

## POLK COUNTY LEGAL NOTICES

### FIRST INSERTION

Notice to Creditors  
IN THE CIRCUIT COURT FOR  
POLK COUNTY  
FLORIDA  
PROBATE DIVISION  
File Number: 23-CP-001090  
IN RE: ESTATE OF  
Mary Lee Riddle  
Deceased.

The administration of the estate of MARY LEE RIDDLE, deceased, whose date of death was February 22, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is Clerk of Courts, Probate Department, 255 N. Broadway Ave., Drawer CC-4, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

The date of first publication of this notice is July 14, 2023.

#### Personal Representative:

**Patricia M. Shepherd**  
2100 W. Hamilton Lake Drive  
Winter Haven, Florida 33881  
Attorney for Personal Representative:  
Christopher R. Dingman  
Attorney  
Florida Bar Number: 103280  
Johnson Pope Bokor Ruppel & Burns LLP  
401 E. Jackson Street, Suite 3100  
Tampa, Florida 33602  
Telephone: (813) 225-2500  
Fax: (813) 223-7118  
E-Mail: christopherd@jppfirm.com  
Secondary E-Mail: sarae@jppfirm.com  
July 14, 21, 2023 23-00978K

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 2023CP0017600000XX  
IN RE: ESTATE OF  
SOFIA GUZMAN,  
Deceased.

The administration of the estate of SOFIA GUZMAN, deceased, whose date of death was December 27, 2022, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is PO Box 9000, Drawer CC-4, Bartow, FL 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 ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.

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

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

NOTWITHSTANDING THE TIME 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: July 14, 2023.

#### Personal Representative:

**ELOY M. HERNANDEZ**  
Personal Representative  
827 Concord Lane  
Lakeland, FL 33809  
ROBERT D. HINES  
Attorney for Personal Representative  
Florida Bar No. 0413550  
Hines Norman Hines, P.L.  
315 S. Hyde Park Avenue  
Tampa, FL 33606  
Telephone: 813-251-8659  
Email: rhines@hnh-law.com  
July 14, 21, 2023 23-00985K

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY, FLORIDA  
PROBATE DIVISION  
File No. 532023CP0014380000XX  
IN RE: ESTATE OF  
MALCOLM B. SHEPHERD  
Deceased.

The administration of the estate of Malcolm B. Shepherd, deceased, whose date of death was March 3, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

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

The date of first publication of this notice is July 14, 2023.

#### Personal Representative:

**Patricia M. Shepherd**  
2100 W. Hamilton Lake Drive  
Winter Haven, Florida 33881  
Attorney for Personal Representative:  
Christopher R. Dingman  
Attorney  
Florida Bar Number: 103280  
Johnson Pope Bokor Ruppel & Burns LLP  
401 E. Jackson Street, Suite 3100  
Tampa, Florida 33602  
Telephone: (813) 225-2500  
Fax: (813) 223-7118  
E-Mail: christopherd@jppfirm.com  
Secondary E-Mail: sarae@jppfirm.com  
July 14, 21, 2023 23-00979K

### 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 AJ'S LOCK & KEY : Located at 2814 William Ln : Polk County in the City of Lakeland : Florida, 33812 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Lakeland Florida, this July day of 06, 2023

ARTHUR EUGENE MARTIN  
July 14, 2023 23-00983K

### 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 PALMPRINT GLOBAL PRODUCTIONS : Located at 5310 English drive : Polk County in the City of Lakeland : Florida, 33812 intends to register the said name with the Division of Corporations of the Florida Department of State, Tallahassee, Florida.

Dated at Lakeland Florida, this July day of 06, 2023

WILLIAMS JAQUIN MALIK  
July 14, 2023 23-00984K

### FIRST INSERTION

NOTICE UNDER FICTITIOUS NAME LAW PURSUANT TO SECTION 865.09, FLORIDA STATUTES  
NOTICE IS HEREBY GIVEN that Tyler Jay Wagner will engage in business under the fictitious name FIRST CLASS AUTO DETAIL, with a physical address 15390 ANGUS RD POLK CITY, FL 33868, with a mailing address 15390 ANGUS RD POLK CITY, FL 33868, and already registered the name mentioned above with the Florida Department of State, Division of Corporations.

July 14, 2023 23-00994K

### FIRST INSERTION

NOTICE OF PUBLIC SALE  
Notice is hereby given that on 7/28/2023, at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 1988 BROO mobile home bearing vehicle identification numbers FLFLH32A09421BF and FLFLH32B09421BF and all personal items located inside the mobile home. Last Tenant: Donald Albert Metz, Sandra Sue Metz, Estate of Donald Albert Metz, Estate of Sandra Sue Metz and All Unknown Parties, Beneficiaries, Heirs, Successors, and Assigns of Donald Albert Metz and Sandra Sue Metz. Sale to be held at: GCP Kings Pointe, LLC, 100 Winterdale Drive, Lake Alfred, Florida 33850, (863) 956-1503.  
July 14, 21, 2023 23-00989K

### FIRST INSERTION

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

Personal property consisting of sofas, TVs, clothes, boxes, household goods and other personal property used in home, office or garage will be sold or otherwise disposed of at public sales on the dates & times indicated below to satisfy Owners Lien for rent & fees due in accordance with Florida Statutes: Self-Storage Act, Sections 83.806 & 83.807. All items or spaces may not be available for sale. Cash or Credit cards only for all purchases & tax resale certificates required, if applicable.

F1 E. M. Marlow  
H41 T. S. Banks  
J14 T. Spears  
Units will be listed on www.storageauctions.com Auction ends on July 31, 2023 @11:00 AM or after July 14, 21, 2023 23-00992K

### FIRST INSERTION

Notice is hereby given that HISPANIC CHURCH OF GOD INC, OWNER, desiring to engage in business under the fictitious name of OASIS CHURCH FORT MEADE located at 615 S CHARLESTON AVE, FORT MEADE, FLORIDA 33841 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.  
July 14, 2023 23-00995K

### FIRST INSERTION

Notice is hereby given that DEBORAH CARTER, OWNER, desiring to engage in business under the fictitious name of BOLD EN' BEAUTIFUL SALON located at 118 EAST PARK AVENUE, LAKE WALES, FLORIDA 33853 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.  
July 14, 2023 23-00996K

### FIRST INSERTION

Notice is hereby given that TERRI A GOLENO, OWNER, desiring to engage in business under the fictitious name of TERRI A. GOLENO, CPA located at 726 S. MISSOURI AVE, LAKE LAND, FLORIDA 33815 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.  
July 14, 2023 23-00997K

### FIRST INSERTION

NOTICE OF PUBLIC SALE  
Notice is hereby given that on dates below these vehicles will be sold at public sale on the date listed below at 10AM for monies owed on vehicle repair and storage cost pursuant to Florida Statutes 713.585 or Florida Statutes 713.78. Please note, parties claiming interest have right to a hearing prior to the date of sale with the Clerk of Courts as reflected in the notice. The owner has the right to recover possession of the vehicle without judicial proceedings as pursuant to Florida Statute 559.917. Any proceeds recovered from the sale of the vehicle over the amount of the lien will be deposited clerk of the court for disposition upon court order. "No Title Guaranteed, A Buyer Fee May Apply" at 10:00 AM  
08/21/23 William's Collision Center  
1077 Snively Ave Eloise, FL 33880  
2019 CHEV 1G1BC5SM5K7150752 \$4,026.66  
July 14, 2023 23-00998K

### FIRST INSERTION

#### SOLTERRA RESORT COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARING TO CONSIDER THE ADOPTION OF THE FISCAL YEAR 2023/2024 BUDGET; NOTICE OF PUBLIC HEARING TO CONSIDER THE IMPOSITION OF OPERATIONS AND MAINTENANCE SPECIAL ASSESSMENTS, ADOPTION OF AN ASSESSMENT ROLL, AND THE LEVY, COLLECTION, AND ENFORCEMENT OF THE SAME; AND NOTICE OF REGULAR BOARD OF SUPERVISORS' MEETING.

#### Upcoming Public Hearings, and Regular Meeting

The Board of Supervisors ("Board") for the Solterra Resort Community Development District ("District") will hold the following two public hearings and a regular meeting:

DATE: August 4, 2023  
TIME: 10:00 a.m.  
LOCATION: Solterra Resort Amenity Center  
5200 Solterra Blvd.  
Davenport, FL 33837

The first public hearing is being held pursuant to Chapter 190, Florida Statutes, to receive public comment and objections on the District's proposed budget ("Proposed Budget") for the fiscal year beginning October 1, 2023 and ending September 30, 2024 ("Fiscal Year 2023/2024"). The second public hearing is being held pursuant to Chapters 190 and 197, Florida Statutes, to consider the imposition of operations and maintenance special assessments ("O&M Assessments") upon the lands located within the District, to fund the Proposed Budget for Fiscal Year 2023/2024; to consider the adoption of an assessment roll; and, to provide for the levy, collection, and enforcement of assessments. At the conclusion of the hearings, the Board will, by resolution, adopt a budget and levy O&M Assessments as finally approved by the Board. A Board meeting of the District will also be held where the Board may consider any other District business.

#### Description of Assessments

The District imposes O&M Assessments on benefited property within the District for the purpose of funding the District's general administrative, operations, and maintenance budget. A geographic depiction of the property potentially subject to the proposed O&M Assessments is identified in the map attached hereto. The table below shows the schedule of the proposed O&M Assessments, which are subject to change at the hearing:

Lot Type*	Total # of Units	ERU Factor	Current Annual O&M Assessment (October 1, 2022 - September 30, 2023)	Proposed Annual O&M Assessment (October 1, 2023 - September 30, 2024)	Change in Annual Dollar Amount
Per Platted Lot	1071	1.0	\$2,640.08	\$2,713.06	\$72.98
Per Platted Lot - Solterra Springs	118	1.0	2,022.16	\$2,084.32	\$62.16

The proposed O&M Assessments as stated include collection costs and/or early payment discounts, which Polk County ("County") may impose on assessments that are collected on the County tax bill. Moreover, pursuant to Section 197.3632(4), Florida Statutes, the lien amount shall serve as the "maximum rate" authorized by law for O&M Assessments, such that no assessment hearing shall be held or notice provided in future years unless the assessments are proposed to be increased or another criterion within Section 197.3632(4), Florida Statutes, is met. Note that the O&M Assessments do not include any debt service assessments previously levied by the District and due to be collected for Fiscal Year 2023/2024.

For Fiscal Year 2023/2024, the District intends to have the County tax collector collect the assessments imposed on certain developed property. It is important to pay your assessment because failure to pay will cause a tax certificate to be issued against the property which may result in loss of title, or for direct billed assessments, may result in a foreclosure action, which also may result in a loss of title. The District's decision to collect assessments on the tax roll or by direct billing does not preclude the District from later electing to collect those or other assessments in a different manner at a future time.

#### Additional Provisions

The public hearings and meeting are open to the public and will be conducted in accordance with the provisions of Florida law. A copy of the Proposed Budget, proposed assessment roll, and the agenda for the hearings and meeting may be obtained at the offices of the District Manager, located at 250 International Parkway, Suite 208, Lake Mary, Florida 32746, Ph: (321) 263-0132 ("District Manager's Office"), during normal business hours. The public hearings and meeting may be continued to a date, time, and place to be specified on the record at the hearings or meeting. There may be occasions when staff or board members may participate by speaker telephone.

Any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Manager's Office at least forty-eight (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. Please note that all affected property owners have the right to appear at the public hearings and meeting, and may also file written objections with the District Manager's Office within twenty days of publication of this notice. Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearings or 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.

July 14, 21, 2023 District Manager 23-00980K

### FIRST INSERTION

NOTICE TO CREDITORS  
IN THE CIRCUIT COURT FOR  
POLK COUNTY  
FLORIDA  
PROBATE DIVISION  
File No: 2023CP0017310000XX  
IN RE: ESTATE OF  
CAROLE DIANE WILSON  
Deceased.

The administration of the estate of Carole Diane Wilson, deceased, whose date of death was February 8, 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 WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.

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

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO(2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.

The date of first publication of this notice is July 14, 2023.

#### Personal Representative:

**/s/ Denise Mascola**  
Denise Mascola  
10874 Burr Oak Way  
Burke, Virginia 22015  
Attorney for Personal Representative:  
/s/ Lesly Vaillancourt  
Lesly Vaillancourt  
E-mail Addresses: les@longalaw.com,  
diana@longalaw.com  
Florida Bar No. 44518  
Longa Law Firm  
400 N Ashley Drive,  
Suite 1900  
Tampa, Florida 33602  
Telephone: (813) 421-0190  
July 14, 21, 2023 23-00991K

### FIRST INSERTION

Notice is hereby given that WALTERS DOMESTIC HOME SERVICES LLC., OWNER, desiring to engage in business under the fictitious name of PILLAR TO POST HOME INSPECTORS located at 2635 GREEN VALLEY DRIVE, LAKE LAND, FLORIDA 33813 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.  
July 14, 2023 23-01001K

CHECK OUT YOUR LEGAL NOTICES



floridapublicnotices.com

LV20890\_V7

FIRST INSERTION

NOTICE OF SALE IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO. 2021CA-002489-0000-00

MORTGAGE ASSET MANAGEMENT LLC Plaintiff(s) vs. DIANNA KRONYAK, UNKNOWN SPOUSE OF DIANNA KRONYAK, UNITED STATES OF AMERICA ON BEHALF OF THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT Defendant(s)

Notice is hereby given that pursuant to a Final Judgment entered on MARCH 20, 2023 in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as:

THAT PORTION OF LOT B, RE-SUBDIVISION OF GOLFVIEW PARK AS RECORDED IN PLAT BOOK 27, PAGE 37, PUBLIC RECORDS OF POLK COUNTY FLORIDA, WHICH INCLUDES: LOT 8, BLOCK 21, MAP OF GOLF VIEW PARK, AS RECORDED IN PLAT BOOK 14, PAGE 23, PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 254 OLEANDER ROAD, LAKE WALES, FL 33898 to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 8TH day of AUGUST, 2023.

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

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

WITNESS my hand and the seal of the Court on this 3rd day of July, 2023.

STACY M. BUTTERFIELD, CPA Clerk of the Circuit Court Drawer CC-12, P. O. Box 9000 Bartow, Florida 33831-9000 (SEAL) By Lynnette Burke Deputy Clerk July 14, 21, 2023 23-00986K

FIRST INSERTION

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

CASE NO: 2023-CC-000521 VILLAGES AT BRIDGEWATER COMMUNITY ASSOCIATION, INC., a not-for-profit Florida corporation, Plaintiff, vs. JENNIFER S. CROFT; UNKNOWN SPOUSE OF JENNIFER S. CROFT; AND UNKNOWN TENANT(S), Defendants.

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

Lot 31, Block C, VILLAGES AT BRIDGEWATER 6B, PHASE 1, according to the Plat thereof as recorded in Plat Book 148, Pages 6-8, of the Public Records of Polk County, Florida, and any subsequent amendments to the aforesaid.

Property Address: 5635 Superior Drive, Lakeland, FL 33805 at public sale, to the highest and best bidder, for cash, via the Internet at www.polk.realforeclose.com at 10:00 A.M. on August 9, 2023.

IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE

SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THIS FINAL JUDGMENT.

IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO THE FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

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.

MANKIN LAW GROUP By /s/ Brandon K. Mullis BRANDON K. MULLIS, ESQ. Attorney for Plaintiff E-Mail: Service@MankinLawGroup.com 2535 Landmark Drive, Suite 212 Clearwater, FL 33761 (727) 725-0559 FBN: 23217 July 14, 21, 2023 23-00993K

FIRST INSERTION

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

CASE NO.: 53-2023-CA-000504 U.S. BANK NATIONAL ASSOCIATION, Plaintiff, vs. ALBERTO AVILA, et al, Defendant(s).

To: ALBERTO AVILA Last Known Address: 2222 Christy Ln Lakeland, FL 33801

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

THE SOUTH 66 FEET OF THE NORTH 132 FEET OF THE SOUTH 603.82 FEET OF THE W 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 26, TOWNSHIP 28 SOUTH, RANGE 24 EAST, POLK COUNTY FLORIDA. LESS AND EXCEPT THE WEST 330 FEET THEREOF AND THE WEST 25 FEET FOR RIGHT OF WAY.

BEING A PART OF LOT 43 OF FARMING & TRUCKING LANDS OF W.F. HALLMAN & CO'S LAKE LAND HIGHLANDS, FLORIDA, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 101, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

A/K/A 2222 CHRISTY LN LAKE LAND FL 33801

has been filed against you and you are required to file written defenses with the clerk of court and to serve a copy within 30 days after the first publication of the Notice of Action, on Albertelli Law, Plaintiff's attorney, whose address is P.O. Box 23028, Tampa, FL 33623; otherwise, a default will be entered against you for the relief demanded in the Complaint or petition.

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

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

WITNESS my hand and the seal of this court on this 19 day of June, 2023.

Default Date: 7-26-2023 Stacy Butterfield Clerk of the Circuit Court (SEAL) By: Asuncion Nieves Deputy Clerk Albertelli Law P.O. Box 23028 Tampa, FL 33623 NL - 22-010301 July 14, 21, 2023 23-01002K

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. 2019CA001564000000 PENNYMAC LOAN SERVICES, LLC, Plaintiff, vs.

THE UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, AND ALL OTHER PARTIES CLAIMING AN INTEREST BY, THROUGH, UNDER OR AGAINST ROGER P. SHIRKO A/K/A ROGER PAUL SHIRKO, DECEASED, et al., Defendants.

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment and/or Order Rescheduling Foreclosure Sale, entered in Case No. 2019CA001564000000 of the Circuit Court of the TENTH Judicial Circuit, in and for Polk County, Florida, wherein PennyMac Loan Services, LLC is the Plaintiff and The Unknown Spouse, Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming an interest by, through, under or against Roger P. Shirko A/K/A Roger Paul Shirko, Deceased; Catherine L. Shirko A/K/A Catherine Louise Shirko; Ridge Acres Additions Property Owners' Association, Inc.; Heidi Mae Reed A/K/A Heidi M. Reed; Debra Bales; Nicholas Bales; The Unknown Heirs, Devisees, Grantees, Assignees, Lienors, Creditors, Trustees, and all other parties claiming interest by, through, under or against the Estate of Richard Irving Bales, Jr. A/K/A Richard I. Bales, Deceased 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 28th day of July, 2023, the following described property as set forth in said Final Judgment, to wit:

LOT 15, RIDGE ACRES PHASE IV, UNIT 1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 115, PAGES 26 AND 27, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN 2002 CHAMPION MANUFACTURED HOME VIN# FLA146C6740A AND FLA146C6740B TITLE# 91686584 AND 91686259

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

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

Dated this 6th day of June, 2023.

BROCK & SCOTT, PLLC Attorney for Plaintiff 2001 NW 64th St, Suite 130 Ft. Lauderdale, FL 33309 Phone: (954) 618-6955 Fax: (954) 618-6954 FLCourtDocs@brockandscott.com By/s/Justin J. Kelley Justin J. Kelley, Esq. Florida Bar No. 32106 File No. 19-F00513 July 14, 21, 2023 23-00982K

FIRST INSERTION

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

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

NOTICE IS HEREBY GIVEN pursuant to an Order on Motion to Cancel and Reschedule Foreclosure Sale dated the 3rd day of July 2023, and entered in Case No. 2022CA-003312-0000-00, of the Circuit Court of the 10TH Judicial Circuit in and for Polk County, Florida, wherein U.S. BANK NATIONAL ASSOCIATION is the Plaintiff and RODNEY FRATICELLI OCASIO FLORIDA HOUSING FINANCE CORPORATION WILLIAM'S PRESERVE HOMEOWNERS ASSOCIATION, INC.; and UNKNOWN TENANT IN POSSESSION OF THE SUBJECT PROPERTY are defendants. STACY M. BUTTERFIELD, CPA as the Clerk of the Circuit Court shall sell to the highest and best bidder for cash electronically at www.polk.realforeclose.com at 10:00 AM on the 8th day of August 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 CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS. AFTER THE FUNDS ARE REPORTED AS UNCLAIMED, ONLY THE OWNER OF RECORD AS OF THE DATE OF THE LIS PENDENS MAY CLAIM THE SURPLUS.

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

Dated this 11th day of July 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 22-01705 July 14, 21, 2023 23-00999K

FIRST INSERTION

Notice of Action IN THE CIRCUIT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA

CASE NO: 2023-CA-004406 KEVIN LYNN JOHNSON, Plaintiff, v.

SINCLAIR JOHNSON and FAIRWINDS CREDIT UNION TO: SINCLAIR JOHNSON 776 CORONADO DRIVE POINCIANA, FLORIDA 34759 If alive, and if dead, all parties claiming interest by, through, under or against SINCLAIR JOHNSON, and all parties having or claiming to have any right, title, or interest in the property described herein.

YOU ARE HEREBY NOTIFIED that a partition action has been filed on the following described property: Lot 412, SOLIVITA - PHASE IIC, according to the plat thereof, as recorded in Plat Book 118, at Pages 12- 16, Public Records of Polk County, Florida. Parcel Identification Number of 28-27-23-933962-004120. You are required to serve a copy of your written defenses, if any, to, on KEVIN LYNN JOHNSON, c/o Kathryn Smith, Esquire, Kathryn Smith Law, PLLC, 801 International Park-

way, Suite 500, Lake Mary, Florida 32746, within 30 days from the date of the first publication of this notice and file the original with the Clerk of this Court either before service on Plaintiff's attorney or immediately thereafter; otherwise a default will be entered against you for the relief demanded in the complaint.

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

WITNESS my hand and seal of this Court on this 23 day of June 2023. STACY M. BUTTERFIELD CLERK OF THE CIRCUIT COURT By: Asuncion Nieves As Deputy Clerk July 14, 21, 28; August 4, 2023 23-00977K

FIRST INSERTION

NOTICE OF FORECLOSURE SALE IN THE CIRCUIT COURT OF THE 10TH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA CASE NO.: 2020CA001102000000 J.P. MORGAN MORTGAGE ACQUISITION CORP., Plaintiff, v.

NESTOR F. VALLEJO-MORENO; SANDRA I. VELEZ; UNKNOWN SPOUSE OF NESTOR F. VALLEJO-MORENO; UNKNOWN SPOUSE OF SANDRA I. VELEZ; PARTNERS FEDERAL CREDIT UNION; PATTERSON HEIGHTS HOMEOWNERS ASSOCIATION, 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(s).

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated July 3, 2023 entered in Civil Case No. 2020CA001102000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein J.P. MORGAN MORTGAGE ACQUISITION CORP., Plaintiff and NESTOR F. VALLEJO-MORENO; SANDRA I. VELEZ; PARTNERS FEDERAL CREDIT UNION; PATTERSON HEIGHTS HOMEOWNERS ASSOCIATION, INC. are defendants, Stacy M. Butterfield, Clerk of Court, will sell the property at public sale at www.polk.realforeclose.com beginning at 10:00 AM on August 8, 2023 the following described property as set forth in said Final Judgment, to-wit:

LOT 7 PATTERSON HEIGHTS ACCORDING TO THE MAP

OR PLAT THEREOF AS RECORDED IN PLAT BOOK 135 PAGE 13 AND 14 PUBLIC RECORDS OF POLK COUNTY FLORIDA.

Property Address: 3471 Patterson Heights Drive, 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 BEFORE THE CLERK REPORTS THE SURPLUS AS UNCLAIMED.

THE COURT, IN ITS DISCRETION, MAY ENLARGE THE TIME OF THE SALE. NOTICE OF THE CHANGED TIME OF SALE SHALL BE PUBLISHED AS PROVIDED HEREIN.

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

Kelley Kronenberg 10360 West State Road 84 Fort Lauderdale, FL 33324 Phone: (954) 370-9970 Fax: (954) 252-4571 E-mail: flrealprop@kelleykronenberg.com /s/ Jordan Shealy Jordan Shealy, Esq. FBN: 1039538 File No: CRF20004-JMW July 14, 21, 2023 23-00988K

FIRST INSERTION

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

CIVIL DIVISION CASE NO. 2017CA003496000000 FEDERAL NATIONAL MORTGAGE ASSOCIATION, Plaintiff, vs.

JANIE KOVACS A/K/A JANIE KOVAC; HUNTINGTON HILLS PROPERTY OWNERS ASSOCIATION, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, Defendant(s).

NOTICE IS HEREBY GIVEN pursuant to an Order or Summary Final Judgment of foreclosure dated May 16, 2018 and an Order Resetting Sale dated August 19, 2023 and entered in Case No. 2017CA003496000000 of the Circuit Court in and for Polk County, Florida, wherein FEDERAL NATIONAL MORTGAGE ASSOCIATION is Plaintiff and JANIE KOVACS A/K/A JANIE KOVAC; HUNTINGTON HILLS PROPERTY OWNERS ASSOCIATION, INC.; UNKNOWN TENANT NO. 1; UNKNOWN TENANT NO. 2; and ALL UNKNOWN PARTIES CLAIMING INTERESTS BY, THROUGH, UNDER OR AGAINST A NAMED DEFENDANT TO THIS ACTION, OR HAVING OR CLAIMING TO HAVE ANY RIGHT, TITLE OR INTEREST IN THE PROPERTY HEREIN DESCRIBED, are Defendants, STACY M. BUTTERFIELD, Clerk of the Circuit Court, will sell to the highest and best bidder for cash online at www.polk.realforeclose.com,

10:00 a.m., on August 14, 2023 , the following described property as set forth in said Order or Final Judgment, to-wit:

LOT 59, HUNTINGTON HILLS - PHASE I, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 94, PAGE 44, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

In accordance with the Americans with Disabilities Act of 1990, if you are a person who needs any accommodation in order to participate in this proceeding, you are entitled at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator at (863) 534-4690, within two (2) working days of your receipt of this notice; if you are hearing or voice impaired, call TDD (863) 534-7777 or Florida Relay Service 711.

DATED 7/6/23. By: s/Jeffrey M. Seiden, Esq. Jeffrey M. Seiden Florida Bar No.: 57189 Roy Diaz, Attorney of Record Florida Bar No. 767700 Diaz Anselmo & Associates, P.A. Attorneys for Plaintiff 499 NW 70th Ave., Suite 309 Fort Lauderdale, FL 33317 Telephone: (954) 564-0071 Facsimile: (954) 564-9252 Service E-mail: ansvers@dallegal.com 1446-165121 / TM1 July 14, 21, 2023 23-00987K

FIRST INSERTION

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

CASE No. 2022CA004069000000 MORTGAGE ASSETS MANAGEMENT, LLC, PLAINTIFF, VS. GORDON KELLY ROGGEN, ET AL. DEFENDANT(S).

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated July 3, 2023 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on August 17, 2023, at 10:00 AM, at www.polk.realforeclose.com for the following described property:

LOT 26, REPLAT OF PINE TERRACE, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK(S) 35, PAGE(S) 22, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

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

unclaimed. The Court, in its discretion, may enlarge the time of the sale. Notice of the changed time of sale shall be published as provided herein.

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

Tromberg, Morris & Poulin, PLLC Attorney for Plaintiff 1515 South Federal Highway, Suite 100 Boca Raton, FL 33432 Telephone #: 561-338-4101 Fax #: 561-338-4077 Email: eservice@tmppllc.com By: /s/ Kyle Melanson Kyle Melanson, Esq. FBN 1017909 Our Case #: 22-001433-REV-FHA F\2022CA004069000000\PHH July 14, 21, 2023 23-01000K

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

FIRST INSERTION

NOTICE OF ACTION IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**CASE NO. 532023CA0033300000**  
**MIDFIRST BANK**  
**Plaintiff, v.**  
**KATHRYN MARIE PRICE, ET AL.**  
**Defendants.**  
 TO: KENNETH ROBERT DEWYER  
 Current residence unknown, but whose last known address was: 327 EAGLECREST DR, HAINES CITY, FL 33844-7755  
 KATHRYN MARIE PRICE  
 Current residence unknown, but whose last known address was: 327 EAGLECREST DR, HAINES CITY, FL 33844-7755  
 YOU ARE NOTICED that an action to foreclose a mortgage on the following property in Polk County, Florida, to-wit:  
 LOT 6, RESERVE OF HIGH-

LAND MEADOWS, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 164, PAGE(S) 41 AND 42, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.  
 has been filed against you and you are required to serve a copy of your written defenses, if any, to it on EXL LEGAL, PLLC, Plaintiff's attorney, whose address is 12425 28th Street North, Suite 200, St. Petersburg, FL 33716, on or before August 14, 2023 or within thirty (30) days after the first publication of this Notice of Action, and file the original with the Clerk of this Court at P.O. Box 9000, Drawer CC-2, Bartow, FL 33831-9000, either before service on Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the complaint petition.  
 If you are a person with a disability who needs any accommodation in

order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.  
 WITNESS my hand and seal of the Court on this 6 day of July, 2023.  
 Stacy M. Butterfield  
 Clerk of the Circuit Court  
 (SEAL) By: /s/Asuncion Nieves  
 Deputy Clerk  
 EXL LEGAL, PLLC  
 Plaintiff's attorney,  
 12425 28th Street North,  
 Suite 200,  
 St. Petersburg, FL 33716  
 1000008485  
 July 14, 21, 2023 23-00990K

SUBSEQUENT INSERTIONS

THIRD 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,**  
**Plaintiff, v.**  
**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 NOTICED 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.  
 If you fail to do so, a default will be entered against you for the relief demanded 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 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 JUN 20, 2023.  
 STACY M. BUTTERFIELD,  
 As Clerk of the Court  
 (SEAL) By /s/ Asuncion Nieves  
 As Deputy Clerk  
 Robert E. O'Connell, Esq.,  
 Plaintiff's attorney,  
 P. O. Box #5084,  
 Deerfield Beach, FL 33442  
 telephone number (561) 999-3250  
 June 30; July 7, 14, 21, 2023  
 23-00903K

SUBSEQUENT INSERTIONS

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
**PROBATE DIVISION**  
**File No. 2023CP0009850000XX**  
**IN RE: ESTATE OF DONALD COYE HUNT, JR., aka DONALD C. HUNT, JR., A/K/A DONALD HUNT, JR. Deceased.**  
 The administration of the estate of DONALD COYE HUNT, JR., also known as DONALD C. HUNT, JR. A/K/A DONALD HUNT, JR., deceased, whose date of death was October 12, 2021, is pending in the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 W. Church Street, Bartow, FL 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate, on whom a copy of this notice is required to be served, must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
 All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
 ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME 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: July 7, 2023.  
**STEPHEN CAREY HUNT**  
**Personal Representative**  
 922 Windton Oak Drive  
 Ruskin, FL 33570  
**JAMES S. EGGERT**  
 Attorney for Personal Representative  
 Florida Bar No. 949711  
 Owens Law Group, P.A.  
 811-B Cypress Village Blvd.  
 Ruskin, FL 33573  
 Telephone: (813) 633-3396  
 Email: jim@owenslawgroup.com  
 Secondary Email: leslie@owenslawgroup.com  
 July 7, 14, 2023 23-00954K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR POLK COUNTY, FLORIDA  
**Case No.:**  
**2023-CP-002161**  
**Division: PROBATE**  
**IN RE: THE ESTATE OF REBECCA LYNN SHERMAN Deceased.**  
 The administration of the estate of Rebecca Lynn Sherman, deceased, whose date of death was May 10, 2023, is pending in the Tenth Circuit Court for Polk County, Florida, Probate Division, the address of which is Drawer CC-4, PO Box 9000, Bartow, FL 33831.  
 The names and addresses of the personal representative and the personal representative's attorney are set forth below.

All creditors of the decedent and other persons having claims or demands against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
 All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
 ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.

NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
 The date of first publication of this notice is July 7, 2023.  
**Heather Colding**  
**Personal Representative**  
 2547 Six Point Court  
 Lakeland, FL 33811  
 Stacy R. Preston, Esq.  
 Attorney for Heather Colding  
 Florida Bar Number: 117902  
 Orange Blossom Law  
 1133 Louisiana Avenue,  
 Suite 116  
 Winter Park, FL 32789  
 Telephone: (407) 748-4887  
 E-Mail: stacy@orangeblossomlaw.com  
 Secondary: info@orangeblossomlaw.com  
 July 7, 14, 2023 23-00973K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT IN AND FOR POLK COUNTY, FLORIDA  
**PROBATE DIVISION**  
**File No.: 2023-CP-2109**  
**IN RE: ESTATE OF GRANT M. THORMEIER, Deceased.**  
 The Administration of the estate of GRANT M. THORMEIER, deceased, whose date of death was January 2, 2023, is pending in the Circuit Court for Polk County, Florida, Probate Division, P. O. Box 9000, Bartow, Florida, 33831. 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 ON OR BEFORE THE LATER OF THREE (3) MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR THIRTY (30) DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
 All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN THREE (3) MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
 ALL CLAIMS NOT 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 July 7, 2023.  
**Personal Representative:**  
**/s/ Grant M. Thormeier, II**  
**GRANT M. THORMEIER, II**  
 5532 Black Hawk Lane  
 Lakeland, Florida 33810  
 Attorney for Personal Representative:  
**/s/ David W. Wilcox**  
 DAVID W. WILCOX, Esquire  
 Florida Bar No. 0281247  
 308 13th Street West  
 Bradenton, Florida 34205  
 Tel: 941-746-2136 /  
 Fax: 941-747-2108  
 Email: dwilcox@wilcox-law.com  
 July 7, 14, 2023 23-00958K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
**PROBATE DIVISION**  
**Case No. 2023CP-2232**  
**Division: Probate**  
**IN RE: ESTATE OF KAREN LYNN BALDWIN**  
**TO ALL PERSONS HAVING CLAIMS OR DEMANDS AGAINST THE ABOVE ESTATE:**  
 You are hereby notified that an Order of Summary Administration has been entered in the Estate of Karen Lynn Baldwin, deceased, Case Number 2023CP-2232, by the Circuit Court for Polk County, Florida, Probate Division, the address of which is 255 N. Broadway Ave., Bartow, FL 33830; that the decedent's date of death was January 26, 2023; that the total value of the

estate is \$0.00 and that the names and addresses of those to whom it has been assigned by such order are:  
 Name  
 Leslie L. Baldwin, Jr.  
 Address  
 P.O. Box 1475, Eaton Park, FL 33840  
**ALL INTERESTED PERSONS ARE NOTIFIED THAT:**  
 All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOT-

WITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
 The date of first publication of this Notice is July 7, 2023.  
**Person Giving Notice:**  
**Leslie L. Baldwin, Jr., Petitioner**  
 Attorney for Person Giving Notice:  
 Daniel Medina, B.C.S.  
 Florida Bar Number: 0027553  
 MEDINA LAW GROUP, P.A.  
 425 S. Florida Ave,  
 Suite 101  
 Lakeland, FL 33801  
 Telephone: (863) 682-9730  
 Fax: (863) 616-9754  
 E-Mail: dan@medinapa.com  
 Secondary E-Mail: sam@medinapa.com  
 July 7, 14, 2023 23-00970K

SECOND INSERTION

NOTICE TO CREDITORS IN THE CIRCUIT COURT FOR POLK COUNTY, FLORIDA  
**PROBATE DIVISION**  
**File No. 53-2023-CP-002017-0000-XX**  
**Division: Probate**  
**IN RE: ESTATE OF ANDREW J. HOGE, Deceased**  
 The administration of the Estate of Andrew J. Hoge, 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 North Broadway Ave., Bartow, Florida 33830. The names and addresses of the Personal Representative and the Personal Representative's attorney are set forth below.  
 All creditors of the decedent and other persons having claims or demands

against decedent's estate on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM.  
 All other creditors of the decedent and other persons having claims or demands against decedent's estate must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE.  
 ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED.  
 NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY

CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
 The date of first publication of this notice is July 7, 2023.  
**Personal Representative:**  
**Jean Hoge**  
 6104 Old Scott Lake Rd,  
 Lakeland, Florida 33813  
 Attorney for Personal Representative:  
 Carol J. Wallace  
 Attorney for Petitioner  
 Florida Bar Number: 71059  
 Elder Law Firm of Clements & Wallace PL  
 310 East Main Street  
 Lakeland, FL 33801  
 Telephone: (863) 687-2287  
 Fax: (863) 682-7385  
 E-Mail: cwallace@mclements.com  
 Secondary E-Mail: abaustert@mclements.com  
 July 7, 14, 2023 23-00960K

SECOND INSERTION

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**  
**April 10, 2023**  
 Jerry E. Aron, P.A. has been appointed as Trustee by Holiday Inn Club Vacations Incorporated for the purposes of instituting a Trustee Foreclosure and Sale under Florida Statutes 721.856. The Obligor has failed to pay when due the applicable assessments for common expenses and ad valorem taxes. A Claim of Lien has been recorded in the Public Records of Polk County, Florida against the Obligor's timeshare interest including any costs, expenses, and attorney's fees, which amount is identified below. The Claim of Lien has been assigned to Holiday Inn Club Vacations Incorporated f/k/a Orange Lake Country Club, Inc.  
**TIMESHARE PLAN: ORLANDO BREEZE RESORT**  
 An undivided fractional fee interest as tenant-in-common in and to the Unit, all as described below, in Orlando Breeze Resort, a vacation resort in Polk County, Florida, according to the Declaration of Restrictions, Covenants and Conditions recorded in Official Records Book 06046, Page 0473, of the Public Records of Polk County, Florida, as may be subsequently amended or supplemented from time to time (the "Declaration"), together with the exclusive right, as among the other Owners of Vacation Ownership Interests in the Unit, to occupy the Unit with annual or biennial (Odd or Even years) frequency during the Use Period described above, together with an undivided interest in the Common Elements appurtenant thereto of Orlando Breeze Resort.  
**Contract Number:** M91811716

-- MATTIE JACKSON and DI-RUTHA B HOLBERT, ("Owner(s)"), 300 AUDREY LN APT 321, HOUSTON, TX 77015 and 411 E MAF-FITT ST, PALESTINE, TX 75803 / Week 18 in Unit No. 0040/ Building E/ Fractional Interest 1.923%/Amount Secured by Lien: \$8,418.84/Lien Doc #2022118482/Assign Doc #2022119752  
**Contract Number:** M92624937 -- ELDON GRIPPER and AR-TWIN P. EHRHARDT, and DELEMAR N. EHRHARDT, TRUSTEES, OR ANY SUCCESSORS IN TRUST, UNDER THE EHRHARDT TIMESHARE TRUST DATED MARCH 30, 2015 and ("Owner(s)"), PO BOX 631, LA PUENTE, CA 91747 and 7720 BOLTON AVE, RIVERSIDE, CA 92503 / Week 2 in Unit No. 0043/ Building F/ Fractional Interest 1.923%/Amount Secured by Lien: \$12,400.81/Lien Doc #2022118482/Assign Doc #2022119752  
 You have the right to cure the de-

fault by paying the full amount set forth above plus per diem as accrued to the date of payment, on or before the 30th day after the date of this notice. If payment is not received within such 30-day period, additional amounts will be due. The full amount has to be paid with your credit card by calling Holiday Inn Club Vacations Incorporated F/K/A Orange Lake Country Club, Inc., at 866-714-8679.  
 Failure to cure the default set forth herein or take other appropriate action regarding this matter will result in the loss of ownership of the timeshare through the trustee foreclosure procedure set forth in F.S. 721.856. You have the right to submit an objection form, exercising your right to object to the use of trustee foreclosure procedure. If the objection is filed this matter shall be subject to the to the judicial foreclosure procedure only. The default may be cured any time before the trustee's sale of your timeshare interest. If you do not object to the use of trustee foreclosure procedure, you will not be subject to a deficiency judgment even if the proceeds from the sale of your timeshare interest are sufficient to offset the amounts secured by the lien.  
 Pursuant to the Fair Debt Collection Practices Act, it is required that we state the following: THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
 By: Jerry E. Aron, P.A., Trustee, 801 Northpoint Parkway, Suite 64, West Palm Beach, FL 33407  
 July 7, 14, 2023 23-00950K

addresses of those to whom it has been assigned by such order are:  

NAME	ADDRESS
Lennon Jokhan	1315 Zureiq Court, Clermont, Florida 34714
Mikahil Jokhan	1315 Zureiq Court, Clermont, Florida 34714

**ALL INTERESTED PERSONS ARE NOTIFIED THAT:**  
 All creditors of the estate of the decedent and persons having claims or demands against the estate of the decedent other than those for whom provision for full payment was made in the Order of Summary Administration must file their claims with this court WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702. ALL CLAIMS AND DEMANDS NOT SO FILED WILL BE FOREVER BARRED. NOTWITHSTANDING ANY OTHER APPLICABLE TIME PERIOD, ANY

CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED.  
 The date of first publication of this Notice is July 7, 2023.  
**Person Giving Notice:**  
**/s/ Lennon Jokhan**  
**Lennon Jokhan**  
 1315 Zureiq Court  
 Clermont, Florida 34714  
 Attorney for Person Giving Notice:  
 /s/ Regina Rabitaile  
 Regina Rabitaile, Esquire  
 E-mail Addresses:  
 regina.rabitaile@nelsonmullins.com  
 chris.perez@nelsonmullins.com  
 Florida Bar No. 86469  
 Nelson Mullins Riley & Scarborough LLP  
 390 North Orange Avenue,  
 Suite 1400  
 Orlando, Florida 32801  
 4891-3845-7446 v.1 079256/00001  
 July 7, 14, 2023 23-00972K

**HOW TO PUBLISH YOUR LEGAL NOTICE IN THE BUSINESS OBSERVER** **CALL 941-906-9386** and select the appropriate County name from the menu option or e-mail legal@businessobserverfl.com **Business Observer**

## SECOND INSERTION

## NOTICE OF PUBLIC SALE

Notice is hereby given that on dates below these vehicles will be sold at public sale for monies owed on vehicle repair and storage cost. 08/07/23 at 10:00 am SKY POWERSPORTS OF LAKELAND INC 1700 FAIRBANKS ST LAKELAND, FL 33805 2020 YDV YDV30022L920 DUSTIN THOMAS BAGWELL.

July 7, 14, 2023 23-00971K

## SECOND INSERTION

## NOTICE OF PUBLIC SALE

Notice is hereby given that on 7/21/2023, at 10:30 a.m., the following property will be sold at public auction pursuant to F.S. 715.109: A 2003 HMMT mobile home bearing the vehicle identification numbers FLHMB166049120A and FLHMB166049120B and all personal items located inside the mobile home. Last Tenant: Trevor Newby. Sale to be held at: Palm Key Village, 49473 Highway 27, Davenport, Florida 33897, 863-420-9700.

July 7, 14, 2023 23-00955K

## SECOND INSERTION

## NOTICE OF SALE IN THE COUNTY COURT IN AND FOR POLK COUNTY, FLORIDA CIVIL ACTION

Case #: 2022CC000609000000 Wells Fargo Bank, N.A.

**Plaintiff, -vs.-**  
Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of James David Jones, Jr., Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant (s); Bailey Gabrielle Jones a/k/a Bailey Gabrielle Rose, a minor child; Melinda Kaye Waters a/ka Melinda K. Waters a/k/a Melinda Kaye Cope, as Guardian of Bailey Gabrielle Jones a/k/a Bailey Gabrielle Rose, a minor child; 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).

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2022CC000609000000 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein Wells Fargo Bank, N.A., Plaintiff and Unknown Heirs, Devisees, Grantees, Assignees, Creditors, Lienors, and Trustees of James David Jones, Jr., Deceased, and All Other Persons Claiming by and Through, Under, Against The Named Defendant(s) are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realestate.com at 10:00 A.M. on July 25, 2023, the following described property as set forth in said Final Judgment, to-wit:

PARCEL 1:  
THE WEST 132.0 FEET OF THE EAST 396.0 FEET, LESS THE SOUTH 316.0 FEET OF THE NORTHWEST 1/4 OF SECTION 27, TOWNSHIP 26 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA.  
AND

PARCEL 2:  
THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 LESS MAINTAINED RIGHT OF WAY AND LESS THE WEST 450 FEET OF THE NORTH 316 FEET AND LESS LOTS 4 THRU 7 AND 9 AND ONE UNNUMBERED LOT OF AN UNRECORDED SUBDIVISION AND LESS THE EAST 150 FEET OF THE WEST 1250 FEET OF THE NORTH 291 FEET OF THE SOUTH 316 FEET AND LESS CRESCENT RIDGE, AS RECORDED IN PLAT BOOK 77, PAGE 46-47 AND LESS 132 FEET OF THE EAST 396 FEET LESS THE SOUTH 316 FEET, ALL LOCATED IN SECTION 27, TOWNSHIP 26 SOUTH, RANGE 27 EAST, POLK COUNTY, FLORIDA. TOGETHER WITH THAT CERTAIN MANUFACTURED HOME, YEAR: 2006, MAKE: FLEETWOOD, VIN#: GAFL534A78477AV21 AND VIN#: GAFL534B78477AV21. 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 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 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. Submitted By: ATTORNEY FOR PLAINTIFF:  
LOGS LEGAL GROUP LLP  
2424 North Federal Highway,  
Suite 360  
Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
20-323101 FC01 WNI  
July 7, 14, 2023 23-00944K

## SECOND INSERTION

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

Case No. 2023CA004304

**FREEDOM MORTGAGE CORPORATION,**  
**Plaintiff, vs.**  
**SAMANTHA DAWN PETERS A/K/A SAMANTHA D. PETERS A/K/A SAMANTHA DAWN COBB, et al.**  
**Defendants.**

To the following Defendant(s): ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST SARA J. PETERS A/K/A SARA JEAN PETERS, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS

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

THE WEST 170 FEET OF THE FOLLOWING DESCRIBED TRACT OF LAND, LESS THE NORTH 1040 FEET THEREOF: BEGIN AT THE SOUTHEAST CORNER OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 29 SOUTH, RANGE 23 EAST; RUN THENCE NORTH ALONG THE EAST LINE OF SAID NORTHWEST 1/4 OF SOUTHEAST 1/4 A DISTANCE OF 1330.30 FEET TO THE NORTHEAST CORNER OF SAID NORTHWEST 1/4 OF SOUTHEAST 1/4; RUN THENCE WEST ALONG THE NORTH LINE OF SAID NORTHWEST 1/4 OF SOUTHEAST 1/4 A DISTANCE OF 25.92 FEET; RUN THENCE SOUTH 1330.35 FEET TO A POINT ON THE SOUTH LINE OF SAID NORTHWEST 1/4 OF SOUTHEAST 1/4; SAID POINT BEING 30.92 FEET WEST OF THE POINT OF BEGINNING; RUN THENCE EAST ALONG THE SOUTH LINE OF SAID NORTHWEST

1/4 OF SOUTHEAST 1/4 30.92 FEET TO THE POINT OF BEGINNING; AND THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 32, TOWNSHIP 29 SOUTH, RANGE 23 EAST, LESS STATE ROAD RIGHT OF WAY THEREOF, POLK COUNTY.

PARCEL NUMBER:  
23-29-32-000000-021030  
has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on McCalla Raymer Leibert Pierce, LLC, Lauren A. Bromfield, Attorney for Plaintiff, whose address is 225 East Robinson Street, Suite 155, Orlando, FL 32801 on or before Aug. 7, 2023, a date which is within thirty (30) days after the first publication of this Notice in The Business Observer (Polk) 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 demand in the complaint.

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

WITNESS my hand and seal of this Court this day of JUN 29, 2023.

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

Submitted by:  
MCCALLA RAYMER LEIBERT  
PIERCE, LLC  
225 E. Robinson St.  
Suite 155  
Orlando, FL 32801  
Phone: (407) 674-1850  
Email: AccountsPayable@mccalla.com  
22-02235-1  
July 7, 14, 2023 23-00975K

## SECOND INSERTION

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

Case No. 2022-CC-003213  
**LOMA DEL SOL HOMEOWNERS ASSOCIATION, INC., A FLORIDA NOT FOR PROFIT CORPORATION,**  
**PLAINTIFF,**  
**V.**

**JOSE I. NAPOLEONI, ET AL., DEFENDANTS.**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 19, 2023, and entered in Case No. 2022-CC-003213 of the COUNTY COURT OF THE TENTH JUDICIAL CIRCUIT in and for Polk County, Florida, wherein LOMA DEL SOL HOMEOWNERS ASSOCIATION, INC. is Plaintiff, and JOSE I. NAPOLEONI ; UNKNOWN SPOUSE OF JOSE NAPOLEONI ; UNKNOWN TENANT #1 and UNKNOWN TENANT #2 are Defendants, Stacy M. Butterfield as Clerk of said Court, Polk County Clerk of Court, will sell to the highest and best bidder for cash: [X ] www.polk.realestate.com, the Clerk's website for online auctions, at 10:00 A.M., on the 25th day of July, 2023 the following described property as set forth in said Final Judgment, to wit:

Lot 142 of LOMA DEL SOL PHASE IIA, according to the

Plat thereof, as recorded in Plat Book 97, at Page 46, of the Public Records of Polk County, Florida. A/K/A: 143 Loma Del Sol Drive, Davenport, FL 33896

A 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. BECKER & POLIAKOFF, P.A. Attorneys for Plaintiff  
1 East Broward Blvd., Suite 1700  
Fort Lauderdale, FL 33301  
Phone: (954) 985-4102  
Fax: (954) 987-5940  
Primary: cofoservicemail@beckerlawyers.com  
BY:/s/ Carolyn C. Meadows  
Carolyn C. Meadows  
Florida Bar #92888  
23605593v.1 L27810/406877 JDEROS  
July 7, 14, 2023 23-00959K

## SECOND INSERTION

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

File No. 53-2023-CP-002142  
**IN RE: ESTATE OF ESTHER BONET MALDONADO A/K/A ESTHER MALDONADO, deceased.**

The administration of the estate of ESTHER BONET MALDONADO a/k/a ESTHER MALDONADO, deceased, whose date of death was December 12, 2022, is pending in the Circuit Court for POLK County, Florida, Probate Division, the address of which is 255 N. Broadway Avenue, Bartow, Florida 33830. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is July 7, 2023.

**Personal Representative:**  
**MARTA MALDONADO**  
300 Winston Drive #3114  
Cliffside Park, New Jersey 07010  
Attorney for Personal Representative:  
JENNIFER D. PESKHE, ESQ.  
Florida Bar No. 0014609  
SEBASTIAN J. DIMAIO  
Florida Bar No. 1039336  
Law Offices of Jennifer D. Peshke, P.A.  
956 20th Street  
Vero Beach, Florida 32960  
Telephone: (772) 231-1233  
Fax: (772) 231-4435  
E-Mail: service@peshkelaw.com  
Secondary E-Mail:  
jdp@peshkelaw.com  
July 7, 14, 2023 23-00948K

## SECOND INSERTION

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

Case #: 2019-CA-001191

**JPMorgan Chase Bank, National Association**  
**Plaintiff, -vs.-**  
**Gregory Louis Crumbly a/k/a Gregory L. Crumbly a/k/a Gregory Crumbly; Mary Moffa Crumbly a/k/a Mary M. Crumbly a/k/a Mary Crumbly a/k/a Mary Moffa; Unknown Spouse of Gregory Louis Crumbly a/k/a Gregory L. Crumbly a/k/a Gregory Crumbly; JPMorgan Chase Bank, National Association, as successor in interest to Washington Mutual Bank, a Federal Association; Capital One Bank (USA), N.A.; CitiBank, N.A., Successor in Interest to CitiBank (South Dakota), N.A.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said**

**Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants; Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s) who are not known to be dead or alive, whether said Unknown Parties may claim an interest as Spouse, Heirs, Devisees, Grantees, or Other Claimants Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to order rescheduling foreclosure sale or Final Judgment, entered in Civil Case No. 2019-CA-001191 of the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein JPMorgan Chase Bank, National Association, Plaintiff and Gregory Louis Crumbly a/k/a Gregory L. Crumbly a/k/a Gregory Crumbly are defendant(s), I, Clerk of Court, Stacy M. Butterfield, will sell to the highest and best bidder for cash at www.polk.realestate.com at 10:00 A.M. on August 15, 2023, the

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

PART OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 29 SOUTH, RANGE 23 EAST, POLK COUNTY, FLORIDA, DESCRIBED AS FROM THE SOUTHEAST CORNER OF SAID SOUTHWEST 1/4 OF SOUTHEAST 1/4, RUN NORTH ALONG THE EAST BOUNDARY THEREOF 313.00 FEET TO THE POINT OF BEGINNING, THENCE SOUTH 89 DEGREES 40 MINUTES 40 SECONDS WEST 285.83 FEET, THENCE NORTH 0 DEGREES 23 MINUTES 40 SECONDS WEST 419.65 FEET, THENCE NORTH 89 DEGREES 35 MINUTES 20 SECONDS EAST 288.73 FEET, THENCE SOUTH 419.65 FEET TO THE POINT OF BEGINNING.

ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS 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 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. Submitted By: ATTORNEY FOR PLAINTIFF:  
LOGS LEGAL GROUP LLP  
2424 North Federal Highway,  
Suite 360  
Boca Raton, Florida 33431  
(561) 998-6700  
(561) 998-6707  
18-317282 FC01 W50  
July 7, 14, 2023 23-00952K

## THIRD INSERTION

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

Case No. 2023CA00438000000  
**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

## SECOND INSERTION

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

Case No.: 2022-CA-003227  
**U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR RMTP TRUST, SERIES 2021 BKM-TT-V,**  
**Plaintiff, v.**  
**ROBERT L. HOLMES, ET AL,**  
**Defendants.**

To the following Defendant(s):  
CARMENTIA LASTACIA GANT N/K/A LASTACIA CARMENTIA SAVAGE GANT  
(Last Known Address: 1223 1/2 West Walnut Street, Lakeland, FL 33815)

YOU ARE NOTIFIED that an action to foreclose based on boundaries established by acquiescence, on the following described property:

BEGINNING AT THE NORTHWEST CORNER OF THE NE 1/4 OF SECTION 12, TOWNSHIP 30 SOUTH, RANGE 23 EAST, RUN SOUTH 0 DEGREES 01' 660.00 FEET, THENCE WEST 950.00 FEET TO THE POINT OF BEGINNING THENCE RUN SOUTH 0 DEGREE 01' WEST 110.91 FEET; WEST 50.00 FEET; NORTH 0 DEGREES 01' EAST 110.91 FEET, EAST 50.00 FEET TO THE POINT OF BEGINNING. THE BEARINGS GIVEN IN THIS DESCRIPTION ARE BASED ON THE ASSUMPTION THAT THE NORTH LINE OF SECTION 12, TOWNSHIP 30 SOUTH, RANGE 23 EAST, AS SHOWN ON THE OFFICIAL PLAT OF

MULBERRY HEIGHTS, FILED FOR RECORD IN PLAT BOOK 26, PAGE 26, IS A DUE EAST LINE.  
PROPERTY ADDRESS: 600 S.E. 3RD ST., MULBERRY, FL 33860

has been filed against you and you are required to serve a copy of your written defenses, if any, to it, on Ghidotti| Berger LLP, Attorney for Plaintiff, whose address is 1031 North Miami Beach Boulevard, North Miami Beach, FL 33162 on or before August 3, 2023, a date which is within thirty (30) days after the first publication of this Notice 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.

This notice is provided pursuant to Administrative Order No. 2010-08.

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 27 day of June, 2023.

STACY M. BUTTERFIELD, CPA  
As Clerk Ad Interim  
By /s/ Asuncion Nieves  
As Deputy Clerk

Ghidotti| Berger LLP,  
Attorney for Plaintiff,  
1031 North Miami Beach Boulevard,  
North Miami Beach, FL 33162  
July 7, 14, 2023 23-00961K

## 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 #: 2023CA000440000000  
DIVISION: 8  
**Lakeview Loan Servicing, LLC**  
**Plaintiff,**  
**-vs.-**  
**Unknown Heirs, Devisees,**  
**Grantees, Assignees, Creditors,**  
**Lienors, and Trustees of Nadiyah M. Tejada a/k/a Nadiyah Malika Tejada a/k/a Nadiyah Tejada f/k/a Nadiyah Malika Muhammad, Deceased, and All Other Persons Claiming by and Through, Under, Against The Named**

**Defendant(s); Dwayne Glen Tejada a/k/a Dwayne G. Tejada a/k/a Ali Ishmael Tejada a/k/a Ali Tejada; Tariq Kamal Tejada a/k/a Tariq K. Tejada; Zain Kamaal Tejada a/k/a Zain K. Tejada; Jannah Ameerah Tejada, a minor; Dwayne Glen Tejada a/k/a Dwayne G. Tejada a/k/a Ali Ishmael Tejada a/k/a Ali Tejada; Unknown Spouse of Tariq Kamal Tejada a/k/a Tariq K. Tejada; Unknown Spouse of Zain Kamaal Tejada a/k/a Zain K. Tejada; Association of Poinciana Villages, Inc.; Unknown Parties in Possession #1, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s); Unknown Parties in Possession #2, if living, and all Unknown Parties claiming by, through, under and against the above named Defendant(s).**

TO: Zain Kamaal Tejada a/k/a Zain K. Tejada: LAST KNOWN ADDRESS: 34759 and Unknown Spouse of Zain Kamaal Tejada a/k/a Zain K. Tejada: LAST KNOWN ADDRESS: 1404 Hillsborough Way, Poinciana, FL 34759

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 trust-

ees, and all other persons claiming by, through, under or against the named Defendant(s); and the aforementioned named Defendant(s) and such of the aforementioned unknown Defendants and such of the aforementioned unknown Defendants as may be infants, incompetents or otherwise not sui juris.

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

LOT 13, BLOCK 414, POINCIANA NEIGHBORHOOD 2 WEST, VILLAGE 7, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 55, PAGE 5, PUBLIC RECORDS OF POLK COUNTY, FLORIDA more commonly known as 1404 Hillsborough Way, Poinciana, FL 34759.

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

IF YOU ARE A PERSON WITH A DISABILITY WHO NEEDS ANY ACCOMMODATION IN ORDER TO PARTICIPATE IN THIS PROCEEDING, YOU ARE ENTITLED, AT NO COST TO YOU, TO THE PROVISION OF CERTAIN ASSISTANCE. PLEASE CONTACT THE 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 22 day of June, 2023.

Default Date: July 31, 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  
22-327540 FC01 MTT  
July 7, 14, 2023 23-00943K

SECOND INSERTION

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

**CASE NO. 2018CA001861000000 NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Plaintiff,**

**vs. MICHAEL R. HOOK, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 20, 2023, and entered in 2018CA001861000000 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 MICHAEL R. HOOK; PATSY L. HOOK A/K/A PATSY FURNISH; SUNTRUST BANK; LAKE WALES MEDICAL CENTER; UNKNOWN TENANT(S) N/K/A SARAH LOPEZ; CO-COUNSEL FOR PLAINTIFF 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 13 AND 14, BLOCK 63, STEPHENSON'S ADDITION TO BABSON PARK, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 19, PAGES 28 AND 28A, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Property Address: 309 MOUNTAIN DRIVE, BABSON PARK, FL 33827

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

IMPORTANT

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

Dated this 30 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: fmail@raslg.com By: /s/ Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 20-062390 - ArC July 7, 14, 2023 23-00962K

SECOND INSERTION

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

**CASE NO. 2022CA003286000000 NATIONSTAR MORTGAGE LLC, Plaintiff,**

**vs. KIMBERLY S. DAVIS; UNKNOWN SPOUSE OF KIMBERLY S. DAVIS; STONEBRIDGE VILLAS HOMEOWNERS' ASSOCIATION, INC, et al. Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment of Foreclosure dated June 20, 2023, and entered in 2022CA003286000000 of the Circuit Court of the Tenth Judicial Circuit in and for Polk County, Florida, wherein NATIONSTAR MORTGAGE LLC is the Plaintiff and KIMBERLY S. DAVIS; UNKNOWN SPOUSE OF KIMBERLY S. DAVIS; STONEBRIDGE VILLAS HOMEOWNERS' ASSOCIATION, 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 August 04, 2023, the following described property as set forth in said Final Judgment, to wit:

ALL THAT CERTAIN PARCEL OF LAND IN THE COUNTY OF POLK, STATE OF FLORIDA TO WIT: PARCEL 16 OF THE UNRECORDED STONEBRIDGE VILLAS PHASE TWO, DESCRIBED AS:

BEGINNING AT THE NORTHWEST CORNER OF LOT 61 OF STONEBRIDGE-PHASE II SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 69, PAGE 37, OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA; THENCE RUN NORTH 89 DEGREES 27 MINUTES 11 SECONDS WEST, 122.80 FEET; THENCE NORTH 00 DEGREES 32 MINUTES 49 SECONDS EAST, 260.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE RUN NORTH

89 DEGREES 27 MINUTES 11 SECONDS WEST, 32.50 FEET; THENCE RUN NORTH 00 DEGREES 32 MINUTES 49 SECONDS EAST, 138.01 FEET TO THE NORTH SECTION LINE OF SECTION 31, TOWNSHIP 28 SOUTH, RANGE 26 EAST, POLK COUNTY, FLORIDA; THENCE ALONG SAID SECTION LINE RUN NORTH 89 DEGREES 57 MINUTES 19" EAST, 32.50 FEET; THENCE RUN SOUTH 00 DEGREES 32 MINUTES 49 SECONDS WEST, 138.34 FEET TO THE TRUE POINT OF BEGINNING.

Property Address: 2231 DEVONSHIRE PL, WINTER HAVEN, FL 33880

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

IMPORTANT

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

Dated this 30 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: fmail@raslg.com By: /s/ Danielle Salem Danielle Salem, Esquire Florida Bar No. 0058248 Communication Email: dsalem@raslg.com 22-060872 - ArC July 7, 14, 2023 23-00963K

SECOND INSERTION

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

**CASE NO. 532022CA002598000000 PRIMARY RESIDENTIAL MORTGAGE, INC., PLAINTIFF, VS. RAMON RIVERA SOLIS, ET AL. DEFENDANT(S).**

NOTICE IS HEREBY GIVEN pursuant to the Final Judgment of Foreclosure dated June 8, 2023 in the above action, the Polk County Clerk of Court will sell to the highest bidder for cash at Polk, Florida, on August 8, 2023, at 10:00 AM, at www.polk.realforeclose.com for the following described property:

LOT 508, VALENCIA WOOD ESTATES, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 67, PAGE 38, 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 an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator, 255 N. Broadway Avenue, Bartow, Florida 33830, (863) 534-4686, at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711. Tromberg, Morris & Poulin, PLLC Attorney for Plaintiff 1515 South Federal Highway, Suite 100 Boca Raton, FL 33432 Telephone #: 561-338-4101 Fax #: 561-338-4077 Email: eservice@tmppllc.com By: /s/ Kyle Melanson Kyle Melanson, Esq. FBN 1017909 Our Case #: 22-001036-FHA-F532022CA002598000000\PRMI July 7, 14, 2023 23-00946K

SECOND INSERTION

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

**CASE NO.: 2022CA001729000000 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-24, Plaintiff, v. THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BETTY JOYCE FORTE, DECEASED, ET AL., Defendant(s).**

NOTICE IS HEREBY GIVEN pursuant to a Final Judgment dated June 26, 2023 entered in Civil Case No. 2022CA001729000000 in the Circuit Court of the 10th Judicial Circuit in and for Polk County, Florida, wherein THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-24, Plaintiff and THE UNKNOWN HEIRS, BENEFICIARIES, DEVISEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES AND ALL OTHERS WHO MAY CLAIM AN INTEREST IN THE ESTATE OF BETTY JOYCE FORTE, DECEASED; RONNIE FORTE; BRUCE FORTE; WAYNE KIRKLAND; LASHIKA SHAW; TERMAINE ROBINSON; ESTASHE FORTE; KASUGA DEMICHAELS FORTE; CHRISTINA HOMEOWNERS ASSOCIATION, INC. are defendants, Stacy M. Butterfield, Clerk of Court, will sell the property at public sale at www.polk.realforeclose.com beginning at 10:00 AM on July 31, 2023 the following described property as set

forth in said Final Judgment, to-wit: LOT 17 OF CHRISTINA WOODS, AS SHOWN BY MAP OR PLAT THEREOF RECORDED IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR POLK COUNTY, FLORIDA, IN PLAT BOOK 58, PAGES 8, 9, AND 10. Property Address: 115 Elm Square N., Lakeland, FL 33813 ANY PERSON CLAIMING AN INTEREST IN THE SURPLUS FROM THE SALE, IF ANY, OTHER THAN THE PROPERTY OWNER AS OF THE DATE OF THE LIS PENDENS MUST FILE A CLAIM 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 an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact 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. Kelley Kronenberg 10360 West State Road 84 Fort Lauderdale, FL 33324 Phone: (954) 370-9970 Fax: (954) 252-4571 Service E-mail: flrealprop@kelleykronenberg.com /s/ Jordan Shealy Jordan Shealy, Esq. FBN: 1039538 File No: M22116-JMV July 7, 14, 2023 23-00945K

SECOND INSERTION

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

**CASE NO.: 2022-CA-002233 PENNYMAC LOAN SERVICES, LLC, Plaintiff, v. DAVID W. GRAY, JR. A/K/A DAVID GRAY, et al., Defendants.**

NOTICE is hereby given that Stacy M. Butterfield, Clerk of the Circuit Court of Polk County, Florida, will on August 11, 2023, at 10:00 a.m. ET, via the online auction site at www.polk.realforeclose.com in accordance with Chapter 45, F.S., offer for sale and sell to the highest and best bidder for cash, the following described property situated in Polk County, Florida, to wit: Lot 18, Queens Cove Phase 3A, according to map or plat thereof as recorded in Plat Book 98, Page 26, Public Records of Polk County, Florida. Property Address: 3534 Majesty Loop, Winter Haven, FL 33880 pursuant to the Final Judgment of Foreclosure entered in a case pending in said Court, the style and case number of which is set forth above. Any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim before the clerk reports the surplus as unclaimed.

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

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

SUBMITTED on this 3rd day of July, 2023. TIFFANY & BOSCO, P.A. /s/ Kathryn I. Kasper, Esq. Anthony R. Smith, Esq. FL Bar #157147 Kathryn I. Kasper, Esq. FL Bar #621188 Attorneys for Plaintiff OF COUNSEL: Tiffany & Bosco, P.A. 1201 S. Orlando Ave, Suite 430 Winter Park, FL 32789 Telephone: (205) 930-5200 Facsimile: (407) 712-9201 July 7, 14, 2023 23-00969K

SECOND INSERTION

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

**CASE NO. 2022CA-002597-0000-00 WELLS FARGO BANK NA Plaintiff(s) VS. MICHAEL DAVID SMITH SR, DAVID M SMITH JR, WILBERT LEON EDWARDS, ROBERT DALLAS SMITH, ALICIA GASKINS, UNKNOWN SPOUSE OF MICHAEL DAVID SMITH, UNKNOWN SPOUSE OF DAVID M SMITH JR, UNKNOWN SPOUSE OF WILBERT LEON EDWARDS, UNKNOWN SPOUSE OF ROBERT DALLAS SMITH, UNKNOWN SPOUSE OF ALICIA GASKINS, KRISTINA WRAY, WILLIAM R LEES JR, WS BADCOCK CORPORATION, LAKE WALES HOSPITAL COPORATION DBA LAKE WALES MEDICAL CENTER, MIDFLORIDA CREDIT UNION FKA MIDFLORIDA FEDERAL CREDIT UNION, WONDER EMPORIUM MILLWORK AND FABRICATION INC, UNKNOWN PARTIES IN POSSESSION 1, UNKNOWN PARTIES IN POSSESSION 2 Defendant(s)**

Notice is hereby given that pursuant to a Final Judgment entered on MAY 19, 2023 in the above-entitled cause in the Circuit Court of Polk County, Florida, STACY M. BUTTERFIELD, CPA, the Clerk of the Circuit Court will sell the property situated in Polk County, Florida, described as: Legal Description: LOT(S) 58,

OF SOUTHERN LAND COMPANY'S SUBDIVISION AS RECORDED IN PLAT BOOK 4, PAGE 27, ET SEQ., OF THE PUBLIC RECORDS OF POLK COUNTY, FLORIDA.

Parcel ID No. 283032-953400-000580 to the highest and best bidder for cash, on-line at 10:00 a.m. (Eastern Time) at www.polk.realforeclose.com, on 2ND day of AUGUST, 2023.

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

If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact 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 the Court on this 28th day of June, 2023.

STACY M. BUTTERFIELD, CPA Clerk of the Circuit Court Drawer CC-12, P.O. Box 9000 Bartow, Florida 33831-9000 (SEAL) By Lynnette Burke Deputy Clerk July 7, 14, 2023 23-00976K

SECOND INSERTION

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE**

**April 10, 2023**

Jerry E. Aron, P.A. has been appointed as Trustee by Holiday Inn Club Vacations Incorporated for the purposes of instituting a Trustee Foreclosure and Sale under Florida Statutes 721.856. The obligors listed below are hereby notified that you are in default on your account by failing to make the required payments pursuant to your Promissory Note. Your failure to make timely payments resulted in your defaulting on the Note/Mortgage.

TIMESHARE PLAN: ORLANDO BREEZE RESORT

An undivided fractional fee interest (described below) in the Orlando Breeze Resort timeshare plan, located at 121 Emerald Loop, Davenport, Florida 33897 ("Project"), together with the exclusive right, as among the other Owners of Vacation Ownership Interests in the Unit, to occupy the Unit during Use Period Number (described below) together with an undivided interest in common elements appurtenant thereto of Orlando Breeze Resort: according to the Declaration of Restrictions, Covenants, and Conditions for Orlando Breeze Resort, recorded in the Official Records Book 06046, Pages 0473-0535, Public Records of Polk County, Florida, as amended from time to time ("Declaration")

**Contract Number:** 6562727 -- ROBERT WESLEY KANMORE, ("Owner(s)"), 2612 SNAPPER LN, OKLAHOMA CITY, OK 73130 Week 47 in Unit No. 0413 / Unit Type: AMBASSADOR / Fractional Interest 1.923% / Principal Bal-

ance: \$24,682.22 / Mtg Doc #2018144486

You have the right to cure the default by paying the full amount set forth above plus per diem as accrued to the date of payment, on or before the 30th day after the date of this notice. If payment is not received within such 30-day period, additional amounts will be due. The full amount has to be paid with your credit card by calling Holiday Inn Club Vacations Incorporated F/K/A Orange Lake Country Club, Inc., at 866-714-8679.

Failure to cure the default set forth herein or take other appropriate action regarding this matter will result in the loss of ownership of the timeshare through the trustee foreclosure procedure set forth in F.S. 721.856. You have the right to submit an objection form, exercising your right to object to the use of trustee foreclosure procedure. If the objection is filed this matter shall be subject to the to the judicial foreclosure procedure only. The default may be cured any time before the trustee's sale of your timeshare interest. If you do not object to the use of trustee foreclosure procedure, you will not be subject to a deficiency judgment even if the proceeds from the sale of your timeshare interest are sufficient to offset the amounts secured by the lien.

Pursuant to the Fair Debt Collection Practices Act, it is required that we state the following: THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

By: Jerry E. Aron, P.A., Trustee, 801 Northpoint Parkway, Suite 64, West Palm Beach, FL 33407 July 7, 14, 2023 23-00949K

SECOND INSERTION

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

**CASE NO. 2023-CA-004235 TASOULLA BLEVINS, Plaintiff, v. NONGLACK SINTHASOMPHONE; UNKNOWN SPOUSE OF NONGLACK SINTHASOMPHONE; TENANT #1; TENANT #2; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREINNAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS, Defendants.**

TO: NONGLACK SINTHASOMPHONE; UNKNOWN SPOUSE OF NONGLACK SINTHASOMPHONE; AND ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, AND UNDER, AND AGAINST THE HEREINNAMED DEFENDANTS WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEES, OR OTHER CLAIMANTS YOU ARE HEREBY NOTIFIED that an action to foreclose on the following real property in Polk County, Florida:

Lot 20, THE WOODS UNIT NO. 5, a subdivision accord-

ing to the plat thereof recorded in Plat Book 73, Page 20 of the Public Records of Polk County, Florida.

Parcel ID No.: 23-26-26-00621-000200 Commonly known as: O Creekkwood Run, Lakeland, Florida 33809

has been filed against you in the Circuit Court of the Tenth Judicial Circuit, Polk County, Florida, and you are required to serve a copy of your written defenses to the Complaint, if any, to Gregory A. Sanoba, Esquire, 422 South Florida Avenue, Lakeland, Florida 33801, on or before July 31, 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 an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact 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 23, 2023 STACY M. BUTTERFIELD Clerk of the Court By: Deputy Clerk Gregory A. Sanoba, Esquire, 422 South Florida Avenue, Lakeland, Florida 33801 July 7, 14, 2023 23-00957K

SECOND INSERTION

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

PROBATE DIVISION **File No. 532023CP0021110000XX IN RE: ESTATE OF MANUEL A. GONZALEZ Deceased.**

The administration of the estate of Manuel A. Gonzalez, deceased, whose date of death was March 21, 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. The names and addresses of the personal representative and the personal representative's attorney are set forth below.

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

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

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

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

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

The date of first publication of this notice is July 7, 2023.

**Personal Representative:** /s/ Madeleine Gonzalez **Madeleine Gonzalez** 2638 Monroe Street Hollywood, FL 33020-4814 Attorney for Personal Representative: /s/ Tina M. Smith Tina M. Smith, Attorney Florida Bar Number: 98128 ALLES LAW 972 International Parkway Lake Mary, FL 32746 Telephone: (407) 386-2454 E-Mail: Tina.smith@alleslaw.com July 7, 14, 2023 23-00966K

**PUBLISH YOUR LEGAL NOTICE**  
 Email: legal@businessobserverfl.com  
 Business Observer

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

**M**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 NEGATIVE INCOME TAX

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

# \$\$\$

**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 break-even 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:

1. 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 including 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 mishapen programs would have made the whole system worse, not better.

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

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

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

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

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

“The third is the additional cost to the taxpayers.

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

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

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

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

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

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

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

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

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

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

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

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