

## POLK COUNTY LEGAL NOTICES

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 532023CP0009860000XX  
Division: 14  
IN RE: ESTATE OF  
RONALD CAPORALE,  
Deceased.

The administration of the estate of RONALD CAPORALE, deceased, whose date of death was November 8, 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 representatives and the personal representatives' attorney are set forth below.

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

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

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

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

The date of first publication of this notice is May 5, 2023.

/s/ Danielle A. Carter  
DANIELLE A. CARTER  
Co-Personal Representative  
1024 Orchard Avenue  
Runnemede, NJ 08078  
/s/ Antoinette C. Caporale  
ANTOINETTE COURTNEY  
CAPORALE  
Co-Personal Representative  
500 Chews Landing Road  
Apt. 606  
Lindenwold, NJ 08021  
/s/ Andrea C. D'Addario  
Andrea C. D'Addario, Esq.  
Attorney for Personal Representatives  
Florida Bar Number: 27662  
D'ADDARIO LAW, P.L.  
13860 Wellington Trace, Suite 38-213  
Wellington, FL 33414  
Telephone: (561) 362-2366  
Fax: (561) 362-2367  
E-Mail: andrea@daddario-law.com  
May 5, 12, 2023 23-00614K

### FIRST INSERTION

NOTICE TO CREDITORS  
The administration of the Estate of Louise C. Heist, deceased, whose date of death was August 26, 2020, File Number 53-2023-CP-001298-0000-XX is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830-3912. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is May 5, 2023.

/s/ Yasmin Corchado  
Personal Representative  
146 Rachel Lin Lane  
St Cloud, FL 34771  
/s/ Silvia S. Ibanez  
SILVIA S. IBANEZ, ESQ.  
Attorney for Personal Representative:  
Florida Bar No. 375772  
3956 Town Center Blvd,  
#196  
Orlando, Florida 32837  
Telephone: (407) 846-9449  
silvia.ibanez@ibanezlaw.com  
May 5, 12, 2023 23-00624K

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
PROBATE FILE NO.  
53-2023-CP-001154-0000-XX  
IN RE: Estate of  
CIVITA LITTMANN,  
Deceased.

The administration of the estate of Civita Littmann, deceased, whose date of death was February 15, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Avenue, Bartow, FL. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is May 5, 2023.

Personal Representative:  
/s/ Arthur Littmann  
Arthur Littmann  
3320 Delray Bay Drive, Delray Beach,  
Florida 33483  
Attorney for Personal Representative:  
/s/ Amy L. Phillips  
AMY L. PHILLIPS  
Attorney for Petitioner  
Florida Bar No. 91682  
P.O. Box 4397  
Winter Haven, FL 33885  
(863) 268-8292  
amy@amylphillipspllc.com  
May 5, 12, 2023 23-00615K

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE 10th CIRCUIT COURT  
FOR POLK COUNTY, FL  
Case # 2023-CP-001002  
IN RE: ESTATE OF  
MYRNA MABEL RAMIREZ  
Deceased.

The administration of the estate of MYRNA MABEL RAMIREZ, deceased, whose date of death was December 27, 2022, File Number 2023-CP-001002, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is POLK COUNTY COURT, P.O. Box 9000, Drawer CC4, 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 has been served must file their claims with this court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE TIME OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The date of first publication of this notice is MAY 5, 2023.

/s/ Yasmin Corchado  
Personal Representative  
146 Rachel Lin Lane  
St Cloud, FL 34771  
/s/ Silvia S. Ibanez  
SILVIA S. IBANEZ, ESQ.  
Attorney for Personal Representative:  
Florida Bar No. 375772  
3956 Town Center Blvd,  
#196  
Orlando, Florida 32837  
Telephone: (407) 846-9449  
silvia.ibanez@ibanezlaw.com  
May 5, 12, 2023 23-00638K

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No.: 2023CP0013960000  
Division Probate  
IN RE: ESTATE OF  
TORE YTTERDAL  
Deceased.

The administration of the estate of Tore Ytterdal, deceased, whose date of death was May 1, 2022, is pending in the Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is May 5, 2023.

Personal Representative:  
/s/ Marites Ytterdal  
Marites Ytterdal  
Lilleakerveien 37A  
Oslo, 0284 Norway  
Attorney for Personal Representative:  
/s/ Tracy Wynter  
Tracy Wynter  
Attorney for Personal Representative  
Florida Bar Number: 0021348  
109 Ambersweet Way, Suite 505  
Davenport, FL 33897  
Telephone: (863) 353-6897  
Fax: (863) 353-6866  
E-Mail: Tracy@TracyWynterLaw.com  
May 5, 12, 2023 23-00634K

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
FILE NUMBER: 2023-967-CP  
IN RE: ESTATE OF  
WILLIAM L. PALMER  
Deceased.

The administration of the estate of William L. Palmer, deceased, whose date of death was January 23, 2023, File Number 2023-967-CP, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is P.O. Box 9000, 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 has been served must file their claims within this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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

The date of first publication of this notice is May 5, 2023.

Personal Representative:  
Steven L. Palmer  
1222 Falling Brook Circle  
Louisville, Ohio 44641  
Attorney for Personal Representative:  
Anthony J. Dimora, Esq.  
Florida Bar Number: 0092347  
Woodward, Pires & Lombardo, P.A.  
606 Bald Eagle Drive, Suite 500  
Marco Island, Florida 34145  
Telephone Number: (239) 394-5161  
adimora@wpl-legal.com  
May 5, 12, 2023 23-00623K

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT  
IN AND FOR POLK COUNTY,  
FLORIDA  
PROBATE DIVISION  
Case No. 2022-CP-00256  
In Re: ESTATE OF:  
KATHLEEN R. KENNEDY  
Deceased.

The administration of the estate of KATHLEEN R. KENNEDY, deceased, whose date of death was December 28, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N Broadway Ave, Bartow, FL 33830, file Number 2022-CP-00256. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is May 5, 2023.

Personal Representative and  
Petitioner  
/s/ T. Edmund Spinks  
T. Edmund Spinks, Esq.  
2801 W. Busch Blvd., Suite 200  
Tampa, FL 33618  
813-651-1233  
813-489-2553 - fax  
Florida Bar No. 0423947  
Ele: ed@spinkslawfirm.com  
May 5, 12, 2023 23-00640K

### FIRST INSERTION

Notice of Sale  
Pursuant to Florida Statute 713.585 F.S. United American Lien & Recovery as agent w/ power of attorney will sell the following vehicle(s) to the highest bidder; net proceeds deposited with the clerk of court; owner/lienholder has right to hearing and post bond; owner may redeem vehicle for cash sum of lien; all auctions held in reserve  
Inspect 1 week prior @ lienor facility; cash or cashier check; any person interested ph (954) 563-1999  
Sale date May 19, 2023 @ 10:00 am  
3411 NW 9th Ave Ft Lauderdale FL 33309  
37796 2009 Chevrolet VIN#: 1GCJK93649F180211 Lienor:  
Dyer Kia Lakes Wales 23280 US  
27 Lake Wales 863-676-7671 Lien Amt \$13943.08  
Licensed Auctioneers FLAB422  
FLAU 765 & 1911  
May 5, 2023 23-00622K

FLAU 765 & 1911  
May 5, 2023 23-00622K

### 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 LARISSA LEE CAUDILL located at 2449 JUNGLE ST, in the County of Polk, in the City of LAKELAND, Florida 33801 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.  
Dated at LAKELAND, Florida, this 1st day of May, 2023.  
Larissa Lee Caudill  
May 5, 2023 23-00636K

### FIRST INSERTION

Notice is hereby given that GRZ DESIGN LLC, OWNER, desiring to engage in business under the fictitious name of ROOM BY THE TREE located at 352 WINDWARD WAY, DAVENPORT, FLORIDA 33837 intends to register the said name in POLK county with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.  
May 5, 2023 23-00628K

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR THE  
TENTH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
CASE NO.: 2023CP0011600000XX  
IN RE: ESTATE OF  
RICHARD EUGENE HOAR,  
Deceased.

The administration of the estate of Richard Eugene Hoar, deceased, whose date of death was December 21, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Drawer CC-1, P.O. Box 9000, Bartow, FL 33831-9000. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is May 5, 2023.

Personal Representative:  
Susan Hatch  
11155 Reynolds Road  
Utica, OH 43080  
Attorney for Personal Representative:  
/s/ Dawn Ellis, Esq.  
Attorney for Personal Representative  
E-mail Address:  
Dawn@MyFloridaProbate.com  
Florida Bar Number: 091979  
My Florida Probate, PA  
Dawn Ellis, Esq., for the firm  
PO Box 952  
Floral City, FL 344360952  
(352) 7265444  
May 5, 12, 2023 23-00646K

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2023-CP-001357  
Division PROBATE  
IN RE: ESTATE OF  
MICHAEL WICK AKA  
MICHAEL WICK, JR.  
Deceased.

The administration of the estate of MICHAEL WICK AKA MICHAEL WICK, JR., deceased, whose date of death was March 14, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 225 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is May 5, 2023.

Personal Representative:  
DocuSigned by:  
/s/ Cary Wick  
CARY M. WICK  
324 Wentworth Lane  
Bartlett, Illinois 60103  
Attorney for Personal Representative:  
DocuSigned by:  
/s/ Michael Horton  
MICHAEL G. HORTON, Attorney  
Florida Bar Number: 123841  
MICHAEL G. HORTON, P.A.  
3721 South Highway 27, Suite A  
Clermont, FL 34711  
Telephone: (352) 394-4008  
Fax: (352) 394-5805  
E-Mail: michael@mghpa.com  
Secondary E-Mail: trish@mghpa.com  
May 5, 12, 2023 23-00613K

### FIRST INSERTION

Fictitious Name Notice  
Notice is hereby given that Catherine Hall Brooks, desiring to engage in business under the fictitious name of 203k Made Easy located at 636 Volterra Blvd, Kissimmee Florida 34759 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.  
May 5, 2023 23-00627K

### FIRST INSERTION

Notice is hereby given that AMY L BARTLETT, OWNER, desiring to engage in business under the fictitious name of HIGH MAINTENANCE COMPANY located at 7412 JESSAMINE DRIVE, LAKELAND, FLORI-

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2023-CP-1068  
Division Probate  
IN RE: ESTATE OF  
PATRICIA PERRY  
Deceased.

The administration of the Estate of Patricia Perry, deceased, whose date of death was October 27, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is May 5, 2023.

Personal Representative:  
Nicholas Perry  
51 Clemens Ave.  
Trumbull, CT 06611  
Attorney for Personal Representative:  
Joshua M. Sachs, Esq.  
E-mail Addresses:  
jms@hendersonsachs.com,  
michael@hendersonsachs.com  
Florida Bar No. 24277  
Henderson Sachs, PA  
8240 Exchange Drive Ste. C6  
Orlando, Florida 32809  
Telephone: (407) 850-2500  
May 5, 12, 2023 23-00626K

### FIRST INSERTION

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

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

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

The date of first publication of this notice is May 5, 2023.

Personal Representative:  
DocuSigned by:  
/s/ Cary Wick  
CARY M. WICK  
324 Wentworth Lane  
Bartlett, Illinois 60103  
Attorney for Personal Representative:  
DocuSigned by:  
/s/ Michael Horton  
MICHAEL G. HORTON, Attorney  
Florida Bar Number: 123841  
MICHAEL G. HORTON, P.A.  
3721 South Highway 27, Suite A  
Clermont, FL 34711  
Telephone: (352) 394-4008  
Fax: (352) 394-5805  
E-Mail: michael@mghpa.com  
Secondary E-Mail: trish@mghpa.com  
May 5, 12, 2023 23-00613K

### FIRST INSERTION

Notice is hereby given that VONIELLE NORTHERN, OWNER, desiring to engage in business under the fictitious name of K&K DELIVERIES located at 1202 WATERSEdge DR, LAKELAND, FLORIDA 33801 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.  
May 5, 2023 23-00635K

### FIRST INSERTION

DA 33810 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.  
May 5, 2023 23-00629K

OFFICIAL COURTHOUSE WEBSITES

1:23

< Notes



Done

**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**  
myorangeclerk.com

CHECK OUT YOUR LEGAL NOTICES

floridapublicnotices.com

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

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA PROBATE DIVISION  
Case No.: 2023CP001415  
IN RE: ESTATE OF SYLVIA ANN NEWMAKER, Deceased.

The administration of the estate of SYLVIA ANN NEWMAKER, deceased, whose date of death was March 3, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Post Office Box 9000, Drawer CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice: May 5, 2023.

Personal Representative  
**MARK NEWMAKER**

Attorney for Personal Representative  
BENJAMIN W. HARDIN, JR., ESQUIRE

Florida Bar No.: 0500763  
JULIE LANDRIGAN BALL, ESQUIRE

Florida Bar No.: 0768731  
MATTIE HARDIN TONDREAU, ESQUIRE

Florida Bar No.: 118242  
BENJAMIN W. HARDIN III, ESQUIRE

Florida Bar No.: 1018041  
Post Office Box 3604  
Lakeland, Florida 33802-3604

Telephone: 863-688-5200  
Facsimile: 863-686-0777  
Primary Email:  
service@hardinpalaw.com

May 5, 12, 2023 23-00625K

FIRST INSERTION

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

CASE NO. 53 2019 CA 000162  
THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-42, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-42, Plaintiff, vs.

COURTNEY STEPHENS A/K/A COURTNEY C. STEPHENS; UNKNOWN SPOUSE OF COURTNEY STEPHENS A/K/A COURTNEY C. STEPHENS; VALERIE G. STEPHENS; MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC., AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC.; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE 7 ASSOCIATION, INC.; UNKNOWN TENANT IN POSSESSION OF SUBJECT PROPERTY; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; AND ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated February 7, 2023 and an Order Resetting Sale dated April 26, 2023 and entered in Case No. 53 2019 CA 000162 of the Circuit Court in and for Polk County, Florida, wherein THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-42, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-42 is Plaintiff and COURTNEY STEPHENS A/K/A COURTNEY C. STEPHENS; UNKNOWN SPOUSE OF COURTNEY STEPHENS A/K/A COURTNEY C. STEPHENS; UNKNOWN HEIRS OF COURTNEY STEPHENS A/K/A COURTNEY C. STEPHENS; VALERIE G. STEPHENS; MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC., AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC.; ASSOCIATION OF POINCIANA VILLAGES, INC.; POINCIANA VILLAGE 7 ASSOCIATION, INC.; UNKNOWN TENANT IN POSSE-

SION OF SUBJECT PROPERTY; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com, 10:00 a.m., on May 26, 2023, the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 3, IN BLOCK 3016, OF POINCIANA NEIGHBORHOOD 6 VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 61, PAGE 29 THROUGH 52, 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. 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.

Pursuant to Florida Statute 45.031(2), this notice shall be published twice, once a week for two consecutive weeks, with the last publication being at least 5 days prior to the sale.

In accordance with the Americans with Disabilities Act of 1990, if you are a person 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 at (863) 534-4690, within two (2) working days of your receipt of this notice; if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

DATED 5/2/23.

By: /s/ Jeffrey M. Seiden, Esq.

Jeffrey M. Seiden

Florida Bar No.: 57189

Roy Diaz, Attorney of Record

Florida Bar No. 767700

Diaz Anselmo & Associates, P.A.

Attorneys for Plaintiff

499 NW 70th Ave.,

Suite 309

Fort Lauderdale, FL 33317

Telephone: (954) 564-0071

Facsimile: (954) 564-9252

Service E-mail: answers@dallegal.com

1496-178381 / SM2

May 5, 12, 2023

23-00645K

FIRST INSERTION

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

CASE NO: 2018-CC-006692  
DYNASTY BUILDING SOLUTIONS, LLC, a Florida limited liability company, Plaintiff, v.

PATRICIA FORD, an individual, Defendant.

NOTICE IS HEREBY GIVEN that pursuant to an Amended Final Judgment entered May 18, 2021 *nunc pro tunc* to August 20, 2019, and the Court's Order Resetting Foreclosure Sale entered April 18, 2023, in the above-entitled cause in the County Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

8069 Ridgelen Circle E, Lakeland, Florida 33809

GLENRIDGE PHASE THREE

PB 98 PG 14 BLK B LOT 105

Including the building, appurtenances, and fixtures located therein, at public sale, to the highest and best bidder, for cash, on the Clerk's Foreclosure Online auction website at www.polk.realforeclose.com at 10:00 AM (East-

ern Time) on May 23, 2023.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.

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

/s/ Benjamin T. Lute

Benjamin T. Lute

Florida Bar No. 123876

Adams and Reese LLP

100 N Tampa St., Suite 4000

Tampa, Florida 33602

Tel: 813-227-5547 / Fax: 727-502-8962

Ben.lute@arlaw.com

Beverly.snider@arlaw.com

Counsel for Plaintiff

May 5, 12, 2023

23-00612K

FIRST INSERTION

NOTICE OF PUBLIC SALE

Notice is hereby given that on dates below these vehicles will be sold at public sale on the date listed below at 10AM for monies owed on vehicle repair and storage cost pursuant to Florida Statutes 713.585 or Florida Statutes 713.78. Please note, parties claiming interest have right to a hearing prior to the date of sale with the Clerk of Courts as reflected in the notice. The owner has the right to recover possession of the vehicle without judicial proceedings as pursuant to Florida Statute 559.917.

Any proceeds recovered from the sale of the vehicle over the amount of the lien will be deposited clerk of the court for disposition upon court order. "No Title Guaranteed, A Buyer Fee May Apply" at 10:00 AM  
June 5th 2023, A & E AUTO BODY INC, 12002 HWY 17 NORTH  
2015 CHEV 2G1FB1E35F9144597 \$11,482.04  
2017 TOYT 4T1BF1FK1HU349920 \$17,489.17  
May 5, 2023 23-00616K

FIRST INSERTION

Notice is hereby given that INNOVATION SENIOR LIVING LLC, OWNER, desiring to engage in business under the fictitious name of THE CLUB AT BARTOW located at 290 N IDLEWOOD AVE, BARTOW, 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.  
May 5, 2023 23-00617K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION  
File No. 23-CP-000964  
Division Probate  
IN RE: ESTATE OF LORETTA VIOLA DE MATTEIS a.k.a. LORETTA V. DEMATTEIS Deceased.

The administration of the Estate of Loretta Viola De Matteis a.k.a. Loretta V. DeMatteis, deceased, whose date of death was December 21, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is May 5, 2023.

Personal Representative:  
**Delia Tucci**

314 Palo Alto Place

Kissimmee, Florida 34759

Attorney for Personal Representative:

Daniel S. Henderson

E-mail Addresses:

dan@hendersonsachs.com,

michael@hendersonsachs.com

Florida Bar No. 725021

Henderson Sachs, PA

8240 Exchange Drive Ste. C6

Orlando, Florida 32809

Telephone: (407) 850-2500

May 5, 12, 2023 23-00633K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION  
File No. 2023-CP-001241  
Division PROBATE  
IN RE: ESTATE OF XAVIER ZARAGOZA Deceased.

The administration of the estate of XAVIER ZARAGOZA, deceased, whose date of death was January 29, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 225 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is May 5, 2023.

Personal Representative:

DocuSigned by:

/s/ Robert E. Zaragoza

ROBERT E. ZARAGOZA

1681 Jade Moon Lane

Beaumont, California 92223

Attorney for Personal Representative:

DocuSigned by:

/s/ Michael Horton

MICHAEL G. HORTON, Attorney

Florida Bar Number: 123841

MICHAEL G. HORTON, P.A.

3721 South Highway 27,

Suite A

Clermont, FL 34711

Telephone: (352) 394-4008

Fax: (352) 394-5805

E-Mail: michael@mgpha.com

Secondary E-Mail: trish@mgpha.com

May 5, 12, 2023 23-00639K

HOW TO PUBLISH YOUR

LEGAL NOTICE

IN THE BUSINESS OBSERVER

CALL 941-906-9386

and select the appropriate County name from the menu option

OR E-MAIL: legal@businessobserverfl.com

Business Observer

LV10161

SAVE TIME  
Email your Legal Notice  
legal@businessobserverfl.com • Deadline Wednesday at noon • Friday Publication

FIRST INSERTION

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

**CASE NO. 2022CA001522000000 HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE DEUTSCHE ALT-A SECURITIES, INC. MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-1, Plaintiff, vs. BRIAN SCOTT HUNTER; STATE OF FLORIDA; CLERK OF COURT, POLK COUNTY, FLORIDA; CITY OF LAKELAND, FLORIDA; UNKNOWN TENANT #1; UNKNOWN TENANT #2, Defendants.**

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Mortgage Foreclosure and Re-Establishment of Lost Note dated April 24, 2023 entered in Civil Case No. 2022CA001522000000 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE DEUTSCHE ALT-A SECURITIES, INC. MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-1 is Plaintiff and BRIAN SCOTT HUNTER, et al, are Defendants. The Clerk, STACY M. BUTTERFIELD, CPA, shall sell to the highest and best bidder for cash at Polk County's On-Line Public Auction website: <https://www.polk.realforeclose.com>, at 10:00 AM on May 23, 2023, in accordance with Chapter 45, Florida Statutes, the following described property located in POLK County, Florida, as set forth in said Final Judgment of Mortgage Foreclosure

and Re-Establishment of Lost Note, to-wit:

LOT 6, BLOCK 3, MARLER MANOR FIRST ADDITION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 36, PAGE 13, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. /s/ Todd C. Drosky Todd C. Drosky, Esq. FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP One East Broward Boulevard, Suite 1111 Fort Lauderdale, Florida 33301 Telephone: (954) 522-3233 | Fax: (954) 200-7770 FL Bar #: 54811 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 fleservice@flwlaw.com 04-078973-F02 May 5, 12, 2023 23-00620K

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. 2022CA0004640000 LAKEVIEW LOAN SERVICING, LLC, Plaintiff, vs. JOSEPH HAMPTON A/K/A JOSEPH NATHANIEL HAMPTON, et al., Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered April 24, 2023 in Civil Case No. 2022CA0004640000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein LAKEVIEW LOAN SERVICING, LLC is Plaintiff and JOSEPH HAMPTON A/K/A JOSEPH NATHANIEL HAMPTON, 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](http://www.polk.realforeclose.com) in accordance with Chapter 45, Florida Statutes on the 30th day of May, 2023 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

Lot 9, Peace River Development, according to the plat thereof as recorded in Plat Book 78, Page 44, 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, (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 7177115 18-01431-3 May 5, 12, 2023 23-00642K

FIRST INSERTION

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

**CASE NO. 2022CA0005890000LK MORTGAGE ASSETS MANAGEMENT, LLC, Plaintiff, vs. OLIVIA RUSENSTROM, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated March 30, 2023, and entered in 2022CA0005890000LK of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein MORTGAGE ASSETS MANAGEMENT, LLC is the Plaintiff and OLIVIA RUSENSTROM; UNKNOWN SPOUSE OF OLIVIA RUSENSTROM; THE UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at [www.polk.realforeclose.com](http://www.polk.realforeclose.com), at 10:00 AM, on May 30, 2023, the following described property as set forth in said Final Judgment, to-wit:

COUNTY, FLORIDA. Property Address: 10103 HIGHWAY 27, FROSTPROOF, FL 33843

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

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

Dated this 26 day of April, 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: flmail@raslg.com By: /s/ Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 21-147374 - NaC May 5, 12, 2023 23-00619K

THE SOUTH 250 FEET OF U.S. GOVERNMENT LOT 2, BEING PART OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 31 SOUTH, RANGE 27 EAST, LYING EAST OF THE RIGHT OF WAY OF U.S. HIGHWAY 27, LYING AND BEING IN POLK

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-002422 PENNYMAC LOAN SERVICES, LLC, Plaintiff, v. IRVING RUNDLE, et al., Defendants.**

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on June 6, 2023, at 10:00 a.m. ET, via the online auction site at [www.polk.realforeclose.com](http://www.polk.realforeclose.com) in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to-wit:

Lot 219, HIGHLAND MEADOWS PHASE III, a subdivision according to the plat thereof recorded in Plat Book 160, Pages 25 through 31, in the Public Records of Polk County, Florida. Property Address: 2550 Sanderling St, Haines City, FL 33844

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

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

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

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

SUBMITTED on this 1st day of May, 2023. TIFFANY & BOSCO, P.A. /s/ Kathryn I. Kasper, Esq. Anthony R. Smith, Esq. FL Bar #157147 Kathryn I. Kasper, Esq. FL Bar #621188 Attorneys for Plaintiff OF COUNSEL: Tiffany & Bosco, P.A. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789 Telephone: (205) 930-5200 Facsimile: (407) 712-9201 May 5, 12, 2023 23-00621K

FIRST INSERTION

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

**CASE NO. 2022CA002752000000 COLONIAL SAVINGS, F.A., Plaintiff, vs. JESSE HILL; MICHELLE N. KARNES; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY, Defendant(s)**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed April 13, 2023 and entered in Case No. 2022CA002752000000, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein COLONIAL SAVINGS, F.A. is Plaintiff and JESSE HILL; MICHELLE N. KARNES; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY; 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.COM, at 10:00 A.M., on May 30, 2023, the following described property as set forth in said Final Judgment, to-wit:

BEING A PARCEL IN A TRACT OF LAND IN THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 1, TOWNSHIP 30 SOUTH, RANGE 23 EAST, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT WHICH IS THE SOUTHWEST CORNER OF SAID NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 1, TOWNSHIP 30 SOUTH, RANGE 23 EAST, AND RUNNING NORTH ALONG THE HALF SECTION LINE A DISTANCE OF

150 FEET, THENCE EAST 118 FEET, THENCE SOUTH 150 FEET, THENCE WEST 118 FEET TO THE POINT OF BEGINNING, LESS AND EXCEPT A STRIP OF LAND 18 FEET WIDE ALONG THE WEST SIDE WHICH IS RESERVED FOR ONE SIDE OF A PUBLIC ROAD, ALL LYING AND BEING IN POLK COUNTY, FLORIDA.

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

This notice is provided pursuant to Administrative Order No.1-21.5. In accordance with the Americans with Disabilities Act, 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 North Broadway Avenue, Bartow, FL 33830, Phone No. (863) 534-4686 at least seven days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than seven days; if you are hearing or voice impaired, call 711.

Dated this 2nd day of May 2023. /s/ Marc Granger Marc Granger, Esq. 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.: 22-00484 COL V6.20190626 May 5, 12, 2023 23-00644K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE 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, GRANTEE, ASSIGNORS, CREDITORS AND TRUSTEES OF THE ESTATE OF DEVIN ROBERT HENKEL A/K/A DEVIN GILLEY (DECEASED), ET AL. DEFENDANT(S).**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated April 19, 2023 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on June 20, 2023, at 10:00 AM, at [www.polk.realforeclose.com](http://www.polk.realforeclose.com) for the following described property:

LOT 4, BLOCK 12, THE GROVE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 65, PAGE 29, 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. 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. Tromberg, Morris & Poulin, PLLC Attorney for Plaintiff 1515 South Federal Highway, Suite 100 Boca Raton, FL 33432 Telephone #: 561-338-4101 Fax #: 561-338-4077 Email: eservice@tmppllc.com By: /s/ Kyle Melanson Kyle Melanson, Esq. FBN 1017909 Our Case #: 22-001357-FNMA-F\2022CA00351500000\PRMI May 5, 12, 2022 23-00631K

FIRST INSERTION

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

**CASE No. 532022CA000084000000 WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR CASCADE FUNDING MORTGAGE TRUST ABI, PLAINTIFF, VS. HOLLIE S. BRYANT, ET AL. DEFENDANT(S).**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated April 21, 2023 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on June 20, 2023, at 10:00 AM, at [www.polk.realforeclose.com](http://www.polk.realforeclose.com) for the following described property:

THE NE 1/4 OF THE SW 1/4 OF THE SW 1/4 OF SECTION 28, TOWNSHIP 27 S, RANGE 23 E, POLK COUNTY, FLORIDA.

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

lis pendens must file a claim before the clerk reports the surplus as unclaimed. The Court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein.

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Tromberg, Morris & Poulin, PLLC Attorney for Plaintiff 1515 South Federal Highway, Suite 100 Boca Raton, FL 33432 Telephone #: 561-338-4101 Fax #: 561-338-4077 Email: eservice@tmppllc.com By: /s/ Kyle Melanson Kyle Melanson, Esq. FBN 1017909 Our Case #: 21-000496-REV-FHA-F\532022CA000084000000\PHH May 5, 12, 2023 23-00630K

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. 2022CA001200000000 U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CMALT REMIC 2006-A7 - REMIC PASS-THROUGH CERTIFICATES, SERIES 2006-A7, Plaintiff, vs. AARON CHANDLER A/K/A A. CHANDLER, et al., Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered April 17, 2023 in Civil Case No. 2022CA001200000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CMALT REMIC 2006-A7 - REMIC PASS-THROUGH CERTIFICATES, SERIES 2006-A7 is Plaintiff and AARON CHANDLER A/K/A A. CHANDLER, 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](http://www.polk.realforeclose.com) in accordance with Chapter 45, Florida Statutes on the 1st day of June, 2023 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

UNIT 14-B (R), THE BLUFFS OF CHRISTINA V, A CONDOMINIUM ACCORDING TO

THE DECLARATION OF CONDOMINIUM RECORDED IN OFFICIAL RECORDS BOOK 1704, PAGE 1714, AND CONDOMINIUM PLAT BOOK 2, PAGES 64 THROUGH 66, AND ANY AMENDMENTS MADE THERETO, PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS APURTENANT THERETO.

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 7177137 20-01071-4 May 5, 12, 2023 23-00643K

FIRST INSERTION

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

**CASE NO.: 2022CA000198000000 FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2019-3, Plaintiff, VS. THOMAS E. THOMPSON; UNKNOWN SPOUSE OF THOMAS E. THOMPSON; UNKNOWN TENANT #1; UNKNOWN TENANT #2; Defendant(s).**

NOTICE IS HEREBY GIVEN that sale will be made pursuant to a Final Judgment. Final Judgment was awarded on April 17, 2023 in Civil Case No. 2022CA000198000000, of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein, FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2019-3 is the Plaintiff, and THOMAS E. THOMPSON; UNKNOWN SPOUSE OF THOMAS E. THOMPSON; UNKNOWN TENANT #1; UNKNOWN TENANT #2 are Defendants.

The Clerk of the Court, Stacy M. Butterfield, CPA will sell to the highest bidder for cash at [www.polk.realforeclose.com](http://www.polk.realforeclose.com) on May 23, 2023 at 10:00:00 AM EST the following described real property as set forth in said Final Judgment, to-wit:

THE WEST 456.0 FEET OF THE EAST 912.0 FEET OF THE SOUTH 527.63 FEET OF THE SE-1/4 OF THE SE-1/4 OF SECTION 5, TOWNSHIP 26 SOUTH, RANGE 24 EAST, TOGETHER WITH AN EXCLUSIVE EASEMENT FOR

INGRESS AND EGRESS AND POWER TRANSMISSION LINES ALONG THE NORTH 50 FEET OF THE EAST 456.0 FEET OF THE SOUTH 527.63 FEET OF THE SE-1/4 OF SE-1/4 OF SECTION 5, TOWNSHIP 26 SOUTH, RANGE 24 EAST, SUBJECT TO ROAD RIGHT-OF-WAY FOR MOORE ROAD OFF THE EAST 40 FEET THEREOF. THIS EASEMENT IS TO RUN WITH THE LAND TOGETHER WITH 1999 FLEETWOOD MOBILE HOME ID # GAFLW07A43630W521

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.

IMPORTANT AMERICANS WITH DISABILITIES ACT: 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 1 day of May, 2023. ALDRIDGE PITE, LLP Attorney for Plaintiff 5300 West Atlantic Avenue Suite 303 Delray Beach, FL 33484 Telephone: 561-392-6391 Facsimile: 561-392-6965 Digitally signed by Zachary Ullman Date: 2023.05.01 10:09:33 Zachary Y. Ullman Esq FBN: 106751 Primary E-Mail: ServiceMail@aldridgepite.com 1012-3557B May 5, 12, 2023 23-00632K

PUBLISH YOUR LEGAL NOTICE

Call 941-906-9386 and select the appropriate County name from the menu option or email [legal@businessobserverfl.com](mailto:legal@businessobserverfl.com)



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 notices information they otherwise would not find anywhere else. Rarely do consumers specifically search online for public notices.

## FIRST INSERTION

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

Case No. 2022CA002073000000 Land Home Financial Services, Inc., Plaintiff, vs. John Colston Thomas, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2022CA002073000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Land Home Financial Services, Inc. is the Plaintiff and John Colston Thomas; Charles Cove Homeowners Association, Inc.; National Homebuyers Fund, Inc. are the Defendants, that Stacy M. Butterfield, Polk County Clerk of Court will sell to the highest and best bidder for cash at, www.polk.realforeclose.com, beginning at 10:00 AM on the 9th day of June, 2023, the following described property as set forth in said Final Judgment, to wit: LOT 130, LAKE CHARLES RESORT PHASE 1A, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK 175, PAGES 5 THROUGH 10, 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 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 26th day of April, 2023. BROCK & SCOTT, PLLC Attorney for Plaintiff 2001 NW 64th St, Suite 130 Ft. Lauderdale, FL 33309 Phone: (954) 618-6955, ext. 4766 Fax: (954) 618-6954 FLCourtDocs@brockandscott.com By /s/ Justin J. Kelley Justin J. Kelley, Esq. Florida Bar No. 32106 Case No. 2022CA002073000000 File # 22-F00300 May 5, 12, 2023 23-00611K

## FIRST INSERTION

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

532022CA002232000000 MIDFIRST BANK Plaintiff, v.

THE UNKNOWN HEIRS, GRANTEEES, DEVISEES, LIENORS, TRUSTEES, AND CREDITORS OF DAVID J MONIZ, DECEASED; ELAINE M. MONIZ; RACHEL E. MONIZ A/K/A RACHEL MONIZ OLIVEIRA; UNKNOWN TENANT 1; UNKNOWN TENANT 2; Defendants.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on April 04, 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:

THE NORTH ONE HALF (N1/2) OF THE FOLLOWING DESCRIBED PROPERTY: PARCEL #43 OF WEST INDIAN LAKE HEIGHTS SUBDIVISION, MORE PARTICULARLY DESCRIBED AS: BEGINNING AT THE NORTHWEST CORNER OF U.S. GOVERNMENT LOT #3 AND THE CENTER OF SECTION 5, TOWNSHIP 31 SOUTH, RANGE 29 EAST, POLK COUNTY, FLORIDA; THENCE DUE SOUTH ALONG THE HALF SECTION LINE 66 FEET; THENCE SOUTH 89°34'30" EAST 345 FEET TO A POINT IN THE SOUTH LINE OF A COUNTY ROAD, SAID POINT BEING ALSO IN THE CENTER LINE OF 50 FOOT STREET RUNNING SOUTH; THENCE DUE SOUTH 358.74 FEET TO THE POINT OF BEGINNING; THENCE DUE SOUTH 120 FEET; THENCE DUE WEST 170 FEET; THENCE DUE

NORTH 120 FEET; THENCE DUE EAST 170 FEET TO THE POINT OF BEGINNING; LESS AND EXCEPT A STRIP OF GROUND 25 FEET WIDE OFF THE EAST SIDE OF THE ABOVE DESCRIBED PARCEL FOR ROADWAY PURPOSE AND A STRIP OF GROUND 25 FEET WIDE OFF THE WEST SIDE OF THE ABOVE DESCRIBED PARCEL FOR WATERWAY PURPOSES.

a/k/a 5030 PINEAPPLE ST, LAKE WALES, FL 33898-7233 at public sale, to the highest and best bidder, for cash, online at www.polk.realforeclose.com, on June 06, 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 25th day of April, 2023. eXL Legal, PLLC Designated Email Address: efling@exllegal.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 1000007981 May 5, 12, 2023 23-00610K

## FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA Case No.: 2023CA-004054-0000-00 FAMILY MORTGAGES, LLC, a Florida limited liability company, Plaintiffs, vs- The unknown spouses, heirs, devisees, grantees, creditors or other parties claiming by, through, under, or against ALICE C. LAMB, deceased; and UNKNOWN TENANTS. Defendants.

TO: ALICE C. LAMB, deceased, and all other parties by, through, under or against her and all unknown natural persons, if alive, and if dead or not known to be dead or alive, their several and respective unknown spouses, heirs, devisees, grantees and grantors and other parties claiming by, through or under those unknown persons and any respective unknown assigns, successors in interest, trustees or other persons claiming by, through, under or against any of the Defendants.

YOU ARE NOTIFIED THAT an action seeking to foreclose your interest in and to the following property in Polk County, Florida:

The E 25 ft of Lot 20 of SEKULICH SUBDIVISION, according to the map or plat thereof recorded in Plat Book 34, Page 8, Public Records of Polk County, Florida. Parcel ID#: 172926-689800-000201 AND Lot 21 of SEKULICH SUBDIVISION, according to map or plat thereof recorded in Plat Book 34, page 8, public records of Polk

County, Florida. Parcel ID#: 172926-689800-000210

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Abel A. Putnam, Plaintiff's attorney, whose address is P.O. Box 3545, Lakeland, Florida 33802-3545, aapservice@putnampa.com, within thirty (30) days of the first publication of this Notice of Action and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the Complaint.

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

DATED: 4/26/2023. Default Date: 06/05/2023 STACY M. BUTTERFIELD Clerk of Court (SEAL) By: /s/ Tamika Joiner Deputy Clerk P.O. Box 9000, Drawer CC-2 Bartow, Florida 33831-9000 Abel A. Putnam Plaintiff's attorney P.O. Box 3545 Lakeland, Florida 33802-3545 May 5, 12, 2023 23-00647K

## FIRST INSERTION

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

CASE NO. 53-2022-CA-003252 WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2003-FFHI ASSET BACKED CERTIFICATES, SERIES 2003-FFHI, Plaintiff, vs. GARY W. HAMRICK, et. al. Defendant(s).

TO: THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF GARY W. HAMRICK, DECEASED, whose residence is unknown if he/she/they be living; and if he/she/they be dead, the unknown defendants who may be spouses, heirs, devisees, grantees, assignees, lienors, creditors, trustees, and all parties claiming an interest by, through, under or against the Defendants, who are not known to be dead or alive, and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

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

LOT 10, BLOCK 2, HIGHWAY ADDITION, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 5, PAGE 1 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

## FIRST INSERTION

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

CASE NO.: 2022CA-003312-0000-00 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. RODNEY FRATICELLI OCASIO; FLORIDA HOUSING FINANCE CORPORATION; WILLIAM'S PRESERVE HOMEOWNERS ASSOCIATION, INC.; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY, Defendants.

NOTICE IS HEREBY GIVEN pursuant to an Order on Motion to Cancel and Reschedule Foreclosure Sale dated the 18th day of April 2023, and entered in Case No. 2022CA-003312-0000-00, 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 RODNEY FRATICELLI OCASIO FLORIDA HOUSING FINANCE CORPORATION WILLIAM'S PRESERVE HOMEOWNERS ASSOCIATION, INC.; and UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 AM on the 23rd day of May 2023 the following described property as set forth in said Final Judgment, to wit:

LOT 167, WILLIAM'S PRESERVE PHASE 1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 160, PAGES 10 THROUGH 13, INCLUSIVE, OF THE PUBLIC

## FIRST INSERTION

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

CASE NO.: 2023CA-000685-0000-00 TOWNE MORTGAGE COMPANY, Plaintiff, vs. TANIA J. CRUZ MUNOZ, et al., Defendants.

TO: TANIA J. CRUZ MUNOZ Last Known Address: 819 NW 26TH STREET, WINTER HAVEN, FL 33881 Current Residence Unknown

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

THE SOUTH 40 FEET OF LOT 132, ALL OF LOT 133, AND THE NORTH 25 FEET OF LOT 134, INWOOD-NO. 1 AS PER THE PLAT THEREOF, RECORDED IN PLAT BOOK 8, PAGES 40-A THROUGH 40-C, 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 De Cubas & Lewis, P.A., Attorney for Plaintiff, whose address is P.O. BOX 771270, CORAL SPRINGS, FL 33077 on or before 05/30/2023, a date at least thirty (30) days after the first publication of

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Ave., Suite 100, Boca Raton, Florida 33487 on or before June 8, 2023 (30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

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

THIS NOTICE SHALL BE PUBLISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS.

WITNESS my hand and the seal of this Court at County, Florida, this day of 05/02/2023.

STACY M. BUTTERFIELD CLERK OF THE CIRCUIT COURT (SEAL) BY: /s/ Lori Armijo DEPUTY CLERK

ROBERTSON, ANSCHUTZ, AND SCHNEID, PL ATTORNEY FOR PLAINTIFF 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com THIS NOTICE SHALL BE PUBLISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS. 22-060155 May 5, 12, 2023 23-00641K

## FIRST INSERTION

RECORDS OF POLK COUNTY, FLORIDA.

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

If you are a person with a disability who needs 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 26th day of April 2023. By: /s/ Lindsay Maisonet, Esq. Lindsay Maisonet, Esq. Florida Bar Number: 93156 Submitted by: De Cubas & Lewis, P.A. P.O. Box 771270 Coral Springs, FL 33077 Telephone: (954) 453-0365 Facsimile: (954) 771-6052 Toll Free: 1-800-441-2438 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516 eservice@decubaslewis.com 22-01705 May 5, 12, 2023 23-00609K

## FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE 10th JUDICIAL CIRCUIT, IN AND FOR POLK, FLORIDA.

CASE No. 2023CA-000344-0000-00 REVERSE MORTGAGE FUNDING LLC, Plaintiff vs. UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF SYLVESTER WILLIAMS, DECEASED, et al., Defendants

TO: UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST THE ESTATE OF SYLVESTER WILLIAMS, DECEASED 23 TANGELO DR HAINES CITY, FL 33844 AND TO: All persons claiming an interest by, through, under, or against the aforesaid Defendant(s).

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

LOT 23, VILLAGE ESTATES UNIT NUMBER TWO, AS SHOWN ON PLAT THEREOF RECORDED IN PLAT BOOK 59, PAGE 49, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you, and you are required to serve a copy of your writ-

ten defenses, if any, to this action, on Greenspoon Marder, LLP, Default Department, Attorneys for Plaintiff, whose address is Trade Centre South, Suite 700, 100 West Cypress Creek Road, Fort Lauderdale, FL 33309, and file the original with the Clerk within 30 days after the first publication of this notice in Business Observer, on or before June 02, 2023; otherwise a default and a judgment may be entered against you for the relief demanded in the Complaint.

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

WITNESS MY HAND AND SEAL OF SAID COURT on this 25 day of April, 2023.

Stacy M. Butterfield As Clerk of said Court By: /s/ Tamika Joiner As Deputy Clerk

Greenspoon Marder, LLP, Default Department, Attorneys for Plaintiff, Trade Centre South, Suite 700, 100 West Cypress Creek Road, Fort Lauderdale, FL 33309 (954) 491-1120; gmforeclosure@gmlaw.com (22-000677-01) May 5, 12, 2023 23-00637K

## FIRST INSERTION

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

CASE NO. 53-2022-CA-002725 PLANET HOME LENDING, LLC, Plaintiff, vs. JOSE BUENAVENTURA GUZMAN MARTINEZ AND JENNIFER NICOLE VIRELLA RIVERA, et. al. Defendant(s).

TO: JOSE BUENAVENTURA GUZMAN MARTINEZ AND UNKNOWN SPOUSE OF JOSE BUENAVENTURA GUZMAN MARTINEZ AND JENNIFER NICOLE VIRELLA RIVERA AND UNKNOWN SPOUSE OF JENNIFER NICOLE VIRELLA RIVERA, whose residence is unknown and all parties having or claiming to have any right, title or interest in the property described in the mortgage being foreclosed herein.

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

LOT 179, CHANLER RIDGE PHASE 2, A REPLAT, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 138, PAGES 46 THROUGH 49, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on counsel for Plaintiff, whose address is 6409 Congress Avenue, Suite 100, Boca Raton, Florida 33487 on or before June 05,

2023 (30 days from Date of First Publication of this Notice) and file the original with the clerk of this court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint or petition filed herein.

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

THIS NOTICE SHALL BE PUBLISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS.

WITNESS my hand and the seal of this Court at County, Florida, this 26 day of April, 2023.

CLERK OF THE CIRCUIT COURT Stacy M. Butterfield (SEAL) BY: /s/ Tamika Joiner DEPUTY CLERK

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 PRIMARY EMAIL: flmail@raslg.com THIS NOTICE SHALL BE PUBLISHED ONCE A WEEK FOR TWO (2) CONSECUTIVE WEEKS. 22-044509 May 5, 12, 2023 23-00608K

## SUBSEQUENT INSERTIONS

## SECOND INSERTION

NOTICE OF SALE UNDER F.S. CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA

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

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure Pursuant to Administrative Order 3-15.16 dated March 27, 2023, in the above-styled case, the Clerk will sell to the highest and best bidder for cash, at auction held online at www.polk.realforeclose.com, on the 11th day of May 2023 at 10:00 a.m. Eastern Time, the following described property:

Lot 188, HIGHLAND FAIRWAYS PHASE TWO, according to the map or plat thereof as recorded in Plat Book 83, Page 46, Public Records of Polk County, Florida; together with the mobile home situated thereon together with mobile home model year 1987 with VIN S202614A and S202614B, TITLE # 43995499 and 44006986, and

RP # R281463 and R281464 Parcel Identification Number: 23-28-02-020502-001880 Property Address: 3214 Otter Creek Court, Lakeland, Florida 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 within 60 days after the sale.

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

Dated this 21st day of April 2023. LAW FIRM OF GARY M. SINGER, P.A.

Counsel for Plaintiff 12 S.E. 7th Street, Ste. 820 Fort Lauderdale, FL 33301 Telephone: (954) 851-1448 Facsimile: (954) 252-2189 service@garysingerlaw.com singer@garysingerlaw.com By: /s./ Gary M. Singer Gary M. Singer, Esq. Florida Bar No. 544906 Apr. 28; May 5, 2023 23-00592K

De Cubas & Lewis, P.A., Attorney for Plaintiff, P.O. BOX 771270, CORAL SPRINGS, FL 33077 23-00397 May 5, 12, 2023 23-00618K

## SECOND INSERTION

NOTICE OF ACTION  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT OF  
FLORIDA IN AND FOR  
POLK COUNTY  
GENERAL JURISDICTION  
DIVISION  
**CASE NO. 2023-CA-000226**  
**PENNYMAC LOAN SERVICES,  
LLC,**  
**Plaintiff, vs.**  
**ANGEL AGUSTIN QUINONES,  
et. al.,**  
**Defendants.**  
To: NAHIR ANGELES QUINONES  
A/K/A NAHIR A. QUINONES, 131  
LAKE TRACY, HAINES CITY, FL  
33844  
ANGEL AGUSTIN QUINONES, 131  
LAKE TRACY, HAINES CITY, FL  
33844  
UNKNOWN TENANT IN POSSES-  
SION 1, 131 LAKE TRACY, HAINES  
CITY, FL 33844  
UNKNOWN TENANT IN POSSES-  
SION 2, 131 LAKE TRACY, HAINES  
CITY, FL 33844  
LAST KNOWN ADDRESS STATED,  
CURRENT RESIDENCE UNKNOWN  
YOU ARE HEREBY NOTIFIED that  
an action to foreclose Mortgage cover-  
ing the following real and personal  
property described as follows, to-wit:  
LOT 12, LAKE TRACY ES-  
TATES, ACCORDING TO THE  
PLAT THEREOF AS RECORD-  
ED IN PLAT BOOK 155, PAGES  
28 THROUGH 31, OF THE  
PUBLIC RECORDS OF POLK  
COUNTY, FLORIDA.

has been filed against you and you are  
required to file a copy of your written  
defenses, if any, to it on Sara Collins,  
McCalla Raymer Leibert Pierce, LLC,  
225 E. Robinson St. Suite 155, Orlando,  
FL 32801 and file the original with the  
Clerk of the above- styled Court on or  
before May 29, 2023 or 30 days from  
the first publication, otherwise a Judg-  
ment may 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 Admin-  
istrator, 255 N. Broadway Avenue, Bar-  
tow, Florida 33830, (863) 534-4686,  
at least 7 days before your scheduled  
court appearance, or immediately upon  
receiving this notification if the time  
before the scheduled appearance is less  
than 7 days; if you are hearing or voice  
impaired, call 711.

WITNESS my hand and seal of said  
Court on the 21 day of April, 2023.

CLERK OF THE CIRCUIT COURT  
Stacy M. Butterfield  
As Clerk of the Court  
(SEAL) BY: /s/ Asuncion Nieves  
Deputy Clerk  
MCCALLA RAYMER LEIBERT  
PIERCE, LLC  
225 E. Robinson St., Suite 155  
Orlando, FL 32801  
Phone: (407) 674-1850  
Fax: (321)248-0420  
22-01117-1  
Apr. 28; May 5, 2023 23-00603K

## SECOND INSERTION

**NOTICE OF SALE**  
Prepared by and returned to:  
Jerry E. Aron, P.A.  
801 Northpoint Parkway #64  
West Palm Beach, FL 33407  
Jerry E. Aron, P.A., having street ad-  
dress of 801 Northpoint Parkway, Suite  
64, West Palm Beach, Florida 33407 is  
the foreclosure trustee (the "Trustee")  
of Holiday Inn Club Vacations Incorpo-  
rated, having a street address of 9271 S.  
John Young Pkwy, Orlando, FL 32819  
(the "Lienholder") pursuant to Section  
721.855 and 721.856, Florida Statutes  
and hereby provides this Notice of Sale  
to the below described timeshare inter-  
ests:  
Owner Name  
Address  
Week/Unit/Contract#  
A D DAVIS JR and MARY  
SIMS DAVIS  
817 W RED BIRD LN, DALLAS,  
TX 75232  
30/0006 Contract # 6633897,  
Building, Unit Type: LODGE,  
Fractional Interest 1.923%  
WILLIAM E KELLY  
14 LYMAN RD, FRAMING-  
HAM, MA 01701  
9/0071 Contract # 6637405,  
Building, Unit Type: PRESI-  
DENT, Fractional Interest  
1.923%  
KIMBERLY DEANN MURRAY  
A/K/A KIMBERLY MURRAY  
and AMANDA MICHELLE  
MELTON and AMANDA KAYE  
MURRAY and DEANNA KAYE  
MURRAY A/K/A DEANNA  
MURRAY  
2109 SW 1095TH AVE,  
WILBURTON, OK 74578 and  
407 S ARPELAR RD, MCALEES-  
TER, OK 74501 and 484 FIRE-  
STONE ADDITION, MCALEES-  
TER, OK 74501  
13/0407 Contract # 6702070,  
Building, Unit Type: AMBASSA-  
DOR, Fractional Interest 1.923%  
GREGORY LEE RYLANDER  
A/K/A GREGORY LEE RY-  
LANDER and PAMELA JO RY-  
LANDER  
1211 MARILYN JAYNE DR,  
ROCKWALL, TX 75087  
28/0415 Contract # 6546280,  
Building, Unit Type: AMBASSA-  
DOR, Fractional Interest 1.923%  
DEL R STEINHOFF and DEB-  
RA SUE STEINHOFF  
311 S MAPLE ST, ROGERS-  
VILLE, MO 65742 and 216 E  
CARDINAL ST, SPRINGFIELD,  
MO 65810  
9/0410 Contract # 6525273,  
Building, Unit Type: AMBASSA-  
DOR, Fractional Interest 1.923%  
BRUCE G SWINGLE and DIG-  
NA B SWINGLE  
58 FAIRMONT AVE, AMSTER-  
DAM, NY 12010  
2/0405 Contract # 6535068,  
Building, Unit Type: AMBASSA-  
DOR, Fractional Interest 1.923%  
ROBERT A WALKER JR and  
CARRIE S WALKER A/K/A  
CARRIE SHAUN WALKER  
5409 BURR OAK RD, LISLE, IL  
60532  
51/0031 Contract # 6716321,  
Building, Unit Type: PRESI-  
DENT, Fractional Interest  
1.923%

Whose legal descriptions are (the "Prop-  
erty"): The above described Interest %,  
Use Period No./Unit No., Unit Type, of  
the following described real property:  
*An undivided fractional interest,  
in the Orlando Breeze Resort time-  
share plan, located at 121 Emerald  
Loop, Davenport, Florida 33897  
("Project"), together with the ex-  
clusive right, as among the other  
Owners of Vacation Ownership  
Interests in the Unit, to occupy the  
Unit during Use Period Number,*

*together with an undivided interest  
in common elements appurtenant  
thereto of Orlando Breeze Resort:  
according to the Declaration of Re-  
strictions, Covenants, and Condi-  
tions for Orlando Breeze Resort, re-  
corded in the Official Records Book  
06046, Pages 0473-0535, Public  
Records of Polk County, Florida, as  
amended from time to time ("Dec-  
laration")*

The above described Owners have failed  
to make the payments as required by  
their promissory note and mortgage  
recorded in the Official Records Book  
and Page of the Public Records of Polk  
County, Florida. The amount secured by  
the Mortgage and the per diem amount  
that will accrue on the amount owed are  
stated below:

Owner Name  
Mtg.-Polk County Clerk of Court  
Book/Page/Document #  
Amount Secured by Mortgage  
Per Diem  
DAVIS JR/DAVIS 10801, 1871,  
2019069369 \$ 28,668.52 \$ 8.37  
KELLY 10861, 705, 2019113606  
\$ 51,208.68 \$ 16.1  
MURRAY/MELTON/  
MURRAY/MURRAY  
11541, 991-0992, 2021012810  
\$ 58,922.39 \$ 19.25  
RYLANDER/ RYLANDER  
10423, 2208, 2018056397  
\$ 57,820.52 \$ 15.95  
STEINHOFF/ STEINHOFF  
10311, 1932, 2017216747  
\$ 48,647.86 \$ 13.08  
SWINGLE/SWINGLE 10342,  
773, 2017241419 \$ 38,241.63  
\$ 11.03  
WALKER JR/WALKER 11089,  
1144, 2019275338 \$ 8,554.27  
\$ 3.27

Notice is hereby given that on June  
14, 2023, 11:00 a.m., Eastern time, at  
My Office & More, 122 E. Main Street,  
Lakeland, FL 33801, the Trustee will  
offer for sale the above described  
Properties. If you intend to attend  
this sale but are unable to travel due  
to Covid-19 restrictions, please call  
the office of Jerry E. Aron, P.A. at 561-  
478-0511.

In order to ascertain the total amount  
due and to cure the default, please call  
Holiday Inn Club Vacations Incorpo-  
rated at 407-477-7017 or 866-714-8679,  
before you make any payment.

An Owner may cure the default by  
paying the total amounts due to Holi-  
day Inn Club Vacations Incorporated,  
by sending payment of the amounts  
owed by money order, certified check,  
or cashier's check to Jerry E. Aron,  
P.A. at 801 Northpoint Parkway, Suite  
64, West Palm Beach, Florida 33407,  
or with your credit card by calling  
Holiday Inn Club Vacations Incorpo-  
rated at 407-477-7017 or 866-714-  
8679, at any time before the property  
is sold and a certificate of sale is is-  
sued.

A Junior Interest Holder may bid  
at the foreclosure sale and redeem the  
Property per Section 721.855(7)(f) or  
721.856(7)(f), Florida Statutes.

TRUSTEE:  
Jerry E. Aron, P.A.  
By: /s/ Jennifer Conrad  
Print Name: Jennifer Conrad  
Title: Authorized Agent  
FURTHER AFFIANT SAITH  
NAUGHT.  
Sworn to and subscribed before me  
this 4/21/2023, by Jennifer Conrad, as  
authorized agent of Jerry E. Aron, P.A.  
who is personally known to me .  
(Notarial Seal)  
/s/ Sherry Jones  
Print Name: Sherry Jones  
NOTARY PUBLIC STATE OF  
FLORIDA  
Commission Number: HH 215271  
My commission expires: 2/28/26  
Apr. 28; May 5, 2023 23-00586K

## SECOND INSERTION

NOTICE OF PUBLIC SALE  
Notice is hereby given that on 05/12/2023,  
at 10:30 a.m., the following property  
will be sold at public auction pursuant to  
F.S. 715.109: A 1991 TETO travel trailer  
bearing the vehicle identification number  
1T9300V37M1067009 and all personal  
items located inside the mobile home. Last  
Tenant: Jirayda Serrano Cuadrado. Sale  
to be held at: Themeworld RV Resort,  
2727 Frontage Road, Davenport, Florida  
33837, 863-424-8362.  
Apr. 28; May 5, 2023 23-00604K

## SECOND INSERTION

NOTICE OF PUBLIC SALE  
The following personal property MILAGROS  
NAVARRO DE JESUS, AND IF  
DECEASED, ALL UNKNOWN PARTIES,  
BENEFICIARIES, HEIRS, SUCCESSORS  
AND ASSIGNS OF MILAGROS NAVARRO  
DE JESUS, AND ALL PARTIES HAVING  
OR CLAIMING TO HAVE ANY RIGHT,  
TITLE, OR INTEREST IN THE PROPERTY  
HEREIN DESCRIBED, will, on the 11th  
day of May, 2023, at 10:00 a.m., on  
property located at 99 Lake Smart Drive,  
Winter Haven, Polk County, Florida  
33881, be sold for cash to satisfy  
storage fees in accordance with Florida  
Statutes, Section 715.109:  
1966 MIRA Mobile Home  
VIN No.: 1242  
Title No.: 0002191395  
And All Other Personal Property Therein  
PREPARED BY:  
Gayle Cason, Paralegal Lutz, Bobo, &  
Telfair, P.A.  
2155 Delta Blvd, Suite 210-B Tallahassee,  
Florida 32303  
Apr. 28; May 5, 2023 23-00590K

## SECOND INSERTION

NOTICE OF ACTION  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT, IN  
AND FOR POLK COUNTY, FLORIDA  
CIVIL DIVISION  
**CASE NO.: 2022CA002548000000**  
**FREEDOM MORTGAGE  
CORPORATION,**  
**PLAINTIFF, VS.**  
**CHRISTINE DELEON ET AL.,**  
**DEFENDANTS.**  
TO: UNKNOWN TENANT IN POS-  
SESSION OF SUBJECT PROPERTY  
Last Known Address: 757 CARIBOU  
DR., POINCIANA FL 34759  
Current Residence: UNKNOWN  
YOU ARE NOTIFIED that an action  
for Foreclosure of Mortgage on the fol-  
lowing described property:  
LOT 19, BLOCK 128, POIN-  
CIANA NEIGHBORHOOD  
3, VILLAGE 3, ACCORDING  
TO THE PLAT THEREOF AS  
RECORDED IN PLAT BOOK  
52, PAGES 19 THROUGH 31,  
PUBLIC RECORDS OF POLK  
COUNTY, FLORIDA.  
has been filed against you and you are  
required to serve a copy of your writ-  
ten defenses, if any, to it, on MILLER,  
GEORGE & SUGGS, PLLC, Attorney  
for Plaintiff, whose address is 2200 W.  
Commercial Blvd, Suite 103, Ft. Lau-  
derdale, FL 33309 on or before May  
18, 2023, a date at least thirty (30) days  
after the first publication of this Notice  
in the (Please publish in the Business  
Observer 1970 Main Street Sarasota,  
FL 34236) 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 de-  
manded in the complaint  
If you are a person with a disabili-  
ty 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 Ave-  
nue, Bartow, Florida 33830, (863)  
534-4686, at least 7 days before your  
scheduled court appearance, or imme-  
diately upon receiving this notification  
if the time before the scheduled ap-  
pearance is less than 7 days; if you are  
hearing or voice impaired, call 711.  
WITNESS my hand and the seal of  
this Court this April 11th day of 2023  
STACY M. BUTTERFIELD, CPA  
As Clerk of the Circuit Court  
(SEAL) By: /s/ Asuncion Nieves  
As Deputy Clerk  
MILLER, GEORGE & SUGGS, PLLC,  
Attorney for Plaintiff  
2200 W. Commercial Blvd, Suite 103,  
Ft. Lauderdale, FL 33309  
22FL373-0988-1  
Apr. 28; May 5, 2023 23-00605K

## SECOND INSERTION

NOTICE OF FORECLOSURE SALE  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT OF  
FLORIDA IN AND FOR  
POLK COUNTY  
GENERAL JURISDICTION  
DIVISION  
**CASE NO. 2019-CA-004819**  
**PENNYMAC LOAN SERVICES,  
LLC,**  
**Plaintiff, vs.**  
**DAISY MOLINA A/K/A DAISY  
HERNANDEZ, et al.,**  
**Defendants.**  
NOTICE IS HEREBY GIVEN pursuant  
to a Summary Final Judgment of  
Foreclosure entered June 13, 2022 in  
Civil Case No. 2019-CA-004819 of the  
Circuit Court of the TENTH Judicial  
Circuit in and for Polk County, Bartow,  
Florida, wherein PENNYMAC LOAN  
SERVICES, LLC is Plaintiff and DAISY  
MOLINA A/K/A DAISY HERNAN-  
DEZ, et al., are Defendants, the Clerk  
of Court, STACY BUTTERFIELD, CPA,  
will sell to the highest and best bidder  
for cash electronically at www.polk.  
realforeclose.com in accordance with  
Chapter 45, Florida Statutes on the  
15th day of May, 2023 at 10:00 AM  
on the following described property as set  
forth in said Summary Final Judgment,  
to-wit:  
LOT 28, BLOCK B OF SUNNY  
GLEN PHASE III, ACCORD-  
ING TO THE PLAT THERE-  
OF AS RECORDED IN PLAT  
BOOK 83, PAGE(S) 34, 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 disabili-  
ty who needs any accommodation 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, (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  
7017896  
19-01660-4  
Apr. 28; May 5, 2023 23-00579K

## 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. 2022CA0006310000LK**  
**PHH MORTGAGE CORPORATION,**  
**Plaintiff, vs.**  
**ANDREA OGLETREE A/K/  
ANDREA T. OGLETREE, et al.**  
**Defendant(s).**  
NOTICE IS HEREBY GIVEN pursuant  
to a Final Judgment of Foreclosure  
dated April 13, 2023, and entered in  
2022CA0006310000LK of the Circuit  
Court of the TENTH Judicial Circuit in  
and for Polk County, Florida, wherein  
PHH MORTGAGE CORPORATION is the  
Plaintiff and ANDREA OGLE-  
TREE A/K/A ANDREA T. OGLETREE  
are the Defendant(s). Stacy M. But-  
terfield 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 May 30, 2023, the fol-  
lowing described property as set forth  
in said Final Judgment, to wit:  
LOT 5, CREWS LAKE OAKS, AC-  
CORDING TO MAP OR PLAT  
THEREOF AS RECORDED IN  
PLAT BOOK 104, PAGE 27 OF  
THE PUBLIC RECORDS OF  
POLK COUNTY, FLORIDA.  
Property Address: 6520 CREWS  
LAKE RD, LAKE LAND, FL 33813

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**File No.: 23CP-1300**  
**IN RE: ESTATE OF**  
**JACK LITTLE HOOVER,**  
**Deceased**  
**SSN: XXX-XX-2131**  
The administration of the estate of  
JACK LITTLE HOOVER, deceased,  
whose date of death was March 7, 2023,  
and whose Social Security Number is  
XXX-XX-2131, is pending in the Cir-  
cuit Court for Polk County, Florida, Pro-  
bate Division, the address of which is:  
P.O. Box 9000, Drawer CC-4, Bartow,  
Florida 33831-9000. The name and ad-  
dress of the personal representative and  
the personal representative's attorney  
are set forth below.  
All creditors of the decedent and  
other persons having claims or de-  
mands against decedent's estate on  
whom a copy of this notice is required  
to be served must file their claims with  
this Court WITHIN THE LATER OF  
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.

## SECOND INSERTION

NOTICE OF ACTION  
IN THE CIRCUIT COURT OF THE  
TENTH JUDICIAL CIRCUIT  
IN AND FOR  
POLK COUNTY,  
FLORIDA  
**CASE NO.: 2022-CA-002496**  
**LAKEVIEW LOAN SERVICING,  
LLC,**  
**Plaintiff, v.**  
**ERIC RIOS, et al.,**  
**Defendants.**  
TO: Angela Rios  
3483 Patterson Heights Drive  
Haines City, FL 33844  
Crescencio Rios  
3483 Patterson Heights Drive  
Haines City, FL 33844  
YOU ARE HEREBY NOTIFIED that  
an action to foreclose a mortgage on the  
following described property in Polk  
County, Florida:  
Lot 4, Patterson Heights, accord-  
ing to the map or plat thereof,  
as recorded in Plat Book 135,  
Page(s) 13 and 14, 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, on Anthony  
R. Smith, Esquire, the Plaintiff's at-  
torney, whose address is Tiffany & Bosco,  
P.A., 1201 S. Orlando Ave, Suite 430,  
Winter Park, FL 32789, on or before  
thirty (30) days from the date of first  
publication of this Notice, and file the  
original with the Clerk of this Court

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT OF THE  
10TH JUDICIAL CIRCUIT IN AND  
FOR POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**File No. 2023-CP-0009660000XX**  
**IN RE: ESTATE OF**  
**JAMES LAVERN PETERS,**  
**Deceased.**  
The administration of the estate of  
JAMES LAVERN PETERS, Deceased,  
whose date of death was August 13,  
2022, is pending in the Circuit Court  
for Polk County, Florida, Probate Di-  
vision, the address of which is 255 N.  
Broadway Ave. Bartow, FL 33830. The  
names and addresses 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 de-  
mands against decedent's estate on  
whom a copy of this notice is required to  
be served must file their claims with  
this court WITHIN THE LATER OF  
3 MONTHS AFTER THE TIME OF  
THE FIRST PUBLICATION OF THIS  
NOTICE OR 30 DAYS AFTER THE  
DATE OF SERVICE OF A COPY OF  
THIS NOTICE ON THEM.  
All other creditors of the decedent  
and other persons having claims or de-  
mands against decedent's estate must  
file their claims with this court WITH-  
IN 3 MONTHS AFTER THE DATE OF  
THE FIRST PUBLICATION OF THIS  
NOTICE.  
ALL CLAIMS NOT FILED WITHIN  
THE TIME PERIODS SET FORTH IN  
SECTION 733.702 OF THE FLORIDA  
PROBATE CODE WILL BE FOREVER  
BARRED.  
NOTWITHSTANDING THE TIME  
PERIODS SET FORTH ABOVE, ANY  
CLAIM FILED TWO (2) YEARS OR  
MORE AFTER THE DECEDENT'S  
DATE OF DEATH IS BARRED.  
The date of first publication of this  
notice is April 28, 2023.

/s/ David Peters  
**DAVID PETERS,**  
**Personal Representative**  
Attorney for Personal Representative:  
Scott R. Bugay, Esquire  
Florida Bar No. 5207  
Cititcenter, Suite P600  
290 NW 165TH Street  
Miami FL 33169  
Telephone: (305) 956-9040  
Fax: (305) 945-2905  
Primary Email: Scott@srblawyers.com  
Secondary Email:  
angelica@srblawyers.com  
Apr. 28; May 5, 2023 23-00599K

## SECOND INSERTION

NOTICE TO CREDITORS  
IN THE TENTH JUDICIAL CIRCUIT  
COURT IN AND FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
**CASE NUMBER: 2023-CP-000972**  
**IN RE: ESTATE OF**  
**STEVEN LEE GARCIA,**  
**Deceased.**

The administration of the estate of  
STEVEN LEE GARCIA, deceased,  
whose date of death was December 11,  
2022, is pending in the Circuit Court  
for Polk County, Florida, Probate Di-  
vision, the address of which is 255 W.  
Church Street, Bartow, FL 33830. The  
names and addresses 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 de-  
mands against decedent's estate, on  
whom a copy of this notice is required to  
be served, must file their claims with  
this court ON OR BEFORE THE LATER  
OF 3 MONTHS AFTER THE TIME  
OF THE FIRST PUBLICATION OF  
THIS NOTICE OR 30 DAYS AFTER  
THE DATE OF SERVICE OF A COPY  
OF THIS NOTICE ON THEM.

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

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

NOTWITHSTANDING THE TIME  
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: April 28, 2023.

**TERRIE ZANELLA**  
**Personal Representative**  
515 Lemon Street  
Auburndale, FL 33823  
Robert D. Hines, Esquire  
Attorney for Personal Representative  
Florida Bar No. 0413550  
Hines Norman Hines, PL  
1312 W. Fletcher Avenue, Suite B  
Tampa, FL 33612  
Telephone: 813-265-0100  
Email: rhines@hnh-law.com  
Secondary Email:  
hbhaller@hnh-law.com  
Apr. 28; May 5, 2023 23-00589K

## SECOND INSERTION

either before service on the Plaintiff's  
attorney or immediately thereafter; or  
a default will be entered against you  
for the relief demanded in the com-  
plaint.

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 Ave-  
nue, Bartow, Florida 33830, (863)  
534-4686, at least 7 days before your  
scheduled court appearance, or imme-  
diately upon receiving this notifi-  
cation if the time before the sched-  
uled appearance is less than 7 days;  
if you are hearing or voice impaired,  
call 711.

IN WITNESS WHEREOF, I have  
hereunto set my hand and affixed the  
official seal of said Court at Polk County,  
Florida, this 18 day of April, 2023.  
Default Date May 25, 2023

Stacy M. Butterfield  
as Clerk of the Circuit Court of  
Polk County, Florida  
By: /s/ Asuncion Nieves  
DEPUTY CLERK

Anthony R. Smith, Esquire  
Plaintiff's attorney  
Tiffany & Bosco, P.A.  
1201 S. Orlando Ave,  
Suite 430  
Winter Park, FL 32789  
Apr. 28; May 5, 2023 23-00584K

## SECOND INSERTION

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

**CASE NO.: 2018-CA-002180**  
**PENNYMAC LOAN SERVICES, LLC,**  
**Plaintiff, v.**  
**VIRGINIA FREEMAN WILSON, et al.,**  
**Defendants.**

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on May 17, 2023, at 10:00 a.m. ET, via the online auction site at [www.polk.realforeclose.com](http://www.polk.realforeclose.com) in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit:

Lot(s) 7, LAKES AT LAUREL HIGHLANDS PHASE 1A, according to the plat as recorded in Plat Book 159, Pages 44 through 46, of the Public Records of Polk County, Florida.  
 Property Address: 3357 Tawny Grove Place, Lakeland, FL 33811

pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above.  
 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the clerk reports the surplus as unclaimed.

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

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

SUBMITTED on this 24th day of April, 2023.  
 TIFFANY & BOSCO, P.A.  
 /s/ Kathryn I. Kasper, Esq.  
 Anthony R. Smith, Esq.  
 FL Bar #157147  
 Kathryn I. Kasper, Esq.  
 FL Bar #621188  
 Attorneys for Plaintiff  
 OF COUNSEL:  
 Tiffany & Bosco, P.A.  
 1201 S. Orlando Ave,  
 Suite 430  
 Winter Park, FL 32789  
 Telephone: (205) 930-5200  
 Facsimile: (407) 712-9201  
 Apr. 28; May 5, 2023 23-00591K

## SECOND INSERTION

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

**CASE NO. 2020CA000390000000**  
**PENNYMAC LOAN SERVICES, LLC,**  
**Plaintiff, vs.**  
**EDMARIE RODRIGUEZ MEDINA, et al.,**  
**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered April 13, 2023 in Civil Case No. 2020CA000390000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein PENNYMAC LOAN SERVICES, LLC is Plaintiff and EDMARIE RODRIGUEZ MEDINA, 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](http://www.polk.realforeclose.com) in accordance with Chapter 45, Florida Statutes on the 30th day of May, 2023 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 1, BLOCK 836, POINCIANA NEIGHBORHOOD 2, VILLAGE 8, ACCORD-

ING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 53, PAGES 29 THROUGH 43, 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, (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  
 7171413  
 19-02019-6  
 Apr. 28; May 5, 2023 23-00588K

## SECOND INSERTION

NOTICE OF FORECLOSURE SALE PURSUANT TO CHAPTER 45, FLORIDA STATUTES

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO.: 2022CA001394000000**  
**HMC ASSETS, LLC SOLELY IN ITS CAPACITY AS SEPARATE TRUSTEE OF CAM XI TRUST,**  
**Plaintiff, vs.**

**UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN, BY, THROUGH, UNDER OR AGAINST THE ESTATE OF FLOYD J. LEWIS (DECEASED);**  
**UNKNOWN SPOUSE OF FLOYD J. LEWIS (DECEASED);**  
**SUSAN DAMON LEWIS A/K/A SUSAN MARIE DAMON A/K/A SUSAN DAMON, AS POTENTIAL HEIR OF THE ESTATE OF FLOYD J. LEWIS (DECEASED);**  
**MINNIE PEARL KESTER A/K/A MINNIE KESTER, AS POTENTIAL HEIR OF THE ESTATE OF FLOYD J. LEWIS (DECEASED);**  
**JAMES L. LEWIS A/K/A JAMES LEE LEWIS, AS POTENTIAL HEIR OF THE ESTATE OF FLOYD J. LEWIS (DECEASED);**  
**CAROL CHILDRESS A/K/A CAROL ANN CHILDRESS, AS POTENTIAL HEIR OF THE ESTATE OF FLOYD J. LEWIS (DECEASED);**  
**NANCY S. HERSHBERGER, AS POTENTIAL HEIR OF THE ESTATE OF FLOYD J. LEWIS (DECEASED);**  
**MARY LOU DUBSON A/K/A MARY LOU LEWIS, AS POTENTIAL HEIR OF THE ESTATE OF FLOYD J. LEWIS (DECEASED);**  
**PERRY J. LEWIS A/K/A PERRY JENNINGS LEWIS, AS POTENTIAL HEIR OF THE ESTATE OF FLOYD J. LEWIS (DECEASED);**  
**UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UNITED STATES OF AMERICA, ACTING ON**

**BEHALF OF THE DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICE; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, OR AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS,**  
**Defendants.**

NOTICE IS HEREBY GIVEN that pursuant to the In Rem Final Judgment of Mortgage Foreclosure entered on April 5, 2023 in Civil Case Number 2022CA001394000000 in the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida wherein HMC ASSETS, LLC SOLELY IN ITS CAPACITY AS SEPARATE TRUSTEE OF CAM XI TRUST is the Plaintiff and UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN, BY, THROUGH, UNDER OR AGAINST THE ESTATE OF FLOYD J. LEWIS (DECEASED); SUSAN DAMON LEWIS A/K/A SUSAN MARIE DAMON A/K/A SUSAN DAMON, AS POTENTIAL HEIR OF THE ESTATE OF FLOYD J. LEWIS (DECEASED); MINNIE PEARL KESTER A/K/A MINNIE KESTER, AS POTENTIAL HEIR OF THE ESTATE OF FLOYD J. LEWIS (DECEASED); JAMES L. LEWIS A/K/A JAMES LEE LEWIS, AS POTENTIAL HEIR OF THE ESTATE OF FLOYD J. LEWIS (DECEASED); CAROL CHILDRESS A/K/A CAROL ANN CHILDRESS, AS POTENTIAL HEIR OF THE ESTATE OF FLOYD J. LEWIS (DECEASED); NANCY S. HERSHBERGER, AS POTENTIAL HEIR OF THE ESTATE OF FLOYD J. LEWIS (DECEASED); MARY LOU DUBSON A/K/A MARY LOU LEWIS, AS POTENTIAL HEIR OF THE ESTATE OF FLOYD J. LEWIS (DECEASED); PERRY J. LEWIS A/K/A

## SECOND INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO. 2022CA001532000000**  
**HSBC BANK USA, N.A., AS INDENTRUE TRUSTEE FOR THE REGISTERED NOTEHOLDERS OF RENAISSANCE HOME EQUITY LOAN TRUST 2007-1,**  
**Plaintiff, vs.**  
**UNKNOWN HEIRS OF MARIA G. WALLS, ET AL.**  
**Defendants**

To the following Defendant(s):  
 DARCIE WALLS (CURRENT RESIDENCE UNKNOWN)  
 Last Known Address: 4508 S REMINGTON RD., LAKELAND FL 33813  
 Additional Address: 4534 WINDEE AVE, LAKELAND, FL 33811  
 YOU ARE HEREBY NOTIFIED that an action for Foreclosure of Mortgage on the following described property:

LOT 9, SOUTH LAKELAND HEIGHTS UNIT #3, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 63, PAGE 28, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 A/K/A 4508 S REMINGTON RD, LAKELAND, FL 33813

has been filed against you and you are required to serve a copy of your written defenses, if any, to J. Anthony Van Ness, Esq., at VAN NESS LAW FIRM, PLC, Attorney for the Plaintiff, whose address is 1239 E. NEWPORT CENTER DRIVE, SUITE #110,

DEERFIELD BEACH, FL 33442 within thirty (30) days after the first publication of this Notice in the THE BUSINESS OBSERVER and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint. This notice is provided to Administrative Order No. 2065.

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

WITNESS my hand and the seal of this Court this 21 day of March, 2023.  
 Default Date April 27, 2023

Stacy M. Butterfield  
 POLK COUNTY CLERK OF COURT (SEAL) By /s/ April Cummins  
 As Deputy Clerk

J. Anthony Van Ness, Esq.  
 VAN NESS LAW FIRM, PLC,  
 Attorney for the Plaintiff,  
 1239 E. NEWPORT CENTER DRIVE,  
 SUITE #110,  
 DEERFIELD BEACH, FL 33442  
 PHH17165-22/cam  
 Apr. 28; May 5, 2023 23-00585K

## SECOND INSERTION

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

**CASE NO. 53-2022-CA-000667**  
**GROW FINANCIAL FEDERAL CREDIT UNION,,**  
**Plaintiff, vs.**  
**DANNY J. O'BYRNE, et al.,**  
**Defendants.**

NOTICE IS HEREBY GIVEN pursuant to a Summary Final Judgment of Foreclosure entered April 11, 2023 in Civil Case No. 53-2022-CA-000667 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Bartow, Florida, wherein GROW FINANCIAL FEDERAL CREDIT UNION is Plaintiff and DANNY J. O'BYRNE, 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](http://www.polk.realforeclose.com) in accordance with Chapter 45, Florida Statutes on the 26th day of May, 2023 at 10:00 AM on the following described property as set forth in said Summary Final Judgment, to-wit:

LOT 16, BLOCK 5, MANN AND CREEL SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORD-

ED IN PLAT BOOK 8, PAGE 25, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, LESS THE EAST 65 FEET THEREOF.

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  
 7170725  
 21-00271-4  
 Apr. 28; May 5, 2023 23-00578K

## SECOND INSERTION

NOTICE OF PUBLIC SALE

The following personal property of BARBARA JEAN PRINTZ, will, on the 11th day of May, 2023, at 10:00 a.m., on property located at 201 Fish Haven Road, Lot No. 64, Auburndale, Polk County, Florida 33823, be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

2006 STWT Mobile Home  
 VIN No.: 1S9BV35246TSPH659  
 Title No.: 0103918270

And All Other Personal Property Therein

PREPARED BY:  
 Gayle Cason, Paralegal  
 Lutz, Bobo, & Telfair, P.A.  
 2155 Delta Blvd, Suite 210-B  
 Tallahassee, Florida 32303

Apr. 28; May 5, 2023

23-00581K

## SECOND INSERTION

NOTICE OF SALE

Prepared by and returned to:  
 Jerry E. Aron, P.A.  
 801 Northpoint Parkway, #64  
 West Palm Beach, FL 33407  
 Jerry E. Aron, P.A., having street address of 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida 33407 is the foreclosure trustee (the "Trustee") of Holiday Inn Club Vacations Incorporated, having a street address of 9271 S. John Young Pkwy, Orlando, FL 32819 (the "Lienholder") pursuant to Section 721.855 and 721.856, Florida Statutes and hereby provides this Notice of Sale to the below described timeshare interests:

Owner Name	
Address	
Week/Unit/Interest/Building	
DANIEL ALEMNEH and SELAMAWIT PANTALEO	
2012 PARKSIDE DR, DENTON, TX 76201	
38/0066 Contract # M93368513,	
Building H, Unit Type: N/A,	
Fractional Interest 1.923%	
CHAD CAMPBELL and DEANNA SEELEY	
269 MISTFLOWER, NEW BRAUNFELS, TX 78130 and 5206 LA POSITA ST, SAN ANTONIO, TX 78233	
5/0008 Contract # M93356644,	
Building A, Unit Type: N/A,	
Fractional Interest 1.923%	
TINA L GREEN	
17706 PAINT BLUFF LN, CYPRESS, TX 77433	
5/0020 Contract # M92789895,	
Building C, Unit Type: N/A,	
Fractional Interest 1.923%	
LESLIE S LUNDBERG	
PO BOX 440317, WEST SOMERVILLE, MA 02144-0027	
46/0016 Contract # M91550313,	
Building B, Unit Type: N/A,	
Fractional Interest 1.923%	
DENISE MCCLINTOCK	
1128 NW 7TH AVE UNIT 604,	
MIAMI, FL 33136	
32/0001 Contract # M6808588,	
Building A, Unit Type: N/A,	
Fractional Interest 1.923%	
TERRAL PARFAIT	
2556 MAYFLOWER RD, HAUGHTON, LA 71037	
11/0016 Contract # M92960359,	
Building B, Unit Type: N/A,	
Fractional Interest 1.923%	
HENRY W. PLETCHER II and TERESITA E. PLETCHER	
64 MUIRFIELD CT, POUGHKEEPSIE, NY 12603-4934	
47/0008 Contract # M92007046, Building A, Unit Type: N/A, Fractional Interest 1.923%	
PRISCILLA ROBERTSON	
1255 DEVON DR, CORPUS CHRISTI, TX 78404	
7/0020 Contract # M93334740, Building C, Unit Type: N/A, Fractional Interest 1.923%	
CYNTHIA SCOTT A/K/A CYNTHIA ROBINSON SCOTT and GREGORY KENNAMORE A/K/A GREGORY LOUIS KENNAMORE	
1611 ROY ST, HOUSTON, TX 77007 and 18203 KELLY CRK, HOUSTON, TX 77094 a 27/0107 Contract # M93585522, Building 1, Unit Type: N/A, Fractional Interest 1.923%	
CYNTHIA SCOTT A/K/A CYNTHIA ROBINSON SCOTT and GREGORY KENNAMORE A/K/A GREGORY LOUIS KENNAMORE	
1611 ROY ST, HOUSTON, TX 77007 and 18203 KELLY CRK, HOUSTON, TX 77094	
11/0043 Contract # M93545509, Building F, Unit Type: N/A, Fractional Interest 1.923%	
ANTHONY J SIMPSON and ROXIE SIMPSON	
625 HAMPTON HILL DR, TYLER, TX 75703	
25/0013 Contract # M92597775, Building B, Unit Type: N/A, Fractional Interest 1.923%	
TYRONE D. TURNER A/K/A TYRONE TURNER	
146 LEWIS ST, MARKS, MS 38646	
49/0116 Contract # M6840098, Building 1, Unit Type: N/A, Fractional Interest 1.923%	

Owner Name	
Lien Doc #	
Assign Doc #	
Lien Amt	
Per Diem	
ALEMNEH/ PANTALEO	
2021188155	2021192203
\$5,743.61 \$ 0.00	
CAMPBELL/ SEELEY	
2022118482	2022119752
\$5,743.61 \$ 0.00	
GREEN	2022118482
2022119752 \$2,965.30 \$ 0.00	
LUNDBERG	2019169847
2019170308 \$15,958.55 \$ 0.00	
MCCLINTOCK	2022119097
2022121691 \$3,252.95 \$ 0.00	
PARFAIT	2022119097
2022121691 \$2,882.45 \$ 0.00	
PLETCHER II/PLETCHER	
2019169847	2019170308
\$14,485.97 \$ 0.00	
ROBERTSON	2021188155
2021192203 \$5,551.39 \$ 0.00	
SCOTT A/K/A CYNTHIA ROBINSON SCOTT/KENNAMORE	
2022119097	2022121691
\$5,187.83 \$ 0.00	
SCOTT A/K/A CYNTHIA ROBINSON SCOTT/KENNAMORE KENNAMORE	
2022119097	2022121691
\$2,753.82 \$ 0.00	
SIMPSON/ SIMPSON	
2022119097	2022121691
\$1,963.23 \$ 0.00	
TURNER	2022119097
2022121691 \$1,638.77 \$ 0.00	

Notice is hereby given that on June 14, 2023, at 11:00 a.m., Eastern time, at My Office & More, 122 E. Main Street, Lakeland, FL 33801, the Trustee will offer for sale the above described Property.

If you would like to attend the sale but have Covid-19 related travel restrictions, please call Trustee at 561-478-0511.

In order to ascertain the total amount due and to cure the default, please call Holiday Inn Club Vacations Incorporated at 407-477-7017 or 866-714-8679, before you make any payment.

An Owner may cure the default by paying the total amounts due to Holiday Inn Club Vacations Incorporated, by sending payment of the amounts owed by money order, certified check, or cashier's check to Jerry E. Aron, P.A. at 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida 33407, or with your credit card by calling Holiday Inn Club Vacations Incorporated at 407-477-7017 or 866-714-8679, at any time before the property is sold and a certificate of sale is issued.

A Junior Interest Holder may bid at the foreclosure sale and redeem the Property per Section 721.855(7)(f) or 721.856(7)(f), Florida Statutes.

TRUSTEE:  
 Jerry E. Aron, P.A.  
 /s/Jennifer Conrad  
 By: Print Name: Jennifer Conrad  
 Title: Authorized Agent

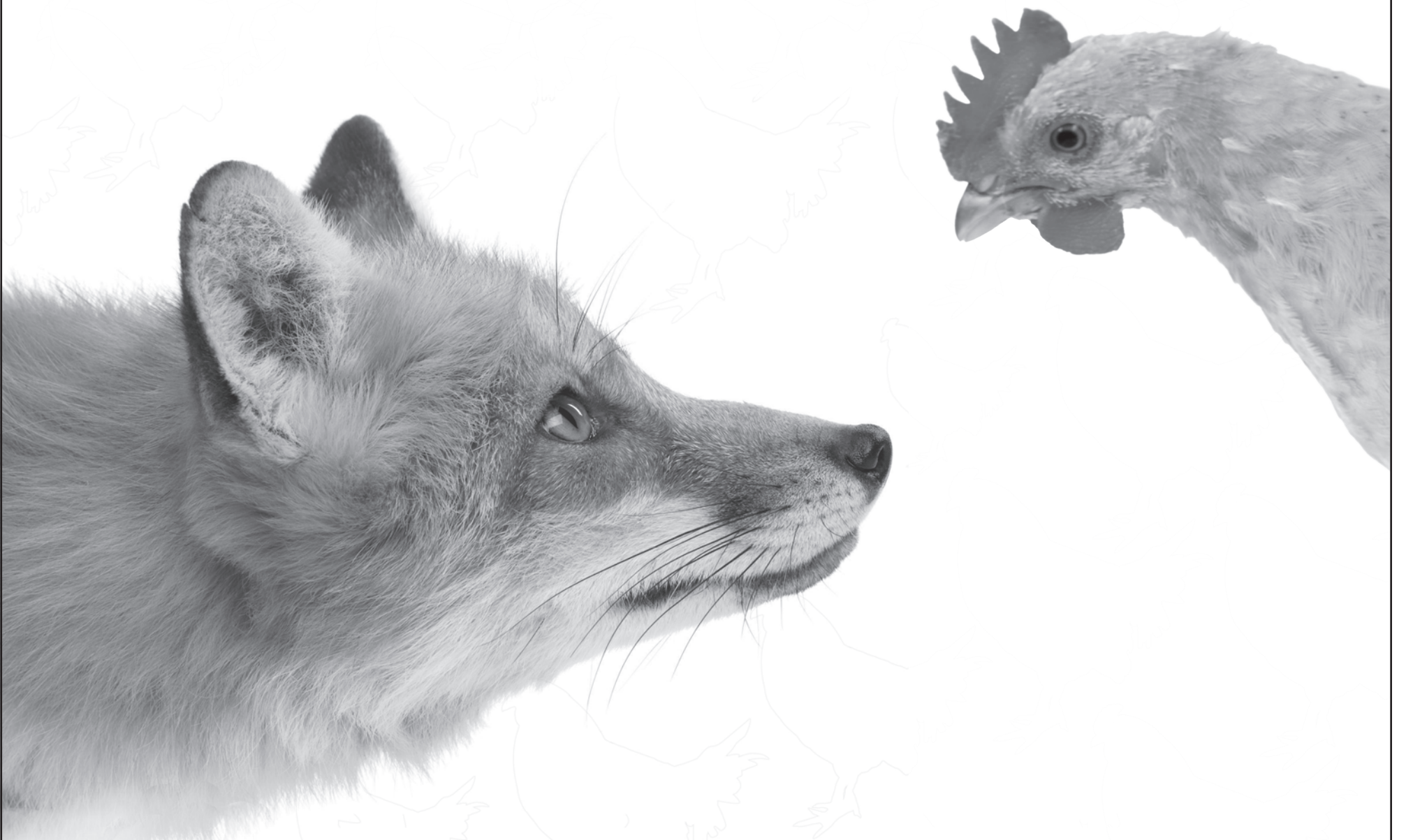
FURTHER AFFIANT SAITH NAUGHT.

Sworn to and subscribed before me this 4/21/2023, by Jennifer Conrad, as authorized agent of Jerry E. Aron, P.A. who is personally known to me. (Notarial Seal) /s/ Sherry Jones  
 Print Name: Sherry Jones  
 NOTARY PUBLIC STATE OF FLORIDA  
 Commission Number: HH 215271  
 My commission expires: 2/28/26  
 Apr. 28; May 5, 2023 23-00587K

# 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

## 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 a 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.

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

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.

