

POLK COUNTY LEGAL NOTICES

FIRST INSERTION
NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
Case No.: 2020-CA-001083
SERVIS ONE, INC. D/B/A BSI FINANCIAL SERVICES, Plaintiff, v. MARK A. MORAN, et al., Defendants.
The administration of the estate of Jose Perez Marcano, deceased, whose date of death was May 27, 2022, is pending in the Tenth Circuit Court for Polk County, Florida, will on January 17, 2023, at 10:00 a.m. ET, via the online auction site at www.polk.realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit:
Lot 25, CARL'S SUBDIVISION UNIT NO. 2, according to the Plat thereof as recorded in Plat Book 37, Page 44, Public Records of POLK County, Florida.
Property Address: 615 Avenue M Southeast, Winter Haven, FL, 33880
pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.
Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the clerk reports the surplus as unclaimed.
If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.
If you 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 30th 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 December 2, 9, 2022 22-01794K

FIRST INSERTION
PUBLIC, JUDICIAL NOTICE Retrospective Correction by the Claimant/s
1. AFFIDAVIT OF FACT AND SPECIAL APPEARANCE IN THE FORM OF TESTIMONY.
2. I, :Anthony-craig: BLYDEN, living man, in body-minded-spirit, underwriter for, and sole beneficiaries of the artificial person/s ANTHONY CRAIG BLYDEN, Et al., nonadverse, non-belligerent, non-combatant, secured creditor with power-of-attorney.
3. I have full Alodial title, original land patents:
Lot 18, Palmdale Subdivision, according to the Plat thereof as recorded in Plat Book 87, page 16, public records of Polk County, Florida Parcel Identification No. 25-28-10-329400-000180. .
4. Level-Plane to all AMERICA STATUTES where no general law affecting private rights, shall be varied in any case, by special legislation, except with the free consent, in writing, of all people to be affected thereby; and to INTERVENE WITH AN INJUNCTION for the names, ANTHONY CRAIG BLYDEN, ens legis.
4.1 Affidavit of Reservation of Rights, do Not Detain, Search or Arrest 1877 Georgia Constitution and the Estate Do Not Consent to act as a Surety to underwrite any BONDS. DEED BOOK 14-779 PG 1186 Cherokee County, Georgia.
5. I am not dead a corporation nor am I a dead person to have mortgages/death pledges. I am a man living in the Private.
6. I currently am a student of: Mark-kishon:Christopher's www.mkchristopher.com & David-wynn: Miller's www.dwmllc.net
7. :BLYDEN, :Anthony-craig's, American National Passport Number: 671577297 Bank-Banker, & Live-Life-Birth-Claim-Number:-RR-918-739-471-US. December 2, 2022 22-01777K

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
Case No.: 2022-CP-003483-0000-XX
Division: 14
IN RE: THE ESTATE OF JOSE PEREZ MARCANO Deceased.
The administration of the estate of Jose Perez Marcano, deceased, whose date of death was May 27, 2022, is pending in the Tenth Circuit Court for Polk County, Florida, Probate Division, the address of which is:
Polk County Courthouse, 255 N. Broadway Avenue, Bartow, FL 33830
The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is December 2, 2022.
/s/Nayhomie Perez
Nayhomie Perez, Petitioner
/s/Crystal Marie Mercado-Denman, Esq.
Crystal Marie Mercado-Denman, Esq. Attorney for Nayhomie Perez Florida Bar Number: 1022446 Patriot Legal Group 871 Outer Road Suite B Orlando, FL 32814 Telephone: (407) 737-7222 E-Mail: crystal@patriotlegal.com Secondary E-Mail: service@patriotlegal.com December 2, 9, 2022 22-01773K

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 2022-CP-2881
IN RE: ESTATE OF MARY PAULINE POLLARD Deceased.
The administration of the Estate of Mary Pauline Pollard, deceased, File Number 2022-CP-2881, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmaturing, contingent or unliquidated claims, on whom a copy of this notice is served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate, including unmaturing, contingent or unliquidated claims, must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.
The date of first publication of this Notice is December 2, 2022.
Personal Representative:
Joseph Gounaris
26289 N. 47th Pl.
Phoenix, AZ 85050
Attorney for Personal Representative:
Nathan Dougherty, Esquire
Florida Bar No. 118632
P.O. Box 380984
Murdoch, FL 33938
Tel: (941) 270-4489
Email:
contact@nathandoughertylaw.com
December 2, 9, 2022 22-01771K

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File #2022CP-3679
IN RE: THE ESTATE OF RICHARD LEE CRUMBLY, JR. Deceased.
The administration of the estate of RICHARD LEE CRUMBLY, JR, deceased, whose date of death was August 5, 2022, File Number 2022CP-3679, 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 33830-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is 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 December 2, 2022.
Personal Representative:
/s/ Trey Crumbly
Trey Crumbly
1130 Pine Avenue
Frostproof, Florida, 33843
Attorney for Personal Representative:
/s/ Carol L. Hill
Carol L. Hill, Esquire
Florida Bar No. 52227
chill@carol-hill.com
101 E Wall Street
Frostproof, FL 33843
(863) 635-4400
Fax (863) 928-1761
December 2, 9, 2022 22-01772K

FIRST INSERTION
Notice is hereby given that the following vehicles will be sold at public auction pursuant to F.S. 713.585 on the sale dates at the locations below at 9:00 a.m. to satisfy labor and storage charges.
2020 ENTG WDP4F4CD3KNO33148
Total Lien: \$13500.00
Sale Date: 01/02/2023
Location: THE SECRET COLLISION CENTER LLC
3411 RECKER HWY
WINTER HAVEN, FL 33880
(863)875-7784
Pursuant to F.S. 713.585 the cash amount per vehicle would be sufficient to redeem that vehicle from the lienor. Any interested party has a right to a hearing prior to the sale by filing a demand for the hearing with the Clerk of the Circuit Court in Polk and mailing copies of the same to all owners and lienors. The owner/lienholder has a right to recover possession of the vehicle by posting bond pursuant to F.S. 559.917 and if sold any proceeds remaining from the sale will be deposited with the Clerk of Circuit Court for disposition.
December 2, 2022 22-01776K

FIRST INSERTION
NOTICE OF SALE
Rainbow Title & Lien, Inc. will sell at Public Sale at Auction the following vehicles to satisfy lien pursuant to Chapter 713.78 of the Florida Statutes on December 22, 2022 at 10 A.M. *AUCTION WILL OCCUR WHERE EACH VEHICLE IS LOCATED*
1997 FORD,
VIN# 1FTEF27L7VKB57083
2012 HYUN,
VIN# 5XYZG3AB2CG122135
Located at: 4824 US HIGHWAY 92 EAST, LAKELAND, FL 33805
Any person(s) claiming any interest(s) in the above vehicles contact: Rainbow Title & Lien, Inc. (954) 920-6020
ALL AUCTIONS ARE HELD WITH RESERVE Some of the vehicles may have been released prior to auction
December 2, 2022 22-01775K

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION (14)
CASE NO: 2022CP0038350000XX
In Re: Estate of PHILLIP E. HALL, Deceased.
The administration of the Estate of Phillip E. Hall, deceased, whose date of death was August 6, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Polk County Courthouse, Post Office Box 9000, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against 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 December 2, 2022.
Personal Representative:
/s/ John Hall
John Hall
1801 SW 99th Avenue
Miami, FL 33165
Counsel for Personal Representative:
/s/ Martha Mendez, Esq.
Martha Mendez, Esq. (FBN: 126162)
FEINSTEIN & MENDEZ, P.A.
2600 S. Douglas Road, Suite 506
Coral Gables, Florida 33134
Tel: (786) 636-8938 /
Fax: (786) 636-8941
Email: martha@fmpalawfirm.com;
December 2, 9, 2022 22-01798K

FIRST INSERTION
Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of ICCA CHRISTIAN ACADEMY : Located at PO Box 2683 : Polk County in the City of Davenport, Florida, 33836-2683 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at Davenport, Florida, this November day of 30, 2022
IGLESIA CRISTIANA CASA DEL ALTISIMO, INC.
December 2, 2022 22-01795K

FIRST INSERTION
NOTICE UNDER FICTITIOUS NAME LAW Pursuant to F.S. §865.09
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Allstate environmental, located at 8044 lake hatchineha road, in the City of Haines city, County of Polk, State of FL, 33844, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated this 23 of November, 2022.
COUNTY LINE TRACTOR SERVICE, LLC
8044 lake hatchineha road
Haines city, FL 33844
December 2, 2022 22-01778K

FIRST INSERTION
Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of UPLIFT CLOTHING COMPANY : Located at 2398 Miles Ct : Polk County in the City of Lakeland : Florida, 33812-5207 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at Lakeland Florida, this November day of 23, 2022
ADRIAN KYLE K
December 2, 2022 22-01780K

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 2022-CP-003329-0000-XX
Division: Probate
IN RE: ESTATE OF AMANDA SPAN Deceased.
The administration of the Estate of Amanda Span, deceased, whose date of death was January 2, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.
All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is December 2, 2022.
Personal Representative:
/s/ Monichal Span
Monichal Span
1910 Snapper Drive
Kissimmee, Florida 34759
Attorney for Personal Representative:
/s/ Lee H. Massey
Lee H. Massey
Florida Bar Number: 36207
Lewis and Massey, P.A.
1021 Massachusetts Avenue
St. Cloud, Florida 34769
Telephone: (407) 892-5138
E-Mail: lmassey@lewismasseylaw.com
December 2, 9, 2022 22-01770K

FIRST INSERTION
NOTICE OF ASSIGNMENT IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
Case No.: 2022-CA-003976
In re: Assignment for the Benefit of Creditor of PHILIP J. VON KAHL, Assignor, To: PHILIP J. VON KAHL, Assignee.
TO: CREDITORS AND OTHER INTERESTED PARTIES:
PLEASE TAKE NOTICE that on November 22, 2022, a petition commencing an assignment for the benefit of creditors pursuant to chapter 727, Florida Statutes, made by Fresh Alternatives, LLC, assignor, with principal place of business at 1568 Town Center Drive, Lakeland, Florida, to Philip J. Von Kahle, assignee, whose address is 1885 Marina Mile Boulevard, Suite 103, Fort Lauderdale, Florida, was filed.
YOU ARE HEREBY further notified that in order to receive any dividend in this proceeding you must file a proof of claim with the assignee or the assignee's attorney on or before March 22, 2023.
Dec. 2, 9, 16, 23, 2022 22-01799K

FIRST INSERTION
Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of WATER TOWER FARMERS MARKET : Located at 445 4th St S : Polk County in the City of Winter Haven, Florida 33880 intends to register the said name with the Division of Corporations of the Florida, Department of State, Tallahassee, Florida.
Dated at Winter Haven, Florida, this November day of 30, 2022
QUINTANA ALCOCER ELIA
December 2, 2022 22-01796K

FIRST INSERTION
NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
PROBATE DIVISION
FILE NO.: 2022CP0022640000XX
DIVISION: 14
IN RE: ESTATE OF TEDDY WILLIAM THOMAS, Deceased.
The administration of the Estate of Teddy William Thomas, deceased, whose date of death was May 27, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.
All creditors of the Decedent and other persons having claims or demands against Decedent's estate on whom a copy of this notice is required to be served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.
All other creditors of the Decedent and other persons having claims or demands against Decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.
ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREVER BARRED.
NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.
The date of first publication of this notice is December 2, 2022.
Personal Representative:
Kathy M. Thomas
c/o: Bennett Jacobs & Adams, P.A.
Post Office Box 3300
Tampa, Florida 33601
Attorney for Personal Representative:
Linda Muralt, Esquire
Florida Bar No.: 0031129
Bennett Jacobs & Adams, P.A.
Post Office Box 3300
Tampa, Florida 33601
Telephone: (813) 272-1400
Facsimile: (866) 844-4703
E-mail: LMuralt@bj-a-law.com
December 2, 9, 2022 22-01785K

FIRST INSERTION
Rainbow Title & Lien, Inc. will sell at public sale at auction the following vehicles to satisfy lien pursuant to Chapter 713.585 of the Florida Statutes On 12/15/2022 at 10 A.M. *Auction will occur where vehicles are located*
2014 Audi
VIN#WALGAFEXED017416
Amount: \$3603.80
At: 1215 Griffin Rd, Lakeland, FL
Notice to the Owner or Lienor that he has the right to a hearing prior to the scheduled date of sale by filing with the Clerk of Courts. Owner has the right to recover possession of vehicle by posting bond in accordance with Fla. Statutes Sect. 559.917 Proceeds from the sale of the vehicle after payment lien claimed by lienor will be deposited with the clerk of the court. Any person (s) claiming any interest(s) in the above vehicles contact: RAINBOW TITLE & LIEN, INC. (954-920-6020) Some vehicles may have been released prior to the sale date. Lic#AB-000125
Interested Parties must call one day prior to sale. No Pictures allowed.
December 2, 2022 22-01774K

FIRST INSERTION
Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of LAWRENCE J EPPS JR DBA EPPS MEMORIAL FUNERAL HOME : Located at 445 4th St S : Polk County in the City of Lake Wales, Florida, 33853-3775 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.
Dated at Lake Wales, Florida, this November day of 30, 2022
EPPS, JR. LAWRENCE J.
December 2, 2022 22-01797K

PUBLISH YOUR LEGAL NOTICE
Call 941-906-9386 and select the appropriate County name from the menu.
or email legal@businessobserverfl.com
Business Observer

FIRST INSERTION

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

CASE NO. 53-2020-CA-001207
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2003-4, Plaintiff, vs.
LARRY TIMOTHY MATTHEWS, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 20, 2022, and entered in 53-2020-CA-001207 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2003-4 is the Plaintiff and LARRY TIMOTHY MATTHEWS A/K/A LARRY T. MATTHEWS; UNKNOWN SPOUSE OF LARRY TIMOTHY MATTHEWS A/K/A LARRY T. MATTHEWS N/K/A RHONDA MATTHEWS; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GMAC MORTGAGE CORPORATION; COVIVUS DOCUMENT SERVICES, LLC; COVIVUS DOCUMENTS SERVICES, LLC 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 January 18, 2023, the following described property as set forth in said Final Judgment, to wit:

ASSUMING THE NORTH BOUNDARY OF THE SW 1/4 OF THE SW 1/4 OF SECTION 31, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, AS BEING DUE EAST AND WEST, COMMENCE AT THE NW CORNER OF THE SW 1/4 OF THE SW 1/4 OF SECTION 31, TOWNSHIP 27 SOUTH, RANGE 23 EAST, AND RUN

EAST ALONG THE NORTH BOUNDARY OF SAID SW 1/4 OF THE SW 1/4 A DISTANCE OF 600.00 FEET; THENCE RUN SOUTH 0° 05' EAST 15.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 0°05' EAST 275.00 FEET; THENCE RUN EAST 237.60 FEET; THENCE RUN NORTH 0° 05' WEST 275.00 FEET; THENCE RUN WEST 237.60 FEET TO THE POINT OF BEGINNING. TOGETHER WITH A 1994 DOUBLEWIDE MOBILE HOME BEARING VIN # PH096855AFL AND PH-096855BFL
 Property Address: 3615 TOM MATTHEWS RD, LAKELAND, FL 33810

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

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

Dated this 18 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: fmail@raslg.com
 By: /s/ Danielle Salem
 Danielle Salem, Esquire
 Florida Bar No. 0058248
 Communication Email: dsalem@raslg.com
 20-009963 - KeD
 December 2, 9, 2022 22-01768K

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

Case #: 532022CA002359000000
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. Plaintiff, -vs.-
Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Linda Medrano a/k/a Linda E. Medrano, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); Terry Ruiz; Rebecca Rollins; Joseph Sharpe; Justin Sharpe; Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Robert Ruiz, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); Johnny Ruiz a/k/a Juan Ruiz; Mertalla Palmer a/k/a Marti Palmer; Hope Burdette a/k/a Esperanza Burdette; Gelberto H. Ruiz a/k/a Gelberto Ruiz a/k/a Hubert Ruiz; Ismael Herrera; Regino Herrera, Jr.; Elisa Whitlow; Irene Walker; Hilda H. Robertson a/k/a Hilda Robertson a/k/a Hilda Herrera; Alejandro Herrera; Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Frank Medrano, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); Angela Campos a/k/a Angelita Campos a/k/a Angelita Medrano; Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Alfred Lee Medrano, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); Ruben Medrano; Raoul Medrano; Gilbert Leyva; John Anthony Medrano a/k/a John A. Medrano a/k/a Tony Medrano; Jennifer A. Chagoya a/k/a Jennifer A. Medrano; Jesus Felix Medrano a/k/a Jesse Medrano; Daniel Martin Medrano; Simon Medrano; Shellar Ran Pilkington; Raymond Medrano; Audra King a/k/a Audra Pilkington; Josie Medrano; Suzanna Medrano; Raymond Medrano;

Josefina Medrano; Estella Medrano Mendoza; Marie Delaluz Esquivel a/k/a Mary Equivel a/k/a Marie Delaluz Medrano; Julia Medrano Rickett a/k/a Julia M. Rickett a/k/a Julia Medrano Garcia; Unknown Spouse of Terry Ruiz; Unknown Spouse of Rebecca Rollins; Unknown Spouse of Joseph Sharpe; Unknown Spouse of Justin Sharpe; Unknown Spouse of Johnny Ruiz a/k/a Juan Ruiz; Unknown Spouse of Mertalla Palmer a/k/a Marti Palmer; Unknown Spouse of Hope Burdette a/k/a Esperanza Burdette; Unknown Spouse of Gelberto H. Ruiz a/k/a Gelberto Ruiz a/k/a Hubert Ruiz; Unknown Spouse of Ismael Herrera; Unknown Spouse of Regino Herrera, Jr.; Unknown Spouse of Elisa Whitlow; Unknown Spouse of Irene Walker; Unknown Spouse of Hilda H. Robertson a/k/a Hilda Robertson a/k/a Hilda Herrera; Unknown Spouse of Alejandro Herrera; Unknown Spouse Angela Campos a/k/a Angelita Campos a/k/a Angelita Medrano; Unknown Spouse of Ruben Medrano; Unknown Spouse of Raoul Medrano; Unknown Spouse of Gilbert Leyva; Unknown Spouse of John Anthony Medrano a/k/a John A. Medrano a/k/a Tony Medrano; Unknown Spouse of Jennifer A. Chagoya a/k/a Jennifer A. Medrano; Unknown Spouse of Jesus Felix Medrano a/k/a Jesse Medrano; Unknown Spouse of Daniel Martin Medrano; Unknown Spouse of Simon Medrano; Unknown Spouse of Shellar Ran Pilkington; Unknown Spouse of Raymond Medrano; Unknown Spouse of Audra King a/k/a Audra Pilkington; Unknown Spouse of Josie Medrano; Unknown Spouse of Suzanna Medrano; Unknown Spouse of Raymond Medrano; Unknown Spouse of Josefina Medrano; Unknown Spouse of Estella Medrano Mendoza; Unknown Spouse of Marie Delaluz Esquivel a/k/a Mary Equivel a/k/a Marie Delaluz Medrano; Unknown Spouse of Julia Medrano Rickett a/k/a Julia M. Rickett a/k/a Julia Medrano Garcia; GTE Federal Credit Union d/b/a GTE Financial; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties

in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s)
 TO: Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Linda Medrano a/k/a Linda E. Medrano, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s): LAST KNOWN ADDRESS: UNKNOWN, Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Robert Ruiz, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s): LAST KNOWN ADDRESS: UNKNOWN, Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Frank Medrano, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s): LAST KNOWN ADDRESS: UNKNOWN, Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Alfred Lee Medrano, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s): LAST KNOWN ADDRESS: UNKNOWN, Angela Campos a/k/a Angelita Campos a/k/a Angelita Medrano; LAST KNOWN ADDRESS: 3132 Suwannee Street, Zolfo Springs, FL 33890, Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Alfred Lee Medrano, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s): LAST KNOWN ADDRESS: UNKNOWN, Gilbert Leyva; LAST KNOWN ADDRESS: 806 Georgia Street, Wauchula, FL 33873, Shellar Ran Pilkington; LAST KNOWN ADDRESS: 2110 Eagle Drive, Wauchula, FL 33873, Josie Medrano; LAST KNOWN ADDRESS: 2025 Northeast 164th Street, Apt 2812, N Miami Beach, FL 33162 and Suzanna Medrano; LAST KNOWN ADDRESS: 106 Northwest 67th Street, Fort Lauderdale, FL 33309
 Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents

or otherwise not sui juris.
 YOU ARE HEREBY NOTIFIED that an action has been commenced to foreclose a mortgage on the following real property, lying and being and situated in Polk County, Florida, more particularly described as follows:

LOT 16, IN BLOCK 18, OF WESWEGO UNIT #3, LAKE-LAND, FLORIDA, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 12, PAGE 32, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, RANGE 23, TOWNSHIP 28, SECTION 11.

more commonly known as 1123 North Swindell Avenue, Lakeland, FL 33805.
 This action has been filed against you and you are required to serve a copy of your written defense, if any, upon LOGS LEGAL GROUP LLP, Attorneys for Plaintiff, whose address is 2424 North Federal Highway, Suite 360, Boca Raton, FL 33431, within thirty (30) days after the first publication of this notice and file the original with the clerk of this Court either before with service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

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

WITNESS my hand and seal of this Court on the 23 day of Nov, 2022.

Default Date: 01/03/2023
 Stacy M. Butterfield
 Circuit and County Courts
 (SEAL) By: Tamika Joiner
 Deputy Clerk

LOGS LEGAL GROUP LLP
 Attorneys for Plaintiff
 2424 North Federal Highway,
 Suite 360
 Boca Raton, FL 33431
 22-326087 FCO1 RFT
 December 2, 9, 2022 22-01800K

FIRST 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. 532021CA002890000000
LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs.
WILLIE J. MILES, JR.; CITY OF POLK CITY, FLORIDA; KENNETH LAMAR SMITH; FREDERICK GENE SMITH; UNKNOWN SPOUSE OF FREDERICK GENE SMITH; CHARLENE MARIA MILES; 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 June 24, 2022 and an Order Resetting Sale dated November 17, 2022 and entered in Case No. 532021CA002890000000 of the Circuit Court in and for Polk County, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and WILLIE J. MILES, JR.; CITY OF POLK CITY, FLORIDA; KENNETH LAMAR SMITH; FREDERICK GENE SMITH; UNKNOWN SPOUSE OF FREDERICK GENE SMITH; CHARLENE MARIA MILES; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on January 4, 2023, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 20 AND A PORTION OF LOT 21, BLOCK 91, AMENDED MAP OF POLK CITY, AC-

CORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 24, PAGE 1, PUBLIC RECORDS OF POLK COUNTY, FLORIDA; SAID PORTION OF LOT 21 BEING MORE PARTICULARLY DESCRIBED AS: BEGINNING AT THE NORTHEAST CORNER OF SAID LOT 20 AND RUNNING NORTH ALONG THE EAST LINE OF SAID LOT 21, A DISTANCE OF 25.0 FEET; THENCE WESTERLY 151.87 FEET TO THE NORTHWEST CORNER OF SAID LOT 20, THENCE EASTERLY ALONG THE NORTHERLY LOT LINE OF SAID LOT 20 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. 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 23, 2022.
 By: /s/ Ian Dolan
 Ian C. Dolan
 Florida Bar No.: 757071
 Roy Diaz, Attorney of Record
 Florida Bar No. 767700
 Diaz Anselmo & Associates, P.A.
 Attorneys for Plaintiff
 499 NW 70th Ave., Suite 309
 Fort Lauderdale, FL 33317
 Telephone: (954) 564-0071
 Facsimile: (954) 564-9252
 Service E-mail: answers@dallegal.com
 1463-180400 / DAD
 December 2, 9, 2022 22-01769K

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

CASE NO. 2015CA-002588-0000-00
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE7, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE7, Plaintiff, vs.
MARCIA HUFF, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated May 09, 2016, and entered in 2015CA-002588-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE7, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE7 is the Plaintiff and MARCIA HUFF; ASHANDA FINEGAN; SHERWOOD LAKES HOMEOWNERS' ASSOCIATION OF POLK COUNTY, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on January 03, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 22, SHERWOOD ISLE, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 127, Florida Bar No.: 757071
 Roy Diaz, Attorney of Record
 Florida Bar No. 767700
 Diaz Anselmo & Associates, P.A.
 Attorneys for Plaintiff
 499 NW 70th Ave., Suite 309
 Fort Lauderdale, FL 33317
 Telephone: (954) 564-0071
 Facsimile: (954) 564-9252
 Service E-mail: answers@dallegal.com
 1463-180400 / DAD
 December 2, 9, 2022 22-01769K

PAGE(S) 3 THROUGH 4, AS RECORDED IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 Property Address: 2057 FARRINGTON DR, LAKELAND, FL 33809

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 28 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: fmail@raslg.com
 14-92432 - NaC
 December 2, 9, 2022 22-01781K

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

CASE NO. 2020CA003204000000
MORTGAGE ASSETS MANAGEMENT, LLC, Plaintiff, vs.
JULIE GODDARD, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF VINCENT S. COLLURA A/K/A VINCENT S. LAURA, DECEASED AND HELEN COLLURA, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated November 1, 2022, and entered in 2020CA003204000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein MORTGAGE ASSETS MANAGEMENT, LLC is the Plaintiff and JULIE GODDARD, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF VINCENT S. COLLURA A/K/A VINCENT S. LAURA, DECEASED; HELEN COLLURA; UNKNOWN SPOUSE OF HELEN COLLURA; JOSEPHINE MARIE DOWNS; FLORIDA TOWER PARTNERS, LLC F/K/A RIDAN INDUSTRIES, LLC; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on January 03, 2023, the following described property as set forth in said Final Judgment, to wit:

THE W 1/2 OF THE SE 1/4 OF

THE NE 1/4 OF THE SW 1/4 OF SECTION 28, TOWNSHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA.
 Property Address: 3430 YOUNGS RIDGE RD, LAKELAND, FL 33810

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

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

Dated this 28 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: fmail@raslg.com
 20-052647 - KeD
 December 2, 9, 2022 22-01783K

FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida Statutes
 NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of SKATE ROYALTY INC : Located at 5217 snowy heron dr : Polk County in the City of lakeland : Florida, 33812

intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at lakeland Florida, this November day of 23, 2022
 SKATE ROYALTY INC
 December 2, 2022 22-01779K

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

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

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated October 11, 2022, and entered in 2016CA-000056-0000-00 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein REVERSE MORTGAGE

FUNDING LLC is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF ALICE M. BURGER, DECEASED; THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF FLOYD PERKINS, DECEASED; SHEILA PERKINS; LEONARD PERKINS, JR.; STATE OF FLORIDA, DEPARTMENT OF REVENUE; POLK COUNTY CLERK OF THE COURT, FLORIDA; UNITED STATES OF AMERICA, ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at

www.polk.realforeclose.com, at 10:00 AM, on December 30, 2022, the following described property as set forth in said Final Judgment, to wit:

LOT 2 OVERLOOK VIEW SUB-DIVISION ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 83, PAGE 14, PUBLIC RECORDS OF PUBLIC RECORDS OF PUBLIC COUNTY, FLORIDA.
 Property Address: 5868 LINDEN ROAD, HAINES CITY, FL 33844
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, 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 29 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: fmail@raslg.com
 15-080905 - NaC
 December 2, 9, 2022 22-01788K

FIRST INSERTION

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

Case No.: 2022CA00117000000 BELTWAY CAPITAL LLC NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS ADMINISTRATOR OF WESTERN RUN CAPITAL MANAGEMENT TRUST, Plaintiff, vs. AMBAJI MANDIR, INC., HIGHLAND FAIRWAYS PROPERTY OWNERS ASSOCIATION, INC, UNKNOWN TENANT #1, UNKNOWN TENANT #2, Defendants.

To: Ambaji Mandir, Inc. Last Known Address: 10991 58th Street Pinellas Park, FL 33782 Current Address: 10991 58th Street Pinellas Park, FL 33782

YOU ARE HEREBY NOTIFIED that an action has been instituted to foreclose a Mortgage covering the following real and personal property described as follows, to wit:

Lot 188, HIGHLAND FAIRWAYS PHASE TWO, according to the map or plat thereof as recorded in Plat Book 83, Page 46, Public Records of Polk County, Florida; together with the mobile home situated thereon together with mobile home model year 1987 with VIN S202614A and S202614B, TITLE # 43995499 and 44006986, and RP # R281463 and R281464. Property Address: 3214 Otter Creek Court, Lakeland, FL

33810. Each Defendant is required to serve written defenses to the Complaint or Petition on Gary M. Singer, Esq., Law Firm of Gary M. Singer, P.A., Plaintiff's attorney, whose address is 12 S.E. 7th Street, Ste. 820, Fort Lauderdale, FL 33301, and to file the original of the defenses with the Clerk of this Court, on or before the 30th day following the first publication of this notice December 14, 2022 otherwise a Judgment may be entered against you for the relief demanded in the Complaint.

You may also e-mail the written defenses to the Clerk of this Court at the following e-mail addresses: service@garysingerlaw.com and/or singer@garysingerlaw.com.

This notice should be published once a week for two consecutive weeks in the Business Observer.

WITNESS my hand and seal of said Court at Broward County, Florida, this 7th day of November, 2022.

Stacy M. Butterfield As Clerk of the Court By: Asuncion Nieves Deputy Clerk

Respectfully Submitted, LAW FIRM OF GARY M. SINGER, P.A.

12 SE 7th Street, Suite 820 Fort Lauderdale, FL 33301 Telephone: (954) 851-1448 Facsimile: (954) 252-2189 service@garysingerlaw.com singer@garysingerlaw.com By: /s/ Gary M. Singer Gary M. Singer, Esq. Florida Bar No.: 544906 December 2, 9, 2022 22-01791K

FIRST INSERTION

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

CASE NO.: 2021CA00349000000 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES TRUST 2004-AC1, ASSET-BACKED CERTIFICATES, SERIES 2004-AC1, Plaintiff, vs. LISSETTE VAS FRIAS; UNKNOWN SPOUSE OF LISSETTE VAS FRIAS; THE MANORS AT WESTRIDGE HOMEOWNERS' ASSOCIATION, INC.; WESTRIDGE HOMEOWNERS' ASSOCIATION, INC.; UNKNOWN TENANT #1; UNKNOWN TENANT #2; Defendant(s).

NOTICE IS HEREBY GIVEN that sale will be made pursuant to an Order Resetting Sale entered on October 25, 2022 in Civil Case No. 2021CA00349000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES TRUST 2004-AC1, ASSET-BACKED CERTIFICATES, SERIES 2004-AC1 is the Plaintiff, and LISSETTE VAS FRIAS; UNKNOWN SPOUSE OF LISSETTE VAS FRIAS; THE MANORS AT WESTRIDGE HOMEOWNERS' ASSOCIATION, INC.; WESTRIDGE HOMEOWNERS' ASSOCIATION, INC.; UNKNOWN TENANT #1; UNKNOWN TENANT #2, are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at www.polk.realforeclose.com on January 4, 2023 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to wit:

LOT 75, BLOCK B, WESTRIDGE PHASE VII, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 111, PAGES 35 AND 36, AS RECORDED IN THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, SAID LAND SITUATE, LYING AND BEING IN POLK COUNTY, FLORIDA

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

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

Dated this 23 day of November, 2022. ALDRIDGE PITE, LLP Attorney for Plaintiff 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484 Telephone: 561-392-6391 Facsimile: 561-392-6965 By: Zachary Y. Ullman Esq FBN: 106751 Digitally signed by Zachary Ullman Date: 2022-11-23 14:14:57 FBN: 106751 Primary E-Mail: ServiceMail@aldridgepite.com 1454-624B December 2, 9, 2022 22-01790K

FIRST INSERTION

NOTICE OF ACTION Count I IN THE CIRCUIT COURT, IN AND FOR POLK COUNTY, FLORIDA.

CASE NO.: 53-2022-CA-002060-0000-00 HOLIDAY INN CLUB VACATIONS INCORPORATED Plaintiff, vs. BRAKEBILL ET AL., Defendant(s).

To: BONNIE BRAKEBILL AND GARY BRAKEBILL AND ANY ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF GARY BRAKEBILL

And all parties claiming interest by, through, under or against Defendant(s) BONNIE BRAKEBILL AND GARY BRAKEBILL AND ANY ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF GARY BRAKEBILL and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida: An undivided interest as tenant-in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Sup-

plemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 21/0041, Building F,

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint.

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

Dated this 23 day of November, 2022. Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407 December 2, 9, 2022 22-01784K

FIRST INSERTION

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

Case No. 2022-CA-003297 SPECIALIZED LOAN SERVICING LLC Plaintiff, vs. UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OF WINIFRED LAWRENCE A/K/A WINIFRED A. LAWRENCE, DECEASED, BERNADETTE ALDERMAN F/K/A BERNADETTE LAWRENCE, KNOWN HEIR OF WINIFRED LAWRENCE A/K/A WINIFRED A. LAWRENCE, DECEASED, et al. Defendants.

TO: UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OF WINIFRED LAWRENCE A/K/A WINIFRED A. LAWRENCE, DEC EASED CURRENT RESIDENCE UNKNOWN LAST KNOWN ADDRESS UNKNOWN

You are notified that an action to foreclose a mortgage on the following property in Polk County, Florida:

PARCEL 6 OF THE UNRECORDED PLAT OF SUNSET GARDENS SUBDIVISION, BEING FURTHER DESCRIBED AS FOLLOWS: THE SOUTH 90.0 FEET OF THE NORTH 305.0 FEET OF THE EAST 215.0 FEET OF THE SOUTH 1/4 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 18, TOWNSHIP 28 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA; LESS LANDS CONVEYED TO POLK COUNTY AS DE-

SCRIBED IN OFFICIAL RECORD BOOK 3545, PAGE 227, commonly known as 2447 21ST ST NW, WINTER HAVEN, FL 33881 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Ryan Sutton of Kass Shuler, P.A., plaintiff's attorney, whose address is P.O. Box 800, Tampa, Florida 33601, (813) 229-0900, on or before 01/03/2023, (or 30 days from the first date of publication, whichever is later) and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

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 22, 2022. CLERK OF THE COURT Honorable Stacy M. Butterfield 255 North Broadway Bartow, Florida 33830-9000 (COURT SEAL) By: /s/ Tamika Joiner Deputy Clerk

Ryan Sutton Kass Shuler, P.A., plaintiff's attorney, P.O. Box 800, Tampa, Florida 33601, (813) 229-0900 298100/2219362/wlp December 2, 9, 2022 22-01793K

FIRST INSERTION

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

CASE NO. 2020CA000791000000 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. ENCARNACION L. FIGUEROA, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated August 10, 2022, and entered in 2020CA0007910000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and ENCARNACION L. FIGUEROA; UNKNOWN SPOUSE OF ENCARNACION L. FIGUEROA; HOUSING FINANCE AUTHORITY OF PINELAS COUNTY, FLORIDA; STATE OF FLORIDA, DEPARTMENT OF REVENUE; CLERK OF COURT OF POLK COUNTY, FLORIDA are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on January 03, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 22, LESS THE WEST 10 FEET OF THE EAST 20 FEET OF THE NORTH 50 FEET AND LESS THE EAST 10 FEET KNOWN AS THE UTILITY SITE, CREWS LAKE ESTATES, ACCORDING TO THE MAP OR

PLAT THEREOF, AS RECORDED IN PLAT BOOK 61, PAGE(S) 27, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 4016 LANA DR, LAKE LAND, FL 33813

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

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

Dated this 28 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 20-006081 - MiM December 2, 9, 2022 22-01782K

FIRST INSERTION

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

CASE NO.: 2022-CC-000449 ASSOCIATION OF POINCIANA VILLAGES, INC., a Florida not-for-profit corporation, Plaintiff, v. MARIA REGUEIRO, KNOWN HEIR OF MARIA B. FORCADE, DECEASED, et al., Defendants.

NOTICE IS HEREBY given pursuant to a Final Summary Judgment of Foreclosure dated November 15, 2022 and entered in Case No. 2022-CC-000449, of the County Court in and for Polk County, Florida wherein ASSOCIATION OF POINCIANA VILLAGES, INC., is the Plaintiff and MARIA REGUEIRO, KNOWN HEIR OF MARIA B. FORCADE, DECEASED, THE UNKNOWN HEIRS, GRANTEEES, DEVISEES, LIENERS, TRUSTEES, AND CREDITORS OF MARIA B. FORCADE, DECEASED are the Defendants, I will sell to the highest bidder online at www.polk.realforeclose.com, at 10:00 A.M. on the 20th day of December, 2022, the following described property as set forth in said Final Judgment, to wit:

Lot 8, Block 410, Village 7, Neighborhood 2 West, Poinciana Subdivision, according to the plat thereof recorded in Plat

Book 55 at Page 12 of the Public Records of Polk County, Florida. Parcel Identification Number: 28-27-33-934460-410080.

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

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

Dated this 28th day of November, 2022. /s/ Michael J. McCabe Michael J. McCabe, Esq. Florida Bar No. 0021108 McCabe & Ronsman 110 Solana Road, Suite 102 Ponte Vedra Beach, Florida 32082 service@fclcalegal.com MARIA REGUEIRO, KNOWN HEIR OF MARIA B. FORCADE, DECEASED, et al. 6 Heller Ct. Dix Hills, NY 11746-6308 December 2, 9, 2022 22-01787K

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. 2019CA003061000000 LNV CORPORATION, Plaintiff, vs. DAVID M. WERNER, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated December 05, 2019, and entered in 2019CA0030610000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein LNV CORPORATION is the Plaintiff and DAVID M. WERNER 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 30, 2022, the following described property as set forth in said Final Judgment, to wit:

START 1339 FEET NORTH AND 1853 FEET EAST OF THE SW CORNER OF SECTION 32, TOWNSHIP 27 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA, RUN THENCE SOUTH 570 FEET TO THE POINT OF BEGINNING; THENCE RUN EAST 127 FEET; THENCE SOUTH 166.30 FEET; THENCE WEST 127 FEET; THENCE NORTH 166.30 FEET TO THE POINT OF BEGINNING. Property Address: 295 N ECHO

DR, LAKE ALFRED, FL 33850 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 29 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 19-355735 - EuE December 2, 9, 2022 22-01789K

FIRST INSERTION

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

File No.: 22CP-3833 IN RE: ESTATE OF WALLACE BERRY HARDISON, Deceased SSN: XXX-XX-3400

The administration of the estate of WALLACE BERRY HARDISON, deceased, whose date of death was June 26, 2021, and whose Social Security Number is XXX-XX-3400, 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 2nd day of December, 2022.

Signed on this 29th day of November, 2022. **Personal Representative:** /s/ Alice Page Kersey Alice Page Kersey 800 Ashton Dr. Davenport, FL 33837 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 December 2, 9, 2022 22-01792K



SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY FLORIDA
PROBATE DIVISION
File No. 2022CP0033170000XX
IN RE: ESTATE OF
THOMAS A. HERZOG
Deceased.

The administration of the estate of THOMAS A. HERZOG, deceased, whose date of death was July 31, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or de-

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

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

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

The date of first publication of this notice is November 25, 2022.

Personal Representative:
JOHN S. HERZOG
2915 SW 136TH Avenue
Davie, Florida 33330
Attorney for Personal Representative:
Robert M. Wolf, Attorney
Florida Bar Number: 306479
MANN WOLF PLYLER, LLC
55 NE 5th Ave Ste 500
Boca Raton, Florida 33432
Telephone: (561) 338-5060
Fax: (561) 395-4701
E-Mail: rwolf@mannwolf.com
Secondary E-Mail:
RMWBoca@aol.com
Nov. 25; Dec. 2, 2022 22-01764K

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.

532022CA001712000000
FLAGSTAR BANK,
Plaintiff, vs.

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

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated October 18, 2022 and an Order Resetting Sale dated November 15, 2022 and entered in Case No. 532022CA001712000000 of the Circuit Court in and for Polk County, Florida, wherein FLAGSTAR BANK is Plaintiff and JOHN A. DEMARCO; SHADDOCK ESTATES HOME OWNERS ASSOCIATION, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on January 31, 2023, the following

described property as set forth in said Order or Final Judgment, to-wit:
LOT 21, SHADDOCK ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 118, PAGE 9, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

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

DATED November 18, 2022.
By: /s/ Ian Dolan
Ian C. Dolan
Florida Bar No.: 757071
Roy Diaz, Attorney of Record
Florida Bar No. 767700
Diaz Anselmo & Associates, P.A.
Attorneys for Plaintiff
499 NW 70th Ave., Suite 309
Fort Lauderdale, FL 33317
Telephone: (954) 564-0071
Facsimile: (954) 564-9252
Service E-mail: answers@dallegal.com
2491-184980 / DAD
Nov. 25; Dec. 2, 2022 22-01759K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No. 2022CP0031340000XX
IN RE: ESTATE OF
WALTER KRUPA,
Deceased.

The administration of the Estate of WALTER KRUPA, Deceased, whose date of death was February 28, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P. O. Box 9000, Drawer No. CC-4, Bartow, Florida 33831-9000. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of first publication of this notice is November 25, 2022.

Personal Representative:
Patricia L. Kerr
4349 Franklin Trail
Sterling, Michigan 48659
Attorney for Personal Representative:
R. Wesley Bradshaw
BRADSHAW & MOUNTJOY, P.A.
209 Courthouse Square
Inverness, Florida 34450
Telephone (352) 726-1211
Facsimile (352) 726-3180
Nov. 25; Dec. 2, 2022 22-01763K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 2022-CP-3216
IN RE: ESTATE OF
ETIEL DIAZ,
Deceased.

The ancillary administration of the estate of ETIEL DIAZ, deceased, whose date of death was June 30, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the ancillary personal representative and the ancillary personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or de-

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

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

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

The date of first publication of this notice is November 25, 2022.

Ancillary Personal Representative:
DAVID W. VELIZ
425 West Colonial Drive, Suite 104
Orlando, Florida 32804
Attorney for Ancillary Personal Representative:
NORBERTO S. KATZ, ESQUIRE
Florida Bar No.: 399086
425 West Colonial Drive, Suite 104
Orlando, Florida 32804
Telephone: (407) 849-7072
Fax: (407) 849-7075
E-Mail: velizkatz@velizkatzlaw.com
Secondary: ydiaz@velizkatzlaw.com
Nov. 25; Dec. 2, 2022 22-01755K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File No.: 532022CP0036820000XX
Division: 14
IN RE: ESTATE OF
MARY ANN HOYLE,
Deceased.

The administration of the estate of MARY ANN HOYLE, deceased, whose date of death was September 14, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is November 25, 2022.

Personal Representative:
/s/ Cheryl Lynn Giles
CHERYL LYNN GILES
241 W. Lake Ina Drive
Winter Haven, Florida 33884
Attorney for Personal Representative:
/s/ Maria Rosso
for
RODOLFO SUAREZ, JR., ESQ.
Attorney
Florida Bar Number: 013201
9100 South Dadeland Blvd, Suite 1620
Miami, FL 33156
Telephone: (305) 448-4244
E-Mail: rudy@suarezlawyers.com
FBN# 1013557
Nov. 25; Dec. 2, 2022 22-01767K

SECOND INSERTION

Notice to Creditors
IN THE CIRCUIT COURT FOR
POLK COUNTY, FLORIDA
PROBATE DIVISION
File Number
53-2022-CP-000611-0000-XX
IN RE: ESTATE OF
ERWIN LYLE COWAN, ALSO
KNOWN AS ERWIN L. COWAN,
Deceased.

The administration of the estate of Erwin Lyle Cowan, also known as Erwin L. Cowan, deceased, whose date of death was August 30, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Polk County Clerk of the Circuit Court, Probate Division, 255 N. Broadway Avenue, Bartow, FL 33830-3912 The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

THIS NOTICE ON THEM.

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

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

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

The date of first publication of this notice is November 25, 2022.

Personal Representative:
Christine Mueller
140 Earlville Road
Chateaugay, NY 12920
Attorney for Personal Representative:
Stephen D. McCann, Attorney
Florida Bar No.: 211532
2180 Immokalee Road, Suite 306
Naples, FL 34110
Telephone: (239) 591-2700
Fax: (239) 591-2706
e-mail: sdmccannpa@aol.com
Nov. 25; Dec. 2, 2022 22-01760K

SECOND INSERTION

NOTICE TO CREDITORS
IN THE CIRCUIT COURT FOR
POLK COUNTY,
FLORIDA
PROBATE DIVISION
File No.
532022CP0034850000XX
IN RE: ESTATE OF
JARVIS JAVON MORRIS
Deceased.

The administration of the estate of Jarvis Javon Morris, deceased, whose date of death was May 7, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is November 25, 2022.

Personal Representative:
/s/ Kadeshia Roshell Ogletree
Kadeshia Roshell Ogletree
921 Avenue T SE
Winter Haven, Florida 33884
Attorney for Personal Representative:
KING & WOOD, P.A.
/s/ A. Kapusta
Annalise R. Kapusta
Florida Bar Number: 1018101
Kimberly L. King
Florida Bar Number: 0593011
1701 hermitage Blvd., Suite 203
Tallahassee, FL 32308
Telephone: (850) 580-7711
Fax: (850) 205-4501
annalisekapusta@kingandwoodlaw.com
kimking@kingandwoodlaw.com
eservice@kingandwoodlaw.com
Nov. 25; Dec. 2, 2022 22-01756K

SECOND INSERTION

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

CASE NO.: 2022-CC-001546
LAKE LUCERNE PROPERTY
OWNERS ASSOCIATION, INC.,
a-not-for-profit Florida corporation,
Plaintiff, vs.
LUIS ENRIQUE BABILONIA; AN-
GELA TERESA BABILONIA; AND
UNKNOWN TENANT(S),
Defendants.

NOTICE IS HEREBY GIVEN that, pursuant to the Final Judgment entered in this cause, in the County Court of Polk County, Florida, Stacy Butterfield Clerk of Court, will sell all the property situated in Polk County, Florida described as:

Lot 206 of LAKE LUCERNE PHASE 1, according to the Plat thereof as recorded in Plat Book 165, Pages 46, of the Public Records of Polk County, Florida, and any subsequent amendments to the aforesaid.
A/K/A 300 Lake Lucerne Way,
Winter Haven FL 33881
at public sale, to the highest and best bidder, for cash, via the Internet at www.polk.realforeclose.com at 10:00 A.M. on December 14, 2022

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 THIS FINAL JUDGMENT.

THIRD 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 SPECIALIST, INC, A FLORIDA CORPORATION; DENISE JOHNSON - LOPEZ; MARY C. MILLER; PETER SHATERNICK; GERTRUD BAUER; JOSE ILLAN GARCIA; FIA CARD SERVICES, N.A.; and BARBARA BODHOLDT, TRUSTEE OF THE BODHOLDT 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 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 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

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

Witness my hand and the seal of this court on this 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

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

MAN'S RIGHTS

By Ayn Rand

A special reprinting
of a classic essay
on freedom.

'There is only one fundamental right ... a man's right to his own life.' When the United States began, its founders were the only ones in history to recognize man as an end in himself, not as a sacrificial means to the ends of 'society.'

If one wishes to advocate a free society — that is, capitalism — one must realize that its indispensable foundation is the principle of individual rights.

If one wishes to uphold individual rights, one must realize that capitalism is the only system that can uphold and protect them. And if one wishes to gauge the relationship of freedom to the goals of today's intellectuals, one may gauge it by the fact that the concept of individual rights is evaded, distorted, perverted and seldom discussed, most conspicuously seldom by the so-called "conservatives."

"Rights" are a moral concept — the concept that provides a logical transition from the principles guiding an individual's actions to the principles guiding his relationship with others — the concept that preserves and protects individual morality in a social context — the link between the moral code of a man and the legal code of a society, between ethics and politics. Individual rights are the means of subordinating society to moral law.

Every political system is based on some code of ethics. The dominant ethics of mankind's history were variants of the altruist-collectivist doctrine, which subordinated the individual to some higher authority, either mystical or social. Consequently, most political systems were variants of the same statist tyranny, differing only in degree, not in basic principle, limited only by the accidents of tradition, of chaos, of bloody strife and periodic collapse.

Under all such systems, morality was a code applicable to the individual, but not to society. Society was placed outside the moral law, as its embodiment or source or exclusive interpreter — and the inculcation of self-sacrificial devotion to social duty was regarded as the main purpose of ethics in man's earthly existence.

Since there is no such entity as "society," since society is only a number of individual men, this meant, in practice, that the rulers of society were exempt from moral law; subject only to traditional rituals, they held total power and exacted blind obedience — on the implicit principle of: "The good is that which is good for society (or for the tribe, the race, the nation), and the ruler's edicts are its voice on earth."

This was true of all statist systems, under all variants of the altruist-collectivist ethics, mystical or social. "The Divine Right of Kings" summarizes the political theory of the first — "Vox populi, vox dei" of the second. As witness: The theocracy of Egypt, with the Pharaoh as an embodied god — the unlimited majority rule or democracy of Athens — the welfare state run by the Emperors of Rome — the Inquisition of the

late Middle Ages — the absolute monarchy of France — the welfare state of Bismarck's Prussia — the gas chambers of Nazi Germany — the slaughterhouse of the Soviet Union .

All these political systems were expressions of the altruist-collectivist ethics — and their common characteristic is the fact that society stood above the moral law; as an omnipotent, sovereign whim worshiper. Thus, politically, all these systems were variants of an amoral society.

The most profoundly revolutionary achievement of the United States of America was the subordination of society to moral law.

The principle of man's individual rights represented the extension of morality into the social system — as a limitation on the power of the state, as man's protection against the brute force of the collective, as the subordination of might to right. The United States was the first moral society in history.

All previous systems had regarded man as a sacrificial means to the ends of others, and society as an end in itself. The United States regarded man as an end in himself, and society as a means to the peaceful, orderly, voluntary coexistence of individuals. All previous systems had held that man's life belongs to society, that society can dispose of him in any way it pleases, and that any freedom he enjoys is his only by favor, by the permission of society, which may be revoked at any time.

Society has no rights

The United States held that man's life is his by right (which means: by moral principle and by his nature), that a right is the property of an individual, that society as such has no rights, and that the only moral purpose of a government is the protection of individual rights.

A "right" is a moral principle defining and sanctioning a man's freedom of action in a social context. There is only one fundamental right (all the others are its consequences or corollaries): a man's right to his own life. Life is a process of self-sustaining and self-generated action; the right to life means the right to engage in self-sustaining and self-generated action — which means: the freedom to take all the actions required by the nature of a rational being for the support, the furtherance, the fulfillment and the enjoyment of his own life. (Such is the meaning of the right to life, liberty, and the pursuit of happiness.)

The concept of a "right" pertains only to action specifically, to freedom of action. It means freedom from physical compulsion, coercion or inter-



ference by other men.

Thus, for every individual, a right is the moral sanction of a positive — of his freedom to act on his own judgment, for his own goals, by his own voluntary, uncoerced choice. As to his neighbors, his rights impose no obligations on them except of a negative kind: to abstain from violating his rights.

The right to life is the source of all rights — and the right to property is their only implementation. Without property rights, no other rights are possible. Since man has to sustain his life by his own effort, the man who has no right to the product of his effort has no means to sustain his life. The man who produces while others dispose of his product is a slave.

Bear in mind that the right to property is a right to action, like all the others: It is not the right to an object, but to the action and the consequences of producing or earning that object. It is not a guarantee that a man will earn any property, but only a guarantee that he will own it if he earns it. It is the right to gain, to keep, to use and to dispose of material values.

The concept of individual rights is so new in human history that most men have not grasped it fully to this day. In accordance with the two theories of ethics, the mystical or the social, some men assert that rights are a gift of God — other, that rights are a gift of society. But, in fact, the source of rights is man's nature.

Source of our rights

The Declaration of Independence stated that men “are endowed by their Creator with certain unalienable rights.” Whether one believes that man is the product of a Creator or of nature, the issue of man's origin does not

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alter the fact that he is an entity of a specific kind — a rational being — that he cannot function successfully under coercion, and that rights are a necessary condition of his particular mode of survival.

“The source of man's rights is not divine law or congressional law, but the law of identity. A is A — and Man is Man. Rights are conditions of existence required by man's nature for his proper survival. If man is to live on earth, it is right for him to use his mind, it is right to act on his own free judgment, it is right to work for his values and to keep the product of his work. If life on earth is his purpose, he has a right to live as a rational being: Nature forbids him the irrational.” (*Atlas Shrugged*)

To violate man's rights means to compel him to act against his own judgment, or to expropriate his values. Basically, there is only one way to do it: by the use of physical force. There are two potential violators of man's rights: the criminals and the government. The great achievement of the United States was to draw a distinction between these two — by forbidding to the second the legalized version of the activities of the first.

The Declaration of Independence laid down the principle that “to secure these rights, governments are instituted among men.” This provided the only valid justification

of a government and defined its only proper purpose: to protect man's rights by protecting him from physical violence.

Thus the government's function was changed from the role of ruler to the role of servant. The government was set to protect man from criminals — and the Constitution was written to protect man from the government. The Bill of Rights was not directed against private citizens, but against the government — as an explicit declaration that individual rights supersede any public or social power.

The result was the pattern of a civilized society which — for the brief span of some 150 years — America came close to achieving. A civilized society is one in which physical force is banned from human relationships — in which the government, acting as a policeman, may use force only in retaliation and only against those who initiate its use.

This was the essential meaning and intent of America's political philosophy, implicit in the principle of individual rights. But it was not formulated explicitly, nor fully accepted nor consistently practiced.

America's inner contradiction was the altruist collectivist ethics. Altruism is incompatible with freedom, with capitalism and with individual rights. One cannot combine the pursuit of happiness with the moral status of a sacrificial animal.

It was the concept of individual rights that had given birth to a free society. It was with the destruction of individual rights that the destruction of freedom had to begin.

A collectivist tyranny dare not enslave a country by an outright confiscation of its values, material or moral. It has to be done by a process of internal corruption. Just as in the material realm the plundering of a country's wealth is accomplished by inflating the currency, so today one may witness the process of inflation being applied to the realm of rights. The process entails such a growth of newly promulgated “rights” that people do not notice the fact that the meaning of the concept is being reversed. Just as bad money drives out good money, so these “printing-press rights” negate authentic rights.

Meaning of ‘rights’

Consider the curious fact that never has there been such a proliferation, all over the world, of two contradictory phenomena: of alleged new “rights” and of slave labor camps.

The “gimmick” was the switch of the concept of rights from the political to the economic realm.

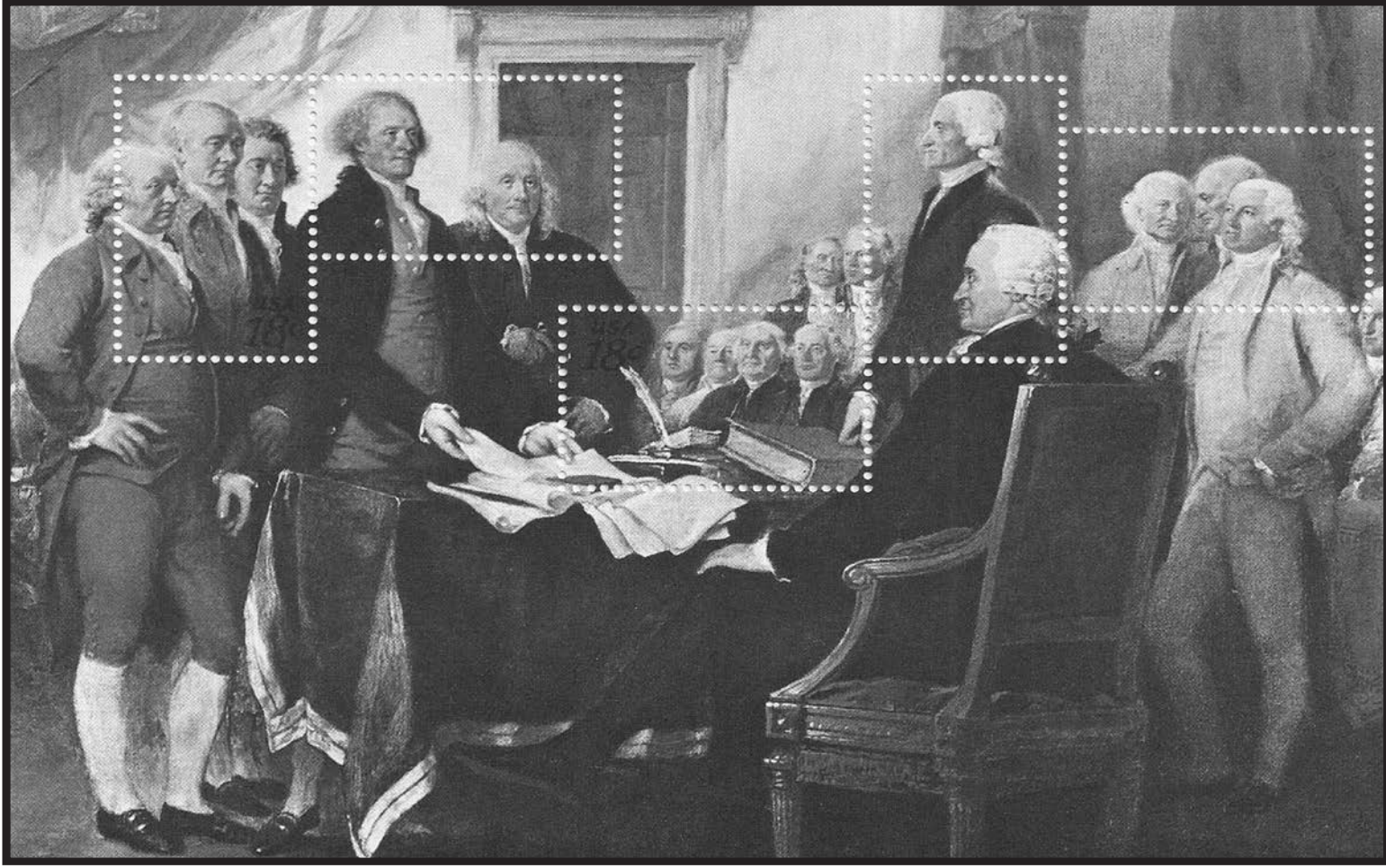
The Democratic Party platform of 1960 summarizes the switch boldly and explicitly. It declares that a Democratic administration “will reaffirm the economic bill of rights which Franklin Roosevelt wrote into our national conscience 16 years ago.

Bear clearly in mind the meaning of the concept of “rights” when you read the list which that platform offers:

- “1. The right to a useful and remunerative job in the industries or shops or farms or mines of the nation.
- “2. The right to earn enough to provide adequate food and clothing and recreation.
- “3. The right of every farmer to raise and sell his products at a return which will give him and his family a decent living.
- “4. The right of every businessman, large and small, to trade in an atmosphere of freedom from unfair competition and domination by monopolies at home and abroad.
- “5. The right of every family to a decent home.
- “6. The right to adequate medical care and the opportunity to achieve and enjoy good health.
- “7. The right to adequate protection from the economic fears of old age, sickness, accidents and unemployment.
- “8. The right to a good education.”

A single question added to each of the above eight clauses would make the issue





The Declaration of Independence laid down the principle that 'to secure these rights, governments are instituted among men.' This provided the only valid justification of a government and defined its only proper purpose: to protect man's rights by protecting him from physical violence. Thus the government's function was changed from the role of ruler to the role of servant.

clear: At whose expense?

Jobs, food, clothing, recreation (!), homes, medical care, education, etc., do not grow in nature. These are man-made values — goods and services produced by men. Who is to provide them?

If some men are entitled by right to the products of the work of others, it means that those others are deprived of rights and condemned to slave labor.

Any alleged "right" of one man, which necessitates the violation of the rights of another, is not and cannot be a right.

No man can have a right to impose an unchosen obligation, an unrewarded duty or an involuntary servitude on another man. There can be no such thing as "the right to enslave."

A right does not include the material implementation of that right by other men; it includes only the freedom to earn that implementation by one's own effort.

Observe, in this context, the intellectual precision of the Founding Fathers: They spoke of the right to the pursuit of happiness — not of the right to happiness. It means that a man has the right to take the actions he deems necessary to achieve his happiness; it does not mean that others must make him happy.

The right to life means that a man has the right to support his life by his own work (on any economic level, as high as his ability will carry him); it does not mean that others must provide him with the necessities of life.

The right to property means that a man has the right to take the economic actions necessary to earn property, to use it and to dispose of it; it does not

mean that others must provide him with property.

The right of free speech means that a man has the right to express his ideas without danger of suppression, interference or punitive action by the government. It does not mean that others must provide him with a lecture hall, a radio station or a printing press through which to express his ideas.

Any undertaking that involves more than one man requires the voluntary consent of every participant. Every one of them has the right to make his own decision, but none has the right to force his decision on the others.

There is no such thing as "a right to a job" — there is only the right of free trade, that is: a man's right to take a job if another man chooses to hire him. There is no "right to a home," only the right of free trade: the right to build a home or to buy it.

There are no "rights to a 'fair' wage or a 'fair' price" if no one chooses to pay it, to hire a man or to buy his product. There are no "rights of consumers" to milk, shoes, movies or champagne if no producers choose to manufacture such items (there is only the right to manufacture them oneself). There are no "rights" of special groups, there are no "rights of farmers, of workers, of businessmen, of employees, of employers, of the old, of the young, of the unborn."

There are only the Rights of Man — rights possessed by every individual man and by all men as individuals.

Property rights and the right of free trade are man's only "economic rights" (they are, in fact, political rights) — and there can be no such thing as "an economic bill of rights." But observe that



the advocates of the latter have all but destroyed the former.

Remember that rights are moral principles which define and protect a man's freedom of action, but impose no obligations on other men. Private citizens are not a threat to one another's rights or freedom. A private citizen who resorts to physical force and violates the rights of others is a criminal — and men have legal protection against him.

Our biggest threat: Government

Criminals are a small minority in any age or country. And the harm they have done to mankind is infinitesimal when compared to the horrors — the bloodshed, the wars, the persecutions, the confiscations, the famines, the enslavements, the wholesale destructions — perpetrated by mankind's governments.

Potentially, a government is the most dangerous threat to man's rights: It holds a legal monopoly on the use of physical force against legally disarmed victims. When unlimited and unrestricted by individual rights, a government is man's deadliest enemy. It is not as protection against private actions, but against governmental actions that the Bill of Rights was written.

And then there is Newton N. Minow who declares: "There is censorship by ratings, by advertisers, by networks, by affiliates which reject programming offered to their areas." It is the same Mr. Minow who threatens to revoke the license of any station that does not comply with his views on programming — and who claims that that is not censorship.

Consider the implications of such a trend.

"Censorship" is a term pertaining only to governmental action. No private action is censorship. No private individual or agency can silence a man or suppress a publication; only the government can do so. The freedom of speech of private individuals includes the right not to agree, not to listen and not to finance one's own antagonists.

But according to such doctrines as the "economic bill of rights," an individual has no right to dispose of his own material means by the guidance of his own convictions — and must hand over his money indiscriminately to any speakers or propagandists who have a "right" to his property.

This means that the ability to provide the material tools for the expression of ideas deprives a man of the right to hold any ideas. It means that a publisher has to publish books he considers worthless, false or evil — that a TV sponsor has to finance commentators who choose to affront his convictions — that the owner of a newspaper must turn his editorial pages over to any young hooligan who clamors for the enslavement of the press. It means that one group of men acquires the "right" to unlimited license — while another group is reduced to helpless irresponsibility.

But since it is obviously impossible to provide every claimant with a job, a microphone or a newspaper column, who will determine the "distribution" of "economic rights" and select the recipients, when the owners' right to choose has been abolished? Well, Mr. Minow has indicated that quite clearly.

And if you make the mistake of thinking that this applies only to big property owners, you had better realize that the theory of "economic rights" includes the "right" of every would-be playwright, every beatnik poet, every noise-composer and every non-objective artist (who have political pull) to the financial support you did not give them when you did not attend their shows. What else is the meaning of the project to spend your tax money on subsidized art?

And while people are clamoring about "economic rights," the concept of political rights is vanishing. It is forgotten that the right of free speech means the freedom to advocate one's views and to bear the possible consequences, including disagreement with others, opposition, unpopularity and lack of support. The political function of "the right of free speech" is to protect dissenters and unpopular minorities from forcible suppression — not to guarantee them the support, advantages and rewards of a popularity they have not gained.

The Bill of Rights reads: "Congress shall make no law . . . abridging the freedom of speech, or of the press ..." It does not demand that private citizens provide a microphone for the man who advocates their destruction, or a passkey for the burglar who seeks to rob them, or a knife for the murderer who wants to cut their throats.

Such is the state of one of today's most crucial issues: political rights versus "economic rights." It's either-or. One destroys the other. But there are, in fact, no "economic rights," no "collective rights," no "public-interest rights." The term "individual rights" is a redundancy: There is no other kind of rights, and no one else to possess them.

Those who advocate laissez-faire capitalism are the only advocates of man's rights.



There is only one fundamental right
(all the others are its consequences or
corollaries): a man's right to his own life.
Life is a process of self-sustaining and
self-generated action; the right
to life means the right to engage in
self-sustaining and self-generated action
... Such is the meaning of the right to life,
liberty, and the pursuit of happiness.

Now observe the process by which that protection is being destroyed.

The process consists of ascribing to private citizens the specific violations constitutionally forbidden to the government (which private citizens have no power to commit) and thus freeing the government from all restrictions. The switch is becoming progressively more obvious in the field of free speech. For years, the collectivists have been propagating the notion that a private individual's refusal to finance an opponent is a violation of the opponent's right of free speech and an act of "censorship."

It is "censorship," they claim, if a newspaper refuses to employ or publish writers whose ideas are diametrically opposed to its policy.

It is "censorship," they claim, if businessmen refuse to advertise in a magazine that denounces, insults and smears them.

It is "censorship," they claim, if a TV sponsor objects to some outrage perpetrated on a program he is financing — such as the incident of Alger Hiss being invited to denounce former Vice President Nixon.