

## POLK COUNTY LEGAL NOTICES

### FIRST INSERTION

Notice of Foreclosure Sale  
IN THE COUNTY COURT OF THE  
10TH JUDICIAL CIRCUIT, IN AND  
FOR POLK COUNTY, FLORIDA.

**CASE NO.: 2022-CC-003121**  
**JUDGE: BRANDON J. RAFOOL**  
**BE A MAN BUY LAND, LLC, a**  
**Florida limited liability company**  
**Plaintiff, v.**  
**GERARD B. HANSEN, NICOLE**  
**BRITTON-HANSEN, AND**  
**UNKNOWN TENANT(S) IN**  
**POSSESSION, IF ANY,**  
**Defendants.**

NOTICE IS HEREBY GIVEN pursuant  
to a Final Judgment of Foreclosure  
dated November 4, 2022 and entered  
in Case No. 2022CC003121000000  
of the Circuit Court of the Tenth  
Judicial Circuit in and for Polk County,  
Florida, whereby BE A MAN BUY  
LAND, LLC, a Florida limited liability  
company, is the Plaintiff and GERARD  
B. HANSEN, NICOLE BRITTON-  
HANSEN, AND UNKNOWN  
TENANT(S) IN POSSESSION are  
the Defendants. Stacy M. Butterfield  
as the Clerk of the Circuit Court will  
sell to the highest and best bidder for  
cash at [www.polk.realforeclose.com](http://www.polk.realforeclose.com)  
at 10:00 a.m. on December 9, 2022,  
the following described property as  
set forth in the Final Judgment of  
Foreclosure, to wit:

Parcel ID: 27-31-21-000000-  
034010

THE EAST 165 FEET OF THE  
WEST 330 FEET OF THE  
SOUTH 330 FEET OF THE  
NORTH 2310 FEET OF THE  
WEST 1/2 OF THE NW 1/4 OF  
SECTION 21, TOWNSHIP 31  
SOUTH, RANGE 27 EAST,  
THE SOUTH 40 FEET AND

THE EAST 30 FEET THEREOF  
SUBJECT TO AN EASEMENT  
FOR ROAD RIGHT-OF-WAY.  
TOGETHER WITH all the im-  
provements now or hereafter  
erected on the property, and all  
easements, appurtenances, and  
fixtures now or hereafter a part  
of the property.

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

Dated on November 16, 2022.

/s/ Rene S. Griffith

RENE S. GRIFFITH

Florida Bar No. 0041208

Attorney for Plaintiff

BE A MAN BUY LAND

4260 S.E. Federal Highway

Stuart, Florida 34997

Telephone (772) 546-4101

[renee@beamanbuyland.com](mailto:renee@beamanbuyland.com)

November 18, 25, 2022 22-01752K

### 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. 53-2021-CA-003291**  
**FREEDOM MORTGAGE**  
**CORPORATION,**  
**Plaintiff, vs.**  
**KRISTAL BERMUDEZ A/K/A**  
**KRISTAL LYNN BERMUDEZ AND**  
**ANTONIO BERMUDEZ, et al.**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant  
to a Final Judgment of Foreclosure dated  
August 26, 2022, and entered in 53-  
2021-CA-003291 of the Circuit Court of  
the TENTH Judicial Circuit in and for  
Polk County, Florida, wherein FREE-  
DOM MORTGAGE CORPORATION is  
the Plaintiff and KRISTAL BERMU-  
DEZ A/K/A KRISTAL LYNN BERMU-  
DEZ; ANTONIO BERMUDEZ 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](http://www.polk.realforeclose.com), at 10:00  
AM, on December 27, 2022, the follow-  
ing described property as set forth in  
said Final Judgment, to wit:

LOT 14 IN BLOCK N OF RICH-  
LAND MANOR UNIT NUM-  
BER THREE, AS SHOWN BY  
MAP OR PLAT THEREOF RE-  
CORDED IN THE OFFICE OF  
THE CLERK OF THE CIRCUIT  
COURT IN AND FOR POLK  
COUNTY, FLORIDA, IN PLAT  
BOOK 42, PAGE 47

Property Address: 640  
PINECREST DR, 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 in accord-  
ance 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 Admin-  
istrator, 255 N. Broadway Avenue, Bar-  
taw, 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 15 day of November, 2022.

By: /s/ Danielle Salem

Danielle Salem, Esquire

Florida Bar No. 0058248

Communication Email:

[dsalem@raslg.com](mailto:dsalem@raslg.com)

ROBERTSON, ANSCHUTZ,

SCHNEID, CRANE & PARTNERS,

PLLC

Attorney for Plaintiff

6409 Congress Ave., Suite 100

Boca Raton, FL 33487

Telephone: 561-241-6901

Facsimile: 561-997-6909

Service Email: [flmail@raslg.com](mailto:flmail@raslg.com)

21-112026 - CaB

November 18, 25, 2022 22-01746K

### FIRST INSERTION

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

**CASE NO.: 2022CA001519**  
**VILLAGE CAPITAL &**  
**INVESTMENT, LLC**  
**Plaintiff(s), vs.**  
**SHAWN T. SMITH; et al.,**  
**Defendant(s).**

NOTICE IS HEREBY GIVEN THAT,  
pursuant to Plaintiff's Final Judgment  
of Foreclosure entered on November  
2, 2022 in the above-captioned action,  
the Clerk of Court, Stacy M. Butterfield,  
will sell to the highest and best bidder  
for cash at [www.polk.realforeclose.com](http://www.polk.realforeclose.com)  
in accordance with Chapter 45, Florida  
Statutes on the 20th day of December,  
2022 at 10:00 AM on the following  
described property as set forth in said  
Final Judgment of Foreclosure or order,  
to wit:

ALL THAT CERTAIN LAND  
SITUATE IN POLK COUNTY,  
FLORIDA, VIZ: LOT 59, BLOCK  
55, RIVER RANCH SHORES  
UNIT ONE, A SUBDIVISION  
ACCORDING TO THE PLAT  
THEREOF RECORDED IN PLAT  
BOOK 48, PAGES 26 THROUGH  
48, INCLUSIVE, OF THE PUB-  
LIC RECORDS OF POLK COUN-  
TY, FLORIDA.

Property address: 25322 Colum-  
bia Circle, Lake Wales, FL 33898

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

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

Respectfully submitted,  
/s/ Heather L. Griffiths  
PADGETT LAW GROUP  
HEATHER GRIFFITHS, ESQ.  
Florida Bar # 91444  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
[attorney@padgettlawgroup.com](mailto:attorney@padgettlawgroup.com)  
Attorney for Plaintiff  
TDP File No. 22-001089-1  
November 18, 25, 2022 22-01733K

### FIRST INSERTION

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

**File No.**  
**53-2022-CP-003741-0000-XX**  
**Division 14**  
**IN RE: ESTATE OF**  
**TIINA VAJAK**  
**Deceased.**

The administration of the estate of  
Tiina Vajak, deceased, whose date of  
death was August 23, 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 oth-  
er persons having claims or demands  
against decedent's estate on whom a  
copy of this notice is required to be  
served must file their claims with this  
court ON OR BEFORE THE LATER  
OF 3 MONTHS AFTER THE TIME  
OF THE FIRST PUBLICATION OF  
THIS NOTICE OR 30 DAYS AFTER  
THE DATE OF SERVICE OF A COPY  
OF THIS NOTICE ON THEM.

All other creditors of the decedent

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

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

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

The date of first publication of this  
notice is November 18, 2022.

**Personal Representative:**

**L. Caleb Wilson**

4927 Southfork Drive

Lakeland, Florida 33813

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](mailto:caleb@mundylaw.com)

November 18, 25, 2022 22-01739K

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
10TH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION

**File No. 532022CP0034320000XX**  
**IN RE: ESTATE OF**  
**JESSE EARL JOINER,**  
**Deceased.**

The administration of the estate of  
JESSE EARL JOINER, Deceased,  
whose date of death was August 17,  
2022, is pending in the Circuit Court  
for POLK County, Florida, Probate  
Division, the address of which is 255 N  
Broadway Ave. Bartow, FL 33830. The  
names and addresses of the personal  
representative and the personal  
representative's attorney are set forth  
below.

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

All other creditors of the decedent

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

ALL CLAIMS NOT FILED WITHIN  
THE TIME PERIODS SET FORTH IN  
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 November 18, 2022.

**LOIS MANUEL,**

**Personal Representative**

Attorney for Personal Representative:

Scott R. Bugay, Esquire

Florida Bar No. 5207

Cititcenter, Suite P600

290 NW 165th Street

Miami FL 33169

Telephone: (305) 956-9040

Fax: (305) 945-2905

Primary Email: [Scott@srblawyers.com](mailto:Scott@srblawyers.com)

Secondary Email:

[angelica@srblawyers.com](mailto:angelica@srblawyers.com)

November 18, 25, 2022 22-01747K

### FIRST INSERTION

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

**CASE NO.: 2021-CA-002346**  
**FREEDOM MORTGAGE CORPO-**  
**RATION,**  
**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  
December 27, 2022, at 10:00 a.m. ET,  
via the online auction site at [www.polk.realforeclose.com](http://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, ac-  
cording to the map or plat there-  
of, as recorded in Plat Book 149,  
Page(s) 44 and 45, of the Public  
Records of Polk County, Florida.  
Property Address: 4896 St.  
James Street, Winter Haven, FL,  
33881

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

Any person claiming an interest in  
the surplus from the sale, if any, other  
than the property owner as of the date

of the Lis Pendens must file a claim  
before the clerk reports the surplus as  
unclaimed.

If the sale is set aside for any reason,  
the Purchaser at the sale shall be en-  
titled 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 need special assistance due to  
a disability to participate in court pro-  
ceedings in Polk County Florida, please  
contact the Tenth Judicial Circuit of  
Florida Office of the Court Administra-  
tor at (863) 534-4686 (Voice), (863)  
534-7777 (TDD) or (800) 955-8770  
(Florida Relay Service), as much in  
advance of your court appearance as  
possible. If you are hearing or voice im-  
paired, you may call 711 and the Florida  
Relay Service will assist you with your  
call to our office. It is the intent of the  
Tenth Judicial Circuit to facilitate pro-  
visions for reasonable accommodations  
when requested by qualified persons  
with disabilities.

SUBMITTED on this 15th day of  
November, 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

November 18, 25, 2022 22-01743K

### FIRST INSERTION

NOTICE OF PUBLIC SALE  
Notice is hereby given that on  
December 2, 2022 at 10:30 a.m.,  
the following property will be sold  
at public auction pursuant to F.S.  
715.109: A 1968 GRAT mobile home  
bearing vehicle identification number  
4HB4012C1N10866 and all personal  
items located inside the mobile home.

Last Tenant: Darnell Duling Sr., Darnell  
Duling Jr., and All Unknown Parties,  
Beneficiaries, Heirs, Successors, and  
Assigns of Darnell Duling Sr. Sale to  
be held at: Woodall's Village, 2121 New  
Tampa Highway, Lakeland, Florida  
33815, 863-686-7462.

November 18, 25, 2022 22-01750K

### FIRST INSERTION

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

**File No. 532022CP0032570000XX**  
**Division: PROBATE**  
**IN RE: ESTATE OF**  
**VINCENTE TORRES SANTIAGO**  
**A/K/A VICENTE TORRES**  
**Deceased.**

The administration of the estate of  
Vicente Torres Santiago a/k/a Vicente  
Torres, 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 oth-  
er persons having claims or demands  
against decedent's estate on whom a  
copy of this notice is required to be  
served must file their claims with this  
court ON OR BEFORE THE LATER  
OF 3 MONTHS AFTER THE TIME  
OF THE FIRST PUBLICATION OF  
THIS NOTICE OR 30 DAYS AFTER  
THE DATE OF SERVICE OF A COPY  
OF THIS NOTICE ON THEM.

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

IN 3 MONTHS AFTER THE DATE OF  
THE FIRST PUBLICATION OF THIS  
NOTICE.

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

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

The date of first publication of this  
notice is November 18, 2022.

**Personal Representative:**

**/s/ Mildred Torres**

**Mildred Torres**

**(Nov 16, 2022**

**10:09 EST)**

**Mildred Torres**

**9337 Sausalito Dr.**

**Orlando, Florida 32825**

Attorney for Personal Representative:

/s/ Bridget M. Friedman

Bridget M. Friedman, Esq., Attorney

Florida Bar Number: 20538

Friedman Law, P.A.

600 Rinehart Road, Suite 3086

Lake Mary, FL 32746

Telephone: (407) 830-6331

Fax: (407) 878-2178

E-Mail: [bfriedman@ff-attorneys.com](mailto:bfriedman@ff-attorneys.com)

Secondary E-Mail:

[sadan@ff-attorneys.com](mailto:sadan@ff-attorneys.com)

November 18, 25, 2022 22-01751K

### FIRST INSERTION

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

**File No. 22-CP-3584**  
**Division Probate**  
**IN RE: ESTATE OF**  
**RICHARD CRAIG ADAMSON**  
**a/k/a RICHARD C. ADAMSON**  
**Deceased.**

The administration of the estate of  
Richard Craig Adamson, deceased,  
whose date of death was September 5,  
2021, 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 oth-  
er persons having claims or demands  
against decedent's estate on whom a  
copy of this notice is required to be  
served must file their claims with this  
court ON OR BEFORE THE LATER  
OF 3 MONTHS AFTER THE TIME  
OF THE FIRST PUBLICATION OF  
THIS NOTICE OR 30 DAYS AFTER  
THE DATE OF SERVICE OF A COPY  
OF THIS NOTICE ON THEM.

All other creditors of the decedent

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

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

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

The date of first publication of this  
notice is November 18, 2022.

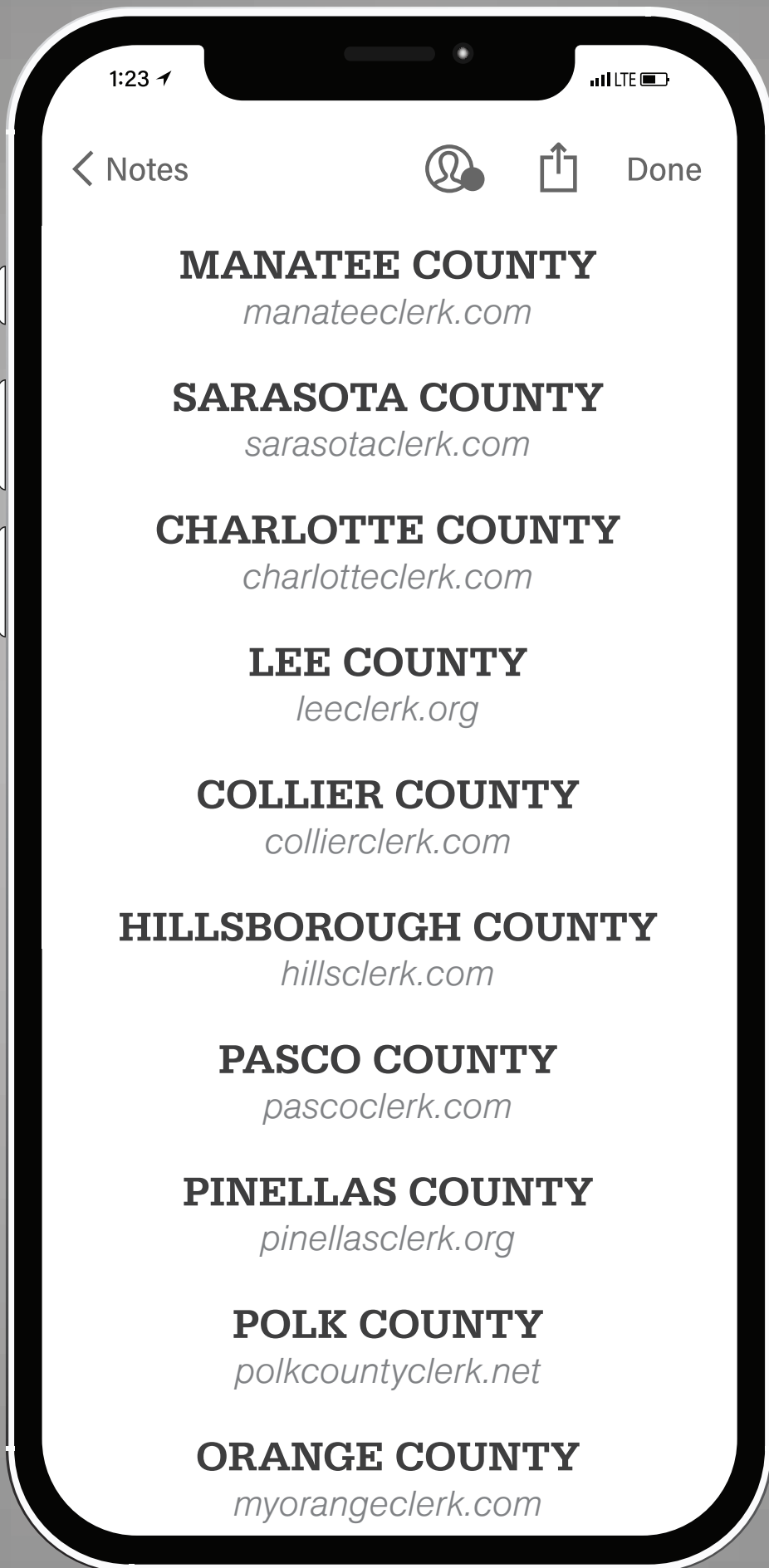
**Personal Representative:**

**Lisa M. Coons**

**5858 Skyline Drive**



# OFFICIAL COURTHOUSE WEBSITES



CHECK OUT YOUR  
LEGAL NOTICES

[floridapublicnotices.com](http://floridapublicnotices.com)

FLORIDA'S NEWSPAPER FOR THE C-SUITE  
**Business  
Observer**

IV20890\_V73

FIRST INSERTION

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

CASE NO.: 2022-CA-000364  
HERITAGE ENTERPRISES FL  
LLC,  
Plaintiff, v.  
FLORIDA ECONOLAND  
SPECIALIST, INC, A FLORIDA  
CORPORATION; JANE DOE, as  
the Personal Representative of the  
Estate of OLGA S. JOHNSON;  
DENISE JOHNSON - LOPEZ;  
MARY C. MILLER; GAIL  
DARLING; DEAN SHATERNICK;  
PETER SHATERNICK; MONICA  
WATTS; MONIQUE WATTS;  
GERTRUD BAUER; JOSE ILLAN  
GARCIA; MARIA DEL ROSARIO  
PEREZ DE ILLAN; THE POLK  
COUNTY CLERK OF THE CIRCUIT  
COURT; FIA CARD SERVICES,  
N.A.; and BARBARA BODHOLDT,  
TRUSTEE OF THE BODHOLDT  
FAMILY TRUST DATED JULY 12,  
2012,  
Defendants.

To FLORIDA ECONOLAND SPE-  
CIALIST, INC, A FLORIDA COR-  
PORATION; DENISE JOHNSON -  
LOPEZ; MARY C. MILLER; PETER  
SHATERNICK; GERTRUD BAUER;  
JOSE ILLAN GARCIA; FIA CARD  
SERVICES, N.A.; and BARBARA BOD-  
HOLDT, TRUSTEE OF THE BOD-  
HOLDT FAMILY TRUST DATED  
JULY 12, 2012:

YOU ARE HEREBY NOTIFIED that  
an action to Quiet Title to real property  
described as:

INDIAN LAKE EST UNIT 6  
SEC 12 31 29 PB 40 PG 41 BLK  
237 LOT 13 More commonly  
known as: 0 Pandora Drive,  
Indian Lake Estates FL 33855  
AND/OR INDIAN LAKE ESTS  
UNIT 5 SEC 7 31 30 PB 39 PG  
31 BLK 176 LOT 2 More com-  
monly known as: 0 Pandora  
Drive, Indian Lake Estates FL  
33855 AND/OR INDIAN LAKE

EST UNIT 4 SEC 8 31 30 PB  
39 PG 30 BLK 156 LOT 2 More  
commonly known as: 0 Pandora  
Drive, Indian Lake Estates FL  
33855 AND/OR INDIAN LAKE  
EST UNIT 4 SEC 8 31 30 PB  
39 PG 30 BLK 156 LOT 7 More  
commonly known as: 0 Pandora  
Drive, Indian Lake Estates FL  
33855 AND/OR INDIAN LAKE  
EST UNIT 4 SEC 8 31 30 PB  
39 PG 30 BLK 166 LOT 5 More  
commonly known as: 0 Pandora  
Drive, Indian Lake Estates FL  
33855

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 Dec. 19, 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 Admin-  
istrator, 255 N. Broadway Avenue, Bar-  
tow, Florida 33830, (863) 534-4686,  
at least 7 days before your scheduled  
court appearance, or immediately upon  
receiving this notification if the time  
before the scheduled appearance is less  
than 7 days; if you are hearing or voice  
impaired, call 711.

Witness my hand and the seal of this  
court on this 15th day of November,  
2022.

Stacy M. Butterfield  
Clerk of the Circuit Court  
(SEAL) By: Lori Armijo  
Deputy Clerk

Alisa Wilkes, Esq.,  
Wilkes & Mee, PLLC  
13400 Sutton Park Dr., S, Suite 1204  
Jacksonville, FL 32224  
Nov. 18, 25; Dec. 2, 9, 2022  
22-01744K

FIRST INSERTION

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

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

NOTICE OF SALE IS HEREBY GIVEN  
pursuant to the Order on Plaintiff's  
Motion to Cancel and Reschedule  
Foreclosure Sale entered on November  
2, 2022, and the Summary Final  
Judgment of Foreclosure entered on  
January 7, 2022, in Case No. 2020-CA-  
000173 of the Circuit Court of the Tenth  
Judicial Circuit, in and for Polk County,  
Florida, wherein Freedom Mortgage  
Corporation is Plaintiff, and Debra  
Viguie, Scott Viguie and Champion's  
Reserve Owners Association, Inc., are  
Defendants, the Office of Stacy M.  
Butterfield, CPA, Polk County Clerk of  
the Court, will sell to the highest and  
best bidder for cash wherein bidding  
begins at 10:00 a.m. Eastern Time  
on [www.polk.realforeclose.com](http://www.polk.realforeclose.com), on  
the 20th day of December, 2022, in  
accordance with Section 45.031(10),  
Florida Statutes, and pursuant to  
Administrative Order No 3-15.16, the  
following described property as set  
forth in said Final Judgment, to wit:  
LOT 162 AS SHOWN ON THE

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

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

Any person claiming an interest in  
the surplus funds from the sale, if any,  
other than the property owner as of the  
date of the lis pendens, must file a claim  
within sixty (60) days after the sale.

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

Dated this 11th day of November,  
2022.

Sokolof Remtulla, PLLC  
By: /s/ Shafin Remtulla, Esq.  
Shafin A. Remtulla, Esq.  
Bar No: 64055  
SOKOLOF REMTULLA, PLLC  
6801 Lake Worth Road, Suite 100E  
Greenacres, FL 33467  
Telephone: 561-507-5252  
Facsimile: 561-342-4842  
E-mail: [pleadings@sokrem.com](mailto:pleadings@sokrem.com)  
Counsel for Plaintiff  
November 18, 25, 2022 22-01738K

## PUBLISH YOUR LEGAL NOTICE

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

- Simply email your notice to  
[legal@businessobserverfl.com](mailto:legal@businessobserverfl.com)
- We offer an online payment portal  
for easy credit card payment
- Service includes us e-filing your affidavit  
to the Clerk's office on your behalf

FLORIDA'S NEWSPAPER FOR THE C-SUITE  
**Business  
Observer**

IV20890\_V73



FIRST INSERTION

NOTICE AND ORDER TO SHOW CAUSE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY, FLORIDA  
GENERAL CIVIL DIVISION  
CASE NO: 53-2022CA-003221000000  
WOODLAND RANCH ESTATES COMMUNITY DEVELOPMENT DISTRICT, a local unit of special-purpose government organized and existing under the laws of the State of Florida, Plaintiff, v. THE STATE OF FLORIDA, AND THE TAXPAYERS, PROPERTY OWNERS AND CITIZENS OF WOODLAND RANCH ESTATES COMMUNITY DEVELOPMENT DISTRICT, INCLUDING NON-RESIDENTS OWNING PROPERTY OR SUBJECT TO TAXATION THEREIN, AND OTHERS HAVING OR CLAIMING ANY RIGHTS, TITLE, OR INTEREST IN PROPERTY TO BE AFFECTED BY THE ISSUANCE OF WOODLAND RANCH ESTATES COMMUNITY DEVELOPMENT DISTRICT SPECIAL ASSESSMENT BONDS, OR TO BE AFFECTED THEREBY:  
Note: All capitalized terms used in this Notice and Order to Show Cause and not defined herein shall have the respective meanings set forth in the herein defined Complaint.  
The above cause comes to be heard upon the Complaint filed herein by the Woodland Ranch Estates Community Development District, in the County of Polk, State of Florida, seeking to determine the authority of said District to issue its Woodland Ranch Estates Community Development District Special Assessment Bonds, in one or more series (the "Bonds"), in an aggregate principal amount not to exceed Eighteen Million Three Hundred Eighty Thousand Dollars (\$18,380,000) as sought by the Plaintiff, to determine the legality of the proceedings had and taken in connection therewith, and the legality of the provisions, covenants and agreements therein contained, and seeking a judgment of this Court that, among other things, (a) the District has been validly established and has power to undertake the Project, to issue the Bonds and to incur the bonded debt as set forth in the Complaint and has properly approved the issuance of the Bonds; (b) the Bonds when issued pursuant thereto, the Special Assessments pledged for the payment of the principal thereof, redemption premium, if any, and interest thereon, and the Bond Resolution and all of the proceedings attendant to all of the foregoing are valid and in conformity with law; (c) upon due issuance of the Bonds in conformance with the Bond Resolution and the Indenture, the Bonds will constitute valid and binding obligations of the District and will be enforceable by their terms as established by the Bond Resolution and the Indenture; (d) the Trustee appointed by the District Board is an acceptable trustee to the Court, but the District Board shall have the authority to replace such Trustee with another financial institution with similar qualifications; (e) the District has the power to plan, finance, acquire, construct, reconstruct, equip and install, in one or more stages, the Project; (f) the Project will serve a valid public purpose; and (g) this Court grant such other relief as is just and appropriate. The aforesaid Complaint having been presented to this Court, and this Court being fully advised in the premises:  
NOW, THEREFORE,  
IT IS ORDERED that all taxpayers, property owners and citizens of the District, including non-residents owning property or subject to taxation, and others having or claiming any rights, title, or interest in property to be affected by the issuance of the Bonds or to be affected thereby, and the State of Florida, through the State Attorney of the Tenth Judicial Circuit, in and for Polk County, Florida, appear on January 17, 2023, at 9:15 a.m., for an allotted time of 15 minutes, before Judge Michael P. McDaniel in Hearing Room 5A-1, at the Polk County Courthouse, 255 North Broadway Avenue, Bartow, Florida 33830, in the County of Polk in said Circuit, and show cause, if any there be, why the prayers of said Complaint for the validation of the Bonds should not be granted and the Bonds, the proceedings therefore, and other matters set forth in said Complaint, should not be validated as prayed for in said Complaint.  
IT IS FURTHER ORDERED that

ing obligations of the District and will be enforceable by their terms as established by the Bond Resolution and the Indenture; (d) the Trustee appointed by the District Board is an acceptable trustee to the Court, but the District Board shall have the authority to replace such Trustee with another financial institution with similar qualifications; (e) the District has the power to plan, finance, acquire, construct, reconstruct, equip and install, in one or more stages, the Project; (f) the Project will serve a valid public purpose; and (g) this Court grant such other relief as is just and appropriate. The aforesaid Complaint having been presented to this Court, and this Court being fully advised in the premises:  
NOW, THEREFORE,  
IT IS ORDERED that all taxpayers, property owners and citizens of the District, including non-residents owning property or subject to taxation, and others having or claiming any rights, title, or interest in property to be affected by the issuance of the Bonds or to be affected thereby, and the State of Florida, through the State Attorney of the Tenth Judicial Circuit, in and for Polk County, Florida, appear on January 17, 2023, at 9:15 a.m., for an allotted time of 15 minutes, before Judge Michael P. McDaniel in Hearing Room 5A-1, at the Polk County Courthouse, 255 North Broadway Avenue, Bartow, Florida 33830, in the County of Polk in said Circuit, and show cause, if any there be, why the prayers of said Complaint for the validation of the Bonds should not be granted and the Bonds, the proceedings therefore, and other matters set forth in said Complaint, should not be validated as prayed for in said Complaint.  
IT IS FURTHER ORDERED that

prior to the date set for the hearing on said Complaint for validation, the Clerk of this Court shall cause a copy of this Notice and Order to be published in a newspaper published and of general circulation in Polk County, being the County wherein said Complaint for validation is filed, at least once each week for two (2) consecutive weeks, commencing with the first publication which shall not be less than twenty (20) days prior to the date set for said hearing.  
IT IS FURTHER ORDERED that by such publication of this Notice and Order, the State of Florida, and the several taxpayers, property owners and citizens of the District, including non-residents owning property or subject to taxation therein, and others having or claiming any rights, title or interest in property to be affected by the issuance of the Bonds or to be affected thereby, shall be and are made party defendants to this proceeding, and that this Court shall have jurisdiction of them to the same extent as if specifically and personally named as defendants in said Complaint and personally served with process in this cause.  
DONE AND ORDERED at the Courthouse in Polk County, Florida, this 9 day of November, 2022.  
/s/ Dana Y. Moore  
Dana Y. Moore, Circuit Judge  
Copies submitted to:  
Jacob S. Orr (jorr@SAO10.com)  
Lauren M. Gentry (lauren@kelawgroup.com)  
Roy Van Wyk (roy@kelawgroup.com)  
K. Grace Kobitter (grace@kelawgroup.com)  
Robert C. Gang (gangr@gtlaw.com)  
Ashton M. Bligh (bligha@gtlaw.com)  
November 18, 25, 2022 22-01734K

Property Address: 229 PRIMROSE DRIVE, DAVENPORT, FL 33837  
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.  
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
Dated this 8 day of November, 2022.  
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC  
Attorney for Plaintiff  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
Telephone: 561-241-6901  
Facsimile: 561-997-6909  
Service Email: flmail@raslg.com By:  
\S\Danielle Salem  
Danielle Salem, Esquire  
Florida Bar No. 0058248  
Communication Email:  
dsalem@raslg.com  
22-014351 - EuE  
November 11, 18, 2022 22-01725K

FIRST INSERTION

Notice is hereby given that NEW TESTAMENT MINISTRIES INC, OWNER, desiring to engage in business under the fictitious name of FLAVOR NATION located at 115 E VAN FLEET DR, #206, BARTOW, FLORIDA 33830 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
November 18, 2022 22-01736K

FIRST INSERTION

Notice is hereby given that ISALAH JOSHUA RADFORD, OWNER, desiring to engage in business under the fictitious name of BLADE BLESSINGS LAWN SERVICE located at 311 N MIAMI AVE, DAVENPORT, FLORIDA 33837 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.  
November 18, 2022 22-01749K

FIRST INSERTION

Notice is hereby given that CARMEN Y SOUSA, OWNER, desiring to engage in business under the fictitious name of ZAMIRAH'S BOUTIQUE located at 891 BENJAMIN TRAIL, DAVENPORT, FLORIDA 33837 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.  
November 18, 2022 22-01742K

FIRST INSERTION

Notice is hereby given that ISALAH JOSHUA RADFORD, OWNER, desiring to engage in business under the fictitious name of BLADE BLESSINGS LAWN SERVICE located at 311 N MIAMI AVE, DAVENPORT, FLORIDA 33837 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.  
November 18, 2022 22-01749K

SUBSEQUENT INSERTIONS

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. 53-2022-CA-001176  
U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. WALDO SEPULVEDA MENDEZ, et al. Defendant(s).  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 06, 2022, and entered in 53-2022-CA-001176 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 WALDO SEPULVEDA MENDEZ; MARIEL F VEGA CRUZ; FLORIDA HOUSING FINANCE CORPORATION; WILLIAMS PRESERVE HOMEOWNERS 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 December 12, 2022, the following described property as set forth in said Final Judgment, to wit:  
LOT 113, WILLIAMS PRESERVE PHASE 1, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 160, PAGE 10 THROUGH 13, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA  
November 18, 25, 2022 22-01745K

Property Address: 229 PRIMROSE DRIVE, DAVENPORT, FL 33837  
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.  
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
Dated this 8 day of November, 2022.  
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC  
Attorney for Plaintiff  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
Telephone: 561-241-6901  
Facsimile: 561-997-6909  
Service Email: flmail@raslg.com By:  
\S\Danielle Salem  
Danielle Salem, Esquire  
Florida Bar No. 0058248  
Communication Email:  
dsalem@raslg.com  
22-014351 - EuE  
November 11, 18, 2022 22-01725K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
GENERAL JURISDICTION DIVISION  
CASE NO. 2018CA002097000000  
U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. BLACK POINT ASSETS INC, INDIVIDUALLY AND AS TRUSTEE OF THE 3753 MADBURY CIRCLE LAND TRUST AND STAR POINTE CAPITAL, LLC, INDIVIDUALLY AND AS TRUSTEE OF THE 3753 MC LAND TRUST, et al. Defendant(s).  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 27, 2022, and entered in 2018CA002097000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSO-

CIATION is the Plaintiff and BLACK POINT ASSETS INC, AS TRUSTEE OF THE 3753 MADBURY CIRCLE LAND TRUST; BLACK POINT ASSETS INC; STAR POINTE CAPITAL, LLC AS TRUSTEE OF THE 3753 MC 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 December 20, 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, Bar-

tow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
Dated this 15 day of November, 2022.  
By: \S\Danielle Salem  
Danielle Salem, Esquire  
Florida Bar No. 0058248  
Communication Email:  
dsalem@raslg.com  
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC  
Attorney for Plaintiff  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
Telephone: 561-241-6901  
Facsimile: 561-997-6909  
Service Email: flmail@raslg.com  
18-159135 - NaC  
November 18, 25, 2022 22-01745K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2022-CP-3658  
Division Probate IN RE: ESTATE OF GLENDA STEARNS Deceased.  
The administration of the estate of Glenda Stearns, deceased, whose date of death was May 11, 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 November 11, 2022.  
Personal Representative:  
Jalene Reep  
147 Palmer Road  
Leesburg, Georgia 31763  
Attorney for Personal Representative:  
Joshua M. Sachs, Esq.  
E-mail Addresses:  
jms@hendersonsachs.com,  
michael@hendersonsachs.com  
Florida Bar No. 24277  
Henderson Sachs, PA  
8240 Exchange Drive Ste. C6  
Orlando, Florida 32809  
Telephone: (407) 850-2500  
November 11, 18, 2022 22-01706K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 22-CP-3643  
Division Probate IN RE: ESTATE OF PAULA. SCIRPO, JR. Deceased.  
The administration of the Estate of Paul A. Scirpo, Jr., deceased, whose date of death was July 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 November 11, 2022.  
Personal Representative:  
Cathryn J. Scripo  
117 Pizzaro Way  
Davenport, Florida 33837  
Attorney for Personal Representative:  
Daniel S. Henderson  
E-mail Addresses:  
dan@hendersonsachs.com,  
michael@hendersonsachs.com  
Florida Bar No. 725021  
Henderson Sachs, PA  
8240 Exchange Drive Ste. C6  
Orlando, Florida 32809  
Telephone: (407) 850-2500  
November 11, 18, 2022 22-01728K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45, FLORIDA STATUTES IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
CASE NO: 2021CA000142000000  
TRINITY FINANCIAL SERVICES, LLC, Plaintiff, v. SAURABH PATHAK; UNKNOWN SPOUSE OF SAURABH PATHAK; POONAM PATHAK; UNKNOWN SPOUSE OF POONAM PATHAK; POLK COUNTY, FLORIDA, Defendants.  
NOTICE IS HEREBY GIVEN that pursuant to the Final Judgment of Mortgage Foreclosure signed on November 1, 2022 and docketed November 2, 2022 in Civil Case Number 2021CA000142000000 in the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida wherein TRINITY FINANCIAL SERVICES, LLC is the Plaintiff and SAURABH PATHAK, POONAM PATHAK, UNKNOWN SPOUSE OF POONAM

PATHAK, and POLK COUNTY, FLORIDA are the Defendants, Stacy M. Butterfield, the Polk County Clerk of Courts & Country Comptroller, will sell to the highest and best bidder for cash online at the following website: www.polk.realforeclose.com beginning at 10:00 a.m. EST on January 30, 2023 in accordance with Chapter 45, Florida Statutes, the following described property in Polk County, Florida, as set forth in the Final Judgment of Mortgage Foreclosure, to wit:  
LOT 219 OF DRAYTON-PRESTON WOODS AT PROVIDENCE, AS RECORDED IN PLAT BOOK 138, PAGES 29 THROUGH 36, ET SEQ., PUBLIC RECORDS OF POLK COUNTY, FLORIDA  
PROPERTY ADDRESS: 225 KENDAL WAY, DAVENPORT, FLORIDA 33837  
PARCEL IDENTIFICATION NUMBER: 27-26-13-704003-002190.  
THE SALE WILL BE MADE PURSUANT TO THE FINAL JUDGMENT.

IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THE FINAL JUDGMENT.  
IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, IF ANY, 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 TIMELY CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.  
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: November 10, 2022  
/s/ Ashland R. Medley, Esquire  
Ashland R. Medley, Esquire  
FBN: 89578  
ASHLAND MEDLEY LAW, PLLC  
3111 North University Drive, Suite 718,  
Coral Springs, FL 33065  
Telephone: (954) 947-1524  
Fax: (954) 358-4837  
Designated E-Service Address:  
FLService@AshlandMedleyLaw.com  
Attorney for the Plaintiff  
November 18, 25, 2022 22-01735K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
CASE NO.: 53-2019-CA-005166  
NEWREZ, LLC F/K/A NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff, v. BLACK POINT ASSETS, INC., AS TRUSTEE OF THE 5764 KIMBALL ROAD LAND TRUST, ET AL., Defendant(s).  
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated October 18, 2022 entered in Civil Case No. 53-2019-CA-005166 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein NEWREZ, LLC F/K/A NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff and BLACK POINT ASSETS, INC., AS TRUSTEE OF THE 5764 KIMBALL

ROAD LAND TRUST; ANY AND ALL UNKNOWN BENEFICIARIES OF THE 5764 KIMBALL ROAD LAND TRUST; STAR POINTE CAPITAL, LLC, AS TRUSTEE OF THE 5764 KBR LAND TRUST; ANY AND ALL UNKNOWN BENEFICIARIES OF THE 5764 KBR LAND TRUST; WILLIAM J. LUDWIG; LISA D. LUDWIG; POLK COUNTY, FLORIDA; UNKNOWN TENANT #1 N/K/A PAULINE JARVIS; UNKNOWN TENANT #2 N/K/A TRENTON GILILEO are defendants, Stacy M. Butterfield, Clerk of Court, will sell the property at public sale at www.polk.realforeclose.com beginning at 10:00 AM on December 20, 2022 the following described property as set forth in said Final Judgment, to-wit:  
THE SOUTH 264 FEET OF THE NORTH 792 FEET OF THE EAST 1/2 OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 29, TOWNSHIP 29 SOUTH, RANGE 23 EAST,

LESS THE WEST 196 FEET THEREOF, ALL LYING AND BEING SITUATE IN POLK COUNTY, FLORIDA.  
TOGETHER WITH THAT CERTAIN 1999 PALM HARBOR MOBILE HOME VIN NOS: PH0910992AFL AND PH0910992BFL AND TITLE NOS: 0076042333 AND 0076042334  
Property Address: 5765 Kimball Road, Mulberry, Florida 33860  
ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.  
THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
Kelley Kronenberg  
10360 West State Road 84  
Fort Lauderdale, FL 33324  
Phone: (954) 370-9970  
Fax: (954) 252-4571  
Service E-mail:  
ftrealprop@kelleykronenberg.com  
/s/ Jason M. Vanslette  
Jason M Vanslette, Esq.  
FBN: 92121  
File No: M190044-JMV  
November 18, 25, 2022 22-01737K



## SECOND INSERTION

AMENDED NOTICE OF FORECLOSURE SALE  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**Case No. 2021-CA-001838**  
**RICK HOLBORN EXCAVATION, INC.**  
**Plaintiff, v.**  
**CAMELA BRASWELL, LLC and SOLAR X HOMES, LLC,**  
**Defendants.**

Notice is hereby given that on the 9th day of December, 2022, at 10:00 a.m. EST, the following described real property will be sold to the highest bidder for cash:

Lot 2, Block 114, Indian Lake Estates Unit No. 2, Plat Book 39, Page 14, Polk County, Florida  
Commonly known as 3520 Park Avenue, Lake Wales, Florida  
Said sale will be held online at <http://www.polk.realforeclose.com>. The sale will be made pursuant to the Final Judgment of Foreclosure in the above-styled action, dated and entered October 20, 2022.

The name of the Clerk making the sale is Stacy M. Butterfield. 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.

Respectfully submitted the 7th day of November, 2022.  
/s/ Nancy E. Brandt  
NANCY E. BRANDT  
Fla. Bar No. 065102  
BOGIN, MUNNS & MUNNS, P.A.  
1000 Legion Place,  
Suite 1000  
Orlando, Florida 32801  
Tel. 407-578-1334  
Fax 407-578-2181  
nancyb@boginmunns.com  
Attorney for Plaintiff  
November 11, 18, 2022 22-01713K

## SECOND INSERTION

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

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

NOTICE IS HEREBY GIVEN pursuant to Order on Plaintiff's Motion to Cancel and Reschedule Sale dated the 24th 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](http://www.polk.realforeclose.com) at 10:00am on the 27th day of December 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 4th day of November 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  
November 11, 18, 2022 22-01705K

## SECOND INSERTION

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

**CASE NO.:**  
**532022-002046-0000-00**  
**U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE, FOR THE HOLDERS OF THE CIM TRUST 2021-R2, MORTGAGE-BACKED NOTES, SERIES 2021-R2,**  
**Plaintiff, vs.**  
**JOHN S. BRABSON; UNKNOWN SPOUSE OF JOHN S. BRABSON; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,**  
**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Mortgage Foreclosure dated the 1st day of November 2022, and entered in Case No. 532022-002046-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE, FOR THE HOLDERS OF THE CIM TRUST 2021-R2, MORTGAGE-BACKED NOTES, SERIES 2021-R2 is the Plaintiff and JOHN SAMUEL BRABSON III JOAN M. GENCY MARCIA LYN MOOREHEAD; and UNKNOWN TENANT 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](http://www.polk.realforeclose.com) at 10:00 AM on the 30th day of January 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 19, BLOCK 326, INDIAN LAKE ESTATES UNIT NO. 10, ACCORDING TO THE MAP OR

PLAT THEREOF AS RECORDED IN PLAT BOOK 40, PAGE 14, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 6511 RED GRANGE Boulevard, INDIAN LAKES, FL 33855

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 8th day of November 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  
22-00192  
November 11, 18, 2022 22-01732K

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**File No.: 22CP-3625**  
**IN RE: ESTATE OF CLEMMIE T. WILLIAMS, Deceased**  
**SSN: XXX-XX-8324**

The administration of the estate of CLEMMIE T. WILLIAMS, deceased, whose date of death was April 14, 2022, and whose Social Security Number is XXX-XX-8324, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is: P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831-9000. The name and address of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of the first publication of this notice is the 11th day of November, 2022.

Signed on this 8th day of November, 2022.

**Personal Representative:**  
**/s/ Yael M. Edwards**  
**Yael M. Edwards**  
2005 9th St. NE  
Winter Haven, FL 33881  
Attorney for Personal Representative:  
**/s/ Michael A. Johnson**  
Michael A. Johnson  
Florida Bar #: 0474258  
P.O. Box 1397  
Lakeland, FL 33802-1397  
Telephone: (863) 688-0741  
Fax#: (863) 688-0472  
Primary email:  
majlaw@tampabay.rr.com  
November 11, 18, 2022 22-01727K

## SECOND INSERTION

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

**CASE No. 2021CA-002474-0000-00**  
**NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY,**  
**Plaintiff, vs.**  
**UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF VERA M. GUY AKA VERA MAE GUY, DECEASED, et al.,**  
**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to an Order or Final Judgment entered in Case No. 2021CA-002474-0000-00 of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein, NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, Plaintiff and UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF VERA M. GUY AKA VERA MAE GUY, DECEASED, et al. are Defendants, Stacy M. Butterfield, CPA Clerk of the Circuit Court & Comptroller, will sell to the highest bidder for cash at [WWW.POLK.REALFORECLOSE.COM](http://WWW.POLK.REALFORECLOSE.COM), at the hour of 10:00 AM, on the 6th day of December, 2022, the following described property:

LOTS 19 AND 20, BLOCK 15, AUBURNDALE HEIGHTS SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 2, PAGE(S) 13, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

DATED this 7th day of November, 2022.  
GREENSPOON MARDER LLP  
TRADE CENTRE SOUTH,  
SUITE 700  
100 WEST CYPRESS CREEK ROAD  
FORT LAUDERDALE, FL 33309  
Telephone: (954) 343 6273  
Hearing Line: (888) 491-1120  
Facsimile: (954) 343 6982  
Email 1:  
Karissa.Chin-Duncan@gmlaw.com  
Email 2: gmforeclosure@gmlaw.com  
By: Karissa Chin-Duncan, Esq.  
Florida Bar No. 98472  
36615.0281 / JDeleon-Colonna  
November 11, 18, 2022 22-01710K

## SECOND INSERTION

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

**CASE NO.:**  
**2022CA-002294-0000-00**  
**TOWNE MORTGAGE COMPANY,**  
**Plaintiff, vs.**  
**PATRICIA ANN WILCOTT WHITE; POLK COUNTY CLERK OF COURT; SOLIS GARDENS HOMEOWNERS ASSOCIATION, INC.; STATE OF FLORIDA; STATE OF FLORIDA DEPARTMENT OF REVENUE; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; JEREMY GEIGER; UNKNOWN SPOUSE OF PATRICIA ANN WILCOTT WHITE; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,**  
**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Mortgage Foreclosure dated the 2nd day of November 2022, and entered in Case No. 2022CA-002294-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein TOWNE MORTGAGE COMPANY is the Plaintiff and PATRICIA ANN WILCOTT WHITE POLK COUNTY CLERK OF COURT SOLIS GARDENS HOMEOWNERS ASSOCIATION, INC. STATE OF FLORIDA STATE OF FLORIDA DEPARTMENT OF REVENUE UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT JEREMY GEIGER UNKNOWN SPOUSE OF PATRICIA ANN WILCOTT WHITE; and UNKNOWN TENANT 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](http://www.polk.realforeclose.com) at 10:00 AM on the 7th day of December 2022, the following described property as set forth in said Final Judgment, to wit:

LOT 3, SOLIS GARDENS, ACCORDING TO THE PLAT OR MAP THEREOF, AS RECORDED IN PLAT BOOK 163, PAGES 17, 18, 19 AND 20, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 113 SOLIS DR, WINTER HAVEN, FL 33880

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 7th day of November 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  
22-00823  
November 11, 18, 2022 22-01714K

## SECOND INSERTION

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

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

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

F24 D.Sutton  
F29 C.Forbes  
J37 F.Arbogast  
Units will be listed on [www.storageauctions.com](http://www.storageauctions.com) Auction ends on November 28,2022@11:00 AM or after  
November 11, 18, 2022 22-01718K

## 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. 2017CA001367000000**  
**U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT,**  
**Plaintiff, vs.**

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

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated May 10, 2019 and an Order Resetting Sale dated November 2, 2022 and entered in Case No. 2017CA001367000000 of the Circuit Court in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT is Plaintiff and HANIF ABDUL; SOOZANA ABDUL; DYNASTY BUILDING SOLUTIONS, LLC; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at [www.polk.realforeclose.com](http://www.polk.realforeclose.com), 10:00 a.m., on December 7, 2022, the following described property as set forth in said Order or Final Judgment, to-wit:  
LOT 40, SUMMIT RIDGE UNIT 2 ADDITION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 73, PAGE 48, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
A/K/A 2539 ROSLYN LANE, LAKELAND, FL 33813  
ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.  
If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
DATED November 8, 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](mailto:answers@dallegal.com)  
1460-169957 / DAD  
November 11, 18, 2022 22-01722K

## SECOND INSERTION

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

**CASE NO.: 2022 CA 003034**  
**BAYVIEW LOAN SERVICING, LLC, n/k/a COMMUNITY LOAN SERVICING, LLC, a Delaware limited liability company,**  
**Plaintiff, v.**

**CHRISTIAN ST. JOHN CONSULTING LLC, a Florida limited liability company,**  
**CHRISTIAN ST. JOHN, an Individual; et al.,**  
**Defendants.**

TO: CHRISTIAN ST. JOHN CONSULTING LLC  
LKA: 1207 CANAL STREET EAST  
MULBERRY, FL 33860  
CHRISTIAN ST. JOHN UNKNOWN SPOUSE OF CHRISTIAN ST. JOHN  
(Current Address Unknown)

If alive, and if dead, to any Unknown Heirs, Devisees, Grantees, Creditors, and other unknown persons, unknown entities, unknown parties or unknown spouses claiming by, through or under any of the above-named Defendants

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

COMMENCE AT A POINT IN THE SOUTH RIGHT-OF-WAY LINE OF FLORIDA STATE HIGHWAY 79, NOW STATE ROAD 60 AT ITS INTERSECTION WITH THE NORTH RIGHT-OF-WAY LINE OF THE SEABOARD COASTLINE RAILROAD, SAID POINT BEING APPROXIMATELY 420 FEET WEST AND 40 FEET SOUTH OF THE SOUTHWEST CORNER OF SECTION 6, TOWNSHIP 30 SOUTH, RANGE 24 EAST; THENCE WITH THE NORTH RIGHT-OF-WAY LINE OF SEABOARD COASTLINE RAILROAD SOUTH 89 DEGREES 58 MINUTES 19 SECONDS WEST 1213.00 FEET TO THE POINT OF BEGINNING, BEING A POINT IN SAID NORTH RIGHT-OF-WAY LINE OF THE SEABOARD COASTLINE RAILROAD; CONTINUE THENCE SOUTH 89 DEGREES 58 MINUTES 19 SECONDS WEST ALONG SAID RAILROAD RIGHT-OF-WAY, 146.47 FEET; THENCE NORTH 02 DEGREES 35 MINUTES 51 SECONDS EAST, 179.64 FEET TO A POINT IN THE SOUTH RIGHT-OF-WAY LINE OF

SAID FLORIDA STATE HIGHWAY 79, NOW STATE ROAD 60; THENCE IN AN EASTERLY DIRECTION WITH THE SAID SOUTH RIGHT-OF-WAY LINE OF THE SAID FLORIDA STATE HIGHWAY 79, NOW STATE ROAD 60; THENCE IN AN EASTERLY DIRECTION WITH THE SAID SOUTH RIGHT-OF-WAY LINE OF THE SAID FLORIDA STATE HIGHWAY 79, NOW STATE ROAD 60, A DISTANCE OF 151.64 FEET TO THE RIGHT-OF-WAY OF AN EXISTING DITCH; THENCE SOUTHERLY ALONG SAID RIGHT-OF-WAY, 164.45 FEET TO THE POINT OF BEGINNING, ALL LYING IN POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to KOPELWITZ OSTROW FERGUSON WEISELBERG GILBERT, Plaintiff's attorneys, whose address is One West Las Olas Boulevard, Suite 500, Ft. Lauderdale, Florida 33301, on or before Dec. 14, 2022, or 30 days from the first publication date, and file the original with the Clerk of this Court either before service on Plaintiff's attorneys or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

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

STACY M. BUTTERFIELD, CPA  
Clerk of the Court  
(SEAL) By: Asuncion Nieves  
Deputy Clerk  
/s/ Asuncion Nieves  
KOPELWITZ OSTROW  
FERGUSON WEISELBERG  
GILBERT  
Plaintiff's attorneys  
One West Las Olas Boulevard,  
Suite 500,  
Ft. Lauderdale, Florida 33301  
001625/01420594\_1  
November 11, 18, 2022 22-01723K



SECOND INSERTION

NOTICE OF PUBLIC SALE Pursuant to Section 715.109, Florida Statutes, notice is hereby given that the following property will be offered for public sale and will sell at public outcry to the highest and best bidder for cash: a 1992 Skyline mobile home, VIN 23650274EA and 23650274EB, located at 3114 Antigua Rd, Lake Wales, Polk County, Florida 33859, and the contents therein, if any, abandoned by Terri Cowen, daughter of William F. Cowen, deceased, mobile home owner. The Public Sale shall occur on

Wednesday, November 23, 2022 at 9:00 a.m. at 597 Towerwood Blvd., Lake Wales, FL 33859. PREPARED BY: John G. Wood, Jr. and Thomas H. Wood, Co-Trustees of the John G. Wood Revocable Trust dated March 14, 2000 dba Towerwood Adult +55 Mobile Home Community 900 Eagle Pond Dr. Winter Haven, FL 33884 November 11, 18, 2022 22-01717K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2021 CA 003344 HIGHLAND MEADOWS 3 HOMEOWNERS ASSOCIATION, INC., a Florida not for profit corporation, Plaintiff, vs. JEFFREY EDWARD WILLIAMS; UNKNOWN SPOUSE OF JEFFREY EDWARD WILLIAMS; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendants. TO: JEFFREY EDWARD WILLIAMS UNKNOWN SPOUSE OF JEFFREY EDWARD WILLIAMS AND UNKNOWN TENANTS AND TO: All persons claiming an interest by, through, under, or against the aforesaid Defendant(s). YOU ARE HEREBY NOTIFIED that an action to foreclose real property on the following property in Polk County, Florida:

with the following street address: 3001 Sanderling Street, Haines City, FL 33844. has been filed against you and you are required to serve a copy of your written defenses to the Complaint on: Jennifer Blakeman, Esq., Plaintiff's attorney, whose address is WILLIS & ODEN, 2121 S. Hiawassee Rd., Suite 116, Orlando, Florida 32835, (407) 903-9939, and file the original with the Clerk of the Circuit Court within 30 days after the first publication of this notice, or on or before, August 12, 2022. Otherwise, a default and a judgment may be entered against you for the relief demanded in the Complaint. WITNESS MY HAND AND THE SEAL OF SAID COURT on this 6th day of July, 2022.

STACY M. BUTTERFIELD Clerk of Court (COURT SEAL) By: /s/ Asuncion Nieves as Deputy Clerk

Jennifer Blakeman, Esq., Plaintiff's attorney, WILLIS & ODEN, 2121 S. Hiawassee Rd., Suite 116, Orlando, Florida 32835, (407) 903-9939 November 11, 18, 2022 22-01711K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2022CP0037130000XX IN RE: ESTATE OF LUANN BRAINARD, A.K.A. LUANN KAY BRAINARD, Deceased.

The administration of the estate of LUANN BRAINARD, A.K.A. LUANN KAY BRAINARD, deceased, whose date of death was September 20, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer J-109 Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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 November 11, 2022.

Personal Representative: Angela Tukuafu 4719 Bloomingdale Avenue Valrico, FL 33596 Attorney for Personal Representative: C. Hunter Rawls BATTAGLIA, ROSS, DICUS & McQUAID, P.A. 5858 Central Avenue St. Petersburg, FL 33701 (727) 381-2300 FBN: 59432 Primary Email: hrawl@brdwlaw.com Secondary Email: mflah@brdwlaw.com November 11, 18, 2022 22-01707K

SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 532022CA268200000 LOANDEPOT.COM, LLC, Plaintiff, v. VINCENT A. HAWKINS; ET AL, Defendants.

To the following Defendant(s): VINCENT A. HAWKINS (Last Known Address: 2720 Eastbrook Dr., Lakeland, FL 33811) UNKNOWN SPOUSE OF VINCENT A. HAWKINS (Last Known Address: 2720 Eastbrook Dr., Lakeland, FL 33811) UNKNOWN TENANT #1 (Last Known Address: 2720 Eastbrook Dr., Lakeland, FL 33811) UNKNOWN TENANT #2 (Last Known Address: 2720 Eastbrook Dr., Lakeland, FL 33811)

THE SOUTH BOUNDARY OF SAID NORTHEAST 1/4 OF THE NORTHWEST 1/4; THENCE EASTERLY ALONG SAID SOUTH BOUNDARY 170 FEET TO THE POINT OF BEGINNING. PROPERTY ADDRESS: 2720 EASTBROOK DR., LAKE-LAND, FL 33811

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Ghidotti Berger LLP, Attorney for Plaintiff, whose address is 1031 North Miami Beach Boulevard, North Miami Beach, FL 33162 on or before December 5, 2022, a date which is within thirty (30) days after the first publication of this Notice in the Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint. This notice is provided pursuant to Administrative Order No. 2010-08.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. WITNESS my hand and the seal of this Court this 28th day of Oct, 2022.

STACY M. BUTTERFIELD, CPA As Clerk of the Court By /s/ Tamika Joiner As Deputy Clerk Ghidotti Berger LLP, Attorney for Plaintiff, 1031 North Miami Beach Boulevard, North Miami Beach, FL 33162 November 11, 18, 2022 22-01704K

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

ALL THAT CERTAIN LAND SITUATED IN POLK COUNTY, FLORIDA, VIZ: LOT 110 OF THE UNRECORDED PLAT OF FORESTBROOK, UNIT THREE, DESCRIBED AS FOLLOWS: COMMENCE AT THE SOUTHEAST CORNER OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 15, TOWNSHIP 29 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA AND RUN THENCE WESTERLY ALONG THE SOUTH BOUNDARY THEREOF 640.00 FEET TO THE POINT OF BEGINNING; THENCE DEFLECT 90° 11' 10" RIGHT AND RUN NORTHERLY 257.83 FEET; THENCE DEFLECT 89° 58' LEFT AND RUN WESTERLY 170 FEET; THENCE DEFLECT 90° 02' LEFT AND RUN SOUTHERLY 258.47 FEET TO

SECOND INSERTION

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

CASE NO.: 2022-CA-000297 LOANCARE, LLC, Plaintiff, v. UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF WILLIAM TIMOTHY SUMNER, et al., Defendants.

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on December 6, 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:

The North 67 feet of Lots 123, 124, 125 and 126, Lawndale Sub-division, Bartow, Polk County, Florida, according to the plat thereof recorded in Plat Book 6, Page 39 of the Public Records of Polk County, Florida. Property Address: 1575 S Meadoo Ave, Bartow, FL, 33830

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 Mortgagee, the Mortgagee or the Mortgagee's attorney.

If you need special assistance due to a disability to participate in court proceedings in Polk County Florida, please contact the Tenth Judicial Circuit of Florida Office of the Court Administrator at (863) 534-4686 (Voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as much in advance of your court appearance as possible. If you are hearing or voice impaired, you may call 711 and the Florida Relay Service will assist you with your call to our office. It is the intent of the Tenth Judicial Circuit to facilitate provisions for reasonable accommodations when requested by qualified persons with disabilities.

SUBMITTED on this 9th day of November, 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 November 11, 18, 2022 22-01716K

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. 53-2021-CA-003347 THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, NATIONAL ASSOCIATION FOR CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-J, Plaintiff, vs. JOSE M CRUZ, et al., Defendant.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered September 01, 2022 in Civil Case No. 53-2021-CA-003347 of the Circuit Court of the TENTH JUDICIAL CIRCUIT in and for Polk County, Bartow, Florida, wherein THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, NATIONAL ASSOCIATION FOR CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-J is Plaintiff and Jose M Cruz, 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 30th day of December, 2022 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

The East 125.0 feet of the North 300 feet of the following Tract: Begin at a point 25 feet North 1818.0 feet West of the Southeast corner of the Northeast 1/4 of the Southeast 1/4 of Section 12, Township 27 South, Range 23 East; from said Point of Beginning run North 1274.61 feet; thence run West 436.07 feet; thence run South 1275.52 feet; thence run East 424.0 feet to the Point of Beginning; LESS AND EXCEPT the North 5 feet thereof for road right of way, all lying and being in Polk County, Florida. Parcel Number: 23-27-12-000000-023030

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. /By: /s/ Robyn Katz Robyn Katz, Esq. McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 225 East Robinson Street, Suite 155 Orlando, FL 32801 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 146803 21-04220FL November 11, 18, 2022 22-01703K

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. 2016CA002139 Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust I, Plaintiff, vs. Gregory S. White A/K/A Gregory White, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2016CA002139 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust I is the Plaintiff and Gregory S. White A/K/A Gregory White; Brandi W. White A/K/A Brandi White A/K/A Brandi Watson White; UNITED STATES OF AMERICA; and Any and All Unknown Parties Claiming By, Through, Under, or Against the Herein Named Individual Defendant(s) Who Are Not Known to be Dead or Alive, Whether Said Unknown Parties May Claim an Interest as Spouses, Heirs, devisees, Grantees, or Other Claimants; UNKNOWN TENANT whose name is 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 13, BLOCK B, OF THE UNRECORDED PLAT OF

GIBSONIA MANOR, DESCRIBED AS: BEGIN AT THE SOUTHEAST CORNER OF THE SW 1/4 OF THE SE 1/4 OF SECTION 23, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, RUN WEST 678 FEET AND NORTH 545 FEET FOR THE POINT BEGINNING, RUN THENCE NORTH 90 FEET, THENCE RUN EAST 160 FEET, THENCE SOUTH 90 FEET, THENCE WEST 160 FEET TO THE POINT OF BEGINNING.

Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the clerk reports the surplus as unclaimed. If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Dated this 2nd day of November, 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. 2016CA002139 File # 20-F01901 November 11, 18, 2022 22-01702K

SECOND INSERTION

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

Case No. 2021-CC-002977 RICK HOLBORN EXCAVATION, INC., Plaintiff, v. TJS HOMES, LLC, and SOLAR X HOMES, LLC., Defendants.

Notice is hereby given that on the 30th day of November, 2022, at 10:00 a.m. EST, the following described real property will be sold to the highest bidder for cash:

Lot 3, Block 114, Indian Lake Estates Unit No. 2, Plat Book 39, Page 14, Polk County, Florida Commonly known as 3540 Park Avenue, Lake Wales, Florida Said sale will be held online at http://www.polk.realforeclose.com. The sale will be made pursuant to the Final Judgment of Foreclosure in the above-styled action, dated and entered October 12, 2022.

The name of the Clerk making the sale is Stacy M. Butterfield. 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.

Respectfully submitted the 3rd day of November, 2022. /s/Nancy E. Brandt NANCY E. BRANDT Fla. Bar No. 065102 BOGIN, MUNNS & MUNNS, P.A. 1000 Legion Place, Suite 1000 Orlando, Florida 32801 Tel. 407-578-1334 Fax 407-578-2181 nancyb@bognmunns.com Attorney for Plaintiff November 11, 18, 2022 22-01712K

SECOND INSERTION

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

File No. 53-2022-CP-003497-0000-XX Division 14 IN RE: ESTATE OF BONNY AGNES SCOTT a/k/a BONNY ROYCE SCOTT Deceased.

The administration of the estate of Bonny Agnes Scott a/k/a Bonny Royce Scott, deceased, whose date of death was June 14, 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 November 11, 2022.

Personal Representative: Tama R. Lambert 369 Holly Ridge Road Winter Haven, Florida 33880 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 November 11, 18, 2022 22-01715K

SECOND INSERTION

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

File No.: 22CP-3624 IN RE: ESTATE OF LEROY WILLIAMS, Deceased SSN: XXX-XX-9205

The administration of the estate of LEROY WILLIAMS, deceased, whose date of death was April 11, 2022, and whose Social Security Number is XXX-XX-9205, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is: P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831-9000. The name and address of the personal representative's attorney are set forth below.

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

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of the first publication of this notice is the 11th day of November, 2022.

Signed on this 8th day of November, 2022. Personal Representative: /s/ Yael M. Edwards Yael M. Edwards 2005 9th St. NE Winter Haven, FL 33881 Attorney for Personal Representative: /s/ Michael A. Johnson Michael A. Johnson Florida Bar #: 0474258 P.O. Box 1397 Lakeland, FL 33802-1397 Telephone: (863) 688-0741 Fax#: (863) 688-0472 Primary email: mlajlaw@tampabay.rr.com November 11, 18, 2022 22-01726K

SECOND INSERTION

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

CASE NO.: 2018-CA-003743 BRIDGEFORD CROSSING HOMEOWNERS' ASSOCIATION, INC., a Florida not-for-profit corporation, Plaintiff, vs. DWAYNE SEYMORE, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Amended Final Judgment of Foreclosure dated the 1st day of November, 2022 and entered in CASE NO.: 2018 CA 003743, of the Circuit Court in and for Polk County, Florida, wherein Bridgeford Crossing Homeowners' Association, Inc., is Plaintiff, and Dwayne Seymore and Nancy Brown are the Defendants, I will sell to the highest and best bidder at www.polk.realforeclose.com at 10:00 A.M., on the 6th day of December, 2022, the following described property as set forth in said Final Judgment, to-wit:

Lot 14, of BRIDGEFORD CROSSING, according to the Plat thereof, as recorded in Plat Book 140, at Page(s) 10-11, inclusive, of the Public Records of Polk County, Florida This property is located at the street address of: 559 Bridgeford

Crossing Blvd., Davenport, FL 33837

Any person claiming an interest in the surplus funds from the foreclosure sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within sixty (60) days after the sale.

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

Dated this 8 day of November, 2022. Shipwash Law Firm, P.A. 225 S. Swoope Avenue, Suite 110 Maitland, FL 32751 Phone: (407) 274-9913 Telefax: (407) 386-7074 BY: /s/ Tennifer M. Shipwash Tennifer M. Shipwash, Esq. Florida Bar No.: 617431 Primary email address: tshipwash@shipwashlegal.com Secondary email address: tsantiago@shipwashlegal.com November 11, 18, 2022 22-01724K



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

**M**ost 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.