\*\*Additional Public Notices may be accessed on BusinessObserverFL.com and the statewide legal notice website, FloridaPublicNotices.com\*\* DECEMBER 16 - DECEMBER 22, 2022

# POLK COUNTY LEGAL NOTICES

## FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION PROBATE FILE NO. 53-2022-CP-003548-0000-XX IN RE: Estate of BEVERLY DILLASHAW,

Deceased.
The administration of the estate of Beverly Dillashaw, deceased, whose date of death was May 28, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 North 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 30DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent

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

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

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

The date of first publication of this notice is December 16, 2022.

Personal Representative: /s/ William E. Dillashaw III William E. Dillashaw III

4230 Chambers Street Lake Wales, Florida 33898 Attorney for Personal Representative: /s/ Amy L. Phillips AMY L. PHILLIPS Florida Bar No. 91682 P.O. Box 4397 Winter Haven, FL 33885 (863) 268-8292 amy@amyphillipspllc.com December 16, 23, 2022 22-01829K

## FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 532022CP0034430000XX

**Division Probate** IN RE: ESTATE OF MARK RUSSELL CORYELL Deceased.

The administration of the estate of Mark Russell Coryell, deceased, whose date of death was February 4, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 930 E Parker Street, Room 240, Lakeland, Florida 33801-1929. 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

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 16, 2022.

Personal Representative: Donna Coryell 4225 1st Street NW

Lakeland, Florida 33810 Attorney for Personal Representative: Gregory J. Nussbickel Attorney for Petitioner Florida Bar Number: 580633 The Nussbickel Law Firm, PA 12500 Brantley Commons Ct., Suite #3 Fort Myers, Florida 33907-5969 Telephone: (239) 900-9455 E-Mail: greg@will.estate Secondary E-Mail: margov@will.estate Dcember 16, 23, 2022

All other creditors of the decedent

## FIRST INSERTION

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

File No.: 532022CP0037100000XX Division: 14 IN RE: ESTATE OF

KENNETH LEE HARPER, Deceased.

The administration of the estate of KENNETH LEE HARPER, deceased, whose date of death was February 7, 2022, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court 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.

and other persons having claims or de-

mands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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

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

The date of first publication of this notice is December 16, 2022.

Personal Representative: /s/ Lisa Lee Van Pelt LISA LEE VAN PELT 1130 Lee Avenue

Bartow, Florida 33830 Attorney for Personal Representative: /s/ Rodolfo Suarez 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

December 16, 23, 2022 22-01847K

## FIRST INSERTION

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

## File No. 532022CP0032230000XX Division 14 IN RE: ESTATE OF IVA LEE REED.

Deceased. The administration of the estate of IVA LEE REED, deceased, whose date of death was August 28, 2021, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is P.O. Box 9000, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S

DATE OF DEATH IS BARRED. The date of first publication of this notice is December 16, 2022.

## Personal Representative: /s/ Margarett Fields MARGARETT FIELDS

219 Grace Avenue Dundee, Florida 33838 Attorney for Personal Representative: /s/ Rodolfo Suarez, Jr. RODOLFO SUAREZ, JR., ESQ. Attorney

Florida Bar Number: 013201 9100 S. Dadeland Blvd, Suite 1620 Miami, FL 33156 Telephone: (305) 448-4244 Fax: (305) 448-4211 E-Mail: rudy@suarezlawyers.com Secondary E-Mail: eca@suarezlawvers.com

December 16, 23, 2022

# FIRST INSERTION

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

CASE NO.: 2022-CA-001033 PENNYMAC LOAN SERVICES,

Plaintiff, v. ANDREW RYAN YOUNGBLOOD, et al..

Defendants. NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on January 26, 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(s) 150, LAKE BLUFF AT TOWN CENTER EAST - PHASE 1, according to the plat as recorded in Plat Book 161, Page 1 through 4, of the Public Records of Polk

County, Florida. Property Address: 265 Arbor Lakes Drive, Davenport, FL,

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

gagee or the Mortgagee's attorney.

If you are a person with a disability

impaired, call 711. SUBMITTED on this 9th day of December, 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 16, 23, 2022 22-01826K

# FIRST INSERTION

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

The administration of the estate of EMMETT MILES RIGDON, deceased, whose date of death was October 3, 2022, and whose Social Security Number is XXX-XX-7350, 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 SER-VICE OF A COPY OF THIS NOTICE

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

ALL CLAIMS NOT SO FILED

WILL BE FOREVER BARRED.

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

The date of the first publication of this notice is the 16th day of December,

Signed on this 14th day of December,

## Personal Representative: /s/ Dianna Brissell Dianna Brissell

3338 Parental Home Rd. Jacksonville, FL 32216 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:

# FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION Case Number: 22-CP-003888

IN RE: ESTATE OF SEAN MICHAEL FOXEN a/k/a JOHN JOSEPH FOXEN a/k/a JOHN MICHAEL FOXEN, Deceased.

The administration of the estate of SEAN MICHAEL FOXEN, also known as JOHN JOSEPH FOXEN A/K/A JOHN MICHAEL FOXEN, deceased, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent

# FIRST INSERTION

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of LAFAMOSA CIGARS: Located at 2118 South Florida Ave : Polk County in the City of Lakeland : Florida, 33803 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated at Lakeland Florida, this De-SIEGFRIED TAMMI RENA

22-01852K December 16, 2022

THE FIRST PUBLICATION OF THIS

THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER

PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR DATE OF DEATH IS BARRED.

notice is: December 16, 2022 KELLY CARTER FOXEN

Personal Representative 807 Krenson Woods Lane Lakeland, FL 33801 Robert D. Hines, Esquire

Hines Norman Hines, PL 1312 W. Fletcher Ave., Suite B Tampa, FL 33612 Telephone: 813-265-0100 Email: rhines@hnh-law.com Secondary Email: jrivera@hnh-law.com

# FIRST INSERTION

the undersigned, desiring to engage in business under the fictitious name KATHY PRYOR CLEANING SERVICES: Located at 5748 Pipes Rd: Polk County in the City of Bartow : Florida, 33830 intends to register the said name with the Division of

of State, Tallahassee, Florida. Dated at Bartow Florida, this De-PRYOR KATHY December 16, 2022

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

ALL CLAIMS NOT FILED WITHIN

NOTWITHSTANDING THE TIME

The date of first publication of this

Attorney for Personal Representative Florida Bar No. 0413550

22-01831K December 16, 23, 2022

Notice Under Fictitious Name Law Pursuant to Section 865.09, Florida

NOTICE IS HEREBY GIVEN that  $Corporations\ of\ the\ Florida\ Department$ 

> 1830 Franklin St Bartow, FL 33830 22-01853K December 16, 2022

Klorissa D Larry

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 Mort-

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

# FIRST INSERTION

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

PROBATE DIVISION File No.: 2022-CP-004232 IN RE: ESTATE OF MAIRE ANN MELESE Deceased.

TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTSTE:

You are hereby notified that an order of Administration has been entered in the estate of MAIRE ANN MELESE, deceased, File Number 2022-CP-004232, by the Circuit Court for Polk County, Florida, Probate Division, the address of which is 55 N. Broadway Ave. Bartow, FL 33830; that the Decedents date of death was December 25, 2021; that the total value of the asset is \$5,500.00 and that the names and addresses of those to whom it has been assigned by such

order are: Address Dorvilmar Dorcely 3016 White Cedar Circle Kissimmee, FL, 34741 Auvilus Dorcely

# FIRST INSERTION

NOTICE UNDER FICTITIOUS

Pursuant to F.S. §865.09 NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the fictitious name of Jivon Day Klarries, located at 1830 Franklin St, in the City of Bartow, County of Polk, State of FL, 33830, intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida

Dated this 13 of December, 2022.

22-01844K

2719 Numilla Drive, Orlando FL 32839 ALL INTERESTED PERSONS ARE

NOTIFIED THAT: All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF

THE FLORIDA PROBATE CODE. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, 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 16, 2022. **Person Giving Notice:** 

Dorvilmar Dorcely Personal Representative Attorney for Person Giving Notice: Tyrone N. Watson, Esq.

# December 16, 23, 2022 22-01843K 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 R&W EMBROIDERY: Located at 428 Aragosa Drive: Polk County in the City of DAVENPORT: Florida, 33837 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at DAVENPORT Florida, this SHIPPEN WILLIE December 16, 2022 22-01854K

PROBATE DIVISION File No.: 22CP-4193 IN RE: ESTATE OF EMMETT MILES RIGDON, Deceased SSN: XXX-XX-7350

ON THEM.

All other creditors of the decedent

mands against decedent's estate must

PROBATE DIVISION File No. 2022-CP-003906 IN RE: ESTATE OF THELMA FAY TOWNSEND,

Deceased. administration of the estate of THELMA FAY TOWNSEND, deceased, whose date of death was February 18, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are

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

All other creditors of the decedent and other persons having claims or demajlaw@tampabay.rr.com December 16, 23, 2022 22-01849K

# FIRST INSERTION

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

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

notice is: December 16, 2022. **DOUGLAS CAUDILL** Personal Representative 1121 Trimble Drive Lakeland, FL 33801

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

# FIRST INSERTION

Notice is hereby given that PILAR CARVAJAL, OWNER, desiring to engage in business under the fictitious name of THE CLUB AT ORANGE CITY located at 202 STRAWBERRY OAKS DRIVE, ORANGE CITY,

FLORIDA 32789 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. December 16, 2022 22-01851K

December 16, 23, 2022 22-01857K

# **PUBLISH YOUR** LEGAL NOTICE Email legal@businessobserverfl.com

## FIRST INSERTION

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

CASE NO.: 2022-CA-0323 HERITAGE ENTERPRISES FL,

Plaintiff, v.

LESLY CORRIELUS; ROSEMARIE CORRIELUS; OLIVÍA FAULKNER; PAUL FRITSCH; ALVA B. MYRIE; DONNA L. KAHLO AND PETER B. KAHLO, TRUSTEES, OR THEIR SUCCESSORS IN TRUST, UNDER THE DONNA LEE KAHLO LIVING TRUST, DATED FEBRUARY 10, 1992, AND ANY AMENDMENTS THERETO; KEVIN KAHLO; and KARI WRIGHT,

**Defendants.**To LESLY CORRIELUS; ROSEMARIE CORRIELUS; PAUL FRITSCH; ALVA B. MYRIE: KARI WRIGHT

YOU ARE HEREBY NOTIFIED that an action to Quiet Title to real property described as: INDIAN LAKE EST UNIT 13

SEC 17 31 30 PB 40 PG 20BLK 353 LOT 10 More commonly known as: 0 Laguna Drive, Indian Lake Estates FL 33855 AND/OR INDIAN LAKE EST UNIT 4 SEC 8 31 30 PB 39 PG 30 BLK152 LOT 23 More commonly known as: 0 Magnolia Dr., Indian Lake Estates, FL 33855 AND/OR INDIAN LAKE EST UNIT 6 SEC 12 31 29 PB 40 PG 41BLK 238 LOT 21 More commonly known as: 0 Oleander Drive, Indian Lake Estates FL 33855 AND/OR INDIAN LAKE

## FIRST INSERTION

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

GENERAL JURISDICTION DIVISION CASE NO. 2018CA004006000000

AMERIHOME MORTGAGE COMPANY, LLC, Plaintiff, vs.

DON LAMASTER, et al., Defendants.

NOTICE IS HEREBY GIVEN a Summary Final pursuant to Judgment of Foreclosure entered September 19, 2019 in Civil Case No. 2018CA004006000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein AMERIHOME MORTGAGE COMPANY, LLC is Plaintiff and DON LAMASTER, et al., are Defendants, the Clerk of Court, STACY BUTTERFIELD, CPA, will sell to the highest and best bidder for cash electronically at www. polk.realforeclose.com in accordance with Chapter 45, Florida Statutes on the 3rd day of January, 2023 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 11, Block F, Crooked Lake Park Tract Number 2, according to the map or plat thereof, as recorded in Plat Book 39, Page 42, Public Records of Polk County, Florida.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this (describe notice); if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711. /s/ Robyn Katz

Robyn Katz, Esq McCalla Raymer Leibert Pierce, LLC Attorney for Plaintiff 110 SE 6th Street, Suite 2400 Fort Lauderdale, FL 33301 Phone: (407) 674-1850 Fax: (321) 248-0420 Email: MRService@mccalla.com Fla. Bar No.: 0146803

6956135

20-01163-1 December 16, 23, 2022 22-01824K

# FIRST INSERTION

Notice is hereby given that MARIE LOURDES BEAUPLAN, LOURDIA BATICHON, OWNERS, desiring to engage in business under the fictitious name of ANN GALORE located at 2800 LAKELAND HILLS BLVD, LAKELAND, FLORIDA 33805 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the

Florida Statutes. December 16, 2022 22-01838K



ESTS UNIT 5 SEC 7 31 30 PB 39 PG 31BLK 202 LOT 12 More commonly known as: 0 Orchid Drive, Indian Lake Estates FL

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 January 16, 2023 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 9th day of December,

> Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: Asuncion Nieves Deputy Clerk

Alisa Wilkes, Esq. Wilkes & Mee, PLLC 13400 Sutton Park Dr., S, Suite 1204 Jacksonville, FL 32224

Dec. 16, 23, 30, 2022; Jan. 6, 2023 22-01855K

## FIRST INSERTION

Notice is hereby given that the Southwest Florida Water Management District has received Environmental Resource permit application number 854256 from Jackson Family Revocable Trust and Bertha E. Sands, as surviving Trustee of the Robert L. Sands and Bertha E. Sands Living Revocable Trust, located at 1461 S Westgate Ave., Lakeland, FL 33803. Application received August 10, 2022. Proposed activity: Multi-Family Residential. Project name: Wastegate Apartments. Project size: 19.01 Acres Location: Section(s) 26 Township 28, Range 23 in Polk County. No Outstanding Florida Water: No Aquatic preserve. The application is available for public inspection Monday through Friday at Tampa Service Office, 7601 Highway 301 North, Tampa, FL 33637-6759. Interested persons may inspect a copy of the application and submit written comments concerning the application. Comments must include the permit application number and be received within 14 days from the date of this notice. If you wish to be notified of intended agency action or an opportunity to request an administrative hearing regarding the application, you must send a written request referencing the permit application number to the Southwest Florida Water Management District, Regulatory Support Bureau, 2379 Broad Street, Brooksville, FL 34604-6899 or submit your request through the District's website at www.watermatters. org. The District does not discriminate based on disability. Anyone requiring accommodation under the ADA should contact the Regulation Performance Management Department at (352)796-7211 or 1(800)423-1476, TDD only 1(800)231-6103. December 16, 2022 22-01833K

# FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Title Solutions Group 1031 located at 1329 E Main Street in the City of Lakeland, Polk County, FL 33801 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida.

Dated this 8th day of December, 2022. Ring Title Enterprises LLC

Curtis S Ring

December 16, 2022 22-01834K

# FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Title Solutions Group located at 1329 E Main Street in the City of Lakeland, Polk County, FL 33801 intends to register the said name with the Division of Corporations of the Department of

State, Tallahassee, Florida. Dated this 8th day of December, 2022.

Ring Title Enterprises LLC Curtis S Ring

December 16, 2022 22-01835K



## FIRST INSERTION

**POLK COUNTY** 

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

CIVIL ACTION Case #: 2021CA003231000000 Wells Fargo Bank, N.A. Plaintiff, -vs.-

Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Al Joseph Mitchell, Sr., Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant(s); Irissie Taylor Mitchell a/k/a Irissie Taylor Davis a/k/a Irrisie Patricia Taylor; Al Joseph Mitchell, Jr.; Alysia Janelle Siller a/k/a Alysia Janelle Mitchell; Jarrod Antwone Mitchell; Al Joseph Stenson a/k/a Al J. Stenson; Unknown Spouse of Irissie Taylor Mitchell a/k/a Irissie Taylor Davis a/k/a Irrisie Patricia Taylor; Unknown Spouse of Al Joseph Mitchell, Jr.; Unknown Spouse of Alysia Janelle Siller a/k/a Alysia Janelle Mitchell; Unknown Spouse of Jarrod Antwone Mitchell; Unknown Spouse of Al Joseph Stenson a/k/a Al J. Stenson; **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); Mandi M. Rose a/k/a Mandi Marie Rose; Rachael I. Lopez a/k/a Rachael Insua Lopez; State of Florida, Department of Revenue

Defendant(s). TO: Rachael I. Lopez a/k/a Rachael Insua Lopez: LAST KNOWN ADDRESS: 5516 CLARCONA POINTE WAY, APT 418, Orlando, FL 32810

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, tors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); 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 particu-

larly described as follows: LOTS 8 AND 16, ROBINSON SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 31, PAGE 14, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. SAID SUBDIVI-SION BEING LOCATED IN THE NORTH 391 FEET OF THE EAST HALF OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 9, TOWNSHIP 29 SOUTH, RANGE 27 EAST. more commonly known as 6197 Waverly Road, Waverly, FL 33877.

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 publica-tion 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.

WITNESS my hand and seal of this Court on the 6th day of December 2022. Default Date: January 16, 2023

Stacy M. Butterfield Circuit and County Courts (SEAL) By: /s/ Asuncion Nieves Deputy Clerk

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.

LOGS LEGAL GROUP LLP Attorneys for Plaintiff 2424 North Federal Highway, Suite 360 Boca Raton, FL 33431

21-325246 FC01 WEQ December 16, 23, 2022 22-01856K

# FIRST INSERTION

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

FLORIDA. CASE No. 2022CA003515000000 PRIMARY RESIDENTIAL MORTGAGE, INC., PLAINTIFF, VS. THE UNKNOWN HEIRS. BENEFICIARIES, DEVISEES, GRANTEES, ASSÍGNORS, CREDITORS AND TRUSTEES OF THE ESTATE OF DEVIN ROBERT HENKEL A/K/A DEVIN GILLEY (DECEASED), ET AL. DEFENDANT(S).

To: ROBERT HENRY HENKEL A/K/A ROBERT HENKEL RESIDENCE: UNKNOWN LAST KNOWN ADDRESS:

206 Gayview Dr., Apt. 91, Knoxville, TN 37920 To: THE UNKNOWN HEIRS, BEN-EFICIARIES, DEVISEES, GRANT-

EES, ASSIGNORS, CREDITORS AND TRUSTEES OF THE ESTATE OF DEVIN ROBERT HENKEL A/K/A DEVIN GILLEY (DECEASED) RESIDENCE: UNKNOWN LAST KNOWN ADDRESS:

1836 N Crystal Lake Drive, 87, Lakeland, FL 33801 YOU ARE HEREBY NOTIFIED that

an action to foreclose a mortgage on the following described property located in Polk County, Florida: LOT 4, BLOCK 12, THE GROVE, ACCORDING TO

THE PLAT THEREOF, AS RE-CORDED IN PLAT BOOK 65, PAGE 29, OF THE PUBLIC RECORDS OF POLK COUNTY

FLORIDA has been filed against you, and you are required to serve a copy of your written defenses, if any, to this action, on Tromberg, Morris & Poulin, PLLC, attorneys Plaintiff, whose address is 1515 South Federal Highway, Suite 100, Boca Raton, FL 33432, and file the original with the Clerk of the Court, within 30 days after the first publication of this

fault may be entered against you for the relief demanded in the Complaint. This notice shall be published once a week for two consecutive weeks in the Business Observer.

notice, either before 01/17/2023 or im-

mediately thereafter, otherwise a de-

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

impaired, call 711. Date: 12/8/2022

Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: Tamika Joiner Deputy Clerk of the Court

Tromberg, Morris & Poulin, PLLC, attorneys for Plaintiff, 1515 South Federal Highway, Suite 100, Boca Raton, FL 33432 Our Case #: 22-001357-FNMA-F\2022CA003515000000\PRMI December 16, 23, 2022 22-01840K

# FIRST INSERTION

"Environmental Resource Permit Notification: Lake Idvl Apartments Notice is hereby given that the Southwest Florida Water Management District has received Environmental Resource permit application number 853496 from PMF Lake Idvl, LLC, 315 E. Robinson St., Suite 600 Orlando, 32801. Application received: 09/02/2022 Proposed activity residential. Project name: Lake Idyl Apartments Project size: 6.64 acres Location: Section 16 Township 28 South, Range 26 East, in Polk County. Outstanding Florida Water: yes. Aquatic preserve: no. The application is available for public inspection Monday through Friday at 7601 U.S. Highway 301 North, Tampa, Florida 33637 or through the "Application & Permit Search Tools" function on the District's website at www.watermatters. org/permits/. Interested persons may inspect a copy of the application and

submit written comments concerning the application. Comments must include the permit application number and be received within 14 days from the date of this notice. If you wish to be notified of intended agency action or an opportunity to request an administrative hearing regarding the application, you must send a written request referencing the permit application number to the Southwest Florida Water Management District, Regulation Bureau, 7601 U.S. Highway 301 North, Tampa, Florida 33637 or submit your request through the District's website at www.watermatters. org. The District does not discriminate based on disability. Anyone requiring accommodation under the ADA should contact the Regulation Bureau at (813)985-7481 or 1(800)836-0797, TDD only 1(800)231-6103.

22-01832K December 16, 2022

FIRST INSERTION

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

532022CA003121000000 WELLS FARGO BANK, N.A. Plaintiff, v. THE UNKNOWN HEIRS GRANTEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF GUERRY WARDELL A/K/A GUERRY D. WARDELL A/K/A **GUERRY VAN BUREN DOBBINS** WARDELL, DECEASED, ET AL. Defendants.

TO: JASON WARDELL, Current residence unknown, but whose last known address was: 4530 HIGHLAND LANE, LAKE-LAND, FL 33813

AND THE UNKNOWN HEIRS, GRANT-EES, DEVISEES, LIENORS, TRUST-EES, AND CREDITORS OF GUER-RY WARDELL A/K/A GUERRY D. WARDELL A/K/A GUERRY VAN BUREN DOBBINS WARDELL, DE-CEASED

Current Residence Unknown, but whose last known address was: HOLLINGSWORTH CREEK,  $LAKELAND, FL\,33803\text{-}2354$ 

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

LOT(S) 8, OF HOLLING-SWORTH CREEK AS RECORDED IN PLAT BOOK 71, PAGE 50, ET SEQ., OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on eXL Legal, PLLC, Plaintiff's attorney, whose address is 12425 28th Street North, Suite 200, St. Petersburg, FL 33716, on or before Jan. 9, 2023 or within thirty (30) days after the first publication of this Notice of Action, and file the original with the Clerk of this Court at P.O. Box 9000, Drawer CC-2, Bartow, FL 33831-9000, either before service on Plain-tiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint petition.

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

voice impaired, call 711. WITNESS my hand and seal of the Court on this 1st day of Dec., 2022.

Stacy M. Butterfield Clerk of the Circuit Court (SEAL) By: /s/ Asuncion Nieves Deputy Clerk

eXL Legal, PLLC, Plaintiff's attorney, 12425 28th Street North, Suite 200. St. Petersburg, FL 33716 1000008049 December 16, 23, 2022 22-01842K

## FIRST INSERTION

NOTICE OF ACTION IN THE COUNTY COURT IN AND FOR POLK COUNTY, FLORIDA CASE NO.

2022CC-006936-0000-WH GRENELEFE COUNTRY HOME OWNERS ASSOCIATION, INC., Petitioner, v.

ERIC JACK, and DEBRA JACK, Respondents.
TO: ERIC JACK and DEBRA JACK, 13

Canterbury Dr., Haines City, FL 33844. YOU ARE NOTIFIED that an action for declaratory judgment, to establish and foreclose and equitable lien, and

for other relief regarding the following

property in Polk County, Florida: GRENELEFE TOWNHOUSE AREA - TRACT 25-A (Country Home) - Starting at the Southwest corner of Section 6, Township 26 South, Range 28 East, Polk County, Florida, run thence North 00°22'58" West, along the West line of said Section 6 a distance of 1529.54 feet; thence run North 89°37'02" East a distance of 941.12 feet to the POINT OF BEGINNING; thence run North 51°49'00" East a distance of 77.18 feet; thence run South 36°26'07" East a distance of 218.64 feet to point on the Northwesterly right-of-way of Canterbury Drive, thence run South 47°32'19" West along said rightof-way a distance of 58.29 feet thence run North42°27'41' West along said right-ofway distance of 25.00 feet: thence run South 47°32'19' said right-of-West along way, a distance of 21.18 feet; thence run North 34°57'46 West a distance of 199.90 feet

to the POINT OF BEGIN-NING. Subject to a Party-Wall Agreement over the East-0.5 feet thereof. has been filed against you and that you are required to serve a copy of your written defenses, if any, to it on Christopher A. Desrochers, Esq., the Plaintiff's attorney, whose address is 2504 Ave. G NW, Winter Haven, FL 33880 within 30 days after the date of the first publication of this notice, and file the original with the clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition.

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

Dated on 12/12/2022 STACY M. BUTTERFIELD, CLERK OF THE CIRCUIT COURT (SEAL) By: Vergenise Ayala

As Deputy Clerk Plaintiff's Attorney: Christopher A. Desrochers, Esq., Christopher A. Desrochers, P.L., 2504 Ave. G NW, WinterHaven, FL 33880. (863) 299-8309. Email: cadlawfirm@hotmail.com Default Date 1/18/2023 December 16, 23, 2022 22-01846K

required to serve a copy of your writ-

ten defenses, if any, to it, on MEADOW

WALK AT FOUR CORNERS HOME-

OWNERS ASSOCIATION, INC., c/o

Sarah E. Webner, Esq., The Law Office

of Wonsetler & Webner, P.A., 860 N.

Orange Avenue, Suite 135, Orlando, FL

32801 within 30 days from the date of

the first publication of this notice and

file the original with the Clerk of this

Court either before service on Plain-

tiff's attorney or immediately thereaf-

ter; otherwise a default will be entered

against you for the relief demanded in

# FIRST INSERTION

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

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

TO: UNKNOWN SPOUSE OF DINO-RAH FERNANDEZ 1090 Cypress Fox Boulevard Davenport, FL 33897 If alive, and if dead, all parties claiming interest by, through, under or against UNKNOWN SPOUSE OF DINORAH FERNANDEZ, and all parties having or claiming to have any right, title or interest in the property described

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

Lot 23. MEADOW WALK -PHASE 1, according to the plat thereof as recorded in Plat Book 179, Page(s) 20 through 24, of the Public Records of Polk County, Florida. Property Address: 1090 Cypress Fox Boulevard, Davenport, FL

has been filed against you and you are

33897

Sarah E. Webner, Esq., The Law Office of Wonsetler & Webner, P.A. 860 N. Orange Avenue, Suite 135 Orlando, FL 32801 December 16, 23, 2022 22-01828K

This is an attempt to collect a debt. Any information will be used for that purpose. If you are a person with a disabil-

the complaint.

ity 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 8-12-22. Default Date: 9/19/22

Stacy M. Butterfield Polk County Clerk of Court (SEAL) By Courtney Scott Deputy Clerk

FIRST INSERTION



## FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION Case #: 2018-CA-002038 DIVISION: 11

Selene Finance LP Plaintiff, -vs.-Ezekial Gardner: Ethel Louise Gardner a/k/a Ethel L. Gardner a/k/a Ethel Gardner; United States of America, Acting Through the Secretary of Housing and Urban Development; Unknown Parties in Possession #1, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, If living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2018-CA-002038 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Selene Finance LP, Plaintiff and Ezekial Gardner are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com at 10:00 A.M. on January 4, 2023, the following described property as set forth in said

Final Judgment, to-wit: LOTS 53, 54 AND 55, MOBILE HOME VILLAGE, AN UNRE-CORDED SUBDIVISION, BE-ING MORE PARTICULARLY

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE

10TH JUDICIAL CIRCUIT, IN AND

FOR POLK COUNTY, FLORIDA

CIVIL DIVISION:

CASE NO.:

2022CA-000894-0000-00

U.S. BANK NATIONAL

CHERYL ANN MCEWAN;

GROVE HOMEOWNERS

IN POSSESSION OF THE

SUBJECT PROPERTY,

FLORIDA HOUSING FINANCE

ASSOCIATION, INC.; UNKNOWN SPOUSE OF CHERYL ANN

MCEWAN; UNKNOWN TENANT

NOTICE IS HEREBY GIVEN pursuant

to Final Judgment of Mortgage Fore-

closure dated the 8th day of December

2022 and entered in Case No. 2022CA-

000894-0000-00, of the Circuit Court

of the 10TH Judicial Circuit in and for

POLK County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION

is the Plaintiff and FLORIDA HOUS-

ING FINANCE CORPORATION SQUIRE'S GROVE HOMEOWNERS

ASSOCIATION, INC. BRANDON J.

ANDERSON BRANDI JANELLE AN-

DERSON A/K/A BRANDI ANDER-

SON UNKNOWN TENANT N/K/A

LEE WHITE UNKNOWN TENANT

N/K/A ANTWAN SALTERS; and UN-

KNOWN HEIRS, BENEFICIARIES,

DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL

OTHERS WHO MAY CLAIM AN IN-

TEREST IN THE ESTATE OF CHER-

YL ANN MCEWAN IN POSSESSION

OF THE SUBJECT PROPERTY are

defendants, STACY M. BUTTER-

FIELD, CPA as the Clerk of the Circuit

bidder for cash electronically at www.

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

the 17th day of May 2023, the following

described property as set forth in said

NOTICE OF SALE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

CASE NO · 2022-CA-1251

ESTATE OF LELAND E. WORLEY;

MIDFLORIDA CREDIT UNION,

THE ESTATE OF LELAND E.

WORLEY, DECEASED; THE

REPRESENTATIVE OF THE

THE UNKNOWN HEIRS OF

LELAND E. WORLEY: JESSICA

WORLEY; TENANT #1; TENANT

UNKNOWN PARTIES CLAIMING

BY, THROUGH, AND UNDER,

AND AGAINST THE HEREIN-

NAMED DEFENDANTS WHO

LYNN WORLEY; UNKNOWN

SPOUSE OF JESSICA LYNN

#2; AND ANY AND ALL

UNKNOWN PERSONAL

Final Judgment, to wit:

shall sell to the highest and best

CORPORATION; SQUIRE'S

ASSOCIATION,

Plaintiff, vs.

FIRST INSERTION

DESCRIBED AS FOLLOWS: THE NORTH 75.00 FEET OF THE SOUTH 625.00 FEET OF THE EAST 100.00 FEET OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 21, TOWNSHIP 28 SOUTH. RANGE 25 EAST, POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 2007, MAKE: FLEETWOOD, VIN#: GAF-L707A56796ET31 AND VIN#: GAFL707B56796ET31.

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

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

LOT 100, SQUIRE'S GROVE,

ACCORDING TO THE PLAT AS

RECORDED IN PLAT BOOK

137, PAGES 41 THROUGH 43,

OF POLK COUNTY, FLORIDA

IF YOU ARE A PERSON CLAIM-

ING A RIGHT TO FUNDS REMAIN-

ING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK

NO LATER THAN THE DATE THAT

THE CLERK REPORTS THE FUNDS

AS UNCLAIMED. IF YOU FAIL TO

FILE A CLAIM, YOU WILL NOT BE

ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE

REPORTED AS UNCLAIMED, ONLY

THE OWNER OF RECORD AS OF

THE DATE OF THE LIS PENDENS

If you are a person with a disability

who needs any accommodation in order

to participate in this proceeding, you

are entitled, at no cost to you, to the

provision of certain assistance. Please

contact the Office of the Court Admin-

istrator, 255 N. Broadway Avenue, Bar-

tow, Florida 33830, (863) 534-4686,

at least 7 days before your scheduled

court appearance, or immediately upon receiving this notification if the time

before the scheduled appearance is less

than 7 days; if you are hearing or voice

By: /s/ Lindsay Maisonet, Esq.

Florida Bar Number: 93156

Lindsay Maisonet, Esq.

De Cubas & Lewis, P.A.

P.O. Box 771270 Coral Springs, FL 33077

Telephone: (954) 453-0365

Facsimile: (954) 771-6052

Toll Free: 1-800-441-2438

R. JUD. ADMIN 2.516

22-00411

FOR SERVICE PURSUANT TO FLA.

December 16, 23, 2022 22-01860K

ARE NOT KNOWN TO BE DEAD

UNKNOWN PARTIES MAY CLAIM

Defendants.
NOTICE IS HEREBY GIVEN that

pursuant to a Final Judgment of Fore-

closure entered on December 8, 2022,

in this case in the Circuit Court of Polk County, Florida, the real property de-

Lot 5, 6, and 7, and the W 1/2

of Lot 4, Kossuthville Florida

Townsite and Farm Unit No.1,

according to map or plat thereof recorded in Plat Book 17, Page

50, Public Records of Polk Coun-

Lot 8, 9, 10, and 11, Kossuthville

ty, Florida.

OR ALIVE, WHETHER SAID

AN INTEREST AS SPOUSES,

OR OTHER CLAIMANTS,

HEIRS, DEVISEES, GRANTEES,

FIRST INSERTION

Dated this 14th day of December

impaired, call 711.

Submitted by:

2022.

MAY CLAIM THE SURPLUS.

THE PUBLIC RECORDS

Submitted By: ATTORNEY FOR PLAINTIFF: LOGS LEGAL GROUP LLP 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 (561) 998-6700 (561) 998-6707 18-312054 FC01 SLE December 16, 23, 2022 22-01827K

## FIRST INSERTION

POLK COUNTY

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

CIVIL ACTION CASE NO.: 2017CA001009000000 MORTGAGE ASSETS MANAGEMENT, LLC,

Plaintiff, vs. THE UNKNOWN HEIRS, DEVI-SEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUST-EES, OR OTHER CLAIMANTS CLAIMING BY, THROUGH, UNDER, OR AGAINST, MARGARET L. THOMAS, DECEASED, et al,

**Defendant**(s). NOTICE IS HEREBY GIVEN Pursuant to a Final Judgment of Foreclosure dated November 7, 2022, and entered in Case No. 2017CA001009000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida in which Mortgage Assets Management, LLC, is the Plaintiff and The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, or other Claimants claiming by, through, under, or against, Margaret L. Thomas, deceased, Christie Lee Thomas, Glenda Lee Thomas, Glenn Alan Thomas, Lake Gibson Village Homeowners Association, Inc., Polk County, Florida Clerk of the Circuit Court, State of Florida, United States of America Acting through Secretary of Housing and Urban Development, William Moffatt, are defendants, the Polk County Clerk of the Circuit Court will sell to the highest and best bidder for cash in/on online at online at www.polk.realforeclose.com, Polk County, Florida at 10:00am EST on the January 6, 2023 the following described property as set forth in said Final Judgment of Foreclosure:

LOT 26A, BEGIN AT THE NORTHWEST CORNER OF LOT 26, LAKE GIBSON VILLAGE, AS RECORDED IN PLAT BOOK 88, PAGE 46, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, RUN THENCE NORTH 60 DE-GREES 44 MINUTES 23 SEC-

ONDS EAST 111.15 FEET TO A POINT ON A CURVE CONCAVE TO THE RIGHT HAVING A RA-DIUS OF 50.00 FEET A DELTA OF 26 DEGREES 29 MINUTES 54 SECONDS TANGENT OF 11.77 FEET AN ARC LENGTH OF 23.12 FEET TO THE PRO-LONGATION OF A LINE THAT RUNS THROUGH AN 8 INCH CONCRETE BLOCK FIRE WALL, THENCE SOUTH 35 DEGREES 44 MINUTES 30 SEC-ONDS WEST 123.99 FEET, RUN SOUTH 88 DEGREES 52 MIN-UTES 47 SECONDS WEST 13.77 FEET., RUN N 22 DEGREES 29 MINUTES 21 SECONDS W 68.72 FEET TO THE POINT OF BE-GINNING.

A/KIA 205 MARBLE LANE. 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 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 12 day of December, 2022.

ALBERTELLI LAW P. O. Box 23028 Tampa, FL 33623 Tel: (813) 221-4743 Fax: (813) 221-9171 eService: servealaw@albertellilaw.com By: /s/ Justin Ritchie Florida Bar # 106621

Justin Ritchie, Esq. CT - 17-002628

December 16, 23, 2022 22-01841K

# FIRST INSERTION

RE\_NOTICE OF FORECLOSURE

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

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

NOTICE IS HEREBY GIVEN pursuant to Order on Plaintiff's Motion to Cancel and Reschedule the December 27, 2022 Foreclosure dated the 6th day of December, 2022, and entered in Case No. 2020-CA-000525, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein Freedom Mortgage Corporation is the Plaintiff and JAMES C. MILLSA/K/A JAMES CARL MILLS; STEPHANIE MILLS; and UNKNOWN TENANTS IN POS-SESSION OF THE SUBJECT PROP-ERTY are defendants. Stacy M. Butterfield as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 AM on the 20th day of January, 2023, the following described property as set forth in said

Final Judgment, to wit:

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

Florida Townsite and Farm Unit

No 1, according to map or plat thereof recorded in Plat Book 17,

Page 50, Public Records of Polk

Property Address: 3820 Roberts Av-

enue, Auburndale, Florida 33823 will

be sold at public sale, to the high-

est and best bidder for cash, on-line

at www.polk.realforeclose.com, on

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

If you are a person with a disability

who needs any accommodation in or-

der to participate in this proceeding,

you are entitled, at no cost to you, to the

within sixty (60) days after the sale.

Parcel Identification No.:

March 9, 2023, at 10:00 a.m.

25-28-18-346500-000080

County, Florida,

30 FEET THEREOF AND SUB-JECT TO AN EASEMENT FOR DRAINAGE, BRIDLE PATH AND UTILITIES, INCLUSIVE OVER THE EAST 15 FEET THEREOF.

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

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY AC-COMMODATION IN ORDER PARTICIPATE IN THIS PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, (863) 534-4690, WITHIN TWO (2) WORK-ING DAYS OF YOUR RECEIPT OF THIS DOCUMENT; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL TDD (863) 534-7777 OR FLOR-IDA RELAY SERVICE 711.

Dated this 9th day of December 2022 By: /s/Migdalia Jordan Migdalia Jordan Bar No. 125410 Submitted by: Miller, George & Suggs, PLLC ATTORNEY FOR PLAINTIFF 2200 W. Commercial Blvd, Suite 103 Ft. Lauderdale, FL 33309 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516  ${\tt ESERVICE@MGS-LEGAL.COM}$ 22FL373-0109 December 16, 23, 2022 22-01836K

provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice

impaired, call 711. DATE: December 13, 2022 Gregory A. Sanoba, Esquire Florida Bar No. 955930 greg@sanoba.com THE SANOBA LAW FIRM 422 South Florida Avenue Lakeland, Florida 33801 Telephone: 863/683-5353 Facsimile: 863/683-2237 Attorney for Plaintiff

22-1848K December 16, 23, 2022

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

RE-NOTICE OF

2014CA-003891-0000-00 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT RELATING TO IMPAC SECURED ASSETS CORP., MORTGAGE PASS-THROUGH CERTIFICATES, **SERIES 2007-2**, Plaintiff, vs.
JORGE SOTO; LUZ SOTO A/K/A

LUZ M. SOTO; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC; ASSOCIATION OF POINCIANA VILLAGES, INC.: POINCIANA VILLAGE THREE ASSOCIATION, INC.; UNKNOWN TENANT #1 IN POSSESSION OF THE SUBJECT PROPERTY; UNKNOWN TENANT #2 IN POSSESSION OF THE SUBJECT PROPERTY

Defendants. NOTICE IS HEREBY GIVEN pursuant to an Order Resetting Foreclosure Sale dated the 15th day of November 2022, and entered in Case No. 2014CA-003891-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE IMPAC SECURED ASSETS CORP. MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-2 is the Plaintiff and JORGE SOTO LUZ SOTO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, INC. DMS CONSTRUCTION, LLC POINCIANA VILLAGE THREE ASSOCIATION, INC. UNKNOWN TENANT #1 N/K/A MINDY SOTO; and ASSOCIATION OF POINCIANA VILLAGES, INC. IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at,

10:00 AM on the 17th day of January 2023, the following described property as set forth in said Final Judgment, to

LOT 5, BLOCK 787, POIN-CIANA, NEIGHBORHOOD 5 NORTH, VILLAGE 3, AC-CORDING TO THE OFFICIAL PLAT THEREOF AS RECORDED IN PLAT BOOK 54, PAGES 27 THROUGH 42, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

If you are a person with a disability

who needs assistance in order to participate in a program or service of the State Courts System, you should contact the 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 or visit to the court-house as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the court program

Dated this 14th day of December 2022.

By: /s/ Lindsay Maisonet, Esq. Lindsay Maisonet, Esq. Bar Number: 93156 Submitted by: De Cubas & Lewis, P.A. P.O. Box 771270 Coral Springs, FL 33077 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 eservice@decubaslewis.com December 16, 23, 2022 22-01859K

# FIRST INSERTION

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

CASE NO. 2022-CA-002038 SOUTHSTATE BANK, N.A. formerly known as CenterState Bank, N.A. formerly known as CenterState Bank of Florida N.A., Plaintiff, vs.
DISTINCTIVE GROUP LLC, a Florida limited liability company; DEREK CATASUS, an individual:

DENISE A. CATASUS, an individual; HALEY CATASUS, an individual; WINTER RIDGE CONDOMINIUM HOMEOWNERS ASSOCIATION. INC., a Florida not for profit corporation; FIRST UNKNOWN TENANT IN POSSESSION: and SECOND UNKNOWN TENANT IN POSSESSION, Defendants.

NOTICE IS HEREBY GIVEN that on the 3rd day of January, 2023, at 9:00 A.M. at, or as soon thereafter as same can be done at www.polk.realforeclose. com, the Clerk of this Court will offer for sale to the highest bidder for cash in accordance with Section 45.031, Florida Statutes, the following real and personal property, situate and being in Polk County, Florida to-wit:

Condominium Unit 165, WINTER RIDGE CONDOMINIUM, together with an undivided interest in the common elements, according to the Declaration of Condominium thereof, as recorded in Official Records Book 3047 Page 2235, as amended from time to time, of the Public Records of Polk County, Florida. Commonly known as: 610 Ridge Terrace, Winter Haven, Florida

Parcel No.: 26-28-09-530002-001650

suant to the Consent Final Judgment entered in Case No. 2022-CA-002038, now pending in the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida.

The aforesaid sale will be made pur-

ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM WITHIN 60 DAYS.

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

Dated this 8th day of December, 2022. /s/ Gennifer L. Bridges Eric S. Golden, Esq. Florida Bar Number: 0146846 Primary Email: egolden@burr.com Secondary Email: mlucca-cruz@burr.com Gennifer L. Bridges, Esq. Florida Bar Number: 72333 Primary Email: gbridges@burr.com Secondary Email: nwmosley@burr.com BURR & FORMAN LLP 200 S. Orange Avenue, Suite 800 Orlando, FL 32801 Telephone: (407) 540-6600 Facsimile: (407) 540-6601 ATTORNEYS FOR PLAINTIFF 49570179 v1 December 16, 23, 2022 22-01825K

# FIRST INSERTION

NOTICE OF SALE OF ABANDONED PROPERTY PURSUANT TO SECTION 715.109, FLORIDA STATUTES

Notice is hereby given that, on January 9, 2023, at 10:00 AM, at 2504 Ave. G NW, Winter Haven, FL 33880, Angel's REI, LLC, pursuant to Section 715.109, Florida Statutes, shall sell at public sale by competitive bidding the following property abandoned by Karl Walter Hoogerwerff and Barbara A. Hoogerwerff, to wit: A certain 1986 PALM doublewide mobile home, bearing VIN

#s PH063524A and PH063524B.

All sales are as-is, where-is, with all faults, for cash, and subject to any and all ownership rights, liens, and security interests which have priority under law. The landlord, pursuant to statute, reserves the right to bid on the subject property in an attempt to recover unpaid storage costs and costs of advertising and sale. Other sales terms and conditions may apply and will be announced at the sale.

December 16, 23, 2022 22-01858K

# FIRST INSERTION

Notice is hereby given that BRIAN EBELING, OWNER, desiring to engage in business under the fictitious name of SUNCOAST SWEETS located at 2148 BRETTON RIDGE BLVD, WINTER HAVEN, FLORIDA 33884

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

December 16, 2022 22-01850K

Notice is hereby given that WILLIE SHIPPEN, RODNEY SHIPPEN, OWNERS, desiring to engage in business under the fictitious name of R&W EMBROIDERY located at 428 ARAGOSA DRIVE, DAVENPORT,

FIRST INSERTION FLORIDA 33837 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes. December 16, 2022 22-01839K

# 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 Alan Rolette Photography located at 5450 KINGS Mont Dr, in the County of Polk, in the City of Lakeland, Florida

33813 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Lakeland, Florida, this 13th day of December, 2022. Alan Rolette

December 16, 2022 22-01845K

# SUBSEQUENT INSERTIONS

POLK COUNTY

## SECOND INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on dates below these vehicles will be sold at public sale for monies owed on vehicle repair and storage cost. 02/06/23 at 10:00 am RIDGELINE BOATING CENTER 15520 US HWY 27 LAKE WHALES, FL 33859 2015 YAM YAMA12551415 DAVID WILLIAM MORROW.

December 9, 16, 2022

## SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No.: 22CP-3892 IN RE: ESTATE OF ELIZABETH BETTIE ENGLISH, a/k/a ELIZABETH G. ENGLISH,

Deceased

SSN: XXX-XX-1004

The administration of the estate of ELIZABETH BETTIE ENGLISH, a/k/a ELIZABETH G. ENGLISH, deceased, whose date of death was October 5, 2022, and whose Social Security Number is XXX-XX-1004, 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 repre-

sentative'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 SER-VICE OF A COPY OF THIS NOTICE ON THEM.

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

ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of the first publication of this notice is the 9th day of December,

Signed on this 6th day of December, 2022.

## Personal Representative: /s/ Douglas W. English Douglas W. English 671 Jamaica Cir. Lakeland, FL 33803

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:

NOTICE AND ORDER TO

SHOW CAUSE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT OF

FLORIDA, IN AND FOR POLK

COUNTY, FLORIDA GENERAL CIVIL DIVISION

CASE NO: 2022-CA-002665

STUART CROSSING COMMUNITY

DEVELOPMENT DISTRICT, a local

unit of special-purpose government

organized and existing under the

THE STATE OF FLORIDA, AND

OWNERS AND CITIZENS OF THE

STUART CROSSING COMMUNITY

THE TAXPAYERS, PROPERTY

DEVELOPMENT DISTRICT,

NON-RESIDENTS OWNING

PROPERTY OR SUBJECT

TO TAXATION THEREIN,

AND OTHERS HAVING OR

TO BE AFFECTED BY THE

CLAIMING ANY RIGHTS, TITLE

OR INTEREST IN PROPERTY

INCLUDING

laws of the State of Florida,

22-01817K

majlaw@tampabay.rr.com

December 9, 16, 2022

## SECOND INSERTION

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

2022CA001373000000 AMERIHOME MORTGAGE COMPANY, LLC;

Plaintiff, vs. JERRY TOMLIN, ET.AL; Defendants

NOTICE IS GIVEN that, in accordance with the Order on Plaintiff's Motion to Cance and Reschedule Foreclosure Sale dated October 03, 2022, in the abovestyled cause, I will sell to the highest and best bidder for cash beginning at 10:00 AM at http://www.polk. realforeclose.com, on January 3, 2023,

the following described property: Lot 1, JOHNSON HEIGHTS, according to the map or plat thereof, as recorded in Plat Book 76, Page 12, of the Public Records of Polk County, Florida, Property Address: 101 COL-LEEN CT, AUBURNDALE, FL

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

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

Andrew Arias, Esq. FBN: 89501 Attorneys for Plaintiff Marinosci Law Group, P.C. 100 West Cypress Creek Road, Suite 1045 Fort Lauderdale, FL 33309 Phone: (954) 644-8704; Fax: (954) 772-9601 ServiceFL@mlg-defaultlaw.com ServiceFL2@mlg-defaultlaw.com MLG No.: 22-02345 / CASE NO.: 2022CA001373000000 December 9, 16, 2022

SECOND INSERTION

## SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION FILE NO. 2022-CP-0034920000XX IN RE: ESTATE OF ANGELA FANIZZA,

The administration of the estate of Angela Fanizza, deceased, is pending in the Circuit Court for POLK County, Florida, Probate Division, File Number 2022-CP-0034920000XX. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

DECEASED.

All creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims in the above captioned probate proceeding with the Polk County Clerk of Court, Probate Division, whose address is 255 N. Broadway Avenue, Bartow, FL 33830-3912, and send a copy of the claim to attorney for the Personal Representative, set forth below, WITHIN THE LATER OF THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE TO CREDITORS, OR WITH-IN THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE TO CREDITORS ON ANY CREDITOR, even though the personal representative may have recognized the claim or demand by paying a part of it, or interest on it, or otherwise.

No cause of action, including, but not limited to, an action founded upon fraud or other wrongful act or omission, shall survive the death of the person against whom the claim may be made, whether or not an action is pending at the death of the person, unless a claim is filed within the time periods set forth

All claims, demands and objections 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

The date of first publication of this notice is December 9, 2022.

## Personal Representative: William Mayhugh

335 Via Bianca Drive Davenport, FL 33896 Attorney For Personal Representative: Stephen L. Skipper, Esq. Florida Bar Number: 0763470 7491 Conroy Windermere Road, Suite G Orlando, FL 32835 Phone number: (407) 521-0770 Fax number: (407) 521-0880

December 9, 16, 2022 22-01804K

## THIRD 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

Assignor, To: PHILIP J. VON KAHLE,

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

## SECOND INSERTION

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

Personal property consisting of sofas, TV's, clothes, boxes, household goods and other personal property used in home, office or garage will be sold or otherwise disposed of at public sales on the dates & times indicated below to satisfy Owners Lien for

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

B2D. Barber C. Northern Jr. D20 G24 M. Seawell D. McCorkel G13 O. Watson H34 J3 L. Clay

Units will be listed on www.storageauctions.com Auction ends on December 26,2022@11:00 AM or after December 9, 16, 2022

22-01818K

## SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDCIAL CIRCUIT

IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION

File Number 53-2022-CP-000471-0000-xx IN RE ESTATE OF FOR

ROBERT M. JACKSON Deceased. The administration of the Estate of ROBERT M. JACKSON, deceased,

whose date of death was December 5. 2021 is pending in the Circuit Court for Polk County, Florida, Probate Division, File Number 53-2022-CP-000471-0000-xx the address of which is P. O. Box 9000, Drawer CC-4, Bartow, FL 33931-9000. 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 within three months after the date of the first publication of this notice 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 AF-TER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and persons having claims or demands against the 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 SEC-TION 733.702 WILL BE FOREVER BARRED.

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

The date of first publication of this Notice is December 9, 2022.

Personal Representative: Jane Jackson McEnernev 21790 Country Woods Drive Fairhope AL 36532

Attorney for

Personal Representative: R. Anderson Maddox randymaddox.esq@gmail.com Florida Bar No: 252891 2018 Companero Ave Orlando, FL 32804 Telephone: (407) 872-8686 December 9, 16, 2022 22-01807K

## SECOND INSERTION

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

2022-CC-004211-000000 LGC PR, LLC, Plaintiff, vs. JOSE J. SANCHEZ, and STATE OF FLORIDA DEPARTMENT OF HIGHWAY SAFETY AND MOTOR

VEHICLES, Defendants.

TO: Jose J. Sanchez 3925 North Combee Road Lot No. 95

Lakeland, Florida 33809

YOU ARE NOTIFIED that an action for Money Damages as to that certain single-wide mobile home and all personal items, appliances, and fixtures contained therein located at:

3925 North Combee Road, Lot No. 95, Lakeland, Florida 33809

has been filed against you, and you are required to serve a copy of your written defenses, if any, to it on Brian C. Chase, Esq., Plaintiff's attorney, whose address is 3902 N. Marguerite Street, Tampa, Florida 33603, ON OR BE-FORE A DATE WHICH IS WITHIN 30 DAYS OF FIRST PUBLICATION OF THIS NOTICE IN THE BUSI-NESS OBSERVER, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint or petition.

If you are a person with a disability

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

WITNESS Stacey M. Butterfield, as Clerk of the County Court, and the seal of said Court, at the Courthouse at Polk County, Florida.

Dated: 11/21/2022

STACY M. BUTTERFIELD Polk County Clerk of Court (SEAL) By: /s/ Tamika Joiner Deputy Clerk

Default Date: 12/30/2022 Brian C. Chase, Esq., Plaintiff's attorney 3902 N. Marguerite Street, Tampa, Florida 33603 December 9, 16, 2022 22-01806K

# SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY. FLORIDA PROBATE DIVISION Case No. 2022CP0039120000XX **Division: Probate** IN RE: ESTATE OF ROBERT S. FISHER, JR. Deceased.

The administration of the estate of ROBERT S. FISHER, JR., deceased, whose date of death was December 16, 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, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this

notice is December 9, 2022. Personal Representative:

## /s/ Kerrie Mackle Kerrie Mackle 229 Aster Drive

Davenport, Florida 33897 Attorney for Personal Representative: /s/ Willie Roy Wilkes Willie Roy Wilkes Attorney Florida Bar Number: 608475 Mortellaro Law 4102 W. Linebaugh Avenue, Suite 100 Tampa, FL 33624 Telephone: (813) 367-1500 Fax: (813) 367-1501 E-Mail: rwilkes@mortellarolaw.com Secondary E-Mail: cynthia@mortellarolaw.com 22-01805K

December 9, 16, 2022

nity Development District Special Assessment Bonds, in one or more series (the "Bonds"), and it appearing in and from said Complaint and the Exhibits attached thereto that the District has adopted a resolution authorizing the issuance of the Bonds for the purpose of providing funds, together with other available funds, for paying the costs of planning, financing, acquiring, constructing, reconstructing, equipping and installing improvements as part of its Project (as defined in said Complaint), and it also appearing that all of the facts required to be stated by said Complaint and Exhibits by Chapter 75. Florida Statutes, are contained therein, and that the District prays that this Court issue an order as directed by said Chapter 75, and the Court being fully

advised in the premises: NOW, THEREFORE, IT IS ORDERED that all taxpayers, property owners and citizens of the District, including non-residents owning property or subject to taxation, and others having or claiming any rights, title

ISSUANCE OF THE BONDS or interest in property to be affected by AND LEVY OF ASSESSMENTS the issuance of the Bonds or to be af-HEREIN DESCRIBED, OR TO fected thereby, and the State of Florida, through the State Attorney of the Tenth BE AFFECTED IN ANY WAY Judicial Circuit, in and for Polk County, **Defendants** Florida, appear on the 11th day of Janu-TO THE STATE OF FLORIDA, AND ary, 2023 at the hour of 3:00 p.m. of THE TAXPAYERS, PROPERTY OWNsaid day for 15 minutes, before the Hon-ERS AND CITIZENS OF STUART CROSSING COMMUNITY DEVELorable Michael P. McDonald via Virtual Courtroom (Microsoft Teams - information below), and show cause, if any OPMENT DISTRICT, INCLUDING there be, why the prayers of said Com-NON-RESIDENTS OWNING PROP-ERTY OR SUBJECT TO TAXATION plaint for the validation of the Bonds THEREIN, AND OTHERS HAVING should not be granted and the Bonds, OR CLAIMING ANY RIGHT, TITLE the proceedings therefore, and other OR INTEREST IN PROPERTY TO BE matters set forth in said Complaint. AFFECTED BY THE ISSUANCE OF should not be validated as prayed for in STUART CROSSING COMMUNITY said Complaint. The parties and public DEVELOPMENT DISTRICT SPEmay access the hearing via their com-CIAL ASSESSMENT BONDS, OR TO puter at https://www.jud10.flcourts. BE AFFECTED THEREBY: org/virtual-courtroom-links/polk-civil Stuart Crossing Community Development District (the "District") having and selecting the Polk Civil Division 04 Virtual Courtroom link, OR may dial filed its Complaint for Validation of in telephonically via Teams Meeting not to exceed \$25,500,000 principal at 1-754-236-7165 and enter 496 259 amount of Stuart Crossing Commu-409 # as the Telephone Conference ID.

IT IS FURTHER ORDERED that prior to the date set for the hearing on said Complaint for validation, the Clerk of this Court shall cause a copy of this Notice and Order to be published in a newspaper published and of general circulation in Polk County, being the County wherein said Complaint for validation is filed, at least once each week for two (2) consecutive weeks, commencing with the first publication which shall not be less than twenty (20) days prior to the date set for said hear-

IT IS FURTHER ORDERED that by such publication of this Notice and Order, the State of Florida, and the several taxpayers, property owners and citizens of the District, including non-residents owning property or subject to taxation therein, and others having or claiming any rights, title or interest in property to be affected by the issuance of the Bonds or to be affected thereby, shall be and are made party defendants to this proceeding, and that this Court shall have jurisdiction of them to the same extent as if specifically and personally named as defendants in said Complaint and personally served with process in this cause.

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

DONE AND ORDERED at the

Courthouse in Polk County, Florida, this 6 day of December, 2022.

/s/ Dana Y. Moore The Honorable Dana Y. Moore Circuit Court Judge December 9, 16, 2022 22-01819K



# How much do legal notices cost?

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NOTICE TO CREDITORS

IN THE CIRCUIT COURT FOR

POLK COUNTY,

FLORIDA

PROBATE DIVISION

File No. 22-CP-3895 IN RE: ESTATE OF

KATHARYN LOIS WALDRON

Deceased.

The administration of the estate of Katharyn Lois Waldron, deceased,

whose date of death was October 5,

2022, is pending in the Circuit Court

for Polk County, Florida, Probate

Division, the address of which is 501

West Adams Street, Jacksonville, FL

32202. The names and addresses of

the personal representative and the

personal representative's attorney are

All creditors of the decedent and oth-

er persons having claims or demands against decedent's estate on whom a

copy of this notice is required to be

served must file their claims with this

court ON OR BEFORE THE LATER

OF 3 MONTHS AFTER THE TIME

OF THE FIRST PUBLICATION OF

THIS NOTICE OR 30 DAYS AFTER

THE DATE OF SERVICE OF A COPY

and other persons having claims or de-

All other creditors of the decedent

OF THIS NOTICE ON THEM.

set forth below.

SECOND INSERTION

## SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2022-CP-003877-0000-XX Division 14 IN RE: ESTATE OF LINDA ANN HOLLOWAY Deceased.

The administration of the estate of Linda Ann Holloway, deceased, whose date of death was September 12, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is December 9, 2022.

> Personal Representative: David W. Holloway 10764 70th Avenue, Unit 6206

Seminole, Florida 33772 Attorney for Personal Representative: L. Caleb Wilson, Attorney Florida Bar Number: 73626 Craig A. Mundy, P.A. 4927 Southfork Drive Lakeland, Florida 33813 Telephone: (863) 647-3778 Fax: (863) 647-4580 E-Mail: caleb@mundylaw.com December 9, 16, 2022 22-01808K

## SECOND INSERTION

RE-NOTICE OF FORECLOSURE SALE

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

CASE NO.: 2019CA000312000000 NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

Plaintiff(s), vs. CAROL A. ERDLY A/K/A CAROL Defendant(s)

NOTICE IS HEREBY GIVEN THAT, pursuant to the Order Granting Motion to Reschedule Foreclosure Sale entered on November 17, 2022 in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose.com in accordance with Chapter 45, Florida Stat-utes on the 4th day of January, 2023 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit:

Lot 16 in Block H of JAN PHYL VILLAGE UNIT NUMBER SIX-TEEN, according to the plat thereof recorded in Plat Book 61, Page 17, of the Public Records of Polk County, Florida.

Property address: 306 Fern Road, Winter Haven, FL 33880

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

AMERICANS WITH DISABILI-TIES ACT. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS

ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PRO-CEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVI-SION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255N. 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 SCHED-ULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711.

I HEREBY CERTIFY a true and correct copy of the foregoing has been furnished to all parties on the attached service list by e-Service or by First Class U.S. Mail on this 30th day of November, 2022:

Respectfully submitted, /s/ Heather L. Griffiths PADGETT LAW GROUP HEATHER GRIFFITHS, ESQ. Florida Bar # 91444 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlawgroup.com

Attorney for Plaintiff Pursuant to the Fla. R. Jud. Admin. 2.516, the above signed counsel for Plaintiff designates attorney@ padgettlawgroup.com as its primary e-mail address for service, in the above styled matter, of all pleadings and documents required to be served on the parties

December 9, 16, 2022 22-01801K

## SECOND INSERTION

POLK COUNTY

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DÍVISION File No.

53-2022-CP-004119-0000-XX Division 14 IN RE: ESTATE OF CLARA S. NETTLES

The administration of the estate of Clara S. Nettles, deceased, whose date of death was July 18, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, Florida 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

Deceased.

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 December 9, 2022.

Personal Representative: Pamela N. Marion PO Box 1310

Auburndale, Florida 33823 Attorney for Personal Representative: L. Caleb Wilson, Attorney Florida Bar Number: 73626 Craig A. Mundy, P.A. 4927 Southfork Drive Lakeland, Florida 33813 Telephone: (863) 647-3778 Fax: (863) 647-4580 E-Mail: caleb@mundylaw.com Dcember 9, 16, 2022 22-01821K

## SECOND INSERTION

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

532022CA003411000000 MASCORRO CONSTRUCTION, INC., a Florida corporation, Plaintiff, vs. JAMES M. KOCH,

Defendants. To: James M. Koch (last known address) 2630 Watson Lane Haines City, FL 33844

YOU ARE HEREBY NOTIFIED that an action to quiet title on the following property located 146 8th Street, Winter Haven, FL 33880, and more fully described as follows:

Begin at the NE corner of Lot 8 of A RESUBDIVISION OF LOT 30 WAHNETA FARMS, as shown on the Map or Plat thereof recorded in Plat Book 17, Page 15, Public Records of Polk County, Florida, thence run Southwesterly along the SE boundary 368.14 feet to a Point of Beginning; thence run Northwesterly at a right angle to the previous course a distance of 137.5 feet; thence Southwesterly parallel to the SE boundary a distance of 49.40 feet; thence run Southeasterly 137.5 feet to the Southeasterly boundary of said Lot 8; thence run Northeasterly to the Point of Beginning a distance of 49.40 feet, more or less; LESS right-of-way of Eighth Street previously deeded to Polk County, Florida.

Parcel No.: 05-668500-000808 has been filed against you, and you are required to serve a copy of written defenses, if any, to this action, on The Law Office of Paul A. Krasker, P.A. at 1615 Forum Place, Fifth Floor, West Palm Beach, FL 33401, and file the original with the Clerk within 30 days after the first date of publication of this notice, or on or before January 5, 2023; otherwise a default judgment may be entered against you for relief demanded in the Complaint.

This Notice of Action shall be published in the Polk County Business Observer, on December 9, 2022. If you are a person with a disability

who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; (727) 847-8110 (V) in New Port Richey; (352) 521-4274, ext 8110 (V) in Dade City, 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 impaired call 711. The court does not provide transportation and cannot accommodate for this service. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transportation

WITNESS MY HAND AND SEAL OF SAID COURT on this 29 day of

Stacy M. Butterfield CLERK OF THE COURT (SEAL) By: /s/ Asuncion Nieves As Deputy Clerk

The Law Office of Paul A. Krasker, P.A. 1615 Forum Place, Fifth Floor West Palm Beach, FL 33401 service@kraskerlaw.com Dec. 9, 16, 23, 30, 2022

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

FILE NO.: 2022-1011-CP PROBATE DIVISION IN RE: ESTATE OF a/k/a WILLIAM ROBERTS,

COPY OF THIS NOTICE ON THEM.

mands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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

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

The date of first publication of this notice is December 9, 2022.

Personal Representative: William C. Waldron III 55474 Deer Run Rd. Callahan, Florida 32011 Attorney for Personal Representative: Katherine B. Schnauss Naugle

Attorney Florida Bar Number: 514381 810 Margaret Street  ${\tt JACKSONVILLE, FL~32204}$ Telephone: (904) 366-2703 Fax: (904) 353-9040 E-Mail: knaugle@jaxlawteam.com Secondary E-Mail:

aforquer@jaxlawteam.com December 9, 16, 2022 22-01809K

## SECOND INSERTION

NOTICE OF ADMINISTRATION FLORIDA

WILLIAM H. ROBERTS, JR. Deceased.

The administration of the estate of William H. Roberts, Jr. a/k/a William Roberts, deceased, File No.: 2022-1011-CP, is pending 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 name of the personal representative and the name and address of the personal representative's attorney are set forth below.
ALL INTERESTED PARTIES AND

NOTIFIED THAT:

All persons on whom this notice is served who have objections that challenge the validity of the will, the qualifications of the personal representative, venue or jurisdiction of this Court are required to file their objections with this Court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY DAYS AF-TER THE DATE OF SERVICE OF A

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 within three months after the date of the first publication of this notice must file their claims with this Court WITHIN THE LATER OF THREE MONTHS AFTER THE DATE OF THE FIRST PUBLICA-TION OF THIS NOTICE OR THIRTY DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent

and persons having claims or demands against the 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, DEMANDS AND

OBJECTIONS NOT SO FILED WILL BE FOREVER BARRED. The date of the first publication of

this Notice is: December 9, 2022. Personal Representative:

William H. Roberts, III DANIEL HICKS, P.A. Attorney for Personal Representative

By: Daniel Hicks, Esquire 421 South Pine Avenue Ocala, Florida 34471 (352) 351-3353 FL Bar No.: 0145139 weclose2@danielhickspa.com December 9, 16, 2022 22-01823K

# SECOND INSERTION

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

DIVISION CASE NO. 2022CA001277000000 FREEDOM MORTGAGE CORPORATION,

Plaintiff, vs. JOSE ARRIAGA AND JANET ROSARIO F/K/A JANET ARRIAGA,

Defendant(s)

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 22, 2022, and entered in 2022CA001277000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County. Florida. wherein FREEDOM MORTGAGE CORPORATION is the Plaintiff and JOSE ARRIAGA; UNKNOWN SPOUSE OF JOSE ARRIAGA N/K/A BELINDA ARRIAGA; JANET ROSARIO F/K/A JANET ARRIAGA; BRANCH BANKING & TRUST COMPANY SUCCESSOR BY MERGER TO SUNTRUST BANK; STATE OF FLORIDA DEPARTMENT OF REVENUE; POLK COUNTY CLERK OF COURT, FL: JAMES MICHAEL HOBBS are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on January 10, 2023, the following described property as set forth in said Final Judgment, to wit:
THE FOLLOWING DESCRIBED

LAND, SITUATE, LYING AND BEING IN POLK COUNTY, FLORIDA TO-WIT: LOT 243, COUNTRY OAKS ESTATES UNIT SEVEN, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 82, PAGE 3, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 3419 HURL-

BUT CIR, LAKE WALES, FL 33898

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

IMPORTANT AMERICANS WITH DISABILITIES

ACT: If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact: Public Information Dept., Pasco County Government Center, 7530 Little Rd., New Port Richey, FL 34654; Phone: 727.847.8110 (voice) in New Port Richev, 352,521,4274, ext 8110 (voice) in Dade City, Or 711 for the hearing impaired. Contact should be initiated at least seven days before the scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days. The cour does not provide transportation and cannot accommodate such requests. Persons with disabilities needing transportation to court should contact their local public transportation providers for information regarding transporta-

tion services.
Dated this 7 day of December, 2022. ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, Attorney for Plaintiff

6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com21-046486 - ViT December 9, 16, 2022 22-01822K

# What makes public notices in newspapers superior to other forms of notices?

Public notices in newspapers are serendipitous. When readers page through a newspaper, they will find important public notice information they otherwise would not find anywhere else.

Rarely do consumers specifically search online for public notices.

# SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2021CA000277 WELLS FARGO BANK, N.A., AS

TRUSTEE FOR PARK PLACE SECURITIES, INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2005-WHQ1, Plaintiff, vs. THE UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF GRACE A. ROSELL A/K/A GRACE ROSELL, DECEASED; JOSEPH ROSS ROSELL; KATIE ANN ROSELL; POLK COUNTY, FLORIDA,

Defendant(s).
NOTICE OF SALE IS HEREBY GIVEN pursuant to the order of Final Judgment of Foreclosure dated August 10, 2022, and entered in Case No. 2021CA000277 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein WELLS FARGO BANK, N.A., AS TRUSTEE FOR PARK PLACE SECURITIES, INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2005-WHQ1, is Plaintiff and The THE UNKNOWN HEIRS, DEVISEES, GRANTEES, AS-SIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PAR-TIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF GRACE A. ROSELL A/K/A GRACE ROSELL, DECEASED; JOSEPH ROSS ROSELL; KATIE ANN ROSELL; POLK COUNTY, FLORIDA, are Defendants, the Office of the Clerk, Polk County Clerk of the Court will sell to the highest bidder or bidders via online auction at www.polk.realforeclose. com at 10:00 a.m. on the 27th day of January, 2023, the following described property as set forth in said Final Judgment, to wit:

THE EAST 200 FEET OF THE WEST 372 FEET OF THE SE

1/4 OF THE NE 1/4 OF THE SW 1/4 OF SECTION 14, TOWN-SHIP 28 SOUTH, RANGE 24 EAST, LYING SOUTH OF THE RAILROAD AND NORTH OF THE PUBLIC HIGHWAY, POLK COUNTY, FLORIDA.

THE PROPERTY IS ALSO DE-SCRIBED AS: THE WEST 200 FEET OF THE EAST 488 FEET OF THE SE 1/4 OF THE NE 1/4  $\,$ OF THE SW 1/4 OF SECTION TOWNSHIP 28 SOUTH, RANGE 24 EAST, LYING SOUTH OF THE RAILROAD, POLK COUNTY, FLORIDA.

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

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

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

Dated: 12/5/2022 McCabe, Weisberg & Conway, LLC By /s/ Craig Stein Craig Stein, Esq. Fl Bar No. 0120464 McCabe, Weisberg & Conway, LLC 3222 Commerce Place, Suite A West Palm Beach, Florida, 33407 Telephone: (561) 713-1400 Email: FLpleadings@mwc-law.com File No: 20-401213 December 9, 16, 2022 22-01816K

# SECOND INSERTION

Memorandum of Contract KNOWN BY ALL MEN THESE PRES-ENTS, that Rose Marie Matta Carmona and/or its assigns, whose address is 1068 Cohasset Ave., Lake Wales, FL 33853 (the "Buyer") and Gladys Santiago, together with her heirs, personal representatives, successors and permitted assigns (collectively the "Seller") whose address is 328 Cypress Street, Apt #2, Manchester, NH 03103, entered into a written "Residential Rent to Own Single Family Home Agreement' (the "Contract") dated March 1, 2021.

A) Description of Property. The Contract was given for consideration and obligates Sellers to sell and Buyer to buy (subject to the conditions outlined in the Contract) the real property in Polk County, Florida, more particularly described as follows (the "Property"): LOTS 19, 20, 21, and 22, Block C of SHAD-OW LAWN, according to the Plat thereof as recorded in Plat Book 6, Page 50, of the Public Records of Polk County, Florida. Parcel ID Number: 12-30-27-923000-003190 INCLUSIVE OF THE PUBLIC RECORDS OF POLK COUNTY, FLOR-IDA. Property Address: 1068 Cohasset Ave., Lake Wales, FL

33853. B) Constructive Notice. This Memorandum shall serve as notice of the Contract and of the Buyer's interest and claims in the Property until Buyer, or Buyer's assigns, acquires record title for the property or until this memorandum is terminated by the recording of a written termination, executed by Sellers and Buyer. This Memorandum will be deemed terminated once a deed conveying the Property to the Buyer or Buyer's assignee is recorded in the Public Records., By this memorandum all persons are hereby placed on notice of all terms and conditions set forth in the Contract, and of Buyer's interest in and claim to the Property, pursuant to the Contract. Any

person acquiring an interest in

the Property while this Memorandum is in effect shall do so subject to the terms and conditions of the Contract and to the Buyer's interest in claims to the Property.
C) No Amendment of Contract.

The Contract is incorporated herein by reference. This instrument is intended as Memorandum of the Contract only and has been executed solely for the purpose of giving notice of the parties' respective rights and obligations. This Memorandum is not intended to modify, augment, impair or affect in any way the rights and obligations of the parties under the Contract.

IN WITNESS WHEREOF, the parties have executed this Memorandum on the dates designated below their respective signatures.

Signed, sealed and delivered in the presence of: Buyer: Rose Marie Matta Carmona /s/ Rose Marie Matta Carmona By: Rose Marie Matta Carmona

/s/ Ruby Gara

Ruby Gara

identification

Witness Signature

Printed Name of Witness

/s/ Middalia Johnson

Witness Signature Middalia Johnson Printed Name of Witness STATE OF FL COUNTY OF Osceola The foregoing instrument was acknowledged before me by means of √ physical presence or online notarization this 18th day of November, 2022 by ROSE MARIE MATTA CARMONA, who is personally known to me or has produced FL DL M326733925440 as

/s/ Middalia Johnson NOTARY PUBLIC (signature) Print Name: Middalia Johnson My Commission Expires: 03/22/2023

Prepared by: Andrew B. Doyle, Esq. SEIBANE DOYLE. PLLC 913 Mabbette Street Kissimmee, FL 34741 Title not examined by preparer. December 9, 16, 2022 22-01803K Choices and Solutions

# What Should Be Done

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

# BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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



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



# STEPS TO FIX ENTITLEMENTS

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

6677

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

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

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

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

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

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

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

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

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

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

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

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

## **NEGATIVE TAX HELPS POOR**

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

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

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

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

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

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

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

# **HOW TO FIX SOCIAL SECURITY**

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

# WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

"The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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