

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

Notice is hereby given that the Southwest Florida Water Management District has received Environmental Resource permit application number 852455 from Rayl Engineering & Surveying, LLC., 810 E Main Street, Bartow, FL 33830. Application received: August 3, 2022. Proposed activity: Residential. Project name: CR 555 Multi Family. Project size: 40.80 acres. Location: Section(s) 7 Township 30 South, Range 25 East, in Polk County. Outstanding Florida Water: No. Aquatic preserve: No. The application is available for public inspection Monday through Friday at 7601 U.S. Highway 301 North, Tampa, Florida 33637 or through the "Application & Permit Search Tools" function on the District's website at www.watermatters.org/permits/. Interested persons may inspect a copy of the application and submit written comments concerning the application. Comments must include the permit application number and be received within 14 days from the date of this notice. If you wish to be notified of intended agency action or an opportunity to request an administrative hearing regarding the application, you must send a written request referencing the permit application number to the Southwest Florida Water Management District, Regulation Bureau, 7601 U.S. Highway 301 North, Tampa, Florida 33637 or submit your request through the District's website at www.watermatters.org. The District does not discriminate based on disability. Anyone requiring accommodation under the ADA should contact the Regulation Bureau at (813)985-7481 or (800)836-0797, TDD only (800)231-6103. October 28, 2022 22-01647K

FIRST INSERTION

Notice is hereby given that the Southwest Florida Water Management District has received Environmental Resource permit application number 852438 from Rayl Engineering & Surveying, LLC., 810 E Main Street, Bartow, FL 33830. Application received: August 16, 2022. Proposed activity: Commercial. Project name: Longyards Winter Haven. Project size: 6.04 acres. Location: Section(s) 8 Township 28 South, Range 26 East, in Polk County. Outstanding Florida Water: No. Aquatic preserve: No. The application is available for public inspection Monday through Friday at 7601 U.S. Highway 301 North, Tampa, Florida 33637 or through the "Application & Permit Search Tools" function on the District's website at www.watermatters.org/permits/. Interested persons may inspect a copy of the application and submit written comments concerning the application. Comments must include the permit application number and be received within 14 days from the date of this notice. If you wish to be notified of intended agency action or an opportunity to request an administrative hearing regarding the application, you must send a written request referencing the permit application number to the Southwest Florida Water Management District, Regulation Bureau, 7601 U.S. Highway 301 North, Tampa, Florida 33637 or submit your request through the District's website at www.watermatters.org. The District does not discriminate based on disability. Anyone requiring accommodation under the ADA should contact the Regulation Bureau at (813)985-7481 or (800)836-0797, TDD only (800)231-6103. October 28, 2022 22-01648K

FIRST INSERTION

Notice Of Sale
Affordable secure Storage-Lakeland
1925 George Jenkins Blvd
Lakeland, FL 33815
863-682-2988
Personal Property consisting of sofas, TVs, clothes, boxes, household goods, totes, boat and trailer and other personal property used in home, office, or garage will be sold or otherwise disposed of at public sales on the dates and times indicated below to satisfy owners lien for rent and fees due in accordance with Florida Statutes: Self storage act, Sections 83.806 and 83.807. All items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required if applicable.
M09 Derek Smith
M13 Derek Smith
L05 Archie Washington
B25 Jason Johnson
D18 Katrina Harris
F01 Diana Lowery
C33 Pierre Allen
D06 Derral Wright
C26 Trudy Whitehead
M16 Frances Phillips
Auction date: 11.23.2022
Oct. 28, Nov. 4, 2022 22-01642K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT OF POLK COUNTY FLORIDA
PROBATE DIVISION
File No.: 16-2022-CP-002481
Division: Probate
IN RE: ESTATE OF
DAVID D. EDWARDS
Deceased.

The administration of the estate of DAVID D. EDWARDS, deceased, whose date of death May 29, 2022, is pending in the Circuit Court of POLK County, Florida, Probate Division, the address of which is PO Box 9000, Drawer J-109, Bartow, FL 33831-9000. The name of the estate's administrator and the name and address of the administrator's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims against the estate of the decedent on whom a copy of this notice is required to be served must file their claims WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is October 28, 2022.

Petitioner
Karimah Edwards
1029 Caliente Dr, 2D
Jacksonville, FL 32211
Attorney for Petitioner
/s/ Kimberly W. Aiken
Kimberly W. Aiken, Esq.
PHV 1026722
1601 Highway 40 E, Ste M 147
Kingsland, GA 31548
(866) 846-0652 office
(866) 841-2725 fax
Email: info@wakefieldaikenlaw.com
Oct. 28; Nov. 4, 2022 22-01665K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY FLORIDA
PROBATE DIVISION
File No. 2022CP002385
IN RE: ESTATE OF
MOSE A. O'NEAL

The administration of the estate of MOSE A. O'NEAL, deceased, File No. 2022CP002385 is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave. Bartow, FL 33830. The name and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT SO FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.

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

Personal Representative:
Jade Moten
3612 Prescott Loop
Lakeland, FL 33810
Telephone 800-391-8860
Attorney for Personal Representative:
Shirlyon J. McWhorter, Esq.
Florida Bar No. 908071
640 N.W. 183rd Street, Suite 5
Miami Gardens, FL 33169
Email:
mcwhorterlawgroup@gmail.com
Oct. 28; Nov. 4, 2022 22-01664K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.
53-2022-CP-003550-0000-XX
Division: Probate
IN RE: ESTATE OF
ALICE H. SPIETH,
Deceased

The administration of the Estate of Alice H. Spieth, deceased, whose date of death was August 22, 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.

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

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

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

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

The date of first publication of this notice is October 28, 2022.

Personal Representative:
Mary Robitaille
1301 N.W. 72nd Ave.
Plantation, Florida 33313
Attorney for Personal Representative:
Mark E. Clements
Attorney for Personal Representative
Florida Bar No. 276774
310 East Main Street
Lakeland, Florida 33801
Telephone: (863) 687-2287
Email: mclements@mclements.com
Secondary Email:
abaustert@mclements.com
Oct. 28; Nov. 4, 2022 22-01640K

FIRST INSERTION

NOTICE OF PUBLIC SALE
Notice is hereby given that on November 11, 2022 at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 1971 MONC mobile home bearing the vehicle identification number 3F44AA32692 and all personal items located inside the mobile home. Last Tenant: Donald Fiske. Sale to be held at: Bonny Shores Mobile Home Park, 164 Bonny Shores Drive, Lakeland, Florida 33801, (863) 397-7699.
Oct. 28; Nov. 4, 2022 22-01652K

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'NICS AUTO REPAIR : Located at 307 Elderberry Ct : Polk County in the City of Kissimmee : Florida, 34759 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at Kissimmee Florida, this October day of 24, 2022
GREY DOMINIC E
October 28, 2022 22-01654K

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW Pursuant to F.S. 865.09
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Warrior Wags Dog Treats, located at 286 Lake Vista Drive, in the City of Auburndale, County of Polk, State of FL, 33823, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated this 26 of October, 2022.
Kelli D Strawn
286 Lake Vista Drive
Auburndale, FL 33823
October 28, 2022 22-01668K

FIRST INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
PROBATE FILE NO.
53-2022-CP-003225-0000-XX
IN RE: Estate of
JAN P. VERMEULEN,
Deceased.

The administration of the estate of Jan P. Vermeulen, deceased, whose date of death was July 16, 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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is October 28, 2022.

Personal Representative:
/s/Helen Ward
Helen M. Ward
1712 Glen Abby Lane
Winter Haven, Florida 33881
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@amyphillipsllc.com
Oct. 28; Nov. 4 2022 22-01641K

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 The Reflex Zone located at 4517 Via Polo Ct in the City of Poinciana, Polk County, FL 34759 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.
Dated this 23rd day of October, 2022.
Karen B Tolbert
October 28, 2022 22-01646K

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 KAVIC VILLAS RENTALS : Located at 130 Stella Pass : Polk County in the City of Davenport : Florida, 33837 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at Davenport Florida, this October day of 24, 2022
TORRES KARINA
October 28, 2022 22-01653K

FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW Pursuant to Florida Statute Number 865.09
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Cove Homes 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 20th day of October, 2022.
Cove Home Sales - Venture IV, LLC
October 28, 2022 22-01645K

FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION:
CASE NO.:
2019CA-003569-0000-00
PINGORA LOAN SERVICING, LLC,
Plaintiff, vs.

CHARLES V. WALL; KEATHEL CHAUNCEY ESQ., AS TRUSTEE, UNDER THE POLK 3 LAND TRUST; ESTATES OF AUBURNDALE HOMEOWNERS ASSOCIATION, INC, A FLORIDA NONPROFIT CORPORATION; UNKNOWN TENANT #1 IN POSSESSION OF THE SUBJECT PROPERTY; UNKNOWN TENANT #2 IN POSSESSION OF THE SUBJECT PROPERTY
Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order on Motion to Cancel and Reschedule Foreclosure Sale dated the 18th day of October 2022, and entered in Case No. 2019CA-003569-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein PINGORA LOAN SERVICING, LLC is the Plaintiff and ESTATES OF AUBURNDALE HOMEOWNERS ASSOCIATION, INC., A FLORIDA NONPROFIT CORPORATION C/O ARTEMIS LIFESTYLES SERVICES, INC.; KEATHEL CHAUNCEY ESQ., AS TRUSTEE, UNDER THE POLK 3 LAND TRUST; UNKNOWN TENANT # 1 N/K/A THOMAS GRABOWSKI; UNKNOWN TENANT # 2 N/K/A MICHELLE GRABOWSKI; and CHARLES V. WALL IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 AM on the 17th day of January 2023, the following described property as set forth in said Final Judgment, to wit:

LOT(S) 264 ESTATES OF AUBURNDALE PHASE 2, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 136, PAGES 6 THROUGH 11, OF THE PUBLIC RECORDS POLK COUNTY, FLORIDA.

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

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

Dated this 26th day of October 2022.
By: /s/ Lindsay Maisonet, Esq.
Lindsay Maisonet, Esq.
Bar Number: 93156
Submitted by:
De Cubas & Lewis, P.A.
P.O. Box 771270
Coral Springs, FL 33077
Telephone: (954) 453-0365
Facsimile: (954) 771-6052
Toll Free: 1-800-441-2438
DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516
eservice@decubaslewis.com
20-01582
Oct. 28; Nov. 4, 2022 22-01666K

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. 2020CA000791000000
U.S. BANK NATIONAL ASSOCIATION,
Plaintiff, vs.
ENCARNACION L. FIGUEROA,
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 10, 2022, and entered in 2020CA000791000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and ENCARNACION L. FIGUEROA; UNKNOWN SPOUSE OF ENCARNACION L. FIGUEROA; HOUSING FINANCE AUTHORITY OF PINELLAS COUNTY, FLORIDA; STATE OF FLORIDA, DEPARTMENT OF REVENUE; CLERK OF COURT OF POLK COUNTY, FLORIDA 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 following described property as set forth in said Final Judgment, to wit:
LOT 22, LESS THE WEST 10 FEET OF THE EAST 20 FEET OF THE NORTH 50 FEET AND LESS THE EAST 10 FEET KNOWN AS THE UTILITY SITE, CREWS LAKE ESTATES, ACCORDING TO THE MAP OR

PLAT THEREOF, AS RECORDED IN PLAT BOOK 61, PAGE(S) 27, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 4016 LANA DR, 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 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 20 day of October, 2022.
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: flmail@raslg.com
By: /s/ Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email:
dsalem@raslg.com
20-006081 - CaB
Oct. 28; Nov. 4, 2022 22-01658K

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 HOPE COACHING : Located at PO Box 3468 : Polk County in the City of Lakeland :

Florida, 33802-3468 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 24, 2022
SAMPSON CYNTHIA D
October 28, 2022 22-01655K

FIRST INSERTION

Notice is hereby given that FLORIDA KENWORTH, LLC, OWNER, desiring to engage in business under the fictitious name of LAKELAND FLORIDA KENWORTH located at 5100 EASTPARK BLVD., SUITE 210, MADISON, WISCONSIN 53718

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.
October 28, 2022 22-01644K



FIRST INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION CASE NO.

532019CA005029000000
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Plaintiff, vs. BENJAMIN ALSTON; TATESHA ALSTON; WHISPERING TRAILS HOMEOWNERS ASSOCIATION OF WINTER HAVEN, INC.; ONEMAIN FINANCIAL OF AMERICA, INC. F/K/A AMERICAN GENERAL FINANCIAL SERVICES OF AMERICA, INC.; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to an Order Rescheduling Foreclosure Sale filed September 21, 2022 and entered in Case No. 532019CA005029000000, of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is Plaintiff and BENJAMIN ALSTON; TATESHA ALSTON; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; WHISPERING TRAILS HOMEOWNERS ASSOCIATION OF WINTER HAVEN, INC.; ONEMAIN FINANCIAL OF AMERICA, INC. F/K/A AMERICAN GENERAL FINANCIAL SERVICES OF AMERICA, INC.; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.RE-

ALFORECLOSE.COM, at 10:00 A.M., on November 21, 2022, the following described property as set forth in said Final Judgment, to wit:

LOT 38, WHISPERING TRAILS PHASE 1, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 130, PAGES 37 AND 38, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 20th day of October, 2022.

Eric Knopp, Esq.
Bar No.: 709921
Kahane & Associates, P.A.
8201 Peters Road, Suite 3000
Plantation, Florida 33324
Telephone: (954) 382-3486
Telefacsimile: (954) 382-5380
Designated service email:
notice@kahaneandassociates.com
File No.: 19-01854 CMS
V6.20190626

Oct. 28; Nov. 4, 2022 22-01637K

FIRST INSERTION

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

CASE NO.: 2021CA000277
WELLS FARGO BANK, N.A., AS TRUSTEE FOR PARK PLACE SECURITIES, INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2005-WHQ1, Plaintiff, vs.

THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF GRACE A. ROSELL A/K/A GRACE ROSELL, DECEASED; JOSEPH ROSS ROSELL; KATIE ANN ROSELL; POLK COUNTY, FLORIDA, Defendant(s).

NOTICE OF SALE IS HEREBY GIVEN pursuant to the order of Final Judgment of Foreclosure dated August 10, 2022, and entered in Case No. 2021CA000277 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein WELLS FARGO BANK, N.A., AS TRUSTEE FOR PARK PLACE SECURITIES, INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2005-WHQ1, is Plaintiff and THE UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF GRACE A. ROSELL A/K/A GRACE ROSELL, DECEASED; JOSEPH ROSS ROSELL; KATIE ANN ROSELL; POLK COUNTY, FLORIDA, are Defendants, the Office of the Clerk, Polk County Clerk of the Court will sell to the highest bidder or bidders via online auction at www.polk.realforeclose.com at 10:00 a.m. on the 20th day of December, 2022, the following described property as set forth in said Final Judgment, to wit:

THE EAST 200 FEET OF THE

WEST 372 FEET OF THE SE 1/4 OF THE NE 1/4 OF THE SW 1/4 OF SECTION 14, TOWNSHIP 28 SOUTH, RANGE 24 EAST, LYING SOUTH OF THE RAILROAD AND NORTH OF THE PUBLIC HIGHWAY, POLK COUNTY, FLORIDA. THE PROPERTY IS ALSO DESCRIBED AS: THE WEST 200 FEET OF THE EAST 488 FEET OF THE SE 1/4 OF THE NE 1/4 OF THE SW 1/4 OF SECTION 14, TOWNSHIP 28 SOUTH, RANGE 24 EAST, LYING SOUTH OF THE RAILROAD, POLK COUNTY, FLORIDA.

Property Address: 3720E County Rd 542, Lakeland, Florida 33801 and all fixtures and personal property located therein or thereon, which are included as security in Plaintiff's mortgage.

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

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

Dated: 10/24/22
McCabe, Weisberg & Conway, LLC
By: /s/ Craig Stein
Craig Stein, Esq.
FL Bar No. 0120464
McCabe, Weisberg & Conway, LLC
3222 Commerce Place, Suite A
West Palm Beach, Florida, 33407
Telephone: (561) 713-1400
Email: FLpleadings@mwc-law.com
File No: 20-401213
Oct. 28; Nov. 4, 2022 22-01649K

FIRST INSERTION

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

CASE NO.: 53-2020-CA-000525
FREEDOM MORTGAGE CORPORATION

Plaintiff, vs. JAMES C. MILLS A/K/A JAMES CARL MILLS; STEPHANIE MILLS; UNKNOWN SPOUSE OF JAMES C. MILLS A/K/A JAMES CARL MILLS; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to Order on Plaintiff's Motion to Reschedule Sale dated the 6th day of October 2022, and entered in Case No. 53-2020-CA-000525, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein FREEDOM MORTGAGE CORPORATION is the Plaintiff and JAMES C. MILLS A/K/A JAMES CARL MILLS, STEPHANIE MILLS; UNKNOWN SPOUSE OF JAMES C. MILLS A/K/A JAMES CARL MILLS; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00am on the 10th day of November 2022, the following described property as set forth in said Final Judgment, to wit:

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

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

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

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

Dated this 19th day of October 2022.

By: /s/Migdalia Jordan
Migdalia Jordan, Esq.
Florida Bar No. 125410
Submitted by:
Miller, George & Suggs, PLLC
ATTORNEY FOR PLAINTIFF
2200 W Commercial Blvd, Ste 103
Fort Lauderdale, FL 33309
DESIGNATED PRIMARY E-MAIL
FOR SERVICE PURSUANT TO FLA.
R. JUD. ADMIN 2.516
ESERVICE@MGS-LEGAL.COM
22FL373-0109
Oct. 28; Nov. 4, 2022 22-01635K

FIRST INSERTION

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

CASE NO.: 2019-CA-004511-0000-00
FREEDOM MORTGAGE CORPORATION

PLAINTIFF, vs. KATRINA HARVEY, ET AL., DEFENDANTS.

NOTICE IS HEREBY GIVEN pursuant to Unopposed Order on Plaintiff's Motion to Cancel and Reschedule the October 24, 2022 Foreclosure Sale dated the 14th day of October, 2022, and entered in Case No. 2019-CA-004511-0000-00, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and KATRINA C. HARVEY; KEATH-ELY CHAUNCEY ESQ., AS TRUSTEE ONLY, UNDER THE POLK SHADOW LANE TRUST; SUNDANCE MASTER HOMEOWNERS ASSOCIATION, INC.; and UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY are defendants. Stacy M. Butterfield as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 A.M. on the 12th day of January, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 49 OF SUNDANCE FIELDS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 155, PAGES 1 THROUGH 3, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 21st day of October, 2022.

By: /s/ Aamir Saeed
Aamir Saeed
Bar No. 102826
Submitted by:
Miller, George & Suggs, PLLC
ATTORNEY FOR PLAINTIFF
2200 W. Commercial Blvd, Suite 103
Ft. Lauderdale, FL 33309
DESIGNATED PRIMARY E-MAIL
FOR SERVICE PURSUANT TO FLA.
R. JUD. ADMIN 2.516
ESERVICE@MGS-LEGAL.COM
22FL373-0019
Oct. 28; Nov. 4, 2022 22-01643K

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. 532020CA002625000000
PennyMac Loan Services, LLC, Plaintiff, vs. BELINDA ROJAS, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 532020CA002625000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein PennyMac Loan Services, LLC is the Plaintiff and BELINDA ROJAS; Unknown Spouse of Belinda Rojas; Royal Ridge Homeowners Association, Inc.; Unknown Spouse of Patricia J. Rosecrans are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00 AM on the 3rd day of January, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 13, HUNTWICKE PHASE 1, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 92, PAGES 43,

AND 44, PUBLIC RECORDS OF POLK COUNTY, FLORIDA

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

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

Dated this 20th 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
FLCourtDoes@brockandscott.com
By /s/ Justin J. Kelley
Justin J. Kelley, Esq.
Florida Bar No. 32106
File # 20-F00380
Oct. 28; Nov. 4, 2022 22-01636K

FIRST INSERTION

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

CASE NO. 2020-CA-003609
WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF CSMC 2019-RPL11 TRUST, Plaintiff, vs.

DALTON PARIS; MARIE M. MAGLOIRE-PARIS A/K/A MARIE MAGLORIE-PARIS; ASSOCIATION OF POINCIANA VILLAGES, INC.; UNKNOWN TENANT 1; UNKNOWN TENANT 2 the names being fictitious to account for parties in possession, Defendant(s).

NOTICE IS HEREBY GIVEN that pursuant to an Order Resetting Foreclosure Sale entered on August 22, 2022 in the Tenth Judicial Circuit in and for Polk County, Florida, the style of which is indicated above, the Clerk of Court will on NOVEMBER 21, 2022 at 10:00 AM EST at http://www.polk.realforeclose.com offer for sale and sell at public outcry to the highest and best bidder for cash, the following described property situated in Polk County, Florida:

LOT 18, IN BLOCK 3013, OF POINCIANA NEIGHBORHOOD 6 VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED

IN PLAT BOOK 61 PAGES 29 THROUGH 52, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 208 Athabasca Dr, Kissimmee, FL 34759

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim 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 19, 2022
/s/ Audrey J. Dixon
Audrey J. Dixon, Esq.
Florida Bar No. 39288
MCMICHAEL TAYLOR GRAY, LLC
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Phone: (404) 474-7149
Email: adixon@mtglaw.com
E-Service: service@mtglaw.com
Oct. 28; Nov. 4, 2022 22-01638K

FIRST INSERTION

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

CASE NO.: 2019-CA-000837
LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs.

JEFFREY S. FORRESTER, et al, Defendant(s).

NOTICE IS HEREBY GIVEN Pursuant to an Order Rescheduling Foreclosure Sale dated September 19, 2022, and entered in Case No. 2019-CA-000837 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Lakeview Loan Servicing, LLC, is the Plaintiff and Jeffrey S. Forrester, United States of America Acting through Secretary of Housing and Urban Development, Melissa D Forrester, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the November 18, 2022 the following described property as set forth in said Final Judgment of Foreclosure: LOT 6, GARDEN GROVE HARBORS #2, AN UNRECORDED SUBDIVISION, THE WEST 110 FEET OF THE EAST 905 FEET OF THE SOUTH 105 FEET OF THE NORTH 130 FEET OF THE SOUTH ONE HALF OF THE NORTHWEST ONE QUARTER OF THE SOUTHEAST ONE

QUARTER OF SECTION 36, TOWNSHIP 28 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA. TRACT IS SUBJECT TO AN EASEMENT 7.5 FEET WIDE ALONG THE SOUTH BOUNDARY FOR PUBLIC UTILITIES AND DRAINAGE PURPOSES. A/K/A 620 LAKE NED RD, WINTER HAVEN, FL 33884

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

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

Dated this 24 day of October, 2022.
ALBERTELLI LAW
P. O. Box 23028
Tampa, FL 33623
Tel: (813) 221-4743
Fax: (813) 221-9171
E-Service: servealaw@albertellilaw.com
By: /s/ Charline Calhoun
Florida Bar #16141
CT - 19-001841
Oct. 28; Nov. 4, 2022 22-01650K



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Business Observer

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FIRST INSERTION

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
Case #: 2018-CA-001509
DIVISION: 11

U.S. Bank National Association, not individually but solely as Trustee for BlueWater Investment Trust 2017-1 Plaintiff, vs.-
Richard G. Schoch; Lisa M. Schoch; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-001509 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein U.S. Bank National Association, not individually but solely as Trustee for BlueWater Investment Trust 2017-1, Plaintiff and Richard G. Schoch are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on November 21, 2022, the following described property as set forth in said

Final Judgment, to-wit:
LOT 39, SHADY ACRES UNIT
NO. 2, ACCORDING TO MAP
OR PLAT THEREOF AS RE-
CORDED IN PLAT BOOK 70,
PAGE 45, PUBLIC RECORDS
OF POLK COUNTY, FLORIDA.
TOGETHER WITH THAT
CERTAIN MANUFACTURED
HOME, YEAR: 1986, MAKE:
FIESTA HOMES, VIN#: FDGA6AX6534 AND VIN#: FDGA6AU6534.

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

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

Submitted by:
ATTORNEY FOR PLAINTIFF:
LOGS LEGAL GROUP LLP
2424 North Federal Highway, Suite 360
Boca Raton, Florida 33431
(561) 998-6700
(561) 998-6707
18-312323 FCO1 SLE
Oct. 28; Nov. 4, 2022 22-01651K

FIRST INSERTION

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

CIVIL DIVISION
Case No. 2021CA002125000000
WILMINGTON SAVINGS FUND
SOCIETY, FSB, NOT IN ITS
INDIVIDUAL CAPACITY BUT
SOLELY AS TRUSTEE FOR THE
VERUS SECURITIZATION TRUST
2019-INV3,
Plaintiff, vs.

MILADY SIMPSON and all unknown parties claiming by, through, under and against the above named Defendant who are unknown to be dead or alive whether said unknown are persons, heirs, devisees, grantees, or other claimants; UNKNOWN SPOUSE OF MILADY SIMPSON; LAKE JULIANA ESTATES HOMEOWNERS ASSOCIATION INC., F/K/A LAKE JULIANA HOMEOWNERS ASSOCIATION INC.; TENANT I/UNKNOWN TENANT; TENANT II/UNKNOWN TENANT; TENANT III/UNKNOWN TENANT and TENANT IV/UNKNOWN TENANT, in possession of the subject real property, Defendants.

Notice is hereby given pursuant to the final judgment/order entered in the above noted case, that the Clerk of Court of Polk County, Florida will sell the following property situated in Polk County, Florida described as:

LOT 5, LAKE JULIANA ESTATES PHASE ONE, ACCORDING TO THE PLAT THEREOF AS RECORDED PLAT BOOK 139, PAGES 49-57 OF THE PUBLIC RECORDS OF POLK

COUNTY, FLORIDA.
at public sale, to the highest and best bidder for cash, at www.polk.realforeclose.com, at 10:00 a.m. on JANUARY 10, 2023. The highest bidder shall immediately post with the Clerk, a deposit equal to five percent (5%) of the final bid. The deposit must be cash or cashier's check payable to the Clerk of the Court. Final payment must be made on or before 12:00 P.M. (Noon) the day following the sale by cash or cashier's check.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. The Court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein.

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

LAW OFFICE OF GARY GASSEL, P.A.
2191 Ringling Boulevard
Sarasota, Florida 34237
(941) 952-9322
Attorney for Plaintiff

BY WILLIAM NUSSBAUM III,
ESQUIRE
Florida Bar No. 66479
Oct. 28; Nov. 4, 2022 22-01656K

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. 2022CA000195000000
NATIONSTAR MORTGAGE LLC
D/B/A MR. COOPER,
Plaintiff, vs.
VICTOR A. RODRIGUEZ CORTES,
et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 10, 2022, and entered in 2022CA000195000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER is the Plaintiff and VICTOR A. RODRIGUEZ CORTES; UNKNOWN SPOUSE OF VICTOR A. RODRIGUEZ CORTES; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE SEVEN ASSOCIATION, INC.; POINCIANA NEIGHBORHOOD ASSOCIATION, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on November 29, 2022, the following described property as set forth in said Final Judgment, to wit:

LOT 11, BLOCK 1139, POINCIANA NEIGHBORHOOD 5, VILLAGE 7, ACCORDING TO PLAT THEREOF AS RECORDED IN PLAT BOOK 53, PAGE 19 THROUGH 28, INCLUSIVE,

OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 1909 MANATEE LN, POINCIANA, FL 34759

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 25 day of October, 2022.
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: fmail@raslg.com
By: \S\Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email: dsalem@raslg.com
20-077431 - CaB
Oct. 28; Nov. 4, 2022 22-01667K

FIRST INSERTION

NOTICE OF SALE
PURSUANT TO CHAPTER 45
IN THE CIRCUIT COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA.
CIVIL DIVISION
CASE NO.

532022CA001712000000
FLAGSTAR BANK,
Plaintiff, vs.
JOHN A. DEMARCO; SHADDOCK ESTATES HOME OWNERS ASSOCIATION, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated October 18, 2022, and entered in Case No. 532022CA001712000000 of the Circuit Court in and for Polk County, Florida, wherein FLAGSTAR BANK is Plaintiff and JOHN A. DEMARCO; SHADDOCK ESTATES HOME OWNERS ASSOCIATION, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on December 2, 2022, the following described property as set forth in

said Order or Final Judgment, to-wit:
LOT 21, SHADDOCK ESTATES,
ACCORDING TO THE MAP
OR PLAT THEREOF AS RE-
CORDED IN PLAT BOOK 118,
PAGE 9, PUBLIC RECORDS OF
POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

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

DATED October 25, 2022.
By: /s/ Ian Dolan
Ian C. Dolan
Florida Bar No.: 757071
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
2491-184980 / DAD
Oct. 28; Nov. 4, 2022 22-01657K

FIRST INSERTION

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

53-2021CA-002169-0000-00
U.S. BANK NATIONAL
ASSOCIATION, NOT IN ITS
INDIVIDUAL CAPACITY BUT
SOLELY IN ITS CAPACITY AS
TRUSTEE OF CIM TRUST 2019-R5,
Plaintiff, vs.
MARIA N. RANGEL A/K/A MARIA RANGEL, et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered March 3, 2022 in Civil Case No. 53-2021CA-002169-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS TRUSTEE OF CIM TRUST 2019-R5 is Plaintiff and MARIA N. RANGEL A/K/A MARIA RANGEL, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 29th day of November, 2022 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

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

to the plat thereof as recorded in Plat Book 88, Page 46, of the Public Records of Polk County, Florida, LESS the West 45.32 feet thereof, AND ALSO the West 2.4 feet of Lot 33, Lake Gibson Village, as recorded in Plat Book 88, Page 46, of the Public Records of Polk County, Florida.
Parcel ID:
24-27-19-161358-000321

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

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

/s/ Robyn Katz
Robyn Katz, Esq.
McCalla Raymer Leibert Pierce, LLC
Attorney for Plaintiff
225 East Robinson Street,
Suite 155
Orlando, FL 32801
Phone: (407) 674-1850
Fax: (321) 248-0420
Email: MRSservice@mccalla.com
Fla. Bar No.: 146803
6913515
20-00808-2
Oct. 28; Nov. 4, 2022 22-01662K

FIRST INSERTION

NOTICE OF SALE
IN THE COUNTY COURT OF THE
TENTH JUDICIAL CIRCUIT IN AND
FOR POLK COUNTY, FLORIDA
CASE NO.: 2022-CC-0001231-O
POINCIANA GOLF VILLAS
HOMEOWNERS ASSOCIATION
II, INC.
Plaintiff, vs.

EVELYN SANTANA and
UNKNOWN PARTIES IN
POSSESSION
Defendants.

NOTICE IS HEREBY GIVEN that, pursuant to the Final Judgment of Foreclosure dated October 3, 2022, in this cause, in the County Court of Polk County, Florida, Stacy M. Butterfield, the Clerk of the Court shall sell the following described property at public sale on December 2, 2022, online at 10:00 a.m., to the highest and best bidder online at www.polk.realforeclose.com, in accordance with Section 45.031, Fla. Stat.

Lot 1, Block 900, Golf Villas II at Poinciana, according to the Plat thereof, recorded in Plat Book 72, Page(s) 16 through 18, inclusive, of the Public Records of Polk County, Florida.
Street Address: 485 Prestwick Place Poinciana, FL 34759
ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM

THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEARANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHEDULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.

Dated: October 20, 2022
Attorney for Plaintiff
/s/ Jeff A. Stone
JEFF A. STONE, ESQUIRE
Florida Bar No.: 0042520
BLACKBIRD LAW, PA
390 N. Orange Ave. Suite 2300
Orlando, Florida 32801
(407) 233-3249 Telephone
jstone@blackbirdlegal.com (Primary)
Oct. 28; Nov. 4, 2022 22-01663K

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.

2008CA-006258-0000-00
THE BANK OF NEW YORK AS
TRUSTEE FOR THE BENEFIT OF
THE CERTIFICATEHOLDERS
CWABS, INC. ASSET BACKED
CERTIFICATES, SERIES 2007-9,
Plaintiff, vs.

Leland Charles Piester, et al.,
Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/ or Order Rescheduling Foreclosure Sale, entered in Case No. 2008CA-006258-0000-00 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS CWABS, INC. ASSET BACKED CERTIFICATES, SERIES 2007-9 is the Plaintiff and Leland Charles Piester; THE UNKNOWN SPOUSE OF LELAND C. PIESTER; Derenda M Piester; Tenant #1; Tenant #2; Tenant #3; and Tenant #4 the name being fictitious to account for parties in possession are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, beginning at 10:00 AM on the 3rd day of January, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 33, OF C.W. ROCKNER'S ADDITION TO FORT MEADE, ACCORDING TO THE PLAT THEREOF RECORDED IN DEED BOOK P, PAGE 354, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. AND

THE WEST 110 FEET OF THE NORTH 2 FEET OF LOT 34 OF C.W. ROCKNER'S ADDITION TO FORT MEADE, ACCORDING TO THE PLAT THEREOF RECORDED IN DEED BOOK P, PAGE 354, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. AND THE NORTH 1/2 OF LOT 16 AND THE SOUTH 90 FEET OF LOTS 17 AND 18 IN BLOCK G OF WILDWOOD PARK, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 16, PAGE 16 PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

Dated this 25th 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. 2008CA-006258-0000-00
File # 16-F00281
Oct. 28; Nov. 4, 2022 22-01660K

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. 2022CA001277000000
FREEDOM MORTGAGE
CORPORATION,
Plaintiff, vs.

JOSE ARRIAGA AND JANET
ROSARIO F/K/A JANET ARRIAGA,
et al.
Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 22, 2022, and entered in 2022CA001277000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein FREEDOM MORTGAGE CORPORATION is the Plaintiff and JOSE ARRIAGA; UNKNOWN SPOUSE OF JOSE ARRIAGA N/K/A BELINDA ARRIAGA; JANET ROSARIO F/K/A JANET ARRIAGA; BRANCH BANKING & TRUST COMPANY SUCCESSOR BY MERGER TO SUNTRUST BANK; STATE OF FLORIDA DEPARTMENT OF REVENUE; POLK COUNTY CLERK OF COURT, FL; JAMES MICHAEL HOBBS 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 21, 2022, the following described property as set forth in said Final Judgment, to wit:

THE FOLLOWING DESCRIBED LAND, SITUATE, LYING AND BEING IN POLK COUNTY, FLORIDA TO-WIT: LOT 243, COUNTRY OAKS ESTATES

UNIT SEVEN, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 82, PAGE 3, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
Property Address: 3419 HURLBUT CIR, LAKE WALES, FL 33898

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim 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 25 day of October, 2022.
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909
Service Email: fmail@raslg.com
By: \S\Danielle Salem
Danielle Salem, Esquire
Florida Bar No. 0058248
Communication Email: dsalem@raslg.com
21-046486 - CaB
Oct. 28; Nov. 4, 2022 22-01659K

FIRST INSERTION

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

2022CA-000531-0000-LK
WHISPERING TRAILS
HOMEOWNERS ASSOCIATION
INC
Plaintiff(s), vs.

REGINA P SMITH, ET AL
Defendant(s)

Notice is hereby given that pursuant to a Final Judgment entered on SEPTEMBER 6, 2022, in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

LOT 159, WHISPERING TRAILS PHASE 2, A SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED AT PLAT BOOK 143, PAGE 49, 50, AND 51, IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
A/K/A 2749 WHISPERING TRAILS DR, WINTER HAVEN, FL 33884

to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at

www.polk.realforeclose.com, on 21ST day of NOVEMBER, 2022.
ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS AFTER THE SALE.

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

WITNESS my hand and the seal of the Court on this 17th day of October, 2022.
STACY M. BUTTERFIELD, CPA
Clerk of the Circuit Court
Drawer CC-12, P.O. Box 9000
Bartow, Florida 33831-9000
(SEAL) By Carolyn Mack
Deputy Clerk
Oct. 28; Nov. 4, 2022 22-01661K

FIRST INSERTION

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

CASE NO. 2018-CA-003550 NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF MARGARET A. KING, DECEASED, et al.
Defendant(s),
TO: PATRICIA L. JACOBS A/K/A PAT JACOBS and THE UNKNOWN

HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF MARGARET A. KING, DECEASED, whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following property:

LOT 14, HEATHER HILL PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 119, PAGE 34 AND 35 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you

are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before November 17, 2022 (30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863)

534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

WITNESS my hand and the seal of this Court at County, Florida, this 11th day of October, 2022.

Stacy M. Butterfield
CLERK OF THE CIRCUIT COURT
By: Asuncion Nieves
DEPUTY CLERK

Robertson, Anschutz, Schneid, Crane & Partners, PLLC
6409 Congress Ave.,
Suite 100
Boca Raton, FL 33487
PRIMARY EMAIL: flmail@raslg.com
21-121893 - KIL
Oct. 28; Nov. 4, 2022 22-01639K

SUBSEQUENT INSERTIONS

SECOND 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.
October 21, 28, 2022 22-01633K

SECOND INSERTION

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 PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

The date of first publication of this notice is 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@pamelamartini.com
October 21, 28, 2022 22-01632K

SUBSEQUENT INSERTIONS

SECOND 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 NEIGHBORHOOD 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.,

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

SECOND INSERTION

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

CASE NO. 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 LOANDEPOT.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.realforeclose.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

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

SECOND INSERTION

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

CASE NO.: 2021-CA-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 thereof, 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

unclaimed.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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

SUBMITTED on this 17th day of 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

SECOND 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 demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THIS NOTICE.

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

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

The date of first publication of this notice is 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

SECOND INSERTION

NOTICE TO CREDITORS IN THE TENTH JUDICIAL CIRCUIT 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 WITHIN 3 MONTHS AFTER THE DATE OF THIS NOTICE.

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

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

The date of first publication of this notice is 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

SECOND 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 PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

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

Personal Representative:
Katherine D. Mussler
1105 Steinbeck Drive
Durham, North Carolina 27703
Attorney for Personal Representative:
L. Caleb Wilson, Attorney
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

SECOND 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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is 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

SECOND INSERTION

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 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

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, VIN #PH0615372AFL, Title #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 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@lutzbobobob.com
 jabobo@lutzbobobob.com
 October 21, 28, 2022 22-01612K

SECOND INSERTION

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

CASE NO. 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, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and BLACK POINT ASSETS INC, AS TRUSTEE OF THE 3753 MADBURY CIRCLE LAND TRUST; STAR POINTE CAPITAL, LLC; HAMPTON HILLS SOUTH HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA ON BEHALF OF SECRETARY OF HOUSING AND URBAN DEVELOPMENT; LAURA DAVIS; FREDERICK DAVIS A/K/A FREDERICK J. DAVIS; FLORIDA HOUSING FINANCE CORPORATION; UNKNOWN BENEFICIARIES OF THE 3753 MC LAND TRUST; UNKNOWN BENEFICIARIES OF THE 3753 MADBURY 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 following described property as set forth in said Final Judgment, to wit:

LOT NO. 21, IN BLOCK NO. 22, OF HAMPTON HILLS SOUTH PHASE 2, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 140, PAGE 1, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 3753 MADBURY CIRCLE, LAKE LAND, FL 33810

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

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

Dated this 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: fmail@raslg.com
 18-159135 - CaB
 October 21, 28, 2022 22-01629K

SECOND INSERTION

NOTICE OF SALE AS TO: IN THE CIRCUIT COURT OF THE TENTH 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 tenant-in-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 Declarations 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 provisions in the Declaration and any amendments thereto

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

Interest 1.923%, Use Period No./Unit No. 21/0109, 34/0109, Building 1
 Count IV
 TARANIA SNELL, A/K/A 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,
 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
 October 21, 28, 2022 22-01627K

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL 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

SECOND 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 NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR RMTP TRUST, SERIES 2021 BKM-TT-V is the Plaintiff, and UNKNOWN HEIRS, TRUSTEES, PERSONAL REPRESENTATIVES, CREDITORS, DEVISEES, OR OTHER PERSONS CLAIMING INTEREST BY, THROUGH, UNDER OR AGAINST CONNIE H. HALL, CARRIE FLAGLER, CHRISTOPHER 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

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

SECOND INSERTION

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 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 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
 October 21, 28, 2022 22-01614K

SECOND INSERTION

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

CASE NO. 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, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on November 8, 2022, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 46, ABBEY AT WEST HAVEN, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 114, PAGE 41, 42, AND 43, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

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

DATED 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

SECOND INSERTION

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

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

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

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR

SECOND INSERTION

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

CASE NO. 2016CA-000056-0000-00 CIT BANK N.A., Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ALICE M. BURGER, DECEASED, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant 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, Florida, wherein REVERSE MORTGAGE FUNDING LLC is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ALICE M. BURGER, DECEASED; THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, 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 REVENUE; 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

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

SECOND 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 SUBDIVISION ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 83, PAGE 14, 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
 Boca Raton, FL 33487
 Telephone: 561-241-6901
 Facsimile: 561-997-6909
 Service Email: fmail@raslg.com
 15-080905 - CaB
 October 21, 28, 2022 22-01628K

SECOND INSERTION

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

CASE NO. 53-2021-CA-003646 PHH MORTGAGE CORPORATION, Plaintiff, vs. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST 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 entered in 53-2021-CA-003646 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein PHH MORTGAGE CORPORATION is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JOANN D. ANDRESS, DECEASED; MELANIE ARNOLD; DAVID ANDRESS; RHONDA OLIVER; TERESA ANDRESS; UNITED STATES OF AMERICA, ACTING 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 cash at www.polk.realforeclose.com, at 10:00 AM, on November 14, 2022, the following described property 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 COUNTY, FLORIDA. TOGETHER WITH RIGHT-OF-WAY DESCRIBED AS: BEGIN 584.64 FEET NORTH AND 394.00 FEET EAST OF THE SOUTHWEST 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 BOUNDARY

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 BOUNDARY OF SAID SE 1/4; THENCE RUN S 0°24'12" EAST, 208.04 FEET TO THE SOUTH BOUNDARY 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 89°56'34" WEST, 50.00 FEET TO THE POINT OF BEGINNING.

Property Address: 425 W COUNTY ROAD 540A, LAKE LAND, 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 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: fmail@raslg.com
 21-096863 - CaB
 October 21, 28, 2022 22-01630K

Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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

THE NEGATIVE INCOME TAX

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



STEPS TO FIX ENTITLEMENTS

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

\$\$\$

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

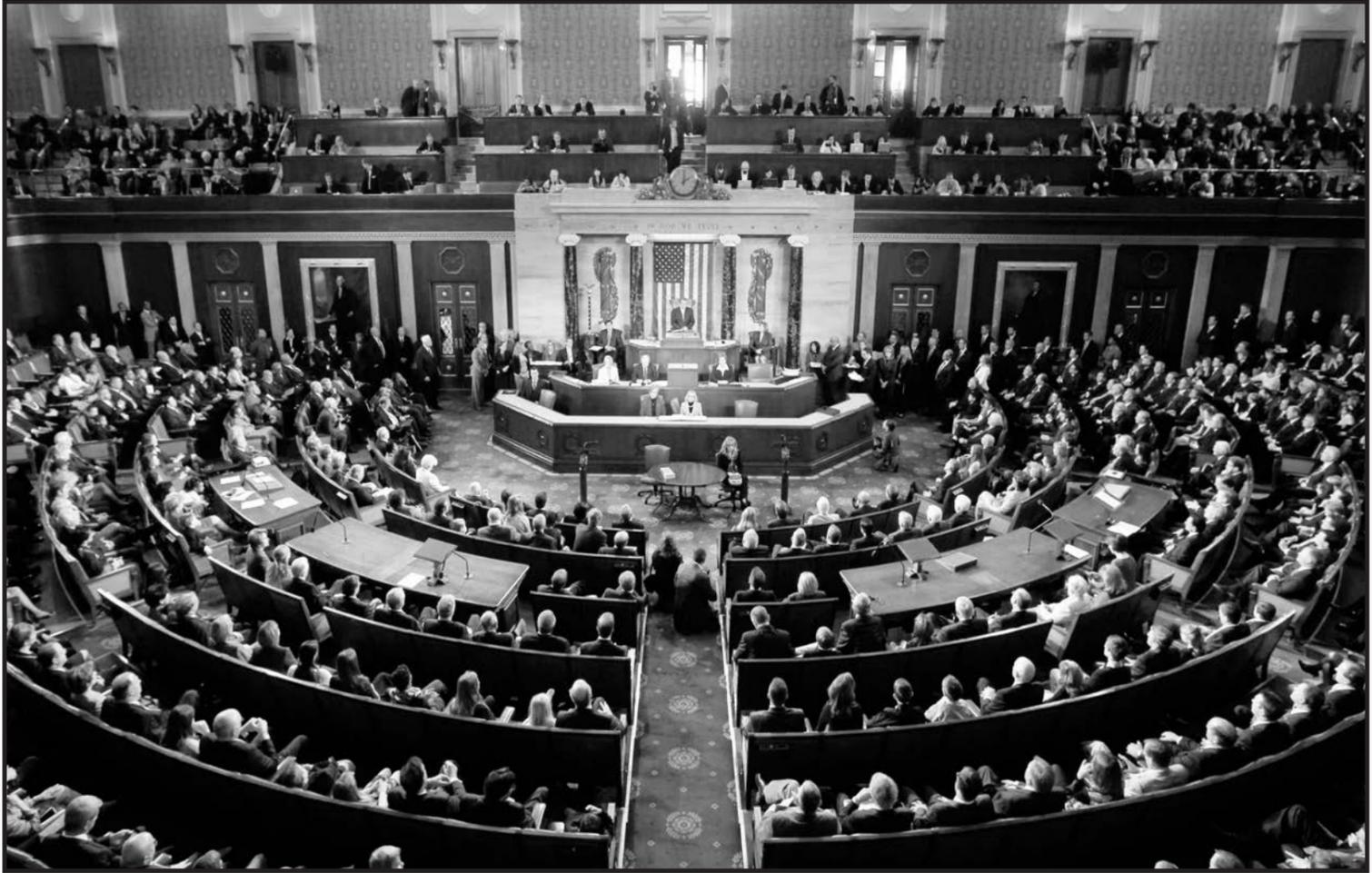
There would still be need for personal assistance to some families who are unable for one reason or another to manage their own affairs. However, if the burden of income maintenance were handled by the negative income tax, that assistance could and would be provided by private charitable activities.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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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