Additional Public Notices may be accessed on BusinessObserverFL.com and the statewide legal notice website, FloridaPublicNotices.com

JUNE 30 - JULY 6, 2023

POLK COUNTY LEGAL NOTICES

FIRST INSERTION

NOTICE TO CREDITORS $\begin{array}{c} \text{IN THE CIRCUIT COURT FOR} \\ \text{POLK COUNTY,} \end{array}$ FLORIDAPROBATE DIVISION Case No. 2023CP-1402 Division: Probate IN RE: ESTATE OF ELEANOR O'HALLORAN

Deceased.

The administration of the estate of Eleanor O'Halloran, deceased, whose date of death was March 27, 2023, 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 WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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

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 June 30, 2023.

Personal Representative: Albert L. Schrichte Personal Representative

Attorney for Personal Representative: Daniel Medina, B.C.S. Attorney for Personal Representative Florida Bar Number: 0027553 MEDINA LAW GROUP, P.A. 402 S. Kentucky Ave, Suite 660 Lakeland, FL 33801 Telephone: (863) 682-9730 Fax: (863) 616-9754 E-Mail: dan@medinapa.com Secondary E-Mail: sam@medinapa.com June 30; July 7, 2023 23-00935K

FIRST INSERTION

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

File No.: 2023CP0011750000XX Division: Judge Hill IN RE: ESTATE OF JAMES MARTIN SCHULTZ, Deceased.

The administration of the estate of JAMES MARTIN SCHULTZ, deceased, File No. 2023CP0011750000XX, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, including unmatured, contingent or unliquidated claims, on whom a copy of this Notice is served must file their claims with this Court WITHIN THE LATER OF THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SER-VICE OF A COPY OF THIS NOTICE ON THEM.

All other creditors of the decedent and other persons having claims or demands against the decedent's estate, including unmatured, contingent or unliquidated claims, must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN SECTION 733.702 OF THE FLORIDA PROBATE CODE WILL BE FOREV-ER 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 June 30, 2023.

Personal Representative: JAMES M. SCHULTZ, JR.

130 Priscilla Drive Pembroke, Massachusetts 02359 Attorney for Personal Representative: LAWRENCE E. BLACKE, ESQ. Law Offices of Lawrence E. Blacke, P.A. Florida Bar No. 227978 3326 N.E. 33rd Street Fort Lauderdale, Florida 33308 Telephone: 954-566-5070 Facsimile: 954-561-0922 Email: Lb@Lblacke.com

23-00889K June 30; July 7, 2023

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 23-CP-001594 Division Probate IN RE: ESTATE OF JOSE A. RODRIGUEZ, Deceased.

The administration of the estate of Jose A. Rodriguez, deceased, whose date of death was April 3, 2023, 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 representa-tive 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 FOREV-ER BARRED. NOTWITHSTANDING THE TIME PERIOD SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS

The date of first publication of this notice is June 30, 2023.

Personal Representative: Signature: Angie Allenfort Email: angie.allenfort@gmail.com Angie Allenfort

1903 Manatee Ln. Kissimmee, FL 34759 Attorney for Personal Representative: Signature: Matthew Weidner Email: weidner@mattweidnerlaw.com Matthew D. Weidner E-Mail Addresses: $service@mattweidnerlaw.com\\ julia@mattweidnerlaw.com$ Florida Bar No. 0185957 Weidner Law 250 Mirror Lake Drive North St. Petersburg, FL 33701 Telephone: 727-954-9752 June 30; July 7, 2023 23-00932K

FIRST INSERTION

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

File Number: 2023 CP 2022 IN RE: THE ESTATE OF ROBERT ALAN MACMILLAN

Deceased.
TO ALL PERSONS HAVING CLAIMS DEMANDS AGAINST THE ABOVE ESTATE:

You are hereby notified than an Order of Summary Administration has been entered in the administration of the estate of ROBERT ALAN MAC-MILLAN, deceased, File Number 2023 CP 2022, by the Circuit Court for Polk County, Florida, Probate Division, the address of which P.O. Box 9000, Drawer CC-4, Bartow, Florida 33830-9000; that the Decedent's date of death was April 4, 2023; that the total value of the estate is \$ 9,487.40 and that the name and address of those to whom it has been assigned by such order is: Gary MacMillan, 10678 S US Hwy 35, Hamlet, Indiana 46532

ALL INTERESTED PERSONS ARE NOTIFIED THAT All creditors of the decedent and per-

the estate of the Decedent, other than those for whom provision for full payment was made in the Order of Summa PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL FILED WILL BE FOREVER BARRED. APPLICABLE TIME PERIOD, ANY DATE OF DEATH IS BARRED.

> **Person Giving Notice:** /s/ Gary MacMillan Gary MacMillan 10678 S US Hwy 35

Hamlet, Indiana 46532 Attorney for Person Giving Notice : /s/ Carol L. Hill Carol L. Hill, Esquire Florida Bar No. 52227 chill@carol-hill.com 10 E Wall Street Frostproof, FL 33843

sons having claims or demands against ry Administration must file their claims with this Court WITHIN THE TIME CLAIMS AND DEMANDS NOT SO NOTWITHSTANDING ANY OTHER CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S

The date of first publication of this Notice is June 30, 2023.

June 30; July 7, 2023 23-00905K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION
File No. 532023CP0021070000XX

IN RE: ESTATE OF EDA LUZ FIGUEROA, Deceased.

The administration of the estate of EDA LUZ FIGUEROA, deceased, whose date of death was September 25, 2022, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is P.O. Box 9000, Drawer CC-4, Bartow, FL 33831. The names and addresses of the personal representative and the personal representative's attorney are set forth

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

All other creditors of the decedent

and other persons having claims or demands against decedent's estate must IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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

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 June 30, 2023.

Personal Representative: YASHIRA MARIE ARROYO FIGUEROA

567 Autumn Stream Dr Auburndale, Florida 33823 Rodolfo Suarez Jr. Esq., Attorney

Florida Bar Number: 013201 9100 South Dadeland Blvd, Suite 1620 Miami, Florida 33156 Telephone: (305) 448-4244 $\hbox{E-Mail: rudy@suarezlawyers.com}$ June 30; July 7, 2023

Attorney for Personal Representative:

FIRST INSERTION

NOTICE OF CLOSED SESSION OF THE BOARD OF SUPERVISORS OF SOLTERRA RESORT COMMUNITY DEVELOPMENT DISTRICT

A meeting of the Board of Supervisors of the Solterra Resort Community Development District ("District") will be held on Friday, July 7, 2023, at 10:00 a.m. at 5200 Solterra Boulevard, Davenport, Florida 33837. The purpose of the meeting is to discuss the District's security system and conduct any and all business coming before the District's Board of Supervisors. A copy of the agenda for the meeting may be obtained by accessing the District's website at https://www.solterraresortcdd.org/ or by contacting the office of the District Manager c/o Vesta District Services, at (321) 263-0132 or 250 International Parkway, Suite 208, Lake Mary, Florida 32746

In accordance with sections 119.071(3)(a) and 281.301, Florida Statutes, a portion of the meeting may be closed to the public, as it relates to details of the District's security system plan. The closed session may occur at any time during the meeting and is expected to last approximately thirty (30) minutes but may end earlier or

The meeting, including the closed session described above, will be conducted in accordance with the provisions of Florida law for community development districts and, other than the closed session described above, will be open to the public. The meeting may be continued in progress without additional notice to a date, time, and

Any person requiring special accommodations at the meeting because of a disability or physical impairment should contact the District Manager's Office at least fortyeight (48) hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service by dialing 7-1-1, or 1-800-955-8771 (TTY) / 1-800-955-8770 (Voice), for aid in contacting the District Manager's Office

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person will need a record of proceedings and that, accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based. At the meeting, staff or Board members may participate in the public hearing by speaker telephone.

District Manager June 30, 2023

23-00904K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2023CP001827 **Division Probate** IN RE: ESTATE OF EDWARD C. STEEN a/k/a EDWARD CONRAD STEEN a/k/a EDWARD STEEN Deceased.

The administration of the Estate of Edward C. Steen a/k/a Edward Conrad Steen a/k/a Edward Steen, deceased, whose date of death was April 6, 2023. 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 AF-TER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the Decedent

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

ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SEC-TION 733.702 WILL BE FOREVER 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 June 30, 2023.

Personal Representative: Edward J. Steen 1662 Hedgewood Road

Hatfield, Pennsylvania 19440 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 June 30; July 7, 2023 23-00933K

FIRST INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY FLORIDA PROBATE DIVISION File Number: 532023CP0020880000XX

IN RE: ESTATE OF RICHARD MICHAEL RAYBORN Deceased.

The administration of the estate of Richard Michael Rayborn, deceased, whose date of death was October 22, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth

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

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

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

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 June 30, 2023. Personal Representative:

Bartow, Florida 33830 Attorney for Personal Representative:

michael.black@theprobatepro.com Secondary Email: floridaservice@theprobatepro.com

Charlene Schellhammer 385 W Pearl Street

Michael T. Black, Esq. FL Bar No. 0103678 The Probate Pro, a division of Darren Findling Law Firm, PLC 3300 W Lake Mary Blvd., Suite 310 Lake Mary, Florida 32746 Phone: 407-559-5480 Email:

June 30; July 7, 2023 23-00931K FIRST INSERTION

NOTICE OF RULE DEVELOPMENT FOR AMENDED AMENITY FACILI-TIES RULES AND POLICIES BY THE SOLTERRA RESORT COMMUNITY DEVELOPMENT DISTRICT

In accord with Chapters 120 and 190, Florida Statutes, the Solterra Resort Community Development District ("District") hereby gives notice of its intention to develop proposed amended Amenity Facilities Rules and Policies, including revisions to rules, rates, fees, and charges related to use of the District's amenity facilities Amenity Facilities Rules and Policies"

The purpose and effect of the amended Amenity Facilities Rules and Policies is to provide for efficient and effective District operations of the District's Amenities and other properties by setting policies and regulations to implement the provisions of section 190.035, Florida Statutes. General legal authority for the District to adopt the proposed Amenity Policies and Rates include Chapters 120 and 190, Florida Statutes, as amended, and specific legal authority includes sections 190.035(2), 190.011(5), 190.012(3), 190.035, 190.041, 120.54, 120.69 and 120.81, Florida Stat-

A public hearing on the adoption of the proposed Amenity Policies and Rates will be conducted by the District on August 4, 2023 at 10:00 a.m. at the Solterra Resort Clubhouse, 5200 Solterra Boulevard, Davenport, Florida 33837. A preliminary copy of the proposed Amenities Policies and Rates may be obtained, without cost, by contacting the District Manager at Vesta District Services, 250 International Parkway, Suite 208, Lake Mary, Florida 32746; Ph: (321) 263-0132.

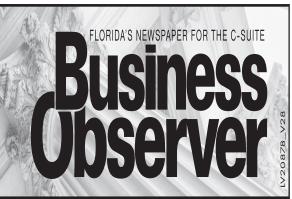
June 30, 2023

23-00898K

PUBLISH YOUR LEGAL NOTICE

Call 941-906-9386 and select the appropriate County name from the menu option

or email legal@businessobserverfl.com



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

 $CASE\,NO.\,2023CA000054000000$ DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE J.P. MORGAN MORTGAGE ACQUISITION TRUST 2007-CH4 ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-CH4,

ANGEL PEREZ: DORIS GONZALEZ; STEPHANIE B. COOPER; UNKNOWN SPOUSE OF ANGEL PEREZ: UNKNOWN SPOUSE OF DORIS GONZALEZ; POLK COUNTY; STATE OF FLORIDA DEPARTMENT OF REVENUE; CLERK OF COURT FOR POLK COUNTY; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY,

Defendant(s) NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure filed June 1, 2023 and entered in Case No. 2023CA000054000000, of the Circuit Court of the 10th Judicial Circuit in and for POLK County, Florida, wherein Deutsche Bank National Trust Company, as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH4 Asset Backed Pass-Through Certificates, Series 2007-CH4 is Plaintiff and ANGEL PEREZ: DORIS GONZALEZ: STEPH-ANIE B. COOPER; UNKNOWN SPOUSE OF ANGEL PEREZ; UN-KNOWN SPOUSE OF DORIS GON-ZALEZ; UNKNOWN PERSON(S) IN POSSESSION OF THE SUBJECT PROPERTY: POLK COUNTY: STATE OF FLORIDA DEPARTMENT OF REVENUE; CLERK OF COURT FOR POLK COUNTY: are defendants. STA-CY M. BUTTERFIELD, the Clerk of the Circuit Court, will sell to the highest and best bidder for cash BY ELEC-TRONIC SALE AT: WWW.POLK REALFORECLOSE.COM, at 10:00 A.M., on July 17, 2023, the following described property as set forth in said

Final Judgment, to wit:

LOT 169, LAKE CALOOSA
LANDING, PHASE III, AC-CORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 90, PAGE 46, 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.

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. $(863)\ 534\text{-}4686$ 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 21st day of June 2023. /s/ Marc Granger Marc Granger, Esq. Bar. No.: 146870 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.: 21-00676 SPS V6.20190626 June 30; July 7, 2023 23-00882K

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. 2022CA000060 Wilmington Savings Fund Society, as Trustee of Discovery Mortgage

Plaintiff, vs. The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Lloyd Neil Steger a/k/a Lloyd Steger, Deceased, et al.,

Defendants. NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2022CA000060 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Wilmington Savings Fund Society, as Trustee of Discovery Mortgage Loan Trust is the Plaintiff and The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Lloyd Neil Steger a/k/a Lloyd Steger, Deceased; The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Lenell Wilson f/k/a Lenell Steger, Deceased; Association of Poinciana Villages, Inc.; Margaret E. Hill a/k/a Margaret Hill; Poinciana Village Eight Association, Inc.; John Wilson; Melissa Wilson are the Defendants, that Stacy M. Butter-

sell to the highest and best bidder for cash at, www.polk.realforeclose. com, beginning at 10:00 AM on the 25th day of July, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 28, BLOCK 814, POIN-CIANA, NEIGHBORHOOD 2, VILLAGE 8, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN PLAT BOOK 53, PAGE(S) 29 THROUGH 43, 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

Dated this 28th day of June, 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 File # 21-F00678 June 30; July 7, 2023 23-00941K

FIRST INSERTION

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

field, Polk County Clerk of Court will

532022CA001525000000 MIDFIRST BANK Plaintiff, v. STEVEN M. POLLEY; LUANA R. POLLEY; UNKNOWN TENANT 1; UNKNOWN TENANT 2; WALK-IN-WATER LAKE ESTATES PROPERTY OWNERS ASSOCIATION, INC.

Notice is hereby given that, pursuant to the Final Judgment of Foreclosure entered on May 9, 2023 and Order Rescheduling Foreclosure Sale entered on June 22, 2023, in this cause, in the Circuit Court of Polk County, Florida, the office of Stacy M. Butterfield, Clerk of the Circuit Court, shall sell the property situated in Polk County, Florida,

described as:

LOT 2, BLOCK A, WALK-IN-WATER LAKE ESTATES PHASE ONE, ACCORDING TO THE MAP OR PLAT THERE-OF AS RECORDED IN PLAT BOOK 64, PAGE 11, PUBLIC RECORDS OF POLK COUNTY,

a/k/a 8825 OAKWOOD DR. LAKE WALES, FL 33898-6215 at public sale, to the highest and best bidder, for cash, online at www.polk.

realforeclose.com, on July 26, 2023 beginning at 10:00 AM.

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

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

Dated at St. Petersburg, Florida this 27th. day of June, 2023. eXL Legal, PLLC Designated Email Address: efiling@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 Ísabel López Rivera FL Bar: 1015906 1000007327

23-00940K

June 30; July 7, 2023

POLK COUNTY

FIRST INSERTION

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

CASE NO. 53-2020-CA-003241 DEUTSCHE BANK TRUST COMPANY AMERICAS F/K/A BANKERS TRUST COMPANY, AS TRUSTEE FOR SAXON ASSET SECURITIES TRUST 2000-4, MORTGAGE LOAN ASSET BACKED CERTIFICATES, SERIES 2000-4, Plaintiff,

W. DENNIS MADDOX A/K/A WALLACE MADDOX A/K/A WALLACE D. MADDOX A/K/A WALLACE DENNIS MADDOX A/K/A W. D. MADDOX, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 08, 2021, and entered in 53-2020-CA-003241 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein DEUTSCHE BANK TRUST COM-PANY AMERICAS F/K/A BANKERS TRUST COMPANY, AS TRUSTEE FOR SAXON ASSET SECURITIES TRUST 2000-4, MORTGAGE LOAN ASSET BACKED CERTIFICATES, SERIES 2000-4 is the Plaintiff and W. DENNIS MADDOX A/K/A WAL-LACE MADDOX A/K/A WALLACE D. MADDOX A/K/A WALLACE DENNIS MADDOX A/K/A W. D. MADDOX; STATE OF FLORIDA, DEPARTMENT OF REVENUE; HERTZ ENTER-PRISE; CLERK OF THE COURT OF POLK COUNTY, FLORIDA: KENDRA MADDOX A/K/A KENDRA L. MAD-DOX A/K/A KENDRALYNN MAD-DOX A/K/A KENDRA LYNN MAD-DOX-WEAVER are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk. realforeclose.com, at 10:00 AM, on July 20, 2023, the following described property as set forth in said Final Judgment,

LOT 11 OF UNRECORDED PLAT DESCRIBED AS: THE EAST 165 FEET OF THE WEST 1155 FEET OF THE SOUTH 660 FEET OF THE SE 1/4 OF THE SW 1/4 OF SECTION 12, TOWNSHIP 27 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA, LYING SOUTH AND WEST OF THE STATE ROAD S -17. TOGETHER WITH 1993 EAGLE TRIPLE WIDE MOBILE HOME BEAR-ING VIN #'S GAFLN54A72866ET, GAFLN54B72866ET GAFLN54C72866ET Property Address: 1153 LAKE LOWERY RD, HAINES CITY, FL

33844 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section

IMPORTANT

45.031.

AMERICANS WITH DISABILI-TIES ACT. If you are a person with a disability who needs assistance in order to participate in a program or service of the State Courts System, you should contact the Office of the Court Administrator at (863) 534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the

court program or service. Dated this 27 day of June, 2023. By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 20-016345 - EuE

June 30; July 7, 2023 23-00938K

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. 2021CA002799000000 NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY,

Plaintiff.

THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF HORACE L. RIGGS, JR., DECEASED, et al.

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 01, 2023, and entered in 2021CA002799000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein MORTGAGE ASSETS MANAGE-MENT, LLC is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIA-RIES, DEVISEES, GRANTEES, AS-SIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTER-EST IN THE ESTATE OF HORACE L. RIGGS, JR., DECEASED; THE UNKNOWN HEIRS, BENEFICIA-RIES, DEVISEES, GRANTEES, AS-SIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF TRACEY RIGGS A/K/A TRACY RIGGS, DECEASED: THE UNKNOWN HEIRS, BENEFICIA-RIES, DEVISEES, GRANTEES, AS-SIGNEES. LIENORS. CREDITORS. TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF DENNIS RIGGS. DE-CEASED; RACHEL E. RIGGS; UNIT-ED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DE-VELOPMENT are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest

and best bidder for cash at www.polk. realforeclose.com, at 10:00 AM, on July 31, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 21, AS SHOWN ON MAP DATED MAY 29, 1954 OF SUB-DIVISION OAK TERRACE, LO-CATED IN SECTION 26, TOWN-SHIP 30 SOUTH, RANGE 23 EAST, FILED ON JUNE 2, 1954 IN PLAT BOOK 36, PAGE 31 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA Property Address: 4925 MAGNO-LIA AVENUE, MULBERRY, FL

33860 Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the lis pendens must file a claim in accordance with Florida Statutes, Section 45.031.

IMPORTANT

AMERICANS WITH DISABILI-TIES ACT. If you are a person with a disability who needs assistance in order to participate in a program or service of the State Courts System, you should contact the Office of the Court Administrator at (863) 534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the court program or service.

Dated this 22 day of June, 2023. By: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC Attorney for Plaintiff 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 Telephone: 561-241-6901 Facsimile: 561-997-6909 Service Email: flmail@raslg.com 21-008903 - NaC June 30; July 7, 2023 23-00896K

FIRST INSERTION

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

CASE NO. 2023CA004138000000

GRANADA INSURANCE COMPANY, Plaintiff, vs. BROADWAY ROADSIDE SERVICES, INC., a Florida corporation; JOSE MARRERO, an individual; and OMAR SELIN GARCIA, an individual, Defendants.

TO: Jose Marrero - address unknown YOU ARE HEREBY NOTIFIED that an action for declaratory judgment has been filed against you in the above styled case and in the above referenced court. You are required to file written defenses, if any, with the clerk of the court and to serve a copy on or before July 27, 2023, on Daniel C. Shatz, plaintiff's attorney, whose address is Hinshaw & Culbertson LLP, 2525 Ponce de Leon Blvd., 4th Floor, Coral Gables, Florida 33134.

To be published for 4 consecutive weeks in the Business Observer. DATED on June 20, 2023

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

Daniel C. Shatz, plaintiff's attorney Hinshaw & Culbertson LLP, 2525 Ponce de Leon Blvd., 4th Floor. Coral Gables, Florida 33134 1060142/313812902.v1

June 30; July 7, 14, 21, 2023 23-00927K

FIRST INSERTION

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

POLK COUNTY, FLORIDA CASE NO: 2022CA003778000000 AVAIL 1 LLC, a Delaware limited liability company, Plaintiff, vs. UNKNOWN SPOUSE, HEIRS, DEVISEE, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER C. EUGENE MOSHOLDER (DECEASED) OR THROUGH THE ESTATE OF C. EUGENE MOSHOLDER; JOHN M. MOSHOLDER: RONALD J. MOSHOLDER; DENISE M. MAYTAS; CRYSTAL A COTTRELL: ALICE MOSHOLDER SHERWOOD; SILVER LAKES OF LAKELAND HOMEOWNERS ASSOCIATION, INC.; AND ALL OTHER PERSONS CLAIMING BY, THROUGH OR UNDER ANY OF THE NAMED DEFENDANT AND ANY OTHER PERSONS CLAIMING AN INTEREST IN THE REAL PROPERTY WHICH IS THE SUBJECT MATTER OF THIS ACTION BY AND THROUGH OR UNDER OR AGAINST THE NAMED DEFENDANTS HEREIN; UNKNOWN TENANT, IF ANY,

Defendant(s). NOTICE IS HEREBY GIVEN pursuant to the Final Summary Judgment of Foreclosure dated June 25 2023, and entered in Civil Case No. 2022CA003778000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein AVAIL 1 LLC, a Delaware limited liability company is the Plaintiff and UN-KNOWN SPOUSE, HEIRS, DEVISEE, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER C. EUGENE MOSHOLDER (DECEASED) OR THROUGH THE ES-TATE OF C. EUGENE MOSHOLDER; JOHN M. MOSHOLDER: RONALD J. MOSHOLDER; DENISE M. MAY-TAS; CRYSTAL A. COTTRELL; ALICE MOSHOLDER SHERWOOD: SILVER LAKES OF LAKELAND HOMEOWN-ERS ASSOCIATION, INC.; AND ALL OTHER PERSONS CLAIMING BY. THROUGH OR UNDER ANY OF

THE NAMED DEFENDANT AND ANY OTHER PERSONS CLAIM-ING AN INTEREST IN THE REAL PROPERTY WHICH IS THE SUB-JECT MATTER OF THIS ACTION BY AND THROUGH OR UNDER OR AGAINST THE NAMED DEFENDANTS HEREIN; UNKNOWN TEN-ANT, IF ANY, are the Defendants, the Clerk of the 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 JULY 25, 2023, the following described property as set forth in the Final Judgment:

Lot 100, Block B of SILVER LAKES PHASE 1A, according to the Plat thereof, as recorded in Plat Book 89, Page(s) 44, Public Records of Polk County, Florida. With a street address at: 6236 Silver Lakes Drive East, Lakeland, Florida 33810.

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

NOTICE TO PERSONS WITH DISABILITIES:

If you are a person with a disability who needs any accommodation 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) 534-4686, 255 North Broadway Avenue, Bartow, Florida 33830 at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. By: Vivian A. Jaime

Vivian A. Jaime, Esq. Florida Bar Number 714771 RITTER, ZARETSKY, LIEBER & JAIME, LLP 2800 Biscayne Boulevard, Suite 500

Miami, Florida 33137 Tel: (305) 372-0933 Email: Vivian@rzllaw.com June 30; July 7, 2023 23-00936K

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. 2022CA003022000000 Truist Bank, formerly known as Branch Banking and Trust Company, Plaintiff, vs. Randy Allen, Defendant.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2022CA003022000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein Truist Bank, formerly known as Branch Banking and Trust Company is the Plaintiff and Randy Allen 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 25th day of July, 2023, the following described property as set forth in said Final Judgment, to wit:

BEGIN AT THE NORTHEAST CORNER OF THE SW 1/4 OF THE NE 1/4 OF THE NW 1/4 OF SECTION 28, TOWNSHIP 27 SOUTH, RANGE 23 EAST, THENCE RUN NORTH 171.22 FEET, THENCE NORTH 89° 46' 30" WEST 442.74 FEET, THENCE SOUTH 76° 0' 0" WEST 86.03 FEET TO THE EASTERLY RIGHT-OF-WAY LINE OF KATHLEEN ROAD, THENCE SOUTH 32° 57' 0" EAST 181.38 FEET ALONG SAID RIGHT-OF-WAY LINE, THENCE SOUTH 89° 46' 30" EAST 425.15 FEET TO THE POINT OF BEGINNING, OF POLK COUNTY, FLORIDA. LESS AND EXCEPT THE FOL-LOWING PARCEL RECORD-ED IN OFFICIAL RECORD BOOK 8017 PAGE 1997 FOR RIGHT-OF-WAY MORE PAR-

TICULARLY DESCRIBED AS FOLLOWS: A PARCEL OF LAND BEING

A PORTION OF A PARCEL DESCRIBED IN OFFICIAL RECORDS BOOK 4717, PAGE 1023, PUBLIC RECORDS OF POLK COUNTY, FLORIDA, LY-ING IN SECTION 28, TOWN-SHIP 27 SOUTH, RANGE 23 EAST, POLK COUNTY, FLOR-IDA, BEING DESCRIBED AS FOLLOWS:

COMMENCE SOUTHEAST CORNER OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SAID SECTION 28; THENCE NORTH 00°25'07" WEST

ALONG THE EAST LINE OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SAID SECTION 28 A DISTANCE OF 670.38 FEET TO THE SOUTH LINE OF THE NORTH 1/2 OF SAID NORTHEAST 1/4 OF THE NORTHWEST 1/4; THENCE SOUTH 89°41'12" WEST ALONG SAID SOUTH LINE 989.53 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 89°41'12" WEST ALONG SAID SOUTH LINE 101.26 FEET TO THE EASTERLY MAIN-TAINED RIGHT-OF-WAY LINE FOR KATHLEEN ROAD AS SHOWN ON MAP BOOK 15. PAGES 68-85 OF SAID PUBLIC RECORDS; THENCE NORTH 34°22'32" WEST ALONG SAID MAINTAINED EASTERLY RIGHT-OF-WAY LINE 181.04 FEET TO THE NORTH LINE OF SAID PARCEL; THENCE NORTH 75°27'42" EAST ALONG SAID NORTH PARCEL LINE 86.40 FEET; THENCE NORTH 89°41'12" EAST ALONG SAID NORTH PARCEL LINE 2.62 FEET; THENCE SOUTH 34°29'53" EAST, 206.97 FEET TO THE POINT OF BEGINNING. SUBJECT TO A POLK COUN TY DRAINAGE DITCH EASE-MENT AS DESCRIBED IN OF-FICIAL RECORDS BOOK 1621,

PAGE 1437 OF SAID PUBLIC RECORDS. 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 Relav 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 23rd day of June, 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 File # 22-F01348 June 30; July 7, 2023

23-00894K

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

CASE NO. 532021CA000535000000 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE ASSET BACKED SECURITIES CORPORATION HOME EQUITY LOAN TRUST, SERIES AMQ. 2006-HE7 ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES AMQ 2006-HE7, Plaintiff,

THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF RODNEY BEN HAMM, DECEASED AND THE UNKNOWN HEIRS. BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS. TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF MARTHA LOUISE HAMM, DECEASED, et al.

Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 08, 2023, and entered in 532021CA000535000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL AS-SOCIATION, AS TRUSTEE, ON BE-HALF OF THE HOLDERS OF THE ASSET BACKED SECURITIES COR-PORATION HOME EQUITY LOAN TRUST, SERIES AMQ 2006-HE7 AS-SET BACKED PASS-THROUGH CER-TIFICATES, SERIES AMO 2006-HE7 is the Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN IN-TEREST IN THE ESTATE OF ROD-NEY BEN HAMM, DECEASED; THE UNKNOWN HEIRS, BENEFICIA-RIES, DEVISEES, GRANTEES, AS-SIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF MARTHA LOU-ISE HAMM, DECEASED; MICHAEL HAMM: DAVID T. HAMM: MELIS-SA JUNE HAMM; GTE FEDERAL CREDIT UNION DBA GTE FINAN-CIAL are the Defendant(s). Stacy M.

NOTICE OF FORECLOSURE SALE

IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

GENERAL JURISDICTION

DIVISION

CASE NO. 2023CA000009000000

LAKEVIEW LOAN SERVICING,

RICARDO CHAVARRIA, NILDA

NOTICE IS HEREBY GIVEN pursuant

to a Final Judgment of Foreclosure dated June 08, 2023, and entered

in 2023CA000009000000 of the

Circuit Court of the TENTH Judicial

Circuit in and for Polk County, Florida, wherein LAKEVIEW LOAN

SERVICING, LLC is the Plaintiff and

RICARDO CHAVARRIA; EMETERIO

CHAVARRIA; NILDA CHAVARRIA;

ROSALVA CHAVARRIA are the Defendant(s). Stacy M. Butterfield as

the Clerk of the Circuit Court will sell to

the highest and best hidder for cash at

www.polk.realforeclose.com, at 10:00

AM, on July 25, 2023, the following

described property as set forth in said Final Judgment, to wit:

LOTS 29, 30 AND 31, CRESCENT HILL, A SUBDIVISION, ACCORDING TO THE PLAT

THEREOF AS RECORDED IN

PLAT BOOK 24, PAGE 15, OF

THE PUBLIC RECORDS OF

Property Address: 4240 OLD

POLK COUNTY, FLORIDA.

CHAVARRIA, EMETERIO

CHAVARRIA, et al.

Defendant(s).

CHAVARRIA, AND ROSALVA

LLC.

Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on July 25, 2023, the following described property as set forth in said Final Judgment, to

ALL THAT CERTAIN PROP-ERTY SITUATED IN THE COUNTY OF POLK, AND STATE OF FLORIDA, BEING DESCRIBED AS FOLLOWS: LOT TWO (2) IN BLOCK SIX (6), TIER SEVEN (7), OF THE TOWNSITE HASKELL, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 1, AT PAGE 5, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY ASSESSOR 142924-283000-070620 SOURCE OF TITLE: BK 04996, (RECORDED 0261 02/26/2002)

Property Address: 5458 9TH ST S E, HIGHLAND CITY, FL 33846 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

IMPORTANT

AMERICANS WITH DISABILI-TIES ACT. If you are a person with a disability who needs assistance in order to participate in a program or service of the State Courts System, you should contact the Office of the Court Administrator at (863) 534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the $\,$ court program or service.

Dated this 26 day of June, 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 Bv: \S\Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 20-072128 - NaC June 30; July 7, 2023 23-00930K

FIRST INSERTION

FIRST INSERTION

POLK COUNTY

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

DIVISION CASE NO. 2022CA001346000000 CALIBER HOME LOANS, INC.,

OCTAVIOUS FREEMAN, et al. Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated February 28, 2023, and entered in 2022CA001346000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein CALIBER HOME LOANS, INC. is the Plaintiff and OCTAVIOUS FREEMAN; LAUREL ESTATES HOMEOWNERS ASSOCIATION, HOMEOWNERS ASSOCIATION, INC.; POLK COUNTY, FLORIDA are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on July 19, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 27, LAUREL ESTATES PHASE I, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 159, PAGE(S) 40 THROUGH 43. INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY FLORIDA.

Property Address: 232 WIL-LIAMSON DR, DAVENPORT, FL 33897

NOTICE OF SALE
IN THE CIRCUIT COURT OF THE

TENTH JUDICIAL CIRCUIT

 ${\rm IN\,AND\,FOR}$

POLK COUNTY, FLORIDA

CIVIL DIVISION

Case #: 2018-CA-004712

DIVISION: 11

Mortgage Pass-Through Certificates,

Association, Inc.; Unknown Parties

in Possession #1, if living, and all

Unknown Parties claiming by,

through, under and against the

above named Defendant(s) who

whether said Unknown Parties

may claim an interest as Spouse,

Claimants; Unknown Parties in Possession #2, if living, and all

Unknown Parties claiming by,

through, under and against the

above named Defendant(s) who

whether said Unknown Parties

may claim an interest as Spouse

Defendant(s).

are not known to be dead or alive,

Heirs, Devisees, Grantees, or Other

NOTICE IS HEREBY GIVEN pursuant

to order rescheduling foreclosure sale or

Final Judgment, entered in Civil Case

No. 2018-CA-004712 of the Circuit

Court of the 10th Judicial Circuit in

and for Polk County, Florida, wherein U.S. Bank National Association as

trustee for Lehman XS Trust Mortgage

15N, Plaintiff and Marc John Cox are

defendant(s), I, Clerk of Court, Stacy

M. Butterfield, will sell to the highest

Pass-Through Certificates, Series 2007-

Heirs, Devisees, Grantees, or Other

are not known to be dead or alive,

U.S. Bank National Association

as trustee for Lehman XS Trust

Plaintiff, -vs.-Marc John Cox; Angela P. Cox;

Watersong Homeowners

Series 2007-15N

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

IMPORTANT

AMERICANS WITH DISABILI-TIES ACT. If you are a person with a disability who needs assistance in order to participate in a program or service of the State Courts System, you should contact the Office of the Court Administrator at (863) 534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the court program or service.

Dated this 26 day of June, 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 22-025757 - ViT June 30; July 7, 2023 23-00929K

and best bidder for cash at www.polk.

realforeclose.com at 10:00 A.M. on July 19, 2023, the following described

property as set forth in said Final

LOT 61, OF WATERSONG

PHASE ONE, ACCORDING TO THE PLAT THEREOF, AS RE-

CORDED IN PLAT BOOK 135,

AT PAGE(S) 45 THROUGH 52, 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 NO LATER THAN

THE DATE THAT THE CLERK

REPORTS THE FUNDS AS UN-

IF YOU ARE A PERSON WITH A DIS-

ABILITY WHO NEEDS ANY ACCOM-

MODATION IN ORDER TO PARTIC-

IPATE IN THIS PROCEEDING, YOU

ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CER-

TAIN ASSISTANCE. PLEASE CON-

TACT THE COURT ADMINISTRA-

TION, (863)-534-4690 WITHIN 2

WORKING DAYS OF YOUR RECEIPT

OF THIS NOTICE. IF YOU ARE HEARING OR VOICE IMPAIRED,

CALL TDD (863) 534-7777 OR FLORI-

DA RELAY SERVICE 1-800-955-8770.

23-00939K

Submitted By: ATTORNEY FOR

LOGS LEGAL GROUP LLP

2424 North Federal Highway,

Boca Raton, Florida 33431

Judgment, to-wit:

CLAIMED.

PLAINTIFF:

Suite 360

(561) 998-6700

(561) 998-6707

18-316517 FC01 CXE

June 30; July 7, 2023

FIRST INSERTION

FIRST INSERTION

NOTICE OF PUBLIC SALE The following personal property of RAYMOND CUZZONE, if deceased any unknown heirs or assigns, and DONNA CUZZONE, if deceased any unknown heirs or assigns, will, on July 12, 2023, at 320 Jean Avenue, Lot #320, Lakeland, Polk County, Florida 33815; be sold for cash to satisfy storage fees in accordance with Florida Stat-

utes, Section 715.109: THE MOBILE HOME located at the premises address above, and all other personal property located therein PREPARED BY:

J. Matthew Bobo Lutz, Bobo & Telfair, P.A. 2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236 23-00906K June 30; July 7, 2023

FIRST INSERTION

Notice Under Fictitious Name Law According to Florida Statute Number 865.09

NOTICE IS HEREBY GIVEN that the undersigned, desiring to engage in business under the Fictitious Name of Gemini Dragon Designs located at 645 E Lake View Rd in the City of Lake Alfred, Polk County, FL 33850 intends to register the said name with the Division of Corporations of the Department of State, Tallahassee, Florida,

Dated this 26th day of June, 2023. D'anna Harris

June 30, 2023 23-00934K

FIRST INSERTION

NOTICE OF PUBLIC SALE Notice is hereby given that on 07/14/2023, at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 1979 BROA mobile home bearing the vehicle identification number FLFL1A911332093 and all personalitems located inside the mobile home. Last Tenant: Cesar Sterling. Sale to be held at: Royal Palm Village, 3000 US Highway 17/92 West, Haines City, Flor-

Fictitious Name Notice

June 30, 2023 23-00884K

ida 33844, 863-422-1086.

June 30; July 7, 2023 23-00942K

FIRST INSERTION

Notice is hereby given that Andria Jones, desiring to engage in business under the fictitious name Lakelife Crochet Shop intends to register said name in Polk County with the Division of Corporations, Florida Department of State, pursuant to section 865.09 of the Florida Statutes.

HOW TO PUBLISH YOUR

IN THE BUSINESS OBSERVER

941-906-9386 and select the appropriate County name from the menu option

legal@businessobserverfl.com

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

floridapublicnotices.com



Who benefits from legal notices?

government body or corporation wants to take action

the property owner as of the date of the lis pendens must file a claim in accor-dance with Florida Statutes, Section IMPORTANT AMERICANS WITH DISABILI-

BARTOW EAGLE LAKE RD,

Any person claiming an interest in the surplus from the sale, if any, other than

BARTOW, FL 33830

TIES ACT. If you are a person with a disability who needs assistance in order to participate in a program or service of the State Courts System, you should contact the Office of the Court Administrator at (863) 534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the

court program or service. Dated this 27 day of June, 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 22-065510 - NaC June 30; July 7, 2023

23-00928K

You do. Legal notices are required because a that can affect individuals and the public at large.

When the government is about to change your life, or your property or assets are about to be taken, public notices in newspapers serve to alert those affected.

Email your Legal Notice

legal@businessobserverfl.com Deadline Wednesday at noon • Friday Publication

SARASOTA • MANATEE HILLSBOROUGH • PASCO PINELLAS • POLK • LEE COLLIER • CHARLOTTE

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

53-2022-CA-004345-0000-00 HOLIDAY INN CLUB VACATIONS INCORPORATED

COLLIER ET.AL.,

Defendant(s).To: BLAIR N. ISENBERG AND ANY AND ALL UNKNOWN HEIRS, DEVI-SEES AND OTHER CLAIMANTS OF BLAIR N. ISENBERG and TOMMIE J. ISENBERG AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF TOMMIE J. ISENBERG

And all parties claiming interest by, through, under or against Defendant(s) BLAIR N. ISENBERG AND ANY AND ALL UNKNOWN HEIRS, DEVI-SEES AND OTHER CLAIMANTS OF BLAIR N. ISENBERG and TOMMIE J. ISENBERG AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF TOMMIE J. ISENBERG and all parties having or claiming to have any right, title or interest in the property herein described: YOU ARE NOTIFIED that an action

to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County,

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions

recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 25/0002, Build-

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

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

MAY 15 2023 Default Date: 6/22/2023

(SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA

/s/ Asuncion Nieves Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407 23-00916K June 30; July 7, 2023

FIRST INSERTION

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

53-2022-CA-004345-0000-00 HOLIDAY INN CLUB VACATIONS INCORPORATED

COLLIER ET.AL.,

Defendant(s). To: BRYNISHA OWENS-GAGE and SHERRIA OWENS A/K/A SHERRIA LENA OWENS CARLA A. TOMP-KINS-PERRY AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF CARLA A. TOMPKINS-PERRY

And all parties claiming interest by, through, under or against Defendant(s) BRYNISHA OWENS-GAGE and SHERRIA OWENS A/K/A SHERRIA LENA OWENS CARLA A. TOMP-KINS-PERRY AND ANY AND ALL LINKNOWN HEIRS DEVISEES AND OTHER CLAIMANTS OF CARLA A. TOMPKINS-PERRY and all parties having or claiming to have any right, title or interest in the property herein

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page

0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 23/0025, Build-

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

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

MAY 15 2023

Default Date: 6/22/2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA /s/ Asuncion Nieves

Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407

June 30; July 7, 2023 23-00918K

FIRST INSERTION

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

53-2022-CA-004345-0000-00 HOLIDAY INN CLUB VACATIONS INCORPORATED Plaintiff, vs.

COLLIER ET.AL., Defendant(s).

To: SHAMEKA L. HODGE HOL-LAND A/K/A SHAMEKA HODGE HOLLAND AND ANY AND ALL UN-KNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF SHAME-KA L. HODGE HOLLAND A/K/A SHAMEKA HODGE HOLLAND And all parties claiming interest by,

through, under or against Defendant(s) SHAMEKA L. HODGE HOLLAND A/K/A SHAMEKA HODGE HOL-LAND AND ANY AND ALL UN-KNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF SHAME-KA L. HODGE HOLLAND A/K/A SHAMEKA HODGE HOLLAND and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County Florida:

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page

0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 32/0038, Build-

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

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

MAY 15 2023

Default Date: 6-22-2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA

/s/ Asuncion Nieves Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407

June 30; July 7, 2023 23-00915K

FIRST INSERTION

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

53-2022-CA-004345-0000-00 HOLIDAY INN CLUB VACATIONS INCORPORATED

Plaintiff, vs. COLLIER ET.AL.,

Defendant(s). To: RUTH LONG and ROGER LONG AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF ROGER LONG And all parties claiming interest by,

through, under or against Defendant(s) RUTH LONG and ROGER LONG AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF ROGER LONG and all parties having or claiming to have any right, title or interest in the prop-

erty herein described: YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County,

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the ex-clusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and

Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 24/0027, Building D,

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

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

MAY 15 2023

Default Date: 6/22/2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA

/s/ Asuncion Nieves Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida 33407

June 30; July 7, 2023

FIRST INSERTION

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

CASE NO.: 53-2023-CA-000507-0000-00

SILVERLEAF RESORTS, LLC. HAIGHT ET.AL.,

Defendant(s). To: CHARLES R HAIGHT and CAR-OL HAIGHT AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF CAROL HAIGHT

And all parties claiming interest by, through, under or against Defendant(s) CHARLES R HAIGHT and CAROL HAIGHT AND ANY AND ALL UN-KNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF CAROL HAIGHT and all parties having or claiming to have any right, title or in-

terest in the property herein described: YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County,

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the ex-clusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and

Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 2/0044, Building

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

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

MAY 22 2023

Default Date: June 27, 2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA /s/ Asuncion Nieves Jerry E. Aron, Plaintiff's attorney,

801 Northpoint Parkway, Suite 64, West Palm Beach, Florida 33407

June 30; July 7, 2023

FIRST INSERTION

NOTICE OF ACTION Count XI
IN THE CIRCUIT COURT, IN AND

FOR POLK COUNTY, FLORIDA. CASE NO.: 53-2022-CA-004345-0000-00 HOLIDAY INN CLUB VACATIONS

INCORPORATED Plaintiff, vs. COLLIER ET.AL.,

Defendant(s).
To: BRIDGETT SPURS and CLAR-ENCE SPURS JR AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF CLARENCE SPURS JR

And all parties claiming interest by, through, under or against Defendant(s) BRIDGETT SPURS and CLARENCE SPURS JR AND ANY AND ALL UN-KNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF CLARENCE SPURS JR and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded

in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 19/0012, Building has been filed against you and you are

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

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

MAY 15 2023

Default Date: 6/22/2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA /s/ Asuncion Nieves

Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407 June 30; July 7, 2023

FIRST INSERTION

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

CASE NO.: 53-2023-CA-000507-0000-00 SILVERLEAF RESORTS, LLC. Plaintiff, vs.

HAIGHT ET.AL.,

Defendant(s).To: ROSE S GARCIA and ROSE M

And all parties claiming interest by, through, under or against Defendant(s) ROSE S GARCIA and ROSE M GAR-CIA and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County,

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 4/0041, Building

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

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

MAY 22 2023 Default Date: June 27, 2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA

/s/ Asuncion Nieves Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407 23-00923K June 30; July 7, 2023

FIRST INSERTION

NOTICE OF ACTION Count VIII IN THE CIRCUIT COURT, IN AND

FOR POLK COUNTY, FLORIDA. CASE NO.: 53-2023-CA-000507-0000-00

SILVERLEAF RESORTS, LLC.

Plaintiff, vs. HAIGHT ET.AL., Defendant(s).

To: LELIA L THOMAS

And all parties claiming interest by, through, under or against Defendant(s) LELIA L THOMAS and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County,

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto.

Interest 1.923%%, Use Period No./Unit No. 51/0022, Build-

ing C. has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the origi-nal 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.

MAY 22 2023

Default Date: June 27, 2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA /s/ Asuncion Nieves

Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida,

June 30; July 7, 2023 23-00926K FIRST INSERTION

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

CASE NO.: 53-2023-CA-000507-0000-00 SILVERLEAF RESORTS, LLC. Plaintiff, vs. HAIGHT ET.AL.,

Defendant(s).To: MICHAEL LEE JR and NEOMA LEE

And all parties claiming interest by, through, under or against Defendant(s) MICHAEL LEE JR and NEOMA LEE and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County. Florida:

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida

and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 33/0002, Building A,

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

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

MAY 22 2023

Default Date: June 27, 2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA

/s/ Asuncion Nieves Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407 June 30; July 7, 2023 23-00925K

NOTICE OF ACTION Count X IN THE CIRCUIT COURT, IN AND $FOR\ POLK\ COUNTY,\ FLORIDA.$ CASE NO.:

53-2022-CA-004345-0000-00 HOLIDAY INN CLUB VACATIONS INCORPORATED

Plaintiff, vs. COLLIER ET.AL., Defendant(s).

To: MARILYN L. SMITH and JON B. SMITH AND ANY AND ALL UN-KNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF JON B.

And all parties claiming interest by, through, under or against Defendant(s) MARILYN L. SMITH and JON B. SMITH AND ANY AND ALL UN-KNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF JON B. SMITH and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County,

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded

in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 5/0046, Building

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

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

MAY 15 2023 Default Date: 6/22/2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT

POLK COUNTY, FLORIDA /s/ Asuncion Nieves Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407 June 30; July 7, 2023 23-00920K

FIRST INSERTION

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

53-2022-CA-004345-0000-00 HOLIDAY INN CLUB VACATIONS INCORPORATED

COLLIER ET.AL., Defendant(s).

To: DONNA HALE and LLOYD HALE AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF LLOYD HALE

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

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions. Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded

in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 3/0047, Building

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

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

MAY 15 2023

Default Date: 6/22/2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA /s/ Asuncion Nieves

Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407 June 30; July 7, 2023 23-00914K

FIRST INSERTION

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

53-2022-CA-004345-0000-00 HOLIDAY INN CLUB VACATIONS INCORPORATED Plaintiff, vs.

COLLIER ET.AL., Defendant(s).

To: JOHN PICARD AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF JOHN PICARD

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

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County,

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and

Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 46/0064, Building II,

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

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

MAY 15 2023

Default Date: 6/22/2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA /s/ Asuncion Nieves

Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64 West Palm Beach, Florida, 33407 June 30; July 7, 2023

FIRST INSERTION

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

CASE NO.: 53-2023-CA-000507-0000-00 SILVERLEAF RESORTS, LLC.

Plaintiff, vs. HAIGHT ET.AL., Defendant(s).

To: WELDON S. HENDERSON and VICKI F. HENDERSON

And all parties claiming interest by, through, under or against Defendant(s) WELDON S. HENDERSON and VICKI F. HENDERSON and all parties having or claiming to have any right, title or interest in the property herein

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County,

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 11/0064, Building

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

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

MAY 22 2023

Default Date: June 27, 2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA

Jerry E. Aron, Plaintiff's attorney 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407 June 30; July 7, 2023 23-00924K

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: 2022CA000840000000 WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF CSMC 2018-RPL10 TRUST.

ROSEMARIE P. DALE: DEVOR C. DALE; ASSOCIATION OF POINCIÁNA VILLAGES, INC.; POINCIANA VILLAGE SEVEN ASSOCIATION, INC.; UNKNOWN TENANT #1; UNKNOWN TENANT

Defendants.

NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Mortgage Foreclosure dated June 08, 2023 entered in Civil Case No. 2022CA000840000000 of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein WILMINGTON SAV-INGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF CSMC 2018-RPL10 TRUST is Plaintiff and ROSEMARIE P. DALE and DE-VOR C. DALE, 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:// polk.realforeclose.com, at 10:00 AM on October 06, 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, to-wit:

LOT 6, IN BLOCK 463, OF POINCIANA NEIGHBOR-HOOD 2 WEST VILLAGE 7, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 55, PAGES 5 THROUGH 18, 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 assistancen in order to participate in this proceeding, you are entitled to, 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 Document; if you are haring or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

/s/ Todd 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 04-094734-F00

23-00881K

June 30; July 7, 2023

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. 2022CA003801000000 REVERSE MORTGAGE FUNDING

Plaintiff,

JANNIFER CHRISTIAN PIERRE FRANCOIS, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF JAKE CHRISTIAN, DECEASED, et al. **Defendant(s).**NOTICE IS HEREBY GIVEN pursuant

to a Final Judgment of Foreclosure dated February 01, 2023, and entered in 2022CA003801000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein REVERSE MORTGAGE FUNDING LLC is the Plaintiff and JANNIFER CHRISTIAN PIERRE FRANCOIS, AS PERSONAL FRANCOIS, AS PERSONAL REPRESENTATIVE OF THE ESTATE OF JAKE CHRISTIAN, DECEASED; JANNIFER CHRISTIAN PIERRE FRANCOIS; UNITED STATES OF AMERICA, ACTING ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM, on August 04, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 39, LAKEVIEW PARK, AC-CORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 50, PAGE 41, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 39 QUEENS CT, 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

IMPORTANT

AMERICANS WITH DISABILI-TIES ACT. If you are a person with a disability who needs assistance in order to participate in a program or service of the State Courts System, you should contact the Office of the Court Administrator at (863) 534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the court program or service.

Dated this 22 day of June, 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

21-145342 - EuE June 30; July 7, 2023

FIRST INSERTION

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

CASE NO.: FREEDOM MORTGAGE CORPORATION PLAINTIFF, VS. ROBERTO ARRATE: MAGALY ARRATE; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY; SUNDANCE MASTER HOMEOWNERS ASSOCIATION, INC.; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, ET AL.,

DEFENDANTS. NOTICE IS HEREBY GIVEN pursuant to Final Judgment of Foreclosure dated the 8th day of June, 2023, and entered in Case No. 2022-CA-001401-0000-00, of the Circuit Court of the Tenth Judicial Circuit in and for Polk County. Florida, wherein Freedom Mortgage Corporation is the Plaintiff and RO-BERTO ARRATE; MAGALY ARRATE; SUNDANCE MASTER HOMEOWN-ERS ASSOCIATION, INC. ; UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT; and UNKNOWN TENANTS IN POSSES-SION OF THE SUBJECT PROPERTY are defendants. Stacy M. Butterfield as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash online at www.polk.realforeclose.com at 10:00 AM on the 8th day of August, 2023, the following described property as set forth in said Final Judgment, to

LOT 23 OF SUNDANCE FIELDS, ACCORDING TO THE PLAT

THEREOF AS RECORDED IN PLAT BOOK 155, PAGES 1 THROUGH 3, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. IF YOU ARE A PERSON CLAIMING

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

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, (863) 534-4690, within two (2) working days of your receipt of this document; if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711. Dated this 23rd day of June, 2023.

By: /s/Migdalia Jordan

Migdalia Jordan Bar No. 125410 Submitted by: Miller, George & Suggs, PLLC ATTORNEY FOR PLAINTIFF 210 N. University Drive, Suite 900 Coral Springs, FL 33071 DESIGNATED PRIMARY E-MAIL FOR SERVICE PURSUANT TO FLA. R. JUD. ADMIN 2.516ESERVICE@MGS-LEGAL.COM 22FL373-0489 June 30; July 7, 2023 23-00888K

FIRST INSERTION

CLERK'S NOTICE OF SALE UNDER E.S. CHAPTER 45 IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA

Case No. 2022-CA-1028

Honorable Judge: Durden PLANET HOME LENDING, LLC Plaintiff, Vs. BRANDON JANIEL COLON: JONATHAN MANUEL COLON DOMINGUEZ; HIDDEN LAKE PRESERVE HOMEOWNERS ASSOCIATION, INC.; STATE OF FLORIDA; POLK COUNTY CLERK OF COURT; MIDLAND FUNDING, LLC; UNKNOWN TENANT OCCUPANT #1; UNKNOWN TENANT OCCUPANT #2

Defendants, NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated October 18, 2022 in the abovestyled cause, I will sell to the highest and best bidder for cash online at www. polk.realforeclose.com, bidding begins at 10 a.m. Eastern Time on September 14, 2023 the following described property:

LOT 83, HIDDEN LAKE PRE-SERVE, A SUBDIVISION ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORD-ED IN PLAT BOOK 166, PAGES 29 THROUGH 31, INCLUSIVE, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. PARCEL ID:

272726-758511-000830 Commonly Known as: 437 STILLWATER LN, HAINES

CITY, FL 33844 ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVID-ED HEREIN.

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

Respectfully submitted this June 22, 2023 /s/ Matthew T. Wasinger

Matthew T. Wasinger, Esquire Wasinger Law Office 605 E. Robinson, Suite 730 Orlando, FL 32801 (407) 308-0991 Fla. Bar No.: 0057873 Attorney for Plaintiff Service: mattw@wasingerlawoffice.com

June 30; July 7, 2023

23-00887K

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

GENERAL JURISDICTION

DIVISION CASE NO. 2022CA001899000000 NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING,

BETTY KIGHT, et al.

Plaintiff.

Defendant(s).
NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 19, 2023, and entered in 2022CA001899000000 of the Circuit Court of the TENTH Judicial Circuit in and for Polk County, Florida, wherein NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING is the Plaintiff and BETTY KIGHT; LONZIE KIGHT; ROCHE SURETY AND CASUALTY CO, INC. are the Defendant(s). Stacy M. Butterfield as the Clerk of the Circuit Court will sell to the highest and best bidder for cash at www.polk.realforeclose.com, at 10:00 AM. on July 25, 2023, the following described property as set forth in said

Final Judgment, to wit: LOTS 3 AND 4, BLOCK 6, RAIL-ROAD HEIGHTS, AN ADDI-TION TO POLK CITY, ACCORD-ING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 7, PAGE 17, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property Address: 520 2ND ST,

FIRST INSERTION POLK CITY, FL 33868

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

23-00895K

IMPORTANT

AMERICANS WITH DISABILI-TIES ACT. If you are a person with a disability who needs assistance in order to participate in a program or service of the State Courts System, you should contact the Office of the Court Administrator at (863) 534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770 (Florida Relay Service), as much in advance of your court appearance or visit to the courthouse as possible. Please be prepared to explain your functional limitations and suggest an auxiliary aid or service that you believe will enable you to effectively participate in the

court program or service. Dated this 27 day of June, 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 22-033741 - ArC June 30; July 7, 2023

23-00937K

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

CASE NO.: 2021-CA-003302

PENNYMAC LOAN SERVICES, LLC, Plaintiff, v UNKNOWN PERSONAL REPRESENTATIVE OF THE ESTATE OF JAMIE MICHELLE SPEARS, et al.,

Defendants. TO: Unknown Heirs, Beneficiaries and Devisees of the Estate of the Estate of Jamie Michelle Spears, Deceased 4919 S Gachet Boulevard Lakeland FL 33813 Isaac Spears 1661 Kohlenberg Avenue North Port FL 34288 Olivia Michelle Spears 1661 Kohlenberg Avenue North Port FL 34288 Unknown Personal Representative of the Estate of Jamie Michelle Spears

Lakeland FL 33813 YOU ARE HEREBY NOTIFIED that an action to foreclose a mortgage on the following described property in Polk County, Florida:

4919 S Gachet Boulevard

Lot 7, Reva Heights Addition No. 1, according to the map or plat thereof, as recorded in Plat Book 49, Page(s) 50, 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 attorney, 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 either before service on the Plaintiff's attorney or immediately thereafter; or a default will be entered against you for the relief de-

manded in the complaint. 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.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of said Court at Polk County, Florida, this 20 day of June, 2023.

Default Date: July 27, 2023 Stacy M. Butterfield

as Clerk of the Circuit Court of Polk County, Florida (SEAL) 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 23-00886K June 30; July 7, 2023

FIRST INSERTION

POLK COUNTY

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

53-2022-CA-004344-0000-00 SILVERLEAF RESORTS, LLC. Plaintiff, vs. **BURRAGE ET.AL.,**

Defendant(s).To: WILLIAM L. RHEA AND ANY AND ALL UNKNOWN HEIRS, DEVI-

SEES AND OTHER CLAIMANTS OF WILLIAM L. RHEA And all parties claiming interest by, through, under or against Defendant(s) WILLIAM L. RHEA AND ANY AND

ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF WIL-LIAM L. RHEA and all parties having or claiming to have any right, title or interest in the property herein described: YOU ARE NOTIFIED that an action

to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County,

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and

Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 46/0034, Building E,

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

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

MAY 15 2023 Default Date: 6/22/2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA /s/ Asuncion Nieves

Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407 June 30; July 7, 2023

FIRST INSERTION

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

CASE NO.:

53-2022-CA-004344-0000-00 SILVERLEAF RESORTS, LLC. Plaintiff, vs.

BURRAGE ET.AL.,

Defendant(s).
To: DENNIS W. OXELGREN AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIM-ANTS OF DENNIS W. OXELGREN And all parties claiming interest by, through, under or against Defendant(s) DENNIS W. OXELGREN AND ANY AND ALL UNKNOWN HEIRS, DE-VISEES AND OTHER CLAIMANTS OF DENNIS W. OXELGREN and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and

Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 14/0101, 16/0066, Building 1,

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

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

MAY 15 2023

Default Date: 6/22/2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA /s/ Asuncion Nieves

Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407 June 30: July, 2023 23-00908K

FIRST INSERTION

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

CASE NO.: 2023CA000821000000 DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RESIDENTIAL ACCREDIT LOANS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-QS1,

Plaintiff, vs. MUKESH PATEL; GIRA PATEL A/K/A GIRA M. PATEL; VILLA SORRENTO OF POLK COUNTY, HOMEOWNERS ASSOCIATION, INC.; PARTNERS FOR PAYMENT RELIEF DE IV: STATE OF FLORIDA, DEPARTMENT OF REVENUE,

Defendant(s). TO: Mukesh Patel Residence Unknown

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

LOT 5, VILLA SORRENTO, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 133, PAGES 40 AND 41, OF THE PUBLIC RE-CORDS OF POLK COUNTY, FLORIDA.

Street Address: 309 Villa Sorrento Circle, Haines City, Florida 33844.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on McCabe, Weisberg & Conway, LLC, Plaintiff's attorney, whose address is 3222 Commerce Place, Suite A, West Palm Beach, FL 33407, within 30 days after the date of the first publication of this notice and file the original with the Clerk of this Court, otherwise, a default will be entered against you for the relief demanded in the complaint or petition.

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

Dated on JUN 22 2023. Default Date: July 31, 2023 Stacy M. Butterfield, CPA

Clerk of said Court

(SEAL) By /s/ Asuncion Nieves As Deputy Clerk McCabe, Weisberg & Conway, LLC 3222 Commerce Place, Suite A West Palm Beach, FL 33407 Telephone: (561) 713-1400 FLpleadings@MWC-law.com

June 30; July 7, 2023 23-00901K

File#:22-400435

FIRST INSERTION

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

53-2022-CA-004344-0000-00 SILVERLEAF RESORTS, LLC. Plaintiff, vs. BURRAGE ET.AL.,

Defendant(s).
To: ROSE D WEEDEN and
MARILYN BARBER

And all parties claiming interest by, through, under or against Defendant(s) ROSE D WEEDEN and MARILYN BARBER and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida: An undivided interest as tenant-

in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida

and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 12/0028, 49/0047, Building D,

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

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

MAY 15 2023 Default Date: 6/22/2023 (SEAL) Stacy M. Butterfield

CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA /s/ Asuncion Nieves Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407

23-00910K

June 30; July 7, 2023

FIRST INSERTION

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

53-2022-CA-004345-0000-00 HOLIDAY INN CLUB VACATIONS INCORPORATED Plaintiff, vs. COLLIER ET.AL.,

Defendant(s).

To: A J COLLIER and PATRICIA R. COLLIER AND ANY AND ALL UN-KNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF PATRICIA R. COLLIER

And all parties claiming interest by, through, under or against Defendant(s)
A J COLLIER and PATRICIA R. COLLIER AND ANY AND ALL UN-KNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF PATRICIA R. COLLIER and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded

in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 28/0108, Building 1,

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

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

MAY 15 2023

Default Date: 6/22/2023(SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA /s/ Asuncion Nieves

Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64 West Palm Beach, Florida, 33407 June 30; July 7, 2023 23-00911K

FIRST INSERTION

NOTICE OF ACTION -CONSTRUCTIVE SERVICE IN THE CIRCUIT COURT OF THE 10th JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CIVIL DIVISION

CASE NO.: 2022 CA 003487-0000-00 PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION,

TRACY CARLO, EMILY ANN CARLO, MARKEL SNYDER, Individually and as the parent and guardian of Morgan Snyder, a minor, Aiden Snyder, a minor, Alaya Snyder, a minor, JERRON OVERTON, HAROLD QUINONES VEGA, RACHEL MELIN CARTAGENA, Individually and as parent and guardian of Jeylani Diaz, STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, LAKELAND REGIONAL MEDICAL CENTER, INC., AND POLK COUNTY BOARD OF COUNTY COMMISSIONERS, Defendants.

To: JERRON OVERTON, whose present address is unknown

YOU ARE NOTIFIED that an action for Declaratory Judgment has been filed against you to have the Peak Property and Casualty Insurance Corporation policy of insurance #11407639717 that was issued to Tracy Carlo with an effective date of March 8, 2022, declared null and void for misrepresentations, omissions, concealment and incorrect statements that were material to the acceptance of the risk and the hazards assumed. You are further notified that

you are required to serve a copy of your written defenses, if any, to Robert E. O'Connell, Esq., Plaintiff's attorney, whose address is P. O. Box #5084, Deerfield Beach, FL 33442, telephone number (561) 999-3250, on or before July 27, 2023 and file the original with the Clerk of the Court.

manded in the Complaint.

This notice shall be published once a week for four consecutive weeks in the Business Observer or other newspaper which has circulation in Polk County

If you are a person with a disability to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please istrator, 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

DATED JUN 20, 2023.

(SEAL) By /s/ Asuncion Nieves As Deputy Clerk Robert E. O'Connell, Esq.,

telephone number (561) 999-3250 June 30; July 7, 14, 21, 2023

FIRST INSERTION

Notice is hereby given that DONNA ELAINE ROCHE, OWNER, desiring to engage in business under the fictitious name of QUILLED MINIATURES BY DONNA located at 5620 TREE STAND LANE, LAKELAND, FLORIDA 33811

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.

June 30, 2023 23-00883K

If you fail to do so, a default will be

entered against you for the relief de-

who needs any accommodation in order contact the Office of the Court Adminimpaired, call 711.

STACY M. BUTTERFIELD, As Clerk of the Court

Plaintiff's attorney, P. O. Box #5084, Deerfield Beach, FL 33442

23-00903K

FIRST INSERTION

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

53-2022-CA-004345-0000-00 HOLIDAY INN CLUB VACATIONS INCORPORATED

COLLIER ET.AL.,

Defendant(s).To: ROBERT E. EMBRY AND ANY AND ALL UNKNOWN HEIRS, DE-VISEES AND OTHER CLAIMANTS OF ROBERT E. EMBRY and LETA M. EMBRY AND ANY AND ALL UN-KNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF LETA M.

And all parties claiming interest by, through, under or against Defendant(s) ROBERT E. EMBRY AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF ROB-ERT E. EMBRY and LETA M. EMBRY AND ANY AND ALL UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF LETA M. EMBRY and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County. An undivided interest as tenant-

in-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions

recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 21/0044, Building F

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

the relief demanded in the Complaint.

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

MAY 15 2023 Default Date: 6/22/2023 (SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA

/s/ Asuncion Nieves Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407 June 30; July 7, 2023 23-00912K

FIRST INSERTION

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

53-2022-CA-004345-0000-00 HOLIDAY INN CLUB VACATIONS INCORPORATED Plaintiff, vs. COLLIER ET.AL.,

Defendant(s). To: SUSAN L. FANSKA AND ANY AND UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF SU-

SAN L. FANSKA And all parties claiming interest by, through, under or against Defendant(s) SUSAN L. FANSKA AND ANY AND UNKNOWN HEIRS, DEVISEES AND OTHER CLAIMANTS OF SUSAN L. FANSKA and all parties having or claiming to have any right, title or in-

terest in the property herein described: YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property, Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and

Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto. Interest 1.923%%, Use Period No./Unit No. 49/0104,

 $\inf 1$, has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter, otherwise a default will be entered against you for the relief demanded in the Complaint.

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

MAY 15 2023 Default Date: 6/22/2023

(SEAL) Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA

/s/ Asuncion Nieves Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64,

West Palm Beach, Florida, 33407 23-00913K June 30; July 7, 2023

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

CASE NO.: 2022CA000904000000 FREEDOM MORTGAGE CORPORATION PLAINTIFF, VS. UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF DIANE H. MOORE ET AL., DEFENDANTS.

TO: UNKNOWN HEIRS, BENEFI-CIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUST-EES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ES-TATE OF DIANE H. MOORE Last Known Address: 6102 WOOD-

HAVEN DRIVE, LAKELAND FL 33811 Current Residence: UNKNOWN YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the fol-

lowing described property: LOT 5, WOODHAVEN, AN UN-RECORDED SUBDIVISION, MORE PARTICULARLY DE-SCRIBED AS FOLLOWS: THE SOUTH 137 FEET OF THE NORTH 2086 FEET OF THE EAST 330 FEET OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 29 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, TOGETHER WITH THAT

NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE

10TH JUDICIAL CIRCUIT, IN AND

FOR POLK COUNTY, FLORIDA

CIVIL DIVISION

CASE NO.:

2023CA004431000000

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 fore-

for Foreclosure of Mortgage on the fol-

WEST 429 FEET OF THE

SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF THE

SOUTHEAST 1/4 OF SECTION

18, TOWNSHIP 28 SOUTH, RANGE 23 EAST, ALL LY-

ING AND BEING IN POLK

COUNTY, FLORIDA, LESS

THE NORTH 185 FEET; AND

THE EAST 25 FEET LESS THE

NORTH 185 FEET-OF THE

EAST 231 FEET OF THE WEST

429 FEET OF THE SOUTH-

WEST 1/4 OF SOUTHEAST 1/4 OF SOUTHEAST 1/4 OF

SECTION 18, TOWNSHIP 28

has been filed against you and you are

SOUTH, RANGE 23 EAST.

lowing described property: THE EAST 231 FEET OF THE

YOU ARE NOTIFIED that an action

 ${\bf LAKEVIEW\, SERVICING,\, LLC,}$

ANNIEL BENITEZ NUNEZ et al.,

Plaintiff, vs.

Defendants.

closed herein

TO: CONNEXUS

CERTAIN 2018 MANUFAC-TURED HOME, I.D. NO(S). FLTHLCT2875L3584A/B.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on MILLER, GEORGE & SUGGS, PLLC, Attorney for Plaintiff, whose address is 2200 W Commercial Blvd, Suite 103, Ft, Lauderdale, FL 33309 on or before June 05, 2023, a date at least thirty (30) days after the first publication of this Notice in the (Please publish in The Business Observer) and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint

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. WITNESS my hand and the seal of this Court this 26th day of April 2023. STACY M. BUTTERFIELD, CPA

As Clerk of the Circuit Court (SEAL) By: /s/ Tamika Joiner As Deputy Clerk MILLER, GEORGE & SUGGS, PLLC

Attorney for Plaintiff 2200 W. Commercial Blvd, Suite 103 Ft. Lauderdale, FL 33309 22FL373-0180-1

June 30; July 7, 2023 23-00885K

& Lewis, P.A., Attorney for Plaintiff,

whose address is PO BOX 5026, COR-

AL SPRINGS, FL 33310 on or before

July 27, 2023, a date at least thirty (30)

days after the first publication of this Notice in the (Please publish in THE

BUSINESS OBSERVER) and file the

original with the Clerk of this Court

either before service on Plaintiff's at-

torney or immediately thereafter; oth-

erwise a default will be entered against

you for the relief demanded in the com-

If you are a person with a disability

who needs assistance in order to par-

ticipate 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 Re-

lay Service), as much in advance of your

court appearance or visit to the court-

house as possible. Please be prepared to explain your functional limitations

and suggest an auxiliary aid or service

that you believe will enable you to effec-

tively participate in the court program

this Court this 20 day of June, 2023.

De Cubas & Lewis, P.A.,

CORAL SPRINGS, FL 33310

Attorney for Plaintiff,

PO BOX 5026,

23-00851

WITNESS my hand and the seal of

STACY M. BUTTERFIELD, CPA

As Clerk of the Court (SEAL) By /s/ Asuncion Nieves

As Deputy Clerk

23-00900K

FIRST INSERTION

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.

532022CA0004370000LK DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR FFMLT TRUST 2006-FF3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-FF3,

Plaintiff, vs. JEAN MILHOMME, et. al. Defendant(s),

TO: CHRISTOPHER J. STORCH and UNKNOWN SPOUSE OF CHRISTO-PHER J. STORCH, 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: LEASEHOLD INTEREST IN PROPERTY DESCRIBED AS LOT 170 AND THE EAST 1/2 OF LOT 171, THE H.A. STAHL FLORIDA PROPERTY CO.'S CLEVELAND HEIGHTS SUBDI-VISION, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 8, PAGE(S) 26, 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 July 27. 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.

WITNESS my hand and the seal of this Court at County, Florida, this 20 day of June, 2023.

CLERK OF THE CIRCUIT COURT Stacy M. Butterfield (SEAL) BY: /s/ Asuncion Nieves 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. 21-141168

June 30; July 7, 2023 23-00893K

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. 2022CA001578000000 LAKEVIEW LOAN SERVICING, LLC.

Plaintiff, vs. JORGE E. RAMIREZ MEJIA A/K/A JORGE ENRIQUE RAMIREZ MEJIA AND EVELYN RAMIREZ,

Defendant(s), TO: JORGE E. RAMIREZ MEJIA A/K/A JORGE ENRIQUE RAMIREZ MEJIA,

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 180 OF LAKE LUCERNE PHASE 1, ACCORDING TO THE PLAT THEREOF AS RECORD-ED IN PLAT BOOK 165, PAGE(S) 46, 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 July 31, 2023(30 days from Date of First Publi-

cation 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.

WITNESS my hand and the seal of this Court at County, Florida, this 23 day of June, 2023.

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT (SEAL) BY: /s/ Asuncion Nieves

DEPUTY CLERK Robertson, Anschutz, Schneid, Crane & Partners PLLC 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. 22-025223

June 30; July 7, 2023 23-00899K

June 30; July 7, 2023 required to serve a copy of your written defenses, if any, to it, on De Cubas FIRST INSERTION

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

53-2022-CA-004344-0000-00 SILVERLEAF RESORTS, LLC. Plaintiff, vs. BURRAGE ET.AL.,

Defendant(s).To: ROBERT BURRAGE

And all parties claiming through, under or against Defendant(s) ROBERT BURRAGE and all parties having or claiming to have any right, title or interest in the property herein described:

YOU ARE NOTIFIED that an action to foreclose a mortgage/claim of lien on the following described property. Orlando Breeze Resort, in Polk County, Florida:

An undivided interest as tenantin-common in and to the below Unit No. and Building No. of Orlando Breeze Resort, with the exclusive right to occupy the Unit during the Use Period below, as said Use Period is defined in the Declaration upon and subject to all the terms, restrictions, covenants, conditions and provisions in the Declaration of Restrictions, Covenants and Conditions recorded in Volume 06046, Page 0473 and amended by the Supplemental Declarations recorded in Volume 7612, Page 1623 and Volume 6147, Page 325, Public Records of Polk County, Florida and any amendments thereto.

Interest 1.923%%, Use Period No./Unit No. 45/0109, Building 1,

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Jerry E. Aron, Plaintiff's attorney, whose address is 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407, within thirty (30) days after the first publication of this Notice, and file the origiwith 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.

MAY 15 2023 Default Date: 6/22/2023

Stacy M. Butterfield CLERK OF THE CIRCUIT COURT POLK COUNTY, FLORIDA (SEAL) /s/ Asuncion Nieves

Jerry E. Aron, Plaintiff's attorney, 801 Northpoint Parkway, Suite 64, West Palm Beach, Florida, 33407 23-00907K June 30; July 7, 2023

FIRST INSERTION

NOTICE OF PUBLIC SALE Buccaneer Bay MHC, LLC gives notice and intent to sell, for nonpayment of storage fees per FL Statue 83.805-806 by Nowell, Dawn Meiler & Roger Dugas the following Travel trailer on 07/18/2023 at 8:30AM at 643 Mathew

Rd Lot#1, Lakeland, FL 33815. Said Company reserves the right to accept or reject any and all bids.

2008 PILM VIN# 5L4TP322883034859 June 30; July 7, 2023 23-00890K

FIRST INSERTION

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

Case No.: 2023CA003946000000 NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING,

AR HINE A/K/A EDWARD ARJUNE; UNKNOWN SPOUSE OF EDWARD C. ARJUNE A/K/A EDWARD ARJUNE: MARK BARRETT; UNKNOWN SPOUSE OF MARK BARRETT; ASSOCIATION OF POINCIANA HOME VILLAGE, LLC: ASSOCIATION OF POINCIANA VILLAGES, INC.: 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; UNKNOWN TENANT #1; UNKNOWN TENANT #2..

Defendant. To the following Defendant(s): MARK BARRETT (RESIDENCE UNKNOWN) UNKNOWN SPOUSE OF MARK BARRETT

(RESIDENCE UNKNOWN) and ASSOCIATION OF POINCIANA HOME VILLAGE. LLC (RESIDENCE UNKNOWN)

YOU ARE NOTIFIED that an action for Foreclosure of Mortgage on the following described property: LOT 1, BLOCK 67, OF POIN-

CIANA CYPRESS POINT - 2, ACCORDING TO THE MAP OR PLAT THEREOF AS RE-CORDED IN PLAT BOOK 59, PAGE(S) 45-47, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, LESS

AND EXCEPT THE NORTH-ERLY 1.00 FOOT THEREOF. a/k/a 711 Caddy Ln, Kissimmee,

FL 34759 has been filed against you and you are required to serve a copy of your written defenses, if any, upon Kelley Kronenberg, Attorney for Plaintiff, whose address is 10360 West State Road 84, Fort Lauderdale FL 33394 on or befo 28, 2023, a date which is within thirty (30) days after the first publication of this Notice in Business Observer and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter: otherwise a default will be entered against you for the relief demanded in the complaint.

This notice is provided pursuant to Administrative Order No. 2.065.

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 provisions of certain assistance. Please contact the Court Administrator at Polk County Courthouse, 255 North Broadway, Bartow, FL 33831-9000, Phone No. (863) 534-4000 within 2 working days of your receipt of this notice or pleading; if you are hearing impaired, call 1-800-955-8771 (TDD); if you are voice impaired, call 1-800-995-8770 (V) (Via Florida Relay Services).

WITNESS my hand and the seal of this Court this 20 day of June, 2023. Stacy M. Butterfield As Clerk of the Court By /s/ Tamika Joiner As Deputy Clerk

Kellev Kronenberg, Attorney for Plaintiff, 10360 West State Road 84 Fort Lauderdale, FL 33324 June 30; July 7, 2023 23-00892K

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT OF FLORIDA, IN AND FOR POLK COUNTY CIVIL DIVISION Case No. 2023CA003093

Division 08 ALTERNATIVE CAPITAL HOLDINGS TAMPA, LLC F/K/A SWI HOLDINGS OF TAMPA, LLC Plaintiff, vs.

WILLIAM GREGORY COLLINS, IF LIVING, UNKNOWN HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OF WILLIAM GREGORY COLLINS. DECEASED, et al.

Defendants.TO: UNKNOWN TENANTS/OWN-CURRENT RESIDENCE UNKNOWN

LAST KNOWN ADDRESS 7008 HOLLY DRIVE BRADLEY, FL 33835 DEVISEES UNKNOWN HEIRS. GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OF WIL-LIAM GREGORY COLLINS, DE-

CEASED CURRENT RESIDENCE UNKNOWN WILLIAM GREGORY COLLINS, IF

LIVING CURRENT RESIDENCE UNKNOWN LAST KNOWN ADDRESS

747 MIRANDA TRAIL LAKELAND, FL 33809 UNKNOWN SPOUSE OF WILLIAM GREGORY COLLINS

CURRENT RESIDENCE UNKNOWN LAST KNOWN ADDRESS 747 MIRANDA TRAIL LAKELAND, FL 33809

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

LOTS 12, 13 AND 14, BLOCK C, MCFADDEN & JENKINS ADDITION, ACCORDING TO THE PLAT THEREOF, RE-CORDED IN PLAT BOOK 34, PAGE 50, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA, BEING A PART OF THE SW 1/4 OF THE SW 1/4 OF THE SW 1/4 OF SECTION 12, TOWNSHIP 31 SOUTH, RANGE 23 EAST TOGETHER WITH THAT CERTAIN 2003 HMMT MOBILE HOME, VIN(S) FLHMBC156448382A FLHMBC1564483828B

commonly known as 7008 HOLLY DRIVE, BRADLEY, FL 33835 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Ryan Sutton of Kass Shuler, P.A., plaintiff's attorney, whose address is P.O. Box 800, Tampa, Florida 33601, (813) 229-0900, on or before July 27, 2023, (or 30 days from the first date of publication, whichever is later) and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint.

AMERICANS WITH DISABILI-

TIES 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: June 20, 2023. CLERK OF THE COURT Honorable Stacy M. Butterfield 255 North Broadway Bartow, Florida 33830-9000 By: /s/ Asuncion Nieves Deputy Clerk

Ryan Sutton of Kass Shuler, P.A., plaintiff's attorney, P.O. Box 800, Tampa, Florida 33601, (813) 229-0900 328466/2220402/MTS 23-00902K June 30; July 7, 2023

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 Sunrise Trucking Services located at 8364 Adele Rd, in the County of Polk, in the City of Lakeland, Florida 33810

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

Dated at Lakeland, Florida, this 22nd day of June, 2023.

Bruce C. Buckle June 30, 2023 23-00891K

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY FLORIDA PROBATE DIVISION File Number: 2023CP0015470000XX IN RE: ESTATE OF SHARON A. GALLAGHER Deceased.

The administration of the estate of Sharon A. Gallagher, deceased, File Number: 2023CP0015470000XX, whose date of death was was April 4, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 330 W Church St, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN

THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME

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

The date of first publication of this notice is 06/23/2023.

Denise Gallagher 1638 Big Cypress Blvd Lakeland, Florida 33810 Andrew Ponnock, Attorney Florida Bar Number: 195420 10100 West Sample Road, 3rd Fl Coral Springs, FL 33065 Telephone: (954) 340-4051 954) 340-3411 E-Mail: andy@ponnocklaw.com Secondary E-Mail: eservice@ponnocklaw.com

June 23, 30, 2023 23-00875K

SECOND INSERTION

CHAPTER 45, FLORIDA STATUTES IN THE COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA

NOTICE OF SALE PURSUANT TO

CASE NO.: 2020-CC-002594 SUNDANCE MASTER HOMEOWNERS ASSOCIATION, Plaintiff, vs.

ROBERTO ARRATE, et al., Defendant(s).

Notice is given that pursuant to the Amended Final Judgment of Foreclosure dated 5/30/2023, in Case No.: 2020-CC-002594 of the County Court in and for Polk County, Florida, wherein SUNDANCE MASTER HOMEOWN-ERS ASSOCIATION, INC., is the Plaintiff and ROBERTO ARRATE, et al., is/are the Defendant(s). The Clerk of Court will sell to the highest and best bidder for cash at 10:00 a.m., at $https://www.polk.real foreclose.com,\ in$ accordance with Section 45.031, Florida Statutes on 7/5/2023, the following described property set forth in the Final

Judgment of Foreclosure: Lot 23 of SUNDANCE FIELDS, according to the Plat thereof as recorded in Plat Book 155, Pages 1

through 3, 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 AC-COMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, (863) 534-4690, WITHIN TWO (2) WORK-ING DAYS OF YOUR RECEIPT OF THIS (DESCRIBE NOTICE); IF YOU ARE HEARING OR VOICE IM-PAIRED, CALL TDD (863) 534-7777 OR FLORIDA RELAY SERVICE 711.

DATED: June 14, 2023 By: /s/Laura Cooper Laura Cooper, Esquire Florida Bar No.: 10227 ARIAS BOSINGER, PLLC 280 W. Canton Avenue, Suite 330 Winter Park, Florida 32789 (407) 636-2549 June 23, 30, 2023

23-00862K

SECOND INSERTION

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

CIRCUIT CIVIL DIVISION CASE NO.: 2019CC006248 NEW REZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING Plaintiff(s), vs.

MELISSA KIRBY GRAVITT; et al.,

Defendant(s).
NOTICE IS HEREBY GIVEN THAT, pursuant to Plaintiff's Final Judgment of Foreclosure entered on June 6, 2023 in the above-captioned action, the Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realforeclose. com in accordance with Chapter 45, Florida Statutes on the 13th day of July, 2023 at 10:00 AM on the following described property as set forth in said Final Judgment of Foreclosure or order, to wit:

THE WEST 96.5 FEET OF THE EAST 411.5 FEET OF LOT 1 OF DUDLEY'S FIRST ADDI-TION, BARTOW FLORIDA, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 6, PAGE 46 OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. Property address: 235 West Vine Street, Bartow, FL 33830

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

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

AMERICANS WITH DISABILI-TIES ACT. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PRO-CEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVI-SION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE OFFICE OF THE COURT ADMINISTRATOR, 255N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEAR-ANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHED-ULED APPEARANCE IS LESS THAN 7 DAYS; IF YOU ARE HEARING OR VOICE IMPAIRED, CALL 711. Respectfully submitted, /s/ Heather L. Griffiths PADGETT LAW GROUP HEATHER GRIFFITHS, ESQ. Florida Bar # 91444 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlawgroup.com Attorney for Plaintiff TDP File No. 14-000011-3

SECOND INSERTION

June 23, 30, 2023

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

Case No.: 2022-CA-3449 W STATE ROAD 60 LAND TRUST #115 DATED 1/20/2012 and AMIRHOUSES.COM, LLC,

Plaintiff, vs.
FLORIDA CITRUS, LLC and CARL R. BEARD, Individually, Defendants.

NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment in Partition entered on May 24, 2023, in this case in the Circuit Court of Polk County,

Florida, the real property described as: Lot 3, Less the South 120 feet thereof, Block 13, TWIN LAKE PARK ADDITION TO LAKE WALES, according to the map or plat thereof as recorded in Plat Book 3, Page 8, Public Records of Polk County, Florida, together with Grantor's right, title and interest in and to the following described easements: (A) Easement for ingress and egress dated January 22, 1979, recorded in O.R. Book 1859, Page 1894 and (B) Easement and License for purpose of sheet flow drainage dated October 3, 1978, recorded in O.R. Book 1842, Page 1227, all of the public records of Polk County, Florida. AND

Lots 1, 2, 6 and 7, TAYLORS SUBDIVISION, according to the map or plat thereof as recorded in Plat Book 11, Page 27, Public Records of Polk County, Florida. Parcel ID No.: 27-30-02-905000-000010 Commonly Known As: 115 W State Road 60, Lake Wales, Flor-

23-00860K

ida 33853 will be sold at public sale, to the highest and best bidder for cash, via electronic sale at www.polk.realforeclose. com, on July 25, 2023, at 10:00 a.m.

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 sixty (60) days after the sale.

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

DATE: June 21, 2023 Gregory A. Sanoba, Esquire Florida Bar No. 955930 greg@sanoba.com THE SANOBA LAW FIRM 422 South Florida Avenue Lakeland, Florida 33801 Telephone: 863/683-5353 Facsimile: 863/683-2237 Attorney for Plaintiff June 23, 30, 2023 23-00878K

SECOND INSERTION

NOTICE OF SALE PURSUANT TO CHAPTER 45 IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2020-CA-000538

U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR RMTP TRUST, SERIES 2021 COTTAGE-TT-V. Plaintiff, v.

BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JULIA M. FIGUEROA A/K/A JULIA M. FIGUEROA-GALLARDO.

Defendants.NOTICE IS HEREBY GIVEN that pursuant to a Final Judgment in Foreclosure entered on May 30, 2023 and entered in Case No. 2020-CA-000538 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein UNKNOWN HEIRS. BENEFICIARIES, DEVISEES, AS-SIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF JULIA M. FIGUEROA A/K/A JULIA M. FIGUEROA-GAL-LARDO; UNKNOWN SPOUSE OF JULIA M. FIGUEROA; BRENDA K. BONES-FIGUEROA; JUAN SAL-VADOR FIGUEROA-GALLARDO; VALERIE MILLAN-BONES, AS REP-RESENTATIVE OF THE ESTATE OF JULIA M. FIGUEROA A/K/A JULIA M. FIGUERIA-GALLARDO; ENCLAVE AT IMPERIAL LAKES HOMEOWNER'S ASSOCIATION, INC.; OSVALDO FONSECA; UN-KNOWN TENANT, are the Defendants. The Clerk of the Court, Stacy M. Butterfield, will sell to the highest bidder for cash at www.polk.realforeclose. com on July 5, 2023 at 10:00 AM, the

following described real property as set

forth in said Final Judgment, to wit: LOT 38, ENCLAVE AT IME-RIAL LAKES, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 134, PAGE 32, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. and commonly known as 3395 Imperial Manor Way, Mulberry, FL 33860

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

"IF YOU ARE A PERSON WITH A DISABILITY 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, 255 N. BROADWAY AVENUE, BARTOW, FLORIDA 33830, (863) 534-4686, AT LEAST 7 DAYS BEFORE YOUR SCHEDULED COURT APPEAR-ANCE, OR IMMEDIATELY UPON RECEIVING THIS NOTIFICATION IF THE TIME BEFORE THE SCHED-ULED APPEARANCE IS LESS THAN 7 DAYS: IF YOU ARE HEARING OR

VOICE IMPAIRED, CALL 711." WITNESS my hand and the seal of the court on June 14, 2023 GHIDOTTI | BERGER LLP Attorneys for Plaintiff 1031 North Miami Beach Blvd North Miami Beach, FL 33162 Telephone: (305) 501.2808 Facsimile: (954) 780.5578 By: /s/ Tara L. Messinger Chase A. Berger, Esq. Florida Bar No.: 083794 Tara L. Messinger, Esq. Florida Bar No. 0059454 fcpleadings@ghidottiberger.com June 23, 30, 2023 23-00863K

SECOND INSERTION

POLK COUNTY

NOTICE TO CREDITORS (Single Personal Representative)
IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK, FLORIDA

File No.: 53-2023-CP-001977 **Probate Division: 14** IN RE: THE ESTATE OF DONALD RAY CHANCE. Deceased.

The administration of the Estate of DONALD RAY CHANCE, deceased, whose date of death was February 8, 2022, File Number: 53-2023-CP-001977 is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, FL 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth

All Creditors of Decedent and other persons having claims or demands against Decedent's Estate, including unmatured, contingent or unliquidated claims, on whom a copy of this Notice is served must file their claims with this Court WITHIN THE LATER OF 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

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 the first publication of this Notice is June 23, 2023.

Personal Representative:

CYNTHIA CHANCE 3125 Poinsettia Drive Lake Wales, FL 33898

Attorney for Personal Representative: ADAM S. GUMSON JUPITER LAW CENTER RiverPlace Professional Center 1003 W. Indiantown Road – Suite 210 Jupiter, FL 33458-6851 Telephone: (561) 744 - 4600 Florida Bar No.: 906948 E-mail: asg@jupiterlawcenter.com 23-00865K June 23, 30, 2023

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2023-CP-001289 IN RE: ESTATE OF JUSTO OQUENDO, a/k/a JUSTO OQUENDO-RIVERA, Deceased.

The administration of the estate of JUSTO OQUENDO, a/k/a JUSTO OQUENDO-RIVERA, deceased, whose date of death was August 19, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

NOTWITHSTANDING THE TIME 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 June 23, 2023.

Personal Representative Ricardo Oquendo

736 Caribou Drive Kissimmee, FL 34759 Attorney for Personal Representative Pamela Grace Martini, Esq. Florida Bar No. 100761 Law Office of Pamela G. Martini, PLLC 7575 Dr. Phillips Blvd., Suite 305 Orlando, FL 32819

Telephone: (407) 955-4955 Email: pam@pamelamartinilaw.com June 23, 30, 2023 23-00880 23-00880K

SECOND INSERTION

RE-NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2022 CA 003034

BAYVIEW LOAN SERVICING, LLC, n/k/a COMMUNITY LOAN SERVICING, LLC, a Delaware limited liability company, Plaintiff, v. CHRISTIAN ST. JOHN

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

Notice is hereby given that pursuant to the Summary Final Judgment of Foreclosure entered in this cause, in the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein, BAYVIEW LOAN SERVIC-ING, LLC, n/k/a COMMUNITY LOAN SERVICING, LLC, Plaintiff; CHRISTIAN ST. JOHN CONSULTING LLC, CHRISTIAN ST. JOHN, UNKNOWN SPOUSE OF CHRISTIAN ST. JOHN CITY OF MULBERRY, FLORIDA, JOHN DOE I and JANE DOE I, as Unknown Tenants; JOHN DOE II and JANE DOE II, as Unknown Tenants; JOHN DOE III and JANE DOE III, as Unknown Tenants; and any unknown heirs, devisees, grantees, creditors, and other unknown persons, unknown entities, unknown parties or unknown spouses claiming by, through or under any of the above-named Defendants are Defendants. The Clerk of Court will sell to the highest bidder for cash at 10:00 a.m. (Eastern/Standard Time) on the 12th day of July, 2023, online at www. polk.realforeclose.com on the following described property as set forth in the Summary Final Judgment, to wit: COMMENCE AT A POINT IN

THE SOUTH RIGHT-OF-WAY LINE OF FLORIDA STATE HIGHWAY 79, NOW STATE ROAD 60 AT ITS INTERSEC-TION WITH THE NORTH RIGHT-OF-WAY LINE OF THE SEABOARD COASTLINE RAILROAD, SAID POINT BE-ING APPROXIMATELY 420 FEET WEST AND 40 FEET SOUTH OF THE SOUTH-WEST CORNER OF SECTION 6, TOWNSHIP 30 SOUTH, RANGE 24 EAST; THENCE WITH THE NORTH RIGHT-OF-WAY LINE OF SEABOARD COASTLINE RAILROAD SOUTH 89 DEGREES 58 MIN-UTES 19 SECONDS WEST 1213.00 FEET TO THE POINT BEGINNING, BEING A POINT IN SAID NORTH RIGHT-OF-WAY LINE OF

THE SEABOARD COASTLINE CONTINUE RAILROAD; THENCE SOUTH 89 DEGREES 58 MINUTES 19 SECONDS WEST ALONG SAID RAIL-ROAD RIGHT-OF-WAY, 146.47 FEET; THENCE NORTH 02 DEGREES 35 MINUTES 51 SECONDS EAST, 179.64 FEET TO A POINT IN THE SOUTH RIGHT-OF-WAY LINE OF SAID FLORIDA STATE HIGH-WAY 79, NOW STATE ROAD 60; THENCE IN AN EAST-ERLY DIRECTION WITH THE SAID SOUTH RIGHT-OF-WAY LINE OF THE SAID FLORIDA STATE HIGHWAY 79, NOW STATE ROAD 60, A DISTANCE OF 151.64 FEET TO THE RIGHT-OF-WAY OF AN EXISTING DITCH; THENCE SOUTHERLY ALONG SAID RIGHT-OF-WAY, 164.45 FEET TO THE POINT OF BEGIN-NING, ALL LYING IN POLK COUNTY, FLORIDA.

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

"If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Court Administrator whose office is located at the Polk County Justice Center, 255 North Broadway, Bartow, FL 33830, and whose telephone number is (863) 534-4686 (voice), (863) 534-7777 (TDD) or (800) 955-8770, within seven working days of your receipt of the notice; if you are hearing

or voice impaired, dial 711." DATED: June 15, 2023 KOPELOWITZ OSTROW FERGUSON WEISELBERG GILBERT Counsel for Plaintiff One West Las Olas Boulevard,

Suite 500 Ft. Lauderdale, Florida 33301 Telephone No.: (954) 525-4100 Facsimile No.: (954) 525-4300 By:/s/ Jason Todd Corsover JASON TODD CORSOVER. ESQ. Fla. Bar No.: 189472 corsover@kolawyers.c

23-00861K

June 23, 30, 2023

SECOND INSERTION

NOTICE OF PUBLIC SALE

The following personal property of DONALD KLINE, if deceased any unknown heirs or assigns, will, on July 6, 2023, at 10:00 a.m., at 317 Carl Avenue, Lot #317, Lakeland, Polk County, Florida 33815; be sold for cash to satisfy storage fees in ac cordance with Florida Statutes, Section 715.109:

1976 HILC MOBILE HOME, VIN: 0261339J, TITLE NO.: 0010975654 and all other personal property located therein

PREPARED BY: J. Matthew Bobo Lutz, Bobo & Telfair, P.A.

2 North Tamiami Trail, Suite 500 Sarasota, Florida $34236\,$

June 23, 30, 2023

SECOND INSERTION

23-00876K

NOTICE OF PUBLIC SALE

The following personal property of DONALD KLINE, if deceased any unknown heirs or assigns, will, on July 6, 2023, at 10:00 a.m., at 317 Carl Avenue, Lot #317, Lakeland, Polk County, Florida 33815; be sold for cash to satisfy storage fees in accordance with Florida Statutes, Section 715.109:

1976 HILC MOBILE HOME, VIN: 0261339J, TITLE NO.: 0010975654 and all other personal property located therein

PREPARED BY: J. Matthew Bobo Lutz, Bobo & Telfair, P.A.

2 North Tamiami Trail, Suite 500 Sarasota, Florida 34236

June 23, 30, 2023

23-00870K SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE ON THEM.

TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

PROBATE DIVISION File No.: 23CP-2003 IN RE: ESTATE OF ARLENA MAY TURNER, a/k/a ARLENA MAE TURNER, Deceased

SSN: XXX-XX-3915 The administration of the estate of AR-LENA MAY TURNER, a/k/a ARLENA MAE TURNER, deceased, whose date of death was February 21, 2023, and whose Social Security Number is XXX-XX-3915, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is: P.O. Box 9000, Drawer CC-4, Bartow, Florida 33831-9000. The name and address of the personal representative and the personal representative's attorney are

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

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

OF THIS NOTICE.
ALL CLAIMS NOT SO FILED WILL BE FOREVER BARRED.

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

The date of the first publication of this notice is the 23rd day of June,

Signed on this 14th day of June, 2023.

> Personal Representative: /s/ Kenneth Lee Turner Kenneth Lee Turner 2215 Weber St. Lakeland, FL 33801

Attorney for Personal Representative: /s/ Michael A. Johnson Michael A. Johnson Florida Bar #: 0474258 P.O. Box 1397 Lakeland, FL 33802-1397 Telephone: (863) 688-0741 Fax#: (863) 688-0472 Primary email: majlaw@tampabay.rr.com

23-00855K

SECOND INSERTION

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

Case #: 532023CA000046000000

DIVISION: 4 Nationstar Mortgage LLC Plaintiff, -vs.-

Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of William Joseph Hutto a/k/a William J. Hutto, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); Diana M. Gray a/k/a Diana M. Caul a/k/a Diana M. Hutto: Anthony Michael Bennefield a/k/a Anthony M. Bennefield a/k/a Anthony Bennefield: Christopher L. Bennefield; Edward M. Bennefield a/k/a Edward Bennefield; Carl Matthew Hutto a/k/a Carl M. Hutto; Christine Anita Hutto a/k/a Christine A. Hutto a/k/a Christine Hutto a/k/a Christine H. Garcia: Unknown Spouse of Diana M. Gray a/k/a Diana M. Caul a/k/a Diana M. Hutto; Unknown Spouse of Anthony Michael Bennefield a/k/a Anthony M. Bennefield a/k/a Anthony Bennefield; Unknown Spouse of Christopher L. Bennefield; Unknown Spouse of Edward M. Bennefield a/k/a Edward Bennefield: Unknown Spouse of Carl Matthew Hutto a/k/a Carl M. Hutto; Unknown Spouse of Christine Anita Hutto a/k/a Christine A. Hutto a/k/a Christine Hutto a/k/a Christine H. Garcia; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) Defendant(s).

TO: Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of William Joseph Hutto a/k/a William J. Hutto, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s): , Diana M. Gray a/k/a Diana M. Caul a/k/a Diana M. Hutto: LAST KNOWN ADDRESS: 7029 Service Court B, Diamond Springs, CA 95619, Carl Matthew Hutto a/k/a Carl M. Hutto: LAST KNOWN AD-DRESS: 4 Spoon Place, Kissimmee, FL 34759, Unknown Spouse of Diana M. Gray a/k/a Diana M. Caul a/k/a Diana M. Hutto: LAST KNOWN AD-DRESS: 7029 Service Court B, Diamond Springs, CA 95619 and Unknown Spouse of Carl Matthew Hutto a/k/a Carl M. Hutto: LAST KNOWN AD-DRESS: 4 Spoon Place, Kissimmee, FL

June 23, 30, 2023

Residence unknown, if living, including any unknown spouse of the said Defendants, if either has remarried and if either or both of said Defendants are dead, their respective unknown heirs, devisees, grantees, assignees, creditors, lienors, and trustees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.

YOU ARE HEREBY NOTIFIED that an action has been commenced to foreclose a mortgage on the following real property, lying and being and situated in Polk County, Florida, more particu-

larly described as follows:

LOT 40, CROWN POINTE
PHASE 1, ACCORDING TO
THE PLAT THEREOF RECORDED IN PLAT BOOK 85, PAGES 30 AND 31, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

more commonly known as 1423 Chamberlain Loop, Lake Wales, FL 33853.

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

manded in the Complaint. IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY AC-COMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEED-ING, YOU ARE ENTITLED, AT NO COST TO VOIL TO THE PROVI-SION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE COURT ADMINISTRATION, (863)-534-4690 WITHIN 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 1-800-955-8770.

WITNESS my hand and seal of this Court on the 7 day of June, 2023. Default Date: July 14, 2023

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

LOGS LEGAL GROUP LLP, Attorneys for Plaintiff, 2424 North Federal Highway, Suite 360, Boca Raton, FL 33431 $22\text{-}327337\ \mathrm{FC}01\ \mathrm{CXE}$ June 23, 30, 2023 23-00871K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2023 CP 002113 IN RE: ESTATE OF VERNON CALVIN PORTERFIELD

Deceased. The administration of the estate of Vernon Calvin Porterfield, deceased, whose date of death was March 5, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., 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 WITH-IN 3 MONTHS AFTER THE DATE OF

THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is June 23, 2023.

Personal Representative: /s/ Alice Porterfield Alice Porterfield 222 Pineview Rd

Durham, North Carolina 27707 Attorney for Personal Representative: /s/ David Pilcher David Pilcher, Attorney Florida Bar Number: 0001562 Bogin, Munns & Munns, P.A. P.O. Box 2807 Orlando, Florida 32802 Telephone: (407) 578-1334 Fax: (407) 578-2181 E-Mail: dpilcher@boginmunns.com

bmmservice@boginmunns.comAddl. E-Mail: kpilcher@boginmunns.comK23t232

June 23, 30, 2023 23-00854K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 53-2023-CP-001960-0000-XX Division: Probate

IN RE: ESTATE OF DWIGHT D. TURCOL, Deceased

The administration of the Estate of Dwight D. Turcol, deceased, whose date of death was March 17, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.

All creditors of the decedent and oth-

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

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

NOTICE OF SALE

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND

FOR POLK COUNTY, FLORIDA

CASE NO.

532022CA002003000000

ADAM L REINHARDT A/K/A

BENJAMIN J THORNTON A/K/A

BENJAMIN JAMES THORNTON;

TENANT 1; UNKNOWN TENANT 2; UNKNOWN SPOUSE OF ADAM

L. REINHARDT A/K/A ADAM LEE

TRACTS PROPERTY OWNER'S

Notice is hereby given that, pursuant to

the Final Judgment of Foreclosure en-

tered on June 08, 2023, in this cause, in

the Circuit Court of Polk County, Flor-

ida, the office of Stacy M. Butterfield,

Clerk of the Circuit Court, shall sell the

property situated in Polk County, Flori-

TRACT 110, THE WOODS

RANCHING AND FARMING

TRACTS, ACCORDING TO THE MAP OR PLAT THERE-

OF AS RECORDED IN PLAT BOOK 75, PAGE 2, PUBLIC RECORDS OF POLK COUNTY,

TOGETHER WITH A MOBILE

HOME LOCATED THEREON

TURE AND APPURTENANCE THERETO, DESCRIBED AS: A

1998 BAY MANOR DOUBLE-

WIDE MOBILE HOME BEAR-

ING IDENTIFICATION NUM-

BERS FLHMLCB141918340A

AND TITLE NUMBERS 75900625 AND 75900631.

SAID MOBILE HOME TITLES

FLHMLCB141918340B

75900631.

A PERMANENT FIX-

ADAM LEE REINHARDT;

UNKNOWN SPOUSE OF

BENJAMIN J. THORNTON A/K/A BENJAMIN JAMES

THORNTON; UNKNOWN

REINHARDT; THE WOODS RANCHING AND FARMING

ASSOCIATION, INC.

Defendants.

da, described as:

MIDFIRST BANK

Plaintiff, v.

file their claims with this Court WITH-IN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS

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

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

The date of first publication of this notice is June 23, 2023.

Personal Representative: Autumn M. Fenton 2050 Flamingo Drive Bartow, FL 33830

Attorney for Personal Representative: Keifer M. Exum Attorney for Petitioner Florida Bar Number: 1025388 Elder Law Firm of Clements & Wallace PL 310 East Main Street Lakeland, FL 33801 Telephone: (863) 687-2287 Fax: (863) 682-7385 E-Mail: kexum@mclements.com Secondary E-Mail: abaustert@mclements.com

June 23, 30, 2023

SECOND INSERTION

SECOND INSERTION

POLK COUNTY

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

CASE NO.: 532023-000526-0000-00 PLANET HOME LENDING, LLC, CINDY BEATRIZ HERNANDEZ,

et al..

Defendants. TO: CINDY BEATRIZ HERNANDEZ Last Known Address: 3738 EISEL WAY, HAINES CITY, FL 33844 Also Attempted At: 40 VIRGINIA RD, WEST PARK, FL 33023

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

LOT 47, HAMMOCK RE-SERVE PHASE 1, ACCORD-ING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 183, PAGES 26 THROUGH 38, 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 PO BOX 5026, COR-AL SPRINGS, FL 33310 on or before July 14, 2023, a date at least thirty (30) days after the first publication of this

Notice in the (Please publish in THE BUSINESS OBSERVER) and file the original with the Clerk of this Court either before service on Plaintiff's at-torney 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 assistance in order to par-ticipate 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 Re lay 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.

WITNESS my hand and the seal of this Court this 7 day of June, 2023. STACY M. BUTTERFIELD, CPA

As Clerk of the Court (SEAL) By /s/ Asuncion Nieves As Deputy Clerk De Cubas & Lewis, P.A.,

Attorney for Plaintiff, PO BOX 5026, CORAL SPRINGS, FL 33310 23-00095

June 23, 30, 2023 23-00877K

SECOND INSERTION

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

532022CA003386000000 PENNYMAC LOAN SERVICES, LLC:

LEO GORDON, III, ET.AL; **Defendants**

NOTICE IS GIVEN that, in accordance with the Final Judgment of Foreclosure dated June 1, 2023, in the above-styled cause, I will sell to the highest and best bidder for cash beginning at 10:00 AM at http://www.polk.realforeclose. com , on July 17, 2023, the following described property: Lot 3, in Block B, of Chelsea Oaks

Phase Two-A, according to the Plat thereof, as recorded in Plat Book 156, Page 34, of the Public Records of Polk County, Florida. Property Address: 6374 TOR-RINGTON CIR, LAKELAND, FL

33811-0000 ANY PERSON CLAIMING AN IN-TEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM BEFORE THE

CLERK REPORTS THE SURPLUS

AS UNCLAIMED. THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVID-ED HEREIN.

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

/s/ Andrew Arias Andrew Arias, Esq. FBN: 89501 Attorneys for Plaintiff Marinosci Law Group, P.C. 100 West Cypress Creek Road, Suite 1045 Fort Lauderdale, FL 33309 Phone: (954) 644-8704; Fax: (954) 772-9601 ServiceFL@mlg-defaultlaw.com Service FL 2@mlg-default law.comMLG No.: 22-01517 /

CASE NO.: 532022CA003386000000 June 23, 30, 2023 23-00868K

SECOND INSERTION

HAVE BEEN RETIRED AND CANCELLED, AS EVIDENCED BY THAT CERTAIN AFFIDA-VIT PURSUANT TO SECTION 319.261, F.S. RETIREMENT OF TITLE TO MOBILE HOME PERMANENTLY AFFIXED TO REAL PROPERTY RECORD-ED IN OFFICIAL RECORDS BOOK 10998, PAGE 581, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

a/k/a 141 CREEKWOOD RUN, LAKELAND, FL 33809-4945 at public sale, to the highest and best bidder, for cash, online at www.polk.

realforeclose.com, on July 25, 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 16th. day of June, 2023. eXL Legal, PLLC Designated Email Address: efiling@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 1000007954

June 23, 30, 2023 23-00869K

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

CASE NO.: 2022CA-000894-0000-00 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. CHERYL ANN MCEWAN; FLORIDA HOUSING FINANCE CORPORATION: SQUIRE'S GROVE HOMEOWNERS ASSOCIATION, INC.; UNKNOWN SPOUSE OF CHERYLANN MCEWAN; UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY,

Defendants. NOTICE IS HEREBY GIVEN pursuant to an Order on Motion to Reset Foreclosure Sale dated the 5th day of June 2023 and entered in Case No. 2022CA-000894-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for POLK County, Florida, wherein U.S. BANK NATIONAL AS-SOCIATION is the Plaintiff and CHERYL ANN MCEWAN FLORIDA HOUSING FINANCE CORPORA-TION SQUIRE'S GROVE HOME-OWNERS ASSOCIATION, BRANDON J. ANDERSON BRANDI ANDERSON JANELLE A/K/A BRANDI ANDERSON UNKNOWN TENANT N/K/A LEE WHITE UN-KNOWN TENANT N/K/A ANTWAN SALTERS; and UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, AS-SIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF CHERYL ANN MCEWAN 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 11th day of July 2023, the following described property as set forth in said Final Judgment, to wit: LOT 100, SQUIRE'S GROVE, ACCORDING TO THE PLAT AS RECORDED IN PLAT BOOK 137, PAGES 41 THROUGH 43, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA

IF YOU ARE A PERSON CLAIM-ING A RIGHT TO FUNDS REMAIN-ING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS 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 16th day of June 2023. By: /s/ Lindsay Maisonet, Esq. Lindsay Maisonet, Esq. Florida Bar Number: 93156 Submitted by: De Cubas & Lewis, P.A. P.O. Box 5026 Fort Lauderdale, FL 33310 $\,$ 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 22-00411

June 23, 30, 2023 23-00866K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2023 CP 1951 IN RE: ESTATE OF

THOMAS JOHN PARSONS Deceased.

The administration of the estate of Thomas John Parsons, deceased, whose date of death was April 26, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 225 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 WITH-

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

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

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 June 23, 2023.

Personal Representatives: Keith Parsons 2823 Southfork Dr. Stevensville, MI 49127 **Dale J. Parsons**

301 Bennington Dr.

Stanley, NC 23164 Attorney for Personal Representatives: Patrick L. Smith, Attorney Florida Bar Number: 27044 179 N. US HWY 27, Suite F Clermont, FL 34711 Telephone: (352) 204-0305 Fax: (352) 833-8329

 $\underline{patrick@attorneypatricksmith.com}$ Secondary E-Mail: becky@attorneypatricksmith.com

23-00879K June 23, 30, 2023

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA PROBATE DIVISION File No. 2022-CP-004118 IN RE: ESTATE OF JOSÉ CARLOS LLANOS CRUZ Deceased.

The administration of the estate of JOSÉ CARLOS LLANOS CRUZ, deceased, whose date of death was March 23, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is the 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below

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

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

THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is June 23, 2023.

Personal Representative: Sara M. Rosario 123 Highland Avenue

Davenport, Florida 33837 Attorneys for Personal Representative: Gregory W. Meier Florida Bar Number: 65511 E-Mail: gmeier@shuffieldlowman.com Cooper M. Powell Florida Bar Number: 1009227 E-Mail: cpowell@shuffield lowman.comSHUFFIELD, LOWMAN & WILSON, P.A.

1000 Legion Place, Suite 1700 Orlando, Florida 32801 Telephone: (407) 581-9800 Fax: (407) 581-9801 Secondary E-Mail: probateservice@shuffieldlowman.com $15713\hbox{-}0001/4885\hbox{-}1914\hbox{-}5804, v.\ 1$ June 23, 30, 2023 23-00853K

SECOND 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, NOTICE IS HEREBY GIVEN

pursuant to an Order on Motion to Cancel and Reschedule Foreclosure Sale dated the 8th day of June 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 ASSOCIA-TION is the Plaintiff and RODNEY FRATICELLI OCASIO FLORIDA HOUSING FINANCE CORPORA-TION 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 13th day of July 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 RECORDS OF POLK COUNTY, FLORIDA.

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

Dated this 14th day of June 2023. By: /s/Lindsay Maisonet, Esq.Lindsay Maisonet, Esq. Florida Bar Number: 93156 Submitted by: De Cubas & Lewis, P.A. P.O. Box 5026 Fort Lauderdale, FL 33310 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 2.516eservice@decubaslewis.com 22-01705 June 23, 30, 2023 23-00864K



Email your Legal Notice

legal@businessobserverfl.com Deadline Wednesday at noon Friday Publication

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Choices and Solutions

What Should Be Done

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

BY MILTON & ROSE FRIEDMAN

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

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

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

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

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

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

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



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



STEPS TO FIX **ENTITLEMENTS**

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

6677

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

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

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

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

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

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

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

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

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

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

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

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

NEGATIVE TAX HELPS POOR

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

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

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

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

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

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

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

HOW TO FIX SOCIAL SECURITY

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

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

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



eral tax funds plus the issuance of government bonds.

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

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

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

WHAT IS POLITICALLY FEASIBLE?

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

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

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

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

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

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

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

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

"The third is the additional cost to the taxpayers.

"To become a political reality, the plan must provide a decent level of support for those on welfare. It must contain strong incentives to work, and it must have a reasonable cost. And it must do all three at the same time." The conflict arises from the content given to "decent," to "strong" and to "reasonable," but especially to "decent." If a "decent" level of support means that few if any current recipients are to receive less from the reformed program than they now do from the collection of programs available, then it is impossible to achieve all three objectives simultaneously, no matter how "strong" and "reasonable" are interpreted.

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

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

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

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

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

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

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

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

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

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