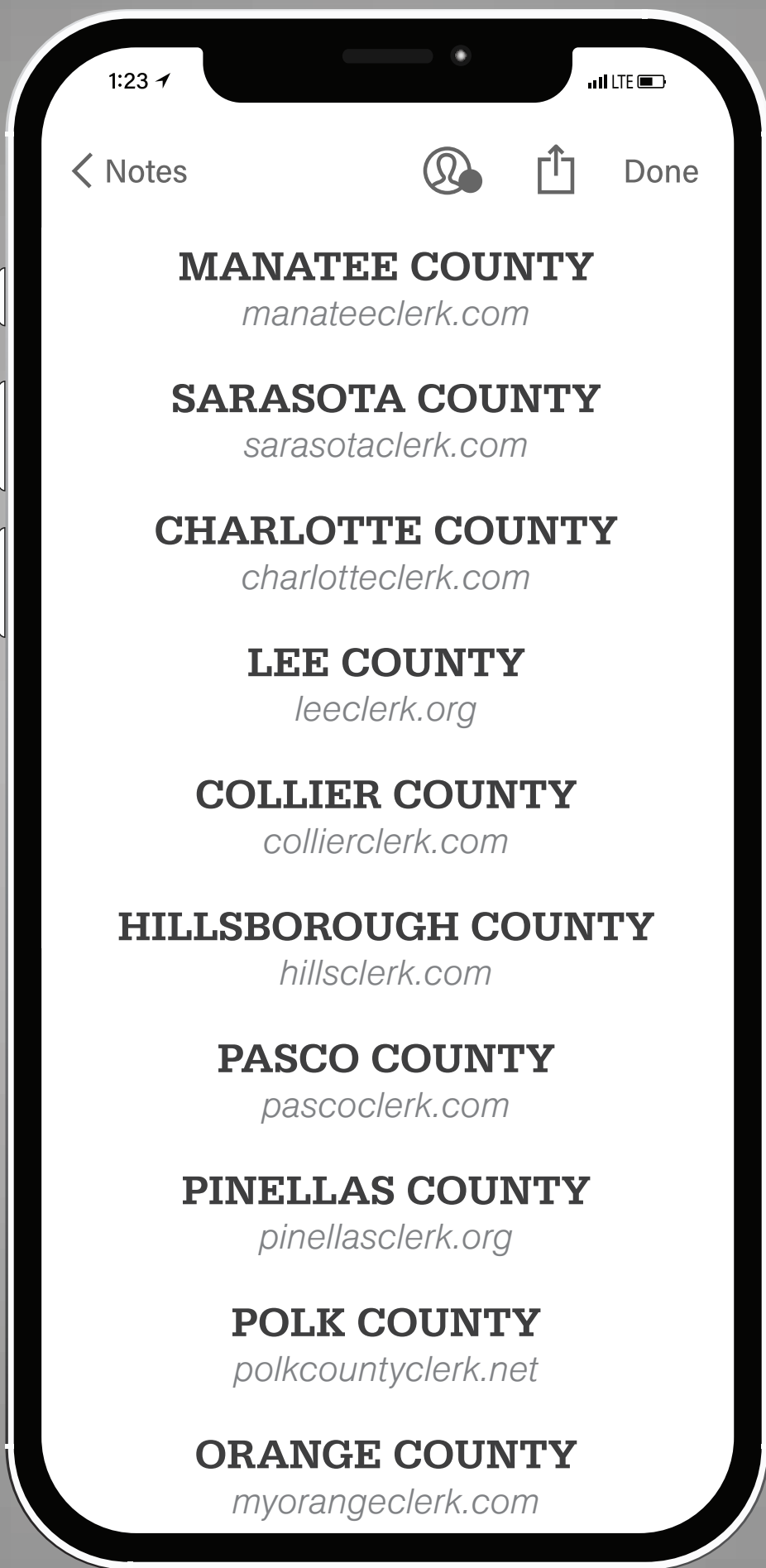


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Business Observer

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO. 532022CA000049000000
MIDFIRST BANK Plaintiff, v. GAYOUL DERILUS; UNKNOWN SPOUSE OF GAYOUL DERILUS; ERMIONEDA DERILUS; UNKNOWN SPOUSE OF ERMIONEDA DERILUS; ARIEL DERILUS; UNKNOWN SPOUSE OF ARIEL DERILUS; FEDELET DERILUS; UNKNOWN SPOUSE OF FEDELET DERILUS; FEDELINA DERILUS; UNKNOWN SPOUSE OF FEDELINA DERILUS; FRANZEN DERILUS; UNKNOWN SPOUSE OF FRANZEN DERILUS; UNKNOWN TENANT 1; UNKNOWN TENANT 2; STONEWOOD CROSSING HOMEOWNERS ASSOCIATION, INC. Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on September 20, 2022 and Order Rescheduling Foreclosure Sale entered on March 22, 2023, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida, described as:
LOT 114, STONEWOOD CROSSINGS PHASE 1, ACCORDING TO PLAT THEREOF, AS RECORDED IN MAP BOOK 135, PAGES 39 THROUGH 42, INCLUSIVE,

OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. a/k/a 703 FLAGSTONE STREET, HAINES CITY, FL 33844-6403

at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on April 26, 2023 beginning at 10:00 AM.

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 at St. Petersburg, Florida this 27th. day of March, 2023.
eXL Legal, PLLC
Designated Email Address: efiling@exlegal.com
12425 28th Street North, Suite 200
St. Petersburg, FL 33716
Telephone No. (727) 536-4911
Attorney for the Plaintiff
/s/ Isabel López Rivera
Isabel López Rivera
FL Bar: 1015906
1000007370
Mar. 31; Apr. 7, 2023 23-00461K

FIRST INSERTION

RE-NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CASE NO.: 2020-CA-000156-0000-00
WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST VIIA, Plaintiff, vs. AMOS AKINOLA; et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated January 19, 2023 entered in Civil Case No. 2020-CA-000156-0000-00 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST VII-A is Plaintiff and AMOS AKINOLA; et al., are Defendant(s).

The Clerk, Stacey M. Butterfield, will sell to the highest bidder for cash, by electronic sale beginning at 10:00 A.M. on the prescribed date at www.polk.realforeclose.com on May 3, 2023 on the following described property as set forth in said Final Judgment, to wit:
LOT 99 RANDA RIDGE PHASE I, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN DEED BOOK 125, PAGES 26 THROUGH 29, INCLUSIVE, OF THE PUBLIC

RECORDS OF POLK COUNTY, FLORIDA.
Property address: 814 Dengar Street, Haines City, Florida 33844

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

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

DATED this 23rd day of March, 2023.
LAW OFFICES OF MANDEL, MANGANELLI & LEIDER, P.A.
Attorneys for Plaintiff
1900 N.W. Corporate Blvd., Ste. 305W
Boca Raton, FL 33431
Telephone: (561) 826-1740
Email: service@mml-pa.com
BY: /s/ Melisa Manganelli
MELISA MANGANELLI, ESQ
FLORIDA BAR NO. 579688
Mar. 31; Apr. 7, 2023 23-00445K

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-2362
LORE LENDING GROUP, INC. a Florida Corporation, KIMBERLY M. FREEMAN, Individually and MARK A. FREEMAN, Individually Plaintiffs, vs. DIRECT SUCCESS INVESTMENTS, LLC a Florida Limited Liability Company, STEVEN CAMPBELL, Individually, and UNKNOWN TENANT IN POSSESSION Defendants.

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered MARCH 21, 2023 in Civil Case No. 2022-CA-002362 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein Lore Lending Group, Inc, Kimberly M. Freeman and Mark A Freeman are Plaintiffs and Direct Success Investments, LLC a Florida Limited Liability Company and Steven Campbell, Individually 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 5TH day of MAY, 2023 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:
Parcels 297 and 298 of the unrecorded LAKE PIERCE RETREATS, described as: Begin 2432.91' South and 375.00' East of the NW corner of Government Lot 1, run South 100.00', East 70.00', North 100.00', West 70.00' to the point of beginning, all lying and being in Section 8, Township 29 South, Range 28 East, and recorded in the Public Record of Polk County, Florida. Together with a 1988 singlewide mobile home VIN #FLFLH70A14086VN,RP Decal #R0708056. The Post Office address of the Property is: 2534 Shiner Drive, Lake Wales, Florida 33898

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

If you are a person with a disability who needs any 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.

ls/Mark A. Freeman, Esq./ls MARK A. FREEMAN, ESQ.
Florida Bar #0116398
5323 Millenia Lakes Blvd., #300-352
Orlando, Florida 32839
(407) 230-5146 (telephone)
(407)915-4093 (facsimile)
Email: mark@lolegal.com,
Attorney for Plaintiff
Mar. 31; Apr. 7, 2023 23-00465K

PUBLISH YOUR LEGAL NOTICE

Email legal@businessobserverfl.com

Business Observer

SECOND INSERTION
NOTICE OF PUBLIC SALE
 The following personal property of THOMAS BENNETT WATKINS, if deceased any unknown heirs or assigns, and BECKY JOANNE WATKINS, will, on April 5, 2023, at 11:00 a.m., at 333 Dawn Street, Lot #333, Lakeland, Polk County, Florida 33815; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109: 1980 MANA MOBILE HOME, VIN: F0601105668, TITLE NO.: 0019724640 and all other personal property located therein
PREPARED BY:
 J. Matthew Bobo
 Lutz, Bobo & Telfair, P.A.
 2 North Tamiami Trail, Suite 500
 Sarasota, Florida 34236
 March 24, 31, 2023 23-00434K

SECOND INSERTION
NOTICE OF PUBLIC SALE
 The following personal property of DANIEL V. RITCHIE, will, on April 5, 2023, at 10:00 a.m., at 335 Lisa Street, Lot #335, Lakeland, Polk County, Florida 33815; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109: 1976 ESTA MOBILE HOME, VIN: GDOCFL2762582, TITLE NO.: 0014233653 and all other personal property located therein
PREPARED BY:
 J. Matthew Bobo
 Lutz, Bobo & Telfair, P.A.
 2 North Tamiami Trail, Suite 500
 Sarasota, Florida 34236
 March 24, 31, 2023 23-00436K

SECOND INSERTION
NOTICE OF PUBLIC SALE
 Notice is hereby given that on 04/07/2023 at 10:00 am, the following property will be sold at public auction pursuant to F.S. 715.109: A 1973 MANA mobile home bearing vehicle identification number 0639718405 and all personal items located inside the mobile home. Last Tenant: Aurelio Cavazos and Verni Graciela Pineda Camacho, and All Unknown Parties, Beneficiaries, Heirs, Successors, and Assigns of Aurelio Cavazos and Verni Graciela Pineda Camacho
 Sale to be held at: Peace River Village, 2405 State Road 60 E, Lot #9, Bartow, FL 33830, 863-535-6302.
 March 24, 31, 2023 23-00427K

SECOND INSERTION
NOTICE OF ACTION
 Constructive Service of Process
 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
Case No. 2023-CA-000143
Honorable Judge: YANCEY PLANET HOME LENDING, LLC Plaintiff, vs. TARA DENISE JACKSON; CENTRAL POINTE HOMEOWNERS ASSOCIATION, INC.; KEITH WAYNE GAINES; UNKNOWN SPOUSE OF KEITH WAYNE GAINES; UNKNOWN TENANT OCCUPANT #1; UNKNOWN TENANT OCCUPANT #2
Defendants,
 TO: TARA DENISE JACKSON
 Last Known Address: 1849 WALLACE MANOR LN WINTER HAVEN FL33880
 YOU ARE NOTIFIED that an action to Foreclose a Mortgage on the following property commonly known as 1849 WALLACE MANOR LN, WINTER HAVEN, FL 33880 and more particularly described as follows:
 LOT 105, CENTRAL POINTE, ACCORDING TO THE PLAT OR MAP THEREOF, AS RECORDED IN PLAT BOOK 144, PAGES 9, 10 AND 11, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 PARCEL ID: 262830-639012-001050
 COMMONLY KNOWN AS: 1849 WALLACE MANOR LN, WINTER HAVEN, FL 33880
 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Matthew T. Wasinger, Esquire, the Plaintiff's attorney, whose address is 605 E. Robinson Street, Suite 730, Orlando, FL 32801 on or before April 21, 2023, not less than 30 days from the first proof of 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 15 day of March, 2023
 STACY M. BUTTERFIELD, CPA
 POLK County Clerk of Court
 (SEAL) /s/ Asuncion Nieves
 As Deputy Clerk
 Matthew T. Wasinger, Esquire,
 the Plaintiff's attorney,
 605 E. Robinson Street,
 Suite 730,
 Orlando, FL 32801
 March 24, 31, 2023 23-00407K

SECOND INSERTION
NOTICE OF SALE
 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
Case #: 2022CA000053000000 DIVISION: 8
Carrington Mortgage Services, LLC Plaintiff, vs.- Unknown Heirs, devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of Mary Ann Pierce a/k/a Mary Kusanke Pierce a/k/a Mary Ann Kusanke, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant(s); Dawn Doi Booker a/k/a Dawn D. Martinez Booker a/k/a Dawn Doi Martinez; Pamela Kae Fields a/k/a Pamela Kae Fields a/k/a Pamela K. Fields a/k/a Pamela Kay Fitzhugh; Thomas Earl Fields a/k/a Thomas Dutch Fields; Kelly Wayne Fields; Vicky Sari Williams a/k/a Vicky S. Bonar f/k/a Victoria Ireland; Unknown Spouse of Dawn Doi Booker a/k/a Dawn D. Martinez Booker a/k/a Dawn Doi Martinez; Unknown Spouse of Pamela Kae Fields a/k/a Pamela Kae Fields a/k/a Pamela K. Fields a/k/a Pamela Fields a/k/a Pamela Kay Fitzhugh; Unknown Spouse of Thomas Earl Fields a/k/a Thomas Dutch Fields; Unknown Spouse of Kelly Wayne Fields; Unknown Spouse of Vicky Sari Williams a/k/a Vicky S. Bonar f/k/a Victoria Ireland; 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) Defendant(s).
 NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2022CA000053000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Carrington Mortgage Services, LLC, Plaintiff and Unknown

SECOND INSERTION
NOTICE OF ACTION
 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
CASE NO. 53-2022CA-003813
JUAN GONZALEZ, and ROSA GONZALEZ, Petitioners, v. ESTATE OF VIRGINIA A. VANCE, a/k/a VIRGINIA VANCE, DECEASED, THE UNKNOWN HEIRS, DEVISEES, AND ASSIGNS OF VIRGINIA A. VANCE, a/k/a VIRGINIA VANCE, ROBERT ALLEN VANCE, and MELANIE L. VANCE, Respondents.
TO: ESTATE OF VIRGINIA A. VANCE, a/k/a VIRGINIA VANCE, DECEASED, THE UNKNOWN HEIRS, DEVISEES, AND ASSIGNS OF VIRGINIA A. VANCE, a/k/a VIRGINIA VANCE, and MELANIE L. VANCE, all addresses unknown
 YOU ARE NOTIFIED that an action to quiet title, for declaratory judgment, and for other relief, regarding the following property in Polk County, Florida:
 Tract 6, Rockridge Farmettes, as per the Plat thereof, recorded in Plat Book 77, Page 19, Public Records of Polk County, Florida.
 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

SECOND INSERTION
NOTICE OF ACTION
 Petitioner's/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 3/20/23
 STACY M. BUTTERFIELD,
 CLERK OF THE CIRCUIT COURT
 By: /s/ Jean Boyle
 As Deputy Clerk
 Petitioner's/Plaintiff's Attorney:
 Christopher A. Desrochers, Esq.,
 Christopher A. Desrochers, P.L.,
 2504 Ave. G NW,
 Winter Haven, FL 33880.
 (863) 299-8309.
 Email: cadlawfirm@hotmail.com
 Default Date 4/26/23
 Mar. 24, 31; Apr. 7, 14, 2023
 23-00424K

SECOND INSERTION
NOTICE OF ACTION
 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA.
CIVIL DIVISION
CASE NO. 53-2022-CA-003399
U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF THE TRUMAN 2021 SC9 TITLE TRUST, Plaintiff, vs. THE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEEES, CREDITORS, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF MARY MICHEL A/K/A MARY LOUISE MICHEL, DECEASED; Et Al., Defendant(s).
TO: BRANDI RICHARDSON
 Last Known Address 209 STATE ROUTE 8 BRIDGEWATER, NY 13313
 Current Residence is Unknown
BRANDON RICHARDSON
 Last Known Address 1220 SHELLS BUSH RD LITTLE FALLS, NY 13365
 Current Residence is Unknown
THE UNKNOWN SPOUSES, HEIRS, DEVISEES, GRANTEEES, CREDITORS, AND ALL OTHER PARTIES CLAIMING BY, THROUGH, UNDER OR AGAINST THE ESTATE OF MARY MICHEL A/K/A MARY LOUISE MICHEL, DECEASED RESIDENCES UNKNOWN
 YOU ARE NOTIFIED that an action to foreclose a mortgage on the following described property in Polk County, Florida:
 LOT 36, OF SOMERVILLE ESTATES, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 69, PAGE

SECOND INSERTION
41, 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 Diaz Anselmo & Associates, P.A., Plaintiff's attorneys, whose address is P.O. BOX 19519, Fort Lauderdale, FL 33318, (954) 564-0071, answers@dallegal.com, within 30 days from first date of publication, and file the original with the Clerk of this Court either before service on Plaintiff's attorneys or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint 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.
 Default Date March 27, 2023
 DATED ON 2/16, 2023.
 Stacy M. Butterfield
 As Clerk of the Court
 (SEAL) By: /s/ April Cummins
 As Deputy Clerk
 Diaz Anselmo & Associates, P.A.,
 Plaintiff's attorneys,
 P.O. BOX 19519,
 Fort Lauderdale, FL 33318,
 (954) 564-0071,
 answers@dallegal.com
 1460-186737 / PR2
 March 24, 31, 2023 23-00400K

SECOND INSERTION
NOTICE OF FORECLOSURE SALE
 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO. 2018CA002097000000
U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. BLACK POINT ASSETS INC, INDIVIDUALLY AND AS TRUSTEE OF THE 3753 MADBURY CIRCLE LAND TRUST AND STAR POINTE CAPITAL, LLC, INDIVIDUALLY AND AS TRUSTEE OF THE 3753 MC LAND TRUST, et al. Defendant(s).
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated September 27, 2022, and entered in 2018CA002097000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and BLACK POINT ASSETS INC, AS TRUSTEE OF THE 3753 MADBURY CIRCLE LAND TRUST; BLACK POINT ASSETS INC; STAR POINTE CAPITAL, LLC AS TRUSTEE OF THE 3753 MC LAND TRUST; STAR POINTE CAPITAL, LLC; HAMPTON HILLS SOUTH HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA ON BEHALF OF SECRETARY OF HOUSING AND URBAN DEVELOPMENT; LAURA DAVIS; FREDERICK DAVIS A/K/A FREDERICK J. DAVIS; FLORIDA HOUSING FINANCE CORPORATION; UNKNOWN BENEFICIARIES OF THE 3753 MC LAND TRUST; UNKNOWN BENEFICIARIES OF THE 3753 MADBURY CIRCLE LAND TRUST are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on April 18, 2023, the following described property as set forth in said

SECOND INSERTION
Final Judgment, to wit:
 LOT NO. 21, IN BLOCK NO. 22, OF HAMPTON HILLS SOUTH PHASE 2, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 140, PAGE 1, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 Property Address: 3753 MADBURY CIRCLE, LAKEWOOD, FL 33810
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.
IMPORTANT AMERICANS WITH DISABILITIES ACT. 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 courthouse 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 or service.
 Dated this 21 day of March, 2023.
 ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
 Attorney for Plaintiff
 6409 Congress Ave., Suite 100
 Boca Raton, FL 33487
 Telephone: 561-241-6901
 Facsimile: 561-997-6909
 Service Email: fmail@raslg.com
 By: _\S\Danielle Salem
 Danielle Salem, Esquire
 Florida Bar No. 0058248
 Communication Email: dsalem@raslg.com
 18-159135 - MiM
 March 24, 31, 2023 23-00432K

SECOND INSERTION
NOTICE OF ACTION
 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY CIVIL DIVISION
Case No. 2021CA002506
Division 15
MEB LOAN TRUST IV, U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE Plaintiff, vs. UNKNOWN HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS AND TRUSTEES OF MARY STREETER A/K/A MARY L. STREETER A/K/A MARY LOU STREETER, DECEASED, VERONICA GOODWIN, A KNOWN HEIR OF MARY STREETER, BRENDA BARTON, A KNOWN HEIR OF MARY STREETER, DERICK FAGINS, A KNOWN HEIR OF MARY STREETER, WENDELL FAGINS, A KNOWN HEIR OF MARY STREETER, ARIEL FAGINS, A KNOWN HEIR OF MARY STREETER, ALLYSON BOATMAN, A KNOWN HEIR OF MARY STREETER, et al. Defendants, TO: ANTHONY CHOLLETTE, AS KNOWN HEIR OF MARY STREETER A/K/A MARY L. STREETER A/K/A MARY LOU STREETER, DECEASED LAST KNOWN ADDRESS 230 W NEES AVE APT 104 FRESNO, CA 93711 UNKNOWN SPOUSE OF ANTHONY CHOLLETTE LAST KNOWN ADDRESS 230 W NEES AVE APT 104 FRESNO, CA 93711
 You are notified that an action to foreclose a mortgage on the following property in Polk County, Florida:
 LOT(S) 13, BLOCK 13 OF SILVERCREST ADDITION, UNIT 2 AS RECORDED IN PLAT BOOK 22, PAGE 18,

SECOND INSERTION
ES SEQ., OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA
 commonly known as 1421 4TH ST NE, WINTER HAVEN, FL 33881 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jennifer M. Scott of Kass Shuler, P.A., plaintiff's attorney, whose address is P.O. Box 800, Tampa, Florida 33601, (813) 229-0900, on or before April 13, 2023, (or 30 days from the first date of publication, whichever is later) and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
 Dated: March 7, 2023.
 CLERK OF THE COURT
 Honorable Stacy M. Butterfield
 255 North Broadway
 Bartow, Florida 33830-9000
 By: /s/ April Cummins
 Deputy Clerk
 Jennifer M. Scott
 Kass Shuler, P.A.,
 plaintiff's attorney,
 P.O. Box 800,
 Tampa, Florida 33601,
 (813) 229-0900
 298100/2015238/and
 March 24, 31, 2023 23-00401K

SECOND INSERTION
NOTICE OF FORECLOSURE SALE
 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA
CIVIL DIVISION
CASE NO.
532022CA002462000000
LOANDEPOT.COM, LLC, Plaintiff, vs. MICHAEL ANTHONY STOUTAMIRE SR; UNKNOWN SPOUSE OF MICHAEL ANTHONY STOUTAMIRE SR; VILLAGES AT BRIDGEWATER COMMUNITY ASSOCIATION INC.; STATE OF FLORIDA; CLERK OF THE COURT OF POLK COUNTY, FLORIDA; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s).
 NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed March 6, 2023 and entered in Case No. 532022CA002462000000, of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein LOANDEPOT.COM, LLC is Plaintiff and MICHAEL ANTHONY STOUTAMIRE SR; UNKNOWN SPOUSE OF MICHAEL ANTHONY STOUTAMIRE SR; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; VILLAGES AT BRIDGEWATER COMMUNITY ASSOCIATION INC.; STATE OF FLORIDA; CLERK OF THE COURT OF POLK COUNTY, FLORIDA; are defendants. STACY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELECTRONIC SALE AT: WWW.POLK.REALFORECLOSE.

SECOND INSERTION
 COM, at 10:00 A.M., on April 20, 2023, the following described property as set forth in said Final Judgment, to wit:
 LOT 4, BLOCK A, VILLAGES AT BRIDGEWATER VILLAGE 4, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 159, PAGE(S) 33 THROUGH 35, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim before the Clerk reports the surplus as unclaimed.
 If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.
 Dated this 21st day of March, 2023.
 Eric Knopp, Esq.
 Bar. No.: 709921
 Kahane & Associates, P.A.
 1619 NW 136th Avenue, Suite D-220
 Sunrise, Florida 33323
 Telephone: (954) 382-3486
 Telefacsimile: (954) 382-5380
 Designated service email:
 notice@kahaneandassociates.com
 File No.: 22-00660 LND
 V6.20190626
 March 24, 31, 2023 23-00431K

OFFICIAL COURTHOUSE WEBSITES

1:23

MANATEE COUNTY
 manateeclerk.com

SARASOTA COUNTY
 sarasotaclerk.com

CHARLOTTE COUNTY
 charlotteclerk.com

LEE COUNTY
 leeclerk.org

COLLIER COUNTY
 collierclerk.com

HILLSBOROUGH COUNTY
 hillsclerk.com

PASCO COUNTY
 pascoclerk.com

PINELLAS COUNTY
 pinellasclerk.org

POLK COUNTY
 polkcountyclerk.net

ORANGE COUNTY
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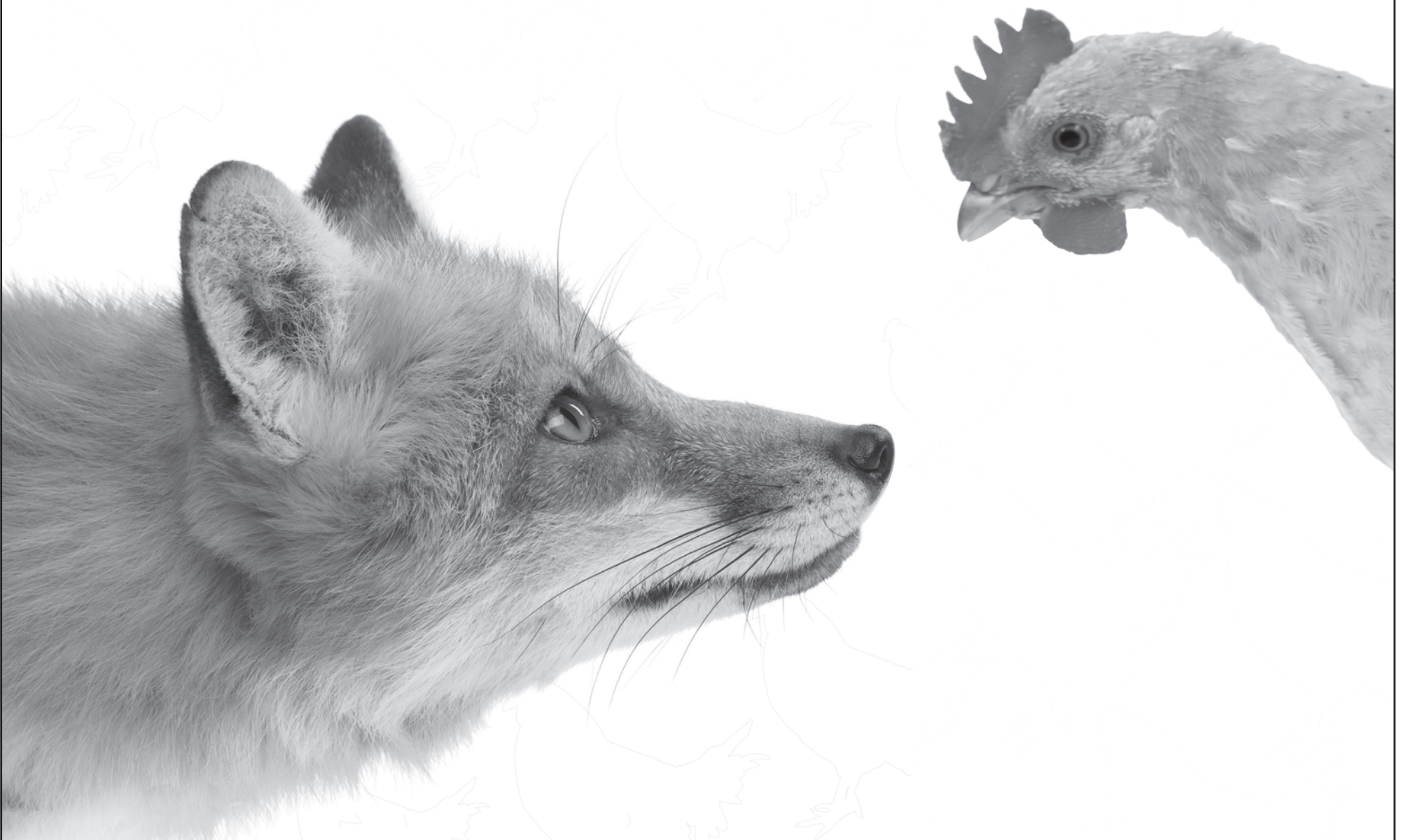
CHECK OUT YOUR LEGAL NOTICES
 floridapublicnotices.com

FLORIDA PUBLIC NOTICES

WHEN PUBLIC NOTICES REACH THE PUBLIC, EVERYONE BENEFITS.

Some officials want to move notices from newspapers to government-run websites, where they may not be easily found.

This is like putting the fox in charge of the hen house.



Keep Public Notices
in Newspapers



PUBLIC NOTICES

An American Tradition

Public notice is an important tool in assuring an informed citizenry. Notices are mandated by legislatures to make sure there is a public window into the activities of governments, officers of the court and others holding a public trust. There are four key elements to a valid public notice. It should be executed by an entity outside the one mandated to provide notice, so proper checks and balances are in place.

A public notice informs citizens of government or government-related activities that affect citizens' everyday lives. A public notice typically has four elements:

- **Independent:** A public notice is published in a forum independent of the government, typically in a local newspaper.

- **Archivable:** A public notice is archived in a secure and publicly available format.

- **Accessible:** A public notice is capable of being accessed by all segments of society.

- **Verifiable:** The public and the source of the notice are able to verify that the notice was published, usually by an affidavit provided by the publisher.

(Adapted from the Public Resource Notice Center)

Types of Public Notices

There are three standard types:

- **Citizen participation notices** inform the public about proposed government action and allow the public time to react to such proposals.

One such example is a public hearing notice.

- **Business and commerce notices**

relate to government contracts and purchases. Notices of contract bids allow citizens to ensure that the government is operating in accordance with principles of equal opportunity and is acting responsibly in spending taxpayer money.

- **Court notices** are required of many non-governmental entities that

use public powers or institutions in some way. Examples include notices of home mortgage foreclosures, which can provide a public alert of widespread credit problems, fraud in underwriting and a basis for analyses of housing trends.

This notice allows the public to object to an appointment based on any conflict of interest.

The history of public notices

Public notices existed long before the emergence of newspapers. The concept itself began when early civilizations posted notices in public squares. This crude method was eventually refined with the publication of the first English language newspaper in 1665 — a court newspaper called the Oxford Gazette. After being renamed The London Gazette, this official newspaper carried notices from the King's Court, London

officials and outlying regions.

The American system is modeled after the British system. State governments published public notices before America's founding, and the newly-created federal government followed suit. In 1789, the Acts of the First Congress required the Secretary of State to publish all bills, orders, resolutions and congressional votes in at least three publicly available newspapers.

An important premise both in federal

and local governments of the United States, as well as in many republics around the world, is that information about government activities must be accessible for the electorate to make well-informed decisions.

Public notices in newspapers still provide this accessibility to citizens who want to know more about government activities. Public notice laws serve to outline the most effective method of reaching the public.

Public notice supports due process

Public notices are integral to democratic governance and stem from the right to "due process of law" guaranteed by the federal and state constitutions. Due process of law protects Americans' rights from arbitrary or wrongful violations. This concept has two parts: substantive due process and procedural due process.

Substantive due process refers to the

types of rights that are protected. Procedural due process refers to the means of protecting those rights.

Substantive due process ensures that certain basic rights are not violated, while procedural due process may require suitable notice and a hearing before a government or court-appointed body can act in a way that may affect those basic rights.

Public notices play a vital role in

substantive and procedural due process because they provide a window into government actions and also afford notice to citizens of actions about to take place so they may exercise their constitutional right to be heard. Notification not only informs the individual or entity most directly affected, but it also informs the public, which has an interest in knowing how public powers are being used.

WHY NEWSPAPERS?

Newspapers are the primary source

Newspapers, founded on the constitutional right of free press, have been serving the public's right to know in America since pre-colonial times and on the European continent since the 17th century. Because of their traditional information role in society and their long-established independence, newspapers remain the primary source for publishing public notices.

Upholding the public's right to know is essential to our country's way of life. Our government governs with the consent of the people, and this consent must be informed. Local newspapers keep the public informed about the inner workings of their respective state and local governments, thereby allowing citizens to participate more fully in the democratic process. Without this participation, the potential for misguided policies increases.

Newspaper tradition

Newspapers allow the government to notify the public of government actions. The government has a fundamental responsibility to ensure adequate notification to the public of its actions. Therefore, the government has a duty to make sure the methods used in satisfying this responsibility are the most effective.

Newspapers provide neutrality from government and credible distance from political pressures or partisan disagreements. Local and community newspapers serve as third-party reporters to the public, publishing information that can be beneficial or sometimes detrimental to the government's public image. They provide an environment for notices that the

public traditionally has regarded as neutral. Public notices in this print environment gain credibility because of the long history of trust in the local newspaper.

Placing notices on government Web sites undermines this neutral interest and removes a critical check and balance. While it may seem appealing on the surface in an age of ever-more sophisticated government Web sites, the potential for mishandling is great.

On the other hand, public notices in independent newspapers increase government transparency by opening up the decision-making process to the public's eyes. Without this oversight, local governments could enact controversial policies without input from the public.

Newspapers serve as effective monitors of governments and ensure that they publish information as required by law. Public notices are typically required by a statute or a regulation. The independent press can provide a valuable civic role by helping to monitor that the notices were published when required. If governments were responsible for publishing their own notices, no neutral and independent entity would have the incentive and the means to track public-notice publication.

Newspapers: The best medium for public notices

Newspapers, for the most of the republic's history, have been the accepted medium for public notices. This is exactly where the public, even infrequent readers, expects to find them. In addition, specialized publications, such as legal newspapers, are well known for

providing public notices to the population through legal communities. Other general interest newspapers, such as county seat weeklies, are the forum where county citizens expect to locate notices of important public business. Furthermore, the vast majority of these notices arrive at citizens' homes in a context that compels readership (amid local news, sports features and other content).

Another reason for the effectiveness of newspapers is that newspapers provide valid evidence of readership.

Legislatures are rightly concerned about web-only notices, given the digital divide between rich and poor, rural and urban residents. The Internet is either too costly or simply geographically unavailable to large segments of society.

Notices become historical records

The newspaper as paper of record is an important factor in the public policy of notices. Government Web sites cannot provide a secure archival history the way newspapers can. Electronic records lack permanence and can easily be intentionally or accidentally erased. Even the Library of Congress has recognized this shortcoming and has embarked upon a major project to attempt to archive digital records that are in danger of being "forever lost" due to Internet impermanence.

Despite these problems, the federal courts unwisely approved a rule change to the Federal Rules of Civil Procedure recently that would

THE RISKS OF NOTICES ONLY ON THE INTERNET

Although it has been part of American society for a quarter-century as a network for scholars and government agencies, the Internet has been widely used by citizens for about 15 years.

Because of its structure with computer clients and servers, information packets and open-network codes, the Internet remains vulnerable and sometimes unstable. Power surges, corrupted software and downed servers can disrupt access. Government agencies cannot ensure that information located on a server is secure.

Even a highly technological site like that of the Pentagon's has been affected. In June 2007, the Pentagon was forced to take about 1,500 computers off-line because of a cyber-attack. Then-Defense Department Secretary Robert Gates stated that the Pentagon sees hundreds of attacks every day.

Public notices guard our constitutional right to due process of law by informing citizens of government action and providing proof of publication via notarized affidavits of publication. Unlike the time-tested and trusted local newspapers that citizens have come to rely on for public notices, the Internet is an unstable medium for information. While it is valuable tool in disseminating information, it has not yet reached a level of sophistication and technological stability that would justify its supplanting newspapers as the primary venue for public notices.

It is still uncertain how a "Net" affidavit could show proof of a public notice publication when constant technological change makes any attempt at archiving and accessing such a document online for any significant time dubious.

No less problematic for the Internet is its reach. Those who live in rural areas where broadband does not exist and others who simply cannot afford the Internet cannot access web public notices. In situations where foreclosures are on the rise due, in part, to predatory mortgage lending, more, not less, access to public notices is needed to better inform citizens about their rights and their choices.

It is difficult to justify, then, moving public notices from newspapers only to public-notice Web sites administered either by already over-burdened state governments or by third-party vendors who lack the experience and long-term viability newspapers have proven in publishing notices.

So far in the Internet age, newspapers remain the most trusted and primary method for providing citizens access to public notices.

move notices of federal asset forfeitures out of newspapers and onto a Web site administered by the Department of Justice. Yet, the courts have little research to show that the Justice Department's Web site will produce viable, accessible, archivable notices.

While Internet web pages pose serious archiving challenges, newspapers, on the other hand, become historical documents. They are oriented and published with a date on every page. They cannot be deceptively altered after printing as a web page could. Historians, judges, lawyers, genealogists and researchers, to name only a few, use newspapers and public notices in particular as sources for records.

Newspaper notices protect due process

Procedural due process, as granted by the U.S. Constitution and interpreted

by courts, generally requires an individual to receive notice and a hearing before he or she is deprived of certain rights or property. For example, before a person's home is sold by a county sheriff at a foreclosure sale, he or she must receive notice of the foreclosure sale and an opportunity to save the house from foreclosure. If the owner does not receive the notice, he may challenge the sale in court. The court may then void the sale or prevent the sale from happening to protect due process.

Newspapers are generally paid to run public notices, which recognizes that their publication creates a cost in paper, ink and delivery.

