to Cancel the August 15, 2022
Foreclosure Sale Date entered in Civil
Case No. 2018CA002018000000 of
the Circuit Court of the 10TH Judicial
Circuit in and for Polk County, Florida,
wherein BANK OF AMERICA, NA is
Plaintiff and TURNER, DOUGLAS, et
al, are Defendants. The Clerk, STACY
M. BUTTERFIELD, CPA, shall sell to
the highest and best bidder for cash at
Polk County's On Line Public Auction
website: <https://polk.realforeclose.com>,
at 10:00 AM on September 23,
2022, in accordance with Chapter
45, Florida Statutes, the following
described property located in POLK
County, Florida, as set forth in said
Consent Final Judgment of Mortgage
Foreclosure, to-wit:

LOT 72, ROYAL HILLS, AC-

CORDED TO THE PLAT
THEREOF AS RECORDED IN
PLAT BOOK 136, PAGES 12
AND 13, OF THE PUBLIC RE-
CORDS 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 en-
large 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 Admin-
istrator, 255 N. Broadway Avenue,
Bartow, Florida 33830, (863)
534-4686, at least 7 days before your
scheduled court appearance, or immedi-
ately upon receiving this notification
if the time before the scheduled ap-
pearance is less than 7 days; if you
are hearing or voice impaired, call 711.
Todd C. Drosky, Esq.
FRENKEL LAMBERT
WEISS WEISMAN & GORDON, LLP
One East Broward Boulevard,
Suite 1111
Fort Lauderdale, Florida 33301
Telephone: (954) 522-3233 |
Fax: (954) 200-7770
FL Bar #: 54811
DESIGNATED PRIMARY E-MAIL
FOR SERVICE PURSUANT TO FLA.
R. JUD. ADMIN 2.516
fleservice@fwlaw.com
04-087724-F00
August 19, 26, 2022 22-01282K

SECOND INSERTION

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

CASE NO.: 2020-CA-000173
FREEDOM MORTGAGE
CORPORATION,
Plaintiff, vs.
DEBRA VIGUIE; SCOTT VIGUIE;
CHAMPION'S RESERVE OWNERS
ASSOCIATION, INC.; UNKNOWN
TENANT #1; UNKNOWN TENANT
#2; ANY AND ALL UNKNOWN
PARTIE(S) WHO ARE NOT
KNOWN TO BE DEAD OR ALIVE,
WHETHER SAID UNKNOWN
PARTIES MAY CLAIM AN
INTEREST AS SPOUSES, HEIRS,
DEVISEES, GRANTEEES, OR
OTHER CLAIMANTS,
Defendants.

NOTICE OF SALE IS HEREBY GIV-
EN pursuant to the Order Granting
Plaintiff's Motion to Reset Foreclosure
Sale entered on August 8, 2022, and
the Summary Final Judgment of Fore-
closure entered on January 7, 2022,
in Case No. 2020-CA-000173 of the
Circuit Court of the Tenth Judicial Cir-
cuit, in and for Polk County, Florida,
wherein Freedom Mortgage Corpora-
tion is Plaintiff, and Debra Viguie, Scott
Viguie and Champion's Reserve Own-
ers Association, Inc., are Defendants,
the Office of Stacy M. Butterfield, CPA,
Polk County Clerk of the Court, will
sell to the highest and best bidder for
cash wherein bidding begins at 10:00
a.m. Eastern Time on www.polk.realforeclose.com, on the 22nd day of Sep-
tember, 2022, in accordance with Sec-
tion 45.031(10), Florida Statutes, and
pursuant to Administrative Order No
3-15-16, the following described prop-
erty as set forth in said Final Judgment,
to wit:

LOT 162 AS SHOWN ON THE
PLAT ENTITLED "CHAM-
PION'S RESERVE PHASE 2A"
AND RECORDED IN THE
PUBLIC RECORDS OF POLK
COUNTY, FLORIDA, IN PLAT
BOOK 166, PAGES 39 & 40.
Street Address: 308 Whirlaway
Drive, Davenport, FL 33837.

together with all existing or subse-
quently erected or affixed buildings,
improvements and fixtures.

Any person claiming an interest in
the surplus funds from the sale, if any,
other than the property owner as of the
date of the lis pendens, must file a claim
within sixty (60) days after the sale.
IF YOU ARE A PERSON WITH
A DISABILITY WHO NEEDS ANY
ACCOMMODATION IN ORDER TO
PARTICIPATE IN THIS PROCEED-
ING, YOU ARE ENTITLED, AT NO
COST TO YOU, TO THE PROVI-
SION OF CERTAIN ASSISTANCE.
PLEASE CONTACT THE OFFICE
OF THE COURT ADMINISTRA-
TOR, 255 N. BROADWAY AVENUE,
BARTOW, FLORIDA 33830, (863)
534-4686, AT LEAST 7 DAYS BE-
FORE YOUR SCHEDULED COURT
APPEARANCE, OR IMMEDIATELY
UPON RECEIVING THIS NOTIFI-
CATION IF THE TIME BEFORE
THE SCHEDULED APPEARANCE IS
LESS THAN 7 DAYS; IF YOU ARE
HEARING OR VOICE IMPAIRED,
CALL 711.

Dated this 12th day of August, 2022.
Sokolof Remtulla, PLLC
By: /s/ Shafin Remtulla, Esq.
Shafin A. Remtulla, Esq.,
Bar No: 64055
SOKOLOF REMTULLA, PLLC
6801 Lake Worth Road, Suite 100E
Greenacres, FL 33467
Telephone: 561-507-5252
Facsimile: 561-342-4842
E-mail: pleadings@sokrem.com
Counsel for Plaintiff
August 19, 26, 2022 22-01274K

SECOND INSERTION

NOTICE OF ACTION
IN THE COUNTY COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO.: 2021-CC-004093
SANDY RIDGE HOMEOWNERS
ASSOCIATION OF POLK COUNTY,
INC., a Florida not for profit
corporation,
Plaintiff, v.
GREGORY J. ZUREK, et al.,
Defendants.

TO: UNKNOWN SPOUSE OF GREG-
ORY J. ZUREK (ADDRESSES UN-
KNOWN)
YOU ARE HEREBY NOTIFIED that
an action has been commenced against
you to foreclose a claim of lien for un-
paid condominium association assess-
ments on the following real property,
lying and being situated in Polk
County, Florida, more particularly de-
scribed as follows:

LOT 191, SANDY RIDGE
PHASE 1, ACCORDING TO
THE MAP OR PLAT THERE-
OF, AS RECORDED IN
PLAT BOOK 124, PAGES 39
THROUGH 47, INCLUSIVE,
OF THE PUBLIC RECORDS
OF POLK COUNTY, FLORIDA.

This action has been filed against you
and you are required to serve a copy
of your written defense, if any, upon
HR LAW, P.A., Attorneys for Plaintiff,
whose address is 1560 Orange Avenue,
Suite 500, Winter Park, Florida 32789,

within 30 days from the first date of
publication, and file the original with
the Clerk of the Court either before
service on Plaintiff's attorney or imme-
diately thereafter; otherwise a default
will be entered against you for the relief
demanded in the Complaint.
Default 9-19-22

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 Ave-
nue, Bartow, Florida 33830, (863)
534-4686, at least 7 days before your
scheduled court appearance, or immedi-
ately upon receiving this notification
if the time before the scheduled ap-
pearance is less than 7 days; if you
are hearing or voice impaired, call 711.
Witness my hand and Seal of said
Court this 08/12/2022

STACY M. BUTTERFIELD
Polk County Clerk of the Court
(SEAL BY: Lori Armijo
Deputy Clerk

Scott D. Newsom, Esq.
Florida Bar No.: 0144701
HR LAW, P.A.
1560 Orange Avenue, Suite 500
Winter Park, Florida 32789
Telephone: 407-571-7400
Email: snewsom@hrlawflorida.com
August 19, 26, 2022 22-01284K

SECOND INSERTION

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

CASE NO. 53-2022-CA-001769
SPECIALIZED LOAN SERVICING
LLC,
Plaintiff, vs.
TERESA ALLINE O'HARA, et al.,
Defendants.

To: TERESA ALLINE O'HARA
3201 CARLETON PLACE,
LAKELAND, FL 33803
UNKNOWN SPOUSE OF TERESA
ALLINE O'HARA
3201 CARLETON PLACE,
LAKELAND, FL 33803
UNKNOWN TENANT IN
POSSESSION 1
3201 CARLETON PLACE,
LAKELAND, FL 33803
UNKNOWN TENANT IN
POSSESSION 2
3201 CARLETON PLACE,
LAKELAND, FL 33803
LAST KNOWN ADDRESS STATED,
CURRENT RESIDENCE UNKNOWN

YOU ARE HEREBY NOTIFIED that
an action to foreclose Mortgage cover-
ing the following real and personal
property described as follows, to-wit:
LOT 12, BLOCK B, GLENDALE
MANOR FIRST ADDITION,
ACCORDING TO THE MAP
OR PLAT THEREOF, AS RE-
CORDED IN PLAT BOOK 44,
PAGE 37, OF THE PUBLIC
RECORDS OF POLK COUNTY,
FLORIDA.

has been filed against you and you
are required to file a copy of your written
defenses, if any, to it, on Sara Collins,
McCalla Raymer Leibert Pierce, LLC,
225 E. Robinson St. Suite 155, Orlando,
FL 32801 and file the original with the
Clerk of the above- styled Court on or
before 9/15/22 or 30 days from the first
publication, otherwise a Judgment may
be entered against you for the relief
demanded in the complaint.

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

WITNESS my hand and seal of said
Court on the 8 day of August, 2022.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
As Clerk of the Court
(SEAL) BY: A Scott
Deputy Clerk

MCCALLA RAYMER
LEIBERT PIERCE, LLC
225 E. Robinson St.
Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
7008937
21-00322-1
August 19, 26, 2022 22-01296K

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 DIVISION

CASE NO.
532022CA000572000000
WILMINGTON SAVINGS FUND
SOCIETY, FSB, NOT IN ITS
INDIVIDUAL CAPACITY, BUT
SOLELY AS OWNER TRUSTEE OF
CSMC 2019-RPL11 TRUST,
Plaintiff, vs.

DEBRA D. BURROUGHS; TARGET
NATIONAL BANK; 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
August 5, 2022, and entered in Case
No. 532022CA000572000000 of the
Circuit Court in and for Polk County,
Florida, wherein WILMINGTON
SAVINGS FUND SOCIETY,
FSB, NOT IN ITS INDIVIDUAL
CAPACITY, BUT SOLELY AS OWNER
TRUSTEE OF CSMC 2019-RPL11
TRUST is Plaintiff and DEBRA D.
BURROUGHS; TARGET NATIONAL
BANK; UNKNOWN TENANT NO. 1;
UNKNOWN TENANT NO. 2; and ALL
UNKNOWN PARTIES CLAIMING
INTERESTS BY, THROUGH,
UNDER OR AGAINST A NAMED
DEFENDANT TO THIS ACTION, OR
HAVING OR CLAIMING TO HAVE
ANY RIGHT, TITLE OR INTEREST
IN THE PROPERTY HEREIN
DESCRIBED, are Defendants, STACY
M. BUTTERFIELD, Clerk of the
Circuit Court, will sell to the highest
and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m.,

on October 4, 2022 , the following
described property as set forth in said
Order or Final Judgment, to-wit:

LOT 11, UNRECORDED FOR-
ESTVIEW ESTATES, MORE
PARTICULARLY DESCRIBED
AS FOLLOWS: THE NORTH
300 FEET OF THE SOUTH 630
FEET OF THE EAST 150 FEET
OF THE WEST 700 FEET OF
SECTION 19, TOWNSHIP 29
SOUTH, RANGE 23 EAST,
POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTER-
EST 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 PROVID-
ED 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 Admin-
istrator, 255 N. Broadway Avenue, Bar-
tow, 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 August 12, 2022.
By: /s/ Ian Dolan
Ian C. Dolan
Florida Bar No.: 757071
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
1460-179458 / VMR
August 19, 26, 2022 22-01275K

SECOND INSERTION

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

CASE NO. 2020CA000593000000
Wilmington Savings Fund Society,
FSB, as Trustee of Discovery
Mortgage Loan Trust,
Plaintiff, vs.
YAQUIRI OLIVO RODRIGUEZ,
et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursu-
ant to the Final Judgment and/or Order
Rescheduling Foreclosure Sale, entered
in Case No. 2020CA000593000000
of the Circuit Court of the TENTH Ju-
dicial Circuit, in and for Polk County,
Florida, wherein Wilmington Savings
Fund Society, FSB, as Trustee of Discov-
ery Mortgage Loan Trust is the Plaintiff
and YAQUIRI OLIVO RODRIGUEZ;
Unknown Spouse of Yaquiri Olivo Ro-
driguez; Association of Poinciana Vil-
lages, Inc.; Poinciana Village Three As-
sociation, Inc. are the Defendants, that
Stacy M. Butterfield, Polk County Clerk
of Court will sell to the highest and
best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00 AM
on the 27th day of September, 2022,
the following described property as set
forth in said Final Judgment, to wit:

LOT 17, BLOCK 115, POIN-
CIANA NEIGHBORHOOD
3, VILLAGE 3, ACCORD-
ING TO THE MAP OR PLAT

THEREOF, AS RECORDED
IN PLAT BOOK 52, PAGE(S)
19 THROUGH 31, INCLUSIVE,
OF THE PUBLIC RECORDS
OF POLK COUNTY, FLORIDA.

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

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

Dated this 10th day of August, 2022.
BROCK & SCOTT, PLLC
Attorney for Plaintiff
2001 NW 64th St, Suite 130
Ft. Lauderdale, FL 33309
Phone: (954) 618-6955, ext. 4766
Fax: (954) 618-6954
FLCourtDocs@brockandscott.com
By /s/ Justin J. Kelley
Justin J. Kelley, Esq.
Florida Bar No. 32106
Case No. 2020CA000593000000
File # 20-F00258
August 19, 26, 2022 22-01265K

SECOND INSERTION

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 pursu-
ant to an Order dated July 28,
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 AS-
SOCIATION, 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 be-
ginning at 10:00 AM on September 20,
2022 the following described property
as set forth in said Final Judgment, to
wit:

LOT 110, MANDOLIN I, AC-
CORDING TO THE PLAT
THEREOF, RECORDED IN
PLAT BOOK 142, PAGE 10, OF
THE PUBLIC RECORDS OF
POLK COUNTY, FLORIDA.
Property Address: 234 Man-
dolin 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 PUBLI-
SHED 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 Admin-
istrator, 255 N. Broadway Avenue, Bar-
tow, 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
August 19, 26, 2022 22-01303K

SECOND INSERTION

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

CASE NO.
532019CA000729000000
U.S. BANK NATIONAL
ASSOCIATION, NOT IN ITS
INDIVIDUAL CAPACITY BUT
SOLELY AS TRUSTEE FOR THE
RMC TRUST, SERIES 2016-CTT,
Plaintiff, vs.

JAVIER PINEIRO; MARIA
PINEIRO; HATCHWOOD
ESTATES PHASES III AND IV
HOMEOWNERS' ASSOCIATION,
INC.; 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 Judg-
ment of foreclosure dated October 21,
2019 and an Order Resetting Sale dat-
ed August 8, 2022 and entered in Case
No. 532019CA000729000000 of the
Circuit Court in and for Polk County,
Florida, wherein U.S. BANK NATION-
AL ASSOCIATION, NOT IN ITS INDIV-
IDUAL CAPACITY BUT SOLELY AS
TRUSTEE FOR THE RMC TRUST,
SERIES 2016-CTT is Plaintiff and JA-
VIER PINEIRO; MARIA PINEIRO;
HATCHWOOD ESTATES PHASES
III AND IV HOMEOWNERS' ASSO-
CIATION, INC.; UNKNOWN TEN-
ANT NO. 1; UNKNOWN TENANT
NO. 2; and ALL UNKNOWN PART-
IES CLAIMING INTERESTS BY,
THROUGH, UNDER OR AGAINST A
NAMED DEFENDANT TO THIS AC-
TION, OR HAVING OR CLAIMING
TO HAVE ANY RIGHT, TITLE OR IN-
TEREST IN THE PROPERTY HERE-
IN DESCRIBED, are Defendants,
STACY M. BUTTERFIELD, Clerk of

the Circuit Court, will sell to the highest
and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on
September 9, 2022 , the following de-
scribed property as set forth in said Or-
der or Final Judgment, to-wit:

LOT 37, HATCHWOOD ES-
TATES PHASE IV, ACCORD-
ING TO THE PLAT THEREOF
AS RECORDED IN PLAT
BOOK 134, PAGE 18, PUBLIC
RECORDS OF POLK COUNTY,
FLORIDA.

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 PROVID-
ED 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 Admin-
istrator, 255 N. Broadway Avenue, Bar-
tow, 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 August 12, 2022.
By: /s/ Sheena M. Diaz
Sheena M. Diaz
Florida Bar No.: 97907
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
1460-169822 / VMR
August 19, 26, 2022 22-01278K

SECOND INSERTION

NOTICE OF PUBLIC SALE
The following personal property of DAVID MICHAEL MORRIS, will, on August 31, 2022, at 10:00 a.m., at 118 Hide A Way Lane, Lot #118, Winter Haven, Polk County, Florida 33881; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

1983 KIRK MOBILE HOME, VIN: 14600468, TITLE NO.: 0020384866 and all other personal property located therein
PREPARED BY: J. Matthew Bobo Lutz, Bobo & Telfair, P.A. 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236 August 19, 26, 2022 22-01270K

SECOND INSERTION

NOTICE OF PUBLIC SALE
Pursuant to Section 715.109, notice is hereby given that the following property will be offered for public sale and will sell at public outcry to the highest and best bidder for cash:

a 1978 CELT mobile home, VIN KBFLSN943269 and the contents therein, if any, abandoned by previous owners Lozada Jimenez, Ana Ramos and Luis Ramos on Wednesday, August 31, 2022 at 9:30 a.m. at 2800 US Highway 17 92 W, Lot 5, Haines City, FL 33844.

ICARD, MERRILL, CULLIS, TIMM, FUREN & GINSBURG, P.A. Alyssa M. Nohren, FL Bar No. 352410 2033 Main Street Suite 600 Sarasota, Florida 34237 Telephone: (941) 366-8100 Facsimile: (941) 366-6384 anohren@icardmerrill.com lhowes@icardmerrill.com Attorneys for Minerva Mobile Home Park August 19, 26, 2022 22-01298C

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2021 CP 2651
IN RE: ESTATE OF CHARLES E. GSCHWENDER Deceased.

The administration of the estate of Charles E. Gschwendter, deceased, whose date of death was May 13, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

NOTWITHSTANDING THE TIME 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 August 19, 2022.
Personal Representative:
Donald J. Gschwendter 535 South Stardust Ln. Apache Junction, Arizona 85220 Attorney for Personal Representative: Patrick L. Smith, Attorney Florida Bar Number: 27044 179 N. US HWY 27, Ste. F Clermont, FL 34711 Telephone: (352) 204-0305 Fax: (352) 833-8329 E-Mail: patrick@attorneypatricksmith.com Secondary E-Mail: becky@attorneypatricksmith.com August 19, 26, 2022 22-01293K

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. 2018CA001895000000
THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-21CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-21CB, Plaintiff, vs. BETTY M. BAKER; UNKNOWN SPOUSE OF BETTY M. BAKER; UNKNOWN HEIRS BETTY M. BAKER; MIDFLORIDA CREDIT UNION F/K/A MIDFLORIDA FEDERAL CREDIT UNION; LAKE PLACE PROPERTY OWNERS ASSOCIATION, INC.; UNKNOWN

TENANTS IN POSSESSION OF SUBJECT PROPERTY 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 August 8, 2022, and entered in Case No. 2018CA001895000000 of the Circuit Court in and for Polk County, Florida, wherein THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-21CB, MORTGAGE PASS-THROUGH CERTIFICATES,

SECOND INSERTION

SERIES 2005-21CB is Plaintiff and BETTY M. BAKER; UNKNOWN SPOUSE OF BETTY M. BAKER; UNKNOWN HEIRS BETTY M. BAKER; MIDFLORIDA CREDIT UNION F/K/A MIDFLORIDA FEDERAL CREDIT UNION; LAKE PLACE PROPERTY OWNERS ASSOCIATION, INC.; UNKNOWN TENANTS IN POSSESSION OF SUBJECT PROPERTY UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on September 9, 2022 , the following described property as

set forth in said Order or Final Judgment, to-wit:
LOT 12, LAKE PLACE, AC-CORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 121, PAGE 31, 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.
DATED August 11, 2022.
By: /s/ Adam A. Diaz Adam A. Diaz Florida Bar No.: 97907 Roy Diaz, Attorney of Record Florida Bar No. 767700 Diaz Anselmo & Associates, P.A. Attorneys for Plaintiff 499 NW 70th Ave., Suite 309 Fort Lauderdale, FL 33317 Telephone: (954) 564-0071 Facsimile: (954) 564-9252 Service E-mail: answers@dallegal.com 1496-178330 / VMR August 19, 26, 2022 22-01267K

SECOND INSERTION

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

WHEREAS, the Secretary may have an interest in the property hereinafter described, pursuant to that Adjustable-Rate Home Equity Conversion Second Mortgage recorded February 9, 2004, in Official Records Book 5667, Page 552 of the Public Records of Polk County, Florida but such interest is subordinate to the lien of the Mortgage of the Secretary;

WHEREAS, Clusters on the Lake Homeowners' Association, Inc. may claim some interest in the property hereinafter described pursuant to that certain Declaration recorded in Official Records Book 2443, Page 116, and all amendments thereto of the Public Records of Polk County, Florida but such interest is subordinate to the lien of the Mortgage of the Secretary; and

NOW, THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of the undersigned as Foreclosure Commissioner, recorded on July 14, 2010 in Official Records Book 8177, Pages 1962-1964 in Official Records Book , Page of the Public Records of Polk County, Florida, notice is hereby given that on September 14, 2022 at 9:00 a.m. local time, all real and personal property at or used in connection with the following described premises (the "Property") will be sold at public auction to the highest bidder:

Beginning at a point 54.545 feet North and 589.880 feet West of the Southeast corner of the North 1/2 of the Northwest Quarter of Section 22, Town-

ship 28 South, Range 26 East, Polk County, Florida, run thence North 08°58'55" East 30.252 feet, thence North 81°01'05" West 96.00 feet, thence South 08°58'55" West 30.252 feet, thence South 81°01'05" East 96.00 feet to the Point of Beginning, Polk County, Florida
Commonly known as: 1502 E. Buckeye Road, #2, Winter Haven, Florida 33881
The sale will be held at 1502 E. Buckeye Road, #2, Winter Haven, Florida 33881. The Secretary of Housing and Urban Development will bid \$163,929.20 plus interest from July 12, 2022 at a rate of \$18.05 per diem (subject to increases applicable under the Note), plus all costs of this foreclosure and costs of an owner's policy of title insurance.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his/her/its pro-rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.
When making their bids, all bidders except the Secretary must submit a deposit totaling ten (10%) percent of the bid amount in the form of a certified check or cashier's check made out to the Secretary of HUD. Each oral bid need not be accompanied by a deposit. If the successful bid is oral, a deposit of ten (10%) percent of the bid amount must be presented before the bidding is closed. The deposit is non-refundable. The remainder of the purchase price must be delivered within thirty (30) days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the high bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveyancing fees, all real estate and other taxes that are due on or after the delivery of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be re-

turned to them.
The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for fifteen (15) day increments for a fee equal to Five Hundred and NO/100 Dollars (\$500.00) per extension, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.
If the high bidder is unable to close the sale within, the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD Field Office representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD Field Office Representative, offer the Property to the second highest bidder for an amount equal to the highest price offered by that bidder.
There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.
The amount that must be paid if the Mortgage is to be reinstated prior to the scheduled sale is the principal balance set forth above, together with accrued, unpaid interest, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the

necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.
Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.
Date: August 1, 2022
STATE OF FLORIDA COUNTY OF PALM BEACH
Sworn to, subscribed, and acknowledged before me this 1 day of August, 2022, by mean of [XX] physical presence or [] online notarization, Michael J Posner, HUD Foreclosure Commissioner who [XX] is personally known to me or [] produced as identification.
Notary Public, State of Florida My Commission Expires: Adrielly Mendonca Comm.:GG 949023 Expires: Jan. 20, 2024 Notary Public - State of Florida HUD Foreclosure Commissioner By: Michael J Posner, Esquire Ward, Damon, PL 4420 Beacon Circle West Palm Beach, Florida 33407 T:561.842.3000•F:561.842.3626 Direct: 561.594.1452 Unless you, within thirty days of your receipt of this notice, dispute the validity of the debt claimed in this letter, or any portion of the debt, we will assume that the debt alleged in this letter is valid. If we receive notice from you within thirty days of your receipt of this notice that the debt claimed in this notice, or any portion of the debt, is disputed, we will obtain verification of the debt and will forward that verification to you. Also, upon request to us within thirty days of your receipt of this notice, we will provide the name and address of the original creditor of the debt claimed in this notice, if different from the United States Secretary of Housing and Urban Development August 19, 26; Sept. 2, 2022

This Instrument Prepared By/Returned to: Michael J Posner, Esq., HUD Foreclosure Commissioner Ward Damon PL 4420 Beacon Circle West Palm Beach, Florida 33407 HECM# 093-5727821 PCN:26-28-15-536000-310111

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on January 23, 2004, a certain Mortgage was executed by Charles Bishop and Virginia Bishop, husband and wife as Mortgagor in favor of Wells Fargo Home Mortgage, Inc. which Mortgage was recorded February 9, 2004, in Official Records Book 5667, Page 543 in the Office of the Clerk of the Circuit Court for Polk County, Florida, (the "Mortgage"); and
WHEREAS, the Mortgage was assigned to and is now owned by the Secretary, by Assignment recorded March 16, 2016 in Official Records Book 9770, Page 2271, in the Office of the Clerk of the Circuit Court for Polk County, Florida; and

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

WHEREAS, a default has been made in the covenants and conditions of the Mortgage in that Mortgagor has abandoned the Property hereinafter defined and the Mortgage remains wholly unpaid as of the date of this Notice and no payment has been made to restore the loan to current status; and
WHEREAS, the entire amount delinquent as of July 12, 2022 is \$163,929.20 plus accrued unpaid interest, if any, late charges, if any, fees and costs; and

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

made in the covenants and conditions of the Mortgage in that Mortgagor has died or abandoned the Property hereinafter defined and the Mortgage remains wholly unpaid as of the date of this Notice and no payment has been made to restore the loan to current status; and
WHEREAS, the entire amount delinquent as of July 1, 2022 is \$100,750.92 plus accrued unpaid interest, if any, late charges, if any, fees and costs; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage to be immediately due and payable; and
WHEREAS, the Unknown Spouse of Arthur Miller may claim some interest in the property hereinafter described, as the surviving spouse in possession of the property, but such interest is subordinate to the lien of the Mortgage of the Secretary; and

WHEREAS, Unknown Tenant(s) may claim some interest in the property hereinafter described, as a/the tenant(s) in possession of the property, but such interest is subordinate to the lien of the Mortgage of the Secretary; and
WHEREAS, the entire amount delinquent as of July 1, 2022 is \$100,750.92 plus accrued unpaid interest, if any, late charges, if any, fees and costs; and
WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage to be immediately due and payable; and

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

NOW, THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of the undersigned as Foreclosure Commissioner, recorded on September 14, 2010 in Official Records Book 8177, Pages 1962-1964 of the Public Records of Polk County, Florida, notice is hereby given that on September 14, 2022 at 9:00 a.m. local time, all real and personal property at or used in connection with the following described

SECOND INSERTION

premises (the "Property") will be sold at public auction to the highest bidder: Lot 24, FIRST ADDITION TO SUN RISE PARK, according to the Map or Plat thereof, recorded in Plat Book 25, Page 23, of the Public Records of Polk County, Florida
Commonly known as: 2613 Smithtown Drive, Lakeland, Florida 33801
The sale will be held at 2613 Smithtown Drive, Lakeland, Florida 33801. The Secretary of Housing and Urban Development will bid \$100,750.92 plus interest from July 1, 2022 at a rate of \$11.10 per diem (subject to increases applicable under the Note), plus all costs of this foreclosure and costs of an owner's policy of title insurance.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his/her/its pro-rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.
When making their bids, all bidders except the Secretary must submit a deposit totaling ten (10%) percent of the bid amount in the form of a certified check or cashier's check made out to the Secretary of HUD. Each oral bid need not be accompanied by a deposit. If the successful bid is oral, a deposit of ten (10%) percent of the bid amount must be presented before the bidding is closed. The deposit is non-refundable. The remainder of the purchase price must be delivered within thirty (30) days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the high bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveyancing fees, all real estate and other taxes that are due on or after the delivery of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be re-

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for fifteen (15) day increments for a fee equal to Five Hundred and NO/100 Dollars (\$500.00) per extension, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.
If the high bidder is unable to close the sale within, the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD Field Office representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD Field Office Representative, offer the Property to the second highest bidder for an amount equal to the highest price offered by that bidder.
There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.
The amount that must be paid if the Mortgage is to be reinstated prior to the scheduled sale is the principal balance set forth above, together with accrued, unpaid interest, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the

necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.
Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.
Date: July 13, 2022
STATE OF FLORIDA COUNTY OF PALM BEACH
Sworn to, subscribed, and acknowledged before me this 13 day of July, 2022, by mean of [XX] physical presence or [] online notarization, Michael J Posner, HUD Foreclosure Commissioner who [XX] is personally known to me or [] produced as identification.
Notary Public, State of Florida My Commission Expires: Adrielly Mendonca Comm.:GG 949023 Expires: Jan. 20, 2024 Notary Public - State of Florida HUD Foreclosure Commissioner By: Michael J Posner, Esquire Ward, Damon, PL 4420 Beacon Circle West Palm Beach, Florida 33407 T:561.842.3000•F:561.842.3626 Direct: 561.594.1452 Unless you, within thirty days of your receipt of this notice, dispute the validity of the debt claimed in this letter, or any portion of the debt, we will assume that the debt alleged in this letter is valid. If we receive notice from you within thirty days of your receipt of this notice that the debt claimed in this notice, or any portion of the debt, is disputed, we will obtain verification of the debt and will forward that verification to you. Also, upon request to us within thirty days of your receipt of this notice, we will provide the name and address of the original creditor of the debt claimed in this notice, if different from the United States Secretary of Housing and Urban Development August 19, 26; Sept. 2, 2022

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CALL 941-906-9386
and select the appropriate County name from the menu option
OR E-MAIL: legal@businessobserverfl.com
Business Observer

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.