Public Notices

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OCTOBER 21 - OCTOBER 27, 2022

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH IUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION CASE NO. 53-2022CP-001655-0000-XX IN RE: THE ESTATE OF RUDY R. CHEATHAM, a/k/a RUDY CHEATHAM, Deceased. The administration of the estate of

RUDY R. CHEATHAM, a/k/a RUDY CHEATHAM, deceased, whose date of death was March 18, 2022, is pending in the Circuit Court for the Tenth Judicial Circuit in and for Polk County, Florida, Probate Division, the address of which is Clerk of the Court, PO Box 9000, Drawer CC-4, Bartow, FL, 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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 October 14, 2022. Personal Representative:

David Keith Cheatham, 8513 Royal Hart Dr.

New Port Richey, FL 34653. 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 Fla. Bar #0948977 October 21, 28, 2022 22-01608K

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 "AF-COA Water Filtration" located at 4798 South Florida Avenue, Suite 108, in the City of Lakeland, Polk County, Florida 33813 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida

FIRST INSERTION NOTICE TO CREDITORS IN THE TENTH JUDICIAL CIR-CUIT COURT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2022 CP 003058 **Division Probate** IN RE: ESTATE OF **BARBARA JANET EMERT** A/K/A BARBARA J. EMERT

Deceased. The administration of the estate of Barbara Janet Emert a/k/a Barbara J. Emert, deceased, whose date of death was April 1, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830-3912. 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 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 October 21, 2022. Susan Ann Pryor

Personal Representative 2030 Leisure Drive

Winter Haven, Florida 33881 MICHAEL T. HEIDER, CPA Attorney for Personal Representative Florida Bar Number: 30364 MICHAEL T. HEIDER, P.A. 2629 McCormick Drive, Suite 102 Clearwater, Florida 33759 Telephone: (888) 483-5040 Fax: (888) 615-3326 E-Mail: michael@heiderlaw.com Secondary E-Mail: probate@heiderlaw.com October 21, 28, 2022 22-01609K

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 FLOWER CART OF POLK COUNTY : Located at 1125 Lakeland Hills Blvd : Polk County in the City of Lakeland : Florida, 33805-4655 intends to register the said name with the Division of Corporations of the Florida Department of

State, Tallahassee, Florida. Dated at Lakeland Florida, this October day of 17, 2022 KRANCOLO CORP

22-01621K October 21, 2022

FIRST INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 22-CP-003477 IN RE: ESTATE OF NAOMI HEWETT WILSON a/k/a NAOMI H. WILSON

Deceased. The administration of the estate of Naomi Hewett Wilson, deceased, whose date of death was August 10, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Box 9000, Drawer CC-4, Bartow, Florida 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or de-mands against decedent's estate must file their claims with this court 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 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 October 21, 2022. Personal Representative: Carol A. Courson

8102 Franklin Road Plant City, Florida 33565 Attorney for Personal Representative: /s/ Benjamin C. Sperry Benjamin C. Sperry, Attorney Florida Bar Number: 84710 SPERRY LAW FIRM 1607 S. Alexander Street

Suite 101 Plant City, Florida 33563-8421 Telephone: (813) 754-3030 Fax: (813) 754-3928 E-Mail: bcsperry@sperrylaw-pc.com Secondary E-Mail: pleadings@sperrylawpc.com October 21, 28, 2022 22-01617K

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 Cypress Lakes Village located at 10000 US Highway 98 N in the City of Lakeland, Polk County, FL 33809 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 17th day of October, 2022. Cypress Lakes - Venture IV, LLC Colleen Edwards October 21, 2022 22-01624K

FIRST INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2022CP0033740000XX Division: 14 IN RE: ESTATE OF GEORGE H. EIFERT (a/k/a George Henry Eifert), Deceased.

The administration of the estate of GEORGE H. EIFERT (a/k/a George Henry Eifert), deceased, whose date of death was January 26, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate 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 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 October 21. 2022. RICHARD W. SNYDER, JR.,

Personal Representative 1511 Hainesport-Mt. Laurel Road Mt. Laurel, NJ 08054 Andrea C. D'Addario, Esq.

Attorney for Personal Representative Florida Bar Number: 27662 D'ADDARIO LAW, P.L. 13860 Wellington Trace, Suite 38-213 Wellington, FL 33414 Telephone: (561) 362-2366 Fax: (561) 362-2367 E-Mail: andrea@daddario-law.com October 21, 28, 2022 22-01631K

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-003646 PHH MORTGAGE

CORPORATION, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFI-CIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDI-TORS, TRUSTEES AND ALL OTH-ERS WHO MAY CLAIM AN INTER-EST IN THE ESTATE OF JOANN D. ANDRESS, DECEASED, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 13, 2022, and red in 53 0021-CA

Circuit Court of the TENTH Judicial

HOUSING AND URBAN DEVELOP-

MENT 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 November

FIRST INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2022-CP-003401-0000-XX Division 14 IN RE: ESTATE OF JUDITH ELLEN KEMP Deceased.

The administration of the estate of Judith Ellen Kemp, deceased, whose date of death was July 25, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court 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 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 October 21, 2022. **Personal Representative:**

Katherine D. Mussler

1105 Steinbeck Drive Durham, North Carolina 27703 Attorney for Personal Representative: L. Caleb Wilson, Attorne Florida Bar Number: 73626 Craig A. Mundy, P.A. 4927 Southfork Drive Lakeland, Florida 33813 Telephone: (863) 647-3778 Fax: (863) 647-4580 E-Mail: caleb@mundylaw.com October 21, 28, 2022 22-01618K

FIRST INSERTION

14, 2022, the following described propertv as set forth in said Final Judgment, to wit: THE EAST 182.00 FEET OF THE WEST 394.00 FEET OF THE NORTH 140.00 FEET OF THE SOUTH 584.64 FEET OF THE WEST 600.00 FEET OF THE SOUTHEAST 1/4 OF SECTION 13, TOWNSHIP 29 SOUTH. RANGE 23 EAST, POLK COUN-TY, FLORIDA. TOGETHER WITH RIGHT-OF-WAY DE-SCRIBED AS: BEGIN 584.64 FEET NORTH AND 394.00 FEET EAST OF THE SOUTH-WEST CORNER OF THE SE 1/4 OF SECTION 13, TOWNSHIP 29 SOUTH: RANGE 23 EAST, POLK COUNTY, FLORIDA AND RUN S 0°24'12" EAST, PARALLEL WITH THE WEST OUNDARY OF SAID SE 1/4, 370.47 FEET; THENCE RUN S 87°48'30" EAST, 156.16 FEET TO A POINT WHICH LIES 550.00 FEET EAST OF THE WEST BOUND-ARY OF SAID SE 1/4; THENCE RUN S 0°24'12" EAST, 208.04 FEET TO THE SOUTH BOUND-ARY OF SAID SECTION 13 AND THE NORTH BOUNDARY OF STATE ROAD 540-A; THENCE RUN N 89°56'34" EAST, ALONG SAID BOUNDARY 50.00 FEET; THENCE N 0°24'12" WEST, 256.12 FEET; THENCE N 87°48'30" WEST 156.16 FEET TO A POINT WHICH LIES 444.00 FEET EAST OF THE WEST BOUNDARY OF SAID SE 1/4; THENCE RUN N 0°24'12" WEST, 322.39 FEET; THENCE S

FIRST INSERTION

Business Ibserver

PAGES 17-24

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2022-CP-003587 IN RE: ESTATE OF LAUREL ELAINE FOGLIA,

Deceased. The administration of the estate of LAUREL ELAINE FOGLIA, deceased, whose date of death was August 4, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUB-LICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER BARRED.

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

The date of first publication of this notice is October 21, 2022. Personal Representative

Robert Foglia

7212 Greenville Court Orlando, Florida 32819 Attorney for Personal Representative Pamela Grace Martini, Esq. Florida Bar No. 100761 Law Office of Pamela G. Martini, PLLC 7575 Dr. Phillips Blvd., Suite 305 Orlando, FL 32819

Telephone: (407) 955-4955 Email: pam@pamelamartinilaw.com October 21, 28, 2022 22-01632K

89°56'34" WEST, 50.00 FEET TO THE POINT OF BEGINNING. Property Address: 425 W COUN-TY ROAD 540A, LAKELAND, FL 33813

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 this notification if the before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 18 day of October, 2022. By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 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 21-096863 - CaB 22-01630K October 21, 28, 2022

Dated at Lakeland, Florida, this 14th day of October 2022 Jay D. Koerner/AFCOA LLC October 21, 2022 22-01626K

FIRST INSERTION

Notice is hereby given that HEATHER MARIE SMITH, OWNER, desiring to engage in business under the fictitious name of LIVE LIKE TODD FOUNDATION located at 252 BEGONIA PL, POINCIANA, FLORIDA 34759 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. 22-01625K October 21, 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 CRAFTWISE CREATIONS : Located at 8056 Lake Hatchineha Rd : Polk County in the City of Haines City : Florida, 33844 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 October day of 17, 2022 LENZE TAMMY October 21, 2022 22-01623K

FIRST INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on November 4, 2022 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 1971 DEEP mobile home bearing the vehicle identification number 50D513 and all personal items located inside the mobile home. Last Tenant: Betsy Lynn Wells and Donnie Loyd Phillips. Sale to be held at: Woodall's Village, 2121 New Tampa Highway, Lakeland, Florida 33815, 863-686-7462. 22-01633K

October 21, 28, 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 D AND L PAINTING SERVICES : Located at 2741 Sanderling St : Polk County in the City of Haines City : Florida, 33844-8443 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 October day of 17, 2022 CANCEL DAVID October 21, 2022 22-01622K

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 Gulf Western Group located at 12622 Trade Way Drive, Suite 4 in the City of Bonita Springs, Polk County, FL 34135 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida. Dated this 19th day of October, 2022.

The Great Denali Holdings LLC 22-01634K October 21, 2022



Circuit in and for Polk County, Florida, wherein PHH MORTGAGE COR-PORATION is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIA-RIES, DEVISEES, GRANTEES, AS-SIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JOANN D. ANDRESS, DECEASED; MELANIE ARNOLD; DAVID ANDRESS; RHONDA OLI-VER; TERESA ANDRESS; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF

PUBLISH YOUR LEGAL NOTICE

We publish all Public sale, Estate & Court-related notices

- We offer an online payment portal for easy credit card payment
- Service includes us e-filing your affidavit to the Clerk's office on your behalf

Call 941-906-9386 ate County name from the menu option ect the approp

or email legal@businessobserverfl.com



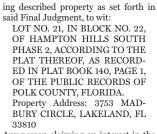
FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO. 2018CA002097000000

U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs.

BLACK POINT ASSETS INC, INDIVIDUALLY AND AS TRUSTEE OF THE 3753 MADBURY CIRCLE LAND TRUST AND STAR POINTE CAPITAL, LLC, INDIVIDUALLY AND AS TRUSTEE OF THE 3753 MC LAND TRUST, et al. **Defendant**(s). NOTICE IS HEREBY GIVEN pursuant

to a Final Judgment of Foreclosure dated September 27, 2022, and entered in 2018CA002097000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, where-in U.S. BANK NATIONAL ASSO-CIATION is the Plaintiff and BLACK POINT ASSETS INC, AS TRUSTEE OF THE 3753 MADBURY CIRCLE LAND TRUST; BLACK POINT AS-SETS INC; STAR POINTE CAPITAL, LLC AS TRUSTEE OF THE 3753 MC LAND TRUST; STAR POINTE CAPITAL, LLC; HAMPTON HILLS SOUTH HOMEOWNERS ASSOCIA-TION, INC.; UNITED STATES OF AMERICA ON BEHALF OF SECRE-TARY OF HOUSING AND URBAN DEVELOPMENT; LAURA DAVIS; FREDERICK DAVIS A/K/A FRED-ERICK J. DAVIS; FLORIDA HOUS-ING FINANCE CORPORATION; UN-KNOWN BENEFICIARIES OF THE 3753 MC LAND TRUST; UNKNOWN BENEFICIARIES OF THE 3753 MAD-BURY CIRCLE LAND TRUST 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 November 14, 2022, the follow-



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 October, 2022. By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 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 18-159135 - CaB October 21, 28, 2022 22-01629K



My local county commission wants to begin running its zoning ordinance hearing notices (and others allowed under the bill) on a newspaper website only. What must they do?

Florida House Bill 35 says that regardless of the internet-only

NOTICE OF SALE AS TO: IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO.

53-2022-CA-000214-000000 SILVERLEAF RESORTS, LLC Plaintiff, vs. DAVIS ET AL...

Defendant(s).

Notice is hereby given that on 11/8/22 at 10:00 a.m. Eastern time at www. polk.realforeclose.com,, Clerk of Court, Polk County, Florida, will offer for sale the UNIT/WEEKS described below, of the following described real property: An undivided interest as tenantin-common in and to the below Unit No., Use Period No. and Building No. of Orlando Breeze Resort, a vacation resort in Polk County, Florida (the "Resort"), according to the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declara-tions recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida, and any amendments thereto (collectively (the "Declaration") , with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration, upon and subject to all the terms, restrictions, covenants, conditions and provi-sions in the Declaration and any amendments thereto

Count I CHARLES DAVIS and CHRIS-TINA DAVI Interest 1.923%, Use Period No./ Unit No. 3/0111, Building 1, Count II VALERIE HALL and KAL-LARD HALL Interest 1.923%, Use Period No./ Unit No. 34/0064, Building H , Count III DONNA R. PERRY

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

GENERAL JURISDICTION DIVISION

CASE NO.

2016CA-000056-0000-00

THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES,

LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS

IN THE ESTATE OF ALICE M. BURGER, DECEASED, et al.

WHO MAY CLAIM AN INTEREST

NOTICE IS HEREBY GIVEN pursu-

ant to a Final Judgment of Foreclosure

dated October 11, 2022, and entered

in 2016CA-000056-0000-00 of the Circuit Court of the TENTH Judicial

Circuit in and for Polk County, Flori-

da, wherein REVERSE MORTGAGE FUNDING LLC is the Plaintiff and

THE UNKNOWN HEIRS, BENEFI-

CIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDI-

TORS, TRUSTEES AND ALL OTH-

ERS WHO MAY CLAIM AN INTER-EST IN THE ESTATE OF ALICE M. BURGER, DECEASED; THE UNKNOWN HEIRS, BENEFICIA-RIES, DEVISEES, GRANTEES, AS-

SIGNEES, LIENORS, CREDITORS,

TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN

THE ESTATE OF FLOYD PERKINS,

DECEASED; SHEILA PERKINS; LEONARD PERKINS, JR.; STATE OF

FLORIDA, DEPARTMENT OF REV-

GRANTEES, ASSÍGNEES,

CIT BANK N.A.,

Plaintiff, vs.

Defendant(s).

FIRST INSERTION Interest 1.923%, Use Period No./

TARANIA

Unit No. 21/0109, 34/0109, Building 1 Count IV

TARANIA KING SNELL and PATRICK W. SNELL, A/K/A PATRICK WILLIAM SNELL Interest 1.923%, Use Period No./ Unit No. 36/0101, Building 1,

SNELL, A/K/A

Count V ERVIN T. WILLIAMS and MARILYN A. WILLIAMS Interest 1.923%, Use Period No./ Unit No. 48/0011, 42/0009, Building B

The aforesaid sales will be made pursuant to the final judgments of foreclosure as to the above listed counts, respectively, in Civil Action No. 53-2022-CA-

000214-000000. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim within 1

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

DATED this October 19, 2022 JERRY E. ARON, P.A. Jerry E. Aron, Esq. Attorney for Plaintiff Florida Bar No. 0236101 801 Northpoint Parkway, Suite 64 West Palm Beach, FL 33407 Telephone (561) 478-0511 jaron@aronlaw.com mevans@aronlaw.com 22-01627K October 21, 28, 2022

FIRST INSERTION

cash at www.polk.realforeclose.com, at 10:00 AM, on November 15, 2022, the following described property as set forth in said Final Judgment, to wit: LOT 2 OVERLOOK VIEW SUB-DIVISION ACCORIDNG TO THE PLAT THEREOF RECORD-ED IN PLAT BOOK 83, PAGE 14, PUBLIC RECORDS OF PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 5868 LINDEN ROAD, 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 18 day of October, 2022. By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100

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. 2018CA004954000000 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS INDENTURE TRUSTEE FOR THE NOTEHOLDERS OF THE CWABS INC.,ASSET-BACKED NOTES, SERIES 2006-SD3, Plaintiff, vs.

BLACK POINT ASSETS, INC., AS TRUSTEE OF THE 318 WINDSOR PLACE LAND TRUST DATED JUNE 20 2017 STAR POINTE CAPITAL LLC., AS TRUSTEE OF THE 318WP LAND TRUST DATED JUNE 20, 2017; ROBERT F. BINFIELD; LISA BINFIELD; 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 31, 2022 and an Order Resetting Sale dated October 4, 2022 and entered in Case No. 2018CA004954000000 of the Circuit Court in and for Polk County, Florida, wherein THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS INDENTURE TRUSTEE FOR THE NOTEHOLDERS OF THE CWABS INC.,ASSET-BACKED NOTES, SERIES 2006-SD3 is Plaintiff and BLACK POINT ASSETS, INC., AS TRUSTEE OF THE 318 WINDSOR PLACE LAND TRUST DATED JUNE 20, 2017; STAR POINTE CAPITAL, LLC., AS TRUSTEE OF THE 318WP LAND TRUST DATED JUNE 20, 2017; ROBERT F. BINFIELD; LISA BINFIELD: 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

FIRST INSERTION

CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, STACY Defendants, are М. 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 November 8, 2022, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 46, ABBEY AT WEST HA-VEN, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 114, PAGE 41, 42, AND 43, PUBLIC RE-CORDS 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 October 18, 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 1496-178306 / VMR October 21, 28, 2022 22-01616K

FIRST INSERTION

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

FLORIDA CIRCUIT CIVIL DIVISION CASE NO.: 2021-CA-002455 U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE

TRUSTEE FOR RMTP TRUST, SERIES 2021 BKM-TT-V, Plaintiff v. ESTATE OF CONNIE N. HALL,

et al., Defendants

NOTICE OF SALE PURSUANT TO CHAPTER 45 IS HEREBY GIVEN that, pursuant to the Final Judgment of Mortgage Foreclosure dated September 14, 2022, issued in and for Polk, Florida, in Case No. 2021-CA-002455, and Order resetting Sale entered on October 6, 2022 wherein U.S. BANK NATION-AL ASSOCIATION NOT IN ITS INDI-VIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR RMTP TRUST, SERIES 2021 BKM-TT-V is the Plaintiff, and UNKNOWN HEIRS, TRUSTEES, PERSONAL REPRESEN-TATIVES, CREDITORS, DEVISEES, OR OTHER PERSONS CLAIMING INTEREST BY, THROUGH, UNDER OR AGAINST CONNIE H. HALL, CARRIE FLAGLER CHRIST(

Foreclosure, to wit: LOT 8, O.K. HILL, ACCORDING TO THE PLAT THEREOF AS **RECORDED IN PLAT BOOK 84** PAGE 39, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH 1985 GREE MOBILE HOME TITLE# 41664787 & 41664798 AND ID# FLFL2AF013206609 & FLFL2BF013206609. Property Address: 4780 Bomber Road, Bartow, FL 33830 ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF

THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. If you are a person with a disability who needs any accommodation in 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 Av-enue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or im-mediately 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 17 day of October 2022 Respectfully submitted, HOWARD LAW GROUP 4755 Technology Way, Suite 104 Boca Raton, FL 33431 Telephone: (954) 893-7874 Facsimile: (888) 235-0017 Designated Service E-Mail: Pleadings@HowardLaw.com By: /s/ Matthew B. Klein Harris S. Howard, Esq. Florida Bar No.: 65381 E-Mail: Harris@HowardLaw.com Matthew B. Klein, Esq. Florida Bar No.: 73529 E-Mail: Matthew@HowardLaw.com 22-01614K October 21, 28, 2022

The "governing body," in this case the commission members, must decide by majority vote that such publication is in the "public interest," and that residents have sufficient access to broadband service or through other means such that "public access is not unreasonably restricted."

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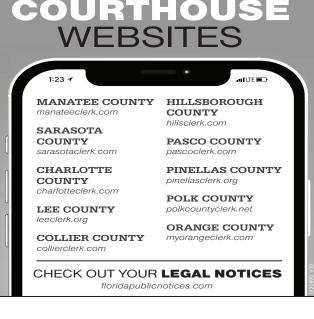
To publish your legal notice call: 941-906-9386

ENUE; POLK COUNTY CLERK OF THE COURT, FLORIDA; UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for

Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com 15-080905 - CaB October 21, 28, 2022 22-01628K HALL, CRAIG HALL, KATHLEEN HALL-HUNT A/K/A KATHY HALL HUNT, JULIO E. RUSTON, JULIA SHORB A/K/A JULE SHORB and UNKNOWN TENANT OCCUPANT #1 N/K/A EDWARD BURD are the Defendants.

The Clerk of the Court, STACY M. BUTTERFIELD, CPA, will sell to the highest and best bidder for cash, in accordance with Section 45.031, Florida Statutes, on January 3, 2023, at electronic sale beginning at 10:00 AM, at www.polk.realforeclose.com the following-described real property as set forth in said Final Judgment of Mortgage

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

unclaimed.

THEREOF, AS RECORDED IN PLAT BOOK 111, PAGE 16, PUBLIC RECORDS OF POLK

more commonly known as 1515 Club Circle, Lakeshore, FL 33854.

and you are required to serve a copy of your written defense, if any, upon LOGS

LEGAL GROUP LLP, Attorneys for

Plaintiff, whose address is 2424 North Federal Highway, Suite 360, Boca Ra-

ton, FL 33431, within thirty (30) days

after the first publication of this notice and file the original with the clerk of

this Court either before with service

on Plaintiff's attorney or immediately thereafter; otherwise a default will be

entered against you for the relief de-

manded in the Complaint. WITNESS my hand and seal of this

If you are a person with a disability

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. LOGS LEGAL GROUP LLP

2424 North Federal Highway,

Attorneys for Plaintiff

Boca Raton, FL 33431

20-324465 FC01 ALW

October 21, 28, 2022

Suite 360

Stacy M. Butterfield

22-01615K

Circuit and County Courts (SEAL) By: /s/ Asuncion Nieves Deputy Clerk

Court on the day of OCT 07 2022.

Default Date: NOV 14, 2022

This action has been filed against you

COUNTY, FLORIDA.

FIRST INSERTION

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

CASE NO.: 2022-CA-001059 HERITAGE ENTERPRISES FL LLC.

Plaintiff, v.

MARIE C. PADY; JOHN DOE, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF LOUIS M. NARCISSE; COLONIAL BANK, N.A.; JOHN DOE, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF EDWARD E. SHELTON: AND JANE DOE, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF GLADYS S. SHELTON.

Defendants.

To MARIE C. PADY: YOU ARE HEREBY NOTIFIED that an action to Quiet Title to real property described as:

POINCIANA NEIGHBOR-HOOD 2 EAST VILLAGE 7 PB 53 PGS 1/3 BLK 899 LOT 3 More commonly known as: 309 Bass Ln., Poinciana, FL 34759 has been filed by Plaintiff, HERITAGE ENTERPRISES FL LLC, and you are

required to serve a copy of your written defenses, if any, on Alisa Wilkes, Esq.,

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. 2018CA00414100000 LOANDEPOT.COM, LLC D/B/A IMORTGAGE,

Plaintiff. vs. AGNES ALVARADO, et al.,

Defendants. NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered July 18, 2022 in Civil Case No. 2018CA00414100000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein LOANDE-POT.COM,LLC D/B/A IMORTGAGE is Plaintiff and AGNES ALVARADO, 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 15th day of November, 2022 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 14, BLOCK B, VILLAGES AT BRIDGEWATER VILLAGE 5B, ACCORDING TO THE PLAT THEREOF, RECORDED

AMENDED NOTICE OF SALE PURSUANT TO FLORIDA STATUTES, CHAPTER 45 IN THE COUNTY COURT IN AND FOR POLK COUNTY, FLORIDA Case No. 2021CC0064040000LK **Civil Division** Landlord/Tenant Action

OSPREY LINKS, LLC, d/b/a SCHALAMAR CREEK, Plaintiff, v.

ALAN EDWARD COFFEY; IF DECEASED, ALL BENEFICIARIES, HEIRS, SUCCESSORS AND ASSIGNS OF ALAN EDWARD COFFEY, AND ALL PARTIES HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY

13400 Sutton Park Dr. S., Suite 1204, Jacksonville, FL 32224, (904)620-9545 on or before 11/18/2022 and file the original with the Clerk of Court and Plaintiff's attorney, otherwise a default and judgment will be entered against you for the relief demanded. If you are a person with a disability

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

Witness my hand and the seal of this court on this 11th day of Oct., 2022. Stacy M. Butterfield

Clerk of the Circuit Court (SEAL) By: Tamika Joiner Deputy Clerk

/s/ Tamika Joiner

Alisa Wilkes, Esq. Wilkes & Mee, PLLC 13400 Sutton Park Dr., S, Suite 1204 Jacksonville, FL 32224 Oct. 21, 28; Nov. 4, 11, 2022 22-01606K

FIRST INSERTION

IN PLAT BOOK 150, PAGE(S) 31 AND 32, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens, must file a claim before the clerk reports the surplus as unclaimed. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. /s/ Robyn Katz Robyn Katz, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 0146803 7068557 18-01496-6 October 21, 28, 2022 22-01607K

FIRST INSERTION

in the Business Observer, I will sell to the highest and best bidder for cash at: www.polk.realforeclose.com, on the 14th day of November, 2022 beginning at 10:00 a.m., the following described property:

The mobile home located on Plaintiff's property at 4770 Devonwood Court, Lot #722, Lakeland, Florida 33801, a 2004 PALH Mobile Home, #PH0615372AFL, Title VIN #0091103812, VIN #PH-0615372BFL, Title #0091103861 and VIN #PH0615372CFL, Title #0091103909.

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

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT

IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2021-CA-002346 FREEDOM MORTGAGE

CORPORATION, Plaintiff, v. KEESHA KEOMI SMITH, et al.,

Defendants. NOTICE is hereby given that Stacy M.

Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on November 8, 2022, at 10:00 a.m. ET, via the online auction site at www.polk.realforeclose. com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit:

Lot 47, St James Crossing, according to the map or plat there-of, as recorded in Plat Book 149, Page(s) 44 and 45, of the Public Records of Polk County, Florida. Property Address: 4896 St. James Street, Winter Haven, FL, 33881

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.

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

FIRST INSERTION

Notice is hereby given that DAVID D JIMENEZ. OWNER, desiring to engage in business under the fictitious name of DILIGENT MIXING located at PO BOX 1222, DUNDEE, FLORIDA 33838 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 Statutess 22-01610K October 21, 2022

NOTICE TO CREDITORS

(summary administration)

IN THE CIRCUIT COURT FOR

POLK COUNTY FLORIDA

PROBATE DIVISION

File No.: 2022-CP-003108

Division: Probate

IN RE: ESTATE OF

SHERRY LEE CHAPLIN,

a/k/a SHERRY L. CHAPLIN,

Deceased.

TO ALL PERSONS HAVING CLAIMS

OR DEMANDS AGAINST THE

You are hereby notified that an Order of

Summary Administration has been en-

tered in the estate of Sherry Lee Chap-

lin, deceased, File Number 2022-CP-

003108, by the Circuit Court for Polk

County, Florida, Probate Division, the

address of which is Polk County Court-house, 255 N. Broadway Avenue, Bar-

tow, Florida 33830; that the decedent's

date of death was August 6, 2022; that

the total value of the estate is \$0.00 and

that the names and addresses of those

to whom it has been assigned by such

Atlantic Beach, Florida 32233

245 E. 44th Street, Apt. 31B

ALL INTERESTED PERSONS ARE

New York, New York 10017

Jeremy Lee Chaplin

114 Seminole Road

Daniel Scott Chaplin

NOTIFIED THAT:

ABOVE ESTATE:

order are:

tled 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.

If the sale is set aside for any reason.

the Purchaser at the sale shall be enti-

SUBMITTED on this 17th day of October, 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 October 21, 28, 2022 22-01613K

FIRST INSERTION

Notice is hereby given that PG ASSETS LLC, OWNER, desiring to engage in business under the fictitious name of PRO GRASS AUTHORITY located at 533 33RD ST NW, WINTER HAVEN. FLORIDA 33880 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. 22-01611K October 21, 2022

All creditors of the estate of the de-

cedent and persons having claims or

demands against the estate of the dece-

dent other than those for whom provi-

sion for full payment was made in the

Order of Summary Administration

must file their claims with this court

WITHIN THE TIME PERIODS SET

FORTH IN FLORIDA STATUTES

SECTION 733.702. ALL CLAIMS AND

DEMANDS NOT SO FILED WILL BE

FOREVER BARRED. NOTWITH-STANDING ANY OTHER APPLI-

CABLE TIME PERIOD, ANY CLAIM

FILED TWO (2) YEARS OR MORE

AFTER THE DECEDENT'S DATE OF

The date of first publication of this

Person Giving Notice:

Jeremy Lee Chaplin

114 Seminole Road

Atlantic Beach, Florida 32233

Attorney for Person Giving Notice:

Adam@BeachesEstatePlanning.com

T.Henry@BeachesEstatePlanning.com

Service@BeachesEstatePlanning.com

22-01603K

Law Office of Adam J. Dugan, P. A.

Jacksonville Beach, Florida 32250 October 14, 21, 2022

DEATH IS BARRED.

Adam J Dugan, Esq.

Tiera L. Henry, Esq.

E-mail Addresses:

Florida Bar No. 115112

Florida Bar No. 118726

419 Third Street North

Notice is October 14, 2022.

NOTICE OF ACTION FORECLOSURE

FOR POLK COUNTY, FLORIDA CIVIL DIVISION

tion, Not in Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust Plaintiff, -vs.-Pura Rohena a/k/a Pura Rohena

Pura Rohena a/k/a Pura Rohena Figueroa; Lakeshore Club of Polk County Homeowners Association, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s)

Figueroa: LAST KNOWN ADDRESS: 1515 CLUB CIRCLE, Lakeshore, FL 33854 and Unknown Spouse of Pura Rohena a/k/a Pura Rohena Figueroa: LAST KNOWN ADDRESS: 1515 CLUB CIRCLE, Lakeshore, FL 33854

Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.

an action has been commenced to foreclose a mortgage on the following real

SUBSEQUENT INSERTIONS

FIRST INSERTION property, lying and being and situated

PROCEEDINGS-PROPERTY IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND

Case #: 532022CA002706000000 US Bank Trust National Associa-

who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the

YOU ARE HEREBY NOTIFIED that

in Polk County, Florida, more particularly described as follows: LOT 485, LAKESHORE CLUB, ACCORDING TO THE PLAT

Figueroa; Unknown Spouse of

Defendant(s). TO: Pura Rohena a/k/a Pura Rohena

SECOND INSERTION 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 October 14, 2022.

Personal Representative: Delbert Jones

c/o: Bennett Jacobs & Adams, P.A. Post Office Box 3300

Tampa, Florida 33601 Attorney for Personal Representative: Linda Muralt, Esquire Florida Bar No.: 0031129 Bennett Jacobs & Adams, P.A. Post Office Box 3300 Tampa, Florida 33601 Telephone: (813) 272-1400 Facsimile: (866) 844-4703 E-mail: LMuralt@bja-law.com October 14, 21, 2022 22-01586K

NOTICE OF ACTION TENTH JUDICIAL CIRCUIT,

required to serve a copy of your written defenses, if any, to it, on MEADOW WALK AT FOUR CORNERS HOME-

NOTICE TO CREDITORS

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION

FILE NO.: 2022CP0032490000XX DIVISON: 14 IN RE: ESTATE OF MOLLY ANN JONES,

The administration of the Estate of Molly Ann Jones, deceased, whose date of death was July 27, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

other persons having claims or demands against Decedent's estate on whom a copy of this notice is re-quired to be served must file their claims with this court WITHIN 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.

All other creditors of the Decedent

SECOND INSERTION

Deceased.

All creditors of the Decedent and

IN THE CIRCUIT COURT OF THE IN AND FOR POLK COUNTY, FLORIDA

HEREIN DESCRIBED, ELLEN E. COFFEY; IF DECEASED, ALL BENEFICIARIES, HEIRS, SUCCESSORS AND ASSIGNS OF ELLEN E. COFFEY, AND ALL PARTIES HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED and WELLS FARGO BANK, N.A. f/k/a WACHOVIA BANK NA, Defendants.

NOTICE IS GIVEN that pursuant to a Final Judgment for Damages and Foreclosure of Lien dated July 8, 2022, in the above-styled cause, and published

claim within 60 days after the sale. /s/ J. Matt Bobo J. Matt Bobo Florida Bar No. 0113526 J. Allen Bobo Florida Bar No. 0356980 LUTZ, BOBO & TELFAIR, P.A. 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236-5575 Telephone: (941) 951-1800 Facsimile: (941) 366-1603 Attorneys for Plaintiff mbobo@lutzbobo.com jabobo@lutzbobo.com 22-01612K October 21, 28, 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 SolaRinse, LLC, located at 5002 Shadyglen Drive, in the City of Lakeland, Polk County, FL 33810 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 16th day of October, 2022. Donald Wayne Lossing 22-01619K October 21, 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 THE STEAM TEAM : Located at 4801 Arizona Ave : Polk County in the City of Las Vegas : Florida, 89104-5734 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida. Dated at Las Vegas Florida, this October day of 17, 2022 HAUGEN JR ANDREW J 22-01620K October 21, 2022

SECOND INSERTION

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA, IN AND FOR POLK COUNTY PROBATE AND MENTAL HEALTH DIVISION CASE NO.: 2022-CP-002409 IN RE: THE ESTATE OF DONNA FAYE MCADAMS Deceased. The administration of the estate of

Donna Faye McAdams, deceased, File Number 2022-CP-002409, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Polk County Courthouse, 255 North Broadway, Bartow, FL. 33830. The estate is intestate.

The name and address of the Personal Representative and the Personal Representative's attorney are set forth below. The fiduciary lawyer-client privilege in Florida Statues Section §90.5021 applies with respect to the personal representative and any attorney employed by the personal representative.

All creditors of the decedent and other persons having claims or de-mands against the decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SER-

VICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against the decedent's estate must file their claims with this court WITHIN THREE (3) MONTHS AF-TER THE DATE OF THE FIRST PUB-LICATION 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 DEATH IS BARRED.

The date of first publication of this notice is October 14, 2022. Personal Representative:

Roy Lamonte McAdams 3115 Carleton Circle East Lakeland, FL 33803

Attorney for Personal Representative: Respectfully submitted, /s/Maria D. Boudreaux Maria D. Boudreaux, Esq. FBN: 1008371 The HD Law Partners P.O. Box 23567, Tampa, FL 33623-3567 Phone: 813-253-5333/ Fax: 813-254-8555 Email: boudreaux@hdlawpartners.com [705087/1] October 14, 21, 2022 22-01602K

CASE NO. 2022CA001537 MEADOW WALK AT FOUR CORNERS HOMEOWNERS ASSOCIATION, INC., A Florida Not-For-Profit Corporation, Plaintiff, v. DINORÁH FERNANDEZ; UNKNOWN SPOUSE OF DINORAH FERNANDEZ; ANGEL MIGUEL FLORES; UNKNOWN SPOUSE OF ANGEL MIGUEL FLORES & ANY UNKNOWN PERSON(S) IN POSSESSION, **Defendants**

TO: DINORAH FERNANDEZ 1090 Cypress Fox Boulevard

Davenport, FL 33897 If alive, and if dead, all parties claiming interest by, through, under or against DINORAH FERNANDEZ, and all parties having or claiming to have any right, title, or interest in the property described herein.

YOU ARE HEREBY NOTIFIED that an action seeking to foreclose a homeowner association assessment lien has been filed on the following described property:

Lot 23. MEADOW WALK PHASE 1, according to the plat thereof as recorded in Plat Book 179, Page(s) 20 through 24, of the Public Records of Polk County, Florida. Property Address: 1090 Cypress Fox Boulevard, Davenport, FL 33897 has been filed against you and you are OWNERS ASSOCIATION, INC., c/o Sarah E. Webner, Esq., The Law Office of Wonsetler & Webner, P.A., 860 N. Orange Avenue, Suite 135, Orlando, FL 32801 within 30 days from the date of the first publication of this notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

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: 9/19/22

WITNESS my hand and the seal of this Court on 8/12/22.

Stacy M. Butterfield

Polk County Clerk of Court (SEAL) By Courtney Scott Deputy Clerk

Sarah E. Webner, Esq., The Law Office of Wonsetler & Webner, P.A. 860 N. Orange Avenue, Suite 135, Orlando, FL 32801 22-01581K October 14, 21, 2022

Florida:

POLK COUNTY

plaint.

purpose.

Webner, Esq., The Law Office of Won-setler & Webner, P.A., 860 N. Orange

Avenue, Suite 135, Orlando, FL 32801

within 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 at-

torney or immediately thereafter; oth-

erwise a default will be entered against

you for the relief demanded in the com-

This is an attempt to collect a debt.

If you are a person with a disabil-

ity who needs any accommodation in order to participate in this proceed-

ing, 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 Av-

enue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your

scheduled court appearance, or im-

mediately upon receiving this notifica-tion if the time before the scheduled

appearance is less than 7 days; if you

are hearing or voice impaired, call 711.

this Court on 8-4-22.

Sarah E. Webner, Esq.,

Orlando, FL 32801

October 14, 21, 2022

Webner, P.A.,

plaint.

purpose.

The Law Office of Wonsetler &

860 N. Orange Avenue, Suite 135,

Webner, Esq., The Law Office of Won-setler & Webner, P.A., 860 N. Orange Avenue, Suite 135, Orlando, FL 32801

within 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 at-

torney or immediately thereafter; oth-

erwise a default will be entered against

you for the relief demanded in the com-

This is an attempt to collect a debt.

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

WITNESS my hand and the seal of

Stacy M. Butterfield

(SEAL) By Kaylea Olivier

Polk County

Clerk of Court

Deputy Clerk

22-01592K

impaired, call 711.

this Court on 8-4-22.

Sarah E. Webner, Esq.,

The Law Office of Wonsetler &

860 N. Orange Avenue, Suite 135,

Default Date: 9-12-22

Any information will be used for that

Default Date: 9-12-22

WITNESS my hand and the seal of

Stacy M. Butterfield

(SEAL) By Kaylea Olivier

Polk County

Clerk of Court

Deputy Clerk

22-01593K

Any information will be used for that

NOTICE FOR PUBLICATION NOTICE OF ACTION CONSTRUCTIVE SERVICE PROPERTY IN THE COUNTY COURT OF THE 10TH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY CIVIL ACTION NO: 2022CC003130000000 **Civil Division** IN RE: SERENO HOMEOWNERS ASSO-CIATION, INC., a Florida non-profit Corporation,

20

Plaintiff. vs. WILMA E. DIAZ, UNKNOWN SPOUSE OF WILMA E. DIAZ, et al, **Defendant**(**s**), TO: WILMA E. DIAZ

> 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-000299 CIS FINANCIAL SERVICES INC., Plaintiff. vs. ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE ESTATE OF HELEN A. MCDONOUGH, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS, et al.

Defendants. To: JULIANNE NEY A/K/A JULIANNE FRASER 8500 SUNRISE KEY DRIVE, KISSIMMEE, FL 34747 UNKNOWN SPOUSE OF JULIANNE NEY A/K/A JULIANNE FRASER 8500 SUNRISE KEY DRIVE. KISSIMMEE, FL 34747 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:

LOTS 28 AND 28A OF HATCH-WOOD ESTATES, PHASE TWO, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 117, PAGES 34 AND 35, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, AND LOT 28A FURTHER DESCRIBED AS THE SOUTH 251.00 FEET OF THE NORTH 1506.00 FEET OF TRACT A, OF SAID HATCHWOOD ESTATES PHASE TWO. TOGETHER

SECOND INSERTION

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

CASE NO .:

2014CA-003891-0000-00 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT RELATING TO IMPAC SECURED ASSETS CORP., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-2,

Plaintiff, vs. JORGE SOTO; LUZ SOTO A/K/A LUZ M. SOTO; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE THREE ASSOCIATION, INC.; UNKNOWN FENANT #1 IN POSSESSION OF

WITH THAT CERTAIN 2004 HOMES OF MERIT DOU-BLEWIDE MOBILE HOME FLHMBA165449888A VIN#S AND FLHMBA165449888B AND TITLE #89238209 AND #89238272.

YOU ARE HEREBY NOTIFIED

that an action to foreclose a lien on the

following property in POLK County,

LOT 164, OF SERENO PHASE

ONE, ACCORDING TO THE PLAT THEREOF, AS RE-

CORDED IN PLAT BOOK 146,

AT PAGE(S) 22 THROUGH 25, OF THE PUBLIC RECORDS

OF POLK COUNTY, FLORIDA.

A lawsuit has been filed against you and

you are required to serve a copy of your

written defenses, if any to it on FLORI-

DA COMMUNITY LAW GROUP, P.L.

Attorney for SERENO HOMEOWN-

ERS ASSOCIATION, INC., whose ad-

dress is 1855 Griffin Road, Suite A-423,

Dania Beach, FL 33004 and file the

original with the clerk of the above

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 Nov. 14, 2022 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 5th day of Oct., 2022. Stacy M. Butterfield

CLERK OF THE CIRCUIT COURT As Clerk of the Court (SEAL) BY: /s/ Tamika Joiner Deputy Clerk

Sara Collins. MCCALLA RAYMER LEIBERT PIERCE, LLC 225 E. Robinson St. Suite 155. Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 7060298 21-00330-1 October 14, 21, 2022 22-01600K

Court shall sell to the highest and best bidder for cash electronically at www. polk.realforeclose.com at, 10:00 AM on the 1st day of November 2022 the following described property as set forth in said Final Judgment, to wit:

LOT 5, BLOCK 787, POINCIANA, NEIGHBORHOOD 5 NORTH, VILLAGE 3, ACCORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN PLAT BOOK 54, PAGES 27 THROUGH 42, PUBLIC RECORDS OF POLK

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

SECOND INSERTION

styled court on or before November 04, 2022, (or 30 days from the first date of publication, whichever is later); otherwise a default will be entered against you for the relief prayed for in the complaint or petition. This notice shall be published once a week for two consecutive weeks in the Polk Business Observer Newspaper.

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

Notice of Foreclosure Sale

FOR POLK COUNTY, FLORIDA

CASE NO.: 2022CC-002401

JUDGE: KEVIN M KOHL

BE A MAN BUY LAND, LLC, a

Florida limited liability company

Plaintiff, v. MARTA DE LOURDES CONDE,

DE LOURDES CONDE, KYLE

SPOUSE OF KYLE ANTHONY

TENANT(S) IN POSSESSION,

INFANTE AND UNKNOWN

IF ANY,

CONDE,

INFANTE.

034080

Defendants.

ANTHONY INFANTE, UNKNOWN

NOTICE IS HEREBY GIVEN pursuant

to a Final Judgment of Foreclosure

dated October 4, 2022 and entered

in Case No. 2022CC002401000000

of the Circuit Court of the Tenth

Judicial Circuit in and for Polk County,

Florida, whereby BE A MAN BUY LAND, LLC, a Florida limited liability

company, is the Plaintiff and MARTA

DE LOURDES CONDE, UNKNOWN

SPOUSE OF MARTA DE LOURDES

OF KYLE ANTHONY INFANTE,

AND UNKNOWN TENANT(S) IN

POSSESSION are the Defendants.

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 a.m.

on November 8, 2022 the following

described property as set forth in the

Final Judgment of Foreclosure, to wit:

Parcel ID: 27-31-21-000000-

THE EAST 165 FEET OF THE

WEST 825 FEET OF THE SOUTH 330 FEET OF THE

NORTH 2310 FEED OF THE

NOTICE OF DEFAULT AND

INTENT TO FORECLOSE

June 2, 2022

Jerry E. Aron, P.A. has been appointed

as Trustee by Holiday Inn Club Vaca-

tions Incorporated for the purposes of

instituting a Trustee Foreclosure and Sale under Florida Statutes 721.856.

The obligors listed below are hereby

notified that you are in default on your

account by failing to make the required

payments pursuant to your Promissory

ments resulted in you defaulting on the

ORLANDO BREEZE RESORT

An undivided fractional fee inter-

est (described below) in the Orlando

Breeze Resort timeshare plan, located

at 121 Emerald Loop, Davenport,

Florida 33897 ('Project"), together with

the exclusive right, as among the other

Owners of Vacation Ownership Intrests

in the Unit, to occupy the Unit during Use Period Number (described below)

together with an undivided intrest in

Note. Your failure to make timely pay

Note/Mortgage. TIMESHARE PLAN:

KYLE ANTHONY UNKNOWN SPOUSE

SECOND INSERTION

WEST 1/2 OF THE NW 1/4 OF IN THE COUNTY COURT OF THE SECTION 21, TOWNSHIP 31 10TH JUDICIAL CIRCUIT, IN AND SOUTH, RANGE 27 EAST. THE SOUTH 40 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 UNKNOWN SPOUSE OF MARTA

> 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 NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED.

before the scheduled appearance is less

than 7 days; if you are hearing or voice

WITNESS my hand and the seal of

Stacy M Butterfield

Deputy Clerk

22-01580K

As Clerk, Circuit Court

POLK County, Florida

(SEAL) By: Tamika Joiner

said court at POLK County, Florida on

Florida Community Law Group, P.L.

Jared Block, Esq. 1855 Griffin Road, Suite A-423

Dania Beach, FL 33004

Phone: (954) 372-5298

Email: jared@flclg.com

October 14, 21, 2022

Fax: (866) 424-5348

Fla Bar No.: 90297

impaired, call 711.

this 27 day of Sept, 2022.

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

Stuart, Florida 34997 Telephone (772) 546-4101

SECOND INSERTION

You have the right to cure the default by paying the full amount set forth above plus per diem as accrued to the date of payment, on or before the 30th day after the date of this notice. If payment is not received within such 30-day period, additional amounts will be due. The full amount has to be paid with your credit card by calling Holiday Inn Club Vacations Incorporated F/K/A Orange Lake Country Club, Inc., at 866-714-8679.

Failure to cure the default set forth herein or take other appropriate action regarding this matter will result in the loss of ownership of the timeshare through the trustee foreclosure procedure set forth in F.S. 721.856. You have the right to submit an objection form, exercising your right to object to the use of trustee foreclosure procedure. If the objection is filed this matter shall be subject to the to the judicial forecloire only. The default ma be cured any time before the trustee's sale of your timeshare interest. If you do not object to the use of trustee foreclosure procedure, you will not be subject to a deficiency judgment even if the proceeds from the sale of your timeshare interest are sufficient to offset the amounts secured by the lien. 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.

SECOND INSERTION NOTICE OF ACTION

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

FLORIDA CASE NO. 2022CA000817 CITRUS ISLE HOMEOWNERS ASSOCIATION OF POLK COUNTY, INC., A Florida Not-For-Profit Corporation, Plaintiff, v.

WILLIAM THADDEUS KEEFE **III; JESSIE MARIE KEEFE &** ANY UNKNOWN PERSON(S) IN POSSESSION, Defendants.

TO: WILLIAM THADDEUS KEEFE III

229 Citrus Isle Loop Davenport, FL 33837

If alive, and if dead, all parties claiming interest by, though, under or against WILLIAM THADDEUS KEEFE III, and all parties having or claiming to have any right, title, or interest in the property described herein.

YOU ARE HEREBY NOTIFIED that an action seeking to foreclose a homeowner association assessment lien has been filed on the following described property: Lot 106, 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: 229 Citrus Isle Loop, Davenport, FL 33837 has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on CITRUS ISLE HOMEOWNERS ASSOCIATION OF POLK COUNTY, INC., c/o Sarah E.

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

CASE NO. 2022CA000817 CITRUS ISLE HOMEOWNERS ASSOCIATION OF POLK COUNTY, INC., A Florida Not-For-Profit Corporation,

Plaintiff, v. WILLIAM THADDEUS KEEFE III; JESSIE MARIE KEEFE & ANY UNKNOWN PERSON(S) IN POSSESSION,

Defendants. TO: JESSIE MARIE KEEFE 229 Citrus Isle Loop

Davenport, FL 33837 If alive, and if dead, all parties claiming interest by, though, under or against JESSIE MARIE KEEFE, and all parties having or claiming to have any right, title, or interest in the property described herein.

YOU ARE HEREBY NOTIFIED that an action seeking to foreclose a homeowner association assessment lien has been filed on the following described property:

Lot 106, 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: 229 Citrus Isle Loop, Davenport, FL 33837 has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on CITRUS ISLE HOMEOWNERS ASSOCIATION OF POLK COUNTY, INC., c/o Sarah E.

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

CIVIL DIVISION CASE NO.: 2022CA002437000000 FREEDOM MORTGAGE CORPORATION PLAINTIFF, VS

UNKNOWN HEIRS, DENEEICIADIES DEVISEES

Orlando, FL 32801 October 14, 21, 2022 SECOND INSERTION

Webner, P.A.,

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 MILLER, GEORGE & SUGGS, PLLC, Attorney for Plaintiff, whose address is 2200 W. Commercial Blvd, Suite 103, Ft. Lauderdale, FL 33309 on or before Nov 14, 2022, a date at least thirty (30) days after the first publication of this Notice oublish in The Busi in the (Plea 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. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and the seal of this Court this Oct. 7 day of 2022 Stacy M. Butterfield As Clerk of the Circuit Court (SEAL) By: /s/ Asuncion Nieves As Deputy Clerk MILLER, GEORGE & SUGGS, PLLC, Attorney for Plaintiff 2200 W. Commercial Blvd, Suite 103, Ft. Lauderdale, FL 33309 22FL373-0851-1 October 14, 21, 2022 22-01601K

65014, Week 42 in Unit No. 0407 Unit Type: AMBASSADOR Fractional Interest 1.923% / Principal Balance: \$47,386.91 Mtg Doc #2018147233

easements, appurtenances, and fixtures now or hereafter a part of the property. ANY PERSON CLAIMING AN IN-

If you are a person with a disability

impaired, call 711. Dated on October 12, 2022. /s/ Rene S. Griffith RENE S. GRIFFITH Florida Bar No. 0041208 Attorney for Plaintiff BE A MAN BUY LAND 4260 S.E. Federal Highway

reneg@beamanbuyland.com October 14, 21, 2022 22-01604K

THE SUBJECT PROPERTY; **UNKNOWN TENANT #2 IN** POSSESSION OF THE SUBJECT PROPERTY Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order on Motion to Reset Foreclosure Sale Date dated the 6th day of October 2022, and entered in Case No. 2014CA-003891-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE IMPAC SE-CURED ASSETS CORP. MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-2 is the Plaintiff and IORGE SOTO LUZ SOTO MORT-GAGE ELECTRONIC REGISTRA-TION SYSTEMS, INC. AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, INC. DMS CONSTRUC-TION, LLC POINCIANA VILLAGE THREE ASSOCIATION, INC. UN-KNOWN TENANT #1 N/K/A MINDY SOTO; and ASSOCIATION OF POIN-CIANA VILLAGES, INC. IN POSSES-SION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTER-FIELD, CPA as the Clerk of the Circuit

MAY CLAIM THE SURPLUS.

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

Dated this 1st day of October 2022. By: /s/ Lindsay Maisonet, Esq. Lindsay Maisonet, Esq. Florida Bar Number: 93156 Submitted by: De Cubas & Lewis, P.A. P.O. Box 771270 Coral Springs, FL 33077 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R HID ADMIN 2 516 eservice@decubaslewis.com 20-01324 October 14, 21, 2022 22-01591K of Orlando Breeze Resort: according to the Declaration of Restrictions, Covenants, and Conditions for Orlando Breeze Resort, recorded in the Official Records Book 06046, Pages 0473-0535, Public Records of Polk County, Florida, as amended from time to time ("Declaration")

Contract Number:

6786130 -- LOIS ANN JEFF-COAT and RICKIE JEFFCOAT, ("Owner(s)"), 2060 PARK CIR, PEA RIDGE, AR 72751, Week 15 in Unit No. 0113 / Unit Type: AMBASSADOR / Fractional Interest 1.923% / Principal Balance: \$38,350.73 / Mtg Doc #2020086296

Contract Number:

6538676 -- SHUNNIE JONES-HOUSTON, ("Owner(s)"), 4337 WISCONSIN AVE, BER-WYN, IL 60402, Week 49 ODD in Unit No. 404 / Unit Type: AMBASSADOR / Fractional Interest 0.9615% / Principal Balance: \$18,719.43 / Mtg Doc #2018003534 Contract Number:

6559959 -- SHARI JEAN MOR-GAN. ("Owner(s)") 206 S FROST, BLAND, MO

Pursuant to the Fair Debt Collection Practices Act, it is required that we state the following: THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. By: Jerry E. Aron, P.A., Trustee 801 Northpoint Parkway, Suite 64,

West Palm Beach, FL 33407 October 14, 21, 2022 22-01577K

ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF FRANCIS JOSEPH NEUMAN ET AL.

DEFENDANTS.

TO: UNKNOWN HEIRS, BENEFI-CIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUST-EES, AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ES. TATE OF FRANCIS JOSEPH NEU-MAN

Last Known Address: 118 FLAT-WOODS LOOP, DAVENPORT, FL 33837

Current Residence: UNKNOWN TO: TAMMIE LYNNE JUAIRE Last Known Address: 3011 SW 35TH PL APT 10D, GAINESVILLE, FL 32608

Current Residence: UNKNOWN

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

LOT 65, NATURES RESERVE PHASE ONE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 162, PAGE 47 THROUGH 49, INCLUSIVE, OF THE PUBLIC RECORDS

CRIBE JBSC THE BUSINESS OBSERVER



Call: (941) 362-4848 or go to: www.businessobserverfl.com

NOTICE.

BARRED.

file their claims with this court WITH-

IN 3 MONTHS AFTER THE DATE OF

THE FIRST PUBLICATION OF THIS

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

Personal Representative:

/s/ Shiwana Jean Neal

Shiwana Jean Neal

1267 Berkley Road

Auburndale, Florida 33823

Attorney for Personal Representative:

Rodolfo Suarez, Jr., Esq., Attorney

9100 S. Dadeland Blvd. Suite 1620

E-Mail: rudy@suarezlawyers.com

22-01594K

The date of first publication of this

DATE OF DEATH IS BARRED.

notice is October 14, 2022.

/s/ Rodolfo Suarez, Jr., Esq.

Florida Bar Number: 013201

Telephone: (305) 448-4244

Miami, FL 33156

Fax: (305) 448-4211

Secondary E-Mail:

eca@suarezlawyers.com

October 14, 21, 2022

ALL CLAIMS NOT FILED WITHIN

SECOND INSERTION

SECOND INSERTION

SECOND INSERTION

Notice of Landowners' Meeting and Election and Meeting of the Board of Supervisors of the City Center

Community Development District Notice is hereby given to the public and all landowners within the City Center Community Development District (the "District"), comprised of approximately 367 acres in Polk County, Florida, ad-vising that a landowners' meeting will be held for the purpose of electing 3 members of the Board of Supervisors of the District. Immediately following the landowners' meeting there will be convened a meeting of the Board of Supervisors for the purpose of considering certain matters of the Board to include election of certain District officers, and other such business which may properly come before the Board.

Date: Tuesday November 8, 2022 Time: 1:00 p.m. Place: Ramada 43824 Highway 27 Davenport, FL 33837

Each landowner may vote in person or authorize a proxy holder to vote in person on their behalf. Proxy forms and instructions relating to landowners' meeting may be obtained upon request at the office of the District Manager located at 250 International Parkway, Suite 208, Lake Mary, Florida 32746. A copy of the agenda for these meetings may be obtained from the District Manager at the above address.

The landowners' meeting and the Board of Supervisors meeting are open to the public and will be conducted in accordance with the provisions of Florida law. One or both of the meetings may be continued to a date, time, and place to be specified on the record at such meeting. There may be an occasion where one or more supervisors will participate by telephone.

Pursuant to the Americans with Disabilities Act, any person requiring special accommodations to participate in these meetings is asked to contact the District Manager at (321) 263-0132, extension 193, at least 48 hours before the hearing. If you are hearing or speech impaired, please contact the Florida Relay Service at 711 for aid in contacting the District Manager.

A person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that such person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which the appeal is to be based. David McInnes, District Manager

October 14, 21, 2022 22-01576K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No.: 22CP-3099 IN RE: ESTATE OF CLARENCE EUGENE PANSLER, JR., Deceased SSN: XXX-XX-3901

The administration of the estate of CLARENCE EUGENE PANSLER, JR., deceased, whose date of death was March 11, 2022, and whose Social Security Number is XXX-XX-3901, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is: P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831-9000. The name and address of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE

SECOND INSERTION NOTICE OF SALE PURSUANT TO CHAPTER 45, FLORIDA STATUTES IN THE COUNTY COURT OF THE

TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2021-CC-004186

THE MANORS AT WESTRIDGE HOMEOWNERS' ASSOCIATION, INC., Plaintiff, vs

PAUL CLEGG, LESLEY WRIGHT and UNKNOWN PARTIES IN POSSESSION, Defendants.

Notice is given that pursuant to the Final Judgment of Foreclosure dated in Case No.: 2021-CC-004186 of the County Court in and for Polk County, Florida, wherein THE MANORS AT WESTRIDGE HOMEOWNERS' AS-SOCIATION, INC., is the Plaintiff and PAUL CLEGG, LESLEY WRIGHT AND UNKNOWN PARTIES IN POS-SESSION, are the Defendants. The Clerk of Court will sell to the highest and best bidder for cash at 10:00 a.m. at https://www.polk.realforeclose.com, in accordance with Section 45.031, Florida Statutes, on October 24, 2022, the following described property set forth in the Final Judgment of Foreclosure:

60, VILLAS OF LOT WESTRIDGE PHASE 5-A, AC-CORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 106 PAGES 17-18

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: October 6, 2022 By: /s/Frank J. Lacquaniti Frank J. Lacquaniti, Esquire Florida Bar No · 26347 ARIAS BOSINGER, PLLC 280 W. Canton Avenue, Suite 330 Winter Park, Florida 32789 (407) 636-2549 October 14, 21, 2022 22-01584K

SECOND INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 532022CP0016410000XX **Division Probate** IN RE: ESTATE OF FLOYD ARDEN JENKINS A/K/A ARDEN FLOYD JENKINS A/K/A ARDEN JENKINS Deceased.

The administration of the estate of Floyd Arden Jenkins a/k/a Arden Floyd Jenkins a/k/a Arden Jenkins, deceased, whose date of death was February 21, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, CC-4, Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

File No. 532022CP0030440000XX **Division 14** IN RE: ESTATE OF BETTY JEAN TREANT-LOWE,

Deceased. The administration of the estate of

Betty Jean Treant-Lowe, deceased, whose date of death was November 6, 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 attornev 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

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

NOTICE IS HEREBY GIVEN pursu-

ant 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. Butter-

field, 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 18th

day of November, 2022, the following

described property as set forth in said

LOTS 288, 289, AND 290, CLEVELAND HEIGHTS, UNIT

NO. 1, ACCORDING TO THE

PLAT THEREOF AS RECORD-

ED IN PLAT BOOK 8, PAGES

Final Judgment, to wit:

Wells Fargo Bank, N.A.,

Mark Williams, et al.,

Plaintiff, vs.

Defendants.

SECOND INSERTION

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 5th day of October, 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. 2019CA000928000000 File # 19-F00174 October 14, 21, 2022 22-01578K

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR PROBATE DIVISION **Division Probate** IN RE: ESTATE OF

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

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

File No. 2022 CP 001762 0000 Division PROBATE IN RE: ESTATE OF TWYLA MARIE BELLANGER

Deceased. The administration of the estate of Twyla Marie Bellanger, deceased, whose date of death was December 2, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representatives' attorney are set forth below.

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

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

NOTICE TO CREDITORS

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY,

FLORIDA

PROBATE DIVISION FILE NO.: 2022CP0032500000XX

DIVISION: 14

IN RE: ESTATE OF

PATRICIA ELLEN JONES,

Deceased.

The administration of the Estate of

Patricia Ellen Jones, deceased, whose

date of death was July 24, 2022,

is pending in the Circuit Court for Polk County, Florida, Probate

Division, the address of which is

P.O. Box 9000, Bartow, FL 33831. The names and addresses of the

personal representative and the per-

sonal representative's attorney are set forth below.

other persons having claims or de-mands against Decedent's estate on

whom a copy of this notice is re-

quired to be served must file their claims with this court WITHIN 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

SECOND INSERTION

NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

POLK COUNTY, FLORIDA

PROBATE DIVISION

PROBATE FILE NO.

53-2022-CP-0026660000-XX

IN RE: Estate of

MARY ANN JOINER,

Deceased.

The administration of the estate of

Mary Ann Joiner, deceased, whose date

of death was April 11, 2022, is pending

in the Circuit Court for Polk County,

Florida, Probate Division, the address

of which is 255 N Broadway Ave, Bar-

tow, FL 33830. The names and ad-

dresses of the personal representative

and the personal representative's attor-

All creditors of the decedent and oth-

er 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

ney are set forth below.

ON THEM.

All creditors of the Decedent and

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 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 October 14, 21, 2022. Personal Representative:

/s/ Tracy Bellanger Tracy Bellanger 995 US-441 - APT# 212 Lady Lakes, Florida 32159 Attorney for Personal Representative: /s/Katie Lvnwood Katie Lynwood, Attorney Florida Bar Number: 88723

BUHL LITTLE LYNWOOD & HARRIS PLC 271 Woodland Pass Suite 115 East Lansing, MI 48823 Telephone: (517) 853-6900 Fax: (517) 853-6902 E-Mail: klynwood@bllhlaw.com Secondary E-Mail: ckloack@bllhlaw.com October 14, 21, 2022 22-01583K

SECOND INSERTION

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 October 14, 2022. **Personal Representative:**

Delbert Jones c/o: Bennett Jacobs & Adams, P.A.

Post Office Box 3300 Tampa, Florida 33601 Attorney for Personal Representative: Linda Muralt, Esquire Florida Bar No.: 0031129 Bennett Jacobs & Adams, P.A. Post Office Box 3300

Tampa, Florida 33601 Telephone: (813) 272-1400 Facsimile: (866) 844-4703 E-mail: LMuralt@bja-law.com October 14, 21, 2022 22-01579K

SECOND INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2022-CP-3006 IN RE: ESTATE OF MARY ELIZABETH FAISON, Deceased.

The administration of the estate of MARY ELIZABETH FAISON. deceased, whose date of death was July 8, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC1, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

26, 27 AND 28 OF THE PUBLIC RECORDS OF POLK COUNTY,

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

SECOND INSERTION NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF

THE STATE OF FLORIDA IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case No. 2022-CP-002421-0000-XX

IN RE: ESTATE OF ROBERT LYNN FULLER a/k/a **ROBERT L. FULLER,**

Deceased. The administration of the estate of ROBERT LYNN FULLER a/k/a ROB-ERT L. FULLER, deceased, whose date of death was July 10, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO BOX 9000, Drawer CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

SECOND INSERTION

POLK COUNTY, FLORIDA File No. 2022-CP-002935 ANNA MARGARET COREY Deceased.

The administration of the Estate of Anna Margaret Corey, deceased, whose date of death was June 3, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED

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

The date of the first publication of this notice is the 14th day of October, 2022.

Signed on this 10th day of October, 2022.

Personal Representative: Karl F. Pansler 6101 Heathermont Dr. Lakeland, FL 33812 Attorney for Personal Representative: Michael A. Johnson Florida Bar #: 0474258 P.O. Box 1397 Lakeland, FL 33802-1397 Telephone: (863) 688-0741 Fax#: (863) 688-0472 Primary email: majlaw@tampabay.rr.com October 14, 21, 2022 22-01589K 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 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 October 14, 2022.

Personal Representative:

Elizabeth Barnes 2073 E. Tobago Cir. Fort Myers, Florida 33905 Attorney for Personal Representative: Amanda M. Dorio, Attorney Florida Bar Number: 77411 Henderson, Franklin, Starnes & Holt, P.A. 8889 Pelican Bay Blvd., Suite 400 Naples, FL 34108 Telephone: (239) 344-1100 Fax: (239) 344-1200 E-Mail: amanda.dorio@henlaw.com Secondary E-Mail: jorge.maldonado@henlaw.com October 14, 21, 2022 22-01590K 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.

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 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 October 14, 2022

Personal Representative:

JAMES R. FULLER 105 Lafavette Drive

Hillsborough, NC 27278 Attorney for Personal Representative: Robert D. King, Esq Florida Bar No. 89104 The King Firm, PA 4430 Park Blvd Pinellas Park, Florida 33781 October 14, 21, 2022 22-01587K

TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AF-TER 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 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 October 14, 2022.

Personal Representative: Margaret Anne Majka 534 Cortez Drive Davenport, FL 33837 Attorney for Personal Representative: Andrew M. Berland, Esq. E-mail Addresses: andrew@hendersonsachs.com, michael@hendersonsachs.com Florida Bar No. 84030

22-01582K

Henderson Sachs, PA

October 14, 21, 2022

Orlando, Florida 32809

8240 Exchange Drive Ste. C6

Telephone: (407) 850-2500

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 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 October 14, 2022.

Personal Representative: /s/David Joiner David Joiner 1140 South Lake Starr Blvd Lake Wales, Florida 33898 Attorney for Personal Representative: /s/ Amy L. Phillips AMY L. PHILLIPS Attorney for Petitioner Florida Bar No. 91682 P.O. Box 4397 Winter Haven, FL 33885

(863) 268-8292 amy@amyphillipspllc.com October 14, 21, 2022 22-01585K

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 BARRED.

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

The date of first publication of this notice is: October 14, 2022. ROBERT D. HINES, ESQ.

Personal Representative 1312 W. Fletcher Avenue, Suite B. Tampa, FL 33612 Robert D. Hines, Esq. Attorney for Personal Representative Florida Bar No. 0413550 Hines Norman Hines, P.L. 1312 W. Fletcher Avenue, Suite B. Tampa, FL 33612 Telephone: 813-265-0100 Email: rhines@hnh-law.com Secondary Email: jrivera@hnh-law.com

22-01605K October 14, 21, 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

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

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

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

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

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

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

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





THE NEGATIVE INCOME TAX

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

STEPS TO FIX ENTITLEMENTS

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

23

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

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

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

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

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

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

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 efway 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-

2.4

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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 existence of vested interests in present programs: the recipients of benefits, state and local officials who regard themselves as benefiting from the programs and, above all, the welfare bureaucracy that administers them. The less obvious obstacle is the conflict among the objectives that advocates of welfare reform, including existing vested interests, seek to achieve. The conflict arises from the content given to "decent," to "strong" and to "reasonable," but especially to "decent." If a "decent" level of support means that few if any current recipients are to receive less from the reformed program than they now do from the collection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how "strong" and "reasonable" are interpreted.

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

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

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

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

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

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

So long as it is not politically feasible to reduce the payments to many persons who now receive high benefits from multiple current programs, Anderson is right: "There is no way to achieve all the politically necessary

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." 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.