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Additional Public Notices may be accessed on BusinessObserverFL.com and the statewide legal notice website, FloridaPublicNotices.com

AUGUST 26 - SEPTEMBER 1, 2022

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

LOTS 288, 289, AND 290, CLEVELAND HEIGHTS, UNIT NO. 1, ACCORDING TO THE PLAT THEREOF AS RE-CORDED IN PLAT BOOK 8, PAGES 26, 27 AND 28 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

Impared, can /11
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 22-01319

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

and other persons having claims or de-

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH

mands against decedent's estate must

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
bamedonald@pensacolalaw.com
Aug. 26; Sept. 2, 2022 22-01325

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
Case No. 532022CP0011580000XX

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 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 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 UNRE-CORDED 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) 221-9771
eService: servealaw@albertellilaw.com
By: /s/ Lynn Vouis
Florida Bar #870706
Lynn Vouis, Esq.
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

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 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 26, 2022.

Personal Representative: Elizabeth Babler-Schrader 536 Heartwell Drive

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

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT IN AND
FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2022-CP-002860

m Division: Probate
IN RE: ESTATE OF
JOHN PHILLIP CLEMONS
(A/K/A JOHN P. CLEMONS)
A/K/A JOHN 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). de-

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 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

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 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 of the personal representative's attorney are set forth below.

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

June 6, 2022.

The date of publications of this Notice are August 26 and September 2

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 nevial I Pannadi

Attorney for Personal Representative: /s/ Daniel J. Bonardi 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

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:

da, 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 THERE-ON AS A PERMANENT FIX-TURE AND APPURTENANCE THERETO, DESCRIBED AS: 1990 FLEETWOOD DOU-BLEWIDE MOBILE HOME BEARING IDENTIFICATION NUMBERS FLFLL32A12029SC AND FLFLL32B12029SC AND TITLE NUMBERS 49360383 AND 49367089. SAID MOBILE HOME TITLES HAVE BEEN CANCELLED AND RETIRED, AS EVIDENCED BY THE RE-TIRE TITLE AFFIDAVIT RE-

CORDED IN OFFICIAL RE-CORDS BOOK 10641, PAGE 1227, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. a/k/a 434 VILLAGE CIR SW, WINTER HAVEN, FL 33880-1666

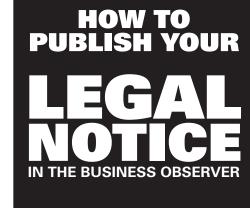
at public sale, to the highest and best bidder, for cash, online at www.polk. realforeclose.com, on September 23, 2022 beginning at 10:00 AM.

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.

Impaired, cail 711.

Dated at St. Petersburg, Florida this 19 day of August, 2022.
eXL Legal, PLLC
Designated Email Address:
efiling@exllegal.com
12425 28th Street North, Suite 200
St. Petersburg, FL 33716
Telephone No. (727) 536-4911
Attorney for the Plaintiff
Isabel López Rivera
FL Bar: 1015906
1000007692
Aug. 26; Sept. 2, 2022
22-01324K



CALL 941-906-9386

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

Business **Observer**

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.

LEROY FREDERICK; IRA FREDERICK A/K/A IRA L. FREDERICK A/K/A IRA LEE FREDERICK; POLK COUNTY, FLORIDA: UNKNOWN TENANT #1; UNKNOWN TENANT #2; Defendant(s).

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 FRED-ERICK; POLK COUNTY, FLORIDA; UNKNOWN TENANT #1 N/K/A CHARLES ROURK; UNKNOWN TENANT #2 N/K/A TERESA ROURK are Defendants.

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

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 PER-PETUAL NON-EXCLUSIVE EASEMENT FOR A PRIVATE ROAD RIGHT-OF-WAY PUR-POSES 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 BE-

GINNING. 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 Primary E-Mail: $\dot{Service Mail@aldridge pite.com}$ 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 JEROMY BLAKE ALBERTSON; MAISY GEORGIE ALBERTSON; UNKNOWN TENANT 1; UNKNOWN TENANT 2; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE THREE ASSOCIATION, INC.

Defendants.

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, POIN-CIANA, NEIGHBORHOOD 1, VILLAGE 3, ACCORD-ING 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, POINCI-ANA, 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: efiling@exllegal.com 12425 28th Street North, Suite 200 St. Petersburg, FL 33716Telephone No. (727) 536-4911 Attorney for the Plaintiff Isabel López Rivera FL Bar: 1015906 1000007343

22-01345K

Aug. 26; Sept. 2, 2022

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.

MATTIÉ 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 FUND-ING LLC is the Plaintiff and MATTIE GILBERRY AKA MATTIE M. GIL-BERRY; SHANELL S. CODY 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 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.com22-004568 - CaB Aug. 26; Sept. 2, 2022 22-01339K

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 CWARS INC., ASSET-BACKED CERTIFI-CATES, SERIES 2007-11, Plaintiff and LINDA C. FAIN AKA LINDA CARO-LYN 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, 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 RE-CORDED 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, GREENSPOON MARDER LLP TRADE CENTRE SOUTH. SUITE 700 100 WEST CYPRESS CREEK ROAD FORT LAUDERDALE, FL 33309 Telephone: (954) 343 6273 Hearing Line: (888) 491-1120 Facsimile: (954) 343 6982 Email 1: Karissa.Chin-Duncan@gmlaw.com

Email 2: gmforeclosure@gmlaw.com By: Karissa Chin-Duncan, Esq. Florida Bar No. 98472 32875.1964 / JDeleon-Colonna Aug. 26; Sept. 2, 2022 22-01334K

FIRST INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45IN 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 a/k/a Jose 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 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, POIN-CIANA NEIGHBORHOOD 2, VILLAGE 8, ACCORD-ING 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.

22-01347K

CT - 19-025891 Aug. 26; Sept. 2, 2022

FLORIDA CASE NO.: 2021-CA-003244 WILMINGTON SAVINGS FUND

SOCIETY, FSB, AS OWNER TRUSTEÉ 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 THORUGH THE ESTATE OF MAXINE S. MAYER. DECEASED; et. al.,

 ${\rm NORTH\,AND\,725.0\,FEET\,EAST}$ OF THE SOUTHWEST CORNER OF THE NE ¼ OF THE SW 1/4 OF SECTION 14, TOWN-SHIP 28 SOUTH, RANGE 23 EAST, POLK COUNTY, FLOR-IDA, RUN THENCE EAST AND PARALLEL WITH THE SOUTH LINE OF SAID NE 1/4

FIRST INSERTION

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

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 UN-KNOWN HEIRS, DEVISEES, LEGA-TEES, BENEFICIARIES, GRANTEES OR OTHER PERSONS OR ENTITES CLAIMING BY OR THORUGH 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

OF SW 1/4 A DISTANCE OF 65.0 FEET; RUN THENCE NORTH AND PARALLEL WITH THE WEST LINE OF SAID NE ¼ OF SW ¼ A DISTANCE OF 190.0 FEET; RUN THENCE WEST AND PARALLEL WITH THE SOUTH LINE OF SAID NE $\frac{1}{4}$ OF SW ¼ A DISTANCE OF 65.0 FEET; RUN THENCE SOUTH AND PARALLEL WITH THE WEST LINE OF SAID NE $\frac{1}{4}$ OF SW $\frac{1}{4}$ A DISTANCE OF 190.0 FEET TO THE POINT OF BE-GINNING. 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

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@dsmandellaw.comBY: /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 C. 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 C. BECKER A/K/A MARK G. BECKER, DECEASED; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY.

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, CREDI-TORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PAR-TIES 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 BECK-ER, AN INCAPACITATED PERSON; ALL UNKNOWN HEIRS, CREDI-

NOTICE IS HEREBY GIVEN pursuant

Defendant(s)

TORS, DEVISEES, BENEFICIARIES, GRANTEES, ASSIGNEES, LIENORS, TRUSTEES AND ALL OTHER PAR-TIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF JOSHUA RYAN BECKER, DECEASED; MACKEN-ZIE BECKER, A MINOR, BY AND THROUGH ASHLEY BECKER HER NATURAL GUARDIAN; MADE-LYNN BECKER, A MINOR, BY AND THROUGH ASHLEY BECKER HER NATURAL GUARDIAN; CHAR-LOTTE C. STONE, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF MARK BECKER A/K/A MARK C. 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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NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2020CA002414 WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2007-OPT1, ASSET-**BACKED CERTIFICATES, SERIES** 2007-OPT1, Plaintiff, vs.

ALEJANDRO A. ZAMORA A/K/A A. ZAMORA; MARIA A. ZAMORA A/K/A MARIA ZAMORA; TOWNE PARK ESTATES HOMEOWNERS ASSOCIATION INC.; UNKNOWN SPOUSE OF ALEJANDRO A. ZAMORA A/K/A A. ZAMORA; UNKNOWN SPOUSE OF MARIA A. ZAMORA A/K/A MARIA ZAMORA,

Defendant(s).
NOTICE OF SALE IS HEREBY GIVEN pursuant to the order of Final Judgment of Foreclosure dated July 28, 2022, and entered in Case No. 2020CA002414 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2007-OPT1, ASSET-BACKED CER-TIFICATES, SERIES 2007-OPT1, is Plaintiff and ALEJANDRO A. ZAMO-RA A/K/A A. ZAMORA: MARIA A. ZAMORA A/K/A MARIA ZAMORA; TOWNE PARK ESTATES HOME-OWNERS ASSOCIATION INC.: UN-KNOWN SPOUSE OF ALEJANDRO A. ZAMORA A/K/A A. ZAMORA; UNKNOWN SPOUSE OF MARIA A. ZAMORA A/K/A MARIA ZAMORA, are Defendants, the Office of the Clerk, Polk County Clerk of the Court will sell to the highest bidder or bidders via online auction at www.polk.realforeclose. com at 10:00 a.m. on the 18th day of

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.: 2021CA001424000000 NATIONSTAR MORTGAGE LLC

D/B/A MR. COOPER,

JON R. DALTON A/K/A JON

RICHARD DALTON; SHARON

DALTON; UNKNOWN SPOUSE

SPOUSE OF SHARON CORA

MAE WEBB F/K/A SHARON C. DALTON A/K/A SHARON

UNKNOWN TENANT #2,

Defendant(s).

MORTGAGE

MR.

and

OF JON R. DALTON A/K/A JON RICHARD DALTON; UNKNOWN

DALTON; UNKNOWN TENANT #1;

NOTICE IS HEREBY GIVEN that

sale will be made pursuant to a Fi-nal Judgment. Final Judgment was

awarded on August 12, 2022 in Civil

Case No. 2021CA001424000000,

of the Circuit Court of the TENTH

Judicial Circuit in and for Polk

County, Florida, wherein, NATIONSTAR

SHARON CORA MAE WEBB F/K/A

SHARONC.DALTONA/K/A SHARON

The Clerk of the Court, Stacy M.

Butterfield, CPA will sell to the highest

bidder for cash at www.polk.realfore-

close.com on September 16, 2022 at

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

GENERAL JURISDICTION

DIVISION

CASE NO. 53-2021-CA-003688

TERRY DEAN ELMORE, JR. A/K/A

NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclo-sure dated May 19, 2022, and entered

in 53-2021-CA-003688 of the Circuit

Court of the TENTH Judicial Circuit in

and for Polk County, Florida, wherein

NEWREZ LLC D/B/A SHELLPOINT

MORTGAGE SERVICING is the Plain-

tiff and TERRY DEAN ELMORE, JR.

A/K/A TERRY ELMORE JR.; UN-

KNOWN SPOUSE OF TERRY DEAN

ELMORE, JR. A/K/A TERRY EL-

MORE JR. 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.realfore-

close.com. at 10:00 AM, on September

16, 2022, the following described prop-

erty as set forth in said Final Judgment,

LOT 80, JAN PHYL VILLAGE

UNIT 1, ACCORDING TO THE

PLAT THEREOF AS RECORD-

ED IN PLAT BOOK 36, PAGES

28 AND 29, PUBLIC RECORDS

OF POLK COUNTY, FLORIDA.

NEWREZ LLC D/B/A

SERVICING,

Defendant(s).

Plaintiff, vs.

SHELLPOINT MORTGAGE

TERRY ELMORE JR., et al.

COOPER is the

DALTON are Defendants.

LLC

JON R. DALTON A/K/A RICHARD DALTON and

D/B/A

Plaintiff,

CORA MAE WEBB F/K/A SHARON C. DALTON A/K/A SHARON

Plaintiff, VS.

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 PLAT THEREOF, RECORDED IN PLAT BOOK 140, PAGE 33, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 3580 Marsh Wren Street, Lakeland, Florida 33811

and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mort-

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

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

Dated: 8/18/22 McCabe, Weisberg & Conway, LLC By /s/ Craig Stein Craig Stein, Esq. Fl Bar No. 0120464 McCabe, Weisberg & Conway, LLC 3222 Commerce Place, Suite A West Palm Beach, Florida, 33407 Telephone: (561) 713-1400 Email: FLpleadings@mwc-law.com File No: 20-401037

10:00:00 AM EST the following de-

scribed real property as set forth in said

LOT 7, GROVE PARK, AC-

CORDING TO THE MAP OF

PLAT THEREOF AS RECORD-ED IN PLAT BOOK 36, PAGE

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.

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.

ALDRIDGE PITE, LLP

Delray Beach, FL 33484

Telephone: 561-392-6391

Facsimile: 561-392-6965

Aug. 26; Sept. 2, 2022

Service Mail@aldridgepite.com

Property Address: 906 SPIRIT LAKE RD, WINTERHAVEN,

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 accor-

dance with Florida Statutes, Section

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

Dated this 18 day of August, 2022.

ROBERTSON, ANSCHUTZ.

6409 Congress Ave., Suite 100

Service Email: flmail@raslg.com

22-01316K

impaired, call 711.

SCHNEID, CRANE &

PARTNERS, PLLC

Attorney for Plaintiff

Boca Raton, FL 33487

Telephone: 561-241-6901

Facsimile: 561-997-6909

By: \S\Danielle Salem

Danielle Salem, Esquire

Florida Bar No. 0058248

Communication Email:

Aug. 26; Sept. 2, 2022

dsalem@raslg.com

20-060891 - CaB

22-01310K

Primary E-Mail:

FL 33880

1221-5453B

5300 West Atlantic Avenue,

Attorney for Plaintiff

Suite 303

FBN:

FIRST INSERTION

If you are a person with a disability

POLK COUNTY, FLORIDA

PUBLIC RECORDS OF

Final Judgment, to wit:

FIRST INSERTION

22-01311K Aug. 26; Sept. 2, 2022

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. 2020CA000323000000 SELECT PORTFOLIO SERVICING, INC.

Plaintiff, vs. ROBERT A. KERATT, et al.

Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 18, 2022, and entered in 2020CA000323000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein US BANK TRUST NATIONAL ASSO-CIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWN-ER TRUSTEE FOR VRMTG ASSET TRUST is the Plaintiff and ROBERT A. KERATT; KAREN D. KERATT; THE UNKNOWN HEIRS BENEFICIA-RIES, DEVISEES, GRANTEES, AS-SIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ERNEST V. BERNARD, DECEASED: KEYBANK NATION-AL ASSOCIATION; WHISPERING TRAILS HOMEOWNERS ASSOCIA-TION OF WINTER HAVEN, INC.; REDBRICK FINANCIAL GROUP, INC.; JOAN BERNARD; JACKIE HALLADAY 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.

Final Judgment, to wit: 163, WHISPERING TRAILS PHASE 2, ACCORD-

polk.realforeclose.com, at 10:00 AM,

on September 16, 2022, the following

described property as set forth in said

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.

Property Address: 2733 WHIS-PERING TRAILS DR, 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 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 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 $Service\ Email:\ flmail@raslg.com$ By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 19-362307 - EuE

Aug. 26; Sept. 2, 2022

22-01314K

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.: 53-2021-CA-001249 REVERSE MORTGAGE FUNDING

LLC. Plaintiff, vs. LORETTA ROTH, et al,

Defendant(s). NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated August 8, 2022, and entered in Case No. 53-2021-CA-001249 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Reverse Mortgage Funding LLC, is the Plaintiff and Loretta Roth, 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 9, 2022 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 89 OF COUNTY OAKS ES-TATES, UNIT NO. 6, ACCORD-ING TO PLAT THEREOF RE-CORDED IN PLAT BOOK 75, PAGE 19, PUBLIC RECORD OF POLK COUNTY, FLOIRDA A/K/A 3738 RED OAK COURT LAKE WALES FL 33898

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,

Dated this 18 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 Ritchie Florida Bar #106621 Justin Ritchie, Esq. CT - 21-001882

Aug. 26; Sept. 2, 2022 22-01313K

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. 2021CA002689000000 LAKEVIEW LOAN SERVICING, LLC.,

Plaintiff, vs. PEDRO L. ECHEVARRIA AND MYRAIDA ALVAREZ, et al.

Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated July 12, 2022, and entered in 2021CA002689000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC. is the Plaintiff and PEDRO L. ECHEVARRIA ;

MYRAIDA ALVAREZ; CITRUS ISLE HOMEOWNERS ASSOCIATION OF POLK COUNTY, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on September 13, 2022, the following described property as set forth in said Final Judgment, to wit:

LOT 108, CITRUS ISLE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 166, PAGE(S) 44 THROUGH 47, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 237 CITRUS

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.

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 16 day of August, 2022. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, Attorney for Plaintiff

6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 20-004360 - CaB Aug. 26; Sept. 2, 2022

22-01307K

FIRST INSERTION

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

POLK COUNTY GENERAL JURISDICTION DIVISION CASE NO.

53-2021CA-002169-0000-00 U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS TRUSTEE OF CIM TRUST 2019-R5. Plaintiff, vs.

MARIA N. RANGEL A/K/A MARIA RANGEL, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered March 3, 2022 in Civil Case No. 53-2021CA-002169-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPAC-ITY BUT SOLELY IN ITS CAPAC-ITY AS TRUSTEE OF CIM TRUST 2019-R5 is Plaintiff and MARIA N. RANGEL A/K/A MARIA RANGEL, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realfore-close.com in accordance with Chapter 45, Florida Statutes on the 27th day of September, 2022 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 32-B, Lake Gibson Village, further described as: Lot 32 of Lake Gibson Village, according

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 fee of Lot 33, Lake Gibson Village, as recorded in Plat Book 88, Page 46, of the Public Records of Polk County, Florida. Parcel ID: 2 4-27-19-161358-000321

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

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

/s/ Robyn Katz Robyn Katz, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 225 East Robinson Street, Suite 155 Orlando, FL 32801

Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 146803 6913515 20-00808-2

 $Aug.\ 26;\ Sept.\ 2,\ 2022$ 22-01308K

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. 2018CA005076000000 METROPOLITAN LIFE INSURANCE COMPANY, Plaintiff, vs.

TONYA WOODS F/K/A TONYA J. FAIR, et al. Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated April 01, 2022, and entered in 2018CA005076000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein METROPOLITAN LIFE INSURANCE COMPANY is the Plaintiff and TONYA WOODS F/K/A TONYA J. FAIR; STE-VEN W. FAIR; GARDENS HOME-OWNERS ASSOCIATION, INC., ; FLORIDA HOUSING FINANCE COR-PORATION: UNKNOWN SPOUSE OF TONYA WOODS F/K/A TONYA J. FAIR N/K/A RICHARD ERICKSON are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on September 15, 2022, the following described property as set

forth in said Final Judgment, to wit: LOT 4, OF GARDENS PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 137, PAGES 23 AND 24, OF THE PUBLIC RECORDS OF POLK COUNTY,

Property Address: 427 MAJESTIC GARDENS BLVD., WIN-TER HAVEN, FL 33880

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

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: flmail@raslg.com By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 20-060845 - ViT Aug. 26; Sept. 2, 2022 22-01315K

FIRST INSERTION NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND

DIVISION Case No. 2021CA001734000000 Truist Bank, formerly known as Branch Banking and Trust Company,

FOR POLK COUNTY, FLORIDA

GENERAL JURISDICTION

The Unknown Heirs, Devisees, Grantees, Assignees, Lienors. Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Donald C. Bissell a/k/a Donald Bissell, Deceased, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2021CA001734000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Truist Bank, formerly known as Branch Banking and Trust Company 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 Donald C. Bissell a/k/a Donald Bissell, Deceased; KRISTEN MELISSA MARJORIE BISSELL A/K/A KRIS-TEN M. BISSELL A/K/A KRISTEN BISSELL; Central Florida Building and Renovations, Inc.; Queen's Cove Homeowners Association, 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 14th day of September, 2022, the following described property as set forth in said Final Judgment, to wit:

LOT 24, QUEEN'S COVE, AC-CORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 89, PAGE 49, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ny 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 18th 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. 2021CA001734000000 File # 20-F00570 $Aug.\ 26; Sept.\ 2, 2022$ 22-01312K

HOW TO PUBLISH YOUR

CALL 941-906-9386

and select the appropriate County name from the menu option e-mail legal@businessobserverfl.com

LEGAL NOTICE IN THE BUSINESS OBSERVER

DOSINESS ODSERVER

FIRST INSERTION

POLK COUNTY

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 specialpurpose 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 taxa-tion, 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

ow. Join Microsoft Teams Meeting

Or Call in by phone and use ID. $1\,754\text{-}236\text{-}7165\,$,

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)

TT 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

days prior to the date set for said hear-

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.

the above notice.

OTHER ADVISEMENTS

Any testifying participant must appear

Participate from an indoor location free from excessive background noise.

If you are directed to a virtual lobby, please be patient until the case is called. Mute your microphone upon entering the virtual courtroom and keep your microphone muted unless speak-

ing.
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 submitted 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 wners 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 EX-HIBIT "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)(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 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 (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 FORE-

CLOSE
Owner(s) Address TS Undiv Int
Building Unit Week Year Season
Suite Type COL Rec Info Yrs
Delinquent
MELVYN MARENGO & NELIDA

MELVÝN 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, 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, 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 $61\mathrm{st}$ Ave W Duluth, MN 55807, 1/2, 1, 101, 22, EVEN, Value Season-Float Week/Float 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/Float Unit, 12185/453, 2018-2022; WYATT J BUMA 3604 11th Ave W Bradenton, FL 34205, 1, 6, 106, 17, WHOLE, All Season-Float Week/Float Unit. 12185/453, 2018-2022; JUAN GARCIA Edeficio Joel , Avenida Estados Unidos #11, Rijo Bavaro, Punta Cana Higuey, DOMINICAN REPUBLIC, 16, 116, 6, WHOLE, All Season-Float Week/Float Unit, 12185/453, 2018-2022; WENDY JOSEFINA GIL SANTOS Edeficio 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

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,

TO THE STATE OF FLORIDA, AND THE TAXPAYERS, PROPERTY OWN-ERS AND CITIZENS OF HARMONY ON LAKE ELOISE COMMUNITY DEVELOPMENT DISTRICT, IN-CLUDING NON-RESIDENTS OWN-ING PROPERTY OR SUBJECT TO TAXATION THEREIN, AND OTH-ERS HAVING OR CLAIMING ANY RIGHT. TITLE OR INTEREST IN PROPERTY TO BE AFFECTED BY THE ISSUANCE OF HARMONY ON LAKE ELOISE COMMUNITY DE-VELOPMENT DISTRICT CAPITAL IMPROVEMENT REVENUE BONDS, OR TO BE AFFECTED THEREBY:

Harmony on Lake Eloise Community Development District (the "District") having filed its Complaint for Validation 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 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,

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 me-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-

FIRST INSERTION

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.
vavalon@sao10.com

vavalon@sao10.com Aug. 26; Sept. 2, 2022 22-01328K

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

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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

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 ASSO-CIATION, 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; UN-KNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN IN-TEREST IN THE ESTATE OF DEN-NIS ALAN HARSTAD; CLERK OF COURT POLK, COUNTY, FLORIDA; ASSOCIATION OF POINCIANA VILLAGES, INC.; CHIEF FINAN-CIAL 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.polk.realforeclose.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 APOP-KA 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 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 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: fimail@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

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 POINCI-ANA 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, BENE-FICIARIES, GRANTEES, DEVISEES, LIENERS, TRUSTEES, PERSONAL REPRESENTATIVES, AND CREDI-TORS AND ANY PERSON CLAIM-ING BY, THROUGH, UNDER OR AGAINST SEAN T. MOHAMMED, DECEASED

ALL UNKNOWN HEIRS, BENEFI-CIARIES, GRANTEES, DEVISEES, LIENERS, TRUSTEES, PERSONAL REPRESENTATIVES, AND CREDI-TORS AND ANY PERSON CLAIM-ING 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 Plaintiffs 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 de-

manded 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@flcalegal.com 22-01333K Aug. 26; Sept. 2, 2022

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, 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 ES-TATE 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 PAR-TIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIM-

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-

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 Com-

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,

DATE: 08/19/2022 STACY M. BUTTERFIELD

Gregory A. Sanoba, Esquire, 422 South Florida Avenue, Lakeland, Florida 33801 22-01320K Aug. 26; Sept. 2, 2022

By: Deputy Clerk

FIRST INSERTION

POLK COUNTY

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, BEN-EFICIARIES, DEVISEES, GRANT-ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN IN-TEREST IN THE ESTATE OF REBEC-CA 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 LOT 2, BLOCK 5, SUN RAY

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

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, UN-

DER OR AGAINST THE ESTATE OF JAMES E. PEACOCK, SARAH ROOP. and UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OR OTHER CLAIMANTS BY, THROUGH, UN-DER 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

2235, Public Records of Polk County, Florida, and any amendments 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

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

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

22-01348K

/s/ Stephen K. Hachev 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 ESERVICE@hacheylawpa.com

Aug. 26; Sept. 2, 2022

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, BENEFI-CIARIES, LEGATEES, DEVISEES, PERSONAL REPRESENTA-TIVES, CREDITORS AND ANY

OTHER PERSON CLAIMING BY, THROUGH, UNDER OR AGAINST CRAIG BROOKS, DECEASED;

Defendants.

To the following Defendant(s): ALL UNKNOWN HEIRS, BENEFI-CIARIES, LEGATEES, DEVISEES, PERSONAL REPRESENTATIVES, CREDITORS AND ANY OTHER PER-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, POIN-CIANA, ACCORDING TO THE PLAT THEREOF AS RECORD-ED IN PLAT BOOK 52, PAGES 19-31, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. PROPERTY ADDRESS: 749 DROMEDARY DR., KISSIM-MEE, FL 34759

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Ghidotti 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 92) 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

Ghidotti| 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



legal@businessobserverfl.com

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, LAKELAND, FLORIDA 33801 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

22-01332K August 26, 2022

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. 22-01337K

August 26, 2022

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

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

FIRST INSERTION

August 26, 2022

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes

22-01351K

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

Tallahassee, Florida. Dated at Tampa Florida, this August day of 24, 2022 SALOM PIR LLC

of the Florida Department of State,

August 26, 2022 22-01353K

OFFICIAL **COURT HOUSE** WEBSITES:

MANATEE COUNTY: SARASOTA COUNTY: CHARLOTTE COUNTY:

LEE COUNTY: **COLLIER COUNTY:**

HILLSBOROUGH COUNTY:

PASCO COUNTY: PINELLAS COUNTY:

POLK COUNTY:

Check out your notices on: floridapublicnotices.com

ORANGE COUNTY:



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, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHERS IN, BY, THROUGH, UNDER

WHO MAY CLAIM AN INTEREST 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, GRANTEES, OR OTHER CLAIMANTS; UNKNOWN TENANT #1: UNKNOWN TENANT #2 whose name is fictitious to

account for parties in possession, Defendants.

TO: UNKNOWN HEIRS, BENEFI-CIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDI-TORS, TRUSTEES, AND ALL OTH-

ERS WHO MAY CLAIM AN INTEREST IN, BY, THROUGH, UN-DER 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: 263130000000044050

POLK COUNTY

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, 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 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 22-01323K Aug. 26; Sept. 2, 2022

FIRST INSERTION

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; THE UNKNOWN HEIRS 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, GRANTEES, OR OTHER CLAIMANTS, Defendants.

TO: WESLEY ARNOLD BLUE, THE ESTATE OF JAMES R. HURST, DE-CEASED. THE UNKNOWN PER-SONAL REPRESENTATIVE OF THE ESTATE OF JAMES R. HURST, THE UNKNOWN HEIRS OF THE ES-

TATE OF JAMES R. HURST, AND ANY AND ALL UNKNOWN PAR-TIES 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:

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 NUM-FLFL270A29935BH21, NUMBER 86737035 NUMBER ID

BER TITLE AND FLFL270B29935BH21, TITLE NUMBER 8673636686 PROPERTY ADDRESS 1152 MARTY LANE,

BARTOW, FLORIDA 33630has been filed against you in the Circuit

FIRST INSERTION

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 22-01309K August 26, 2022

FIRST INSERTION

Notice is hereby given that JOSHUA

the Division of Corporations, Florida Department of State, pursuant to sec-22-01336K 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 or-der to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice

impaired, call 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

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 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 TOLSPAIN HOLDINGS

August 26, 2022

FIRST INSERTION

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

RYAN CAMPBELL, OWNER, desiring to engage in business under the ficti-tious name of FLORAFRUITS located at 1921 18TH ST NW, WINTER HAV-EN. FLORIDA 33881 intends to register the said name in POLK county with tion 865.09 of the Florida Statutes. August 26, 2022

22-01350K

SUBSEQUENT INSERTIONS

SECOND INSERTION

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

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 AF-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 SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREV-ER 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 Citicentre, 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

set forth below. 22-01294K August 19, 26, 2022

SECOND INSERTION

SECOND INSERTION

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

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 SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREV-ER 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

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-001907 GROW FINANCIAL FEDERAL CREDIT UNION, Plaintiff, vs.

ROBERT GOMEZ, et al., Defendants.
To: ROBERT GOMEZ

407 ARIANA STREET, LAKELAND, FL 33803 LAST KNOWN ADDRESS STATED. CURRENT RESIDENCE UNKNOWN YOU ARE HEREBYNOTIFIED that

an action to foreclose Mortgage covering the following real and personal property described as follows, to-wit: TRADEWINDS FOURTH ADDITION, ACCORDING TO THE MAP OR PLAT THERE-

OF, AS RECORDED IN PLAT BOOK 47, PAGE 29, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

225 E. Robinson St. Suite 155, Orlando,

FL 32801 and file the original with the

NOTICE TO CREDITORS

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,

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

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

The administration of the estate of Dale W. Marks aka Dale Wayne Marks, deceased, whose date of death was Court for POLK County, Florida, Probate Division, the address of which Haven, Florida 33881. The names and addresses of the personal representative

All other creditors of the decedent and other persons having claims or demands against decedent's estate must IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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

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

The date of first publication of this notice is 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.com229 Pensacola Road Callie Cowan, Esq. Florida Bar No. 57893 Email: callie@LedbetterLawFL.comVenice, Florida 34285 Telephone: (941) 256-3965 Fax: (941) 866-7514 2nd Email: probate@LedbetterLawFL.comAugust 19, 26, 2022 22-01297K

SECOND INSERTION

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 abovestyled 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 SOUTH-EAST CORNER OF NORTH-EAST 1/4 OF SOUTHWEST 1/4 OF SECTION 25, TOWN-SHIP 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 AV-ENUE ROAD RIGHT OF WAY LYING IN POLK COUNTY, FLORIDA.

Property Address: 2421 S LIN-COLN AVE, LAKELAND, FL 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 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

22-01292K

August 19, 26, 2022

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.

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:

VIRGINIA FREEMAN WILSON,

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

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

pursuant to the Final Judgment of

Foreclosure entered in a case pending

in said Court, the style and case number

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. Anthony R. Smith, Esq. FL Bar #157147 Kathryn I. Kasper, Esq. FL Bar #621188 Attorneys for Plaintiff OF COUNSEL: Tiffany & Bosco, P.A. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789 Telephone: (205) 930-5200 Facsimile: (407) 712-9201

August 19, 26, 2022

22-01304K

DALE WAYNE MARKS Deceased.

May 13, 2022, is pending in the Circuit is 3425 Lake Alfred Road, Winter and the personal representative's attorney are set forth below.

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

file their claims with this court WITH-

SECOND INSERTION

 $Polk\ County,\ Florida.$

on the 7th day of September, 2022, the following described property as set NOTICE OF FORECLOSURE SALE IN THE COUNTY COURT, TENTH JUDICIAL CIRCUIT IN AND FOR forth in said Final Judgment, to wit: Lot 13, Block 427, POINCIANA, Neighborhood 2-West, Village POLK COUNTY, FLORIDA CASE NO.: 2021-CC-005678 ASSOCIATION OF POINCIANA 7 according to the Official Plat thereof as recorded in Plat Book 55, page 11, Public Records of VILLAGES, INC., a Florida not-for-profit corporation,

Plaintiff, v.

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.

NOTICE OF ACTION -

CONSTRUCTIVE SERVICE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CIVIL DIVISION

THE ESTATE OF LETA M.

MEEKS c/o LETA DENSE PURSELL

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

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,

THE UNKNOWN HEIRS,

GRANTEES, ASSIGNEES.

LIENORS, CREDITORS,

COX, DECEASED, et. al.

WARD COX, DECEASED,

BENEFICIARIES, DEVISEES,

TRUSTEES AND ALL OTHERS

IN THE ESTATE OF EDWARD

WHO MAY CLAIM AN INTEREST

TO: THE UNKNOWN HEIRS, BEN-

EFICIARIES, DEVISEES, GRANT-EES, ASSIGNEES, LIENORS,

CREDITORS, TRUSTEES AND ALL

OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ED-

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, grant-

ees, assignees, lienors, creditors, trust-

ees, and all parties claiming an interest

by, through, under or against the De-

Plaintiff, vs.

Defendant(s).

Case No: 22-CA-1564 JOSEPH BANVILLE;

ANTHONY MALONE, and THE

ESTATE OF LETA M. MEEKS,

Plaintiff, vs.

Defendants. STATE OF FLORIDA

(DAUGHTER).

COUNTY OF PASCO

RORY SMITH, et al., Defendant. Parcel Identification Number: 28-27-33-934460-427130. NOTICE IS HEREBY given pursuant to a Final Summary Judgment of Any person claiming an interest in the Foreclosure dated August 3, 2022 and entered in Case No. 2021-CCsurplus from the sale, if any, other than the property owner as of the date of the 005678, in the County Court in and Lis Pendens, must file a claim within 60 days after the sale.

If you are a person with a disability for Polk County, Florida wherein ASSOCIATION OF POINCIANA

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@flcalegal.com Rory Smith 19 Flint Ave. Hempstead, NY 11550 August 19, 26, 2022 22-01266K

SECOND INSERTION

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 BOU-GAINVILLEA, 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 /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

SECOND INSERTION

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 SEC-TION 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: flmail@raslg.com 22-042563

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). GIVEN NOTICE IS HEREBY 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 CREDITORS, INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF BARBARA ROSE A/K/A BARBARA ROSE F/K/A BARBARA GAYLE BAKER, DECEASED; THE UNKNOWN HEIRS, DEVISEES, GRANTEES. ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING CREDITORS,

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 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; 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 33.00 FEET SOUTH OF THE NORTHWEST COR-NER 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, TOWN-SHIP 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.

Communication Email: dsalem@raslg.com 20-060802 - CaB August 19, 26, 2022 22-01283K

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: flmail@raslg.com By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248

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, UN-DER, 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, BEN-EFICIARIES, OR OTHER CLAIM-

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

SECOND INSERTION

lowing described property: LOT 6, BLOCK 2202, POINCI-ANA NEIGHBORHOOD ONE, VILLAGE 5, ACCORDING TO THE PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 3, PAGE 144-158, OF THE PUB-LIC 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: MRService@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

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 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. 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

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 Fed-

eral Highway, Stuart, Florida 34997,

on or before 9-1-22, and file the original with the Clerk of this Court either

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. JEVON JAMAL LAWSON JARVIS, UNKNOWN SPOUSE

OF JEVON 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

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 $\frac{3}{4}$ 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-ofway, and Tract No. 401: The East 165

feet of the West 1980 feet of the South 330 feet of the East 34 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 ¾ of the South ½ 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

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

or in anywise appertaining.

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

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

CASE NO.: 2021-CC-004392

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 REPRESENTA-TIVE 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,

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 $89^{\circ}46'50$ " East a distance of 100.00 feet to the point of beginProperty 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, GRANTEES. ASSIGNEE, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER, OR AGAINST THE ESTATE OF WILLIE STILLS A/K/A WILLIE N. STILLS, DECEASED;

Defendant(s).

TO: Unknown Heirs, Beneficiaries, Devisees, Surviving Spouse, Grantees, Assignee, Lienors, Creditors, Trustees, And All Other Parties Claiming An Interest By, Through, Under, Or Against The Estate Of 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 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 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

Defendants. NOTICE IS HEREBY GIVEN pursuant 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 https://polk.realforeclose. website: 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-

CORDING 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 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. 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@flwlaw.com 04-087724-F00

22-01282K

August 19, 26, 2022

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, GRANTEES, OR OTHER CLAIMANTS,

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 Foreclosure entered on January 7, 2022, in Case No. 2020-CA-000173 of the Circuit Court of the Tenth Judicial Circuit, in and for Polk County, Florida, wherein Freedom Mortgage Corporation is Plaintiff, and Debra Viguie, Scott Viguie and Champion's Reserve Owners 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 September, 2022, in accordance with Section 45.031(10), Florida Statutes, and pursuant to Administrative Order No 3-15.16, the following described property as set forth in said Final Judgment,

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 subsequently 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,

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

POLK COUNTY

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-

YOU ARE HEREBY NOTIFIED that an action has been commenced against you to foreclose a claim of lien for unpaid condominium association assessments on the following real property, lying and being and situated in Polk County, Florida, more particularly described as follows:

LOT 191, SANDY RIDGE PHASE 1, ACCORDING TO THE MAP OR PLAT THERE-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 immediately 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 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 this 08/12/2022 STACY M. BUTTERFIELD Polk County Clerk of the Court (SEAL BY: Lori Armijo

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

Deputy Clerk

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 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 covering 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 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 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.

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 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 DESCRETION, 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 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 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.

NOTICE IS HEREBY GIVEN pursu-

YAQUIRI OLIVO RODRIGUEZ, Defendants.

ant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2020CA000593000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Wilmington Savings Fund Society, FSB, as Trustee of Discovery Mortgage Loan Trust is the Plaintiff and YAQUIRI OLIVO RODRIGUEZ; Unknown Spouse of Yaquiri Olivo Rodriguez; Association of Poinciana Villages, Inc.; Poinciana Village Three Association, 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 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. 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 pur-

suant 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 beginning 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, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 142, PAGE 10, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 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 PUB-LISHED AS PROVIDED HEREIN. If you are a person with a disability

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

10360 West State Road 84 Fort Lauderdale, FL 33324 Phone: (954) 370-9970 Fax: (954) 252-4571 Service E-mail: ftlrealprop@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 RMAC 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 dated 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 INDI-VIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST. SERIES 2016-CTT is Plaintiff and JA-VIER PINEIRO; MARIA PINEIRO; HATCHWOOD ESTATES PHASES III AND IV HOMEOWNERS' ASSO-CIATION, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PAR-TIES 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 described property as set forth in said Order or Final Judgment, to-wit:

LOT 37, HATCHWOOD ESTATES 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 DESCRETION, 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 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 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 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 an ohren @icard merrill.comlhowes@icardmerrill.com Attorneys for Minerva Mobile Home

August 19, 26, 2022 22-01298C

SECOND INSERTION

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

File No. 2021 CP 2651 IN RE: ESTATE OF CHARLES E. GSCHWENDER Deceased.

The administration of the estate of Charles E. Gschwender, 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this

notice is August 19, 2022. Personal Represent Donald J. Gschwender

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 22-012 22-01293K

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



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-**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

 $This\ Instrument\ Prepared\ By/Re-$

 $West\ Palm\ Beach, Florida\ 33407$

NOTICE OF DEFAULT

a certain Mortgage was executed by Charles Bishop and Virginia Bishop,

husband and wife as Mortgagor in fa-

vor 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,

WHEREAS, the Mortgage was as-

signed to and is now owned by the Sec-

retary, 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,

WHEREAS, the Mortgage was in-

sured by the United States Secretary

of Housing and Urban Development

(Marcia Fudge) (the "Secretary") pur-

suant to the National Housing Act for

the purpose of providing single family

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 de-

fined 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 inter-

est, if any, late charges, if any, fees 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

WHEREAS, the Unknown Spouse

AND FORECLOSURE SALE
WHEREAS, on January 23, 2004,

PCN:26-28-15-536000-310111

Michael J Posner, Esq., HUD Foreclo-

turned to:

 $sure\ Commissioner$

4420 Beacon Circle

HECM# 093-5727821

(the "Mortgage"); and

Florida: and

housing; and

costs; and

and payable: and

Ward Damon PL

TENANTS IN POSSESSION OF SUBJECT PROPERTY UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2: and ALL INTERESTS BY, THROUGH, HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED,

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated August 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,

Mortgage of the Secretary; and

tenant(s) in possession of the property,

but such interest is subordinate to the

lien of the Mortgage of the Secretary;

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 Sec-

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 Re-

cords of Polk County, Florida but such

interest is subordinate to the lien of the

powers vested in me by the Single Fam-

ily 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 Fore-

closure 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 per-

sonal property at or used in connection

with the following described premises

(the "Property") will be sold at public

Beginning at a point 54.545

feet North and 589.880 feet

West of the Southeast corner

of the North 1/2 of the North-

east Quarter of the Northwest

Quarter of Section 22, Town-

auction to the highest bidder:

NOW, THEREFORE, pursuant to

Mortgage of the Secretary; and

POLK COUNTY

UNKNOWN PARTIES CLAIMING UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO

Defendant(s).

SECOND INSERTION

SERIES 2005-21CB is Plaintiff and BETTY M. BAKER; UNKNOWN SPOUSE OF BETTY M. BAKER; UNKNOWN HEIRS BETTY M. BAK-ER; MIDFLORIDA CREDIT UNION F/K/A MIDFLORIDA FEDERAL CREDIT UNION; LAKE PLACE PROPERTY OWNERS ASSOCIA-TION, INC.; UNKNOWN TENANTS IN POSSESSION OF SUBJECT PROPERTY UNKNOWN TEN-ANT NO. 1; UNKNOWN TENANT NO. 2: and ALL UNKNOWN PAR-TIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIM-ING 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, ACCORDING 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 DESCRETION, 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 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 notifi-cation 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 ship 28 South, Range 26 East, interest in the property hereinafter Polk County, Florida, run thence described, as the surviving spouse in North 08°58'55" East 30.252 feet, thence North 81°01'05" West 96.00 feet, thence South possession of the property, but such interest is subordinate to the lien of the 08°58'55" West 30.252 feet, thence South 81°01'05" East WHEREAS, Unknown Tenant(s) 96.00 feet to the Point of Beginmay claim some interest in the property hereinafter described, as a/the

ning, 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 returned 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 Devel-

opment Aug. 19, 26; Sept. 2, 2022

22-01277K

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# 093-6108239

PCN: 24-28-10-178000-000240 NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on April 4, 2007, a cer tain Mortgage was executed by Arthur Miller and Mary A. Miller, husband and wife as Mortgagor in favor of Fidelity First Mortgage Company which Mortgage was recorded April 12, 2007, in Official Records Book 7247, Page 1131 in the Office of the Clerk of the Circuit Court for Polk County, Florida, (the "Mortgage"); and

WHEREAS, the Mortgage was assigned to James B. Nutter & Company by Assignment recorded September 20, 2007 in Official Records Book 7432. Page 267, in the Office of the Clerk of the Circuit Court for Polk County, Flor-

WHEREAS, the Mortgage was assigned to MERS as nominee for Reverse Mortgage Funding LLC by Assignment recorded May 2, 2018 in Official Records Book 10471, Page 1428 and corrected in Assignment recorded October 31, 2018, in Official Records Book 10656, Page 2121 in the Office of the Clerk of the Circuit Court for Polk County, Florida; and

WHEREAS, the Mortgage was assigned to and is now owned by the Secretary, by Assignment recorded April 25, 2019 in Official Records Book 10820, Page 1171, 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 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

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;

WHEREAS, the Secretary may have an interest in the property hereinafter described, pursuant to that Adjustable-Rate Home Equity Conversion Second Mortgage recorded April 12, 2007, in Official Records Book 7247, Page 1140 of the Public Records of Polk County, Florida but such interest is subordinate to the lien of the Mortgage of the Sec-

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

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

SECOND INSERTION

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 bid-

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

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 ca-

shier's check or application for cancella-

tion 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 acknowl-

edged 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 Devel-

opment Aug. 19, 26; Sept. 2, 2022

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

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



STEPS TO FIX ENTITLEMENTS

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

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

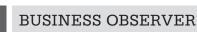
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities.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

HOW TO FIX SOCIAL SECURITY

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

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

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





eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

The political obstacles to an acceptable negative income tax are of two related kinds. The more obvious is the istence 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 Con-

gress, 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

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.